

HAL E-BANK MANUAL

SEPA DIRECT DEBIT



Hal E-Bank version: 20.X.X.01

Content of Manual

The manual consists of several content sections. The current section is highlighted on the list. The manual's content sections are also available online at wwweng.halcom.si/support.

1. PAYMENTS
2. CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES
3. REMOTE SIGNING
4. ADDRESS BOOK
5. QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL
6. REVIEW OF BALANCE, TRANSACTIONS AND STATEMENTS
7. BANK NOTICES AND MESSAGES TO BANK
8. ADDITIONAL TOOLS AND SETTINGS
9. FILE EXCHANGE
10. E-INVOICES
- 11. SEPA DIRECT DEBIT**
12. SDD REFUSALS AND MANDATES

Table of contents

What is SEPA Direct Debit.....	4
Preparation of SDD Orders (SEPA Direct Debit)	5
Preparation of SDD Batches.....	7
Cancellation or Reversal of Already Sent SDD Orders	8
Exporting Rejected SDD Orders	10

What is SEPA Direct Debit

SEPA direct debit is a standardized electronic debit payment instrument where the ultimate debtor settles his **obligations** to the ultimate creditor through **direct debit of the debtor account**. **Direct debit of the debtor account is conducted by the debtor bank** on the basis of data submitted to the bank by the ultimate creditor. The payer gives preceding consent to the ultimate creditor to prepare the SEPA direct debit order and send it to the debtor bank, on the basis of which the debtor bank executes the order. SEPA direct debit is intended mostly for **companies** - ultimate creditors, which periodically collect more payments from different ultimate debtors (e.g. telecommunication companies, utility companies), however, it is also used for one time payments.

In the **SEPA Direct Debit** section of the manual the following will be presented:

- preparation of SDD order,
- preparation of SDD batch - import,
- possibility of cancellation of sent SDD orders,
- possibility of reversal of sent SDD orders,
- possibility of exporting refused SDD orders.

You can find out more about SEPA direct debit refusals and mandates in the section of the manual on SDD refusals and mandates.

Preparation of SDD Orders (SEPA Direct Debit)

SDD orders can be prepared within the Domestic payments channel (A).

The first screenshot shows the hal ebank software interface. The menu bar includes File, View, Communication, Tools, and Help. The 'Domestic payments' menu is highlighted with a red circle (A). The main window displays the 'SDD order preparation' window, which includes fields for 'Marked records No: 0/0' and 'Sum: - /-'. The left sidebar shows the 'Preparation' folder, with 'SDD orders' selected.

The second screenshot shows the 'SDD order preparation' window with various fields for creditor, payment, and debtor information. The fields are labeled with red circles: 1 for 'Domestic payments', 2 for the account selection, 3 for the 'SDD orders' folder, 4 for the 'Enter' button, 5a for the creditor name, and 5b for the debtor name. The window also includes fields for 'Mandate for SEPA direct debit', 'Payment', and 'Debtor'.

- 1 Select »Domestic payments«¹.
- 2 Select the account.
- 3 Enter the Preparation > SDD orders folder.

- 4 Select the Enter command. The SEPA direct debit order opens up.

Continued on next page ...

¹ If you do not have »Domestic payments« in your selection, contact your bank administrator.

- 5** Creditor data **(5a)** are pre-entered.
(Creditor ID can be preset in the menu bar Tools > SDD creditor identifier).
Debtor data has to be entered manually or you can use the address book by clicking the »?« button **(5b)**. Enter the rest of the data. If you will also fill out the Structured reference field next to the Creditor reference field and select the SI or RF reference and enter additional data, the debtor will not

receive payment details.

