

# ePayment service

## Service description

July 2022, version 0005



## Revision history

S.No.	Date	Description	Version
1	August 2020	Service description and API description split-out to own documents. Payment Initiation Service -information added.	0005
2	January 2022	Refund improvements: - multiple partial refunds - time extended to 12 months	0005
3	July 2022	Added: Information about the supported banks, incl. refunds, can be found on Nordea's website.	0005

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## General description of the ePayment service

Nordea ePayment service is a corporate service which enables account-based payments from customers to online merchants in e-commerce. A company may offer ePayment as a payment instrument to consumer customers in online shopping.

Nordea e-Payment service consists of two payment functions: Nordea ePayment, in which Nordea's customer makes a payment from their account, and a payment initiation service, in which another Finnish bank's customer initiates a payment from their account in their own bank. List of the supported banks can be found on Nordea's website.

In Nordea ePayment, the buyer authenticates themselves to the service and authorises the payment to be made from their bank account in Nordea. The money will be credited instantly to the seller's bank account in Nordea.

In the payment initiation service, the buyer authenticates themselves and authorises the payment initiation with the tools provided by their own bank. The buyer's bank is responsible for authenticating the buyer and to execute the payment. The money is credited to the seller's bank account in Nordea on the next banking day (T+1 banking days). These payments arrive as SEPA payments.

The buyer's account-holding bank shall treat payment orders transmitted through the services of a payment initiation service provider without any discrimination other than for objective reasons, in particular in terms of timing, priority or charges vis-à-vis payment orders transmitted directly by the payer (PSD2, Article 66(4c)).

The seller can find the buyer's payment by means of the ePayment reference from its bank account. The seller also has query and refund functions available. With the query function, the seller can receive a confirmation of the success of a Nordea ePayment and of the payment order made to another bank, if a response message from the ePayment service is not received. With the refund function, the seller using ePayment can refund a purchase paid by ePayment, or parts of it.

## Benefits of the ePayment service

ePayment is an important element in well-functioning e-commerce as one payment alternative for a company's customers. ePayment suits both small and large businesses, and also operators in the public sector, such as municipalities and various authorities.

Ordinary consumers – your customers – can use ePayment but it also suits companies as a payment method (Nordea ePayment). The buyer only needs the online banking codes of their own bank.

- If you offer your customers several methods of payment for their online shopping, you often also thereby improve your sales potential.
- In addition, you also reduce your own risks when your customers pay their purchases in advance and the money will be cashed in your company's account quickly and securely, thus enhancing your cash management.
- The reference payment enables the automation of the order–payment chain. A reference number and/or payment message may be used in Nordea ePayment. Only a reference number is accepted in the payment initiation service.
- By using the refund function of ePayment, you can refund a payment made by a customer if you were not able to deliver the order or the customer

returned the product, or a part of the products ordered. You are also able to make the refund in several parts, upto the amount of the original payment.

- The seller does not have to acquire new software for ePayment, because it is based on Internet technology. Payment initiation requests to other Finnish banks are also provided through the same ePayment interface.

## **Preconditions for adopting the service**

### **Euro-denominated account in Nordea**

The seller company must have a euro-denominated account in Nordea. Incoming ePayments (Nordea ePayments and payments within the payment initiation service from other Finnish banks) are credited to this account. Payment refunds are also debited from this account. The account cannot have any user restrictions.

### **Service agreement and encryption key**

The seller company concludes a written service agreement with Nordea in which the service is defined and the date of adopting the service is agreed. The agreement form for eServices is used. The information that the seller needs in the implementation phase is available on the form.

The seller information is registered at the bank, and the seller also receives a seller ID from the bank. The bank requires the use of a message authentication code and delivers the MAC key to the contact person mentioned in the agreement by post. Posting times are per the postal terms and conditions of Posti. The seller updates the information provided in the MAC key envelope in its own system at the adoption phase of the service.

The seller company notifies Nordea of any changes in its service or related information. If necessary, Nordea will supplement the agreement with the changed information.

The use of the ePayment service requires the approval of separate agreement terms and conditions. Features can be added to the ePayment service at a later date. The buyer may be Nordea's or another Finnish bank's customer.

In addition to the service description and the terms and conditions of the ePayment service, the e-Payment service is subject to, as applicable, the currently valid account terms and conditions and the general terms and conditions of Corporate Cash Management services.

If the company is not yet Nordea's customer, information about becoming a customer can be found on Nordea's website at [www.nordea.fi](http://www.nordea.fi) > Business > Become a customer.

## **Systems and other Nordea services**

The online commerce platform of the seller company must be able to

- form a payment message conforming to the interface description of the ePayment service and to send it to Nordea's ePayment service,
- to process the reply messages arriving via the interface, and
- form, send and process query and refund messages concerning a payment, as necessary.

Payment, query and refund messages are described in the interface description of

the ePayment service.

In order to monitor buyers' payments, the seller company needs one of the following cash management services provided by Nordea: transaction statement, account statement or reference payments. Files can be retrieved from the bank's file transfer service via the bank connection program and Corporate Netbank, for instance. The downloaded files can be processed further using ledger software.

## Testing

Before concluding the agreement, the ePayment service can be tested in the production environment by using the test seller test codes.

The test codes and instructions for the testing are included in the interface description of the ePayment service.

## Use of the ePayment service

### Name of payment and use of logos/trademarks – Nordea

In the ePayment service, Nordea ePayment is called ePayment. Other names may not be used.

