

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.

The screenshot shows the Directo interface for a supplier card. The top navigation bar includes options like 'Uus', 'Salvesta', 'Kopeeri', 'Jäta', 'Kustuta', 'Manused', 'Meili', 'Trüki', 'Toimingud', and 'Aruanded'. The main header shows 'Hankija 7061' with a 'Salvestatud' status and a timestamp 'Viimati muutis LAURA2 (21.10.2026 kell 11:05:24)'. Below the header, there are tabs for 'Sündmus' and 'Uuring'. The main content area has a search bar for 'Reg nr' and fields for 'Nimi', 'Km reg nr', and 'Tüüp'. A red box highlights the 'PANK' section, which contains fields for 'Tas. ting.', 'SWIFT', 'Pangakonto/IBAN', 'MPP', 'Pangakood', 'Panga nimi', 'Makse saaja nimi pangas', 'Hankija aadress pangas', 'Makse tüüp', 'Kulud', 'e-arve import eelistab siinseid andmeid', 'Korrespondeeriv pank', 'Viitenumber', and 'Viitenumber kohustuslik'.

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.

UusSalvestaKopeeriJataKustutaManusedMeiliTrükiToimingudAruanded

Hankija 7061

Salvestatud

Viimati muutis LAURA2

LOO: SündmusUuring

Reg nr

Nimi

Km reg nr

Tüüp

Sisesta nimi või reg nr ja kliki ikoonil

Ettevõte

Suletud

Hankija

Kontaktid

Pangakontod

Automaatika

Transport

Nr	Pangakonto/IBAN	Kood	Nimi	SWIFT	Aadress pangas	Nimi pangas	Tas.ting. klass	Kommentaar
1	Otsi	Otsi	Otsi	Otsi	Otsi	Otsi	Otsi	Otsi
2								

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 card (new design!)

You can find the guide for the old supplier card [HERE](#).

The suppliers register is located in Purchase → DOCUMENTS → **Suppliers**

NewSaveCopyDiscardDeleteAttachmentsMailPrintStatementsReportsEVELIN

Supplier 1051

New

Create: EventSurvey

Reg no

Name

Vat reg no

Type

Enter name or reg. no. and click the icon

Ettevõte

Closed

Supplier

Contacts

Bank accounts

Automation

Transport

Changes

GENERAL INFO

VAT Zone

VAT code

Currency

Object

Stock

Prepayment account

Debt Acc

Inventory receipt and purchase invoice account

New p.invoice prefilled with previous

Customer

Payee

Language

Supplier discount %

Credit limit

Warning

Comment

Consignment Country

Deal type

Default Del Time

Tran. Cost

Del Mode

Del Term

ADDRESS

CONTACT

BANK

DEFAULT PROCEEDER(S)

Field name	Content	Parameter
1		

In Directo, a supplier is anyone who supplies you with goods or services. When the supplier card is filled in carefully, Directo fills in much of the data on a document for you as soon as you select the supplier. For example, Directo adds the object, the expense account, the VAT code and the bank

details.



The suppliers register is separate from the customers register.

New features of the new supplier card

The new design makes your work more flexible, faster and more transparent. Read more [HERE](#). In addition, the new supplier card has these new and updated features:

- New field **Non-resident code**. Based on this field, you declare the income tax withheld on royalties (code 189) to the Estonian Tax and Customs Board in the data-based TSD return
- **Transport** tab is now divided into more logical sub-tabs
- Old card's Changes tab is replaced with **Change log**



Still in development

Not all features have been moved to the new design yet, and some actions work slightly differently. Be careful when using it and make sure that everything on the new document works as you expect. The following features of the old card are not yet available on the new card:

- Migrating the old card's **change log** to the new card
- **Change log** of the **Transport** tab
- **Duplicate supplier warning** – a warning when you add a supplier and a supplier with the same name, reg no, VAT reg no or bank account already exists
- Separating the rule condition fields and the rule result fields in the **XML automaatika** table
- The **Sanctions** button, which opens the supplier's background check page
- The link icon next to the **Reg no** field, which opens the page entered in the system setting External Customer info URL with the supplier's information

GENERAL OVERVIEW

GENERAL PRINCIPLES OF THE NEW SUPPLIER CARD

How the new supplier card is structured and how you can adjust it to suit your needs. What options can you find under the card settings and in the side panel.

SUPPLIER CARD BUTTONS AND FIELDS

A detailed description of the supplier card fields and buttons.

USING THE SUPPLIER CARD

SUPPLIER BANK DETAILS AND SECURE PAYMENTS

Supplier bank accounts, payment file address requirements and locking the IBAN to prevent invoice fraud.

