0:09

hello

0:10

i'm matt burns i'm the senior business

0:12

development manager

0:13

at cberger i'm delighted to have anders

0:16

ehrman here today from seb

0:18

one of the leading financial

0:20

institutions in the nordic

0:22

region hi anders hi matt it's a pleasure

0:25

to be here

0:26

welcome in his role as global channel

0:29

manager for seb

0:31

i'll be talking to anders today about

0:33

scb's programme of digitalization

0:35

innovation and process improvement for

0:38

their corporate client

0:40

user community now and

0:43

just i have a number of questions i'd

0:44

like to ask you and i think that the

0:45

first one really is related to your

0:48

long-term involvement in these projects

0:51

for improvement automation

0:53

digitalization for

0:55

um improving process and enhancing

0:58

your channels to your your customers um

1:01

well can you tell me a bit about the

1:02

origins the starting point

1:04

and what some of the key drivers were

1:07

for sab

1:08

integration and process automation

1:09

actually started in the 1990s

1:12

one of our largest customers approached

1:14

us said please sub

1:15

we are entering all our payments

1:17

manually and we have hundreds of

1:19

suppliers all over the world

1:21

we get account reporting on papers write

1:24

paper

1:24

and we need to do all reconciliations

1:26

manually they asked us please can you

1:28

come up with a solution

1:30

that makes lives easier for us and so we

1:33

did

1:34

so 25 years ago we we integrated our

1:37

first customer

1:39

and with the focus to digitize their

1:42

financial processes

1:43

related to accounts payable accounts

1:45

receivable general ledger

1:47

and and of course to to enable them

1:51

to develop automatic reconciliations

1:54

and we have been doing that ever since

1:57

and and today

1:58

all sme large customers are integrated

2:00

in this way

2:01

sieberg were involved as well and have

2:03

been involved in

2:05

providing um a significant part of this

2:08

solution so it would be good to get your

2:10

um insight into

2:12

what does it look like and where did we

2:14

come in as a provider

2:16

when we started with cberg here we

2:17

started to use the this platform the

2:19

business integration suit as a

2:22

pure managed file transfer platform but

2:24

together with cberger we start

2:26

to look into uh what other capabilities

2:30

uh were available in the platform and

2:34

fairly soon we realized that we can do a

2:36

lot more things

2:37

especially if we combine the the sort of

2:40

the intelligence capabilities

2:42

of the biz platform so the capabilities

2:45

in the in the biz platform with this new

2:48

fantastic format ic 20 or 22

2:50

and all the artifacts that you can

2:52

collect around the payment

2:53

initiation message in that format so

2:56

together with zberger we had the ideas

2:59

and you see where you provided

3:01

architects on your platform and the

3:03

development resources

3:04

and 2014 and i was able to go live

3:09

with a very very important offering from

3:11

from our side and that is to integrate

3:13

customer

3:14

through service providers and bank

3:16

integrators

3:18

so from the previous six to nine months

3:20

in implementing a corporate customer

3:22

we are now implementing sma customers

3:24

and one-man companies

3:26

in a minute and also we offer

3:30

self-service implementation and

3:32

onboarding for these customers

3:34

so it's and we have a tremendous

3:37

increase in the number of customers

3:40

how do you see yourself being able to

3:42

cater for

3:44

extended channel integration well when

3:47

it comes to this kind of channel

3:48

integration i think

3:50

i think the majority of the world think

3:52

about integrating financial processes

3:55

and automating them and our integration

3:59

solution has been

4:00

just that for very very many years but

4:02

the last couple of years we have sort of

4:04

extended the approach and

4:07

we are now offering basically any

4:10

product type and

4:11

any format type to be integrated in the

4:14

same

4:15

integration setup and we are providing

4:18

our customer the possibility

4:19

not only for secure transport that we

4:22

did today

4:23

but since we're automating everything

4:24

but it has to do with the delivery

4:27

when it has to do with the format

