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Bank statements (OLD DESIGN)

A statement is a document used to save a bank statement and generate subsequent documents from it (receipts, payments, financial transactions etc.). An XML file in ISO 20022 format can be imported into the statement (SEPA statement). It is possible to display attachment preview in fine-tuning.

1. Settings

Operations related to the bank statement can be automated in the system settings:

FINANCE SETTINGS

Automatic transaction financial range when importing bank statement

Bankstatement import stores statement also as an attachment

Transaction generated from bank statement includes project and object from statement rows also for bank's financial account row

Bank statement import automatically creates transaction

Bank statement import automatically creates cash movement

Bank statement import automatically creates receipt

Bank statement import automatically creates payment

Bank statement import automatically creates expense due

Bank transactions import detects payments initiated from Directo

Bank transactions import detects receipts created in Directo by ref number

RECEIPT SETTINGS

Bank statement receipt generator divides excessive sum to

Customer order number lookup when creating receipt from bank statement

Order number lookup when creating receipt from bank statement

TRANSPORT

Bank statement receipt generator's invoice detection prefers project code occurence in payment description

	No 🔻	
	🔿 no	• yes
	• no	🔘 yes
	no	V
	confirm	ed w/o unrelated prepayments 🔻
	yes	V
	no	V
	🔿 no	• yes
;	🔵 no	• yes
	Invoi	ces with balance O Prepayment
	• no	🔿 yes
	• no	🔿 yes
	• no) yes

1.1. Finance settings

- **Bankstatement import stores statement also as an attachment** can choose whether and in which language the bank statement basic document is attached as a PDF file.
- Transaction generated from bank statement includes project and object from statement rows also for bank's financial account row - if object and project are filled in on the corresponding statement row, then if "Yes" is selected, the object and project codes are added to the transaction bank account row. If "No" is selected, the object and project will be added to the transaction only to the account indicated in the row of the statement.
- **Bank statement import automatically creates transaction** can be set, if the corresponding document is generated automatically during the import of the bank statement. Options:
 - **Yes** document is created
 - No document is not created
- Bank statement import automatically creates cash movement can be set, if the corresponding document is generated automatically during the import of the bank statement. Options :
 - **Yes** document is created
 - $\circ~$ Confirmed document is created and confirmed (if it corresponds to the settings and rules)
 - $\circ~\textbf{No}$ document is not created
- **Bank statement import automatically creates receipt** can be set, if the corresponding document is generated automatically during the import of the bank statement. Options :
 - **No** document is not created
 - Yes document is created
 - **Confirmed** document is created and confirmed (if it corresponds to the settings and rules). If no match is found, will be placed as customers prepayment.
 - Confirmed w/o unrelated prepayments a document is created only on the basis of sales invoices and prepayment invoices and is confirmed. No receipts are created to the customers receipts that cannot be matched. If the receipt has already been created manually, the created receipt can be found based on the reference number.
- **Bank statement import automatically creates payment** can be set, if the corresponding document is generated automatically during the import of the bank statement. Options :
 - **Yes** document is created
 - **Confirmed** document is created and confirmed (if it meets the settings and rules)
 - $\circ~\textbf{No}$ document is not created
- Bank statement import automatically creates expense due can be set, if the corresponding document is generated automatically during the import of the bank statement. Options :
 - Yes document is created
 - Confirmed document is created and confirmed (if it meets the settings and rules)
 - No document is not created
- **Bank statement import identifies payments initiated from Directo** by selecting "Yes", it is checked based on the payment number whether the payment on the statement has already been reflected in Directo. If there is a payment, the specific statement line is linked to the corresponding payment to avoid creating double payments.
- Bank statement import identifies receipts previously created in Directo based on the reference number by selecting "Yes", it is checked based on the reference number whether the receipt on the statement is already reflected in Directo. If there is a receipt, the statement row is linked to the corresponding receipt.