SUPPLIER AUTOMATION

How you can set up rules that Directo uses to post, group and, if needed, confirm the rows of a supplier's e-invoices. Examples and frequently asked questions.

SUPPLIER AND VAT

Which supplier card fields matter for the VAT return, and how you can set up a supplier who is registered for VAT in several countries or who is bound by a professional or official secrecy obligation.



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**

change right to **Forbidden**.



Kasutajagrupi õiguste muutmine "Raamatupidaja" Salvesta [Vaata muudatuste logi](#)

Dokumendid
Aruanded
Seadistus
Muu

Moodulite kasutamine

Keelatud	Lubatud	Õigus
☐	☒	Dokumendi kinnituse tühistamine
☐	☒	Mass eksport
☐	☒	Mass import
☐	☒	Hooldus
☐	☒	Päästikud
☐	☒	Näidikud
☐	☒	Dokumentide avamise link

Muutmisõigused

Keelatud	Lubatud	Õigus
☐	☒	Lehitseja muutmine
☐	☒	Kasutajapõhine peenhäälestus
☐	☒	Vormi muutmine
☐	☒	Allsüsteemist tulnud kannete muutmine
☐	☒	Väljatrükkide muutmine
☐	☒	Sündmuse staatuse muutmine
☒	☐	Pangakonto/IBAN muutmine
☐	☒	Tasumistingimuse muutmine müügidokumendil
☐	☒	Müügidokumentidel katte muutmine
☐	☒	Müügidokumentidel müügihinna muutmine
☐	☒	Kinnitatud sissetulekul hinna muutmine
☐	☒	Maksetingimuse muutmine hankijatel/klientidel
☐	☒	Kassaarve administreerimine
☐	☒	Allahindluse muutmine allahindluskoodita
☒	☐	Kinnitatud tootmistellimusel töökuulu muutmine
☐	☒	Sisse võtta kallima hinnaga kui artikli ostuhind
☐	☒	Mass-kustutaja lehitsejates
☐	☒	Hankija automaatika

Maksimaalne lubatud allahindlus %

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.

Uus Salvesta Kopeeri Jäta Kustuta Manused Meili Trüki Toimingud Aruanded

Hankija 7061 Salvestatud

Viimati muutis LAURA2 (21.10.2026 kell 14:20:20)

Loo: Sündmus Uuring

Reg nr 10652749 Nimi Osaühing Directo Km reg nr EE100615311 Tüüp Ettevõtte ☐ Suletud

Hankija Kontaktid Pangakontod Automaatika Transport

> PÕHIAANDMED

> ADDRESS

> KONTAKT

> PANK

Tas. ting. SWIFT HABAEEX Pangakonto/IBAN EE8900011100222000 MPP Pangakood 767 Panga nimi Swedbank

Makse saaja nimi pangas Hankija aadress pangas Makse tüüp SEPA Kulud SEPA ☐ e-arve import eelistab siinseid andmeid Korrespondeeriv pank

Viitenumber ☐ Viitenumber kohustuslik Hankija linn pangas

> VAKIMISI MENETLEJA(D)

	Lisavälja nimi	Sisu	Parameeter
1	Account type		

Uus Salvesta Kopeeri Jäta Kustuta Manused Meili Trüki Toimingud Aruanded

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Hankija Kontaktid **Pangakontod** Automaatika Transport

Nr	Pangakonto/IBAN	Kood	Nimi	SWIFT	Aadress pangas	Nimi pangas	Tas. ting. klass	Kommentaar
1	EE112200112200110022	767	Swedbank	HABAEEX	Liivalaia mega 77			

IBAN check on the purchase invoice

Turn on the setting System settings → Purchase ledger settings → **Purchase invoice**

checks the supplier's bank account/IBAN. 

- **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.

Ostuarve 598266 Mustand

Loo: Laosissetulek Tasumine Kassa välja Krediiditarve Sündmus

Hankija 7061 Hankija arve Pangakonto/IBAN EE7700011100222000 Hankija nimi Osühing Directo

Salvestamine ebaõnnestus
Ostuarve pangakonto ei vasta hankija pangakontole.

Hankija 7061 Salvestatud

Loo: Sündmus Uuring

Reg nr 10652749 Nimi Osühing Directo Km reg nr EE100615311 Tüüp Ettevõte

Hankija Kontaktid Pangakontod Automaatika Transport

PANGA

Tas. ting. SWIFT HABAEEX Pangakonto/IBAN EE8900011100222000 Pangakood 767 Panga nimi Swedbank

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“.





Sellelt hankijalt pole varem ostuarveid tulnud. Palun kontrolli hankija andmete õigsust!



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