4:29

conversions and so forth

4:30

so there are no manual steps that it

4:32

used to be it's sort of straight through

4:34

processing of any message type

4:37

that is really unable for a customer to

4:39

expand

4:40

their business process automation

4:43

related to other bank services

4:45

thank cash thank you anders that's very

4:48

insightful what

4:49

it's clear from what you've been telling

4:51

me that the opening up the service to

4:54

to this sme client base is going to have

4:57

offered some significant

4:58

um benefits and advantages for for those

5:02

types of clients can you

5:03

can you outline where you saw the

5:05

benefits being delivered and what kind

5:06

of feedback you were getting from

5:08

from those sme clients

5:12

yeah i mean during these years we have

5:13

been working very closely with erp

5:15

providers

5:16

that provide erp services account and

5:19

it's very very their their

5:21

message to the customer base is

5:23

automated bookkeeping

5:25

and and this is really something that

5:27

basically

5:28

all companies are interested and

5:30

especially if you look into one

5:32

one-man campaigns i mean they want to be

5:35

out there

5:36

earning money every hour of the working

5:38

day not sitting with

5:39

bookkeeping tasks so um

5:43

and then also looking forward with p27

5:46

initiative in nordics where the entire

5:48

payment declaring system will be

5:50

replaced

5:51

and we are for seeing massive

5:55

increase in transaction volumes so and

5:58

and also the all customers in the nordic

6:02

countries affected must be migrated

6:06

from the legacy payment types and

6:07

clearinghouse into the new one

6:09

and to having this structure with with

6:11

the cooperation partners the

6:13

erp erp vendors also banking integrators

6:17

that we are are interacting with will be

6:20

a key element to make this a success

6:23

story

6:24

in terms of what happens beyond pete 27

6:28

is is the focus for p27 now for the next

6:32

12 months 24 months is there anything

6:34

else

6:35

um that that complements that that's

6:37

that's going to be

6:39

an additional development or evolution

6:41

of the service or

6:43

is the focus going to be on what the

6:45

requirements are to meet peak 27 and the

6:47

demand that's going to come from that

6:49

initiative

6:50

well of course we have a constant

6:52

challenge

6:53

an opportunity to mitigate fraud and

6:56

also when it comes to money laundry so

6:59

that's an area that is

7:01

extremely high up on the agenda on the

7:03

top of the agenda for the bank

7:06

but also since we are using

7:09

the seaburger business integration suite

7:13

for what it can actually do it because

7:16

it is an

7:16

intelligent platform that we have

7:19

managed to develop a lot of interesting

7:21

services on

7:22

i mean previously our wholesale channel

7:24

with only cash management

7:26

today we can sort of we can integrate

7:29

any kind of message type from

7:31

with our customer using the same

7:33

communication channel

7:34

and what we are basically doing here is

7:37

to replacing what they have

7:39

what they had yesterday which was sort

7:41

of a secure

7:42

transfer an encrypted transfer between

7:45

our customer and the bank

7:46

now we are providing through automatic

7:50

optimization

7:51

meaning that we can go into multiple

7:55

business processes in our customer base

7:57

and to help them to ultimately

7:58

digitize them so today we already have

8:01

global custody and

8:03

receivables finance their flows are

8:05

included in this

8:07

in in my offering and there are more

8:09

product areas within sap to be added to

8:12

this

8:13

thank you for that there's a couple of

8:15

other topics i i wanted to touch on

8:17

which i think um

8:19

are very integral to this discussion one

8:23

is around

8:23

open banking i mean open banking is is

8:26

clearly linked to

8:29

file handling message transformation and

8:30

the overall digitalization program

8:34

how are you regarding the more

8:37

established file based integration

8:39

approach which

8:40

you've talked about today with the the

8:42

new your apis which we all

8:44

tend to associate with with open banking

8:47

but

8:47

what's your perspective on that yeah i

8:51

mean i think apis

8:52

are extremely interesting but on the

