



# NEA “Julkarameller” e-faktura

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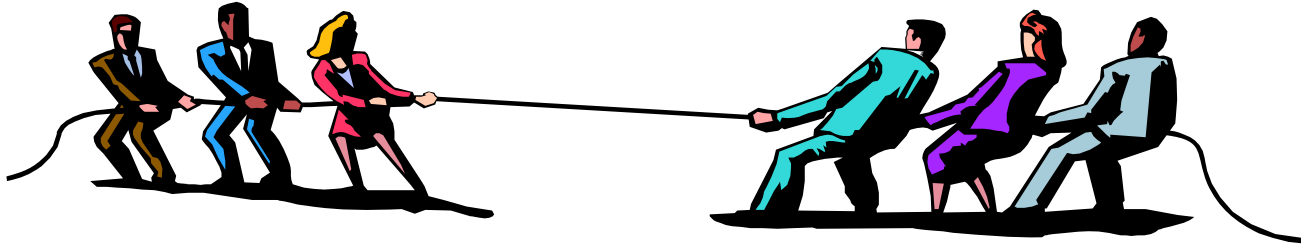
# Agenda

- **Hinder och drivkrafter**
- **Banksamarbete**
- **Frågor ?**





What is the driver respectively  
the hinder for e-invoicing?



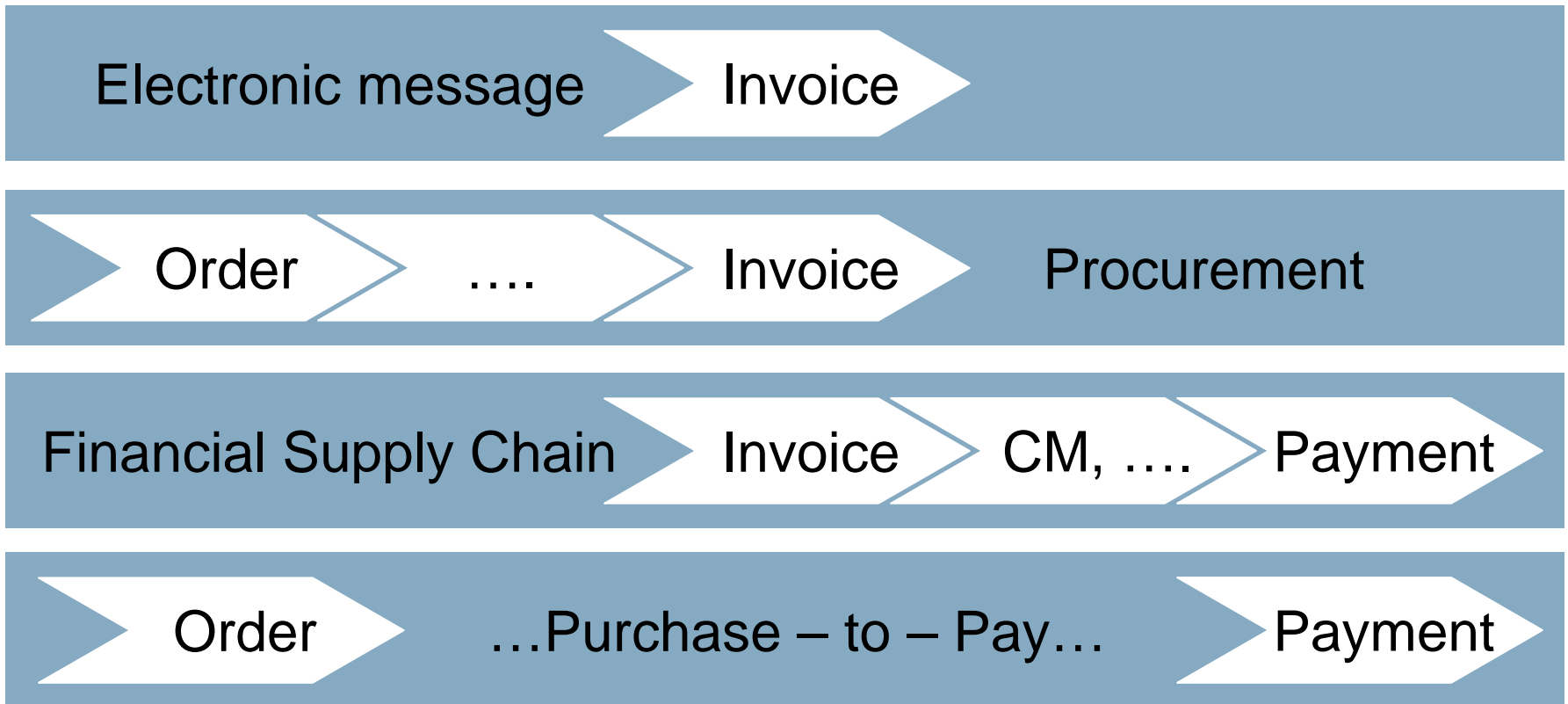
## Drivers

- Fewer errors , less work, less lead time
- Cost reduction
- Quality
- Better follow up
- Consolidation
- Harmonization
- Enables electronic archiving
- ...

## Hinder

- Many actors and value propositions (VAN and Operators, ERP vendors, Workflow vendors and other software houses, Marketplaces, **Banks**, Standardisation forums, Other Organisations and "experts")
- Confusion about terminology
- Standards
- Project size
- Organisational structure
- Business relies too much on off-line technologies (phone, fax, emails).
- ...