1.2. Receipt settings

- Bank statement receipt generator divides excessive sum to if the received sum is bigger than the balance of a specific invoice, then the excessive sum is divided according to the setting either to invoices with a balance or marked as prepayment.
- Customer order number lookup when creating receipt from bank statement when generating a receipt from a bank statement, the customer's order number is searched for in the payment explanation and if it exists, the order number is added to the corresponding cell.
- Order number lookup when creating receipt from bank statement when generating a receipt from a bank statement, the order number is searched for in the payment explanation and if there is an order, it will be added to the corresponding cell upon receipt

1.3. Transport

- Bank statement receipt generator's invoice detection prefers project code occurrence in payment description - if the setting is "Yes", the match of the invoice is first searched for according to the project code in the payment description, when generating the receipt.
- **Default range** automatic transactions (receipt, payment, expense due, cash movement) take the Default series specified in the TRANSPORT system settings. Necessary if the data comes to Directo also through interfaces and different series can be marked for interface data and bank data.

A warning appears in front of the row on the bank statement, if the document date related to the row differs from the date on the statement row.

Receipts automatically generated from the bank statement track the invoice reference number - if the customer accidentally pays several invoices with the same reference number, it must be corrected manually.

Payments track the payment number created in Directo - if the payment order created in the bank happens to have the same number, the connection may occur with the wrong payment and must be corrected manually.

2. Bank statement buttons

Close New Copy	Refresh Delete Save IMPORT SEP	EST Open Nominal ledger	Print Mail SMS	0.F << >>	Status: V	liew	Date: 25	01.2023			
Number 21006075	Date 25.01.2023	Employee (directo)	Sum	0.00 Closed		Start balance F	inal Balance		IN	OUT	Total
Pay mode EU2	Comment GW 20230126-0348-PeriodicStatem	ent- Object	Project		In file:		EUR	Transactions:	10	10	20
					Directo:		EUR	Total:			
					DIFF.:	0.00	0.00				

- **Close** closes the document, after checking if the document has unsaved changes.
- **New** opens new blank document. Checks in advance if the previous document contains unsaved changes.
- **Copy** creates a copy of existing document. Opens new document that has most fields filled as on previous document. Date of creating the copy is by default marked as the new document date.
- **Discard** interrupts document filling without saving, same does F5.

- Delete deletes the document
- Save saves the document
- Import SEPA EST allows to import receipts from the internet bank
- **Open nominal ledger** opens the general ledger report with the account on the payment mode and with the time in the "date" field.
- **Print** creates printout. After pressing "Print" printout preview will be shown for a moment and after that print dialog will be opened.
- **Mail** sends printout with e-mail. In case there is more than one printout designed pressing "Mail" with right mouse button will open the selection.
- Attachments possibility to add attachments
- Forum you can read and write about Directo, also can start own forums within company.

3. Bank statement fields

3.1. Header fields

- Number document number
- Date document date
- User user code who created the document
- Sum bank statement sum, not used for automatic bank statement
- Pay mode payment mode code
- **Comment** the comment from the bank statement, can also be filled out manually
- Object the object is saved to follow-up documents (payment, receipt etc.)
- Project the project is saved to follow-up documents
- **Closed** if all rows have automatic transactions, a closed marked will automatically appear. Even if the result of the rule is "Does not use". The statement does not close automatically, if the user has selected "not used" as the type for the row and wish to do it later. When creating documents manually, a closed mark can be added manually, when all operations are completed.
- Start balance In file the start balance of the bank statement file
- Start balance Directo the start balance of the financial account associated with the payment method
- **Start balance DIFF** the difference between the start balance of the bank and the start balance of the Directo payment method financial account. If the start balances match, the difference is 0.00. If there is a red number, the start balance is not the same in the Directo account and in the bank.
- Final balance In file the final balance of the bank statement file
- Final balance Directo the final balance of the financial account associated with the payment method
- Final balance DIFF the difference between the final balance of the bank and the final balance of the Directo payment method financial account. If the final balances match, the difference is 0.00. If there is a red number, the final balance is not the same in the Directo account and in the bank.

• If automatic transactions from the bank statement are in use, then the transactions are created and confirmed automatically. Helps to find rows that need correction. If there are created transactions in the meantime, the changes can be seen by pressing F5 on the bank statement.

