

ERP and TMS vendor newsletter from Nordea

In this issue...

...we provide an overview of upcoming new services as well as key regulatory and infrastructure changes impacting ERP/TMS vendors and customers in 2026 and 2027...

- Corporate Access Lite is coming to Nordea Business in Norway in Q4. See how early integration can help vendors capture demand and strengthen their customer offering.
- Explore two practical API improvements: extend Bulk VoP to Finnish Corporate Access Lite customers and manage Premium API certificates through self-service.
- Unstructured addresses will remain accepted beyond November 2026, but migration should continue. Use the extra time to improve data quality and reduce payment friction.
- Instant payments and VoP are becoming the new standard. Prepare for the July 2027 rollout to Denmark and Sweden and the opportunities it creates.
- Unsupported characters in payments will trigger rejections from early 2027. Review reference and identifier fields now against the updated implementation guides.
- Danish payment formats are changing in 2027, including a 140-character remittance limit. Assess impacts now to leave time for updates and testing.

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We hope you will find the information interesting.

Lars Kristoffersen, Maria Dalin, Rasmus Erichsen and the entire TxB team



NEW PRODUCTS AND SERVICES TO EXPLORE - NORWAY

Visma Autopay joins Corporate Access Lite as Nordea expands the service to Nordea Business

Visma Autopay, one of Norway's largest payment platforms, is preparing to integrate with Corporate Access Lite when the service launches in Norway.

As Nordea prepares to launch Corporate Access Lite in Nordea Business in Norway in Q4, Visma Autopay is among the first major vendors preparing an integration with the service.

For ERP and TMS vendors, this is more than another banking integration. It is a clear signal of where SME banking is heading: towards fully integrated payment and reporting services combined with stronger customer self-service capabilities in Nordea Business.

Why it matters

Visma Autopay's support of Corporate Access Lite in Nordea Business helps create a more connected banking experience for Norwegian businesses, by enabling ERP processes and banking services to work together more seamlessly.

With the launch of Corporate Access Lite in Nordea Business in Norway, customers can continue working directly in their ERP system accessing additional bank-side services, administration and user management capabilities in Nordea Business when required.

Early movers gain the commercial advantage

As customer awareness increases leading up to the Q4 launch, vendors integrated with Corporate Access Lite in Nordea Business will be well positioned to:

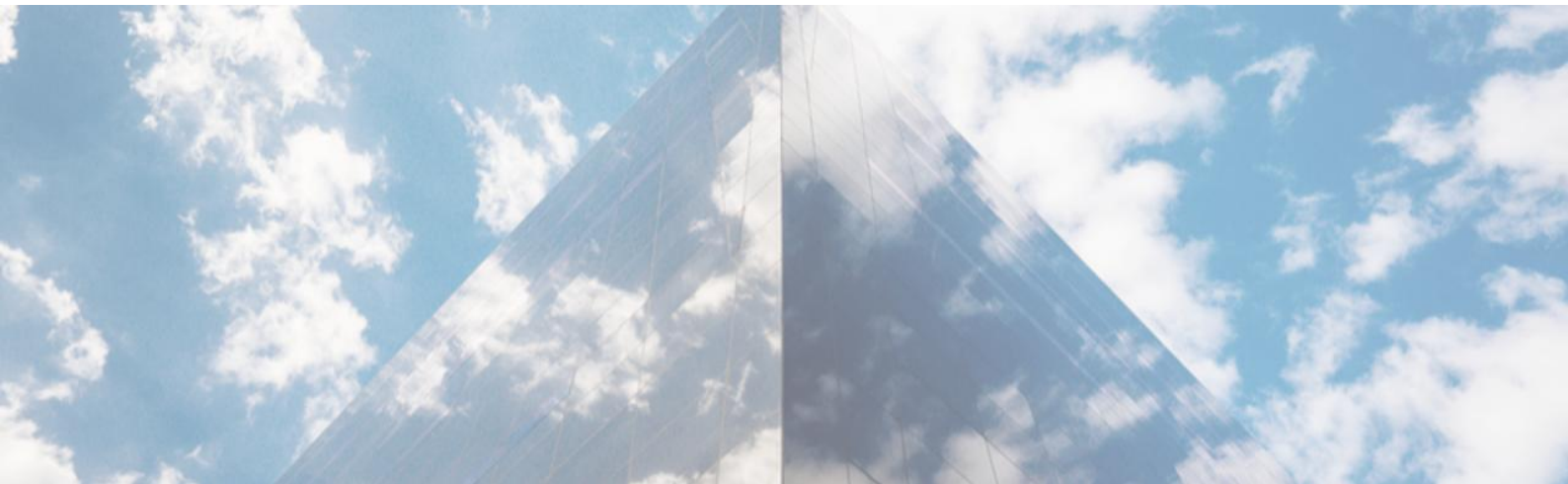
- Capture new demand from customers looking to establish or modernise their banking integration.
- Strengthen their value proposition through tighter integration with Nordea Business.
- Reduce future migration efforts as Nordea continues its transition towards a modern and future proof integration setup.