8:56

other hand i think they are very very

8:57

much a piped

8:59

you can also look upon an api as a new

9:01

way of communicating with the bank to

9:02

get access to the same services

9:05

as a file integration customer has but

9:08

nevertheless

9:09

there are a lot of advantages i would

9:11

say that apis

9:12

is the most natural way to get

9:16

for instance to get full benefit out of

9:18

the new

9:19

cfa instant products we will support cpa

9:23

instant products

9:24

in the file integration parts but then

9:26

you will get

9:27

almost the instant i think we can expect

9:30

a turnaround time for for something like

9:33

three minutes

9:34

compared to the 10 seconds that you will

9:37

that you will get

9:38

using apis so at the end of the day

9:42

there there are many many corporate

9:43

customers who will be extremely pleased

9:46

with almost

9:47

instant continuing to sending instant

9:49

payment instructions

9:51

through the file channel and furthermore

9:53

when it comes due to apis and file

9:55

integration

9:56

i strongly believe in in the coexistence

9:58

situations for many years to come

10:01

the file integration solution that

10:04

basically all our customers will have

10:05

soon

10:06

uh it it it adds so much value and it's

10:10

so structured and it's so easy and it's

10:12

so affordable

10:13

so there's you know saying don't break

10:16

what works

10:18

but i do strongly believe that we will

10:20

add api based services

10:21

on top of file integration like for

10:25

instance if i just give one example

10:27

the customer sends a payment file to us

10:29

and then two days

10:30

later they get second thoughts about

10:33

some payment instructions

10:34

what they can do today is they can enter

10:38

into future events through our interface

10:42

and they can move the date forward they

10:44

can change the amount and so forth they

10:47

can do

10:48

edits on the payment instructions and

10:50

then they

10:51

approve it and then when the payment is

10:53

executed and you get the

10:55

account reporting and you're trying to

10:57

do automatic reconciliation that will

10:59

fail

11:00

because the remittance information in

11:02

the payment instruction has changed for

11:05

what's in the ledger

11:07

and i think this is the back way way to

11:10

do it

11:10

i think that these changes should be

11:13

requested

11:14

through the erp interface in the erp

11:17

system

11:18

and the erp system should send an api

11:20

call to us

11:21

asking can we please modify these

11:24

payment instructions in the following

11:26

way

11:26

and assuming that they are still in

11:28

future events so they haven't been

11:30

processed

11:31

then we will look into that we will do

11:32

the changes we will send a confirmation

11:34

back through an api

11:36

and when the confirmation comes back

11:39

the erp system is updating the ledger

11:43

so that you can reconcile when it's all

11:45

over

11:46

so this is what we see happen and

11:50

based on apis i also see that

11:53

our services will become available in

11:56

the european

11:57

interface in a much much higher level

12:00

than what we are seeing today

12:02

because we have we have a good dialogue

12:05

with our customers and we know one thing

12:06

for sure

12:07

if they can choose between sitting in

12:09

the erp interface or sitting in the bank

12:11

interface

12:12

and 100 out of 100 answer we want to be

12:16

in the erp interface so for

12:17

us going forward that will be extremely

12:20

important

12:21

to to create that customer experience

12:23

that they are asking for

12:26

thank you and as you've said it's it's

12:27

that being able to accommodate

12:29

for different types of clients so having

12:33

the new apis combined with the

12:35

traditional file integration formats and

12:37

connectivity methods is giving that that

12:40

flexibility

12:42

one final question which which is again

12:44

related to p27 real-time payments is

12:47

we all know with ongoing

12:51

drives towards instantaneous payments

12:53

and

12:54

instantaneous gratification if you like

12:56

of services that

12:58

aml and fraud have become a more and

13:00

more pronounced topic

13:03

can you say a few things about about the

13:06

um

13:07

what you've learned from the aml 5

