

ERP and TMS vendor newsletter from Nordea

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- A local Swedish campaign with a very attractive price for CA Lite to prepare for the upcoming migration to P27

We hope you will find the information interesting and wish all of you a Happy Easter 😊

[Daniel Lindström](#), [Terje Tømmerek](#) & [Mikael Kepp](#)
and the entire TxB team

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

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NORDIC NEWS

New version of CA Lite on its way (1/2)

In 2020 we launched Corporate Access Lite (CA Lite version 1) as a service targeting our Business Banking Direct (BBD) and smaller Business Banking (BB) customers. The service supports an automated end-to-end file transfer flow to and from their cloud-based ERP or accounting system.

Some customers still want to see and/or manage their payments and files in their netbank and development of this is ongoing.

The new CA Lite version 2 will be moved to the same agreement system used for Nordea Business, and this will require existing CA Lite Service Agents to enter into a new agreement with Nordea.

Nordea Business

Nordea Business is the future netbank for smaller corporates in all four Nordic countries and it will replace all local netbanks within Nordea. Customers in Finland and Sweden have already upgraded, customers in Denmark have started the upgrade and Norway will start the upgrade later this year.

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CA Lite features in Nordea Business

Not all customers are alike, and some prefer a full Straight Through Processing (STP) setup whereas others – for various reasons – may prefer a setup where they can confirm payments and files in the netbank.

But one key thing is the ability to see payments and files which have been sent from the ERP or accounting system. This way all systems are in sync and the customers can see with their own eyes, that files are received by the bank etc.

‘Cancellation’ is another important feature which will allow a customer to cancel a payment or file instead of having to call the bank. For most customers the best experience for cancellations would be to do that within the ERP or Accounting system, which is possible if you have implemented the ‘Cancellation on File’ service under the Service Agent setup.

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NORDIC NEWS

New version of CA Lite on its way (2/2)

To summarize; the new User Interface in Nordea Business will offer the following features:

- VIEW files and payments sent from the ERP or Accounting system
- CONFIRM files and payments (according to user authorisation set in Nordea Business – either 'alone' or 'two together')
- CANCEL files and payments

Nordea Business will also provide customers a smooth onboarding to CA Lite as well as maintenance of their setup.

Impact for current CA Lite Service Agents

Vendors who have already implemented a CA Lite setup for our joint customers will have to enter into a new agreement, i.e. sign a new CCM agreement and get new Sender and Signer IDs.

The technical setup is the same, but there might be a new URL for downloading a new certificate etc.

When the new CCM agreement is in place, all new customers should be connected to the new Sender and Signer IDs. Existing CA Lite customers should also be upgraded to the new solution however it will not happen as a 'big bang' when activating the new Service Agent setup/agreement with the vendor. When existing customers gets upgraded, they will get a new CCM agreement ID especially for CA Lite version 2, which should be registered in your application.

This also means that the two setups can run in parallel using the same communication protocol, which has originally been established for CA Lite version 1.

Expected launch of CA Lite version 2

Development is ongoing and the plan is to launch CA Lite version 2 in October this year. First country is Sweden, followed by Finland and finally Denmark and Norway will complete the launch throughout the Nordic region. Viewing files and payments sent from the ERP will be available from the beginning, and the other features will follow in the next releases.

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NORDIC NEWS

Update on AML Act Norway (1/2)

We are currently finalizing the specifications to a solution that will enable customers to continue a Straight Through Processing (STP) setup for payment files sent directly from their ERP, TMS or accounting system as pre-confirmed payment files.

According to the Norwegian AML Act banks are obliged to identify and verify authorized users from the ERP systems etc. And therefore, we need information about the person/-s who have approved the payments.

On the ERP side this means that the payment file - which is sent to the bank - should include Social Security Numbers (SSN) or other National IDs used outside the Nordic region. In addition to the ID itself also a code defining the type of ID, should be added to the file. On the next page you can see how it should be implemented.

Updated MIGs for pain.001 regarding Corporate Access and Corporate eGateway will be published after Easter.

We have initially started the development on our side, and we are also in dialogue with Nets to prepare for development to deliver a solution for 'Direkte Remittering' with pre-confirmed payment files.

Besides the technical implementation in the ERP systems and in the bank, we need to identify the individual user confirming payments on behalf of the customer.

During Spring we will start the dialogue with our customers about the changes and to collect information about the individual users, that should be able to send pre-confirmed payment files to Nordea.

Even though we haven't set a date yet, the assumption is that this will come into force during second half of 2021. And until 'go live' we can receive payment files including the codes and ID numbers although the information will be ignored. This means that you can implement it even before, if you are ready.

