

Balance and Transaction Reporting

The International Account Information service enables you to control the balances on your various accounts in order to optimise your liquidity management as well as to reconcile incoming and outgoing transactions.

International Account Information is available via your electronic banking system on your accounts with all of the Nordea units as well as with most banks.

Types of reports

The following types of reports are available to meet your different needs,

- Customer Statement Message (MT940)
- Balance Report (MT941)
- Interim Transaction Report (MT942).

Customer Statement Message contains of balance and transaction information and shows all entries posted since the previous statement as

Benefits

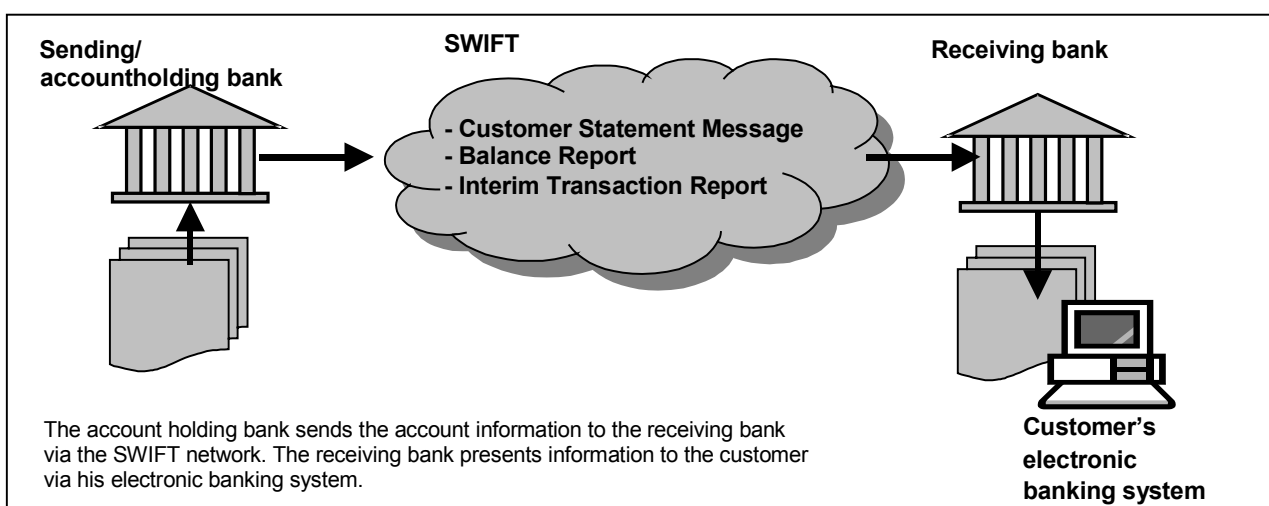
- Efficient control of balances
- Efficient control of transactions
- Continuously updated information
- Information via your electronic banking system
- Access to accounts with most banks

well as the opening and closing balances.

The Balance Report is an intra-day report showing the balance on the account at a given time of the day. It is an important tool for efficient liquidity management.

Interim Transaction Report is an intra-day report showing debit and credit entries of the account at a given time of the day. With Interim Transaction Report you get closer control of your incoming and outgoing payments.

Flow chart



Service Standards

Customer Statement Messages are available to your company in the morning of the next business day.

Balance Reports and Transaction Reports are available from most Nordea banks minimum four times per day (at 10:00, 12:00, 14:00 and 16:00 CET) or on request.

Nordea electronic banking systems

Via any of Nordea's electronic banking systems, you can retrieve information about your accounts.

Further information

Please contact your account manager or cash management adviser for further information and for setting up the service.

Available reports

	Nordic				Baltic			European		Global		
	Denmark	Finland	Norway	Sweden	Estonia	Latvia	Lithuania	Poland	Germany	UK	Singapore	USA
Remitting Bank												
Sending Customer Statement Message	*	*	*	*	*	*	*	*	*	*	*	*
Sending Balance Report	*	*		*	*	*	*	*	*	*		
Sending Interim Transaction Report	*	*	*	*	*	*	*	*	*	*		
Upon request (MT920)	*			*				*	*	*		
Receiving Bank												
Receiving Customer Statement Message	*	*	*	*	*	*	*	*	*	*	*	*
Receiving Balance Report	*	*	*	*	*	*	*	*	*	*		
Receiving Interim Transaction Report	*	*	*	*	*	*	*	*	*	*		
Upon request (MT920)	*			*				*	*	*		

The table shows that most of the Nordea branches are able to send and receive international information, both inside Nordea and to and from other banks.