

# Request for Transfer

## A virtual global payment solution

With Request for Transfer you can control your payments centrally.

The solution offers you one point of contact and simple access to all your accounts held abroad via your own electronic banking system.

Simple integration with your accounts payable as well as your liquidity management systems may improve your operating efficiency.

### Payments

Historically, payments to foreign creditors were based on cross-border payments for which both you and the beneficiary had to pay high transaction fees, and the transfers typically involved loss of value days.

For several years, customers have been offered domestic payments from accounts with Nordea and network partners by way of Request for Transfer. The advantages of using this type of payments are lower costs and domestic value dating rules.

It may be used for payments to your suppliers, both

### Benefits

- Efficient liquidity management tool
- Single delivery system
- Improved operating efficiency
- Cost-effective payment structure
- Optimised payment administration
- Late cut-off times and same day value

domestic and international. In addition, you can make intercompany payments.

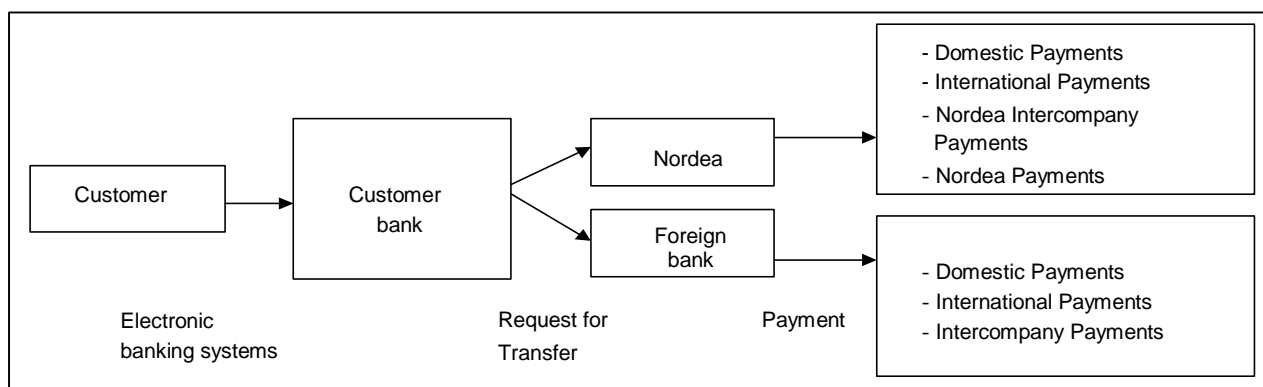
Late cut-off time and same day value at low cost apply to all intercompany payments within Nordea.

### Strategic advantages

The service gives you an opportunity to communicate through one system, thereby reducing your operational procedures.

This is the optimal solution if you wish to support a payment factory or even establish a financial shared service centre.

### Flow chart



Your instructions are sent direct to the foreign bank for execution via any EBS (electronic banking system).

Request for Transfer is based on an international standard format and therefore widely accepted by most banks worldwide. As a customer of any of the Nordea you have access to a number of payment types, as shown in the table below.

We have agreements with a large number of banks to meet your requirements for payment services in many countries.

To serve you better and to meet the demands of the business environment for more advanced cash management solutions, we are continuously entering into agreements with even more banks.

#### Further information

Please contact your relationship manager or cash management specialist in Nordea.

Type of Payment	Nordic				Baltic				European			Global		
	Denmark	Finland	Norway	Sweden	Estonia	Latvia	Lithuania	Poland	Germany	UK	Other countries	Singapore	USA	Other countries
Advice on local market	•	•	•	•	•	•	•	•	•	•	•	•	•	
<b>Domestic payments</b>														
0 Nordea Intercompany Payment	•	•	•	•	•	•	•	•	•	•	•	•	•	
0 Domestic Payment without Reference	•	•	•	•	•	•	•	•	•	•	•	•	•	
0 Domestic Payment with Reference	•	•	•	•	•	•	•	•	•	•	•	•	•	
0 Express Domestic Payment	•	•			•	•	•	•	•	•	•	•	•	
<b>International payments</b>														
0 Nordea Intercompany Payment	•	•	•	•	•	•	•	•	•	•	•	•	•	
0 Ordinary International Payment	•	•	•	•	•	•	•	•	•	•	•	•	•	
0 Express International Payment	•	•	•	•	•	•	•	•	•	•	•	•	•	

- Services provided by Nordea.
- Services provided by network partner banks.