## Enhancement of the value and process chain in progress

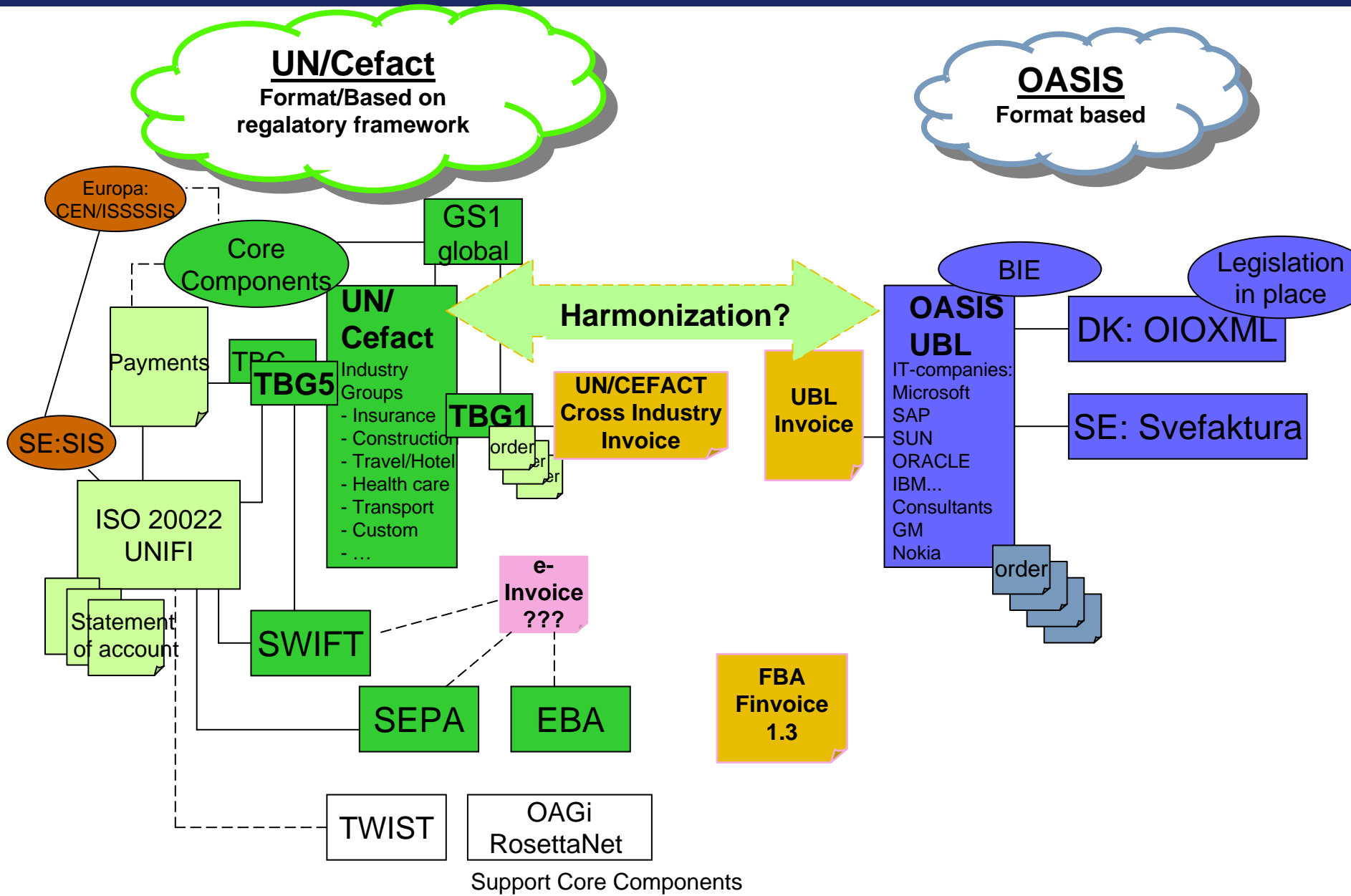


Beyond message transport: Intelligent processing of different messages, e.g. dispute resolution, payment reconciliation, workflow etc.

# Samverkan inom Bankområdet



# Nordea Standardisation at a global level



# Bankföreningen: Bankernas samarbete kring e-faktura

(Danske Bank, Nordea, SEB, SHB, Swedbank)

- Ett bankgemensamt samtrafikavtal/regelverk ska vara klart  
**2006-12-31**
- Eventuell utveckling hos Bankgirot och berörda banker för utveckling/anpassning av system ska vara klar  
**2007-03-31**
- Samtliga deltagande banker ska sinsemellan ha tecknat bilateralt samtrafikavtal senast  
**2007-03-31**
- Produktionsstart senast  
**2007-07-01**

## Invoices to ALL customers – send to all in one channel – JUST LIKE PAYMENTS



**Invoice Sender:**

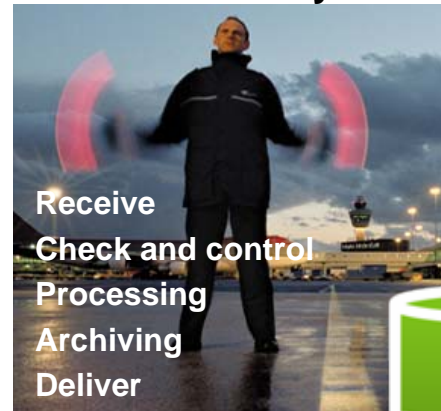
- 1) thru Netbank
- 2) thru ERP systems
- 3) thru 3rd party software  
- "virtual" printer  
- ...



**Nordea**   
Or any bank

Non Nordea Customers

Other Bank or Operator - just like payments



**Invoice Receiver:**

- 1) Netbank (XML)
- 2) File transfer to ERP system (XML/EDI)
- 3) Printed invoice



**No** investments or software installations for small customers !!!

*Making it  
possible*



***Thank You!***

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