

ISO 20022-based payments in Norway

PEPPOL profile of CEF eDelivery and ISO 20022-
based documents

London November 22

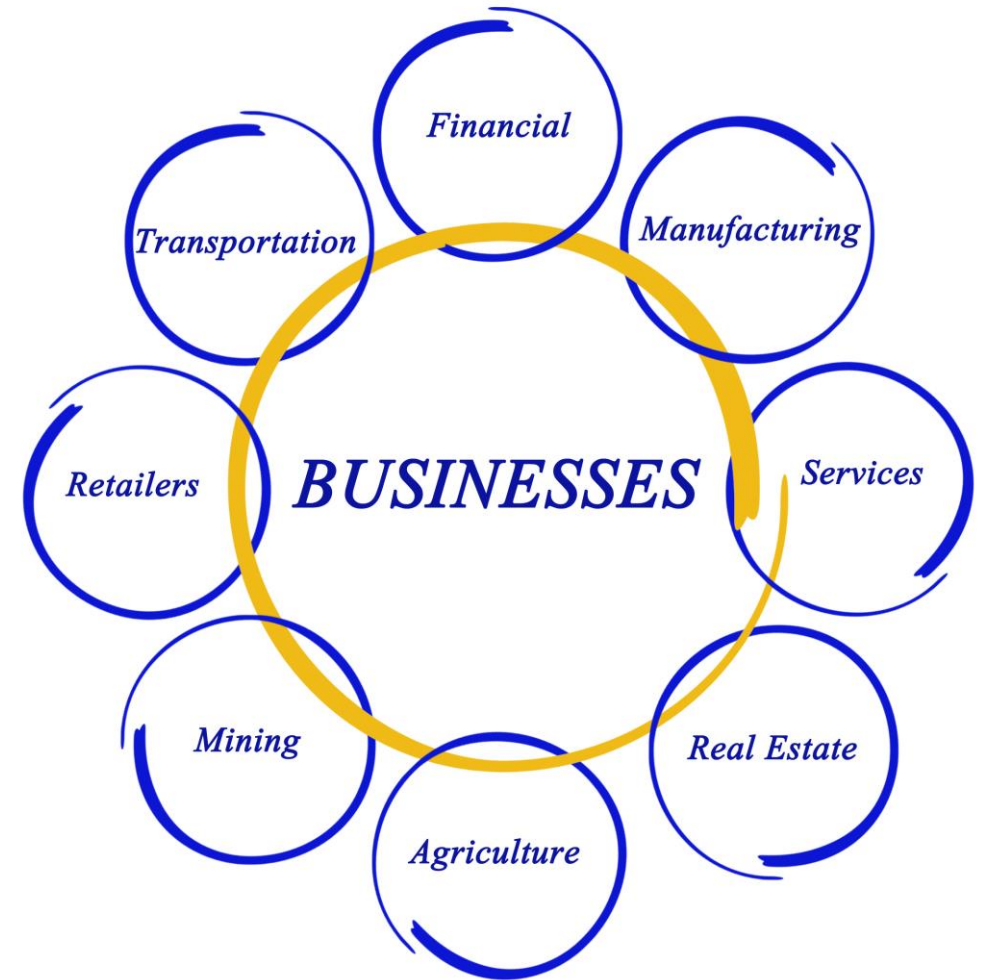
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Agenda

- **Background**
- **Transport infrastructure**
- **Document flow**
- **New services**
- **Project partners**



Background #1 Why are we doing this?

Government Agency for Financial Management

- ▶ In charge of framework agreement with banks for central government agencies for Norway.
- ▶ Requires use of PEPPOL profile of CEF eDelivery (extended) and ASiC archive as a common standard in new bank agreements. This is for ISO 20022-based secure filing and secure file transport.

Background #2 Why are we doing this?

- ▶ Banks and ERP vendors need one solution for ISO 20022 compliance for public and private sector.
- ▶ Covers off-line payments in the customer bank interface.
- ▶ Reuse of open source.
- ▶ Based on open standards.
- ▶ Little need for SW development.

Why are **we** doing this?



- ▶ No end-user lock-in
- ▶ Reduce number of communication solutions
- ▶ Reduce number of payments formats
- ▶ Reduce number of secure solutions
- ▶ Use of common standards for:
 - ▶ Security of payments
 - ▶ Secure transport infrastructure
- ▶ Easy to implement

Transport infrastructure

Is this what we really want?