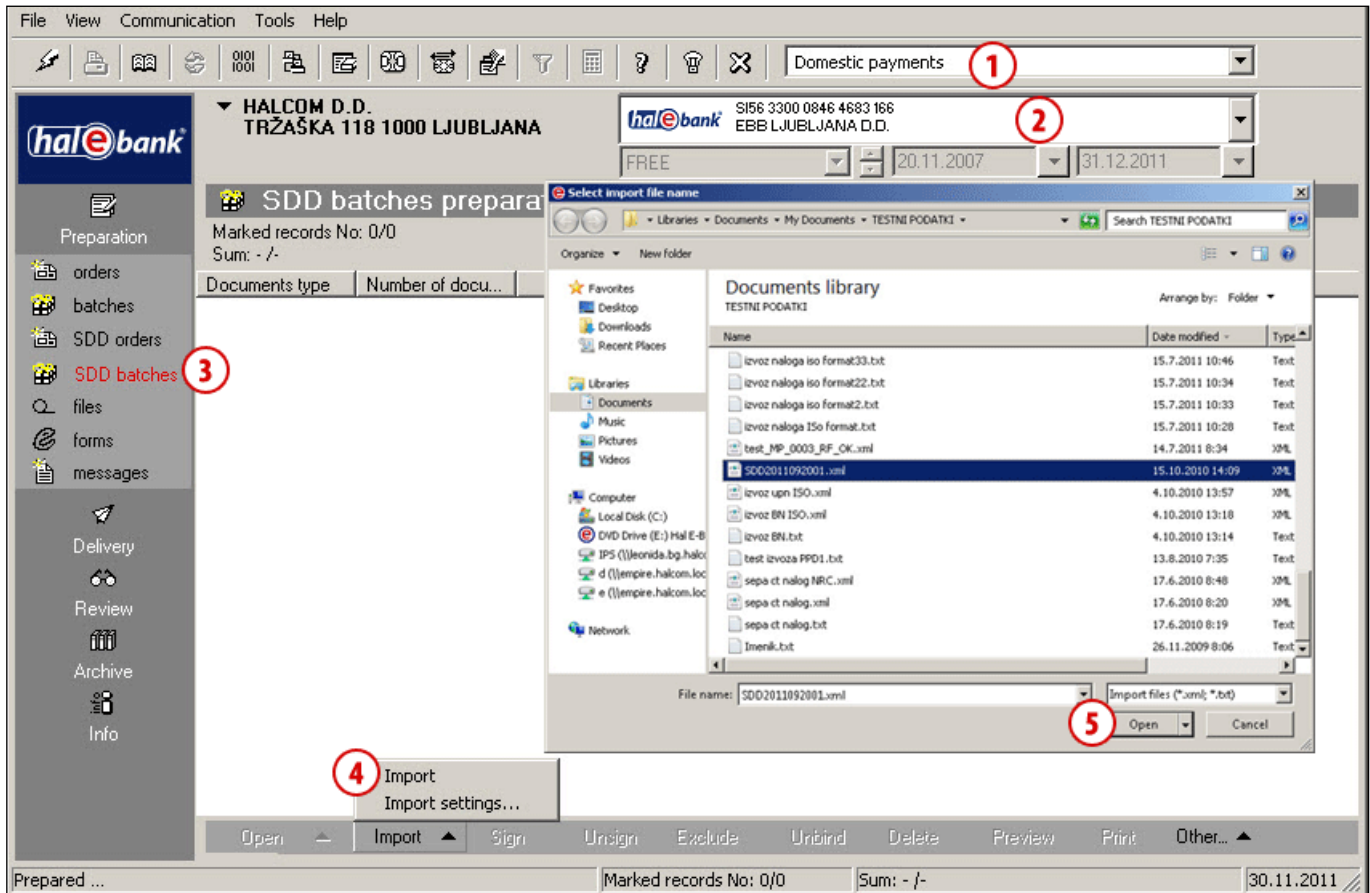
*(You can find more on entering the payment order, use of address book and sending the order to the bank in the **Payments** section).*

- 6** Confirm the entered data by clicking the **OK** button. Send the prepared order to the bank as is described in the Payments section.

Other procedures, such as import of SDD orders, review of transactions, statements, working with the archive of SDD orders, batches etc. are described in the remaining sections of the manual available at wwweng.halcom.si/support.

Preparation of SDD Batches

In the **Preparation > SDD batches** folder, you can import previously prepared SDD batches by using the **Import** command. The import is the same as for all payment orders (see the Payments section).



