

ERP and TMS vendor newsletter from Nordea

In this issue

You will find various information about Corporate Access.

First of all we have finally launched the camt.053 (standard) account statements for all four Nordic countries.

New MIGs will be published after Easter, e.g. the camt.053 extended account statement.

As you may be aware of certificates for Secure Envelope will expire every 2nd year, and we have therefore reposted a previous article about this topic.

Via our subscription services we have informed about new certificates for AS2 and SFTP connections. Although you may not be impacted directly, customers could still turn to you as their ERP/IT partner, so we have included some background information about this.

The Girolink service in Sweden will be terminated September next year, and we also advise not to recommend some Bankgirot services any longer for standardization purposes. Read more about this and migration of customers in the newsletter.

And finally you can read about further roll-out of Open Banking APIs regarding instant account and transaction reporting and new credit card and FX APIs.

We hope you find the information interesting and wish you all a Happy Easter

The Nordea Corporate Channels team

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NORDIC NEWS

Corporate Access Account Reporting in ISO20022 XML is launched

As previously informed, Nordea's payment and file transfer service Corporate Access has launched its account reporting service.

In its first release, customers will be able to receive the standard version of account statements. Now, customers can send and receive ISO20022/XML payment and account reporting files via one and the same channel.

The standard account statement (camt.053 standard) is launched for accounts in all Nordic countries and will, during 2019, be enhanced with credit notifications (camt.054C) and extended account statements (camt.053 extended) to further improve the Corporate Access offering.

Credit notifications for Norway and Sweden will most likely be launched before the summer holidays, whereas credit notifications for Finland will come after the holidays and the extended account statements will follow later this year. For Denmark the credit notifications and extended account statements will most likely not come until Q1 2020.

Please visit the [vendor pages on nordea.com](https://nordea.com/vendor-pages-on-nordea.com) to read more from MIGs and Service Descriptions.

Updated information regarding Nordea MIG's for ISO20022/XML

Please be informed that Nordea will make changes in our existing Message Implementation Guides (MIG's).

The updated documents will be published at our homepage after Easter.

- The document "Appendix 1 Bank Transaction Codes" will be removed as separate document and the content will be added to each of our MIG's.
- Changes in MIG for pain.001, pain.002 and camt.054D.
- Changes in MIG for camt.053 Standard, camt.053 Extended and camt.054C.
- Expected market launch for any changes included into the above messages can be found on page one of each MIG.

Changes are to be found in the respective change-documents on [Nordea.com](https://nordea.com).

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NORDIC NEWS

Time to stop usage of some Bankgiro and other outdated services

Not only Nordea, but the whole banking industry in Europe is on a standardisation journey where Nordea's customers, ERP vendors and others are heavily affected by and involved in the change. Below are some thoughts around the Swedish solutions of Bankgirot and other local Swedish services from a corporate and ERP perspective.

Demands from customers to swiftly meet their current and future requirements, together with regulations like PSD2, infrastructure initiatives like SEPA, FBI and P27 are affecting both Nordea, other banks and ERP vendors who are on the same journey towards standardised formats.

With our new service Corporate Access Account Reporting in the pipeline Nordea has, together with Corporate Access Payables, a very good and competitive offering to meet the needs of our customers. Our CM Offering will, together with ERP vendors, make sure our customers choose future-proof services going forward.

Stop recommending some Bankgiro and other outdated services

Because of this standardisation journey, it is time to stop offering some of Bankgirot services (e.g. LB, LB-Lön, Bg Inbetalningar and Bg-Link) to customers. Autogiro is

excluded since an alternative solution has not yet been defined.

Naturally the same applies for Nordea's own services Corporate File Payment and Total IN. Instead go for Nordea's new Cash Management offering Corporate Access.

Don't await formal migration activities

Nordea are currently planning a long-term migration roadmap, where above mentioned Bankgirot services will be addressed, to begin with a "soft" sales stop since we are seeing a customer-driven upgrade, as ERP vendors are moving towards only offering standard formats. In a later phase, closer to the official end-date by Bankgirot, a definite sales stop will be applied.

In case of mutual customer who prefers a local service (e.g. Bankgirot), remember to visualize this journey, so our mutual customer makes a conscious decision being aware of what this will mean and that they at a later stage will need to migrate to other solutions, with less time to adjust processes.

