SEPA Direct Debit

The course of a SEPA Direct Debit

This is a short description of how to send a SEPA Direct Debit collection via Business eBanking.

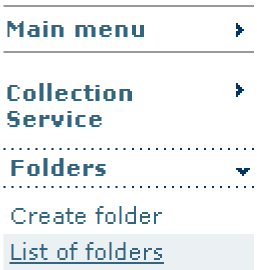
In the following sections you can follow, step by step, the course of sending a SEPA Direct Debit collection via Business eBanking.

1. Send SEPA Direct Debit files
2. Check collections
3. Close folder and authorize collections
4. Rejection of files
5. Check status on collections online
6. Receive SEPA Direct Debit status files
7. See booked collections

Send SEPA Direct Debit files

You may send SEPA Direct Debit collections and cancellations via Business eBanking.

Choose *list of folders* and search for local files on the location where you store your SEPA Direct Debit files.



In the function arrow you then choose *Send folder* or you select several files you wish to send and then you click on the *Send folder* button.

Check collections

Before the collections are executed, you have the option of checking the number and sum of your collections. You can check your collections via *list of folders* in the menu.

The *List of folders* contains the folders you have worked with today. You also have the option of searching for folders from earlier dates.

- The column *Status* shows whether the folder is open, closed or rejected by the bank.
- The column *Checksum* shows the sum of the collections in the folder.
- The column *Number* shows how many collections there are in the folder.
- The column *Could not be processed* shows the number of erroneous collections that could not be processed.

You can see basic information on the collections by

- Clicking on the function arrow on the left of the current folder
- Selecting the menu point *List collections.*

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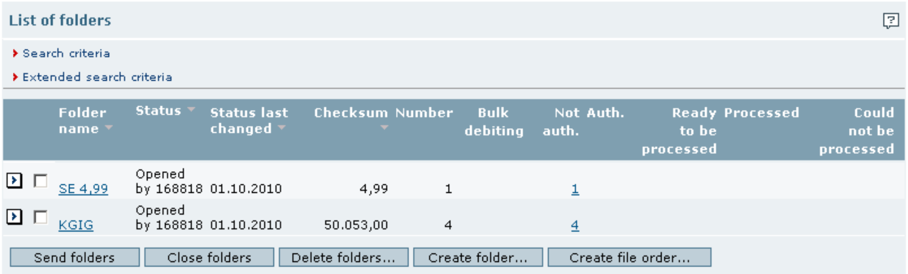
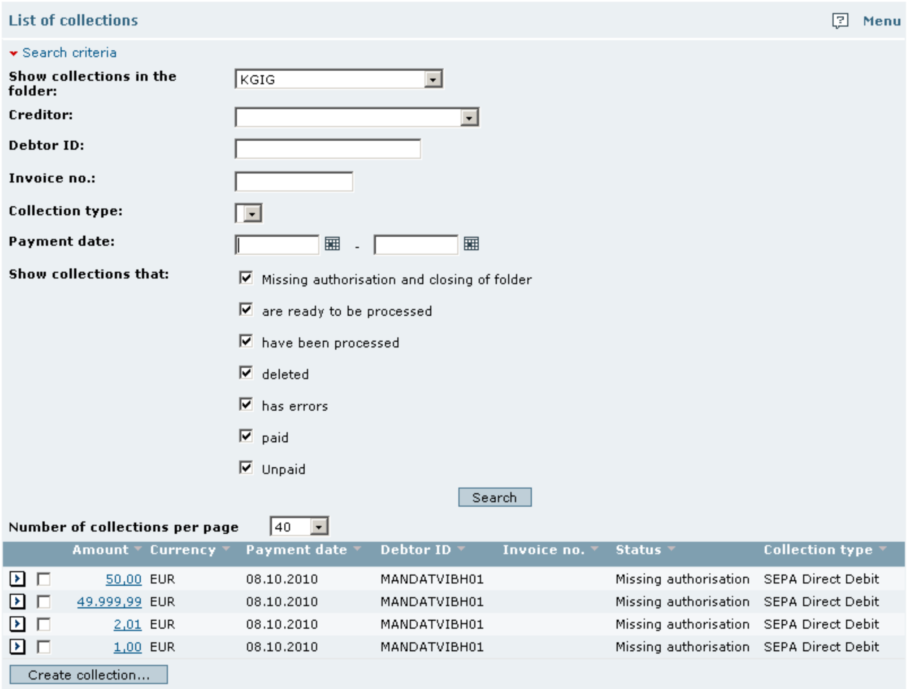


Now you will see a list of the collections in the folder.