- In file EUR shows in what currency the bank statement is
- Directo EUR shows in what currency the payment method is

Finance Settings > Payment modes > Add new	
G Back Save Status: Changed	
Add new	
CODE	SEK_SEB
COMMENT	SEB - EE9710
ACCOUNT	10202 >>>
TYPE	(unchosen) 🔻
BANK ACCOUNT/IBAN	EE971010
BANK ACCOUNT CURRENCY (SEPA XML OUTPUT)	SEK
BANK ACCOUNT FOR FEES (SEPA XML OUTPUT)	EE971010

1

• If the bank statement is not in the base currency, e.g. in SEK and in the general ledger the transactions are always reflected in the correct currency, so Directo's start balance and final balance are calculated in SEK just as the beginning balance and closing balance of the account in the nominal ledger are in SEK.

- **IN transactions** the total number of money income transactions in the bank statement file (not on the document).
- IN Total the total sum of money income transactions in the bank statement file
- OUT transactions the total number of cash out transactions in the bank statement file
- **OUT Total** the total sum of cash out transactions in the bank statement file
- Total either the numbers or sums of transactions are added together.

3.2. Row fields

Receipt Payment Trans	action Card payment Expense due C	Cash Wage payment Set type for s	elected Not used 🗸				
Bank account/IBAN	Reg No/ID number Company	Description	Currency Sum	Fee	Reference no	Payment No Rule Type	Doc no Account
						Action	~
						Not used	~
						Not used	~
						Not used	×
3	Receipt Payment Trans ank account/IBAN	Receipt Payment Transaction Card payment Expense due C ank account/IBAN Reg No/ID number Company	Receipt Payment Transaction Card payment Expense due Cash Wage payment Set type for ank account/IBAN Reg No/ID number Company Description	Receipt Payment Transaction Card payment Expense due Cash Wage payment Set type for selected Not used ank account/IBAN Reg No/ID number Company Description Currency Sum	Receipt Payment Transaction Card payment Expense due Cash Wage payment Set type for selected Not used v ank account/IBAN Reg No/ID number Company Description Currency Sum Fee	Receipt Payment Transaction Card payment Expense due Cash Wage payment Set type for selected Not used ank account/IBAN Reg No/ID number Company Description Currency Sum Fee Reference no	Receipt Payment Transaction Card payment Expense due Cash Wage payment Set type for selected Not used Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Image: Card payment Expense due Cash Wage payment Set type for selected Image: Card payment Expense due Cash Wage payment Image: Card payment <

- Date transaction`s time, date of the financial transaction
- Babk account/IBAN IBAN of the company/individual involved with the transaction
- **Reg No/ID number** the company's registration code or the personal identification number of a private person related to the transaction
- Company company's name involved with the transaction
- **Description** transaction`s explanation

- **Currency** transaction`s currency
- **Sum** transaction`s sum
- Fee transaction`s service charge
- Reference no transaction's reference number
- Payment no transaction`s payment number

Rule Type	Doc no Account	Fee account	Customer	Supplier	Object	t Project	Reference	User	Comment	Pay mode	VAT code	Recipe	Invoice	T	DMN	DMNF	DMNS
Action	~																
Not used	~																
Not used																	
Receipt																	_
Payment																	_
Transaction																	
Card payment																	
Expense due																	
Cash																	
Wage payment																	

- **Rule** shows automatically applied rule code in the statement row, but if necessary can add a new rule by pressing **ADD**
- **Type** can manually add the appropriate activity type or will be filled automatically according to the applied rule.

The following data is added to the follow-up document created from the bank statement as a result of manual filling or application of the rule:

- Account usable only on the transaction
- Fee account usable only on the transaction
- **Customer** customer code
- Supplier- supplier code
- Object object or combination of objects
- Project project
- Reference grouping identifier, transactions with the same characteristic are grouped together
- User user code, usable on the payment
- Comment comment info
- Pay mode payment method code
- VAT code VAT code
- Recipe recipe code
- **Invoice** sales invoice number usable type receipt, purchase invoice number usable type payment.

3.3. General

- If the statement does not have any unprocessed rows after the documents are generated, the statement is automatically set to closed.
- After the statement import will be tried to identify documents previously initiated from Directo based on the *Payment number* and automatically link (no point generating something that already exists).