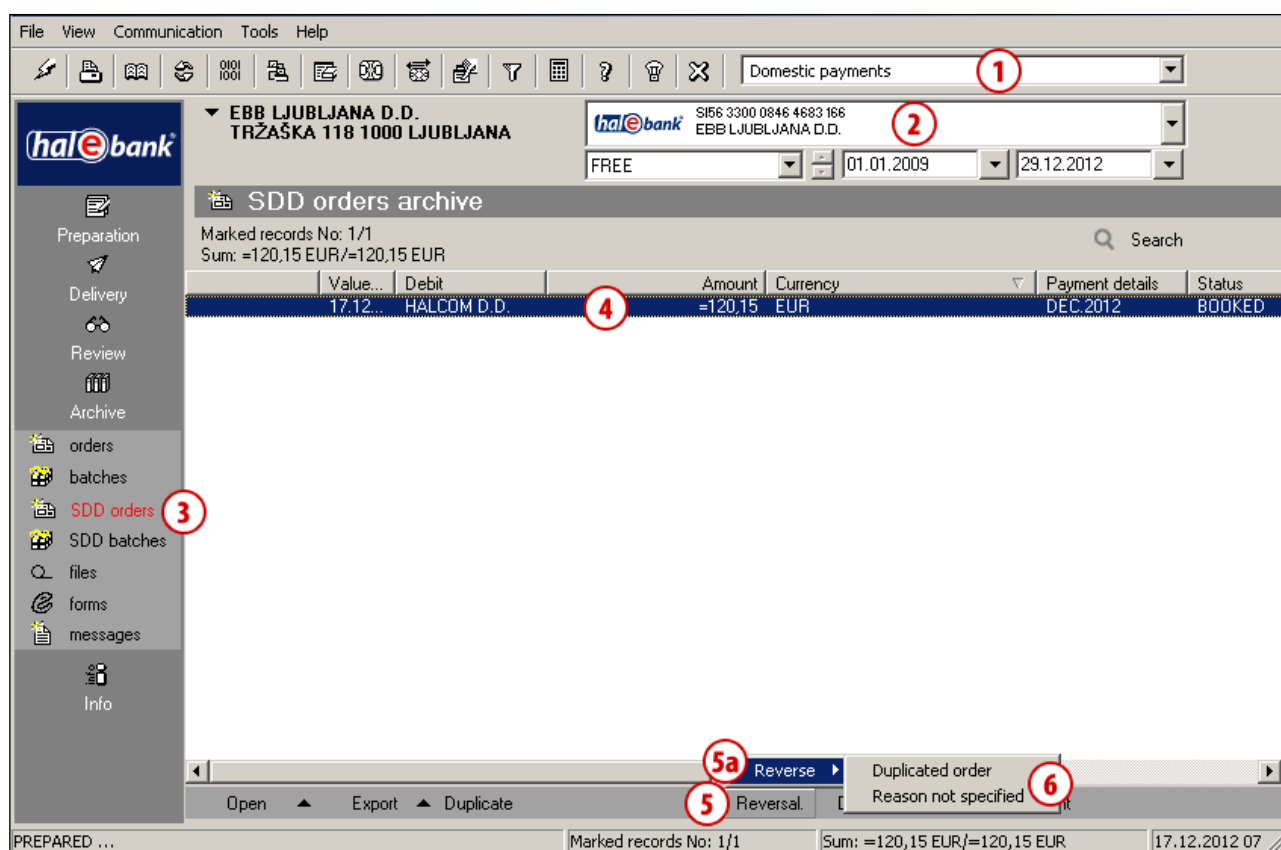
- 1 Select »Domestic payments«.
- 2 Select the account.
- 3 Enter the **Preparation > SDD batches** folder.
- 4 Select the command **Import > Import**.
- 5 In the window "Select import file name" select the file and click **Open**.

Cancellation or Reversal of Already Sent SDD Orders¹

The creditor is able to cancel or reverse the already sent SDD order. Cancellation can be done in the **Archive > SDD orders** folder only for orders with the statuses SENT and IN PROCEDURE, and reversal for orders with the BOOKED status. Cancellation/reversal can be done in two ways, depending on the preparation of the basic SDD order.

Manual cancellation/reversal

All SDD orders can be cancelled/reversed manually by selecting individual SDD orders (via toolbar by selecting the **Reversal** command.