We expect vendor readiness to play an important role as customers evaluate their future ERP and banking setup.

Let's explore the opportunities together

Interested in Corporate Access Lite or future integration opportunities with Nordea? Contact [Lars Kristoffersen](#), responsible for vendor relations in Norway, to discuss how we can support your integration journey and create value for shared customers.

Operating in Finland or Sweden? The solution is already live in both markets. Contact [Rasmus Erichsen](#) (Finland) or [Maria Dalin](#) (Sweden) to discuss how your services can connect with the solution.



NEW PRODUCTS AND SERVICES TO EXPLORE - NORDIC

New Nordea Premium API updates - Bulk VoP and self-service certificate updates

In this issue, we highlight two practical API updates designed to make payments safer and integration management simpler. Bulk Verification of Payee is now also available through Corporate Access Lite in Finland, while new self-service certificate updates help customers maintain uninterrupted API integrations.

Bulk Verification of Payee (Bulk VoP) now available for Corporate Access Lite customers in Finland

Bulk Verification of Payee is now available for customers and ERP/TMS vendors with Finnish accounts through Corporate Access Lite, complementing the previously announced availability through Corporate Access and Web Services/CPS.

Visit [Nordea API Market](#), to learn more about Bulk Verification of Payee, get access to the technical documentation and test the API in the sandbox. When you have developed and tested your API integration, you are ready for onboarding to production.

Ready to go live?

When ready to go live, ERP/TMS vendors and corporate customers get access to Multi-Payout Instant and Bulk VoP via our [automated onboarding form](#) at Nordea API Market.



Update API certificates via self-service

Customers and ERP/TMS vendors can now update their Premium API certificates themselves via the Nordea developer portal in production – quickly and efficiently using their existing access. This new service makes it easy to stay ahead of expiry dates and minimise the risk of service disruption. With support for multiple certificate types, customers and ERP/TMS vendors can manage updates in one place and ensure seamless continuity across their API integrations.



Certificate types include:

- Self-signed certificates used only for Premium APIs under a Corporate Netbank agreement
- Corporate Access SignerID certificates used only for Premium APIs under a Corporate Access agreement
- Web Services LogonID certificates used only for Premium APIs under a Web Services agreement
- eIDAS QSEALc certificates used only with PSD2 APIs by PSD2-licensed TPPs



COMPLIANCE & REGULATORY REQUIREMENTS - NORDIC

Update: End date for unstructured addresses postponed

The removal of fully unstructured addresses, originally planned for 15 November 2026, has been postponed due to industry readiness concerns.

This decision was made by SWIFT in August. Following this, in September, the European Payments Council and Nordic Payments Council also decided to postpone the end date for unstructured addresses. Read more from [Swift](#), [EPC](#) and [NPC](#).

New end date

As a result of the postponement, file payments with unstructured addresses will continue to be processed by Nordea, even after 15 November 2026.

The new end date for unstructured addresses is not yet determined. Nordea is assessing the possible new timelines. We will communicate the new end date as soon as it is known.

Continue migration activities

Irrespective of this postponement, the transition to structured address remains a strategic priority across the payments ecosystem and for Nordea.

We recommend that you continue with address migration activities within your solutions, using this delay as an opportunity to get ahead, rather than a reason to pause the efforts.

In Nordea we support structured, hybrid and unstructured address formats in all our file payment channels today. We encourage you to initiate payments using structured address data to improve data quality, which enhances fraud monitoring capabilities while reducing manual intervention and payment rejections or delays.

Stay updated

For further information on how to prepare your payments for the new requirements, please visit our [Nordea.com](#) page [Upcoming changes](#).

Technical descriptions are available on our [website](#).



One year after the Instant Payment Regulation deadline - two deep dives

SEPA (EUR) instant payments gain momentum

One year after the Instant Payments Regulation (IPR) deadline took effect across the euro area, Nordea is seeing steady **growth in the adoption of SEPA Instant payments** - both in Finland and across Europe.