The identifiable documents are:

- Payments
- Salary payments
- Expense dues
- Receipts receipts previously created and confirmed in Directo are only identified based on the order and/or invoice reference number and only if it is enabled in the system settings Bank

statement import identifies receipts previously created in Directo based on the reference number.

- The number of the created/detected documents appears as a link on the statement rows, through which they can be opened, checked for correctness and confirmed in the usual way. The link is in **bold** when the document is confirmed.
- In certain situations, it may be necessary to unlink a document linked by automatic detection, for this there is a [X] button after the name of the document type, after selecting it a confirmation is requested and the link is removed (the statement must be saved after this move)
- Auto-detection after import can be turned off in the system settings if necessary Bank statement import identifies payments initiated from Directo.

4. File import

To import a bank file, must first create a new bank statement document and save it with the payment method associated with the required bank account selected in the header. The payment method setting EXPORT TYPE must be **18 (SEPA EST)**. **IMPORT SEPA EST** button appears on the statement document saved with this payment method. After pressing the button, can select a bank statement file from computer and upload it.

To each bank file row corresponds one row in the statement document. All records, both sums received and paid, are imported. According to the bank file entry type, Directo assigns the type to the row Receipt, Payment, etc. The type can be changed if desired.

If documents have been created from the statement and the import is performed again, all rows from which a document has not yet been created were deleted. The rows with the document link remain (and if they are in the file being imported, they will not be imported again, provided that there is a unique row identifier in the data).

In the bank, each transaction has a unique identifier, which is also imported into Directo. Statement import adds only those rows which unique identifier has not yet been imported into Directo. This eliminates the situation where the same entries are accidentally imported multiple times. If, for example, the same statement is imported immediately into a new bank statement document, the result is a document without a single row.

Imporditavateks formaatideks on

- ISO XML EST (camt.053.001.02 / camt.052.001.02)
- camt.054.001.02
- PayPal (TAB) võimaldab importida PayPali tehingud TAB eraldatud failist ning luua laekumised vastavalt.

InvoiceNumber välja abil, mis imporditakse pangaväljavõtte viitenumber väljale, saab seadistada laekumise loojat ära tundma Directo arvet. Eelduseks on PayPali arve tunnus arve lisaväljas ning määratud süsteemi seadistus Arve lisaväli, kus hoitaks arve viitenumbrit

5. Automatic posting rules

By setting the rules of the statement, the information of the statement lines can be automatically filled. This option is most often used to describe bank transactions that are recorded as a financial transaction, such as service fees, interest, loan payments, etc.

5.1. Adding a new rule

It is easiest to start creating a new rule from the statement document. The corresponding rule code can be seen on all lines to which a rule has been applied, and the rule can be opened by clicking on it. All lines in the statement that have not been applied to any known rule have an **ADD** link. Example: one row already has a rule applied (EU2_TT) and other rows that do not match any known rule have the link ADD.

ALI	Not used	Receipt Payment Tran	saction Card paym	ent Expense due Cash Wag	ge payment Set type for selected Not us	ed ·	•								
NO	Date	Bank account/IBAN	Reg No/ID number	Company	Description	Currency	Sum		Fee	Reference no	Payment No	Rule	Туре	Doc no	Account
													Action 🗸 🗸]	
1	18.03.2023	EE222200221001183831		SWEDBANK LIISING AS	Nr. Da Vinci Food OÜ 3023822	EUR	-	225.90			D24450	ADD	Payment 🛛	21001476	
2	18.03.2023	EE542200221042178850			MK teenustasu	EUR	8	0.16				EU2_TT	Transaction [X	21002873	85003
3	18.03.2023	EE132200221054574442	12260048	NENALY TRADE OÜ	arve 21155598	EUR	۲	118.80			49	ADD	Receipt X	21104213	
4													Not used 🗸]	
5													Not used 🗸]	

Clicking on this link opens a window for creating a new rule, the conditions of which are pre-filled with information from the line of the corresponding statement.