The seller company must show its use of Nordea ePayment by displaying the Nordea logo/trademark or the text "Nordea ePayment" on its web pages so that it is clearly visible. The Nordea logo may also be used as a payment link.

By signing the service agreement, the seller undertakes to use Nordea's logo/trademark in compliance with the terms and conditions of the ePayment service. The buyer may not reproduce the Nordea logo by itself or alter it.

The seller company may download Nordea's logo/trademark at:  
<https://www.nordea.com/fi/media/kuvat/nordea-master-brand/>

### Name of the payment and use of logos/trademarks – Payment initiation service

In the payment initiation service (other Finnish banks), payments are called bank payment methods, in which case the bank's logo/trademark may be displayed or the bank's name may be used. The logo/trademark or name can also function as a payment link.

Nordea is responsible to ensure that the seller has the right to use banks' logos/trademarks in its online store. Nordea maintains a list of the banks whose logo/trademark may be used and delivers the list for the seller company's information. The seller company downloads the trademark/logo of each bank from the respective banks' website and undertakes to comply with the visual instructions for using logos/trademarks.

### Implementation of the ePayment service in the seller's service

It is recommended that the ePayment service is implemented in the merchant's Internet service/online store as simply and straightforwardly as possible. For

instance, frames/framesets cannot be used.

The ePayment service (Nordea's ePayment and payment initiation service) may not be sent to buyers via email or by other similar means.

## Services used via the interface of the ePayment service

The ePayment services available via the interface of the ePayment service are described here.

### Payment

In Nordea ePayment, the seller company's system sends a payment message to Nordea as described in the interface description of the ePayment service.

In a Nordea ePayment, the buyer authenticates themselves and authorises the payment from their bank account in Nordea using the authentication tools provided by Nordea. The money will be credited instantly to the seller's bank account in Nordea.

In the payment initiation service, Nordea converts the payment message sent by the seller company into PSD2 API calls and relays the data required in these API calls to the buyer's bank. The basic data includes the name and bank account number of the seller company, the payment amount and a reference number. More detailed data to be used in PSD2 APIs is available in the PSD2 API descriptions of each bank.

The buyer authenticates themselves and authorises the payment initiation with the tools provided by their own bank. The buyer's bank is responsible to execute the payment, and the money will be credited to the seller's bank account in Nordea the next banking day (T+1 banking days). These payments arrive as SEPA payments.

Both in Nordea ePayment and in the payment initiation service, the payment data provided by the seller is transmitted to the FORM data group. The data group structure is in HTML language. The information on the data groups can be found in the interface description of the ePayment service.

To be noted in relation to reference data: A reference number and/or a payment message field are/is available in Nordea ePayment. A reference number field is available and mandatory in the payment initiation service.

### Query

The query function in the ePayment service can be used to check situations where the seller has not received return data of a transaction in the ePayment service.

The query in the ePayment service is designed as an automatic, program-based function through which a seller can make a query of its payments sent. The seller's systems can, for example, go through orders to which the system has not received normal payment acknowledgments.

The information on and format of the query function can be found in the interface description.

### Refund of payments

By using the refund function of the ePayment service, the seller using the ePayment service can either refund the entire sum of a purchase paid by the ePayment service

(Nordea ePayment or the payment initiation service), or parts of it, to a customer. Refunding the payment may be necessary, for example, if the order in question cannot be delivered, the final price of the purchase is not known at the time of purchasing or the buyer returns the product or part of it in accordance with the regulations governing mail-order selling.

Refunding in the ePayment service is restricted as follows:

- The amount of the refund cannot exceed the amount of the original payment.
- The refund must be made to the account from which the original payment was made.
- Multiple partial refunds can be made upto the original payment amount.
- The refund must be made within twelve (12) months from the original payment date.
- Does not apply to ePayments with a due date (available for Nordea ePayment). The original e-payment must be an express payment.

Nordea maintains a list of the supported banks, including the refund functionality, on Nordea's website.

The refund function of the ePayment service is in FORM format, and information can be found in the interface description.

## Security

In the communications between the buyer and Nordea, TLS/SSL encryption technology is used. It encrypts all data communications with keys that are programmed to change constantly. This prevents third parties from viewing or altering the transmitted data. The encryption technology also ensures that the buyer is dealing with Nordea's e-Payment server and verifies that the payment data does not change at any time during the data connection.

When using Nordea ePayment, the payer's account cannot be accessed by any third party, because Nordea reliably identifies the payer by their customer ID and code app (also offline) or code calculator. The payer also confirms each e-payment with Nordea's means of authentication.

The MAC (message authentication code) guarantees the integrity and stability of data communications as well as the identification of the parties.

In the payment initiation service, the payer uses strong authentication and authorises the payment initiation using the authentication tools of their account-holding bank. In the communications between Nordea and other banks, mutual TLS/SSL encryption technology is used.

## Availability

The ePayment service is available 24/7, every day of the year.

Planned system updates and maintenance of the ePayment service, will be planned so that they will cause as little inconvenience as possible to the customers. Typically, such planned updates are scheduled for the early morning hours.

Customers will be informed of any major updates that also require technical changes from them before the updates are made.

In any disturbance situations, Nordea investigates the reasons for the disturbances,



also in cooperation with other banks, and does its best to fix the problems.

## **Service support**

Up-to-date contact details for service support can be found on Nordea's website at [www.nordea.fi](http://www.nordea.fi) => Business => Get help.