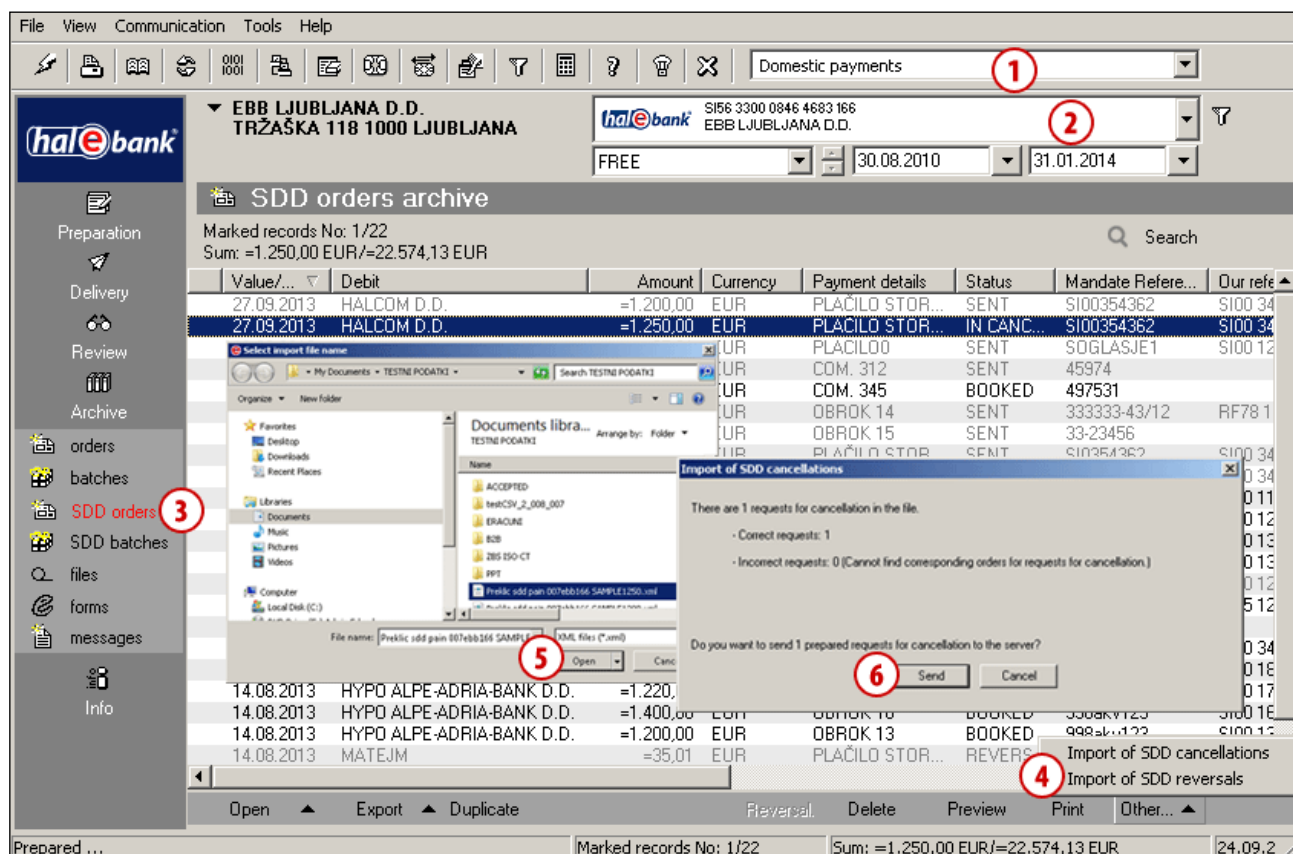
- 1 Select »Domestic payments«.
- 2 Select the account.
- 3 Enter the **Archive > SDD orders** folder.
- 4 Select the SDD order, which you wish to cancel or reverse.
- 5 Select the **Reversal** command. Depending on the status of the SDD order, a window for Reverse opens up (5a) (for the BOOKED order status) or cancellation opens up (for the SENT or IN PROCEDURE order status).
- 6 Select the reason for reversal or cancellation.

¹If the »Reversal« and »Other« option is not available, your bank may not support this functionality. For further instructions, please contact your bank.

Further procedure is the same as the cancellation of a payment order, which is described in the Payments section of the manual.

