

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..

- We're soon upgrading Corporate Access Lite in Norway - reach out to be among the first vendors Nordea Business customers will see.
- Get full end to end visibility of your cross-border payments with the new Payment Track & Trace API.
- Nordea will start validating approver information in payment files to meet AML Act NO requirements.
- Changes to DKK credit transfers are coming in 2027 - see how they may impact you.
- We will soon update the documentation for Corporate Access Payables due to Swedish infrastructure changes - see what's coming and when
- The manual file payment solution in Sweden; Nordea Business File Import will close after summer. Ensure your customers can continue making payments.

Action required: Postal address format change

From November 2026, unstructured postal address formats will no longer be supported. This change may require system updates. Please confirm your readiness via our survey to support planning and ensure a smooth transition. ([Link to survey](#)). Read more on the [Upcoming Changes](#) page on [Nordea.com](#)

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

Article overview

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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

Position now to lead the next wave of SME banking in Nordea Business Norway

With the launch of [Corporate Access Lite in Nordea Business in Norway](#) this autumn, we're entering the next phase of how SMEs interact with banking - fully integrated, intuitive, and built around your solution, with stronger capabilities in customer's netbank when needed.

For ERP and TMS vendors, this is more than a technical upgrade. It is an opportunity to **position your solution at the centre of your customers' daily financial workflows.**

Early movers gain the commercial advantage

Vendors connected ahead of - or shortly after launch in Q4 will be in a strong position to:

- **Capture early demand** from customers looking to upgrade their setup
- **Reduce future migration** effort as the current Corporate Access Lite solution is gradually phased out
- **Strengthen their value proposition** with increased visibility and user control in Nordea Business.

We are already working with selected leading vendors on joint launch and marketing initiatives this autumn - helping drive awareness and adoption among shared customers to the +40.000 Nordea Business customers in Norway.

Why now

While the launch in Norway marks the starting point, the real impact comes in the period immediately after:

- New Nordea customers will begin looking to enable or upgrade their ERP integrations
- Vendor readiness will directly influence customer timelines and choices

Starting early ensures a smoother onboarding process, avoids time pressure later, and allows you to engage customers proactively.

Aligned with Nordea's long-term direction

Corporate Access Lite in Nordea Business is part of Nordea's broader direction: building a scalable, consistent, and user-centric banking experience for SMEs.

This direction is clear:

- A unified integration approach across Nordic markets allowing scalability for ERPs
- A strong netbank experience when additional bank-side actions are required
- A structured transition to our modern, future-proof integration model.

Take a look at our [Service Description for ERP](#) and reach out to [Lars Kristoffersen](#) to hear more about how to connect to the new solution.



NEW PRODUCTS AND SERVICES TO EXPLORE - NORDIC

New Nordea Premium API updates, including the new product Payment Track & Trace

We continue to expand our payment capabilities to give you better visibility, improved automation, and stronger validation of your customers’ transactions. Below is an overview of three API services and improvements now available in production or in sandbox.

Track and trace cross-border payments in real time

With Payment Track & Trace, you can follow the status of cross-border payments executed from Nordea accounts, as well as incoming payments, in real time.



This provides clear, up-to-date insights into payment progress, helping you reduce manual follow-ups and improve transparency for your customers. Having full visibility into each transaction also supports quicker issue resolution and more efficient operations.

Payment Track & Trace is available in production across all Nordic countries. [Read more on Nordea API Market](#).

Multi-Payout Instant now available for Finnish Web Services (Corporate Payment Service customers)

Multi-Payout Instant is now live for Web Services / Corporate Payment Service customers in Finland. Multi-Payout Instant for Nordea Corporate eGateway customers in Finland is up next and already available in sandbox.

This enables automated execution of multiple SEPA Instant payments in a single flow, supporting more efficient payment handling and faster settlement for your customers.

At the same time, the manual confirmation flow for Corporate Access Payable (CAP) has been introduced in Finland, providing additional flexibility in how payments are processed.

To try the new features, visit [Multi-Payout Instant](#) on Nordea API Market and start exploring the solutions in sandbox.

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

Bulk Verification of Payee is now available for accounts in Finland for customers and ERP/TMS vendors using Corporate Access. Bulk VoP for Corporate Access Lite customers in Finland is up next.

At Nordea API Market you can learn more about [Bulk Verification of Payee](#), get access to the technical documentation and test the API in 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 vendors and corporate customers get access to Multi-Payout Instant and Bulk VoP via our [automated onboarding form](#) at Nordea API Market.



COMPLIANCE & REGULATORY REQUIREMENTS - NORWAY

AML Act NO payments validated from 9 September

Nordea is strengthening its validation of payment files as part of regulatory requirements under **AML Act NO**, which require banks to verify who has approved payments submitted from ERP and payment systems.

From **9 September 2026**, Nordea will begin actively validating this information in the payment flow. This means that **Nordea will start rejecting payment files** where the approver information is not correctly registered in Nordea Corporate & Corporate Netbank.

This means that the ID of approvers (e.g. national identity number or passport number) included in pre-approved payment files must match the approvers registered in Nordea Corporate & Corporate Netbank. If the information does not match, the payment will be rejected.

What this means for ERP and TMS providers

To ensure successful payment processing:

- Payment files must include information (identification) about the approver(s).
- The approver ID included in the file must match the ID registered in Nordea's netbanks (Nordea Corporate & Corporate Netbank).
- Validation will be performed by Nordea, and payments with mismatches will be rejected.

Help customers prevent payment rejections

Many payment files still include no, incorrect, or insufficient information about the approvers.

This increases the risk of payments being rejected once validation is activated.

