Nordea

Enhanced PEPPOL for Corporate Access
- Alternative communication method for Corporate Access File Transfer

Introduction

In addition to existing file transfer options for Corporate Access (CN File Transfer, AS2, SFTP, SWIFTNet FileAct and Web Services) Nordea offers Enhanced PEPPOL. PEPPOL is an existing network for handling electronic procurement and invoices and will now be extended ("enhanced") to handle secure transfer of payment files. Enhanced PEPPOL will handle all existing file messages in ISO20022/XML.

Background

The background for developing this solution is a requirement from the Norwegian government to secure that its Norwegian agreement banks can deliver a common communication and security solution. Enhanced PEPPOL will not be a solution that supports purely governmental entities but will be available for all corporate customers independent of country. Enhanced PEPPOL is built on a well-known standard used by many corporates and the solution is a perfect supplement for customers using Corporate Access on a Nordic scale. The solution has been developed in close cooperation with banks in Norway, BITS and Difi.

> BITS is the financial infrastructure company of the bank and finance industry in Norway.
>
> Difi is the Agency for Public Management and eGovernment in Norway.

Benefits

If the customer already has a connection to an access point in the PEPPOL network (with support for Enhanced PEPPOL), the solution will be able to handle secure file-based payments in ISO20022/XML format. Customers only need to maintain one Host-2-Host solution. This solution can handle outgoing payments, payment advice and account information in a single XML-based channel in addition to procurement and invoices.

Enhanced PEPPOL is a part of Nordea's Corporate Access (CA) offering for our corporate customers, not limited to governmental customers in Norway, and an important complementary connectivity-/security solution to the CA delivery in the Nordic market, which gives flexibility for both ERP vendors and corporate customers.

When using Enhanced PEPPOL you will have access to simplified on-boarding and you will avoid proprietary communication and security solutions. All Nordea customers with an Enhanced PEPPOL connection may use Enhanced PEPPOL for sending/receiving files in ISO20022/ XML format. The PEPPOL connection could also be used for secure communication with other parties on the PEPPOL network e.g. for exchanging electronic procurement and invoice documents.

How to get started

Access to the PEPPOL network can be acquired by contacting one of the access point providers in the PEPPOL network. You will find information about vendors offering Enhanced PEPPOL payment services at Difi.no. You will also need an Enhanced PEPPOL client unless your ERP system has native support for Enhanced PEPPOL.

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PEPPOL

- PEPPOL (Pan European Public Procurement On-Line) describes itself as "A set of artefacts and specifications enabling cross-border eProcurement".
- Funded by the European Commission and PEPPOL Consortium members, initiated in 2008.
- PEPPOL includes an IT transport infrastructure and Business Interoperability Specifications, currently supporting procurement and eInvoices.
- An open standard built upon other open standards for IT communication, IT security, etc.
- World-wide coverage.
- PEPPOL is widely used today by municipalities and governmental entities and their counterparts handling electronic procurement and invoices.

Enhanced PEPPOL

- An extension of PEPPOL to also handle secure transfer of payment files.
- Higher security requirements and simplified onboarding.
- ISO 20022 files for payments (credit transfer, direct debit, cancellation and statements).
- The solution has been developed in cooperation between BITS, Difi and most Norwegian banks.

Read more about PEPPOL/ Enhanced PEPPOL at
these useful pages:
o Peppol.eu
o Difi.no