

Direct-debits

Recurring collections management

General conditions of use

Direct-debits enables you to manage banking orders. Before going forward in your registration process, it is important for you to be aware of all conditions of use.

Processing remittances

Direct-debits allows you to make your direct debits remittances and send them to your bank. Two transmission means are possible:

- By wire transmission using the protocols EBICS, FTPS, or PeSIT (CFT)
- By downloading a file onto your computer, which you will be able to upload to the website of your bank

Exalog certifies the compliance of files to SEPA format.

Confirmation and treatment of orders

In case of EBICS protocol, Direct-debits sends the remittance to the banking server in real time. At the end of the transmission, an acknowledgement is sent back by the bank, and it is displayed on the screen in the transmission report.

This acknowledgement certifies that the remittances has been received by the bank. From this moment, your bank is responsible is the only responsible for the real processing of your remittance.

You will have to confirm it, by a fax which Direct-debits will let you print, and which you will have to sign and send to your bank, or by a digital signature.

Date of execution of the orders

In Direct-debits you can specify when you want to debit the debtors' bank accounts. You will have to send the remittance to the bank before this execution date, because your bank needs an operational time to process these orders.

You must ask your bank to know this delay (in general from 2 to 5 days).

In the same way, it is better not to send your remittances too early before the due date. Your bank could reject your remittances. You had better ask your bank what is the maximum delay (less than one month) between the sending to the bank and the due date.

Availability of the service

Direct-debits is available 24/7. In case of technical maintenance, the service could be available from Monday to Friday between 9:00 to 12:15 and 14:00 to 17:15 (CET).