G	Back	Save	Status: Change	ed 🔊	Vie	w char	igelog			
A	dd ne	w								
	CODE									
	NAME									
	PAY MOD)E		EU2					≫	
	PRIORITY	r								
	Rul	e condit	tions							
	DIRECTIO	NI.		Out 1						
				Out						
	OTHER PA	ARTY NAME								
	OTHER PA	ARTY ACCOL	JNT NUMBER							
	SUM			0.16:0	.16					
	CURRENC	CY		EUR						
	DESCRIPT	ΓΙΟΝ		servic	e cha	rge				
	REFEREN	CE NUMBER								
	REG.NO /	PID								
	т			TT_1						
	DMN									
	DMNF									
	DMNS									

A code and a name must be assigned to the rule to be created. When filling in the conditions block must be remember that the rule applies if ALL the conditions are met. In the example above, the rule applies to transactions where

- 1. money left the bank account (direction Out)
- 2. the amount was exactly 0.16 Euros (currency and amount range are specified)
- 3. the payment explanation was Other service charge

In order for the rule to apply more universally, the conditions can be reduced or a text fragment search can be used instead of an exact text match. For example, in such conditions

DIRECTION	Out 🔻	
OTHER PARTY NAME		
OTHER PARTY ACCOUNT NUMBER		
SUM		
CURRENCY		
DESCRIPTION	%service charge%	
REFERENCE NUMBER		
REG.NO / PID		
т	TT_1	
DMN		
DMNF		
DMNS		

the rule applies in all cases when money is debited from the account with a transaction of type TT_1 and whose description includes the text *service fee*

After fulfilling the conditions, the desired result of the application of the rule must be determined. Example:

Outcome

TYPE	Transmission	
TYPE	Transaction	
CUSTOMER		
SUPPLIER		
ACCOUNT	85003	
FEE ACCOUNT		
OBJECT	GENERAL	
PROJECT	1101	
VAT CODE		
EMPLOYEE		
FINANCE RECIPE		
REFERENCE		
COMMENT		
PAY MODE		
DETECT CUSTOMER		
DETECT SUPPLIER		

The statement line to which the given rule applies is assigned

- 1. type Transaction
- 2. account 85003
- 3. object GENERAL
- 4. project 1101
- 5. an attempt is made to find a customer in the customer register whose register number matches the counterparty's register number on the statement line.

5.2. Rule management

The register of the configured bank statement rules can be found in the Finance settings option Bank statement rules. Rules can be changed and deleted here.

Finance Settings > Ban	k statement import rules										
😂 Refresh 🛛 Clear	fields 🔲 Choose column	s 🔻 🖺 Sav	re view 🎤 S	ettings 🔒 Prin	nt 🖹 Exceli Output						
Bank statem	ent import rules	;									
OPEN Code	> Add new	Browse							Rows: 20	> «	< 1 >
	NAME	PAY MODE	DIRECTION	DESCRIPTION	OTHER PARTY NAME	REG #	REFERENCE NUMBER	DMN	DMNF	DMNS	т
Q	Q	۹	•	Q	Q	Q	Q	Q	Q	Q	٩
EU2_TT	EU2 panga teenustasud	EU2	Out	MK teenustasu							TT_1
EU2_VMK_TEEN	EU2_VMK teenustasu	EU2	Out	%VMK teenustasu%				PMNT	ICDT	CHRG	TT_2

5.3. Application of the rules

- The rules apply immediately after the statement is imported (both from the file and from the bank automaatselt importides), but also after saving each statement (which is helpful for creating new rules and testing them).
- In the statement line, where the rule is applied, can see the code of the rule and a check mark and the fields defined in the rule have been filled - in such a line, can`t fill in the fields manually.
- If necessary, the application of the rule can be cancelled by removing the check mark next to the rule after this can manually change the fields or add information to the fields that the rule did not fill.

