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Payment

Payment is a document where payments to suppliers are indicated. Prepayments, purchase invoice payments and nettings can be created using payment document. New payment document can be also added from purchase invoice or using report "Payment forecast". Payment reduces debt for supplier.

How to use

1. From the payments register create new payment by pressing "Add new" button.

Fill in necessary fields. To keep the document, press "Save" button. Payment should be confirmed by pressing "Confirm" and "Save" after the data is verified.

1. Payment can also be created from the report "Payment forecast". For that it's necessary to fill in the filtering fields of the report and select "Report". After the report is created, button "Create payment" will appear. By pressing this button, new payment document will be created with prefilled fields. It's reccomended to save the document. After checking all the data payment should be confirmed.

Buttons

- **Close** - closes document window, checks previously if there were any unsaved changes on this document
- **New**- Opens new empty payment document. Checks if previous document has any unsaved changes
- **Copy**- creates a copy of exsisting 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. Document number range is by default selected from the user settings that created the copy.
- **Refresh**- cancels the document creation, all changes will be lost. Pressing F5 on keybord will give the same result
- **Delete** - deletes the document
- **Confirm**– pressing "Save" after pressing "Confirm" confirms the document
- **Save** – saves the document
- KVO - opens cash out document if the payment is confirmed
- **Print**- creates printout. After pressing "Print" printout preview will be shown for a moment and after that print dialog will be opened. For separate printout preview hold "Shift" button on keyboard and press "Print" on the document. In this case print dialog will not be shown automatically. After pressing "Ctrl" + "P" on keyborad print dialog will be opened. If there is more than one printout designed pressing "Print" with right mouse button will open the selection.
- **E-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.

- **Paperclip**- possiblity to add attachments
- **Bulk insert**- Possibility to fill document rows with bulk insert by using (usually Excel) table. In the bulk insert window there is description of the columns order in Help section.

Header fields

Close	New	Copy	Refresh	Delete	Confirm	Save	Print	Mail	📎	F	<<	>>	Status: Changed				
Number	100036		Date			Reference			Purchase invoices	0.00	Paid		0.00	Paid in Currency	0.00
Pay mode			Comment			Object			Project		Difference	0.00			
User			Bulk Insert												

Status - shows document status. Possible statuses:

- “New” - document is created but not saved;
- “View” - document is unconfirmed and open and there is no unsaved changes;
- “Changed” - there are unsaved changes;
- “Confirming” - confirming document is started (by clicking “Confirm”) but “Save” button is not yet pressed. This process can be cancelled by clicking “Confirm” again.
- “Confirmed” - document is confirmed and not changeable

- **Number**- document's number is created automatically when the document is saved for the first time. If necessary document number range can be changed with double-click or pressing “Ctrl” + “Enter” on the keyboard.
- **Date**- payment date. When opening new payment the document creation date will be shown in this field. Date can be changed if necessary.
- **Reference** - reference number can be used when adding invoice on the payment. Reference number in the payment header will be added to transaction reference field.
- **Purchase invoices** - total sum of purchase invoices on the payment rows. In case of currency invoices the sum is calculated according to the invoice date currency rate.
- **Paid** - total sum of payment rows. When using base currency and purchase invoices are paid in full, fields **Purchase invoices** and **Paid** values are equal. If currency invoice is paid in base currency then purchase invoices to be paid sum in base currency is shown in field “Purchase invoices”.
- **Pay mode** - payment mode, shows which method of payment is used for paying to supplier. With double-click or “Ctrl” + “Enter” it's possible to select, change or to add new payment mode. Payment mode settings can be found `Settings > Finance settings > Payment mode`. On prepayment payment mode type “Equal” should be used to avoid mistakes. Type “Equal” checks that using prepayment gives total sum 0. Currency sums are also calculted when used.
- **Comment** - informatory field. If payment is created from the purchase invoice, then comment field is automatically filled: Invoice nr xxxxx.
- **Object** - object used in accouting calculation. Using objects is not mandatory, except when objects are already in use and there is a need to add particular object to the sum of money. Selection of objects can be opened with double click or “Ctrl” + “Enter” combination.
- **Project** - project code. This is used in case where payment needs to be connected with certain project. When project is used on payment, this document will be shown in project reports. Selection of projects can be opened with double click or “Ctrl” + “Enter” combination.
- **Difference** - if purchase invoice in foreign currency is paid in base currency and there is loss/profit due to currency rate changes (due to purchase invoice date and payment date currency rate changes) or commercial rate profit/loss, the difference is shown in that field.