Import of SDD order cancellations/reversals

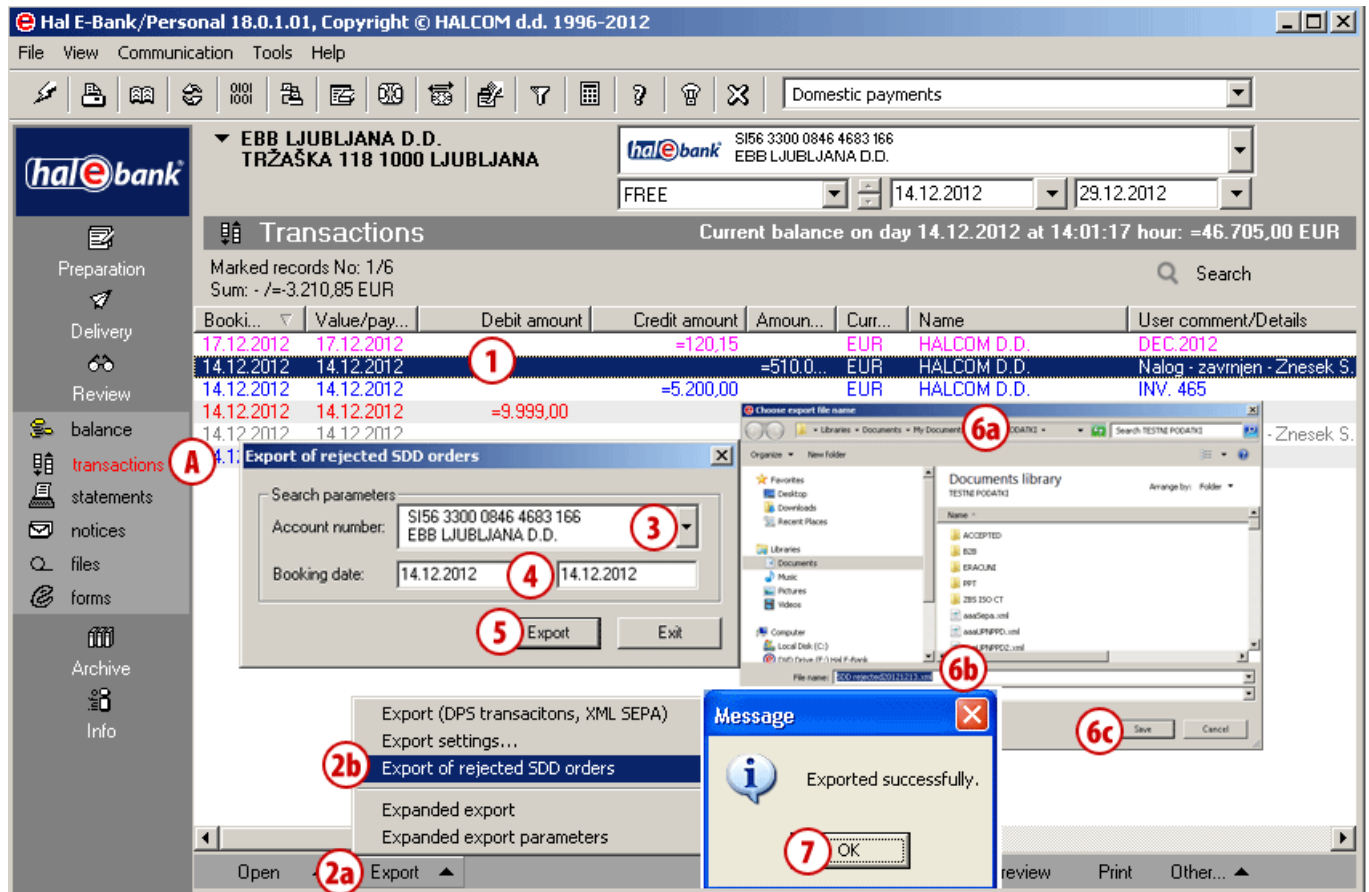
SDD orders that have been imported from a prepared file (in pain 008 structure, and not prepared manually or duplicated from the archive) can be cancelled/reversed by importing a file (in pain 007 structure) with prepared entries for SDD order cancellation/reversal (via toolbar by selecting the **Other** command).



- 1 Select »Domestic payments«.
- 2 Select the account.
- 3 Enter the **Archive** folder > **SDD orders**.
- 4 Select the **Other** command and choose the appropriate command for importing cancellations/reversals.
- 5 In the »Select import file name« select the file and click **Open**.
- 6 After import, the program verifies in the database if the data on the imported SDD order and cancellation/reversal match and checks the entries again. A notification on the correctness of prepared requests is displayed. Select the **Send** command. Continue by entering the PIN code and finish the process, which is performed after data refreshing. If the program reports an error after importing cancellations/reversals, correct the data in the import file and import again.

Exporting Rejected SDD Orders

SDD orders may be refused by the bank's server or the bank itself for various reasons. It is possible to export such orders from the folder **Review > Transactions (A)**.



- 1 Highlight any transaction item to activate the menu bar below.
- 2 Click **Export (2a) > Export of rejected SDD orders (2b)**.
- 3 In the window that opens, use the scrollbar to select the account, from which you want to export the rejected SDD orders.
- 4 The default entry date is set to the previous date and can be changed by the user. The entry date represents the date on which the SDD orders were rejected and on which your bank has provided information about the rejection. You can export rejected SDD orders for the current day several times a day, but all the orders will be displayed with that same date (not only the newly rejected and accepted SDD orders).
- 5 Confirm the export by clicking **Export**.
- 6 In the window that opens, specify the location (6a) and the name of the file (6b), in which you would like to save the exported data and save the data (6c).
- 7 A message will appear, confirming the successfully completed export operation. Close the message.