Sisukord

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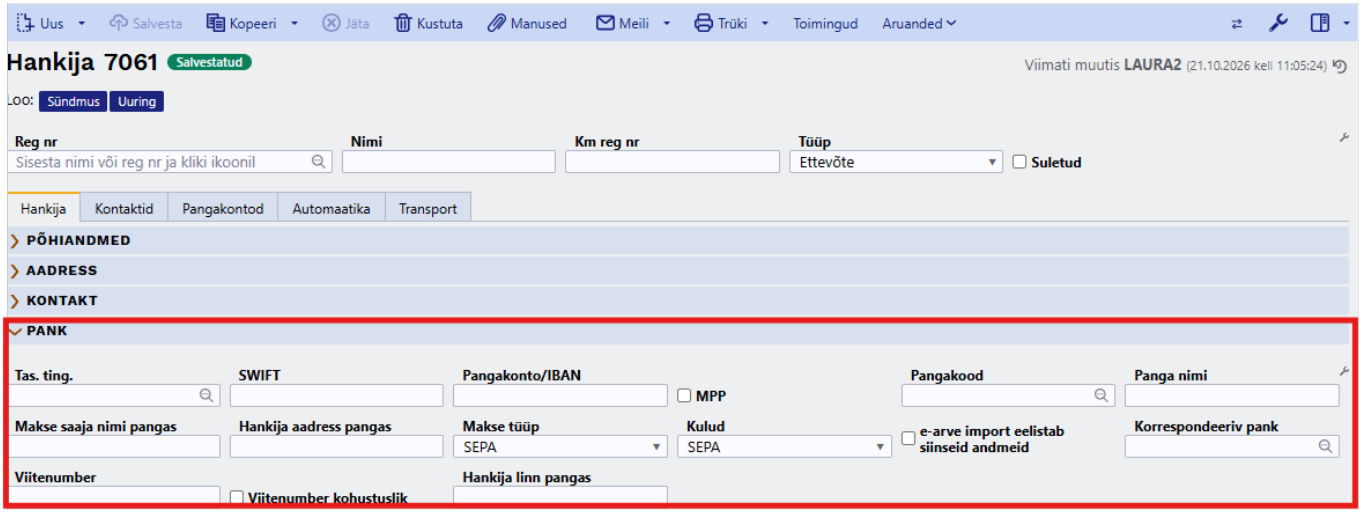
SUPPLIER BANK DETAILS AND SECURE PAYMENTS

This page explains how to keep the supplier's bank details so that the bank accepts your payments and the money does not go to the wrong bank account.

Supplier bank details

The supplier's main bank details are on the supplier card, on the **Supplier** tab, in the **BANK** section. When you select the supplier on a purchase invoice or payment, Directo takes the bank details from here.



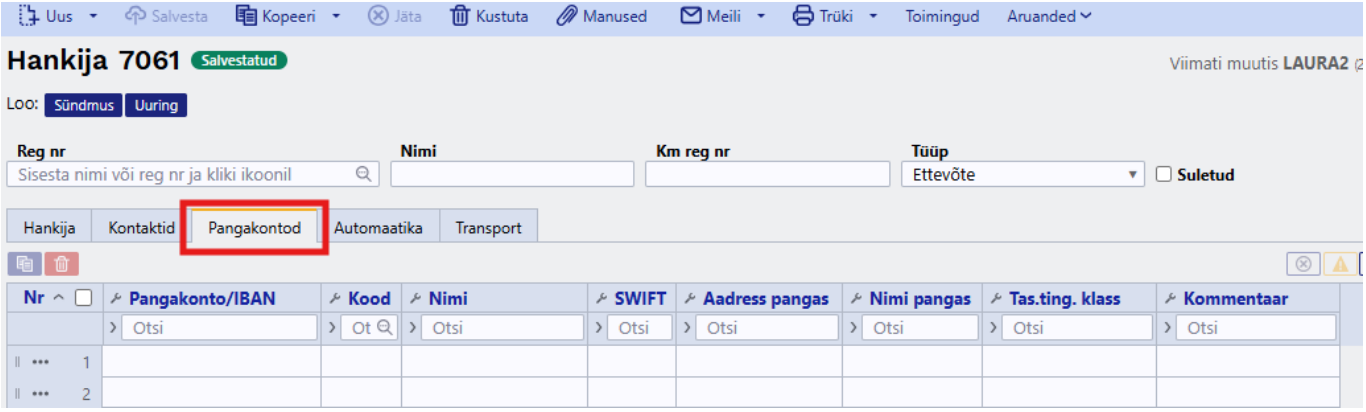
Fill in at least:

