

Global Corporate Access

SEB Global Corporate Access (GCA) is a secure Host-2-Host internet channel that enables full automation of customer financial core processes related to payments, reporting and collections.

GCA Key Benefits

- Enables full automation of financial core processes
- Offer digitization with remained control and confidence
- Single point of entry for ERP system integration
- Fully based on global standards and secure technologies
- Market leading ISO 20022 support
- Global geographical coverage
- Reduced need for parallel bank and channel solutions

Target groups

GCA is intended for any company with cumbersome manual transaction volumes, typically large and medium size companies. GCA is also intended for Payment Service Providers (PSP). PSPs have the opportunity to offer their customers the benefits of GCA in a very simple and cost efficient way through the GCA Cloud Connectivity service.

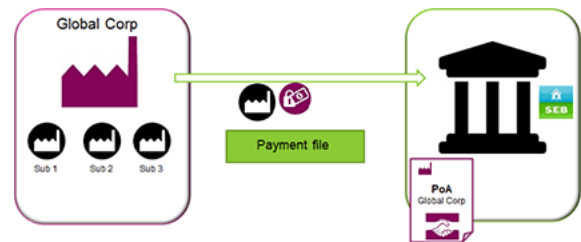
Description of GCA

GCA enables full automation of financial core processes and also provides market leading services that provide confidence in digitized processing. The GCA channel provides customers with a single point of entry for ERP systems to be integrated directly with SEB back-office system using global standards. Cash management services in all SEB markets and beyond are available through GCA.

Base offer for Identification and Authorization

In the GCA base offer the access rights to debit accounts by subsidiaries are ensured within the customer group. This means that SEB verifies that the debit account for each payment instruction is included in one general Power of Attorney (PoA), common for the entire customer

(group) set-up. The customer is furthermore identified by one single corporate digital signature. Enhanced Identification and Authorization** (I&A) services can be provided as an add-on service to GCA to enable PoA restrictions from subsidiary level to personal level. This is available when using the ISO 20022 message format.



GCA base offer – The customer uses one digital signature and SEB verifies that the debit accounts in the payment file are included in one common Power of Attorney

Geographic coverage

Through the GCA channel, SEB offers a wide range of domestic and international payment products in the markets where SEB is present. This includes SEB's home markets in the Nordics, Baltics, Germany and UK as well as Poland, USA and China. In addition, SEB is able to forward payment instructions to, and receive account information from, basically any account in any bank in the world, making the GCA channel a true one point of entry.

Formats

GCA supports a wide range of payment and reporting format standards and message types, e.g.:

- ISO20022 format standard and messages
- EDIFACT format standard and messages
- MT940/942 message types
- Swedish local formats (LB/BG Salary/SISU)*

In order to simplify format and message implementation the customer has access to SEB Test Bench, a self-service online test tool. The use of SEB Test Bench provides substantial time and cost savings for the customer during the GCA implementation project.

* For more information, please see Global Corporate Access, Extended Services - the Parking lot service

** For more information please see Global Corporate Access, Extended Services – enhanced I&A

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Communication and Security

GCA is solely based on secure communication over the Internet. Recommended and secure communication alternatives are:

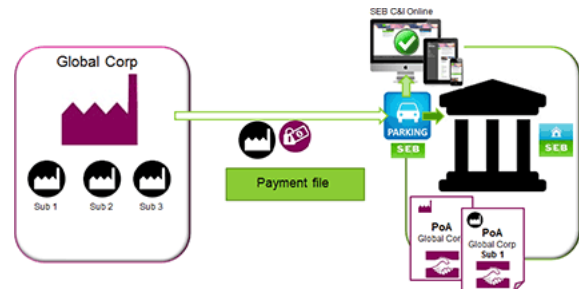
- SFTP and AS2
- PGP for both encrypting and signing of all messages
- RSA/AUTACK as signing and security for EDIFACT messages

The security solutions ensure that the files sent between SEB and the customer are always encrypted. Also, the sending party is always unambiguously identified by the digital signature and the receiver is ensured that the file content has not been tampered with during the transport between SEB and the customer.

Straight Through Process with increased control

By default, GCA supports Straight Through Processing (STP) of customer cash management messages, meaning no manual intervention between the customer and SEB's back office systems. As a GCA Extended Service the customer has the option to activate the Parking lot service* for final signing. When the Parking lot is activated, the file will automatically be forwarded to SEB's internet banking tool, C&I Online (File Handling Service), upon arrival at SEB. There, the customer will be able to view, verify and perform the final signing of the selected files before they are processed by SEB's back office systems.

The Parking lot also makes it possible for customers to send Swedish local payment files (LB/BG Salary/SISU) in the GCA channel.



The Parking lot – Specific payment files are parked for final signing at SEB's internet banking tool C&I Online, e.g. files from a specific subsidiary.



Do you want to know more?

For further information, please contact your SEB Global Business Manager or Deputy Business Manager.

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