

ERP and TMS vendor newsletter from Nordea

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... we are happy to inform about a few important updates, and what to expect in 2025.

- Due to recent regulatory changes, Nordea is introducing new requirements to our file transfer service.
- Corporate Access Lite and File Management in Nordea Business will be launched in Finland mid 2025.
- Multi-Payout Instant – the way to make multiple SEPA instant payments is available for testing in sandbox
- Nordea has partnered with Finnish XMLdata to provide a new and improved test tool for Corporate Access.
- Updated information and timeline about new requirements regarding AML Act Norway for Corporate Access customers.
- Changes for Danish domestic Instant Payments coming May 2025. See what this means for your reconciliation process.

We hope you will find the information interesting.

Rasmus Erichsen, Henna Räsänen, Daniel Lindström, Mikael Kepp and the entire TxB team

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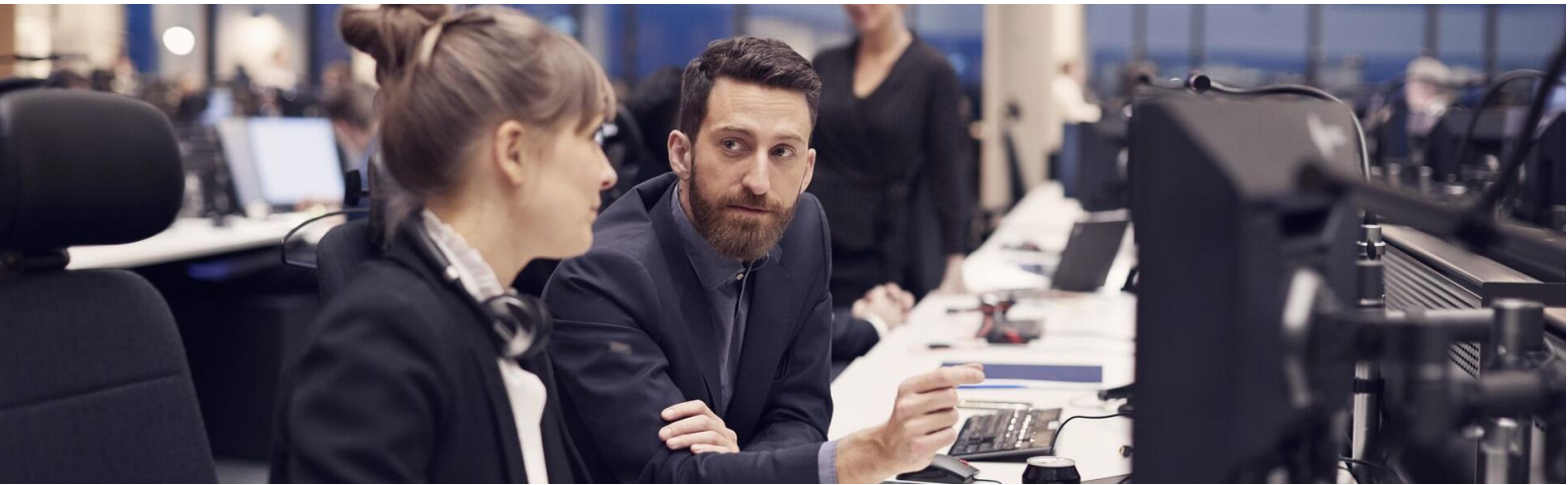
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NORDIC NEWS

New regulatory requirements to Nordea's file transfer service

Due to recent regulatory changes and evolving industry standards, Nordea is introducing ISO20022 version 2019 in Corporate Access later this year, bringing new requirements for payments to customers and ERP providers.

Beyond compliance, these changes also bring clear benefits as better traceability and higher consistency of customer's payment flows.

The changes are implemented for Corporate Access as the first service, where customers from October 2025 will be able to send payment instructions (pain.001) and receive status reports (pain.002) in the new ISO version, followed by Camt.054Debit and eventually the rest of Corporate Access' payment and reporting message types.