- **Bank account/IBAN** – the supplier's bank account.
- **Bank Code** – select the bank from the bank register. Directo fills in the **Bank Name** and **SWIFT** fields automatically.
- **Payee's name in the bank** – the supplier's name as it is registered at the bank.
- **Pay Term** – the payment term for the supplier's invoices.

If you tick **e-invoice import prefers data above**, Directo takes the bank details and payment term from the supplier card, not from the e-invoice, when it creates a purchase invoice from an e-invoice.

Supplier with several bank accounts

If the supplier has several bank accounts, add them on the **Bank accounts** tab of the supplier card.



You can select a bank account in the **Bank account/IBAN** field on the purchase invoice, purchase order, payment and bank statement. The list shows both the accounts on the **Bank accounts** tab and the account in the **BANK** section. On the purchase invoice and purchase order, Directo only offers accounts that match the payment term class of the document. When you select a bank account on the purchase invoice, Directo also adds the bank code.

Supplier address at bank

Background

From **15 November 2026**, the requirements for ISO 20022 payment files change at banks:

- Directo creates payment files in the **pain.001.001.09** format (instead of the current pain.001.001.03). Directo makes this change automatically – you don't need to do anything.
- If the payment includes the payee's address, the address must meet the **new structure requirements**. The bank does not accept a payment file with an incomplete address.

When is the payee's address required?

Payment type	Is the address required?
Domestic payment (within Estonia)	No – the bank does not use the address data
SEPA / European payment (in euros within the EEA)	No – the bank does not use the address data
Payment outside the EEA (for example USA, United Kingdom, Switzerland, United Arab Emirates)	**Yes – the city and country are mandatory**

Directo adds the address data filled in on the supplier card to the payment file (the country only together with the city – see below). That's why the data you fill in must always be correct, also for Estonian and European suppliers.

Address structure

In the payment file, the address consists of three parts:

- **Country** – always a two-letter country code (EE, US, GB). Directo takes it from the **Country** field on the supplier card.
- **City** – only the city name (for example Pärnu), without the postcode, county or the word „linn“.
- **Other address** – street, house number, postcode. This part is optional: if the city and country are filled in, the payment goes through without the street. If the other address is filled in on the supplier card, Directo adds it to the payment file as well.

Important rule: the country and the city always go together in the payment file. **Directo adds the country to the payment file only together with the city – if the city is empty, Directo leaves the country out as well.** This way the file cannot contain an incorrect address. However, for a payment outside the EEA, an empty city means that the mandatory address is missing from the file and the bank rejects the payment.