- **User**- creator of this document

Row fields

- **NO** – number of the row
- **Invoice no.** – to help adding right purchase invoice number to the payment, partially or fully unpaid purchase invoices list can be opened with double click or "Ctrl" + "Enter" combination. Invoice number can be also added manually.
- **P.order** -
- **Supplier**– to open suppliers list for adding supplier code to payment use double click or "Ctrl" + "Enter" combination
- **Text**– Supplier's name will be added here if supplier or purchase invoice is pasted on the document, informatory field
- **Description** -
- **Object** -
- **Project** -
- **Supplier invoice**
- **Ref.** -

- **Bank account**– bank account from the supplier's card will be pasted here. Adding supplier to purchase invoice will also fill the bank account field there.
- **Bank cur** – if the payment is in foreign currency, necessary selection can be done by double-clicking or Ctrl+Enter combination. If purchase invoice already has currency assigned then it will be automatically pasted to the payment.
- **Bank rate**– shows the rate of selected currency
- **Bank sum**– purchase invoice to be paid sum will be automatically pasted here by adding purchase invoice to the payment, but the sum can be changed manually if necessary. E.g. if there is a need to indicate partial payment: if purchase invoice has balance 550 and only 250 will be paid, then the number 550 can be changed to 250.
- **Fine** –
- **VC** -
- **Invoice cur** – shows purchase invoice currency. This field is not changeable, use Cur. Paid for indicating payment currency if necessary.
- **Inv. balance** – shows purchase invoice balance, this field is not changeable
- **Paid**– shows paid sum
- **Fee** - field for bank fees. This field should be filled manually after payment transaction in bank is done. Fee can be filled in each payment row or as a sum to one row or can be also added to payment transaction manually after payment is confirmed.
- **Fee cur.** -
- **Date** -
- **Cust. total** – shows supplier's total sum, if one supplier is on several rows, supplier's total sum will be shown on the first row.

Payment types

- Usual payment - unpaid purchase invoice payment to supplier, on payment rows corresponding purchase invoice is chosen.
- Prepayment - In case of prepayment to supplier, supplier code is added to the first row of payment, "Sum Paid" is filled with prepayment sum. Using prepayment is similar but sum is indicated with "-". NB! In case of prepayment invoice number is not used. If paid sum is bigger than purchase invoice sum, then overpaid sum will be indicated as prepayment. In this case payment with two rows needs to be created. On the first row purchase invoice number, supplier and "sum paid" is added. On the second row supplier and overpaid sum on "sum paid" field are indicated.
- Netting payment - if exsisting prepayment needs to be used for paying purchase invoice. In this case payment with two rows needs to be created. On the first row of the payment purchase invoice number, supplier and sum is indicated. On the second row there is only supplier code and sum with symbol "-".

Payment transactions

What	D/C
Usual payment	
Money	credit
Debt to supplier	debit
Prepayment to supplier	
Money	credit
Prepayment to supplier	debit
Using prepayment with "Equal" payment type	
Prepayment to supplier	credit
Debt to supplier	debit

Finance account for money is taken from the payment type - whether bank, netting, prepayment etc
Finance accounta for Debt to supplier and prepayment are taken from the `System settings > Purchase settings > Supplier prepayments, Supplier unpaid invoices`

Export into bank

Program offers the possiblity to export payments to internet bank. For that there is a button "SEPA EST" on the payment document. For this button to appear "Export type" needs to be defined on the payment mode. In addition "Bank account" and "Bank" fields are also necessary for exporting payments to internet bank.

Finance Settings > Payment modes > P

After clicking "SEPA EST" a window opens where payment files can be downloaded. Next step will be logging into internet bank and selecting "Import of payments". After that upload the file into bank. After confirming the payments in the bank the operation is complete. For successful payments export into bank, supplier's bank account and if necessary reference number, need to be filled in on payment rows.

⚠ Each click on "SEPA EST" button generates new values in "Payment No." field. Later for relating bank statement and payment it's important to make sure that the newest export file is uploaded into bank.

Data order in Export file (SEPA EST) description:

1. Purchase invoice has Vendors invoice field filled and "Description" column is empty on the payment - Information in the file will be in form: "Nr.xxx" (xxx=vendors invoice number from the purchase invoice")
2. Description field is filled on the payment document- data from the description field will be indicated in the export file.
3. On the purchase invoice reference number is filled and description field is filled on the payment document - Reference number will be indicated in the export file

⚠ If working with different companies and their payments "it's reccomended to use ''System setting > Company short code - in window title" to distinguish different companies payment files more easily. Payment file name format is

following:**Payment_number_company_short_code_payment_moce_code**.