The new version will among other things support:

- New address requirements
- Unique end-to-end Transaction Reference (UETR)
- Legal Entity Identifier (LEI)

Validate the new version before production

During summer, the Corporate Access test tool available on [Nordea.com](https://www.nordea.com) will also support validation of ISO pain.001 and pain.002 message types in version 2019. The test tool is an intuitive and flexible way of validating payment files and simulating feedback files when integrating to Corporate Access or upgrading to the latest file versions. Read more about the test tool on [page 3](#).

Further details

See more details about the new elements in the Message Implementation Guides or the Version Description document available on www.nordea.com/corporateaccess (Corporate Access, Payment Service).

Similar changes will be introduced to Corporate eGateWay and Corporate Payment Service (Finland) during 2026.



NORDIC NEWS

New and improved test tool for Corporate Access is now live

We're happy to announce that a new and improved test tool for our strategic payment and file transfer solution; Corporate Access ~~now~~ is available on [Nordea.com](https://nordea.com).

The tool provides an enhanced experience for both customers and ERP vendors validating different ISO20022 messages and scenarios.

What to expect

To better accommodate future changes to file formats such as the new ISO20022 version 2019, Nordea has partnered with Finnish XMLdata to develop and maintain a new test tool for Corporate Access.

Currently the Corporate Access test tool supports ISO20022 version 2009 files, however during summer, the test tool will also support validation of ISO pain.001 and pain.002 message types in version 2019.

Registration

Register either via the link found on [Nordea.com](https://nordea.com) under Corporate Access (Payment Service → Test Tool, Schemas and Example Files) or via our downloadable instructions found on [Nordea.com](https://nordea.com), found [here](#).

NB: After applying, you'll receive a link from XMLdata on email with a temporary password.

Scope of the service

The test tool is a web-based solution requiring no specific software on your PC. It provides an intuitive and flexible way of validating payment files and simulating feedback files.

Users can either test different local and international payment types using the Validator or simulate feedback messages using the Simulator.

In the Validator, users also have the possibility of testing Secure Envelope file encryption wrapper as a validation type.

When validating payment types in the test tool, users can edit directly in the payment file and receive a validation report, as well as compare files and view previous validations in the Report tab.

Validator

Secure Envelope
Camt.055.001.01
International payments
Local payment types in the Nordics

Simulator

Pain.001 to Pain.002
Camt.055 to Camt.029
Pain.001 to Camt.054D



NORDIC NEWS

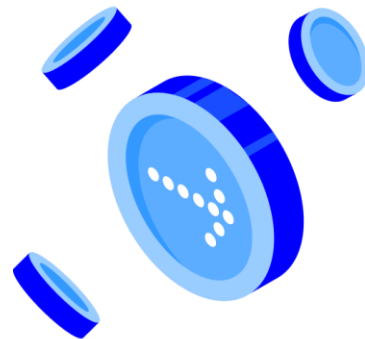
Multi-Payout Instant – the way to make multiple SEPA instant payments

Do your clients have the need to make multiple SEPA instant payments? Reach this benefit by integrating to Multi-Payout Instant – a fully automated payment solution for corporate customers with the need to send and process multiple SEPA instant transactions. Multi-Payout Instant is now available for testing in API Market sandbox.