As an alternative to a full STP process, customers can - if they would like to - confirm their Corporate Access payment files in Corporate Netbank.



NORDIC NEWS

Update on AML Act Norway (2/2)

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.19		Debtor	<Dbtr>	[1..1]	PartyIdentification32	Debtor is required (CGI). Name and Country required (CGI). Debtor identifies the owner of the DebtorAccount.
9.1.0		Name	<Nm>	[0..1]	Max140Text	Name is required (CGI). Only 35 characters will be processed unless otherwise described below. SEPA credit transfer: 70 characters will be processed.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Required by CGI.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	(Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification1	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	Norway: Codes in <Prtry> 9.1.19 are only used for Norway. Ignored for other countries. SOSE: The payment approver's Social Security number in Nordic countries. NIDN: The payment approver's National Identity outside Nordic countries. Minimum 1 occurrence of SOSE or NIDN is required, and a maximum of 2 occurrences of SOSE/NIDN are allowed. XARF is required. Note: Codes will be supported during second half of 2021. XAVD, XAMT and XADT are not used by Nordea.
9.1.16		Identification	<Id>	[1..1]	Max35Text	Finland: CPS Service code given by Nordea is mandatory. If Identification is used, 9.1.18 Code is required. If SEPA Debtor ID is not used, then CPS Service code can be reported with code CUST. Norway: SEPA Debtor ID or used in combination with codes in 9.1.19 Priority. International: SEPA Debtor ID can be reported with code CUST.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	Allowed Codes: CUST - CPS Service code or SEPA Debtor Id (see comments in 9.1.16) BANK - CPS Service code
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: SOSE - eXternal Authorization/Organisation Approver [R] NIDN - eXternal National Identity Number [R] Note: Either SOSE or NIDN is required. See comment in <Othr> 9.1.15 XARF - eXternal Authorization Reference [R] Ignored codes (not used by Nordea): XAVD - eXternal Authorization Vendor XAMT - eXternal Authorization Method XADT - eXternal Authorization Date Time
9.1.21	(Or	PrivateIdentification	<PrvId>	[1..1]	PersonIdentification5	Not used.

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NORDIC NEWS

Renewal of certificates for AS2 and SFTP

As you may have read from our subscription services some certificates has been renewed (SSL certificate for Finnish and Corporate eGateway Web Services, 24th March) and others are to be renewed soon.

The upcoming change for AS2 and SFTP requires action on your side as current keys/certificates needs to be updated.

It is important that you change both for the client (sending files to Nordea, accepting new "fingerprint") and the server side (receiving file from Nordea - making sure the authentication is valid)

Here is an overview of certificates to be changed:

AS2

- Production Environment 13th April 2021
- Test Environment 7th April 2021

SFTP

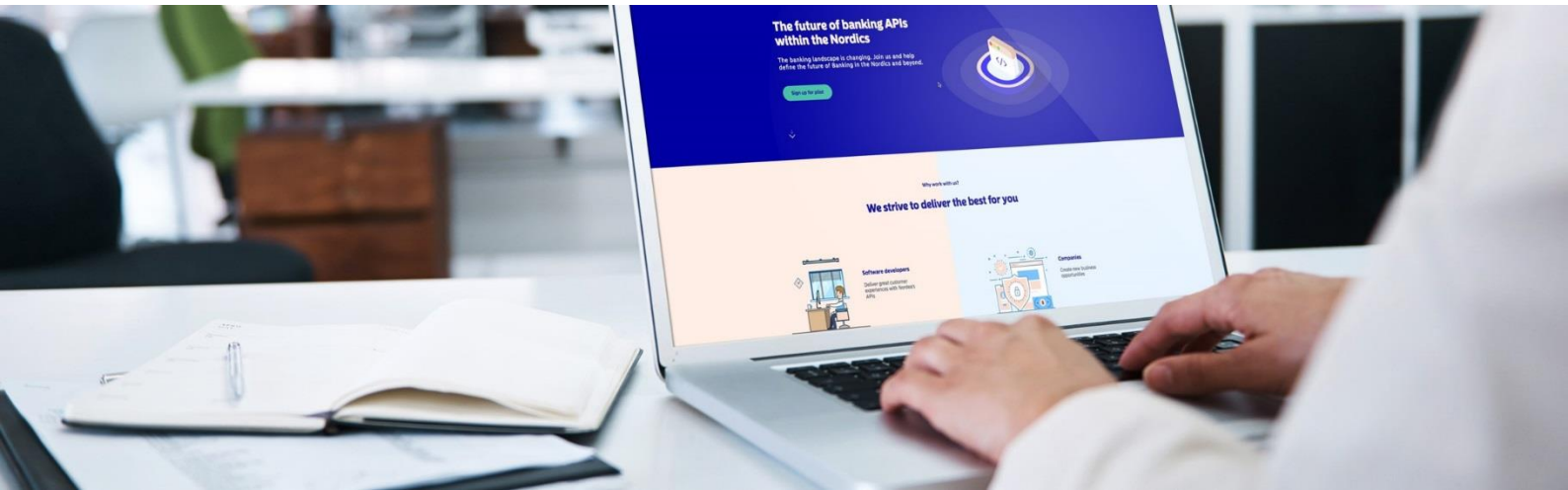
- Production Environment 13th April 2021
- Test Environment 7th April 2021

