

A man with a short beard and mustache, wearing a denim shirt and a striped apron, is smiling and holding a bouquet of pink roses. The background is a blurred outdoor setting with wooden beams.

Nordea Connect

Service Description

This document provides an overview of the features available with your merchant account, including how to start accepting payments quickly and safely.

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Nordea Connect

1 Introduction

This service description is intended to give you, as Nordea's Merchant Customer, an overview of the Nordea Connect service.

With your Merchant account, you will be able to offer your Consumers a wide array of payment methods for their purchases, including card payments, invoice payments, PayPal and new electronic payment methods like Swish, Vipps, MobilePay, and Apple Pay. Additional payment methods are added continuously.

Nordea Connect captures purchase amounts and payment details — such as card number and expiration date or other payment credentials, transmits this data to the respective acquirer, obtains purchase authorization and initiates funds collection.

2 Connection methods and processing

This section aims to help you decide how to set up Nordea Connect and to start processing payments securely.

Nordea Connect offers two different solutions for non PCI-DSS Compliant Merchants, **Nordea Connect Hosted Window** and **Nordea Connect Checkout**, both of which can be integrated in two ways, **redirect** and **iframe**.

Redirect

The most common and also the easiest integration is called redirect. When the Consumer has entered all details required at your website, Nordea Connect will take over to capture remaining details. Your Web Shop will then send an HTTP POST to Nordea Connect Payment System and redirect the Consumer to a web page at Nordea Connect. The Consumer will input required details to complete the payment and will then be redirected back to the Web Shop.

Iframe

Iframe or Inline Frame is an HTML page inside another HTML page. It is possible to iframe Nordea Connect Payment Pages, both the **Nordea Connect Hosted Window** and **Nordea Connect Checkout**. This is done by calling Nordea Connect API to initialize a payment and then render the Payment Page as an iframe. From the Consumers perspective, it will look like they are staying in your Web Shop when it'll be Nordea Connect collecting the information.

Nordea Connect also offers **Direct payment integration** for PCI-Compliant Merchants and APIs to support calls to retrieve information and managing transactions.

To utilise these above-mentioned solutions in fast and convenient manner, Nordea Connect provides ready-made integrations for the most popular e-commerce platforms.

2.1 Nordea Connect Hosted Window

Nordea Connect Hosted Window is the easiest and most common solution to handle payments. After a Consumer has finalized the order and is ready to pay, the Consumer will enter personal information such as name, email, phone number and address on your webshop while Nordea Connect is responsible for collecting the payment details such as payment method and credentials. This is most commonly used with redirect, as it is the easiest integration method, while not uncommon to be used with iframe as well.

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What you do to integrate

- Collect details of the items your Consumer wants to buy
- Collect Consumer Information (name, address, email etc)
- Redirect the Consumer to Nordea Connect or iframe the payment page.
- Inform the Consumer of the payment result

What we do

- Collect the Consumer's payment details
- Process the payment and provide you with the results of the payment process
- Save the Consumer's card information (if requested)

2.2 Nordea Connect Checkout

Nordea Connect Checkout offers you a one page checkout where Nordea Connect is responsible for collecting both Consumer information as well as payment details. This solution is mostly used as an iframe and rendered inside the Merchant Web Shop when the Consumer is ready to checkout, but can of course also be used with redirect integration.

What you do to integrate

- Collect details of the items your Consumer wants to buy
- Redirect the Consumer to the Nordea Connect or iframe the payment page.
- Inform the Consumer of the payment result

What we do

- Collect Consumer Information (name, address, email etc)
- Collect the Consumer's payment details
- Process the payment and provide you with the results of the payment process
- Save the Consumer's card information (if requested)

2.3 Direct Payment integration

With the direct payment integration for card transactions you are in full control of the payment experience. Your Consumer will not be redirected to another page.

With the direct integration, you will integrate with Nordea Connect by calling the provided APIs at a system level.

For card payments, you will be subject to regulatory compliance, in particular PCI DSS compliance, since card information is directly entered into the websites developed by you. Before you can start accepting payments, you will need to obtain a PCI DSS certification.

What you do to integrate

- Collect details of the items your Consumer wants to buy
- Collect the Consumer's payment details and their chosen payment method
- Send the payment initiation request to Nordea Connect via server-to-server API integration

What we do

- Process the payment and provide you with the results of the payment process via the API integration

2.4 Additional integration options

Nordea Connect provides additional functionality that you can integrate with as desired, regardless of whether you are using the **Nordea Connect Hosted Window**, **Nordea Connect Checkout** or **Direct payment integration**.

These functions allow you to automate processes, such as:

- Cancelling a payment
- Processing a refund (see section 4.3)
- Managing subscriptions

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2.5 E-commerce integrations

For major E-commerce platform, Nordea Connect provides plugin modules to simplify the integration of Nordea Connect with your chosen platform.

At present, we support the following platforms:
























- WooCommerce
- Magento 1
- Magento 2

We continually work to update the plugins to function with new versions of the platforms. Please contact us to find out which specific versions are supported.

