Differences between Nordea Business file import and Corporate Access Payables

File import in Nordea Business uses pain.001 xml files to create payments and the supported functionality is limited to what you can do when keying in the payment manually.

The format of the XML file used in Nordea Business is based on the same XML format and implementation as for Corporate Access Payables, but there are cases where File import in Nordea Business does not support the functionality described in Nordea's MIG and where the format of the information differs slightly because of the simpler functionality in Nordea Business.

In the following the differences in the functionality and format are explained in details.

If you want to read how XML files are formatted according to Nordea's Message Implementation Guide (MIG) for Corporate Access then you can find Nordea's MIG for corporate access on Nordea.com. The page also includes links to DK appendix and test tool for the XML file.

Supported Payment types in Nordea Business File import

Not all types of payments are supported in Nordea Business and therefore also in File import. Below is listed the normal payment types which is available in Nordea Business for importing through an XML file:

Supported payment types	Not supported
- Domestic payments with short message (all speeds) - Giro and FIK payments - International payments (normal and express)	- Salary - Pension "Nemkonto"-payments - Intercompany payments - Request for transfer - Domestic with RF reference - Domestic with free text reference (long text)

Functionality not supported:

There are functionality described in the MIG for Corporate Access which is not supported in Nordea Business File import. Below is mentioned what is not supported in Nordea Business File import, even though being part of the MIG:

- We do not support payments done in batches
- You will not be able to receive any return files when using File import
  - ➢ File import supports payment files in pain.001, however we don't send any feedback files to be imported to the ERP/accounting system such as pain.002 (feedback files) and camt.054D (debit advices) or any other account reporting files (credit notifications and account statements – camt.054C/camt.053)
- End to end ID is not forwarded to recipient or shown on your own payment

Nordea recommend that XML files are constructed according to Nordea's MIG even though Nordea Business has a few limitations on what the customer can use in File import.

Differences in field formats

Nordea Business File import only creates payments which could be created manually in Nordea, and the import is based on using payment information from the XML. But not all information in the XML file is used and some information has special requirements when used in Nordea Business. The difference compared to the XML format used in Corporate Access is listed below. The list also contains minor notes to be aware of:

- Signer ID is not used and should be filled with your online agreement number Agreement ID is not used and should be filled with your online agreement number
- Message to the receiver is mandatory information for Domestic payments
- Name of the recipient is used for the text on own account statement – name of the recipient is mandatory information
- Field length for Text on own account statement is max 20 characters and we do not ignore spaces. If the name of the receiver is longer than 20 characters then we ignore the rest and use the first 20 characters including spaces.
- Cross border payments currently only accepts recipient address information as unstructured information – So address given as "AdrLine" will work but cannot be stated as structured information e.g. "StrtNm".
- Comments to be aware of:
- Field length for Message to receiver is max 40 characters and we do not ignore spaces. If the field contain more that 40 character, then we reject the payment.
- From account number cannot contain spaces
- Not supporting RF creditor reference

Allowed characters set:

Filed name	Allowed characters set
E2eId	a-zåäöæøåA-ZÆØÅÄÖ0-9$+,:;=?@#|`'.^*()%!_/-
Creditor/Name: Purpose/Propertiary: Structured/CreditorReferenceInformation/Reference : Creditor/PostalAddress/AddressLine: Unstructured:	a-zåäöæøåA- ZÆØÅÄÖ ëïüâêîôûàèùáéíóúñËÏÜÂÊÎÔÛÀÈÙÁÉÍÓÚÑ 0-9\s,;.:?!%&@_*()-+<=>´'/

- a-z means any lowercase letters from a to z
- A-Z means any uppercase letters from A to Z
- 0-9 means all digits
- \s means any whitespace characters (like Space or Tab

FAQ:

Question:	Answer:
My ERP provider does not support XML – can I still use File import?	Right now we only support XML files from some ERP providers which already support XML files for Corporate Access Payables. We are working on support for other ERP providers with how to create XML files
Can I create XML files myself?	XML files should be created in the ERP system and the development of XML files have many areas to consider. Right now Nordea Business does not offer support for how ERP systems can create XML files.
How many payments can I import in a file?	We right now recommend having files of no more than 100 payments at a time.
What if some payments fail when importing a file	The payments which fails will not be created. You need to edit them in your ERP system and create a new file, so you can import them again. This way the payment information will be the same in your ERP system and Nordea Business.
What if I need to edit a payment which was imported from a file?	You cannot edit payments you imported. You need to delete it in Nordea Business and edit it in your ERP system before

	importing again. This way the payment information will be the same in your ERP system and Nordea Business.
Can I see which file a payment was created from?	After the import you cannot see which file it came from.
Does it cost more to import payments?	Right now the price per payment is the same when you use File import as when you create them manually.
What is Agreement ID	This is the Nordea Business agreement No. (ten digits starting with 00)
What is Signer ID	Signer ID is also the Nordea Business agreement No. see above

Other

For help on Nordea Business file import contact Nordea Business Centre 70334444