Close folder and authorize collections

A folder with status *Opened by xxxxxx* is a draft and the collections in the folder will not be executed. In a folder with the status *Closed by xxxxxx*, we will execute the collections at the earliest 14 calendar days before the due date, if the conditions are right.

When you want to close the folder and approve the collections, you must select *List of folders* in the *shortcut* or in the menu.

- Click on the function arrow to the left of the current folder.
- Select the menu point *Close folder and authorize all collections*.
- Enter the security code to give the collections a digital signature.
- Click on the *OK* button.

Your collections are now authorized and the folder is closed. The collections are now ready to be executed and have status ”*Ready for processing*” or ”*Processed*”.

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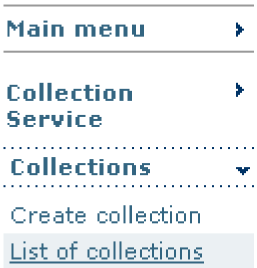
Rejection of files

A folder with status *Rejected by the bank* will not be executed and the status text indicates that the format validation on the file has failed.

If you need to know the reason for the rejection please contact EDI support.

Check status on collections online

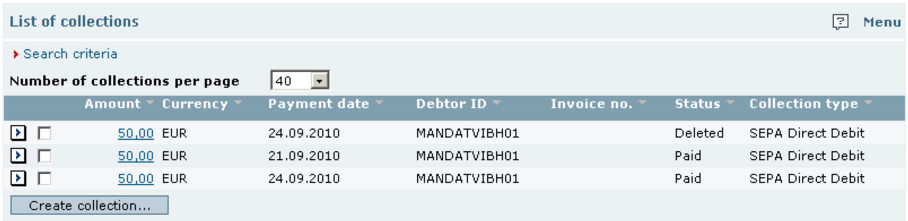
You can check the status on your collections in Business eBanking by using the menu



In *list of collections* you must search for the collections you would like to check.

- The column *status* shows the current status for each collection.

Please be advised that status can change from "*Paid*" to "*Not paid*" if the debtor rejects the collection after paying it.

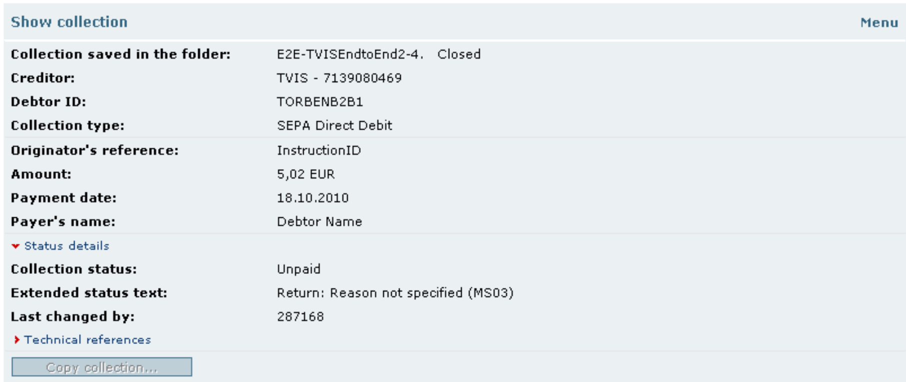


	Amount	Currency	Payment date	Debtor ID	Invoice no.	Status	Collection type
	50,00	EUR	24.09.2010	MANDATVIBH01		Deleted	SEPA Direct Debit
	50,00	EUR	21.09.2010	MANDATVIBH01		Paid	SEPA Direct Debit
	50,00	EUR	24.09.2010	MANDATVIBH01		Paid	SEPA Direct Debit

You can see an extended status text for each collection by

- Clicking on the function arrow to the left of the current collection
- Selecting the menu point *Show collection.*
- Opening the section *Status details* in the screen *Show collection*

You can now see the basic information on the collection, including the extended status text.



