Service description (for ERP vendors)

Corporate Access Lite in Nordea Business

Table of contents

1 Corporate Access Lite in Nordea Business

Corporate Access Lite in Nordea Business is a new setup, which can help small and medium sized corporate customers automating their payment and reconciliation processes. Initially it will be a fully integrated setup between their cloud ERP/accounting system and Corporate Access in Nordea however in a later release it will also be possible for customers to manually up and download files. The service and the payment flows are supported in Nordea Business – Nordea´s netbank for smaller customers.

Via this setup customers can finalise payment proposals in the ERP/accounting system, and the cloud vendor will then forward payments to Nordea via a secure channel. Via the same channel Nordea will forward payment status and account reporting files, so information can be automatically updated in the ERP/accounting system.

Simultaneous customers will be able to view payment status and details in Nordea Business, which is also the place where customers later will be able to approve or cancel payments and manually up and download files.

Corporate Access Lite in Nordea Business is based on the general Corporate Access service, i.e. service descriptions, technical setup, MIGs etc. However, as it's targeted smaller and medium-sized customers where it's key that the service is easy to understand, to be onboarded to and to use, we have simplified the service setup to match these requirements. Therefore, the Corporate Access Lite service is e.g. set up per entity and only domestic accounts are available with a maximum of 3.

There are also a few other major differences to be aware of when implementing support for Corporate Access Lite in Nordea Business in your ERP/accounting system. Before starting the implementation we advise you to read both the general information about Corporate Access accessible on www.nordea.com/vendors as well as this specific Service Description for Corporate Access Lite in Nordea Business.

In case you are building support for both Corporate Access and Corporate Access Lite in Nordea Business, you will also find information in this document how the same technical implementation and connectivity etc. can be used for both solutions.

2 Technical documentation

Please notice that this document does not include the full technical description of the Corporate Access service. Together with this Corporate Access Lite in Nordea Business Service Description you are strongly advised to read the following documents before starting the implementation:

- Corporate Access File Transfer (CAF) - Service Description
- Corporate Access Payables (CAP) - Service Description
- Corporate Access Account Reporting (CAAR) - Service Description
- Corporate Access Payables Appendix Sweden (or the alternative country appendix in scope)
- Corporate Access Payables Appendix - User guide & Message flow

Please also read the relevant Message Implementation Guides (MIGs) for Corporate Access Payables and Corporate Access Account Reporting:

- Pain.001
- Pain.002
- Camt.054D
- Camt.053ext
- Camt.055/029 (cancellation on file)

These documents can be found here: www.nordea.com/vendors

Since Corporate Access Lite in Nordea Business is a simplified, easy-to-set-up, easy-to-use offering, there are some differences compared to the standard offering of Corporate Access. Each difference compared to standard Corporate Access will be explained further in chapter 9 below.

3 Agreements

To setup up Corporate Access Lite in Nordea Business both the vendor and the customer have to enter into an agreement with Nordea.

NB! For testing purposes etc. we advice vendors to be set up as a customer also, hence a vendor would enter into both vendor and customer related agreements.

Vendor related part:

To establish the bank integration, the following agreements will be entered between the Vendor and Nordea:

- **CCM Agreement including Corporate Access File Transfer (CAF) Schedule**
    - An agreement between Nordea and the Vendor, where the Vendor agrees to use the file transfer service offered by Nordea through CAF. The parties agree on technical information required for enabling and handling a secure file transfer communication with Nordea

This is the lasting agreement that customers afterwards will connect to when setting up their respective agreements in the onboarding process.

Customer related part:

To establish the Corporate Access Lite in Nordea Business service customers should enter into an agreement where they also will authorise the vendor to exchange their files. Typically a customer would already have the Nordea Business CCM agreement and should therefore only connect CA Lite as a service.