Affected Customers (using AS2/SFTP protocols):

- Corporate Access Customers
- Corporate eGateway Customers
- Other File Transfer Customers

For detailed description of the change and how to perform necessary actions we refer to previous sent mails via our subscription tool. The new certificates are published on Nordea open pages ([link](#)).

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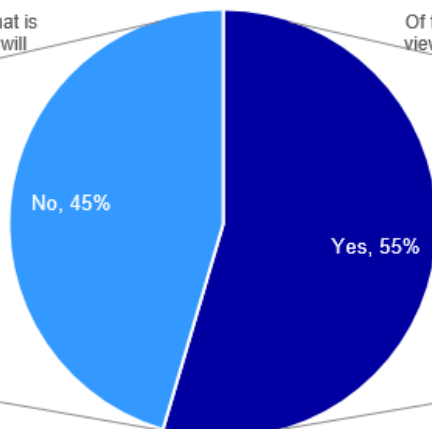
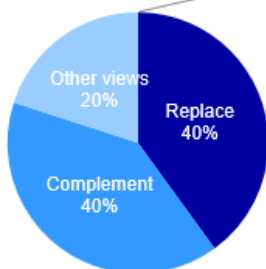
NORDIC NEWS

Summary of the Open Banking survey and a glimpse of upcoming deliveries (1/2)

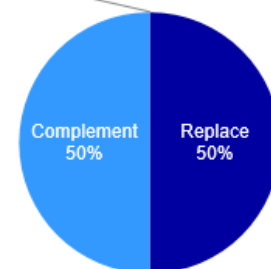
Before we go into details, we would like to thank all of you who participated in our survey. Your replies inspire us to ask new questions which will help us understand your needs and wishes. But until we speak again, here follows a brief summary of your replies.

Have you implemented support for APIs?

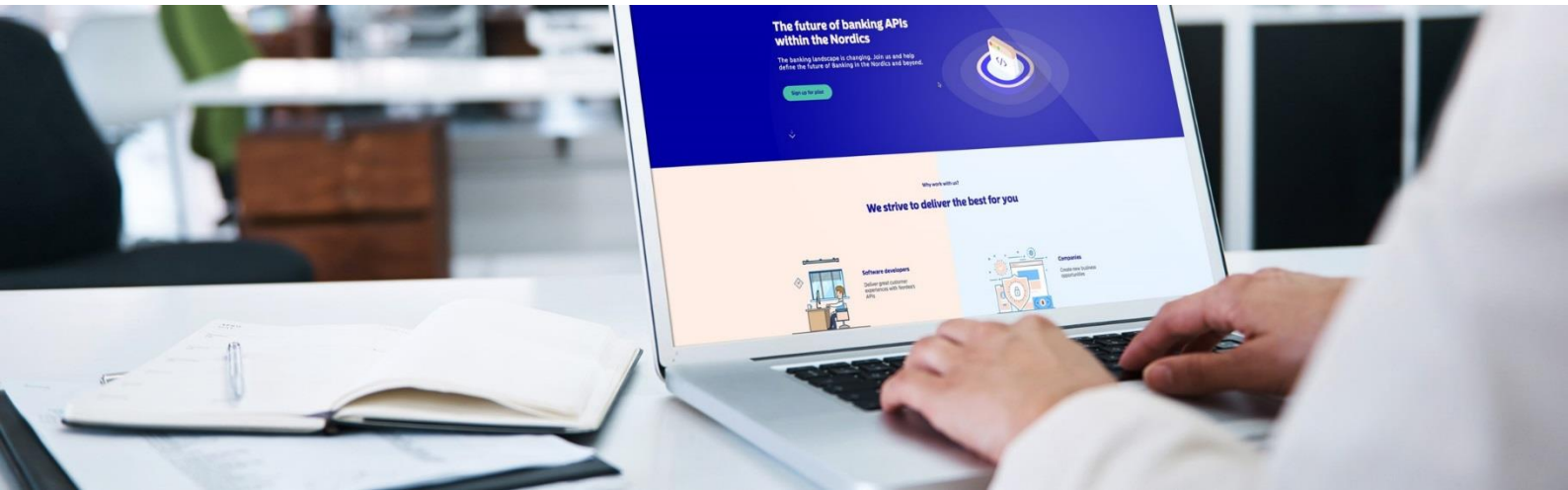
Of the ones who have not implemented support, what is your view on how APIs and file-based integrations will relate to each other?



