

Nordea

**Welcome to our
webinar:**
Corporate Access
Account Reporting
(ISO20022)



Welcome to Nordea's webinar 23 January 2020:

Corporate Access Account Reporting (ISO20022)

Gain relevant insights about Nordea's Corporate Access Account Reporting which could help you with the integration towards your ERP, TMS or accounting systems.

- overview of available services as well as upcoming launches across the Nordic region
- highlights from Service Descriptions, Message Implementation Guides and other supportive documentation

Services covered in the webinar are Credit Notifications (camt.054C) as well as Standard and Extended Account Statements (camt.053).

Practicalities

9.00-9.45 CET (incl. Q&A)

Webinar is being recorded
- slides and recording will be available on
www.nordea.com/vendors

Questions are welcome
– please use the question feature to the right on your screens



Mikael Kepp
Organiser
Vendor Relations
TxB Product Management



Christian Pehrson
Global CM Consultant
Cash Management Sales



Olof Windell
Technical Expert
ERP Vendor Support

Part I

- General information about Corporate Access and Account Reporting Services
- Information about available services and planned releases

Corporate Access payment processing from connectivity, payment execution to reconciliation automates throughout the whole Nordics'

Corporate Access

Nordic coverage
Full end-to-end integration
User interface in EBS
A common support

File Transfer

Means of file communication
High security
Confirmation of files
File transmission history

Payable Solution

Create payments
Authorise payments
Monitor & status updates
Reconcile payments

Account Reporting

Reconcile incoming payments
Investigate balance differences
Book payments
Account reconciliation & reporting

Global reach

The foundation to geographical reach and to integrate with your ERP system.

Connectivity

The seamless, stable and secure fundament on which we together build your payment solution.

Payment execution

Smooth and speedy payment process; large geographical coverage, latest standard and new innovations.

Ledger Reconciliation

Optimized account and ledgers reconciliation in ERP and TMS systems. Increase precision in reporting and control.

Corporate Access Account Reporting

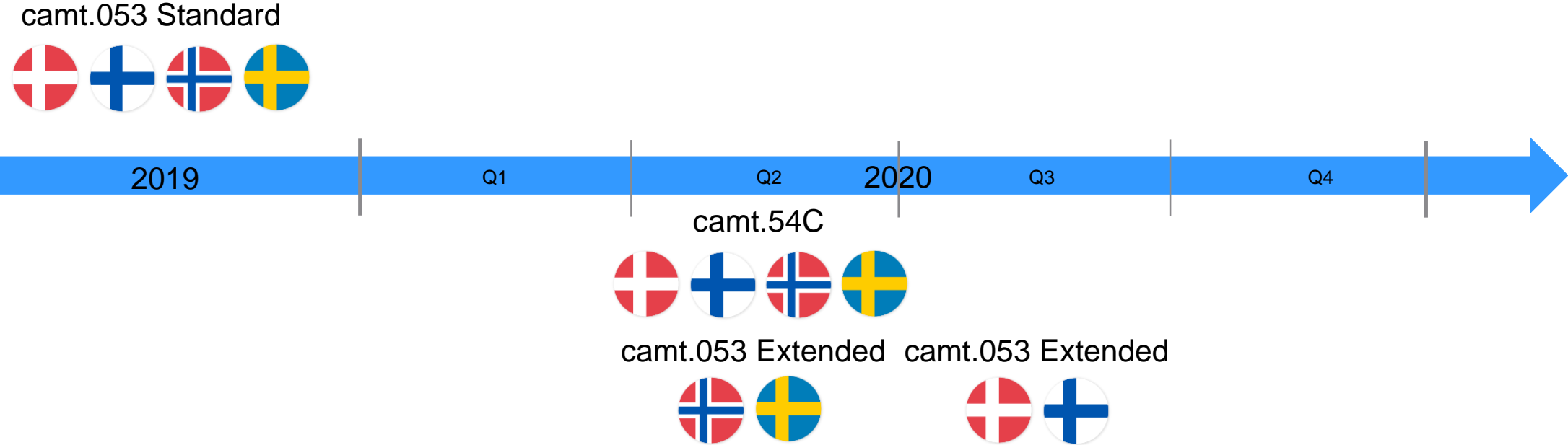
Corporate Access gives you an harmonised account and transaction reporting directly into your ERP system