We therefore encourage ERP and TMS vendors to ensure that their customers:

- Understand how to include correct approver identification in payment files
- Know how to register and maintain approver information in their ERP or payment solution

Start including approver identification for all customers

ERP and TMS providers should start sending payment files including approver identification for **Nordea Business customers** as well. Nordea will **begin validating** approver information for these customers during the autumn, and including this information already now will help prevent payment rejections.

You can find more information on the technical and administrative aspects of AML Act NO on our product page on [Nordea.com](https://www.nordea.com) ([direct link](#)). If you have any questions, feel free to reach out to [Rasmus Erichsen](#).



COMPLIANCE & REGULATORY REQUIREMENTS - DENMARK

Changes to DKK credit transfers coming in Q2 2027

We are updating the standards for DKK standard credit transfers to align with Nordic payment practices. Here is what you need to know.

What is changing

In April 2025, the Danish financial sector adopted the Nordic Payment Council (NPC) payment standards for instant money transfers in Danish kroner (DKK).

To improve and simplify your payment processes, we will apply the NPC payment standards to DKK standard credit transfers and same-day credit transfers by Q2 2027.

You can find the announcement (in Danish) and a presentation from Finance Denmark (in English) [here](#).

The NPC rulebook for credit transfers will set the new standard for these payments. This will bring specific changes to the information included in each transaction, which we have outlined below.

Main changes to transactions

- **Transaction codes:** We will replace the current Danish-specific transaction codes with internationally recognised ISO codes.
- **Creditor name:** This field will become mandatory.

- **Unstructured remittance information:** This field will be shortened from 41 lines of 35 characters to a single line of 140 characters.
- **Short unstructured remittance information:** The short 20-character format will no longer be supported.

Please also have a look at [Nordea.com](https://www.nordea.com) where we will provide more information.

How to prepare

To assist you with the preparations with your clients we will:

- Provide more information as soon as we have the actual dates for the migration.
- Inform you as soon as the MIGs are updated and published
- We encourage you to start discussions with your clients regarding
 - How to handle the migration to the new standard for transaction initiation
 - How to implement the use of structured address
 - How to receive account reporting based on the existing and new standard during the migration period

If you have any questions in the meantime, please get in touch.



COMPLIANCE & REGULATORY REQUIREMENTS - NORDIC

Prepare your systems: Updated payment documentation is now available

The Swedish payment infrastructure is undergoing a broader transformation, including alignment with ISO 20022, Nordic- and European Payment Council initiatives, and ongoing SEPA and cross-border developments. These changes will impact how file-based payments are structured and processed.

To support ERP and TMS vendors in adapting their systems to upcoming changes – and to help ensure a smooth transition for customers – updated Corporate Access documentation is now available, including:

- Message Implementation Guidelines (MIG)
- Service Description – Country Appendix (SE, NO, DK and FI)

You can find the documentation here on [Nordea.com](https://www.nordea.com). The updates cover both the Swedish payment sector transformation and related changes driven by SEPA and cross-border standardization.

Stay up to date on future changes

To make sure you don't miss upcoming updates in this area, we recommended you subscribe to our [Changes and Development service](#) on the [Nordea.com Support page](#).

We also continuously update the [Upcoming Changes](#) page on Nordea.com with broader regulatory updates - not limited to SEK batch changes, covering requirements and changes impacting both customers and vendors.

Important upcoming changes in Corporate Access following the Swedish payment sector transformation

The following changes will take effect in September:

- Mandatory OCR validation for outbound SEK payments (Bankgiro and Plusgiro). Nordea will enable and implement mandatory Bankgirot OCR validation according to sector guidelines.
- Unstructured remittance information will be reduced to 140 characters.
- RF Creditor reference (SCOR) is introduced for SEK payments, requiring the credit account to be in IBAN format.
- When credit notes are included in a payment, the total amount must exceed zero.

The following changes will take effect in November:

- Use of structured invoices (CINV): The maximum number of credit/debit entries will increase from 300 to 999.
- Postal Address changes (NPC Rulebook)



CRITICAL TRANSITIONS & DECOMMISSIONING - SWEDEN

File Import in Nordea Business will close – avoid disruptions to customer’s payments

As part of Sweden’s ongoing payment infrastructure transformation and the broader transition to ISO 20022, Nordea will discontinue the File Import service in Nordea Business as of 1 October 2026.

This change is part of a wider modernisation across the Nordics, where legacy file-based services are being phased out to support a more standardised, secure, and future-proof payment setup.

What this means for ERP and TMS providers

From 1 October 2026, customers in Sweden will no longer be able to upload payment files via the File Import service in Nordea Business.

This change affects customers using file import for payments, regardless of whether the format is:

- BGLön
- PO3
- XML (without Signer ID)

ERP and TMS providers supporting customers with this file-based import process in Nordea Business should ensure that alternative solutions are in place ahead of the deadline

Recommended alternatives

To support continued payment processing, Nordea offers the following options:

Corporate Access Lite

- Enable direct ERP/TMS integration with Nordea Business, removing the need for manual file handling and supporting a more automated and scalable setup.

Nordea Business File Management

- Allows customers to continue manual upload/download of payment files in Nordea Business in a future-proof setup.

What should ERP/TMS providers do now?

We encourage ERP and TMS vendors to:

- Ensure compatibility with Corporate Access ISO 20022 XML format
- Support migration to one of the alternative solutions
 - Corporate Access Lite
 - Nordea Business File Management

We encourage you to support your customers in preparing for this change, helping ensure their payment processes continue to run smoothly.

If you would like to explore how to best support one of the alternative solutions, please reach out to [Maria Dalin](#) for further dialogue.