- **CCM Agreement for Nordea Business**
    - An agreement between Nordea and the Customer where the Customer agrees to use Cash Management Services in Nordea Business offered by Nordea

- **CA Lite Schedule**
    - An agreement between Nordea and the customer where the customer agrees to use Corporate Access Lite in Nordea Business. The parties agree on information required for enabling payments and account reporting via Nordea

4 File types

The following file types are supported in Corporate Access Lite in Nordea Business

Files to Nordea	**Files from Nordea**
Corporate Access Payments (Pain.001)	Corporate Access Payments Feedback (Pain.002)
Corporate Access cancellation (camt.055) *Optional*	Corporate Access Debit Advices (Camt.054D)
	Corporate Access Account Statement Extended (Camt.053ext)
	Response of Investigation (Camt.029) *Optional*

Important notes

- For camt.054D the format of received file is determined by the format of pain.001 sent in to Nordea. If pain.001 is sent in using format IBAN, camt054D will be sent back in format IBAN. If pain.001 is sent in using format BBAN, camt.054D will be sent back in format BBAN.
- Camt.053 Extended is only available in format IBAN.

5 Payments

Payments sent via Corporate Access Lite via Nordea Business can only be sent as pre-confirmed in the current version. Confirmation of payments will be performed in the customers ERP System and Nordea will process the payments upon receipt after proper validation has been done.

The option where a payment is sent unconfirmed to Nordea, and where the customer can approve or cancel that payment in Nordea Business will be introduced in the next version.

Supported payment types in Corporate Access Lite via Nordea Business:

- Supplier Payments[1]
- Salary Payments
- Pension Payments
- Intercompany

Unsupported payment types in Corporate Access Lite via Nordea Business:

- Financial Payments / Treasury payments
- Request for Transfer

6 Sender and Signer IDs

For Corporate Access Lite in Nordea Business, each Sender ID has one connected Signer ID. It’s not possible to connect multiple Signer IDs to the same Sender ID.

Please notice that for Corporate Access Lite in Nordea Business. the Sender ID and Signer ID is the same number, i.e. the same number will be present in fields/tags where Sender ID and Signer ID is used.

[1] Money Orders and International cheques are not supported payment types.

7 Connectivity and security

In Corporate Access Lite in Nordea Business the following communication protocols can be used for sending and receiving files to and from Nordea.

- SFTP
- AS2
- Web Services

Please read more about the different connectivity options on www.nordea.com/vendors

Process for setting up and testing the connectivity will be agreed with Nordea after agreements have been signed.

Please note, that if you as a vendor already have an established connectivity with Nordea, e.g. already using Corporate Access, it is possible to use the existing connectivity also for Corporate Access Lite in Nordea Business (if SFTP, AS2 or Web Services) but a separate user (new user credentials) will have to be registered. Read more in section 9.

7.1 Certificate

Corporate Access Lite in Nordea Business identifies file senders with a certificate, which companies can retrieve from the bank with their bank connection software. If the bank connection software does not support this, then a certificate can be downloaded through Nordea Security Client.

The security solution 'Secure Envelope' required for Corporate Access Lite in Nordea Business is the same as for the standard Corporate Access service.

And the processes for retrieving or downloading the certificate are also the same. These processes are described under Documentation & Tools on www.nordea.com/vendors.

But please note, that it's important that the certificate is connected to the right service, i.e. you need to request a certificate to be used for Corporate Access Lite in Nordea Business specifically.

This means, that if you already have a certificate used for the standard Corporate Access service, this cannot be used for Corporate Access Lite in Nordea Business also, and if you should support both Corporate Access Lite in Nordea Business and the standard Corporate Access, you will need to have two separate certificates.

There is a special URL to be used when retrieving or downloading a certificate for Corporate Access Lite in Nordea Business. Please follow the instructions below:

- If you download the certificate through your bank connection software please read the guide Certificate Management under Format and Implementation
- If you download the certificate using the Nordea Security Client please read the guide Nordea Security Client – User Guide under 'Certificate download'

Important notice: For both ways of downloading the certificate for Corporate Access Lite in Nordea Business the URL address must be set to:

https://nbfiletransfer.nordea.com/Services/CertificateService

8 Testing of Corporate Access Lite in Nordea Business

Before onboarding customers it's important to make sure the Bank Integration between the Vendor and Nordea functions as intended. Therefore, it's important to conduct testing of Corporate Access Lite via Nordea Business before the Vendor is allowed to onboard customers to the service.

There are different things, which should be tested, such as file formats, connectivity and security:

Files formats;

- Nordea offers a test tool accessible on www.nordea.com/vendors, where vendors can upload a payment file. The payment file is validated, and you will see the results immediately. You are also able to see a payment status file and a debit advice file.

  On www.nordea.com/vendors we also have list of example files for pain.001, pain.002, camt.054D and camt.053ext, which can be very useful in the implementation of the service.