- Covers all Nordic countries;
 - Denmark
 - Finland
 - Norway
 - Sweden
- Full end-to-end straight through processing via file integration
- User interface via Corporate Netbank
- One Support covering all Nordic countries

camt messages in CAAR

- **camt.053 Standard:** Normal statement compared to MT940 or the local file format
Contains all movements booked on the account, i.e. includes lumpsums instead of details on Debit and Credit transactions
- **camt.054C:** Credit advice for A/R
All incoming payments with all the details to match the payments in A/R. Use together with camt.053 Standard to reconcile the amount between the General Ledger and A/R
- **camt.053 Extended:** Like a “Kinder egg”: three messages in one!
Like a camt.053 Standard with all the details from the lumpsums on Credits and Debits included.

Launched services and planned launch of remaining services in 2020



Part II

- Where to find documentation?
- Important Corporate Access Account Reporting (CAAR) documentation
 - Service Description for Corporate Access Account Reporting
 - Message Implementation Guides
- Elements in camt messages
- Support - where to get help?

Where to find information!

All CAAR documentation is found at [Nordea.com](https://nordea.com)
Search at the homepage using "Corporate Access" or "ERP & TMS" as search criteria

Look for

- Corporate Access Account Reporting Service Description
- Message Implementation Guides for camt.054C and camt.053 Standard and Extended
- Example files

ERP & TMS vendor information

[Home](#) > [Our services](#) > [Cash Management](#) > [Support and contact](#) > [ERP & TMS vendor information](#)

A partnership that delivers great customer experiences

Developing a strong partnership and cooperation with ERP and TMS vendors, as well as other companies offering third party services is a key priority for Nordea. By building close relationships with vendors, we can deliver great customer experiences meaning a win-win-win situation for customers, vendors and Nordea.

This resource page is designed to provide ERP vendors and IT staff with the tools necessary to support the implementation and use of Nordea solutions, including Corporate Access our single point-of-entry solution covering File Transfer and Payables for out-going payments in XML format.

Below you will find information such as implementation guides, examples files and wrappers and a test tool.

Reliable support and strong communication

If you need personal support or have any questions, please contact our support teams. Regarding local solutions, please contact our local support teams. For queries regarding Corporate Access, email us at erpsupport@nordea.com.

Corporate Access Account Reporting	Version	Comments
Message Implementation Guide (MIG) CAAR camt.054.001.02 (pdf, 588 KB)	1.4	Changes since 1.3 (pdf, 135 KB)
Credit Notification		
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 519 KB)	1.4	Changes since 1.3 (pdf, 135 KB)
Account Statement (Standard)		
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 761 KB)	1.2	Changes since 1.1 (pdf, 150 KB)
Account Statement (Extended)		

Example files and envelopes:

- [Camt.053 Standard Denmark \(zip, 1 KB\)](#)
- [Camt.053 Standard Finland \(zip, 1 KB\)](#)
- [Camt.053 Standard Norway \(zip, 1 KB\)](#)
- [Camt.053 Standard Sweden \(zip, 1 KB\)](#)
- [Camt.053 Extended Norway \(zip, 2 KB\)](#)
- [Camt.054 Norway \(zip, 2 KB\)](#)
- [Camt.054 Sweden \(zip, 1 KB\)](#)

Service Description - General information

- Introduction** to CAAR and our messages: camt.053 Standard and Extended and camt.054 Credit Notification
- ServiceID**
 - The customer may define one or more Account Groups, which are collections of accounts sharing the same reporting preferences. Each account group will have a unique Service ID
 - ServiceID is included both in the report file and in the Secure Envelope (Secure Envelope is described in Service Description Corporate Access File Transfer)

General ledger

Service ID: 1623326513
 Sender ID: 1874598347
 Reports: camt.053 Std
 Accounts:
 6003.05.11111
 6039.05.22222
 FI31 1572 3000 1111 22
 FI60 1660 3000 2222 33
 FI29 1221 3000 3333 44
 40 56 78-1 EUR
 40 56 89-2 SEK
 1543912345
 1543967890