How to enter the address data in Directo

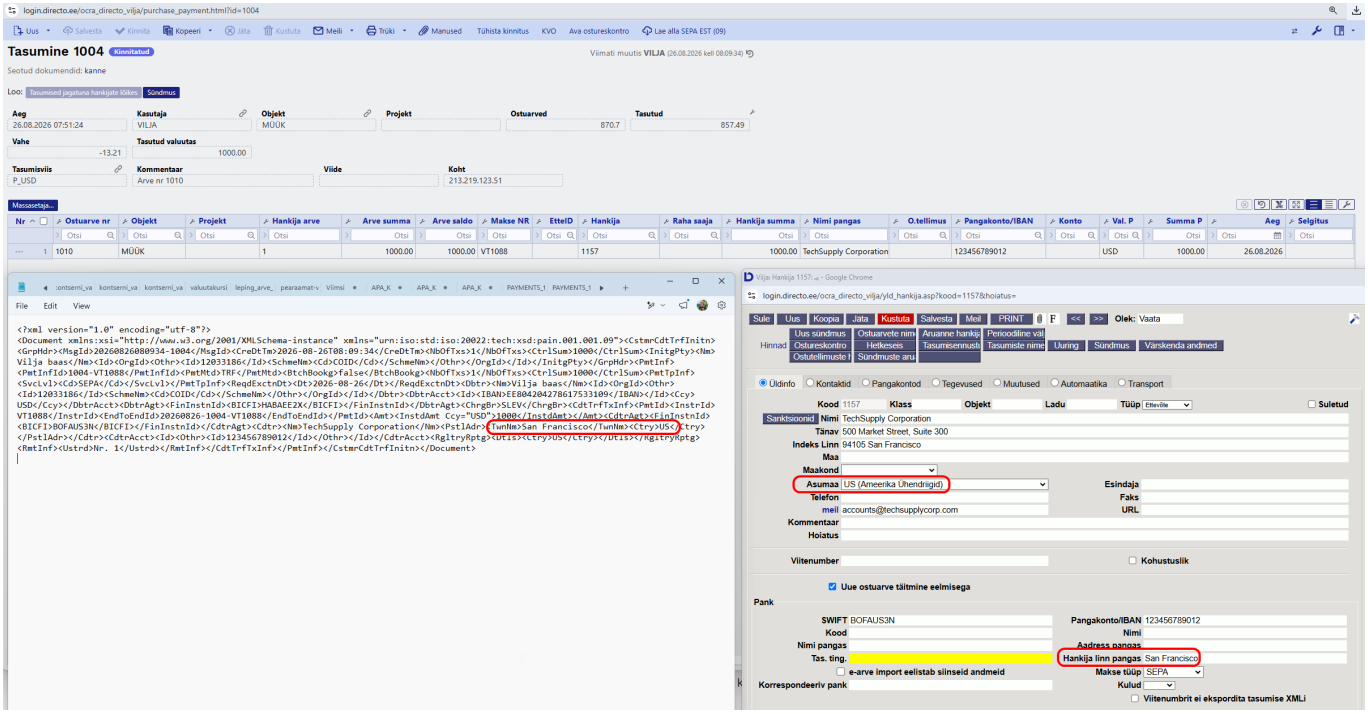
1. Usual case – data from the supplier card

Directo takes the address for the payment order from these supplier card fields:

- **Country** (section **ADDRESS**) → country
- **Supplier city in Bank** (section **BANK**) → city. Fill in this field manually and enter only the city name. It is a free text field, not a list of cities. Banks check only the technical format (for example the field length), not the city name itself.
- **Street** (section **ADDRESS**) → other address (optional)

For Estonian and European suppliers, you don't need to do anything extra. For suppliers outside the EEA, check before making the payment that:

1. **Country** is filled in and correct.
2. **Supplier city in Bank** is filled in and contains only the city name, without the postcode and county. For example `Pärnu`, not `80032 Pärnu linn, Pärnu maakond`.



2. Exception – the payment needs a different address

If the payment order needs an address **different** from the one in the **ADDRESS** section, use the **Supplier address at bank** field in the **BANK** section:

- The field is empty by default. Fill it in only when needed.
- Enter only the street and house number (for example `Voorimehe tn 1`). Enter the city in the

Supplier city in Bank field and the country in the **Country** field – not in this field.

Payee's bank address

Directo does not add bank addresses to the payment file – neither the payee's bank nor the payer's bank. Banks are identified in the payment file by the SWIFT/BIC code, and that is enough. Make sure that the **SWIFT** field in the **BANK** section is filled in for suppliers you pay abroad.