Connectivity;

- Depending on the choice of communication protocol, the process for setting it up and performing the testing may vary. Your Nordea contact person will guide you through the processes.

Security:

- Nordea's test tool at www.nordea.com/vendors can be used for testing Secure Envelope.Note: It is not possible to use the same account for both Corporate Access Lite via Nordea Business and full Corporate Access.

NB! If the vendor has existing accounts set-up for the standard Corporate Access service, the Vendor will need to open new account(s) to be used for testing Corporate Access Lite in Nordea Business.

9 Corporate Access Lite for Nordea Business in parallel with Corporate Access Lite in Corporate Netbank

Nordea also offers Corporate Access Lite for larger customers, who are using Nordea's other Netbank – Corporate Netbank. This service is based on the standard Corporate Access service, and for the reason of coherence, this service is here called Corporate Access Lite in Corporate Netbank.

The two variants of Corporate Access Lite share the same payment processing platform and file transfer system, but do not share agreement database. This means, that for an ERP vendor who wants to support both variants, they will need to sign two sets of agreements with Nordea, handle two CAF certificates (Secure Envelope) as well as have an ability to separate the two alternatives in their own customer setup processes.

Fundamentally, it's the same solution and technical setup however please notice the following differences in the setup:

- There are two different URLs for downloading the certificates
- The solutions don't have the same range of available file types
- The solutions don't have the same range of payment types
- Although using the same connectivity for both solutions, you will have to create separate users (and credentials) for each
- The Sender and Signer IDs for Corporate Access Lite are the same number

- The agreement numbers are easy to separate (see below)

A way to separate the two alternatives, is the CCM Agreement ID of each customer, which will show if the customer is using Corporate Access Lite in Nordea Business, since those Agreement IDs will always start with NB prefix. An agreement ID for a customer using Nordea Business would e.g. be NB123456, where a customer using Corporate Netbank would be e.g. 1234567890.

Also the Sender and Signer ID for your connection with Nordea will be easy to separate, since the Sender and Signer ID for Corporate Access Lite in Nordea Business will have special NB prefix e.g. NB4321. Worth noticing is that the Sender and Signer ID for Corporate Access Lite in Nordea Business are the same number which is different from Corporate Access Lite in Corporate Netbank, where they are two unique IDs).

10 Customer onboarding process to Corporate Access Lite in Nordea Business

Customers need to log on to Nordea Business to apply for the service. It's a very simple form where the customer will select the relevant account/-s and select their cloud vendor from a drop-down list.

The onboarding process takes approximately 2-4 days depending on, for example, how fast the agreement signing process will be.

When the onboarding is completely done, an activation mail is sent the customer. If preferred, the same information can be sent to the vendor. The Vendor can - depending on their own service activation processes – use the information to prepare the service for the customer.

An alternative way - that would enable for the Vendor to have a more automated way of registering/activating the service for the customer - is to use the information received in the camt.053 Extended file. This file will be sent to Nordea daily for each onboarded customer, starting immediately after customer have been onboarded at Nordea. In that file, information like customer name & address, account number(s), organisation number and Service ID[1] will be included.

In the header information of a camt.053 Extended file, the vendor´s Sender ID, pertaining to the CAF setup of Corporate Access Lite in Nordea Business, will also be included. If the ERP Vendor also support the standard Corporate Access, this header information (Sender ID) can be helpful to distinguish customers applying from any one of these two Corporate Access Lite variants.

11 Support

Vendors
For technical support during the implementation of the bank integration the Vendor is advised to contact Nordea's ERP Support.

Mail: erpsupport@nordea.com

Once the Vendor has been implemented, the support will be handled by the Corporate Access support (Tech & Pay), who can be reached by:

Telephone: 0771 77 69 91 or e-mail: cmsupport@nordea.com

[1] See CAAR Service Description on Nordea.com/corporateaccess

Customers

If customers connected to Corporate Access Lite in Nordea Business experience issues with the solution, first point of contact for support should be the Vendor's own support. The Vendor should be able to identify the problem and act upon the error message and if need be, the vendor should contact Nordea's Corporate Access support.

If the error message is about the customer agreement not working as intended, the customer should then contact Nordea Business Centre either via chat in Nordea Business, or call via our mobile bank (alternatively, the customer can dial **0771-350 360**