6. Document generation

In order to generate the necessary accounting document from the statement, the corresponding document type tab must be selected above the lines. Example: Receipt is selected:

Close New	Copy Refresh	Delete Save IMPO	RT SEPA EST Open No	minal ledger Print Mail	SMS 🗍 F	<< >>	Status: Change	ad Date:		
Number 2100	06267 Date 21	.03.2023 10:57:13	Employee	Sum	0.00	Closed				
Pay mode EU2	Comment		Object	Project						
ALL Not used	Receipt Payment T	ransaction Card payme	ant Expense due Cash	Wage payment Set type	pe for selected No	t used 🛛 🗸 🗸	Gene	erate: Receipt		
NO Date	Bank account/IBAN	Reg No/ID number	Company	Description		Currency	Sum Fe	ee Reference no	Payment No Rule Type	Doc no (
NO Date	Bank account/IBAN	Reg No/ID number	Company	Description		Currency	Sum Fe	ee Reference no	Payment No Rule Type	Doc no (
NO Date 1 21.03.2023	Bank account/IBAN EE132200221054574442	Reg No/ID number	Company NENALY TRADE OÜ	Description		Currency EUR	Sum Fe	ee Reference no	Payment No Rule Type Action Receipt	Doc no
NO Date	Bank account/IBAN	Reg No/ID number	Company	Description		Currency	Sum Fe	ee Reference no	Payment No Rule Type	Doc no

6.1. Generating receipt

As a result of selecting the type, the button **Generate: Receipt** has appeared. By pressing this button, Directo creates a new receipt document from the lines visible on the screen. During the creation of the receipt, the received amounts are matched with the sales ledger data. Generation takes place in two stages - first customer identification and then document identification.

6.1.1. Customer identification

The customer is identified according to the suitability of the parameters based on the order given here:

- Customer identified/specified in the statement
- The invoice number assigned to the statement
- Customer reference number in the customer card datafield if the system setting Datafield defining customer reference number for receipt import is specified
- Customer card reference number
- Invoice datafield reference number if the system setting Invoice data field, where invoice reference number is stored
- Invoice reference number
- Order reference number
- Customer`s register code
- Customer`s bank account
- Customer's name and payer's name match
- Matching of payment description and invoice number a) compatibility with the invoice number based on the numbers in the payment explanation b) If the invoice datafield is specified by the system setting Invoice datafield for external invoice number, the compatibility of the number in the datafield with the number in the explanation
- Compatibility of the contact person's name or personal identification number assigned to the customer card with the name or personal identification number of the payer
- Matching of the invoice project and the project code in the payment description if the system setting Bank statement receipt generator's invoice detection prefers project code occurence in payment description is specified
- Matching payment description and order number (on orders based on the numbers in the payment description) if the system setting Order number lookup when creating receipt from bank statement is specified

6.1.2. Invoice/Order Identification

The document is identified according to the previously identified customer, in the order here, based on the following fields:

- Invoice datafield reference number if system setting Invoice data field, where invoice reference number is stored is specified
- Invoice reference number
- Matching of payment description and invoice number a) compatibility with the invoice number based on the numbers in the payment explanation b) If the invoice datafield is specified by the system setting Invoice datafield for external invoice number, the compatibility of the number in the datafield with the number in the explanation
- The balance of the invoice and the amount received are the same
- Matching of the invoice project and the project code in the payment description if the system setting Bank statement receipt generator's invoice detection prefers project code occurence in payment description is specified

If the statement is very large, Directo will generate multiple receipts so that no receipt is more than 500 lines long.

A common receipt or payment is created from lines with the same object, user and reference. St. the aforementioned object, user, and reference go into the receipt or payment header.

6.2. Generating financial transaction

By pressing the button **Generate: Transaction**, is created a transaction from all the statement document rows which type is transaction and rows converge to the same transaction which date and reference are the same (or rule in the absence of a reference). (or **rule** in the absence of a reference). When creating a transaction Directo checks the compliance of the financial transaction with the rules and enriches the information according to the settings (for example, adds hierarchies to objects).

