

HAL E-BANK MANUAL

SEPA DIRECT DEBITS

Refusals and mandates



Hal E-Bank version: 21.X.X.01

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What is Hal E-Bank/SDD Refusals and mandates

Hal E-Bank/SDD Refusals and Mandates is a web application intended for entering, reviewing and canceling mandates and refusals related to execution of SEPA direct debits.

The application enables the following:

- For mandates:
 - Review and cancellation of given mandates,
 - Entry of new mandates for executing direct debits;
- For refusals:
 - Review of given refusals,
 - Entry of refusal based on SDD order,
 - Manual entry of refusal.

WARNING

Not all the banks which use the Hal E-Bank solution support this functionality or they support it only partially (e.g. they don't support the entry of refusals based on SDD order, etc.). Please, contact your bank to learn about options of doing business with SDD Refusals and Mandates.

What do I need

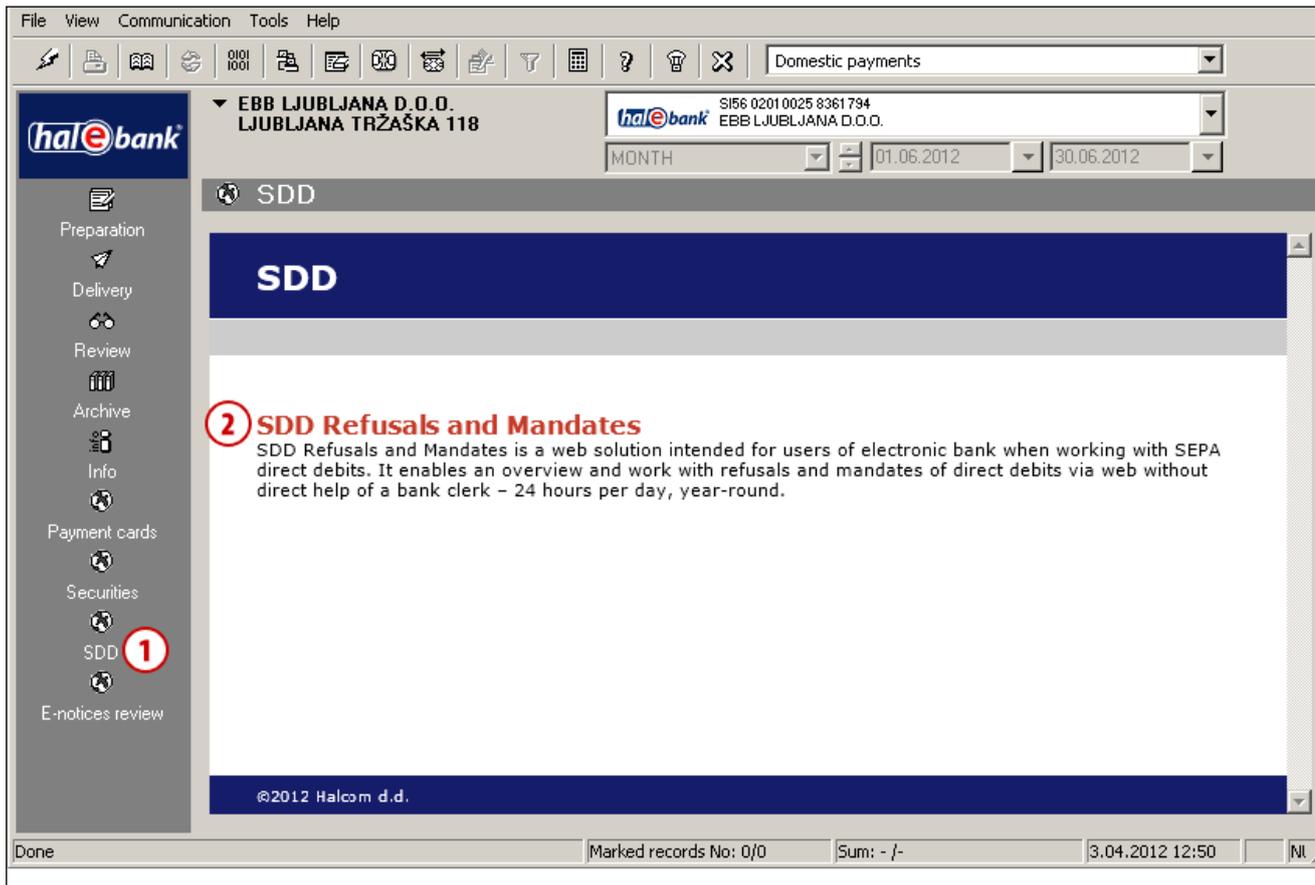
In order to work with Hal E-Bank/SDD Refusals and mandates, you need the following:

- Contract with the bank,
- Installed electronic bank,
- Connection with the bank server,
- Qualified digital certificate,
- If you have a qualified digital certificate issued on smart card, you also need a smart card reader and installed appropriate cryptographic software.

