



Checklist for service agencies that help SEB customers with manual transfers of payment files and balance reports.

Information to service agencies

If your customer is an SEB customer and you currently help them, or want to start helping them, with manual transfers of payment files and balance reports it is important that you together make the transition to the new payment format ISO 20022. You will then be able to continue sending and receiving payments on behalf of your customer, regardless of whether you are a customer of SEB or not.

Below you can follow a few simple steps to get the solution for you and your customers in place.

For manual transfer of payment files and balance reports to work, your customers (or you if you have a power of attorney) need to connect to the service "Payments in ISO format" in SEB's internetbank. Attached is a checklist you can send to your customers, where they can read more about how the service works and the steps they need to follow.

[Read more and sign up for "Betalingar i ISO-format \(Payments in ISO format\)" \(Swedish\)](#)

Please note, if you and/or your customers use an enterprise resource planning (ERP) system provider that is integrated with SEB, you do not need to sign up for "Payments in ISO format", instead towards "Automatisk bokföringstjänst (Automatic accounting)".

[Read more and connect to "Automatisk bokföring \(Automated accounting\)" \(Swedish\)](#)

This checklist applies only to customers that use ERP systems not integrated with SEB.

[ERP system providers integrated with SEB \(see bottom of page\)](#)

STEP 1: Preparations.

- Ensure that the ERP system used is adapted for files in the ISO 20022 format. This means that the ERP system providers must adapt the payment files to SEB's file format descriptions for the ISO format. The files must also be tested and approved in SEB's test tools.

[SEB's test tools](#)

- Decide which type of file for balance reporting you want to download, preferably in consultation with your SEB customers. You need to verify that the ERP system used supports the reporting you select. SEB offers: Account statements - camt.053 or Transaction report - camt.054 b/c/d/e.
- All supplier payments at Bankgirot must be completed before the customer activates the service "Payments in ISO format". Delete or advance future payments or credit notes. If this is not done, you or your customer will need to book them manually afterwards.
- If the ERP system has an option for OCR control, you as a service agency need to decide together with the ERP system provider how you want things to work.
- When your customers join "Payments in ISO format", this service is activated automatically within 3 banking days. If you want the service to start later, it is possible to fill in the desired date (you can choose a date 3 months ahead in time). Your customers always receive a notification from SEB when

the service is activated and ready. Remember to contact the ERP system provider so that they are also ready for the ISO-format for the customer, otherwise you cannot send the payment files correctly.

STEP 2: Authorisations and powers of attorney.

When your customer has activated the service "Payments in ISO format", it is important that you get the right permissions to serve them in the new ISO format.

- Ensure that you are authorised to send and receive files in the new ISO format. The customer's administrator is the person who can issue new authorisations.
 - If your customer is using SEB's internet bank C&I Online and previously sent files in bankgiro format and will now switch to ISO format, then the administrator must update the authorisation for all users for FHS upload: "Upload files ISO 20022/pain.001".
- In SEB, permissions are divided per account and per payment product, regarding sending of payment files and receiving balance reports.

STEP 3: Test the service.

- When the service "Payments in ISO format" is activated and your authorisations to send and receive payments in ISO format are approved, the connection is complete.
- To check if the service works as intended, you send some small payments to and from your customers' SEB accounts and bankgiro numbers.
 - Reporting is currently not possible at the bank giro number level that you previously received from Bankgirot. SEB offers reporting at account level.
- You need to send one payment file per SEB customer. SEB does not allow you to send payment files that contain payments for several customers at the same time.

STEP 4: The service is ready to use – additional help.

- When the steps above are completed and you have encountered no problems, you can work as usual.
- If you need help with authorisation registration, please contact your customers. If you need help with file format issues, please contact the ERP system provider used for your customers.



Checklist for SEB customers that use a service agency for manual handling of payments

Information to SEB customers

The entire payment market is facing a major change with the switch to payments in ISO format. If you currently work with a service agency that helps your company with manual transfers of payment files and account statements, it is important that you work together when making the transition to ISO 20022.

Below you can follow a few simple steps to get the solution for you and your service agency in place.

For the manual transfer of payment files and account statements to work, your company needs to join the service "Payments in ISO format".