13:10

directive which

13:11

i i believe your neighbors in norway

13:14

have been

13:16

driving in a very pragmatic but

13:19

should we say strict interpretation of

13:21

that of that uh directive

13:23

um what is sweden what is heb um

13:26

trying to do with with to to

13:29

support that initiative yeah i mean we

13:32

shouldn't look at directives as burdens

13:35

uh many times good things come out of uh

13:38

directives and if we look into

13:41

aml5 especially in norway how they

13:44

interpreted the

13:45

the rulebook and the framework they're

13:48

focusing a lot of

13:50

identifying the person behind initiating

13:53

a payment file to be sent to the bank

13:56

and this is something that's not has

13:59

been very very common in the past

14:01

we at the sap we have had the

14:02

proprietary solution in place for

14:05

five years but if we're looking into

14:08

market practices the market standards

14:12

there are no such today what we are

14:15

seeing is

14:16

when it comes to the iso 2022 format

14:19

the new messaging implementation

14:20

guideline has been proposed in norway

14:22

and it's being

14:23

sort of approved now by the actors

14:27

and there we are talking about the

14:28

financial institutions but also of

14:30

course the erp vendors

14:32

that needs to implement this for the

14:33

customers and

14:35

and that's very very important and this

14:37

is a very

14:38

interesting evolution i think also for

14:40

the iso 2022 format

14:43

in suv we have totally iso 2022 centric

14:47

for

14:48

for the last decade

14:51

and and whenever we are whenever

14:55

we are launching new intelligent

14:57

services

14:58

we are doing this using iso2022

15:03

meaning that customers who are using

15:04

legacy format would

15:06

not get access to these features and

15:08

this is not because of

15:10

that we are bad guys it is only because

15:13

because the ic2022 format

15:15

provides so many opportunities and we

15:18

will see

15:19

message implementation guidelines new

15:21

ones being launched

15:22

and launched and adopted in the market

15:24

above the one that

15:26

carry personal information so it's the

15:28

future and we are totally committed to

15:30

it

15:31

thank you for that and that's very

15:33

insight very interesting some of the

15:34

developments you're doing and one of the

15:36

things you did mention when we were

15:37

talking earlier was around related

15:40

processes to not just

15:42

payments and and cash management but

15:44

also the whole kyc

15:47

process which is clearly fundamental to

15:50

to onboarding clients and to

15:52

approving clients and getting them in to

15:54

use your

15:55

products and services can you tell us a

15:57

little bit about what what's going on in

15:59

in in your region with regard to kyc and

16:02

how that relates to this

16:04

particular overall digitalization

16:07

program that you're deeply involved with

16:11

yeah i mean the banks all the banks need

16:13

to do kyc and it's a lot of effort to do

16:16

it and all banks have been thinking

16:17

about how should we automate and

16:19

digitize the

16:20

kyc process and and finally the leading

16:23

banks in nordics have decided

16:25

to do something together and that is

16:28

what's done now

16:29

it's under uh pilot testing right now

16:33

and the interesting thing is that our

16:35

organization is

16:36

responsible for these kyc messages

16:39

that's being transferred from sap

16:41

to this utility and the response coming

16:44

back

16:45

they are using this integration solution

16:48

with this flexible with this sort of

16:50

portfolio

16:51

of flexibility services that we have

16:53

been able to develop

16:55

and once again it was a configuration

16:58

thing not a single line of code

17:00

to enter totally new flow between

17:02

ourselves and external party

17:04

well i just thank you for that it sounds

17:06

like you've got a lot of

17:07

uh a lot on your plate for the the next

17:11

next few years but it also sounds like

17:13

you've achieved a significant amount

17:15

with the

17:16

integration onboarding digitalization

17:19

program and uh

17:20

may i wish you every continued success

17:22

of that and we look forward to continued

17:24

uh working with you thank you

17:50

you

Inglese (generati automaticamente)