

ERP and TMS vendor newsletter from Nordea

In this issue...

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

- Nordea brings a more consistent bank-side payment experience for Norwegian SME customers with Corporate Access Lite in Nordea Business.
- By November 2026, ERP vendors must support structured or hybrid formats to ensure continued processing.
- Sweden is modernising its payment infrastructure in 2026. For most ERP vendors, this involves minor adjustments to align with the updated standards.
- ISO 20022 payment message versions will be updated to allow payment processing. Learn how the different file channels will be impacted.
- See Nordea's timeline for deprecating local Danish UTF/EDI4 files, and see what the alternative services are.
- Upload of Finnish Corporate Payment Service files to netbanks is closing. Read about the alternative solutions to keep supporting customer's payment processes.
- Swedish Corporate File Payments will be discontinued in 2026 - learn what this means and how to prepare.

Learn more about [technical information for ERP-vendors](#)
 Contact us for support: [Denmark](#) [Finland](#) [Norway](#) [Sweden](#)

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We hope you will find the information interesting.

[Mikael Kepp](#), [Rasmus Erichsen](#) and the entire TxB team



NEW PRODUCTS AND SERVICES TO EXPLORE - NORWAY

Corporate Access Lite takes the next step — now in Nordea Business

We’re bringing the next generation of Corporate Access Lite into Nordea Business - building on an established integration and enhancing it with new end-user capabilities in a modern, future-proof banking platform.

For ERP and TMS vendors, this means a stronger, more supportable bank-side experience for customers, while keeping the familiar Corporate Access setup as the foundation.

More control and visibility where it matters

With Corporate Access Lite in Nordea Business, customers gain improved control over their payment processes directly in the netbank:

- Customers can review, approve, and manage payment files sent from their ERP system.
- Customers can set up flexible approval rules in the netbank, choosing if payments should be approved and whether single or dual authorisation is required.
- Full file content visibility allows customers to see exactly what will be executed before processing.

For vendors, this creates a **clear control point outside the ERP**, allowing customer questions related to payment handling to be addressed directly within Nordea’s channels.

A consistent, future-proof experience for SMEs

Nordea Business becomes the single, familiar place where SME customers interact with payments when bank-side actions are required. For vendors, a standardised bank experience is:

- Easier to document and explain
- Easier to support at scale
- Easier to align across a broad SME customer base

Over time, the current technical solution for Corporate Access Lite in Norway will be phased out, making the Nordea Business integration the long-term, future-proof path.

Next steps – Turning an upgrade into customer value

If you already support Corporate Access / CA Lite, you are well positioned to present this as a natural upgrade to your Norwegian customers.

To align on next steps and discuss how to proceed, ERP vendors are encouraged to reach out to Nordea’s **Customer Upgrades & Third Party Engagement** team by contacting Rasmus.erichsen@nordea.com.



COMPLIANCE & REGULATORY REQUIREMENTS - NORDIC

New postal address requirements in Q4

Nordea will update the postal address requirements in SEPA (Credit Transfers and Direct Debits), cross-border, and SEK payments in 2026.

Deadlines and payment types

From 15 November 2026, use of the unstructured postal address will no longer be accepted for SEPA, cross-border and SEK payments, and payments must instead be sent using either structured or hybrid address formats. SEPA, cross-border and SEK payments adhere to the use of address fields in ISO20022 payment messages.

Reason behind change

The background for this change is in the SWIFT Standards Release 2026 and payment schemes 2025 rulebooks, such as those from the European Payment Council (EPC) & Nordic Payments Council (NPC). The move towards structured address format improves payments data quality. This further enriches fraud monitoring capabilities while reducing manual intervention and payment rejections/delays.

Two address formats are allowed in payments from 15 November 2026

1) Structured Address

- 'Town Name' and 'Country' are mandatory
- Up to 14 structured address data fields may be used. (Please refer to the FAQs below for the full list.) It is recommended to provide as many structured elements as possible.
- The unstructured field 'Address Line' is not allowed

2) Hybrid Address

- 'Town Name' and 'Country' are mandatory
- It is recommended to include as many address details as possible
- At least one line of unstructured 'Address Line' is mandatory
- A maximum of two lines of unstructured address lines are allowed
- Structured address information provided in the respective structured elements must not be repeated in the 'Address Line' elements



COMPLIANCE & REGULATORY REQUIREMENTS - SWEDEN

Swedish payment infrastructure transformation

Sweden is modernising its payment infrastructure in 2026, as 33 banks migrate to Bankgirot’s new Nordic Payment Council-based clearing system.

Changes include account usage, payment validations, and data handling to comply with European regulations and enhance payment services throughout the value chain.

During 2026 (April-November) all Swedish banks will move to a new standardised infrastructure based on European standard (ISO 20022) and NPC Credit Transfer Rulebook. This is a stepwise transformation throughout 2026, starting 14 April with account-to-account transfers, from September – November PG/BG alias payments will migrate.

All Swedish bank customers will be affected by the transition of the payment infrastructure. Batch payments from ERPs must comply with NPC scheme in ISO20022 format.

