

Global Corporate Access for Cash Management

SEB's Integration Services channels offer clients a range of business benefits, including a reduced need for multiple channels and greatly simplified Cash Management processes due to a single point of entry for payments, collections and reporting as well as automatic reconciliation.

Global Corporate Access (GCA) is one of the global channel options offered by SEB. It is a secure Host-2-Host internet channel that enables full automation of customer financial core processes related to payments, reporting, reconciliation and collections. GCA is a global service covering a wide range of countries and transaction types, providing clients with access to our CM services in SEB's home markets as well as rest of the markets via SEB's partner banks and other external banks. It means you'll be able to securely integrate your financial systems directly with our back office systems using different format standards such as ISO 20022.

What GCA delivers

GCA delivers full automation of financial core processes with market leading services that provide digitalization with complete control and confidence. The GCA channel gives customers a single point of entry so that ERP systems can be integrated directly with SEB's back-office system using global standards. Cash management services in all SEB markets and beyond are available through GCA.

Who can benefit?

GCA is aimed at any company with cumbersome manual transaction volumes, typically large and medium size businesses. GCA is also ideal for Payment Service Providers (PSP), who can now offer their customers the benefits of GCA in a simple and cost efficient way through the cloud.

At a glance: the key benefits

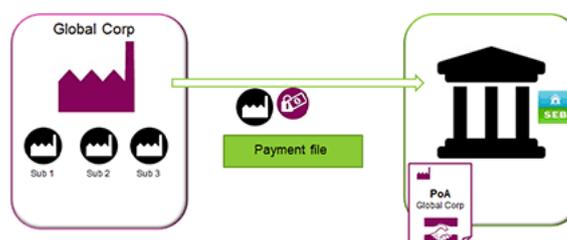
- Full automation of financial core processes
- Digitization with complete control and confidence
- Single point of entry for ERP system integration
- Fully based on global standards and secure technologies
- Market leading ISO 20022 support
- Global geographical coverage

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

- Reduced need for parallel bank and channel solutions

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 a general Power of Attorney (PoA), common for the entire customer (group) set-up. The customer is additionally identified by a 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 a subsidiary 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 GCA, SEB delivers a 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 can forward payment instructions to, and receive account information from, any account in any bank in the world, making the GCA channel a true single point of entry.

Formats for Cash management

GCA supports a wide range of payment and reporting format standards and message types. These include:

- ISO 20022 format standard and messages
- MT940/MT941/MT942 message types
- Swedish local formats (LB/BG Salary)

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

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Communication and Security

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

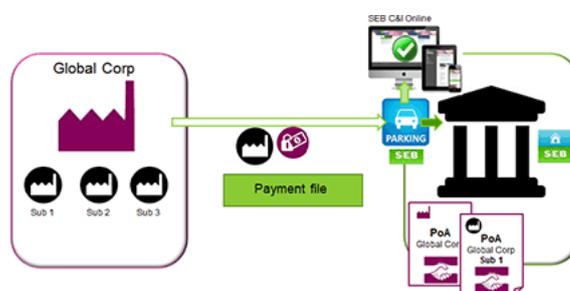
- SFTP (Secure File Transfer Protocol), offering high level security through built in encryption and PGP signing for all of the messages as well as additional PGP encryption.
- AS2 (Applicability Statement 2) security is achieved by using AS2 certificates as digital signature and built in encryption as well as additional PGP encryption and PGP signature.

The security solutions ensure that the files sent between SEB and customer are always encrypted. Additionally, the sending party is always uniquely 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 customer.

Formats 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 tools, C&I Online (File Handling Service) or Internetbanken Företag, 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) in the GCA channel. Furthermore the Parking lot service enable the customer to potentially transfer any type of file and format like Receivables- and Custody- files.



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.