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NORDIC NEWS

Girolink will close end September 2020

Girolink, which was developed during the 1990s, has reached the end of its product cycle, which means that the service can no longer be further developed till today's demands from our customers and government regulatory requirements, including future changes for Bankgirot's fle-based services.

Nordea will therefore, starting May 2019, gradually contact all users to help, support and guide during the transition to any of the fle transfer services that Nordea offers today, and which best supports each individual customers' processes and needs.

End date of the Girolink service is September 30, 2020.

The natural replacement to offer our customers using Girolink is Nordea's fle-transfer service Corporate Access File Transfer. On the following page, you find an over-view of the fle types/services used today and what we believe is the best offering for our customers going forward. Please also see our article about closure of Bankgirot and other local Swedish services.

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Channel/File transfer service	Supplier	File type	Up-load/Down-load	Offered up-graded service
Girolink	Nordea	See below	Both up-load/ down-load	Corporate Access File Transfer - Host-to-Host/Manually Or -ERP/" Cloud" supplier system/provider
File services (types)	Supplier	File type	Up-load/Down-load	Offered up-graded service
Supplier payments ("Leverantörsbetalningar")	BG	LBR	Up-load	Corporate Access Payables - pain.001.001.03
Supplier payments ("Leverantörsbetalningar") - Status & executed payment reports	BG	LBR	Down-load	Corporate Access Payables - pain.002.001.03 - camt.054.001.02
Bankgiro Receivables ("Inbetalningar") - Credit advice	BG	BGX	Down-load	Corporate Access Account Reporting - camt.054.001.02
Corporate File Payment	Nordea	P03	Up-load	Corporate Access Payables - pain.001.001.03
Corporate File Payment - Status reports	Nordea	POR	Down-load	Corporate Access Payables - pain.002.001.03
Corporate File Payment - Executed payment report	Nordea	DA1	Down-load	Corporate Access Payables - camt.054.001.02
TotalIn - Credit advice	Nordea	TL1	Down-load	Corporate Access Account Reporting - camt.054.001.02



NORDIC NEWS

Expiration of certificates for the Nordea Secure Envelope

Corporate Access File Transfer (CAF) uses digital certificates to secure the file based communication between Nordea and our customers. Through the use of digital certificates, we can securely identify the sending party and guarantee that the transferred file content is not modified by any unauthorised party. The digital certificates used for this has a validity period of 24 months.

Note: Nordea will automatically inform the Sending party one month in advance until the certificate expires. The information about the expiring date will be included in the response file that Nordea send back upon receipt of an incoming Payment file. The information is specified in the element <ResponseText>, as the below example,

Example: <ResponseCode>00</ResponseCode>
<ResponseText>OK. Certificate expires
18.11.2018.</ResponseText>

Customers using the Secure Envelope will need to request new certificates from Nordea as their current ones will expire, depending on the date they were on-boarded and when their current certificate was issued. Requesting a new certificate is done through the self-service interface of Corporate Netbank Administration (CNA).

How to order a new certificate

To request a new certificate, a customer should follow

these three steps:

1. A CAF Administrator orders a new certificate in CNA
2. The new certificate is downloaded using the Nordea Security Client
3. The new certificate is installed in the system that creates the Secure Envelope

This whole process is an automated self-service procedure.

A new certificate can be ordered and downloaded at any time, so there is no need to wait until the expiration date of the current certificate. It is important to note, however, that the current certificate will become invalid as soon as a new certificate is ordered (step 1 above). We therefore strongly recommend that the procedure is executed with as little delay between each step as possible, to ensure minimal impact on the customer's file transfers.

A prerequisite for this procedure is that the customer has assigned CAF Administrators in CNA. We recommend that the ordering of a new certificate should require confirmation of two administrators, to ensure that the current certificate is not invalidated by mistake.

In order to make the procedure as smooth and easy as possible Nordea has published a video on how to renew a

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NORDIC NEWS

Impact for customers using Host-to-Host communication - the key/certificate used for SFTP and AS2 will be changed

Please be informed that we will change the key/certificate for file transfer via SFTP and AS2. This will be done for test mid-April and for production mid-May. The affected services are Corporate Access/Corporate eGateway/Host-to-Host file transfer.

