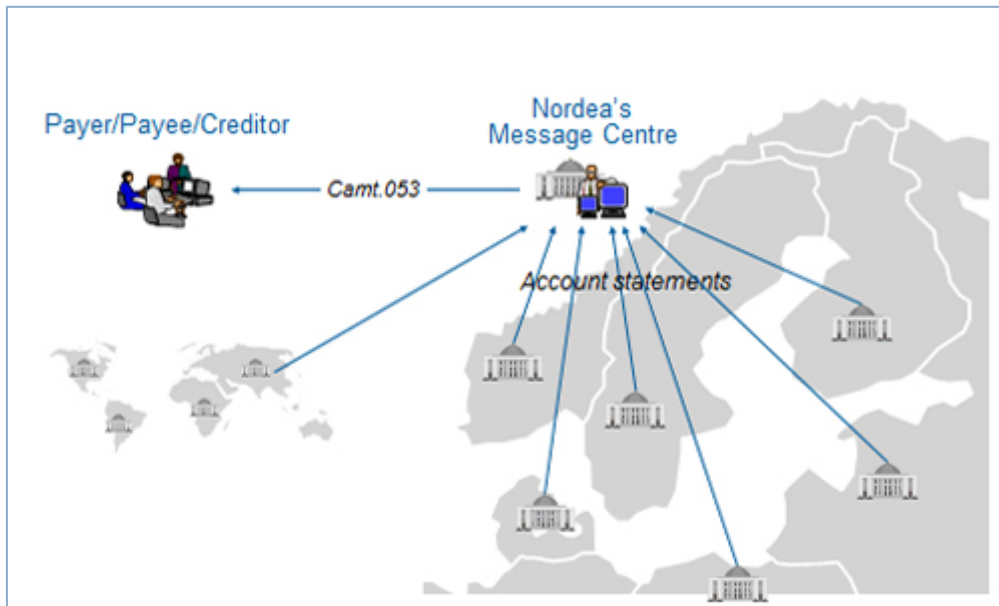# Account statements

The service is available in XML or MT940:

- XML ISO20022, camt.053 (BankToCustomerStatement)
- SWIFT MT940 message on file



The account statement can be used for automatic reconciliation of disbursements and balances. Through the message, the customer (payer) gets information in a structured format about the executed payment orders. The account statement can also be used for reconciliation of accounts in the general ledger.

# Authorisation

The service is available in XML ISO20022:

- pain.012 (Mandate Acceptance Report )
- Mandate Cancellation Request
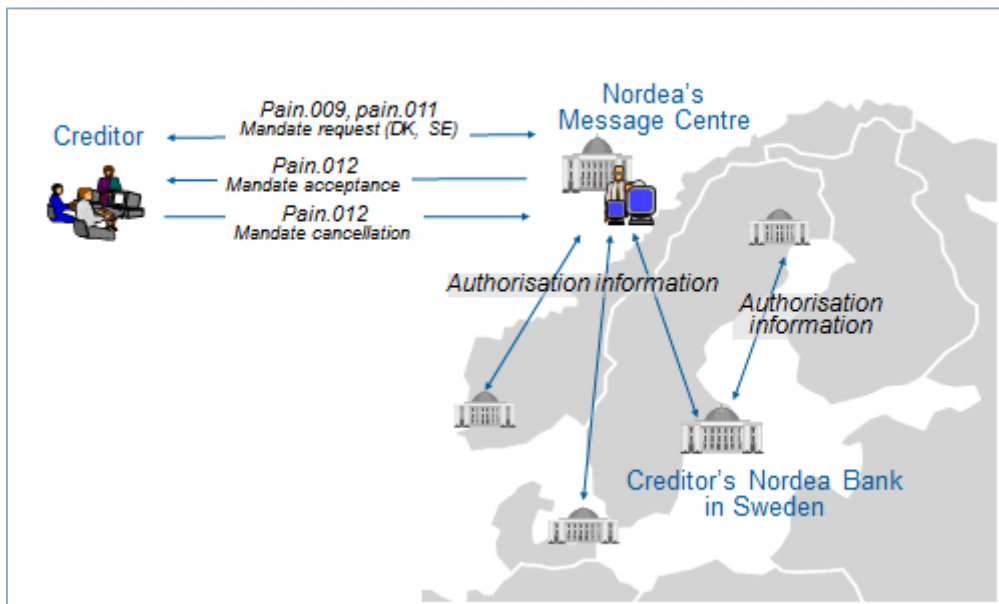


Through the authorisation message, the customer (creditor) may electronically initiate the direct debit service in Denmark, Norway and Sweden for all their customers (debtors). By way of this service, the creditor will always be up to date on any changes in terms of its debtors.