Multi-Payout Instant benefits

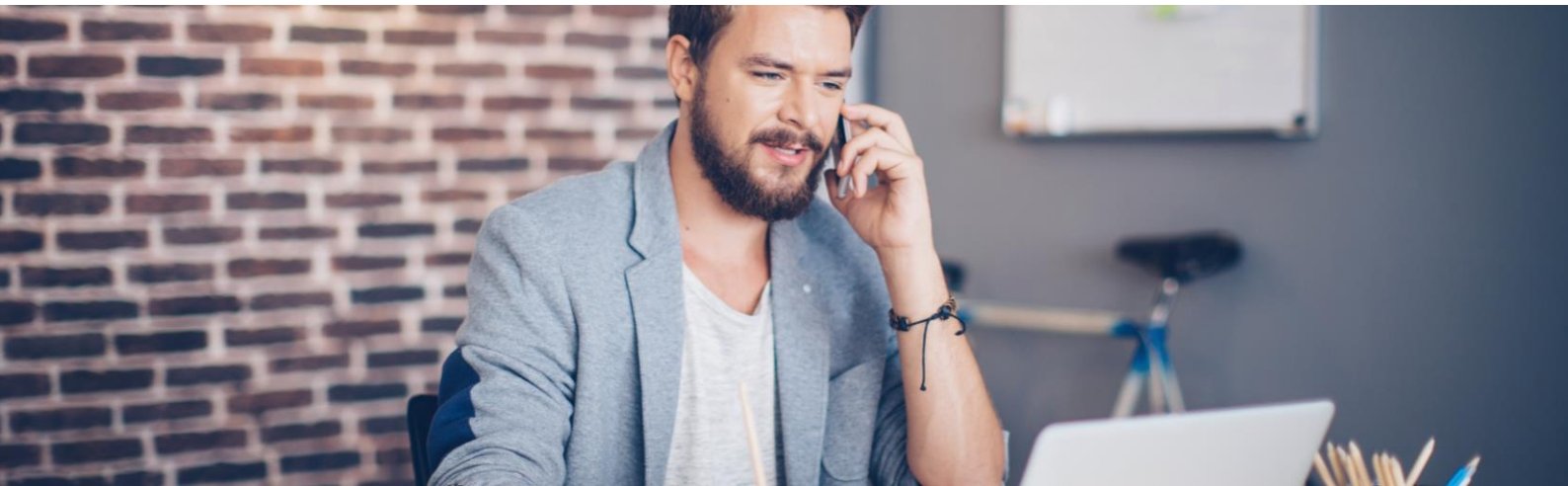
With Multi-Payout Instant corporates are able to execute multiple pre-signed SEPA instant payments in one API request, using the ISO 20022 version 2019 XML format.

By using this API, corporates will reduce manual workload and speed up processes, supported by real-time status responses. Multi-Payout Instant improves the payment process and provides full transparency and automation with a real-time experience.



Ready for testing

Learn more about Multi-Payout Instant and try it out in the sandbox at [Nordea API Market](#). There you will also find [Corporate Payout](#) for single payments.



LOCAL NEWS – Finland

Corporate Access Lite and File Management in Nordea Business to be launched in Finland mid 2025 (1/2)

After successful roll-out in Sweden with great feedback from customers and ERPs, we're happy to announce that the same solutions will be launched for SME customers in Finland!

Customers can choose between a fully automated solution via a Cloud vendor (Corporate Access Lite) or a manual upload and download solution (File Management in Nordea Business). In both cases, customer will benefit from new and demanded functionalities in their preferred netbank – Nordea Business.

Corporate Access Lite is Nordea's target solution for SMEs

Corporate Access, which is already available, and the new Corporate Access Lite in Nordea Business are the strategic payment and file transfer solutions in Nordea, and they will ultimately replace existing local solutions.

Corporate Access Lite in Nordea Business is a simplified version of Corporate Access. It has an attractive price and can be implemented easier via our online registration form in Nordea Business.

Corporate Access Lite is a host 2 host solution, where customers can send payment files directly from their ERP system. Via this solution, we will send payment status and account reporting files for updating payment statuses and reconciling incoming transactions from customers in the ERP system.

Manual file management solution in Nordea Business

Customers preferring to manually up- and download their payment and account reporting files, can choose File Management in Nordea Business.

With this service vendors don't have to set up direct connectivity i.e. it only requires that the ERP system can export and import the relevant ISO20022 files.

Is this relevant for you and our joint customers?

Yes, since the service is integrated and synchronized with the preferred netbank for SMEs, the Nordea Business's user interface gives Corporate Access Lite and File Management customers a significantly improved user experience.