We have already informed customers/vendors about the renewal of Nordea's key/certificate via the following subscription groups:

- Corporate eGateway Service Status
- Corporate Access Service Status
- AS2 Service Status
- SFTP Service Status

Once published, the key/certificate can be downloaded [here](#).

Please note, that once the certificates are published at [Nordea.com](https://nordea.com), we will communicate the exact date and time for when the change will take place via the same subscription groups mentioned above.

Thus, if you have not received this information via the subscription service and would like to receive the information

directly going forward, you can subscribe to the Service

Status/Change and Development newsletters for new users by visiting [Nordea.com](https://nordea.com), choosing "Our services", "Cash Management" and finally "Support and contact" – here you will find the site where you can sign up.

On the following page, you can read the mail that was sent out to subscribers in March.

Certificate Change for AS2 and SFTP Protocols in TEST & PRODUCTION Environment

Afected Environment:

TEST & PRODUCTION

Planned Change Date:

Mid-April 2019- Test

Mid-May 2019- Production

Customer impact:

Customers sending and receiving fles to and from Nordea via SFTP or AS2 need to change the server keys/certificate.

Please note that customers using other protocols, e.g. SWIFTNet and Web Services will not be impacted by this and don't need to take any actions.

The change must be performed by the customer at the customer side. Please change BOTH for the client (sending fles to Nordea, accepting new "fingerprint") and the server side (receiving fle from Nordea – make sure that the authentication are valid).

The change will take place for Test mid-April.

The change will take place for Production mid-May.

Please contact support via mail fles@nordea.com or phone +46 8 23 99 30 if you have any questions.

Please follow below instruction to download the new keys/certificate.

For your security we do NOT add links in e-mails.

- Go to Nordea.com
- In the search field, write: "File transferservices"
- In the search results, scroll down to "File transfer services", click the link
- Scroll down and choose "Certificate download" tab
- Download the certificate for your specific protocol
- Make sure you download the NEW certificates since both are on the page

Once the specific dates are announced for the change, please use the NEW Certificate/keys from that date. All fles sent and received before that date must use the OLD certificates/keys.

Once the certificates are published at Nordea.com, we will communicate the exact date and time for when the change will take place.

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NORDIC NEWS

New Open APIs are launched

Nordea's journey within Open Banking is taking yet another step with the launch of the following APIs.

Credit Card Information: a new Credit Card API, which has been launched to our Sandbox for all the four Nordic countries, will enable you to gain access to basic credit card information such as card and transaction listings and details. Currently the API covers consumer cards, and the plan is to launch commercial cards to the Sandbox before summer. Launch to production is planned in September.

Instant Reporting: as informed in the previous newsletter the Instant Reporting API - giving you the opportunity to integrate real-time account and transaction information with your applications - has already been launched for accounts in Finland and Sweden, and soon we complete the Nordic coverage by launching the APIs for accounts in Denmark and Norway.

FX: soon our two FX API's will be made available in our Sandbox environment across the Nordics. Both API's automate manual and cumbersome processes related to FX, but they have slightly different user cases:

"FX Listed Rates" enable you to integrate fixed FX rates (a guaranteed rate valid for e.g. 24h) and execution as part of the business with customers' underlying clients. The solution is for instance ideal for e-commerce companies

who want to offer price transparency and payments

in customers' home currency without hidden fees. The FX conversion would also happen when the goods are processed to the checkout. The results are increased traffic, sales and conversions, without increased FX exposure and manual work.

"FX Market Orders" allow customers to execute FX spot, forward and swap trades automatically from their own systems and according to their own rules. Currency conversions are made in close to real time based on specified data or their chosen triggers. Invoices or payments from the ERP system, or in the channel where the deal is captured, can also be hedged automatically. The solution is therefore perfect for corporates that want to simplify payment flows and risk management.

Start testing with eIDAS certificate!

Nordea will use a Qualified Website Authentication Certificate (QWAC) type of eIDAS certificate for Third Party Provider (TPP) authentication. The QWAC client certificate will be used to establish a Mutual Transport Layer Connectivity (MTLS connection) between the TPP and Nordea.

Please visit nordeaopenbanking.com if you want to read more about the eIDAS certificate and the APIs mentioned and/or want to sign up to the specific Open Banking Newsletter.

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