If the payee's bank has no SWIFT/BIC code (a rare exception – in some countries, for example the USA, some banks are identified by a national clearing code), the payment file does not contain the data needed to identify the bank and the bank rejects the payment. Directo still creates the file – the error comes up only at the bank. In this case, make the payment manually in your internet bank, where you can enter the bank's clearing code, name and address.

Frequently asked questions

Do I have to fill in the addresses of all suppliers?
No. Only suppliers that you make payments to outside the EEA need address data. However, the data already filled in must be correct for all suppliers: because a filled-in address goes into the payment file, the city and country rule also applies to Estonian and European suppliers.

Does a missing street or postcode prevent the payment?
No. Only the city and country are mandatory. For some destination countries, the bank may still require the full address – in that case, also fill in the **Street** field on the supplier card.

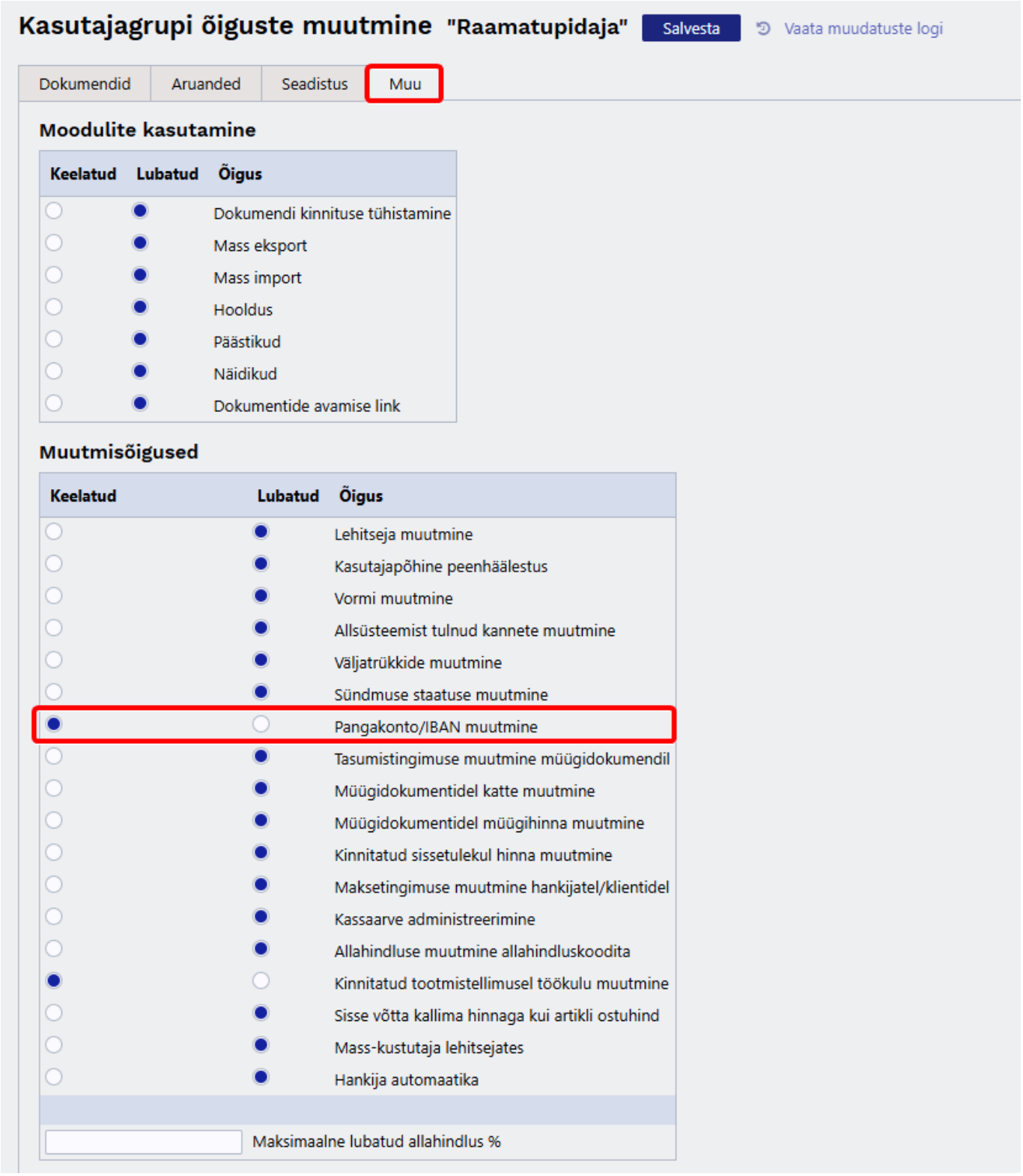
What happens if the country is filled in but the city is not?
Directo leaves the country out of the payment file – the file itself stays correct. For Estonian and European payments, this causes no problem. For a payment outside the EEA, however, the mandatory address is missing from the file and the bank rejects the payment. That's why you should always fill in both the city and the country on the cards of suppliers outside the EEA.