Working with the Hal E-Bank/SDD Refusals and mandates application

Starting the application

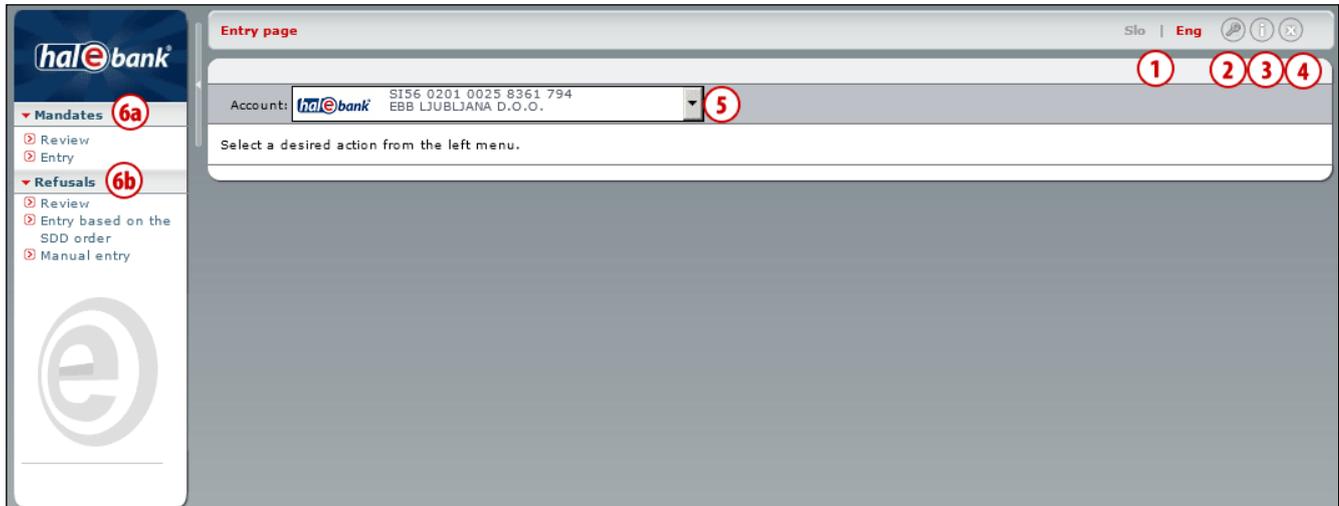
You can access the web application Hal E-Bank/SDD Refusals and Mandates from the Hal E-Bank/Personal or Hal E-Bank/Corporate electronic bank.



- 1 Click **SDD**.
- 2 Click **SDD Refusals and Mandates**. Depending on settings, the program requires the entry of PIN code followed by the entry of password. Enter the data and click **Confirm**. Upon successful log in, the desired page opens.

Entry page

By clicking **SDD Refusals and Mandates** you enter the web application, where the entry page is displayed.



- 1 Select the Slovenian or English version of the application display.
- 2 By clicking , you can replace or change the password.
- 3 By clicking , you can access help.
- 4 By clicking , you log out of the application.
- 5 Select the account.
- 6 Enter the desired folder (Mandates **(6a)** or Refusals **(6b)**).

SEPA DD Mandates

In the **Mandates** folder, one can review and enter mandates for execution of SEPA direct debits.

Review of SEPA DD mandates

Detailed review, correction and cancellation of SEPA DD mandates are enabled in the **Review (A)** folder.