Accounts Receivable

Service ID: 1623326513
 Sender ID: 1874598347
 Reports: camt.054C
 Accounts:
 6039.05.22222
 FI38 1112 3000 1111 22
 1 12 34-1 SEK
 1544112345

Accounts Receivable

Service ID: 1623365956
 Sender ID: 1874598347, 1874859834
 Reports: camt.054C
 Account: 6039.05.22222
 FI38 1112 3000 1111 22
 1 12 34-1 SEK
 1544112345

```
Secure Envelope
<FileDescriptors>
  <FileDescriptor>
    <FileReference>NOTPROVIDED</FileReference>
    <TargetId>NOTPROVIDED</TargetId>
    <ServiceId>1623365956</ServiceId>
    <ServiceIdOwnerName>Accounts Receivable</ServiceIdOwnerName>
    <FileType>NDARSTXMLO</FileType>
    <FileTimestamp>2018-08-31T04:10:16.000Z</FileTimestamp>
    <Status>DLD</Status>
  </FileDescriptor>
</FileDescriptors>
```

```
camt.054C
<Document>
  <BkToCstrmrStmnt>
    <GrpHdr>
      <MsgId>NDARSTXMLO--2018083106073535401494</MsgId>
      <CreDtTm>2018-08-31T06:07:31.727Z</CreDtTm>
      <MsgRcpt>
        <Id>
          <OrgId>
            <Othr>
              <Id>1623365956</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
```

Document Service Description

- **Periodicity** - Reports will be delivered on a daily bases. Additional periodicity may be added in the future
- **Delivery** - Currently one account statement per account will be delivered in one message/file.
- **Empty statements** - The customer can choose to have account statements on all banking days or only on the days when there have been transactions on the account.
- **Sequence numbering** - The statements will include two types of sequence numbers: Legal sequence number and Electronic sequence number
 - The Legal sequence number will be reset every year and starts with number 1
 - The Electronic sequence number will always increase and will not be reset
- **IBAN/BBAN reporting** - The customer can choose if they want to get the reported account in IBAN account format or in BBAN (local) account format.
NOTE that for Finland we deliver in IBAN format and for Singapore in BBAN format

Service Description – camt.054 Credit Notification

- [Corporate Access Account Reporting service description \(pdf, 574 KB\)](#)

- The CAAR Credit Notification message (camt.054C) provides valuable details concerning Accounts Receivable. The message contains details on credit transactions for a given local account.
- You find information country wise and more details on all payment types available on transaction level

6.2.2 Available payment types in the camt.054C message from Sweden

The following payment types are available in the camt.054C message from Sweden:

Incoming payment types	Transaction category	Remittance Information	Local service description
Reference (OCR) payments	PMNT/RCDT/VCOM	Structured (SCOR)	OCR Payments from Bankgirot and PlusGirot
Non-reference payments	PMNT/RCDT/AUTT	Structured OR Unstructured	Payments with structured or unstructured message Internal incoming Cash Pool transactions
Point of sales	PMNT/CCRD/POSD	Unstructured	Card acquiring (Only lump sum)
Paper-based payments	PMNT/RCDT/DMCT	Unstructured	Payments via envelope service
Lockbox	PMNT/LBOX/LBDP	Unstructured	Lock box/Night safe deposit
Cross border / cross currency	PMNT/RCDT/XBCT	Unstructured	Cross-border ordinary payment Cross-border express payment Cross-border Intercompany payment
Instant Payments (Swish)	PMNT/RRCT/ACDT	Unstructured	Mobil Payments via Swish

Service Description – camt.053 Extended

Corporate Access Account Reporting

- [Corporate Access Account Reporting service description \(pdf, 574 KB\)](#)

- The CAAR camt.053 Extended is a combination of the camt.053 Standard and the camt.054 Credit advice
- The CAAR camt.053 Extended also provides valuable details concerning Accounts Payable.
NOTE: The message contains details on payment transactions **initiated via Corporate Access Payables**