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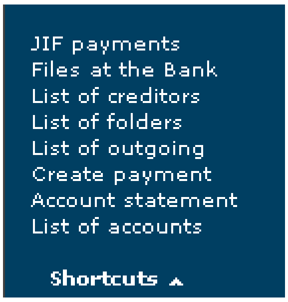
Receive SEPA Direct Debit status files

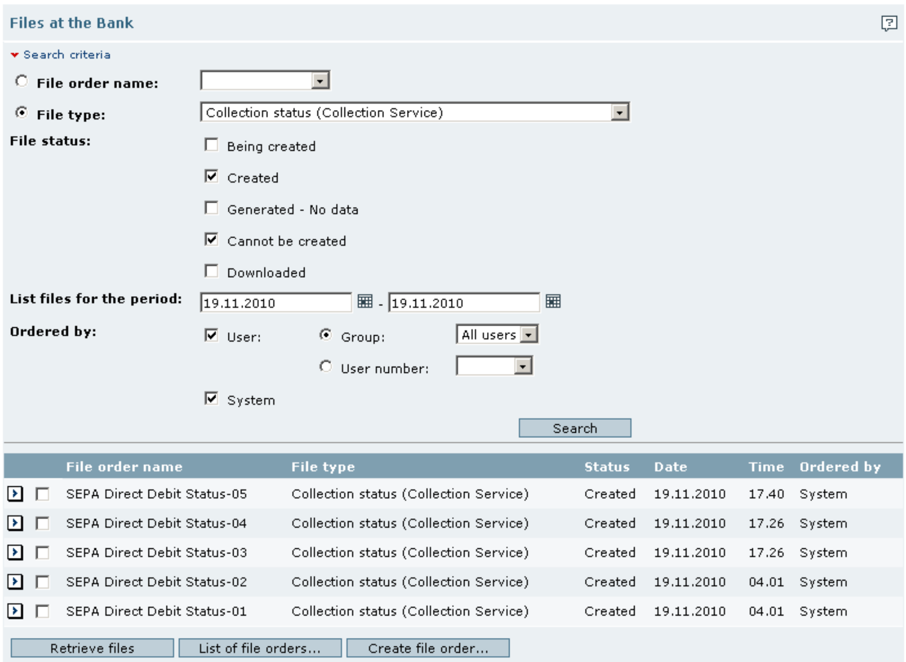
If you wish to receive status files for the collections you send via us you have to state it in each SEPA Direct Debit file. The status files are stored on your PC.

When you want to download a file from the Bank, use the function *Files at the Bank*. You can find the function in the

shortcut: or the menu:



Files at the bank contains files with file type *Collection Status (Collection Service)* and file order name *SEPA Direct Debit status-xx.XML*, where *xx* is a serial number.



Please be advised that status can change from *Paid* to *Not paid* if the debtor rejects the collection after paying it.

See paid collections

You can see the paid collections:

- In *Account statement* in Business Online
- On the paper account statement
- Via electronic account statements which can be retrieved under *Files at the bank*

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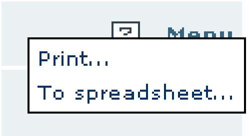
Menu

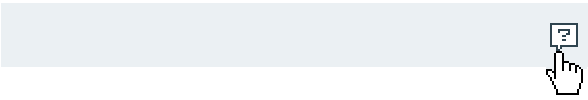
When you move the cursor over *Menu* in the top, right-hand corner, the following menu will appear:



- If you want to print information, you must click on *Print*.
- If you want to transfer information to a spreadsheet, you must click on *To spreadsheet.*

Page help

You can get more help with filling out each field on the page. Click on the question mark in the top, right-hand corner of the page to get page help and select the subject you want to know more about.



Related topics:

- Files at the bank