The screenshot shows the 'Review of SEPA DD mandates' interface. The account selected is 'halebank' with details: S156 0201 0025 8361 794, EBB LJUBLJANA D.O.O. The search criteria are: Mandate reference: (empty), Signature date from: 20.04.2011, to: 25.04.2011. The search button is labeled 'Search'. The table below shows the results:

Signature date	Creditor's name	Mandate reference	Scheme	Status	Actions
20.04.2011	RTRERT	345rt	B2B	Active	Details, Correct, Cancellation
20.04.2011	SDFSDFSDSD	sdfsdfsdssasd	B2B	Cancelled	Details, Correct, Cancellation
20.04.2011	213123W324	21312312sdf	B2B	Active	Details, Correct, Cancellation

- 1 Select the account.
- 2 Enter the mandate reference (number), which you would like to look up (not mandatory).
- 3 Enter the signature date or a period for mandate signature, which you would like to look up.
- 4 Click the **Search** button.
- 5 The items corresponding to the search criteria will appear on the screen.
- 6 Select the desired mandate. By clicking **Details**, the window with displayed data from the mandate shall open up.
- 7 Select the desired mandate. By clicking **Correct**, the window will open up in which you can correct the data. Confirm the correction by clicking **Confirm**.
- 8 Select the desired mandate. By clicking **Cancellation**, the window opens up where you can see the data on the mandate you would like to revoke, cancel. Confirm the selection by clicking **Confirm**.

Entry of SEPA DD mandates

The entry of SEPA DD mandates is enabled in the **Entry (B)** folder.

- 1 Select the account.
- 2 The debtor's data is automatically filled in from the user's profile.
- 3 Complete all missing data. The entry of mandatory fields in marked with a star (*).
- 4 By clicking **Next**, the mandate form with entered data will be displayed again. The buttons **Back**

and **Confirm** will show up. If you would like to correct data, select **Back**. If you would like to confirm data, select **Confirm**. If you have selected **Confirm**, a notification will appear

that the mandate has been successfully entered. By clicking the button which is located in the bottom of the form, you return to the window for entering new mandate. In case of errors at entry, the program reports an error.

SEPA DD Refusals

In the **Refusals** folder, one can review and enter refusals for execution of SEPA direct debits. The refusal entry is enabled based on already received order for direct debit, while you can enter the refusal by yourself manually.

Review of refusals

The review of refusals is enabled in the **Review (C)** folder.

Review of SEPA DD refusals

Account: **hal ebank** SI56 0201 0025 8361 794
EBB LJUBLJANA D.O.O.

Creditor reference:

Refusal date from: 22.03.2011 to: 20.04.2011

Refusal date	Creditor's name	Creditor reference	Mandate reference	Status	
22.03.2011	SPL D.D., LJUBLJANA	SI64ZZZ97406287	QQQQ	Accepted refusal	Details
24.03.2011	SPL D.D., LJUBLJANA	SI64ZZZ97406287	WWW	Matched with trans.	Details
20.04.2011	TALABER	SI64ZZZ97406287	3	Accepted refusal	Details

The procedure for reviewing refusals is similar to that of reviewing mandates (see above), whereby for refusal only the review of details is available. Correction and cancellation of refusals is not available.

Entry of refusal based on the SDD order

If your bank has already received the SDD order, which is waiting for execution of direct debit, you can submit a refusal to it prior to debiting your corporate account, but at latest **one business day** prior to payment due date¹. Upon already completed direct debit for the CORE scheme, you can require reimbursement of debited funds by means of refusal.

The entry of refusal is enabled from the folder **Entry based on the SDD order (D)**.

The screenshot shows the 'Review of DD and entry of refusals' interface. On the left, there is a navigation menu with 'Mandates' and 'Refusals' sections. The 'Refusals' section is expanded, showing 'Review', 'Entry based on the SDD order (D)', and 'Manual entry'. The main area contains a search form with the following fields: Account (hal ebank), Creditor reference, Mandate reference, and Payment due date from (30.04.2011) to (30.04.2012). A 'Search' button is located to the right of the search criteria. Below the search form is a table with the following columns: Payment due date, Creditor's name, Creditor reference, Mandate reference, Amount, and Status. The table contains six rows of data. Red circles and numbers 1-6 highlight specific elements: 1. Account selection, 2. Search criteria input, 3. Search button, 4. Search results, 5. Details link, 6. Refusal link.