Norway



Security solutions
Network solutions

Bank1 Bank2 Bank3 Bank4 Bank4

Security solutions
Network solutions

Security solutions
Network solutions

Security solutions
Network solutions

Security solutions
Network solutions

Country X



Security solutions
Network solutions

Bank1 Bank2 Bank3 Bank4

Security solutions
Network solutions

Security solutions
Network solutions

Security solutions
Network solutions

Country Y



Security solutions
Network solutions

Bank1 Bank2 Bank3 Bank4 Bank4

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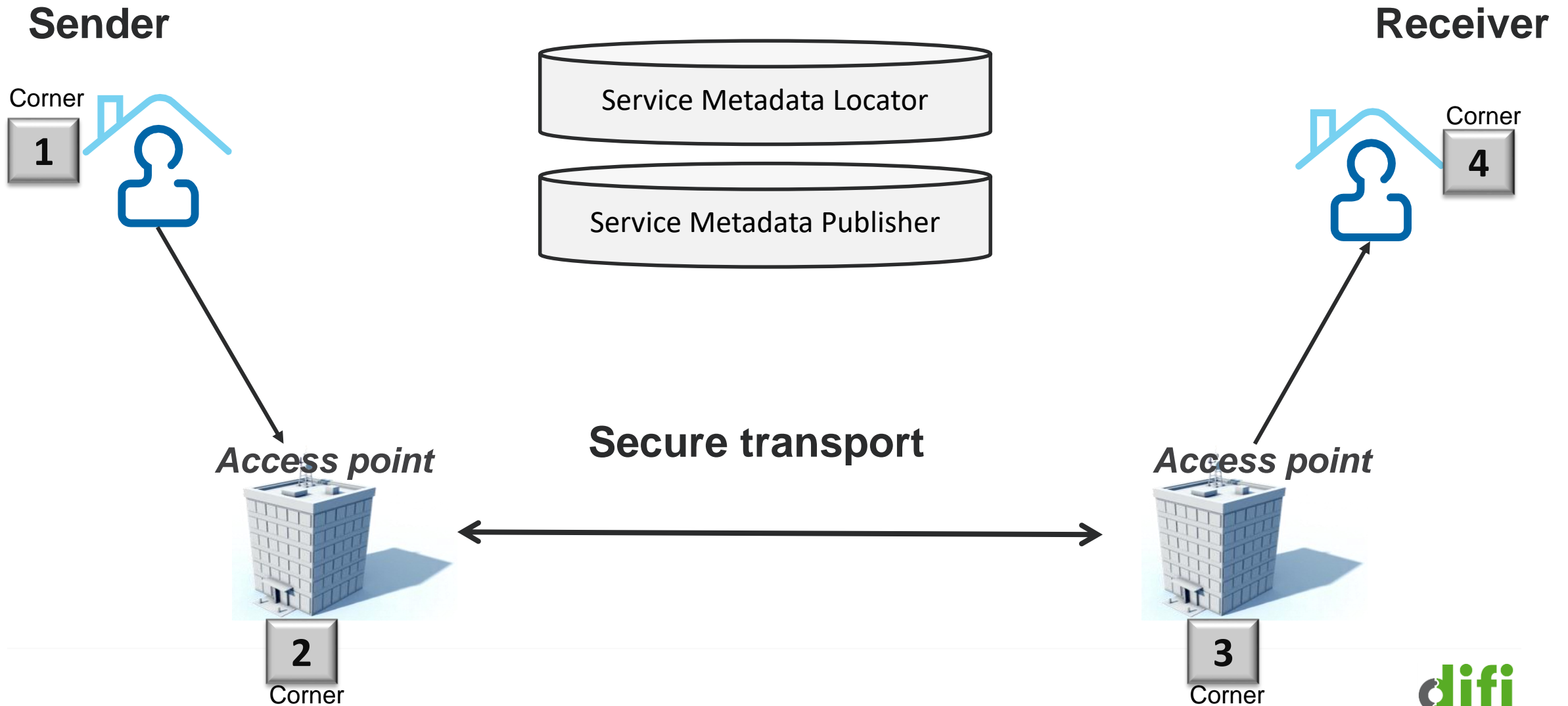
Security solutions
Network solutions

