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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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 Consumer a wide array of payment methods for their purchases, including card payments, online bank payments (Finland only), mobile and wallet based payment methods like Swish and Siirto, and pay-after-delivery through AfterPay. Additional payment methods are added continually.

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 Consumer purchase authorization through 3DS/Strong Authentication and initiates payment processing and funds collection.

2   Connection methods and processing

This section aims to help you decide how you should set up Nordea Connect in the way which suits you and your business, and start processing payments securely.

You can integrate to the service either via a custom integration, or using one of the 3rd party E-commerce platforms. With the custom integration method, you have the option of using the Hosted payment pages integration and/or the direct payment integration (also referred to as Server-2-Server integration).

2.1   E-commerce integrations

For some major e-commerce platforms, 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

Nordea Connect also supports custom integrations to ecommerce platforms other than those listed above, and new plugins are being developed continually to ease the integration process for these platforms. Furthermore, we continually work to update the existing plugins to function with new versions of the platforms. Please contact us to find out which specific versions are supported today.

2.2   Hosted payment pages integration

Hosted payment pages integration is the simplest way of providing payment methods to your customers. This option reduces the burden of complying with regulations such as PCI DSS, as Nordea Connect takes care of the Consumer's card payment details. With the Hosted payment pages integration you embed a payment link in your checkout page which will redirect your Consumer to Nordea Connect's payment page provided by Nordea.

The Nordea Connect payment page displays correctly on a wide range of devices. Consumers can make payments via web browsers on their personal computers, tablets or mobile phones. The payment page can also be embedded within a mobile application. Furthermore, the payment page can be styled to match the look of your e-commerce store or mobile application, providing a seamless experience for your customers.

With the Hosted payment pages integration you can take advantage of a wide variety of existing payment methods. As new payment methods emerge, you will be able to add these with minimal changes to your system.

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What you need to do during a purchase	What Nordea takes care of during a purchase
• Collect details of the items your customer wants to buy • Redirect the customer to the Nordea Connect page to make a payment • Inform the customer of the payment result	• Collect the customer's payment details on our payment page • Process the payment and provide you with the results of the payment process • Save the customer's card information (if requested)

2.3   Direct payment integration (Server-2-Server)

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

Using this integration method, Nordea Connect supports credit card transactions and mobile payments. Please contact us for further information regarding supported payment methods.

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. Remember that our other integration option, Hosted payment pages integration, removes these compliance obligations.

What you need to do during a purchase	What Nordea takes care of during a purchase
• Collect details of the items your customer wants to buy • Collect the customer's payment details and their chosen payment method • Send the payment initiation request to Nordea Connect via Server-2-Server API integration	• 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 according to your own choice, regardless of whether you are using the Hosted payment pages integration or direct payment integration.

These functions allow you to automate processes, such as:

- Cancelling a payment
- Processing a refund (see section 4.5 *Processing of refunds*)
- Processing repeated payments such as subscriptions (see section 4.4 *Recurring payments/Subscriptions*)

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3   Supported payment methods

Nordea connect offers the following payment methods:[1]

Card Payment (Debit/Credit)			
VISA	MasterCard	Diners Club INTERNATIONAL	AMERICAN EXPRESS
Mobile and Wallet-Based Payments			
swish	Siirto.		
Bank Online Payments (for Finland)			
S-Pankki FIM S-Pankki	Aktia Aktia	OP	Nordea Nordea
Danske Bank Danske Bank	Handelsbanken Handelsbanken	Ålandsbanken	POP Pankki
Säästöpankki	omaѕp Oma Säästöpankki		
Pay After Delivery			
AfterPay			

4   Other Features

This section describes additional available functionality which complements the Nordea Connect service.

4.1   Merchant Portal

The Nordea Connect Merchant Portal is an interface for you to manage your webshop's payment activity. The Merchant Portal allows you to:

- Search for transactions and view their status

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[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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- Cancel transactions and process refund requests
- Access reports and statistics (see section 5)
- Perform administrative actions, such as maintaining the account number used for Nordea Connect direct settlements (Finland only), user administration, blacklisting of cards, etc.

To ensure that only authorized users have access, the Nordea Connect Merchant Portal uses local authentication methods ie. TUPAS in Finland and BankID in Sweden.

4.2   Saving card details

You can offer your customers 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, either through the Hosted payment pages integration or the direct payment integration, resulting in a more seamless experience for your customers.

With storing your customers' card details in the Nordea Connect system, instead of your own system, you can minimize your regulatory burden, in particular PCI DSS compliance.

4.3   Delayed payment and partial capture

Nordea Conect allows you to reserve the Consumers funds on their account, until you ship the goods/enable the service, after which you capture the funds using either the Merchant Portal or your e-commerce platform console. You can also do a *partial capture* if only a part of the order can be shipped.