Payment due date	Creditor's name	Creditor reference	Mandate reference	Amount	Status	
26.04.2012	NEMEC MARINKA	DE52ZZZ12345678	TESTRACUN	0,00	Rejected	Details Refusal
26.04.2012	NEMEC MARINKA	DE52ZZZ12345678	TESTRACUN	0,00	Rejected	Details Refusal
26.04.2012	DELO D.D. LJUBLJANA	SI55ZZZ25256394	TEST2	0,00	Recieved	Details Refusal
26.04.2012	DELO D.D. LJUBLJANA	SI55ZZZ25256394	TEST2	0,00	Recieved	Details Refusal
30.04.2012	DELO D.D. LJUBLJANA	SI55ZZZ25256394	TEST2	0,00	Recieved	Details Refusal
30.04.2012	NEMEC MARINKA	DE52ZZZ12345678	TESTRACUN	0,00	In procedure	Details Refusal

- 1 Select the account.
- 2 Enter search criteria (creditor's reference, mandate reference or payment due date from to).
- 3 Click the **Search** button.
- 4 The items corresponding to the search criteria will appear on the screen.
- 5 Select the SDD order. By clicking **Details**, a window displaying data from the order opens up.
- 6 Select the SDD order. By clicking **Refusal**, a window opens up where you can submit a refusal to the SDD order.

¹ Banks can have different deadlines for submitting refusals. Please, contact your bank to learn about possible deadline for submitting refusal.

Review of DD and entry of refusals Slo | Eng

1 2 3 **Refusal SEPA direct debit**

Account: **halebank** SI56 0201 0025 8361 794
EBB LJUBLJANA D.O.O.

Status:
ID:
Received:

Debtor

IBAN: SI56 0208 0001 0682 454

7 Name: DRUGI D.O.O.
Address: EN NA* - DEL 139
City: LLLLJJJ
Country: GERMANY

Refusal

*Mandate reference: TEST2 *Amount: .00
*Creditor reference: TEST TOMC2 *Payment date: 30.04.2012
*Reason of refusal: 9

Creditor

Reason not specified
No valid mandate

*IBAN: SI56 0202 2001 2208 809
8 *Name: DELO D.D. LJUBLJANA
*Address: POVSETOVA ULICA 0008
*City: 1000 Ljubljana
*Country: SLOVENIA *Creditor ID:

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- 7 The debtor's data is usually filled out automatically. In case it isn't filled out automatically, please complete the data.
- 8 The creditor's data is usually filled out automatically. In case a data is missing, the field will be colored in red, while the program will notify about an ERROR warning¹. Complete the data.
- 9 By using scroll bar, select the reason for refusing the SDD order.
- 10 By clicking **Next**, the refusal form with entered data is displayed again. The buttons **Back** and

Confirm are displayed. . If you would like to correct the data, select **Back**. If you would like to confirm data, select **Confirm**. If you have selected **Confirm**, a notification is displayed that the refusal has been successfully entered. By clicking the button located in the bottom of the form, you will go back to the window for entry of new refusal. In case of errors at entry, the program reports an error.

¹ The creditor's ID is written in the format SIKKZZZDDDDDDDD, whereby SI and ZZZ represent constants, KK represents two control numbers, and DDDDDDDDD represents tax number. Obtain the number from the creditor.

Manual entry of refusal

Based on written notification from the creditor about anticipated debiting of your business account (received invoice), you can submit a refusal at latest **one business day** prior to the payment due date¹.

Manual entry of refusals is enabled from the **Manual entry (E)** folder.

- 1 Select the account.
- 2 The debtor's data is usually filled out automatically. In case it isn't filled out automatically, please complete the data.
- 3 Fill in the refusal and creditor data. In case a data is missing, the field will be colored in red, while the program will notify an ERROR warning². Complete the data.
- 4 By clicking **Next**, the refusal form with entered data is displayed again. The buttons **Back** and **Confirm** are displayed. If you would like to correct the data, select **Back**. If you would like to confirm data, select **Confirm**. If you have selected **Confirm**, a notification is displayed that the refusal has been successfully entered. By clicking the button **Back to entry** located in the bottom of the form, you will go back to the window for entry of new refusal. In case of errors at entry, the program reports an error.

¹ Banks can have different deadlines for submitting refusals. Please, contact your bank to learn about possible deadline for submitting refusal.

² The creditor's ID is written in the format SIKKZZZDDDDDDDD, whereby SI and ZZZ represent constants, KK represents two control numbers, and DDDDDDDD represents tax number. Obtain the number from the creditor.