[Read more and sign up for "Betalningar i ISO-format \(Payments in ISO format\)" \(Swedish\)](#)

Please note, if you and/or your service agency use an enterprise resource planning (ERP) system provider that is integrated with SEB, you do not need to sign up for "Payments in ISO format", instead you sign up for "Automatisk bokföringstjänst (Automatic accounting)".

[Read more and connect to "Automatisk bokföring \(Automated accounting\)" \(Swedish\)](#)

This checklist and the steps below is required only for customers and service agencies using ERP systems not integrated with SEB and want to upload files manually.

[ERP system providers integrated with SEB \(see bottom of page\)](#)

STEP 1: Preparations.

- Ensure that the ERP system used is adapted for files in the ISO 20022 format. This means that the ERP system provider must adapt the payment files to SEB's file format descriptions for the ISO format. The files must also be tested and approved in SEB's test tools.

[SEB's test tools](#)

- Decide which type of balance report file you want to download, preferably in consultation with your service agency. It is important to verify that the ERP system used supports the statement you select. SEB offers: Account statements - camt.053 or Transaction report - camt.054 b/c/d/e.
- All supplier payments at Bankgirot must be completed before you activate the service "Payments in ISO format". Delete or advance future payments or credit notes. If this is not done, you will need to book them manually afterwards.
- If the ERP system has an option for OCR control, your service agency needs to decide together with the your ERP system how things should work.

STEP 2: Order the service "Payments in ISO format".

- When you order the service "Payments in ISO format" in SEB's internetbank, it is important that the administrator or user authorised to sign an agreement (alone or two together) for the company performs the connection.
- When you connect to "Payments in ISO format", the service is activated automatically within three banking days. If you want the service to start later, it is possible to fill in the desired date (possible to choose 3 months ahead in time). You will always receive a notification when the service is activated

and ready. Remember to contact your ERP system provider so that they are ready as well, otherwise the payment files may not be sent correctly.

STEP 3: Authorisations and powers of attorney.

It is important that you give your service agency the right authorisations to be able to help you in the new ISO format.

- Make sure you give your service agency the right authorisations to send and receive files in the new ISO format. The administrator in your company is the person who can issue new powers of attorney. You may also have appointed designated users who can sign agreements alone or two together.
 - If you work in SEB's internet bank C&I Online and previously sent files in bankgiro format and are now going to switch to ISO format, the administrator of your company must update the authorisation for all users to FHS upload: "Upload files ISO 20022/pain.001".
- In SEB, permissions are divided per account and per payment product, regarding sending of payment files and receiving balance reports.
 - Authorisations in SEB are given per account and what can be registered/signed/sent is given per paid product. This means that a user with a power of attorney to an account has access to see all transactions on the specific account but can only register/sign/send the payment product for which they have a power of attorney. The user can see all transactions on the specific account, regardless of whether there is only a power of attorney for a certain payment product. If you consider that this is not suitable for, for example, the service agency you receive help from, you need to open a new account to separate these sensitive transactions.

STEP 4: Test the service.

- When the service "Payments in ISO format" is activated and you have approved and registered authorisations needed for your service agency to send and receive payments in ISO format, the connection is complete.
- To check if the service works as intended, you send some small payments to and from your SEB accounts and bankgiro numbers.
 - Reporting is currently not available at the level of individual bankgiro numbers as previously from Bankgirot. SEB is offering reporting on account level.

STEP 5: The service is ready to use – additional help.

- When the steps above are completed and you have encountered no problems, your service agency can work as usual.
- Help.
 - **If using C&I Online:** If you are currently using C&I Online, please contact your SEB representative who will help you with the connection. The permissions for who can sign contracts digitally for your company need to be in place for the connection to work.
 - If you need help with file format issues, please contact the ERP system provider.
 - If your service agency needs help with authorisation registration, it is you who help them as you have control over the company's user authorisations.

Keep in mind, if you send files via BG-link and salary files in BG format, remember to contact SEB for help closing them down. If not, billing for these services will proceed.

If you do not have the opportunity to log in to SEB's Business Arena to connect your company to "Payments in ISO format", or if you for some other reason need help with the connection, please contact your corporate customer service at seb.se.

[Företagskundservice \(Corporate customer service\) \(seb.se\)](#)