Preventing invoice fraud

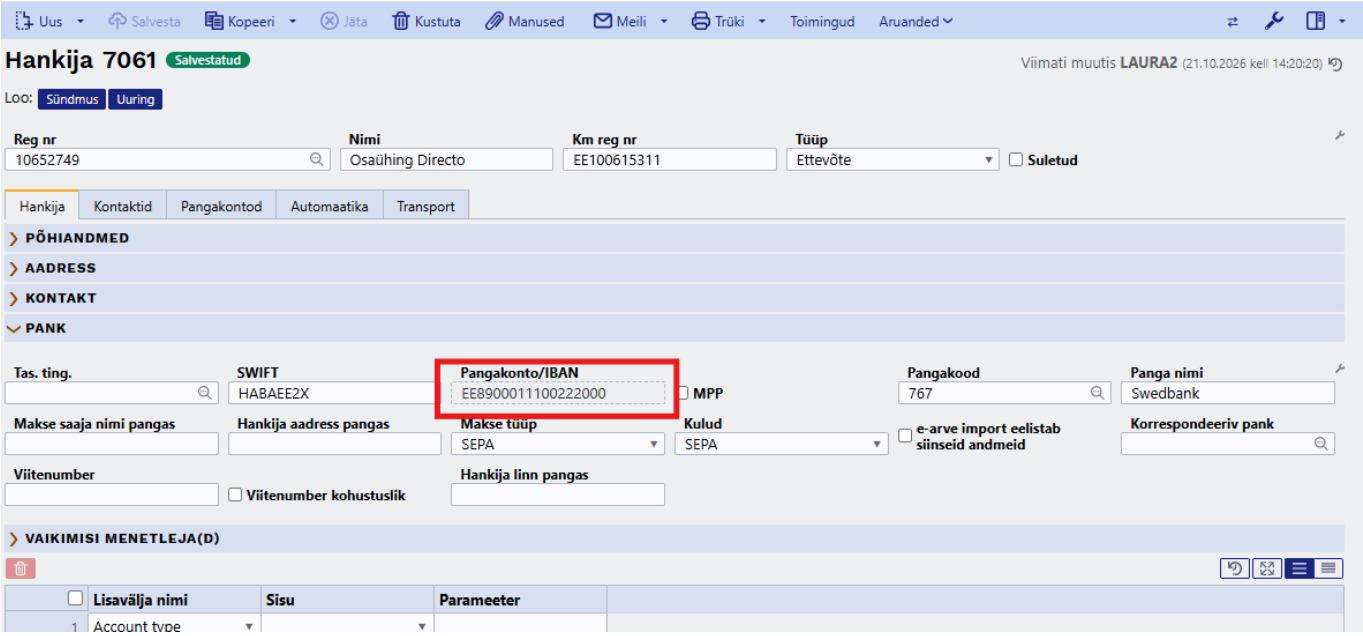
Invoice fraud has become much more common in recent years. A typical fraud is an invoice or e-mail asking you to pay the supplier to a new bank account. Directo has settings that help reduce the risk of paying a purchase invoice to the wrong bank account.