# Credit advices

The service is available in XML ISO20022:

- camt.054 (BankToCustomerCreditNotification)
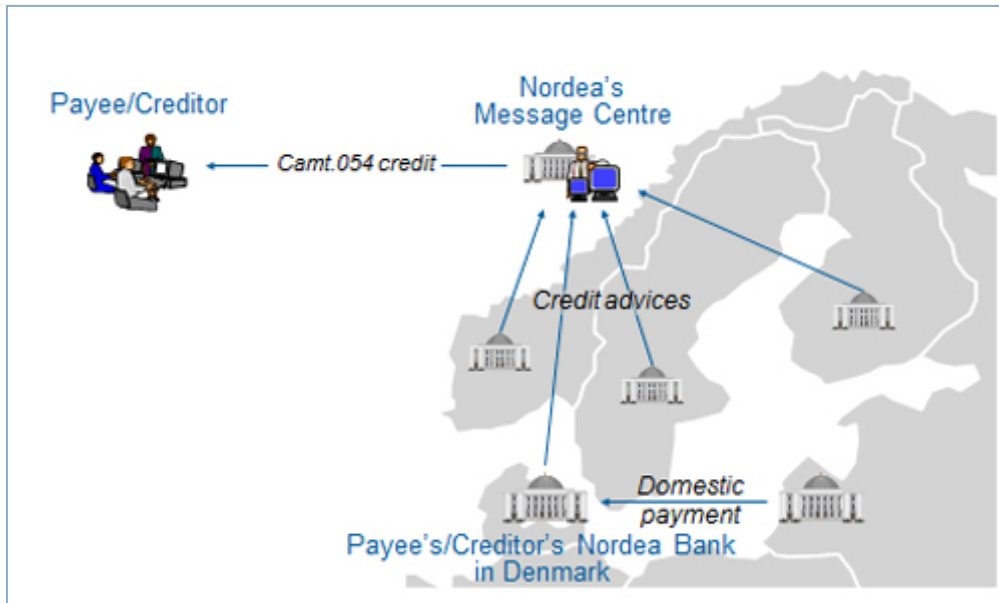


The credit advice message (camt.054) is used for automatic reconciliation of incoming domestic and cross-border payments in the accounts receivable ledger. Through the message, the customer (payee/creditor) is provided with all possible transaction references, e.g. invoice number, in a structured format. Such information is of vital importance for the reconciliation process.

# Debit advices

The service is available in XML ISO20022:

- camt.054 (BankToCustomerDebitNotification)
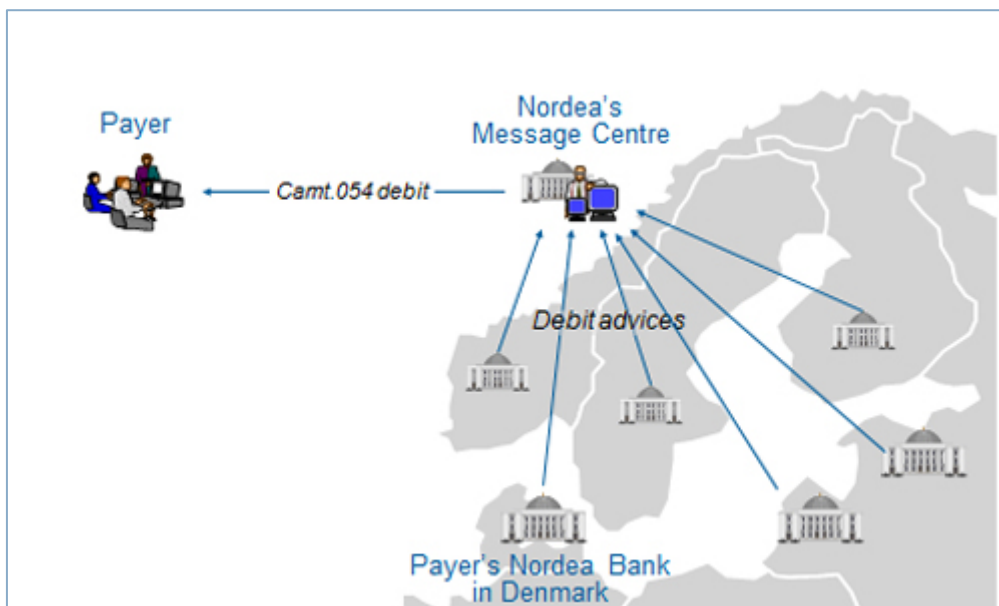


