

ERP and TMS vendor newsletter from Nordea

In this issue

We are pleased to inform about the upcoming Account Reporting services, which have been on their way for some time. The services will be launched from autumn and onwards.

A standard camt.053 for all four Nordic countries is part of the first delivery and the MIG is available on our website enabling you to start analyses and developments.

Separate Credit advices (camt.054C) will be launched simultaneously – starting with Norway and followed by the other Nordic countries. An extended camt.053 containing all debit and credit advices will be the “icing on the cake” and is expected during first quarter next year.

To improve merchants and shoppers experiences Nordea has launched a new payment solution called Nordea Connect, and by this we have entered the PSP market.

We hope you will find this as well as the other included articles relevant reading before the holidays.

Looking forward to interacting with you again after holidays.

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NORDIC NEWS

First MIGs available for Account Reporting in ISO20022XML

Corporate Access Account Reporting launches its first Message Implementation Guidelines (MIGs)

Coming setup for *Credit advices* in Corporate Access

Nordea will offer a credit notification (camt.054.001.02), covering all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. This credit notification will provide detailed information about received credit transactions to an account owner or to a party authorised by the account owner to receive the message.

- MIG for credit advices is available at www.nordea.com/vendors

Note: This first published draft version covers credit transactions booked on a Nordea Norway account and is expected to be released in production during Q4 2018. Specification for Denmark and Sweden are expected to be provided shortly hereafter, followed by Finland.

Recap of the current setup for *payables* in Corporate Access

Corporate Access is Nordea's file-based Cash Management solution. The service enables Nordea's customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as for example salaries, pension, urgent and cross-border/cross-currency payments (pain.001.001.03) from accounts in all the countries in the Nordic region. In return, the customer will receive status reports (pain.002.001.02) and debit notifications (camt.054.001.02). The solution includes the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest). Nordea will as a response to a camt.055.001.01 send a pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

Note: Nordea's latest version of pain.001.001.03 now also includes "Request for Transfer" payment type, which enables customers to execute payments from accounts held by Nordea's international branches as well as other banks world-wide, provided that needed agreements between Nordea and the executing bank is in place. "Request for Transfer" is expected to be in production during Q4 2018. Our latest MIG version for payment initiation is available at www.nordea.com/vendors

Coming setup for *Account statements* in Corporate Access

Simultaneously with the release of credit notification Nordea aim to provide customers with the BankToCustomerStatement message (camt.053.001.02) including all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. It can be used to inform the account owner, or authorised party, of single or multiple credit and debit entries reported to the account.

Our first version is a "standard" version enabling customers to cross-reconcile between provided Debit Notification (for A/P reconciliation) and Credit Notification (for A/R reconciliation) against reported Account statements reports from Corporate Access (for G/L reconciliation).

- MIG for "standard" account statement in ISO20022XML is available at www.nordea.com/vendors

In Q1 2019 Nordea plans to release an "extended" version including all transaction details i.e. information from both debit and credit notifications, which will allow customers

More information about Nordea's Corporate Access service, can be found on: nordea.com/vendors

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NORDIC NEWS

Import of ISO20022XML to Nordea Business

Our new interface Nordea Business (previously referred to as Nordea Digital Corporate) targeted for the SME segment have done a pilot for import of XML files and that was a success.

The plan is to replace the local Netbank in Sweden - Internetbanken Företag (IBF) - with Nordea Business during 2018.

With this Nordea now has the same file format for all customers – either manual or automatic file transfer solutions via Corporate Access or import in Nordea Business. We can also set up an automated Corporate Access file transfer solution with you as a vendor to ease the onboarding of customers.

We expect to roll-out this functionality in Denmark during second half of 2018 and in 2019 we will launch in Norway and Finland. In Sweden, we already have a large pilot with 12,500 customers, running Nordea Business. We will reach all of our Swedish SME customers with the new solution in the coming quarters.

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NORDIC NEWS

Introducing Nordea Connect - Online payments made simple

Nordea Connect is our new payment solution that improves the online buying experience for consumers and merchants. Now it's easier than ever to pay and get paid!

Fast and secure, Nordea Connect is not just about creating better payment experiences, it's also about making better merchants by giving simple user-friendly way of operating. Make payments as painless as possible for consumers and give them an even better shopping experience. With Nordea Connect, consumers can choose the payment method they desire: Swish, Siirto, ePayments (Finland) and all major bankcards are accepted.