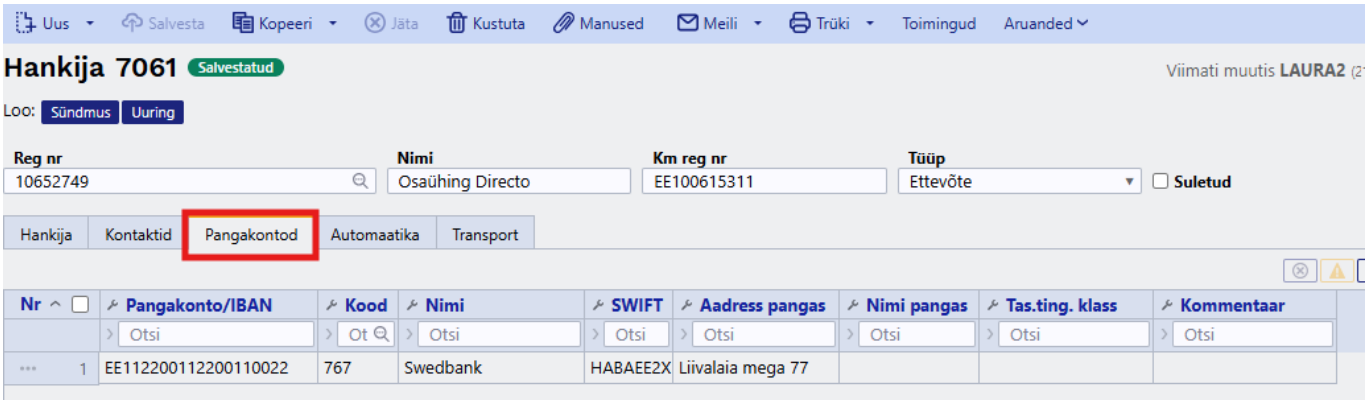
Locking the IBAN on the supplier card

1. Enter the supplier's correct IBAN on the supplier card.
2. Open the user or user group rights, select the **Other** tab and set the **Bank Account/IBAN modifying** right to **Forbidden**.



Now users cannot change the supplier's IBAN, either by accident or on purpose. The field is locked both in the **BANK** section and on the **Bank accounts** tab.



