

In this issue...

... we are happy to update you on the deprecation of SHA1 certificates and the needed actions and timeline. Please read carefully as this is important to keep sending and receiving files!

You also get the latest update from our Open Banking on the Corporate Payout API.

MobilePay Invoice is a way for customers to improve the bill payment processes, and it might be relevant for you to make an integration to this service.

As we approaching the holiday season, you can see our opening hours in our support units below.

We hope you will find the information interesting and wish you a Merry Christmas and a Happy New Year.

<u>Daniel Lindström, Terje Tømmerek, Sindre Moxnes & Mikael Kepp</u> and the entire TxB team

Article overview

NORDIC NEWS:

Update: Deprecation of SHA1 in FI/eGateway Web Services and Corporate Access

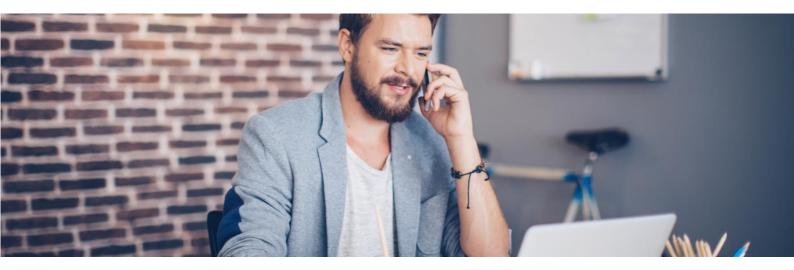
Corporate Payout API gets even better

MobilePay Invoice – Push the bill to be paid in MobilePay

Opening hours in our support units during Christmas and New Year

Questions related to technical onboarding to Corporate Access can be addressed to ERP Support and if it's about production related issues, you can contact our local Tech & Pay teams (Open 27-30/12)

Questions related to Corporate eGateway can be addressed to Corporate eGateway Support (Open 26-30/12)



NORDIC NEWS

UPDATE: Deprecation of SHA1 in FI/eGateway Web Services and Corporate Access (1/2)

To provide more secured products and services to our customers, we will deprecate SHA1 and replace it by SHA256 in FI/eGateway Web Services and Corporate Access File Transfer with customer migration activities during 2022-2023.

More detailed information about the change, migration setup and timeline are provided in documents in Corporate Access page of Nordea.com, and communicated via customer newsletters.

The SHA1 certificates and signing algorithm will be replaced by SHA256 in

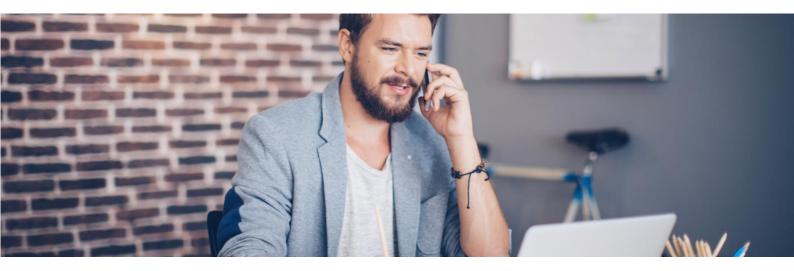
- Finnish/eGateway Web Services
- Corporate Access Secure Envelope for Corporate Access File Transfer customers using all communication protocols

Vendors and Customers need to make own software change in order to be able to

- use SHA256 certificate and signing algorithm when creating the digital signature
- process Nordea's response messages which will be signed with SHA256 certificate and signing algorithm

The change deployment and customer migration happen in stages, and most of which have been completed successfully.