Security solutions
Network solutions

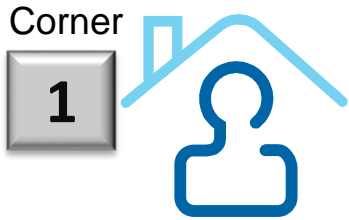
Security solutions
Network solutions

No common transport infrastructure
No common security mechanism

The four corner model

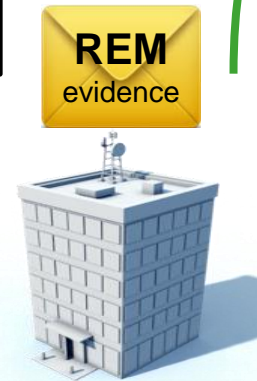


Sender



- Document validation
- ASiC-e
- Encrypting - PKI

Connector – vefa.SRest



Corner 2

Public key service

Version 1 hosted by Difi

Service Metadata Locator

Hosted by EC

Service Metadata Publisher

Hosted by Difi in Norway

PKI
PEPPOL

Secure transport

- ASiC-e
- REM – Sign evidence
- PKI (PEPPOL)
- AS2
- TLS
- HTTP



Corner 3

Receiver

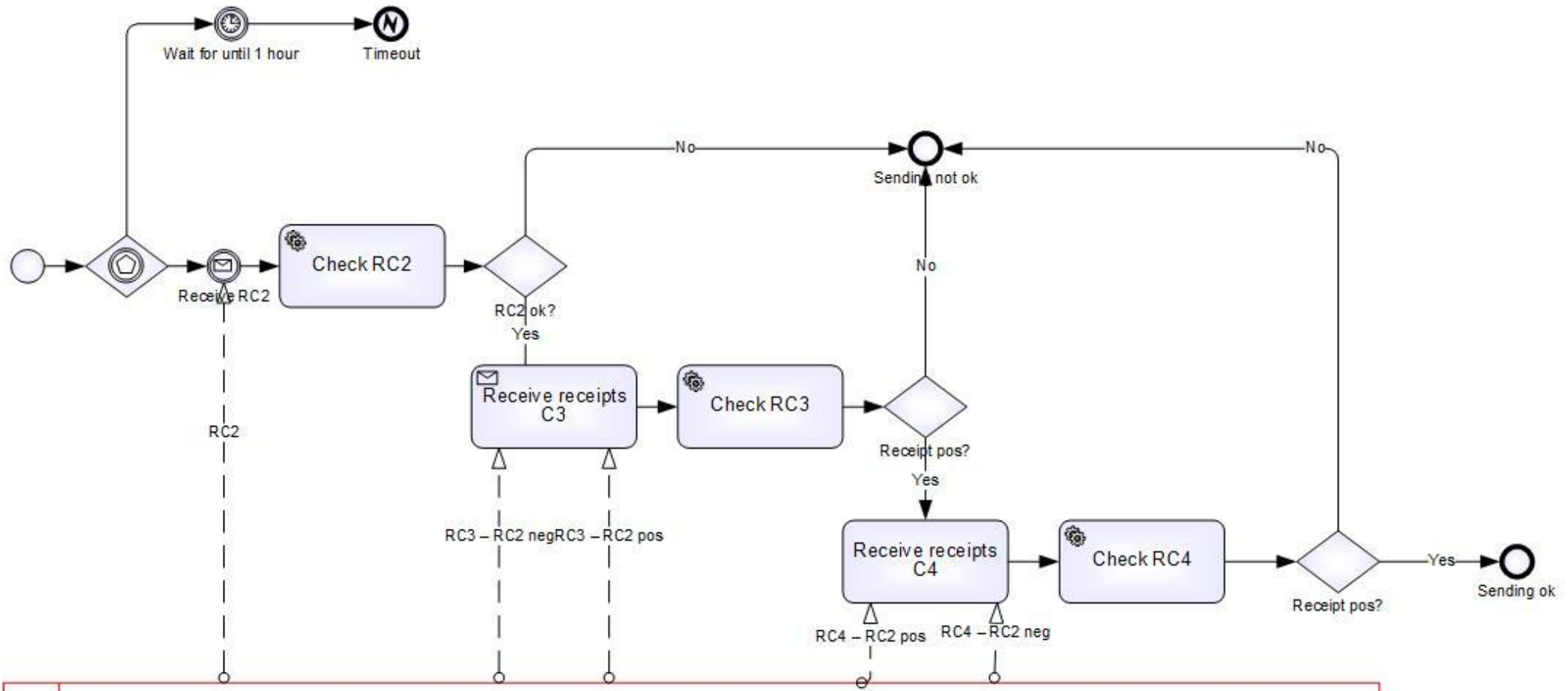


- ASiC-e
- Decrypting - PKI

Connector – vefa.SRest



Document flow



Corner 2

New services

Extra functionality end-to-end security

- ▶ Certificate Service (Company certificates)
- ▶ MDN with timestamp
- ▶ ETSI REM evidences
- ▶ Receipts (all corners)

Open source

- ▶ ASiC archive
- ▶ Encryption
- ▶ Vefa.SRest
- ▶ Oxalis 4.X (Extended MDN and REM)
- ▶ SBDH



Project partners

Norwegian project partners

ERP vendors:

Unit4

Daldata

Tripletex

Nets

Visma

UniMicro

Logiq

Pagero

Bank sector:

Sparebank1

Nordea

Eika bankene

Swedish Bankers' Association

DNB

Danske bank

Bits

Public sector:

NAV (Norwegian Labour and Welfare Organisation)

KMD (Denmark)

Lånekassen (Educational loan)

Difi

DFØ (Agency for Financial Management)

Skatteetaten (Inland Revenue Service)

Others:

Access point forum (Norway)

EHF user forum (Norway)

