Integration services

Integration Services is the collective name for SEB's secure Host-2-Host channels. The channels Global Corporate Access (GCA) is based on internet communication and Corporate Access over SWIFT (CAoS) is based on SWIFTNet communication. SEB Integration Services potentially support any file type of any format to enable workflow automation in multiple customer processes.

Description of Integration Services

Historically, SEB customers have used Integration Services for file transfers to automate financial processes related only to Accounts Payables, Account Receivables and General Ledger. Other transaction types or message types like Receivables and Global Custody have been transferred separately through multiple integrations with SEB mostly using SSH File Transfer Protocol (SFTP). The main purpose of such integrations has been to establish a secure and encrypted delivery channel to and from SEB.

Today SEB customers can use both GCA and CAoS as the one and only SEB integration channel for Cash Management, Global Custody and Receivables. The biggest value of SEB integration channels is the possibility to digitize multiple customer workflow processes such as:

- Payments and collections
- Reporting and reconciliation
- Receivables and supply chain financing
- Fund executions and trade settlements

Furthermore, customers are reducing cost and complexity by eliminating multiple connections.

Integration services enable customers to use the interface of their own core system via direct integration with SEB instead of separate electronic banking tools or multiple integrations.

Multiple message types in SEB file channels

GCA and CAoS support the exchange of any message type between SEB and the customer. Currently SEB has enabled messages for Cash Management, Global Custody as well as Receivables and Supply Chain Finance. Sometimes the customer message format is not supported by SEB back-office systems. In such cases it is possible for SEB to translate the customer's message format into a supported message format as an automated step in the message transfer process to SEB. By this

SEB further enables customer workflow processes to reach a very high level of digitization. In case the customer need a communication set-up towards a third party involved in the end-to-end processing, it is possible to transfer these messages via SEB integration channels and SEB will forward them to the third party as well as providing reporting from the third party. There are two ways for SEB to identify the message types, either SEB can natively identify the message type by detection or the message type will be identified by an agreed file name prefix. Please see the details in the respective product sheet.

Key benefits

- One single channel for multiple filetypes and message types
- Enables full automation of financial core processes
- Enables full automation of processes related to Receivables and Global Custody
- Offer digitization with remained control and confidence
- Fully based on global standards and secure technologies
- Market leading ISO 20022 support
- Global geographical coverage
- Reduced need for parallel bank and channel solutions
- Reduced cost by eliminating multiple connections

Target groups

Integration Services are intended for any company who need to exchange financial documents in one or several file formats with SEB. The core driver is, from an historical perspective, cumbersome manual payment and reporting volumes, typical for large and medium size companies. Integration Services also enables digitization beyond financial processes since Global Custody and Receivables are already supported and there are more to come. Integration Services are also intended for Payment Service Providers (PSP). PSPs have the opportunity to offer their customers the benefits of integration channels GCA and CAoS in a very simple and cost-efficient way through the Cloud Integration service.

Communication and Security

Every message transferred in SEB integration channels must be encrypted and digitally signed.

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

- SFTP, offering high level security through built in encryption and PGP (Pretty Good Privacy) signing for all of the messages as well as additional PGP encryption.

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- 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.

For CAoS, secure communication and digital signatures are provided by SWIFT.

Our security solutions ensure that all files sent between SEB and the customer are always signed and encrypted. Since the sending party is always unambiguously identified by the digital signature, we can ensure that the file content has not been tampered with during the transport between SEB and the customer. When files are stored before the transfer to SEB they might be subject for manipulations. SEB therefore always recommend encrypting customer files before they are stored for transfer. Safepax 4 is a third-party product supporting such encryption.

Do you want to know more?

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