Benefits

ISO20022 and NPC formats will provide new opportunities for customers; providing harmonisation with European standards, extended and richer information between the payer and payee value chain - providing enhanced reporting capabilities and reconciliation.

To fully benefit from the sector update, we encourage both ERP vendors and customers to adopt the new ISO 20022 version 2019, which enables the full set of improvements introduced with the new payment infrastructure.

What you should consider now

Customers that have already migrated to Corporate Access or Corporate Access Lite will only require minor adjustments, such as new requirements for postal addresses ([article 2](#)).

To service our mutual customers in the best possible way, we encourage supporting Corporate Access Payables. The descriptions for Corporate Access can be found on our website under the title ‘Payment Service’ or on the [Corporate Access documents page](#).

Denmark is up next

Batch payments will be migrated from the Intraday Clearing to the new batch clearing STEP2 DKK in Q2 2027.

Additional information about the Danish and Swedish infrastructure transformation will continuously be published under [upcoming changes on Nordea.com](#). Information in Swedish is published on [Nordea.se](#); www.nordea.se/ny-betainfrastruktur.



COMPLIANCE & REGULATORY REQUIREMENTS - NORDIC

ISO 20022 version 2019 implementation

Regardless of the file channel, all ISO 20022 payment message versions will be updated to allow payment processing according to the new structured and hybrid address requirements entering into force on 15 November 2026.

Customer and ERP vendors should plan to update their systems according to these address requirements.

Corporate Access (CA)

In November 2025, Corporate Access Payables was updated to support ISO20022 version 2019 aka v9 (pain.001 and pain.002). Corporate Access will continue to support ISO 20022 version 2009 (v3) payment and reporting standards. As the future-proof file transfer solution, the remaining Corporate Access file types for payments and reporting will be continuously updated to the new ISO version during 2026 and 2027.

Corporate Payment Service (CPS)

The Finnish payment service CPS will continue to support payment standards in ISO 20022 version 2006 (v2) and ISO 20022 version 2009 (v3). In addition, CPS will also start to support ISO20022 version 2019 (v9) pain.001 message standards from November 2026, which means that customers can start to send pain.001 files in the latest version 2019 standards.

Corporate eGateway

We will continue to support payment and reporting standards in ISO 20022 version 2009 (v3). Corporate eGateway will not be upgraded to ISO20022 version 2019 (v9).

SEPA Direct Debit

Starting Q2 2026, ISO 20022 version 2019 (v9) will be introduced for SEPA Direct Debit flows. Precise timelines will be communicated later.

The SEPA Direct Debit migration will be staggered:

- Until Q2 2026: The current ISO 20022 version 2009 (v3) will be used
- From Q2 to November 2026: Both ISO 20022 version 2009 (v3) and ISO 20022 version 2019 (v9) will be supported
- From 15 November 2026: Only ISO 20022 version 2019 (v9) will be supported for SEPA Direct Debits. From this date, the unstructured address format can no longer be used.



CRITICAL TRANSITIONS & DECOMMISSIONING - DENMARK

Retirement of UTF and EDI/4 payment files

Nordea is phasing out the old file formats for outgoing payments; UTF and EDI/4. The phase-out is part of the sector's transition to the global XML format ISO20022 (pain.001).

How this impacts you

By the end of this transition, customers will no longer be able to import payments files in UTF and EDI/4 format to their netbank.

ERPs must therefore be fully compatible with Corporate Access Payables pain.001, which adheres to the global ISO XML standard.

Customers using UTF and EDI/4 for outgoing payments are asked to contact their ERP/financial system supplier to make sure they can support this file format.

Corporate Access Payables replaces UTF/EDI4

The old UTF and EDI/4 format only support manual file import to Corporate Netbank. With Corporate Access Payables, ERPs and customers can choose to support the Corporate Access Payables pain.001 format for manual upload in Corporate Netbank/Nordea Corporate or integrate to Nordea with a host2host connection for Straight Through Processing of payment files.

Deadlines for conversion to the XML ISO 20022 format

- From **15 November 2026**, it will no longer be possible to send cross border payments using these formats.
- Expected **from Q1 2027**, it will no longer be possible to send Danish domestic payments using these formats.

Action required from ERP vendors

To service our mutual customers in the best possible way, we encourage you to start supporting Corporate Access Payables. The descriptions for Corporate Access can be found on our website under the title '[Payment Service](#)' or on the Corporate Access [documents page](#).

If you want to learn more about how to be set up as Service Agent with direct integration to Corporate Access, please contact Product Manager in Customer Upgrades & 3rd Party Engagement Rasmus.erichsen@nordea.com.





CRITICAL TRANSITIONS & DECOMMISSIONING - SWEDEN

Corporate File Payments service will close

In 2026, Corporate File Payments service will be discontinued as it will not meet future standards and regulatory requirements.

Upgrade your customers to the Nordic future-proof solution

Upgrade your customers currently using Corporate File Payments to our future-proof file transfer service, Corporate Access.