In Nordea Business the customers can see the full content of each file. This includes the ability to review and manage individual payments sent to Nordea, no matter if it was uploaded manually or sent from the ERP system. Something which is not possible in the current file payment solution.

Furthermore, increased automation in payment processing and reconciliation is important for customers, and they are highly dependent on their ERP vendor to make this possible for them.

Additionally, Finnish Corporate Payment Services will eventually be discontinued, and therefore it is important for the customers, that their ERP systems can connect to Nordea's strategic solutions. As key players in the market, we encourage you to reach out to henna.rasanen@nordea.com, to talk about the new service and how you can be set up as a service agent.

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LOCAL NEWS – Finland

Corporate Access Lite and File Management in Nordea Business to be launched in Finland mid 2025 (2/2)

Technical facts

Corporate Access Lite in Nordea Business follow the same documentation as for the current Corporate Access. It is literally the same service – just made available for SME customers via our netbank.

Corporate Access Lite is based on the same Message Implementation Guides and same security solution for all the Nordic countries. Therefore, vendors supporting Corporate Access Lite only have to implement one single file integration solution instead of developing and managing multiple local integrations.

Please visit the [Corporate Access](#) page on Nordea.com to read our documentation for Corporate Access/Corporate Access Lite

Future proof solution for SMEs in the Nordics

Being the strategic solution, Corporate Access Lite and Nordea Business File Management will continuously be enhanced with new features, file types etc., e.g. the plan is to implement SEPA Instant payments via file during next year.

The implementation of Corporate Access Lite and Nordea Business File Management in Finland, will be closely followed by Norway and eventually Denmark.

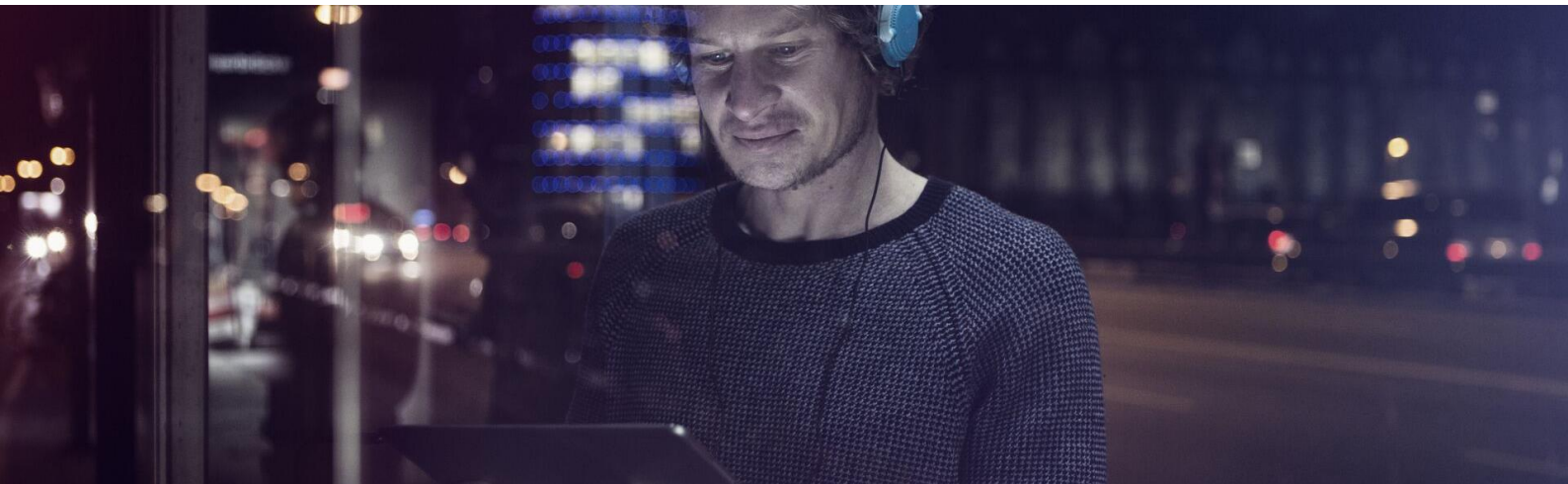
Summary of the two solutions which will be available for Nordea Business customers:

Corporate Access Lite in Nordea Business

1. Pre-confirmed payment files sent from the ERP system for Straight Through Processing in Nordea. Reporting files are exchanged automatically
2. Alternatively - un-confirmed payment files sent from the ERP system to be approved in Nordea Business by the customer prior to execution. Reporting files are exchanged automatically.
3. For both setups Corporate Access Lite requires the ERP vendor to be set up as Service Agent for Corporate Access File Transfer

File Management in Nordea Business

1. Payment and reporting files are uploaded and downloaded manually via Nordea Business
2. File Management in Nordea Business only requires that the ERP system can export and import the relevant ISO20022 files



LOCAL NEWS – Norway

AML Act Norway - Mandatory update for Corporate Access customers

According to Norwegian legislation Nordea is also required to verify authorized approvers on payments sent directly from the ERP system.

This requires technical changes in XML ISO 20022 file format, as well as changes in the Nordea Netbank user set-up.

Nordea has implemented Bits Norway's recommendation for AML Act, which means that the approver information must be included in the pain.001 file.

For Nordea to validate the users, two parallel processes must be completed, both an administrative and a technical process.

The Technical process

Adding approvers to the payment file: The payment files sent to Nordea must be upgraded, so they include information on who has approved the payment in the customer's own system.

The file format must be updated according to Nordea's Message Implementation Guide (MIG). A detailed description of these requirements can be found on our website for Corporate Access under heading AML ACT NO - Corporate Access customers, in the document named "*Information about the Technical process*".

NB! Nordea has asked the customers to contact their ERP vendors regarding this.

The administrative process

Identifying and registering the approver: All approvers within the company must be identified and registered in Nordea Corporate. This can be done either by giving approver rights to existing users, or by adding new approvers.

A complete description of this process can be found on our website for Corporate Access, under heading AML ACT NO - Corporate Access customers, in the document named "*Information of the Administrative Process*".

NB! It is crucial that the approver information in the payment file matches the approver information registered by the customer in Nordea's systems.

The technical validation of approver information in the file flow has been delayed. Currently the plan is to turn on the validation during second half of 2025. We will inform you prior to the implementation.

When validation is implemented, any payments without valid information about the approver(s) in the payment file will be rejected by Nordea. It is therefore important that both the administrative and technical processes are completed as soon as possible.

All the information is available on our website under heading AML ACT NO - Corporate Access Customers.

If you have any questions, please feel free to contact kristin.berg.hansen@nordea.com.



LOCAL NEWS - Denmark

Improved reporting for Danish Instant Payments in CAAR coming May 2025

Danish domestic Instant Payments was launched as a sector change in April 19 2025. As Nordea is a participating bank, the launch are introducing value adding changes to data for payment and reporting flows in Danish krone.

Following the sector change, a release is planned in the second week of May for Corporate Access Account Reporting (CAAR). After the release, incoming instant transactions in DKK reported in the ISO20022 camt.054credit (intra-day) message will contain a higher degree of structured payment information.

Note that the introduction of DKK instant do not require a change to Nordea's Message Implementation Guideline (MIG) for this message type.

What to expect when getting an instant DKK payment reported:

1. New BTC codes used for Instant DKK
 - a) New family: RRCT/IRCT
 - b) New sub-family: ENCT
2. Bank account will be reported in IBAN format
3. Related Party data - such as Debtor, Creditor, Ultimate Creditor etc. - will more often be delivered in structured fields
4. Customer Identifier with code 'CUST' may be provided
5. Due to Danish sector changes:
 - a) No more "Short Message to Beneficiary" in the Purpose/Proprietary element
 - b) No more references with Proprietary codes: DEBI, CRED, PRIM.

The provided data for each payment may vary depending on counterparty, type of business event etc.

For more information, see our updated Corporate Access Account Reporting service description [here](#).