



**THE KEY TO SUCCESS IS THROUGH
SME AND INTEROPERABILITY!**

Eva Hervedsson
13 October 2010



Agenda

THE KEY TO SUCCESS IS THROUGH SME AND INTEROPERABILITY!

- **Co-operation between non-banks and banks!**
 - Content standards between Service Providers!
 - Two level addressing!
- **Need for a change in mindset to enable an efficient and simple set up between suppliers and buyers**
- **Lessons learned; a bank perspective on e-invoicing**



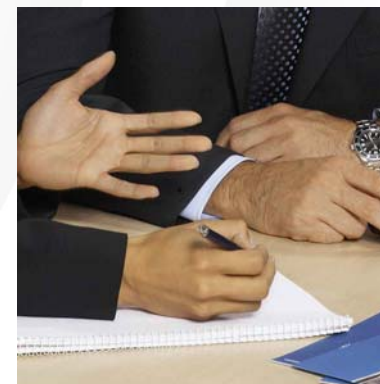
THE KEY TO SUCCESS IS THROUGH SME AND INTEROPERABILITY!

- **Reach!!!**
- **Interoperability standard**
- **SME and Micro Organisations**
 - Characteristic
 - One channel
 - How to fulfil their needs
- **Large business & SME as counterparties**
 - Arena for matchmaking...
 - Quality when exchanging e-addresses



Co-operation between non-banks and banks!

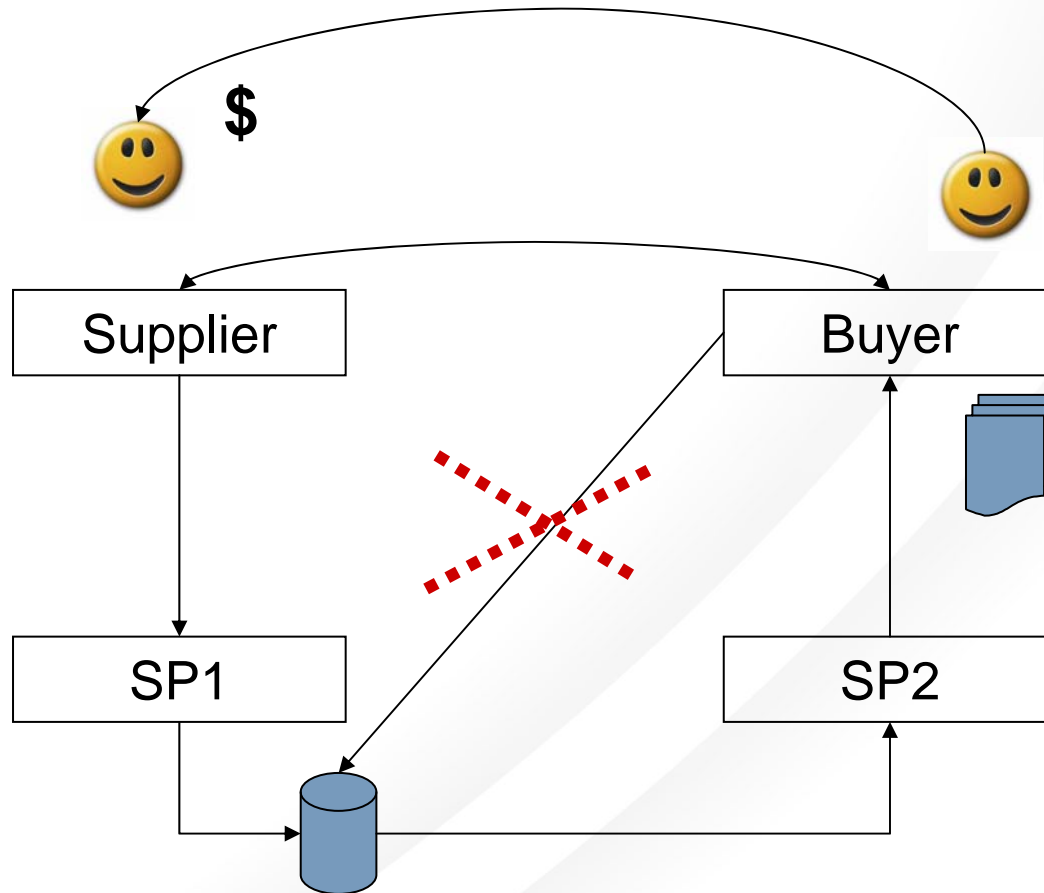
- Targeting different customer segments
- Differences in ability and strengths
- Non-banks as Service Providers
- Banks as Service Providers – A place to meet
- Together we can make it happen! We need each other!



Need for a change in mindset to enable an efficient and simple set up between suppliers and buyers

- **Standardised set up**
- **Enable e-invoicing for SME**
- **Lower the demand of content**
- **Interoperability**
 - **Content standards between Service Providers**
 - **Two level addressing**

Content standards between Service Providers & Two level addressing!



Lessons learned; a bank perspective on e-invoicing

- **It has to be simple!**
- **Co-operate! We focus on the things we are good at and for the rest we partner up!**
 - Easy for Suppliers to get started!
 - Don't compete about infrastructure!
 - You can and should co-operate with your competitors!
- **Share knowledge and experience with each other!!**

But foremost important is a change in mindset!



A wide-angle photograph of a serene coastal landscape. The foreground and middle ground are dominated by large, smooth, rounded rocks of various shades of grey and brown, partially submerged in calm, dark blue water. The water reflects the clear, light blue sky above. The horizon is visible in the distance, where the water meets a vast, open sky. The overall atmosphere is peaceful and natural.

Thank you.

Eva Hervidsson
Nordea
eva.hervidsson@nordea.com