7.2.5 Available payment types in Sweden

Outgoing payment types	Entry category ¹¹	Transaction category ¹²	Remittance Information	Local service description
Reference (OCR) payment	PMNT/ICDT/DMCT	PMNT/ICDT/VCOM	Structured (SCOR)	Payment with OCR-references
Giro payment	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Invoice reference (CINV and CREN) or Unstructured	Payment to plusgiro account Payment to bankgiro number
Credit transfer	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Unstructured	
Money order (payment advice)	PMNT/ICDT/DMCT	PMNT/ICHQ/ CASH	Unstructured	
Pension payment	PMNT/ICDT/SALA	No details reported	Not provided	
Salary payment	PMNT/ICDT/SALA	No details reported	Not provided	
Intercompany payment (domestic SWIFT)	PMNT/ICDT/XBCT	PMNT/ICCN/ICCT	Unstructured	
Cross border payment, incl. SEPA CT	PMNT/ICDT/XBCT	PMNT/ICDT/XBCT	Structured or Unstructured	
Cross-border Express payment	PMNT/ICDT/XBCT	PMNT/ICDT/PRCT	Unstructured	
Intercompany payment (cross-border)	PMNT/ICDT/XBCT	PMNT/ICCN/XICT	Unstructured	
Cross-border cheque	PMNT/ICDT/XBCT	PMNT/ICHQ/XBCQ	Unstructured	
Financial and Same-Day-Value payment	PMNT/ICDT/SDVA		Unstructured	







Message Implementation Guides (MIG)

Document Name	Version	Comments
Message Implementation Guide (MIG) CAAR camt.054.001.02 (pdf, 588 KB)	1.4	Changes since 1.3 (pdf, 135 KB)
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 519 KB)	1.4	Changes since 1.3 (pdf, 135 KB)
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 761 KB)	1.2	Changes since 1.1 (pdf, 150 KB)

You find all CAAR Message Implementation Guides at www.nordea.com/vendors

Structure:

- Introduction
- Information about CAAR
- Information Bank Transaction Codes (BTC Codes)
- Type of transactions included
- Important information on Nordea usage of ISO 20022
- Guidelines
- Appendix - BTC codes

Corporate Access Account Reporting	Version	Comments
Message Implementation Guide (MIG) CAAR camt.054.001.02 (pdf, 588 KB)  Credit Notification	1.4	Changes since 1.3 (pdf, 135 KB) 
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 519 KB)  Account Statement (Standard)	1.4	Changes since 1.3 (pdf, 135 KB) 
Message Implementation Guide (MIG) CAAR camt.053.001.02 (pdf, 761 KB)  Account Statement (Extended)	1.2	Changes since 1.1 (pdf, 150 KB) 

6. Guidelines

ISO Index	Structural sequence	Or	camt.053.001.02 - Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
	-		Bank To Customer Statement	<BkToCstmrStmnt>				
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GrpHdr42	R	Message root, identifying message type
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.

- [Camt.053 Standard Denmark \(zip, 1 KB\)](#)
- [Camt.053 Standard Finland \(zip, 1 KB\)](#)
- [Camt.053 Standard Norway \(zip, 1 KB\)](#)
- [Camt.053 Standard Sweden \(zip, 1 KB\)](#)
- [Camt.053 Extended Norway \(zip, 2 KB\)](#)
- [Camt.054 Norway \(zip, 2 KB\)](#)
- [Camt.054 Sweden \(zip, 1 KB\)](#)

Example from a camt.054C – GroupHeader level

- MessageID – Will be unique for minimum of 90 days
- ServiceID - The customer may define one or more Account Groups, which are collections of accounts sharing the same reporting preferences. Each account group will have a unique Service ID
- Additional Information <AddtlInf> – CRED for camt.054 Credit Notification

```

<BkToCstmrDbtCdtNtfctn>
  <GrpHdr>
    <MsgId>XML99102019071904043463726657118092</MsgId><!--Identification created by Nordea and will be unique for min. 90 calendar days-->
    <CreDtTm>2019-07-19T04:04:34.637Z</CreDtTm>
    <MsgRcpt>
      <Id>
        <OrgId>
          <Othr>
            <Id>6763958436</Id><!--ServiceID-->
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
          <Othr>
            <Id>NDEAPROD</Id>
            <SchmeNm>
              <Cd>BANK</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </MsgRcpt>
    <AddtlInf>CRED</AddtlInf><!--Credit Advice-->
  </GrpHdr>