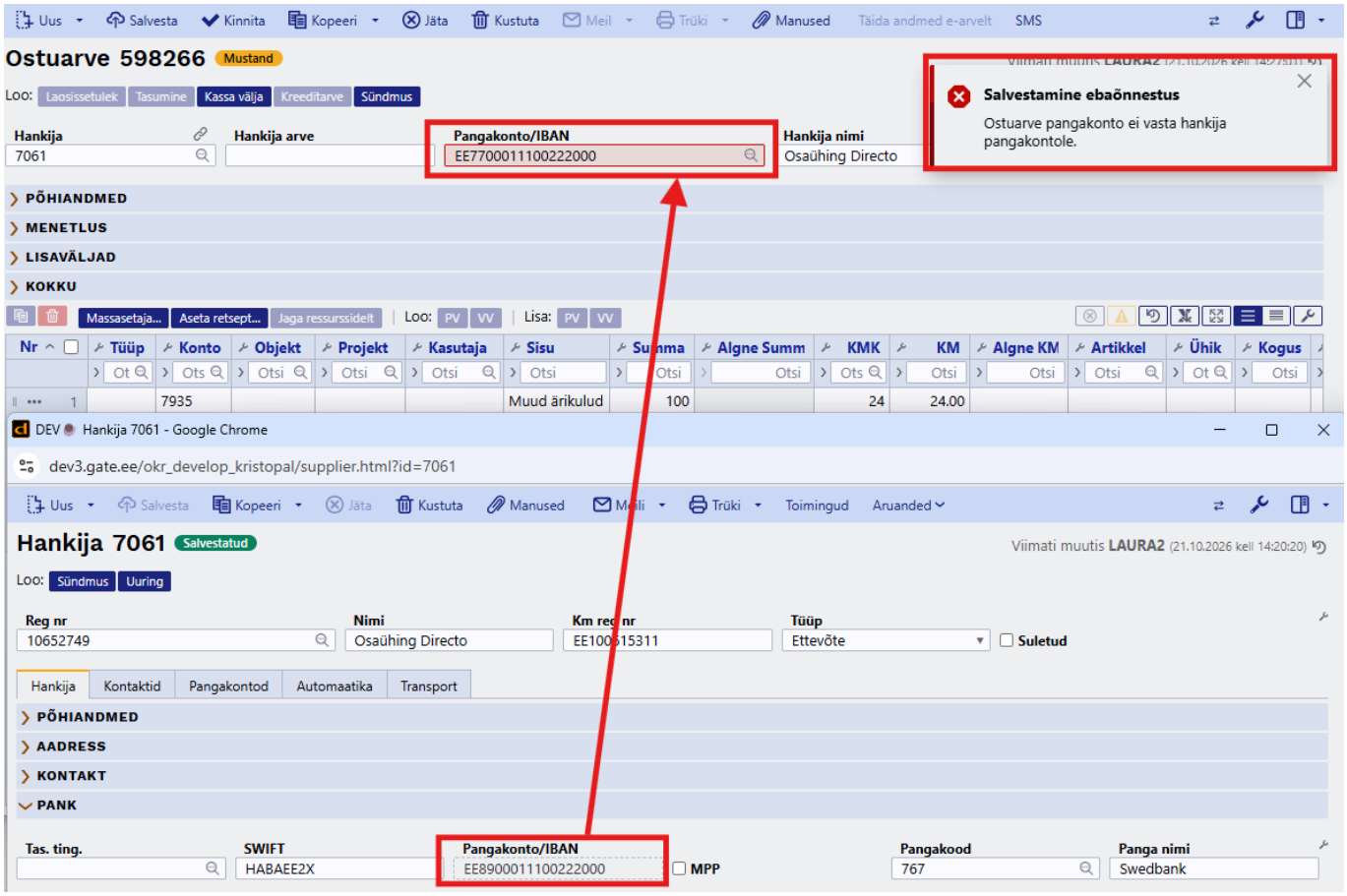


IBAN check on the purchase invoice

Turn on the setting `System settings → Purchase ledger settings →` **`Purchase invoice checks if supplier's bank account/IBAN is same as in card`**.

- **No** – Directo does not check the IBAN on the purchase invoice.
- **Yes** – if the purchase invoice has a different IBAN than the supplier card, the **Bank account/IBAN** field on the purchase invoice turns red and the purchase invoice cannot be confirmed.

This is where you detect possible fraud. If the purchase invoice cannot be confirmed, check with the supplier whether their bank account has really changed.



IBAN on the payment

If the **Bank account/IBAN change** right is set to **Forbidden** in the user or user group rights, you cannot change the bank account on the payment because the field is locked. You can change the payee's name in the bank.

In addition, banks themselves check whether the payee's name and the account match. If something goes unnoticed in Directo, the bank adds another layer of protection.

New supplier warning on the purchase invoice

Fraudulent invoices often come from a new supplier. Turn on the setting `System settings → Purchase ledger settings → New supplier warning on purchase invoice`.

- **No** – Directo does not show a warning.
- **Yes** – on the supplier's first purchase invoice, Directo shows the warning „No purchase invoices have been received from this supplier before. Please check that the supplier details are correct“.

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