6.2.1. Using the recipe

If a recipe is assigned to a statement row, the sum of this row is divided according to the rules defined in the recipe. Rules should be defined based on the following:

- The first line must have the option type **Parameter**, *Row* row identifier, for example 10, *Sum* for example **{100}** (Instead of 100, the sum of this statement row is applied)
- The following lines are divisions, option type Account, Sum is a proportion expressed as a calculation: for example {0.20}*10, which means 20% from the row 10 (from this statement row sum)

Finantsretsept - kirjeldus									
	Kood KONTKULU			Nimetus Kontorikulud					
	Tegija OTT		Aeg 21.11.2019						
NR R	lida	Valiku tüüp		Konto	Objekt	Nimi	Summa	Kmkood	Projekt
1	10	Parameeter	¥			Summa	{100}		
2	20	Konto	¥	1008	NARVA	Narva kontor	{0.20}*10		4
3	30	Konto	¥	1022	TARTU	Tartu kulud	{0.30}*10		
4	40	Konto	T	1045	TALLINN	Peakontoriku	{0.50}*10		

- The sum of the proportion rows should add up to 1. Otherwise, rounding is added to the transaction.
- If a receipt applies, the account, name, object, project and VAT-code from the receipt are filled in (customer and supplier are taken from the statement row as usual).

7. Automatic import

If an automatic data exchange interface with the bank is used, statement documents are created in Directo when the bank issues the previous day's account statement i.e. PeriodicStatement (camt.053.001.0) report (usually between 03:00 and 05:00). The Debit Credit Notification or Alert report is also supported (camt.054.001.02), which occurs as soon as the receipt takes place (from an amount that can be set in the bank). The peculiarity is that this type of report is not always created new, but adds rows to that day alert type report.

The imported bank statement can be saved as a PDF and XML file in its unaltered form, to be printed if necessary or used for internal control. To do this, you need to activate the system setting Finance settings > **Bank statement import stores statement also as an attachment**, by selecting the appropriate language in which the PDF file will be saved from the drop-down menu.

- Report import identifies the range by validity and takes the first match.
- A system setting can be set if necessary Transport > Default range, if you want the

report document to be created in a specific range.

• The identification of the payment method searches for the bank account number and the currency identifier from the description/code.

7.1. Swedbank Gateway

- 1. Sign up in the Business Client's Internet Bank Everyday banking > Digital banking >Swedbank Gateway **Operator contract**, select as an operator *OÜ Directo*
- 2. If no statement has been received by the next morning, contact Directo to activate the service, sending a request info@directo.ee

7.2. LHV Connect

- 1. Fill in LHV Connect application, select *Directo* as software and *Automatic account statement* as service
- 2. Set in Directo system settings Transport > LHV bank account/IBAN list bank accounts, whose statements you want automatically sent to Directo
- 3. If saving settings prompts you to contact support, send an activation request to info@directo.ee

7.3. SEB Baltic Gateway

1. The board member must sign in internet bank the **SEB Baltic Gateway** contract

19/20

SEB				
Avaleht	Arveldamine	Finantseerimine	Paigutamine/Investeerimine	Lisateenused/Seaded

Seadete valimine

Operaatori kanali leping

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Valitud kontod

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The service is not activated if the contract is signed by someone who is not on the board

• The contract is not activated in real time - In SEB, the contract is activated by a bank employee (checks whether the contract has been signed by a member of the board), therefore, during non-working hours, the contract is activated by the morning of the next day, which means that the first statement arrives at Directo the night after.

- 2. Set in Directo system settings Transport > SEB Gateway bank account/IBAN list bank accounts, whose statements you want automatically sent to Directo.
- 3. If saving settings prompts you to contact support, send an activation request to info@directo.ee

7.4. Coop Bank Gateway

- 1. Fill in Coop Bank application, choose "Via financial software", operator name Directo, operator register code 10652749 and the country of registry EE.
- 2. In the Account number field, enter your company's account number and select for services:
 - 1. Automatically generated statement
 - 2. Account enquiries
 - 3. Payments

- 3. Next, enter your company data in the application and press the "Send application" button.
- 4. Coop Bank's personal business customer manager will contact you and forward the Gateway contract for digital signing.
- 5. The contract is activated on the bank's side within two working days.
- 6. Directo settings:
 - 1. Coop Gateway must be allowed in the Other tab under group (or user) rights
 - 2. Export channel Coop Gateway must be assigned to at least one payment method
- 7. If no statement has been received by the next morning, contact Directo to activate the service, sending a request info@directo.ee

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