4.4   Recurring payments / Subscriptions

Nordea Connect also support repeated payments, without the need for the Consumer to reauthorise the purchase. Please note that this needs to be supported in the agreement with your acquirer, we advise you to check this before proceeding with this feature.

4.5   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. It is also possible to perform refunds from the admin view of most of the 3rd party ecommerce platforms, if you have integrated to Nordea Connect using one of our plugins, or via a custom integration to an ecommerce platform.

Note: For online bank payments in Finland, S-Pankki and Ålandsbanken do not currently support the automated processing of refunds. You will therefore need to refund your customer by alternative means.

4.6   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 all supported payment methods to ensure you can test everything you want in order to avoid issues.

5   Reports

Reports provide an overview of your activities and can be used for reconciliation. Nordea Connect offers a selection of report types to suit your business needs available in different formats. You can find the reports within the Nordea Connect Merchant Portal.

Below are examples of what can be found in these reports:

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- Summary of monthly money flow, including details of total amounts per payment method and also the total transaction count
- Summary of the daily money flow
- Individual transactions which have errors
- Summary of completed refunds
- Overview of sales figures per day, week or month

6   Settlements

Nordea Connect follows two settlement models, which are applicable depending on chosen payment methods:

- Native Payment Method Settlement
  All funds from your Consumers are collected and settled to your Merchant Account directly from the particular Payment Method, subject to the settlement cycle defined by the Payment Method provider. You will receive a confirmation of the accepted payment, and Nordea Connect will initiate the settlement process to payment method providers requiring this, e.g. card aquirers.

- Collector Model Settlement
  All funds from your Consumers are collected by Nordea Connect on your behalf, and credited to your Merchant Account within four business days. Collected funds will be gathered in Nordea's client account and you will receive a confirmation of the accepted payment. Nordea's payment confirmation will be considered a completion of the financial obligation from your Consumers to you. Settlements processed by Nordea Connect will be credited to a bank account which you maintain within the Merchant Portal. Nordea Connect provides reconciliation reports as described in Reports (section 5).
  Note that this method is currently only applicable for e-Payments and Siirto payments in Finland.

7   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 customers properly and protect you as a Merchant.

7.1   Identifying your customers

For card payments, Nordea Connect uses:

- Card Verification Value (CVV2).
- 3D Secure, 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, with the exception of Afterpay (pay-after-delivery payment method) where registered Consumer details are used.

7.2   Protecting you as a Merchant

Transaction limits

Nordea Connect provides 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

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You have the possibility to restrict card purchases based on the issuing country to reduce the risk of fraud. It's easy to select country groups, e.g. all Nordic and EU countries. When activated, cards issued in the unselected countries will be blocked.

Blacklisting of card numbers

There are two ways of cards being blacklisted, which will prevent them from being used for purchases:

- You can enter card numbers directly into your blacklist and all orders placed with any such card will be rejected.
- 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 customer. 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

Based on all transactions processed by Nordea Connect, an overall risk score is continually updated. This takes into consideration the total amount of transactions that have, for example, been placed with the same card details or delivery address, regardless of whether you or another Merchant has processed the payment.

The risk score also increases based on any differences in the card issuing country, the country where the Consumer is located (based on their IP address) and the country of the delivery address.

If the risk score exceeds a certain threshold, we will send you an email to alert you of the higher risk associated with a specific payment or cardholder, so you can take appropriate action.

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8   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
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 payment page	Nordea
Card holder's strong electronic identification	Nordea
Collecting and sending details of the customer 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 the Nordea Connect service	Nordea
Verification and transaction traffic through the Nordea Connect service	Nordea
Reporting service user interface	Nordea
Financial management data transfer service	Nordea
Merchant's financial management system	Merchant
Connection to the Merchant's financial management system	Merchant
Connections from Nordea Connect to the acquirers	Nordea
Acquirers' services	Acquirers

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9 Support

For customer support, please contact Nordea Connect as follows:

9.1 Finland

Finnish support phone number (recommended contact for urgent support):

0100-5010

General questions:

support@nordeaconnect.com

Support hours EET, Finnish time:

- Monday to Friday 8.00 – 21.00
- Saturday 9.00 – 18.00
- Sunday 12.00 – 18.00
- Exceptions on national holidays

9.2 Sweden

Swedish support phone number (recommended contact for urgent support):

0 77 22 80 888

General questions:

support@nordeaconnect.com

Support hours CET, Swedish time:

- Monday to Friday 7.00 – 20.00
- Saturday 8.00 – 17.00
- Sunday 11.00 – 17.00
- Exceptions on national holidays