The payer/creditor is provided with information in a structured format about executed payment orders or repayments for direct debit transactions. Such information, e.g. verification number, is of vital importance for reconciliation in the accounts payable ledger.

# Direct debit

The service is available in XML ISO20022:

- pain.008 version 3 (CustomerDirectDebitInitiation)
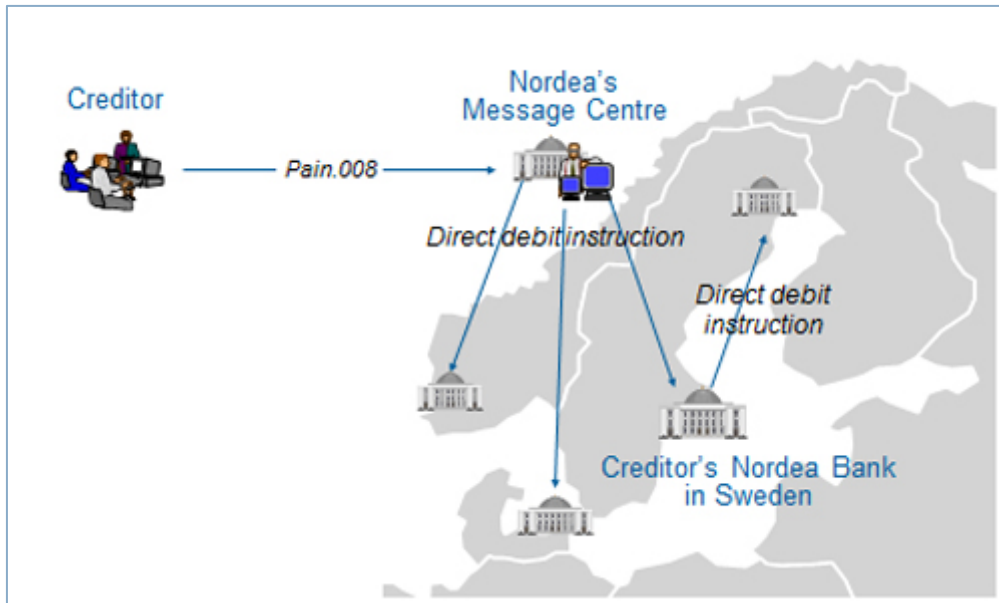


Through the direct debit message, the customer (creditor) is able to issue local direct debit payments from a payer's (debtor) accounts within Denmark, Norway and Sweden, to be credited to the creditor's local Nordea account. To enable automatic reconciliation by the creditor, the reference information (verification number and invoice number) is included in a structured form in the message. This offers the same quality of information as if the creditor had been directly connected to the domestic clearing system, using an ERP system adjusted to local payment conditions.

# Payments

The service is available in XML ISO20022:

- pain.001 version 3 (CustomerCreditTransferInitiation)
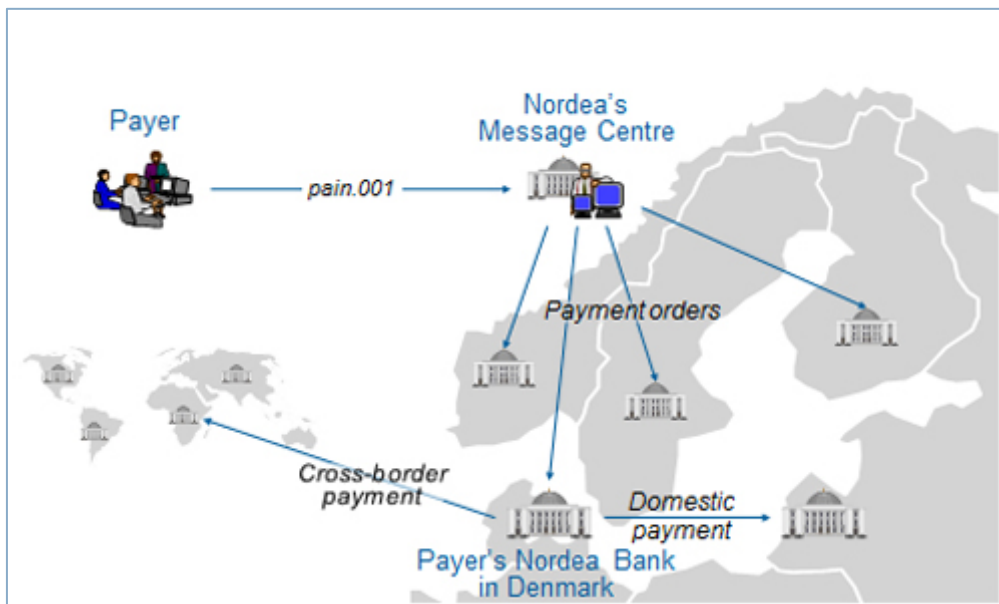


Through a payment order message the customer (payer) is able to issue domestic and cross-border payments from accounts in Nordea units in the Nordic and Baltic area, Germany, UK, US and Canada. To enable automatic reconciliation for both the payer and the payees, reference information (verification number and invoice number) is included in a structured form in the message. The information quality is as good as if the payer had been directly connected to the domestic clearing systems using an ERP system adjusted to local payment conditions.

# Status reports

The service is available in XML ISO20022:

- pain.002 version 3 (CustomerPaymentStatusReport)
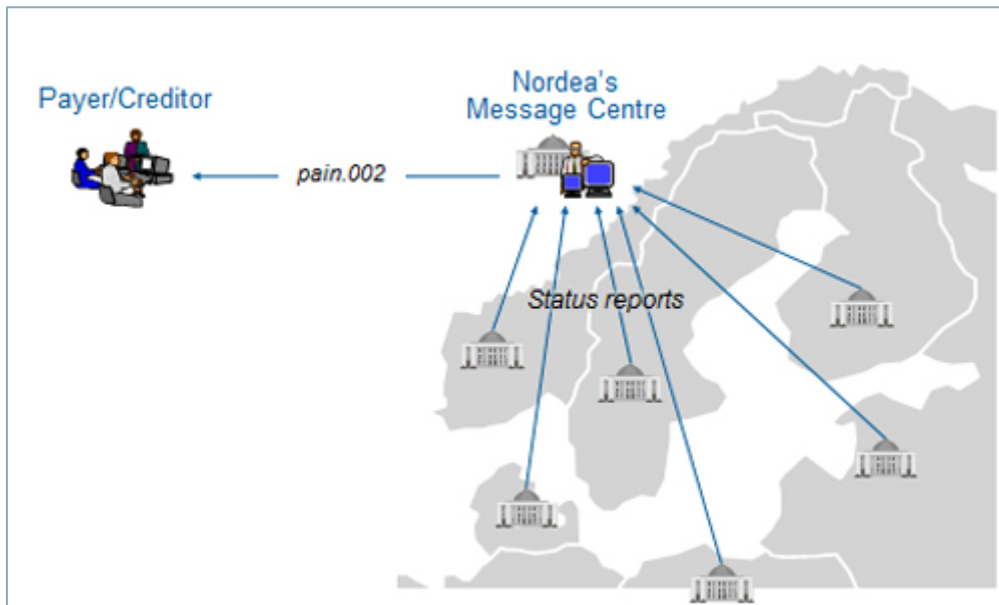


The status message is used to monitor payment orders, direct debit instructions and cancellations. Based on this message our message centre is able to notify the customer at a very early stage about payment orders and direct debit instructions rejected by the local Nordea bank.