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3 Supported payment methods

Nordea connect offers the following payment methods:¹

Card Payments (Debit / Credit)			
			
			
Mobile & Wallet-based Payments			
			
			
Bank Online Payments (for Finland)			
 S-Pankki	 Aktia	 OP	 Nordea
 Danske Bank	 Handelsbanken	 Ålandsbanken	 POP Pankki
 Säästöpankki	 Oma Säästöpankki		
Pay-After-Delivery			
 AfterPay	PDF invoice		

¹ Please note that the trademark of each payment method is owned by the relevant service provider. As a user of the service, you accept to use the trademarks in accordance with the instructions provided by the trademark owner.

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4 Other Features

This section describes additional available functionality.

4.1 Merchant Portal

The Nordea Connect Merchant Portal is your interface allowing you to:

- Search for transactions and view their status
- Cancel transactions and process refund requests
- Create Reports
- Handle Subscriptions
- Configure settings related to your shop

To ensure that only authorized users have access, the Nordea Connect Merchant Portal uses strong authentication which works with BankID in Sweden and Norway, NemID in Denmark and in Finland using the national e-ID service supported by Finnish banks. In some cases we will allow access for a read-only user with an e-mail & password combination.

4.2 Saving card details

You can offer Consumers to save their credit and debit card details for re-use in the Nordea Connect solution, either during a payment or in a separate save card screen. This means you can process future payments even quicker.

As Consumers' card details will be stored in the Nordea Connect system there will be no additional PCI DSS compliance requirements for you as a Merchant.

4.3 Processing of refunds

Nordea Connect makes processing refunds easy as you initiate them from the Merchant Portal. Alternatively, you can integrate your system with our refund API.

4.4 Test your integration

We provide a comprehensive and secure test environment where you can test your technical integration with Nordea Connect. Our test environment supports the testing of many payment methods to ensure you can test as much as you want before moving into live environment to accept real payments.

5 Settlements

Nordea Connect does not handle Settlements. All settlements are handled by your Acquirer for respective payment method.

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6 Fraud prevention

While the internet is a great sales channel, it also provides criminals with new opportunities to defraud Consumers and Merchants.

Nordea Connect uses a number of security measures to help identify your Consumers properly and protect you as a Merchant.

6.1 Identifying your Consumers

For card payments, Nordea Connect uses:

- Card Verification Value (CVV2).
- 3D Secure 2.0, e.g. Visa's "Verified by Visa", MasterCard's "SecureCode" and "SafeKey" by AMEX, which reduces your exposure to charge back transactions.

For non-card transactions, Nordea Connect uses local strong authentication methods required by the payment method, e.g. BankID for Swish.

6.2 Protecting you as a Merchant

Upon request the following fraud functions and features can be provided.

Transaction limits

Nordea Connect provide default limits that have been deemed to give a good level of protection. This applies to limits such as CVV limits, 3D Secure limits and transaction limits.

Country selection

You have the possibility to restrict card purchases based on the issuing country.

Blacklisting of card numbers

Nordea Connect maintains an overall card blacklist to which cards are being added at the request of acquirers, card-issuers or public bodies (for example, due to evidence of fraud).

Information on the card's country of issue and the country the Consumer is connecting from

Upon request, Nordea Connect can send you information about a card's country of issue and the country from which an order is being placed, based on the IP address of your Consumer. You can then compare this information with their order and shipment details. Any inconsistencies between the countries listed can indicate a serious risk, and should be investigated prior to the order being dispatched. This can help protect your business from chargebacks.

Risk scoring

Upon request every transaction through Nordea Connect can also be checked by a Fraud Engine which calculates a risk score based on a wide range of parameters. These settings can be configured to perform certain actions based on the risk score, such as suggesting another payment method if the risk score exceeds a certain level.

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7 Roles and responsibilities

The following table outlines the overall responsibilities ensuring a smooth operation of the service.

Service / Functionality / Component	Responsibility
Developing your web store	Merchant
Developing and maintaining the payment information interface on your web store	Merchant
Developing and maintaining the payment information interface for the online payment service	Nordea Connect
Defining the design of the Nordea Connect online payment service (if you wish to tailor the look and feel of the payment pages)	Merchant
Maintaining the design of the Nordea Connect Online payment service	Nordea Connect
Card holder's strong electronic identification	Nordea Connect
Collecting and sending details of the Consumer order and authenticity of their identity to Nordea Connect (except payment data)	Merchant
Connecting the web store to the public internet	Merchant
Saving payment card details within Nordea Connect	Nordea Connect
Nordea Connect online payment service (verification and transaction traffic)	Nordea Connect
Merchant's financial management system	Merchant
Connection to the Merchant's financial management system	Merchant
Connections from Nordea Connect to the acquirers	Nordea Connect
Acquirers' services	Acquirers

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8 Support

For support, please contact Nordea Connect on support@nordeaconnect.zendesk.com