The technical process

The customer must update the file format and implement the new Message Implementation Guide (MIG). Key changes and explanation are described below.

When sending a payment file (Pain.001) to Nordea the file must include a unique identifier for the person (Approver) that have authorized the payments in the customers own system. The unique identifier will be validated towards the approvers registered in Nordea's internal systems before payments are processed.

The Approver identifier should be a Social Security number (SSN) for persons in Nordic countries and provided in the file with code SOSE. For payment approvers outside Nordic countries a passport number or a national ID-card number should be used, provided in the file with code NIDN.

It is very important that the ID number used in the payment file exactly matches the ID number registered on the Approver in New Admin database. See Appendix A - The administrative process.

Additionally, an authorization reference XARF should be created and included in the file, and one XARF ID per Approver is required. XARF is created by the customer based on their own specification/internal processes. XARF is mandatory to include but not validated by Nordea. Consider this as your own internal reference.

When the updated MIG is implemented, we would like you to do a "penny test". This means sending a file containing a small payment to one of your own accounts, or a small non critical vendor payment. This allows you to verify that the changes are fully operational.

The following elements have been included in Corporate Access MIG that can be found on this page: https://www.nordea.com/en/our-services/corporate-access Changes was implemented in version 2.7 released 2021-11-10.

Explanation of change in MIG on next page.

Nordea

Changes to instructions and other text in version 1.9.1

Element	Comment
2.19 Debtor 9.1.13 Organisation-Identification 9.1.15 Other	Added text: **1. Changes to elements/attribute or codes valid by Q3 2021.** This part of the change document reflects changes that will occur by Q3 2020 (For Norway only). Norway: Codes in 9.1.19 Proprietary are used for Norway only. Ignored for other countries. NIDN: The payments approver's National Identity Number outside the Nordic countries. SOSE: The payments approvers Social Security Number in the Nordic countries. XARF: One XARF ID per approver is required. Debtor's own verification code / authorization reference. Can be a fixed value, or a value, that is related to the individual Payment Information level. Not validated by Nordea. Minimum One occurrences of NIDN or SOSE is required and Maximum Two instances of occurrences are allowed. The codes XADT, XAMT and XADV are Not supported by Nordea

Changes to elements or codes in version 1.9.1

Element	Comment
2.19 Debtor 9.1.13 Organisation-Identification 9.1.19 Proprietary	New codes (only used for Norway) NIDN = eXternal National Identity Number [R]. SOSE = eXternal Social Security Number [R]. XARF = eXternal Authorisation Reference [R]. Note: NIDN or SOSE is required. See note in 9.1.15. The following codes are Not used by Nordea: XADT = eXternal Authorisation DateTime. XAMT = eXternal Authorisation Method. XAVD = eXternal Authorisation Vendor.

Example of Pain.001 file on next page

Example of Approver ID information in Pain.001 file:

```xml
▼<Dbtr>
    <Nm>PAYOR AS</Nm>
  ▼<PstlAdr>
      <Ctry>NO</Ctry>
    </PstlAdr>
  ▼<Id>
    ▼<OrgId>
      ▼<Othr>
          <Id>121481621359</Id>
        ▼<SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
        <!-- Approver 1 -->
      ▼<Othr>
          <Id>12088912345</Id>
          <!-- Social Security Number, prtry=NIDN can also be used, National Identity Number -->
        ▼<SchmeNm>
            <Prtry>SOSE</Prtry>
          </SchmeNm>
        </Othr>
      ▼<Othr>
          <Id>23432543545645665</Id>
          <!-- verification code / autorization reference made by system -->
        ▼<SchmeNm>
            <Prtry>XARF</Prtry>
          </SchmeNm>
        </Othr>
        <!-- Approver 2, not mandatory. Customer decision -->
      ▼<Othr>
          <Id>113017954321</Id>
          <!-- Social Security Number, prtry=NIDN can also be used, National Identity Number -->
        ▼<SchmeNm>
            <Prtry>SOSE</Prtry>
          </SchmeNm>
        </Othr>
      ▼<Othr>
          <Id>01234567890123456</Id>
          <!-- verification code / autorization reference made by system -->
        ▼<SchmeNm>
            <Prtry>XARF</Prtry>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
```