```


Example from a camt.054C - Bank Transaction Codes Entry level <Ntry>

Example files and envelopes:

- [Camt.053 Standard Denmark \(zip, 1 KB\)](#)
- [Camt.053 Standard Finland \(zip, 1 KB\)](#)
- [Camt.053 Standard Norway \(zip, 1 KB\)](#)
- [Camt.053 Standard Sweden \(zip, 1 KB\)](#)
- [Camt.053 Extended Norway \(zip, 2 KB\)](#)
- [Camt.054 Norway \(zip, 2 KB\)](#)
- [Camt.054 Sweden \(zip, 1 KB\)](#)

- Nordea deliver Bank Transaction Codes both on Entry level <Ntry> and on Entry details <NtryDtls>
- BTC Codes on Entry level may specify a single transaction or a batch booking of several transactions.
- The posted amount on Entry level is in the currency of the account reported and is the **total** of **one** or **many** entry details.
- Posted amount on Entry will always be reported. Note: Zero amount, i.e. "0.00" may occur

```
<Ntry>
  <NtryRef>1</NtryRef>
  <Amt Ccy="SEK">0.15</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2019-07-18</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2019-07-19</Dt>
  </ValDt>
  <AcctSvcrRef>201907182588112493403</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd><!--BTC Codes on Ntry Level -->
      <Fmly>
        <Cd>RCDT</Cd><!--BTC Codes on Ntry Level-->
        <SubFmlyCd>NTAV</SubFmlyCd><!--BTC Codes on Ntry Level-->
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
```


Example from a camt.054C - Bank Transaction Codes Entry details level <NtryDtls>

- Example files and envelopes:
- [Camt.053 Standard Denmark \(zip, 1 KB\)](#)
 - [Camt.053 Standard Finland \(zip, 1 KB\)](#)
 - [Camt.053 Standard Norway \(zip, 1 KB\)](#)
 - [Camt.053 Standard Sweden \(zip, 1 KB\)](#)
 - [Camt.053 Extended Norway \(zip, 2 KB\)](#)
 - [Camt.054 Norway \(zip, 2 KB\)](#)
 - [Camt.054 Sweden \(zip, 1 KB\)](#)

- BTC Codes on Entry details specify a single transaction
- Posted amount on Entry will always be reported. Note: Zero amount, i.e. “0.00” may occur

```

<NtryDtls>
  <TxDtls>
    <Refs>
      <AcctSvcrRef>10030129000221305</AcctSvcrRef>
      <TxId>10030129000221305</TxId>
    </Refs>
    <AmtDtls>
      <TxAmt>
        <Amt Ccy="SEK">3.00</Amt>
      </TxAmt>
    </AmtDtls>
    <BkTxCd>
      <Domn>
        <Cd>PMNT</Cd>
        <Fmly>
          <Cd>RCDT</Cd>
          <SubFmlyCd>DMCT</SubFmlyCd>
        </Fmly>
      </Domn>
    </BkTxCd>
    <RltdPties>

```

8.2 Credit Notification – Single booking entries - Entry level and Entry Detail/Transaction level ¹

When single booking applies by Nordea then the below Bank Transaction Code will be used on both Entry and Entry Detail/Transaction level. If an Entry Detail/Transaction cannot be defined “Sub-family” code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	Y
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Y	Y	Y	Y
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Y		Y	Y

Example from a camt.053 Extended – Sequence number

Sequence numbering - The statements will include two types of sequence numbers: Legal sequence number and Electronic sequence number

- The Electronic sequence number will always increase and will not be reset.
- The Legal sequence number will be reset every year and starts with number 1
- Please not that Legal Sequence number can be “0” when you have chose the option to have “empty statements”

```
<Stmt>
  <Id>2019-07-19-04.05.39-SEK5905</Id>
  <ElctrncSeqNb>20</ElctrncSeqNb>
  <LglSeqNb>20</LglSeqNb>
  <CreDtTm>2019-07-19T04:04:34.637Z</CreDtTm>
  <Acct>
    <Id>
      <Othr>
        <Id>4505905</Id>
        <SchmeNm>