Corporate Access follows the latest ISO standard and provides a range of standardised reports in ISO20022/XML, meeting customer's demands for efficient payment processing and reconciliation.

The service supports both direct host2host integration and manual file upload/export via netbank – for fully or semiautomated reconciliation.

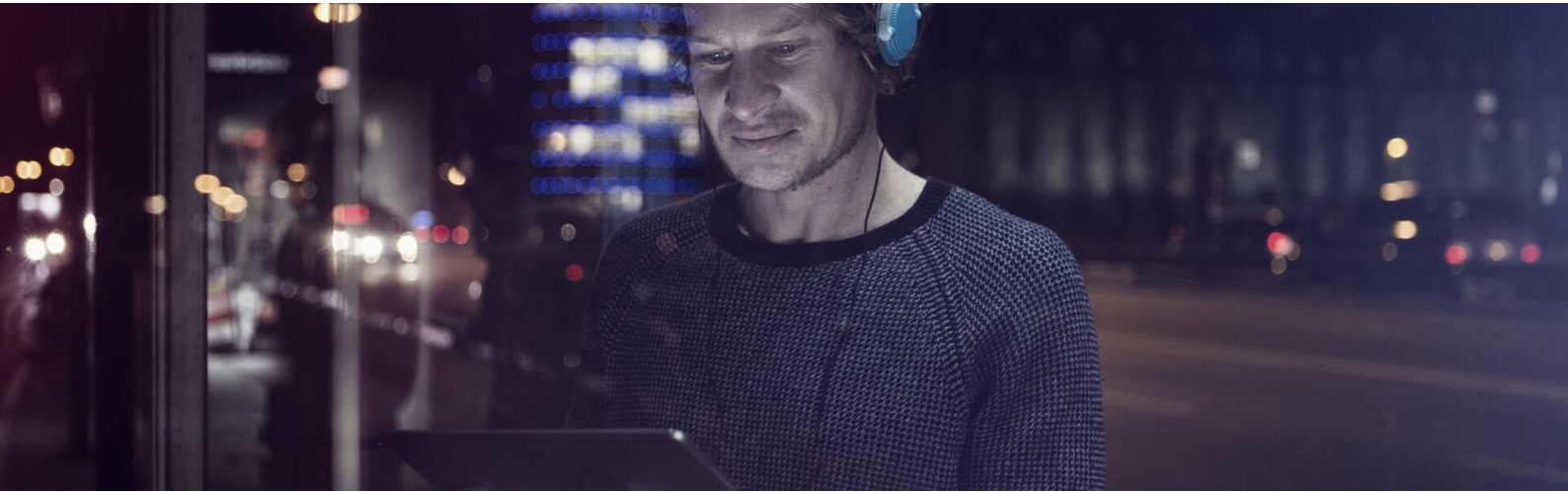
Start your preparations as soon as possible

If you are still supporting Corporate File Payments, we encourage you to start preparing for the transition to Corporate Access as soon as possible. If you have already applied and started upgrading to Corporate Access, it is important to complete the transition before **30 June, 2026**.

Customers using Corporate File Payments have been contacted directly about this change and advised to contact their EPR provider to ensure support for Corporate Access Payables beyond the set deadline.

More information about Corporate Access and related documentation can be found on [Nordea.com/Corporate Access](https://Nordea.com/CorporateAccess).

You are welcome to contact us at Ca.developmentssupport@nordea.com for continued dialogue.



CRITICAL TRANSITIONS & DECOMMISSIONING - FINLAND

End of manual CPS payment file uploads in netbanks

Manual upload of Finnish Corporate Payments Service (CPS) payment files to netbanks will end by 31 December 2026.

Instead, customers should use our Corporate Access Payables (CAP) service.

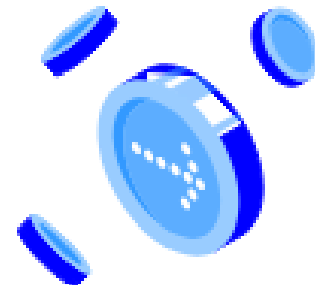
The future proof replacement

In netbanks, the local Finnish CPS payment file upload is replaced by:

- File Management in Nordea Business
- Corporate Access Payables in netbanks

The benefit for the customer is that by changing from CPS to Corporate Access, all content in the payment files are visible and payments, both individual and batch, can be cancelled.

We have contacted the customers through various channels regarding this change. In our communication we encourage the customers to contact their ERP/software providers, responsible for generating the company's payment files, to start supporting Corporate Access Payables files



Good to know

Your customers will start contacting you regarding changing their service from CPS to Corporate Access Payables.

To service our mutual customers in the best possible way, we encourage you to start supporting Corporate Access Payables. The descriptions for CAP can be found on our website under the title 'Payment Service' or on the [Corporate Access documents page](#)

If you have questions regarding this change or the transition to Corporate Access Payables, please contact Rasmus Erichsen, Customer Upgrade & Third Party Engagement: Rasmus.Erichsen@nordea.com