=> Please see the table on next page with an overview of changes needed and updated timeline in Corporate Access Secure Envelope



NORDIC NEWS

UPDATE: Deprecation of SHA1 in FI/eGateway Web Services and Corporate Access (2/2)

Area of Changes and Timeline in Corporate Access Secure Envelope:

Change area	Customer development efforts needed	Customer testing and migration efforts needed	Timeline
The customer signing certificate (linked to each logon ID) used to create digital signatures will be changed to have SHA256 signature hash algorithm.	No	Yes	Changed on Sep 27th 2022 by Nordea. Nordea overwrite the algorithm setting customer defines in CSR (certificate signing request) and issue SHA256 certificate. Customers who renew or download customer signer certificates after Sep 27th 2022 get SHA256 certificates
Customers need to use SHA256 signing algorithm when creating the digital signature.	Yes	Yes	Nordea already supports SHA256 algorithm in requests sent by customers. SHA1 is also supported now. In Q2 2023, Nordea will stop the support of SHA1, and we will inform the exact time later. Customer needs to be ready with the change by that time.
When Nordea sends customers responses, the responses will be signed with Nordea's new SHA256 certificate and with SHA256 signing algorithm.	Yes	Yes	Nordea will change to use SHA256 certificate and algorithm for messages/files to customers in Q2 2023 and we will inform the exact time later. Customer needs to be ready with the change by that time.
Nordea recommends customer to use key length 2048 in the certificate signing request (CSR) when downloading certificate from Nordea, so that the customer signing certificate will have key length 2048.	Yes if customers uses own software client to download certificate. Otherwise, customers can use the new NSC client which Nordea provides		Nordea supports issuing certificate of 2048 key length already. Nordea issues 1024 or 2048 key length certificate based on the setting customers define in CSR. A new version of NSC client which supports 2048 key length is available on Nordea.com since Dec 15th 2022
Nordea will stop support of TLS 1.0 and 1.1	Yes	Yes	Will be changed by Q2 2023 . We will inform exact time later



NORDIC NEWS

Corporate Payout gets even better

Corporate Payout, one of our Premium API products, is growing fast as we continuously add new payment types and functionalities.

At the moment Corporate Payout has initiated more than 2.5 million payments, and the number is constantly growing.

We receive a lot of positive feedback from our customers during the implementation phase, and they specifically value our availability during the different steps of the integration into customers own systems or their technical service providers.

With Corporate Payout customers can make single-, domestic- and cross-border payments, in all Nordic countries. For streamlining of their internal processes they can use our 'Personal Signing Key' solution to send an unlimited amount of payments directly from their systems for straight through processing.

We have recently released more payment types: Same day value (SE), salary & pension (DK) and salary (NO). Soon we will complete recurring payments (FI) and start work on SEPA Instant Outbound (FI).

Learn more about Corporate Payout on Nordeaopenbanking.com and contact us to discuss integration to our Premium API offerings





NORDIC NEWS

MobilePay Invoice – Push the bill to be paid in MobilePay

Make it easier for the customers to pay and the company receive their money faster.

More than 4 million Danish MobilePay users and more than 2 million Finnish users, have the opportunity to receive and pay their bills directly in MobilePay.

The company send invoices via link in an email, pdf or directly to their customer's MobilePay app by using the mobile number. The lines from the invoices can be presented in the MobilePay app and the end-user can change the due date, depending on the input from the company.

An easy, efficient solution for bill payment, MobilePay Invoice removes the need to manually enter details, eliminating the risks of incorrect entries when paying a bill. It's why we see such a high percentage of bills paid on time

Read more about MobilePay Invoice for businesses in Danish on <u>MobilePay.dk</u> or Finnish on <u>MobilePay.fi</u>. Here you can also read about all the integrators and ERP systems that already are supporting the MobilePay Invoice solution.

Customer benefits of MobilePay Invoice:

- Spend less time on administration and reminding your customers to pay you: 98% pay on time and there are no customer errors because the payment is made with a swipe
- Achieve better liquidity and improve cashflow: As many as 69% pay 5 days before the due date or even earlier.
- Stay ahead: Follow your customers' payments step by step, so you can react if a payment is rejected or the deadline is exceeded
- And attractive price for transactions...

=> If you want to integrate MobilePay Invoice with your platform or ERP system, then read more on MobilePay's Partner site <u>MobilePaygroup.com</u>