```



```
</GrpHdr>
<Stmt>
  <Id>2020-01-18-03.09.18-KZT5897</Id>
  <ElctrncSeqNb>182</ElctrncSeqNb>
  <LglSeqNb>0</LglSeqNb>
  <CreDtTm>2020-01-18T03:04:56.391Z</CreDtTm>
  <Acct>
    <Id>

```

Support

- **Homepage**
- **Technical support** - If you have technical related questions regarding Corporate Access file integration, please reach out to Nordea's ERP Support via email to ersupport@nordea.com.
- **User support** - Contact information for customer user support is available at <https://www.nordea.com/en/our-services/cashmanagement/supportandcontact/contact-us/>.

Contact us

[Home](#) > [Our services](#) > [Cash Management](#) > [Support and contact](#) > [Contact us](#)

Corporate Netbank provides easy and secure access to a wide variety of banking services. Please find contact details below.

Blocking service outside the service hours of Corporate Netbank is provided in English or Swedish for all countries.

Contact details and blocking service

Denmark		
Telephone number	Banking hours	
(+45) 70 33 65 00 cnsupport.dk@nordea.dk	Monday - Friday	08.00 - 17.00
	Support is closed on bank holidays, Friday after Ascension Day, 24 December and 31 December.	
Blocking service	Outside banking hours	
(+46) 8 402 57 80	Outside the service hours of Corporate Netbank Support.	

Finland		
Telephone numbers	Banking hours	
(+358) 200 67210 (Finnish)*	Monday - Friday	08.00 - 17.00
(+358) 200 67220 (Swedish)*	Monday - Friday	09.00 - 16.30
(+358) 200 67230 (English)*	Monday - Friday	09.00 - 17.00
*) Local network charge/mobile call charge or international call charge		
Blocking service	Outside banking hours	
(+46) 8 402 57 80	Outside the service hours of Corporate Netbank Support.	



Thanks for attending

The session has been recorded and will be published on www.nordea.com/vendors

- Questions and answers will also be available for all participants

If you – after the webinar – have other questions or would like to discuss certain topics, please reach out to:

mikael.kepp@nordea.com

terje.tommerek@nordea.com

daniel.lindstrom@nordea.com

The screenshot displays the Nordea website's 'ERP & TMS vendor information' page. The top navigation bar includes the Nordea logo, language options (English, Dansk, Norsk, Suomi, Svenska), and links for 'Contact' and 'Login'. A search bar is also present. Below the navigation bar, a secondary menu lists various services: Home, About Nordea, Investor Relations, Press and news, Career, Sustainability, and Our services. The 'Our services' menu is expanded, showing a list of services including Cash Management, Nordea Finance, Securities services, Trade Finance, and Policies. The 'Cash Management' section is highlighted, and its sub-menu is visible on the left, listing items like 'Your relationship bank', 'Your requirements', 'Our solutions', 'Insights and knowledge', 'Cash Management news', 'Support and contact', 'Technical support and administration', 'Account Management', 'Payment', 'Online Training', 'Corporate Netbank support', 'ERP & TMS vendor information', 'Publications', 'Service status subscription', and 'IBAN validator and information'. The main content area is titled 'ERP & TMS vendor information' and includes a breadcrumb trail: 'Home > Our services > Cash Management > Support and contact > ERP & TMS vendor information'. The text describes a partnership that delivers great customer experiences, emphasizing the importance of strong relationships with ERP and TMS vendors. It also mentions that the resource page is designed to provide ERP vendors and IT staff with the tools necessary to support the implementation and use of Nordea solutions. A section titled 'Reliable support and strong communication' provides contact information for local support teams. At the bottom, there are links for 'Corporate Access', 'SEPA Direct Debit', 'Webinars', 'Seminars', and 'Newsletter'. On the right side, there are social media sharing options and a 'Seminars' section mentioning recent seminars for ERP/TMS vendors in all four Nordic Capitals.

A survey will be sent to you via email shortly – we hope you will take the time to respond to it 😊

Nordea