Sending payments to bank

LHV and Swedbank offer the possibilty to send payments directly to bank.

Settings in Swedbank

- Company's legal representative has to add and sign digitally the service *Payments import to internetbank* to the SGW contract.

⚠ It's important to remeber (copy) the number of the contract

Settings and using in Directo

- Export channel needs to be defined on payment mode card. *LHV Connect* or *Swedbank GW*
- If using Swedbank, contract number needs to be added to the payment mode card field **EXPORT CHANNEL CONTRACT**
- In user or user group rights section **Other** corresponding **Channel** rights needs to be given. Accordingly: *LHV Connect* or *Swedbank GW*
- Instead of **SEPA EST** button **Send to bank** button is now shown
- Clicking the button will send the payment to bank. According note will be also shown on the

payment document

- The time of sending the payment into bank will be up to 15 minutes. (If the payment is sent, the date of the sending time will be shown in bold)
- Payments can be sent again if necessary. User has to delete previous payment manually from the bank.

Examples

Paying foreign currency purchase invoice in base currency

Supplier sends purchase invoice in USD currency but the invoice will be paid in euros. According to the purchase invoice,sum to be paid to the supplier, is 1000 USD. Considering purchase invoice date and central bank rates the sum in euros is 887.23

Payment will be done later when central bank rates have already changed. Bank rate to USD will also play a role because company makes the payment from it's euro currency account. In given example sum of 960 will be paid in euros. For indicating this payment in Directo following steps need to be taken: **(NB! Given order is important)**:

1. Add the purchase invoice number to the payment document row (100066)
2. „Bank Cur" field - in which currency the invoice will be paid (EUR)
3. Open the second radio button and add the invoice currency to the field „Cur. Paid" (USD)
4. Invoice sum in currency to „Sum Paid" field (1000)
5. Sum paid from bank to „Bank sum" field (890)
6. Double-click on „Rate Service field

Confirming payment document creates transaction :

No. ^	Account	Object	Project	Description	Debit	Credit	Cur. Debit	Cur. Credit	Currency	Rate
> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search
1	111201			Company		890.00		890.00	EUR	1
2	111301			Company	887.23			1000.00	USD	0.887232721
3	527501			Commercial rate profit/loss	2.92			2.92	EUR	1
4	423001			Foreign exchange gain/loss		0.15		0.15	EUR	1
5										
6										
7										
8										
9										

Commercial rate profit/loss (difference between Eesti Pank rate on payment date and the actual payment rate) and "Profit/loss due to currency rate changes" (difference between currency rate on purchase invoice date and payment date) will be added to the transaction rows. Finance accounts are taken from the System settings.

Paying purchase invoice in required currency

Supplier invoice is in USD currency and the invoice is also paid in USD. At first necessary amount is transmitted to USD account and this is indicated with transaction in Directo.

Finance - Transaction New

Type	Number	Date	Reference	Description	Deb
FIN	FIN	21.12.2021 11:52:36			

Credit	Difference
895.00	0.00

Copy selection　Delete selection　Bulk Insert　Paste Recipe　Split from Resources

No. ^	Account	Object	Project	Description	Debit	Credit	Cur. Debit	Cur. Credit	Currency	Rate
> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Search	> Searc
1	111202			Bank account USD		892.38	**2** 1000.00		USD **1**	0.8923...
2	111201			Bank account		**3** 895.00		895.00	EUR	1.0000...
3	527501			Commercial rate profit/loss	**4** 2.62			2.62	EUR	1.0000...

Nex step will be creating a payment where payment mode refers to USD acccount. Purchase invoice will be added to the payment rows. If the invoice is paid in full, nothing else needs to be changed.

Prepayment to supplier in currency

Supplier will be added to the payment row. Next prepayment currency will be added to payment row field "Bank Cur" and prepayment sum to the field "Bank sum".

Negative sum paid by supplier marked red

If supplier has issued invoices and credit invoices and to be paid sum is negative, it will be marked red. Red field is informative.

Bank Sum	Fine	VC	Invoice Cur	Inv. Balance	Paid	Fee	Fee cur.	Date	Cust. Total	Cust. TotalEUR
120.00	0.00		EUR	120.00	120.00	0.00			-380.00	-380.00
-500.00	0.00		EUR	-500.00	-500.00	0.00				

Pasting multiple purchase invoices

Double click in the payment row field "Purchase invoice" opens the list of purchase invoices for pasting. Select "Settings" for activating **Multiple record paster (window stays open)**

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