The market has shown a clear appetite for real-time payments, particularly among retail customers, who increasingly expect money to reach the recipient within seconds, 24/7/365. Combined with Verification of Payee (VoP), instant payments offer both **greater speed and enhanced security**, reinforcing real-time payments as the new standard.

Further rollout includes Denmark and Sweden

The next major milestone comes in July 2027, when the IPR requirements will be extended to all SEPA countries, including Denmark and Sweden. As part of the implementation, customers will gain access to SEPA Instant payments, enabling euro payments to reach recipients across the SEPA area within 10 seconds. Verification of Payee will also be introduced for euro transactions in customer channels, further enhancing payment security and efficiency for corporate customers.

Discover how SEPA Instant payment capabilities can create new value for customers on [Nordea API Market](#).

Know who you pay before you pay

Since the full launch the Verification of Payee (VoP) solution in autumn 2025, it has now become the new normal and given a better visibility on the exact payee. With VoP there is now a strong European infrastructure giving real-time options to validate all accounts in the euro-countries. Millions of verifications are made each day, and from 2027 more countries and accounts will be added. Following the IPR deadlines all countries in EU are in scope to make verification for all euro transactions in July 2027. In addition Denmark will also implement this for Danish kroner domestic flows.

Discover how customers can benefit from our Buk VoP service on [Nordea API Market](#).

Let's explore the opportunities together

Interested in exploring Nordea's Premium APIs? Reach out to our team, responsible for vendor relations in the Nordics, to discuss integration opportunities and how we can create value for our shared customers.

Sweden: [Maria Dalin](#)

Norway: [Lars Kristoffersen](#)

Finland: [Rasmus Erichsen](#)

Denmark: [Lars Kristoffersen](#) & [Rasmus Erichsen](#)



COMPLIANCE & REGULATORY REQUIREMENTS - NORDIC

Prepare for stricter character validation in payment files in 2027

Due to the migration of payment flows to new payment infrastructures in the Nordic sector based on the NPC framework, certain characters currently used in payment files will no longer be accepted.

What is coming

ERP and TMS vendors should review the characters generated in payment references and identifier fields.

The Nordic Payments Council schema defines a restricted character set for ISO20022 XML files, as reflected in the relevant Message Implementation Guides.

In Nordea we currently accept payment files containing certain unsupported characters. However, we will introduce controls from the beginning of 2027. Payments containing unsupported characters will consequently be rejected.

This is especially important for identifiers as **Message ID**, **Payment Information ID**, **End-to-End ID** and **Instruction ID**.

The relevant Message Implementation Guidelines are already updated with the new rule. See [all relevant documentation on Nordea.com](#).

What you should do now

Review your systems to ensure that reference and identifier fields contain only permitted characters. We encourage you to check the relevant [Message Implementation Guides](#) (page 7) to see which characters are permitted in each field.

Allowed character set to use in payment files

abcdefghijklmnopqrstuvwxyzåäöæøA
BCDEFGHIJKLMNOPQRSTUVWXYZÅÄÖ
Æ Ø 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + @

Stay updated on deadlines

More information - including detailed timelines and implementation updates will be shared through the [Changes and Development subscription form](#).

We also recommend that you subscribe to [Service Status notifications](#) to stay informed about operational updates, such as certificate renewals.





COMPLIANCE & REGULATORY REQUIREMENTS - DENMARK

New NPC payment formats: What ERP and TMS vendors need to prepare for

To support the Danish banking sector's transition to payment standards developed by the Nordic Payments Council (NPC), the Corporate Access and Corporate eGateway guidelines for standard and same-day payments in Danish kroner are being updated.

Why this matter for you

Systems that generate Danish payment files through Corporate Access or Corporate eGateway may require technical changes. Vendors should review the updated guidelines and assess whether their payment modules, validation rules and customer configurations support the new NPC format.

The updated guidelines introduce several technical changes. For example, the existing format allows remittance information exceeding 140 characters, while the new NPC format limits remittance messages to a maximum of 140 characters.

This difference may affect data mapping, invoice references and payment-message handling.

The updated Message Implementation Guidelines are expected to take affect on 1 April 2027.

Important dates to consider

2 October 2026

- Customers received information about updated guidelines.

1 April 2027

- Updated Message Implementation Guidelines take affect.

Week 21 2027

- Outgoing payments must be sent in the new format.

April-May 2027

- Transition period: Incoming payments accepted in both existing and new format.

After may 2027

- The existing format can no longer be used for outgoing- and incoming payments.

Recommended next steps

ERP and TMS vendors should begin their impact assessment now. Early preparation will provide sufficient time to update integrations and test the new payment format.