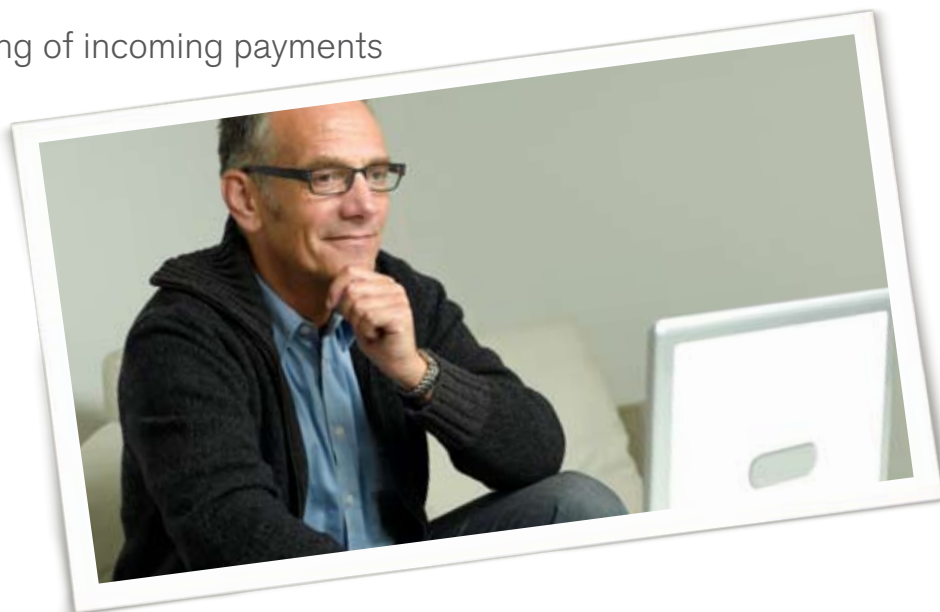


## Total IN

– For reporting of incoming payments



Our new service Total IN will save time and money through greater efficiency in work related to the handling of incoming payments. We offer you comprehensive payment solutions – unique for the Swedish payments market.

### Routines today

Companies with large-scale incoming PlusGiro payments, Bankgiro payments and payments from foreign countries often need to use several different file-payment services to make the automatic checking of customer sales ledgers as effective as possible. Payments that cannot be ticked off automatically, must be manually checked using account statements or other transaction reporting on paper or via Internet. This consumes time and resources. When support is needed this can involve contacts with various units depending on where the in-payment comes from and how it is reported.

### Simplified routines with Total IN

Our new service Total IN integrates the total in-payment flow:

- This means you get **only one transaction file** that includes all of your incoming payments to your PlusGiro account:
  - PlusGiro in-payments
  - Bankgiro in-payments
  - and cross-border in-payments

You make the choice of what is to be included in the file.

- You also get access to an **interface via Internet** showing you data corresponding to the information in the transaction file, as well as document images of PlusGiro in-payment forms and Bankgiro forms.
- You get **one source of full support** to deal with your questions concerning all incoming payments reported in Total IN.
- You get access to transactions and document images covering 10 years via Internet.

### Save time and money

- Checking against the customer sales ledger can be faster and simpler if you by choice request increased search of reference numbers, invoice numbers or customer numbers. Numbers found can be ticked off automatically against the customer sales ledger.
- The few **remaining payments** for which automatic checking is not possible can be seen

via the **Internet interface**. All information including document images of PlusGiro in-payment forms or Bankgiro forms, if any, is available. If however you are unsure as to sender of the payment, you can get direct payer messages and payer details if such information is shown. This reduces the number of collection letters sent in error.

- **Credit notes** and incoming cross-border payments can be handled **automatically** via the file or manually via a special list in the Internet interface.
- In-payments in **all currencies** handled by Nordea can be reported for automatic checking.
- You can easily check that the amount credited to the account matches the total sum of

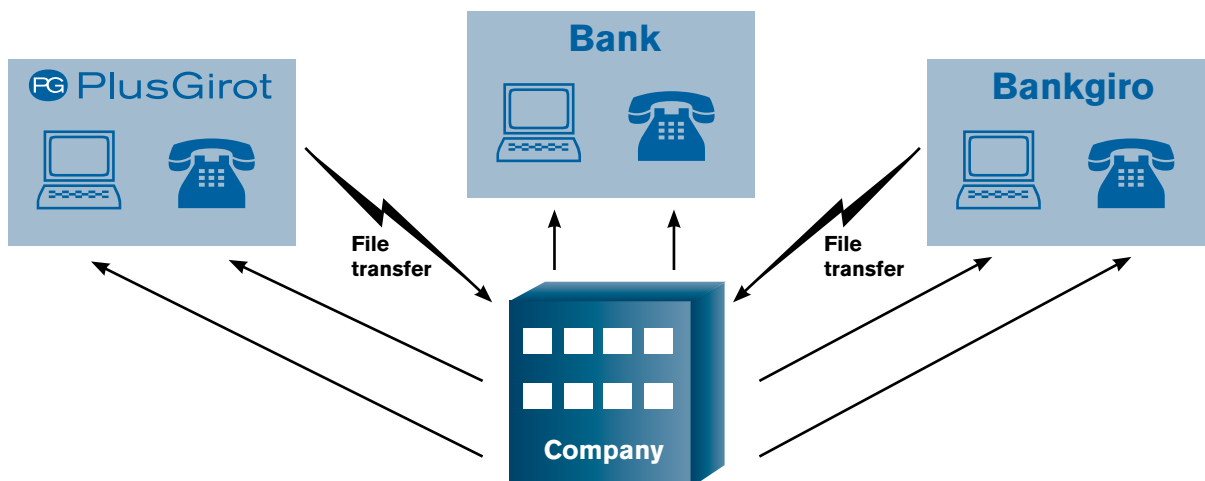
in-payments in the transaction file.

- You get access to all account details at the latest by 06.00 on the banking day after the posting date, via both the transaction file and the Internet interface.
- Upon request we can also send transaction files three times during the posting date with the transactions handled at the time for each file delivery.

**Would you like to find out more?**

We will be happy to tell you more about Total IN and our other services related to payments and Cash Management. Please contact your local branch of Nordea.

**Current checking routines** (transaction files for each service)



**Checking routines tomorrow, with Total IN** (one transaction file)