Our new solution is quick and easy to use, with saved payment information making it more likely that repeat purchases can be made. Importantly for consumer peace of mind, the paying process is handled by our well-known, trustworthy brand.

Nordea Connect makes it easy for you as a merchant to have all the payments you receive sent directly to

your Nordea account. The portal streamlines processes and introduces simplified administration that provides a convenient way to manage tasks such as consumer refunds.

Nordea Connect is now launched in Sweden and Finland, with launch plans for Denmark and Norway later this year. Soon the solution will also offer powerful analytics tools for merchants, so they can see the consumer spending patterns and identify opportunities for growth.

Find out more on nordeaconnect.com

Information in local languages: nordea.se/nordeaconnect and nordea.fi/nordeaconnect

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NORDIC NEWS

Is your information up to date?

This is a friendly reminder to update your information on www.nordea.com

At www.nordea.com you may already have submitted your information about developed integration solution between your ERP/TMS or banking integration solution and Nordea's Corporate Access.

As time has passed and new services/countries have been added to the Corporate Access universe (e.g. payables from Finnish accounts was added earlier this year), your information may no longer be up to date.

It could also be that you have missed the opportunity to promote your integration solution for corporate customers visiting Nordea website.

Regardless if one or the other we recommend you to review the site and submit a new form with updated information if relevant.

You can access the site either from the vendor site www.nordea.com/vendors or from the product site www.nordea.com/corporateaccess.

If you have any questions, please contact our support team or one of the vendor contact persons.

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LOCAL NEWS (FI)

Now Siirto payment method included in Nordea's e-payment

The Siirto payment method has been added to Nordea's e-payment service in every online store. Siirto will be shown as one of the payment options included in Nordea's e-payment service.

This makes it easy for consumers to pay for their purchases in an online store using an app that supports Siirto payments. While Siirto is connected to Nordea's e-payment service, it is also available to the customers of other banks.

Benefits of Siirto payments for merchants

- Making Siirto mobile payments available to consumers does not require any new contracts or integration.
- You can reach all Siirto users in every bank with a single payment button.
- You will receive Siirto payments in real time regardless of the payer's bank.

Impact on merchants

The improvement requires no action of the customers and will cause no changes to the use of the present services, their terms and conditions to the pricing, if your company has an agreement with Nordea for e-payment. Both

Nordea and the actual payer will be shown as the payers of a Siirto payment on the transaction history.

Activating Siirto payment method may require actions from your payment service provider, if you use one. Please check the schedule for the improvement and contact your payment service provider.

More visibility for Siirto payments with the new payment button

We recommend that all merchants replace the old Nordea Button with the new Nordea-Siirto Button. The new buttons are available in the section Nordea button.

Impact on payment service providers

The payment service providers must update the e-payment interface (0004) to the latest version to support the regulation on information accompanying transfers of funds (varainsiirtoasetusta) 2015/847 by 30th of November 2018. According to the regulation payment service provider must deliver the data of ultimate creditor.

More information

[E-payment for corporates and new payment buttons available 15.5.2018](#)

[Service description of e-payment for corporates](#)

[Siirto for Consumers](#)

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LOCAL NEWS (NO)

With Vipps Easy Checkout the online shopping experience gets even smoother

Vipps has launched a new service in the Norwegian market called Vipps Easy Checkout (Vipps "Hurtigkasse").

Many customers leave the "shopping basket" if the checkout process for online shopping is difficult or cumbersome. Vipps Easy Checkout moves the process to the Vipps app and does the job for the customer. The customer chooses shipping alternatives and confirms payment. In a few seconds the customer goes from shopping basket to actual purchase. The service can be used for both online and in-app purchases.

Vipps Easy Checkout can be placed wherever the online shop wants it, be it on product pages or the checkout page. The service is offered via an API. The thought behind the service is to simplify the payment process and hence improve the customer experience. Many customers "drop out" of the purchase when they are asked to register and fill in card information, hence Vipps Easy Checkout can help the online shop to give the users a smoother payment experience.

To get started

[Click here](#) to learn more about the service (text only available in Norwegian). Alternatively, you can contact your Cash Management adviser in Nordea.

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