Of the ones who have implemented support, what is your view on how APIs and file-based integrations will relate to each other?



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NORDIC NEWS

Summary of the Open Banking survey and a glimpse of upcoming deliveries (2/2)

More than half of all who took the survey have already implemented support for APIs, and by the end of the year a total of two-thirds plan to have API support in place.

The results shows a scattered picture of what the blockers are for those who have not yet implemented support for APIs; a mix of other priorities and waiting for further standardization. A clear majority found APIs to be of interest in some way, with only a few respondents finding it irrelevant.

On the question whether the main APIs of interest are the PSD2 or premium APIs, two-thirds have not yet decided.

For the future of APIs, the result is divided in half whether you believe APIs will complement or replace file-based integrations. The results also show that the ones who have implemented support for APIs are evenly split between these two opinions.

Based on the results of the survey and our own experience, we discuss real time access to information and services with our customers and ERP/TMS providers to be able to use your feedback when we design and develop new API services. We currently work to extend our Premium API offerings and plan to launch updated functionalities and services during 2021.

We will tell you more in the next edition of the ERP newsletter, but a small teaser is that we plan to re-launch the Nordea developer Portal into an API Market site that will help developers to see the business benefits and opportunities of our premium APIs.

If you want to stay updated on what is going on in Nordea Open Banking, then you should [subscribe to our Open Banking newsletter](#) (scroll down to the 'Stay informed' section to sign up).

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NORDIC NEWS

The future of Liquidity Management - hunting for efficiency

A new study from Nordea on the outlook for liquidity management in the next 3 to 5 years suggests companies will continue to move towards real time, benefitting from API technology, increased automation and centralised set ups in order to increase efficiency and free up time for developing their business.

Nordea’s study shows that automating and simplifying processes will be a key driver for any efficiency gains in liquidity management in the future, saving both time and costs. APIs are expected to play an increasing part in enabling data automation, improving processes and real-time capabilities.

The adoption of robotics is also expected to increase, supporting further automation in liquidity management processes.

Portals with self-service and analytical tools will become increasingly common and be provided either by banks, third parties or by partnerships.

The increased availability of analytical tools for liquidity management is also expected to impact the role of treasury employees with an increased emphasis on data analysis and liquidity forecasting.

Onboarding to these new tools and services will be improved by self-service, for example with digital sales and agreement journeys, which will allow services to be adopted faster.

To read the full article, please visit our Open Insights space on www.nordea.com or click the direct link:

[The future of liquidity management – Hunting for efficiency | Nordea](#)

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NORDIC NEWS

P27 white paper

P27 has published a white paper “**Cross-border, cross-currency, real-time payments**” presenting a clear vision for the future of payments and P27’s role in turning that vision into a reality.

If you are interested to gain an in-depth understanding of the future of payments from a unique and valuable perspective, you can download the white paper

In addition to providing a comprehensive presentation of P27’s vision, this 22-page white paper also covers:

- The history of Nordic collaboration
- The Nordics’ current digital agenda
- Market demands and payments trends
- The evolving role of banks
- Regulatory requirements
- Use case examples
- A future vision for payments

The white paper can be downloaded from P27’s website via this [link](#).

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LOCAL NEWS - SWEDEN

Preparing for P27 migration with a special CA Lite campaign

The current payments infrastructure in Sweden provided by Bankgirot will be replaced with the upcoming new P27 payments infrastructure.

This change will impact a high number of customers and to prepare for this migration Nordea has decided to offer CA Lite free of charge during 2021 for all new customers.

Corporate Access Lite is a future-proof solution, which will be connected to the new P27 payments infrastructure.

As a natural consequence of the replacement of the current payments infrastructure offered by Bankgirot, Nordea will eventually stop supporting Bankgirot provided services and file formats and instead transfer customers' payment flows to P27 provided services and ISO20022 XML.

To prepare for this migration Nordea offers Corporate Access Lite in Sweden free of charge for the whole of 2021, for customers who join between 1 April and 30 November.

The offer applies to customers who have not previously used the service. From 1 January 2022 and onwards, the regular subscription fee of 120 SEK/month applies.

If you would like to sign up as a Service Agent for CA Lite in Sweden or have any questions, please reach out to Daniel.lindstrom@nordea.com

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