

# Direct Debit (Capability)

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## 1. Role Definition

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This service domain processes the creditor side of direct debit processing. Typically a creditor will submit a batch of direct debit requests. The process checks the required service mandates are in place and initiates the payment processing. It tracks payment and reports on completion or other processing issues that might arise (such as insufficient funds available).

## 2. Example of Use

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Example of use:  
A corporate customer submits a batch of direct debit instructions for customers with accounts held at the bank

## 3. Executive Summary

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Fulfils a direct debit agreement. Handles the creditor side of direct debits.

4. Key Features

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- Confirm direct debit mandates are in place
- Confirm funds available
- Initiate direct debit payment
- Track direct debit (include customer acceptance if required)
- Report on direct debit processing

Documentation














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Properties

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Property	Value
Service Domain	
API BIAN Portal	Direct Debit API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/DirectDebit/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/DirectDebit/12.0.0</a> )
Core Business Object	 Direct Debit Instruction ( <a href="#">object_26.html?object=31882</a> )
Individual Analytics	directDebitFulfillmentArrangementAccumulators directDebitFulfillmentArrangementActivityAnalysis directDebitFulfillmentArrangementPerformanceAnalysis directDebitFulfillmentArrangementTrends&Events
Portfolio Analytics	directDebitFulfillmentArrangementPortfolioActivityAnalysis directDebitFulfillmentArrangementPortfolioMake-UpAnalysis directDebitFulfillmentArrangementPortfolioPerformanceAnalysis

Scenarios

-  Handle Request for Refund of Incoming Direct Debit at Debtor Bank  
(views/view\_55452.html)
-  Handle Request for Refund of Internal Direct Debit (views/view\_55239.html)
-  Process Receipt of Payment for Outgoing Direct Debit at Creditor Bank  
(views/view\_55676.html)
-  Handle Request from Debtor to Debtor Bank for Advance Refusal of Direct Debit Collection  
(views/view\_55681.html)
-  Process Request from Debtor Bank for Refund of Unauthorised Transaction at Creditor Bank (views/view\_55690.html)
-  Process Request from Creditor to Creditor Bank for Reversal of Direct Debit Collection  
(views/view\_55693.html)
-  Process Response from Creditor Bank for Refund of Unauthorised Transaction at Debtor Bank (views/view\_55687.html)
-  Handle Request for Refund of Unauthorised Incoming Direct Debit at Debtor Bank  
(views/view\_54934.html)
-  Process Incoming Direct Debit Reversal at Debtor Bank (views/view\_54796.html)
-  Process Request for Refund of Outgoing Direct Debit at Creditor Bank  
(views/view\_54637.html)
-  Process Rejection Message for Outgoing Direct Debit at Creditor Bank  
(views/view\_54628.html)
-  Process Loans Instalments (views/view\_54986.html)
-  Process Internal Direct Debit Request from Creditor at Creditor Bank  
(views/view\_54607.html)

Service Role      Fulfils a direct debit agreement. Handles the creditor side of direct debits.

BIAN Life Cycle

Registration      Registered  
Status

Stereotypes

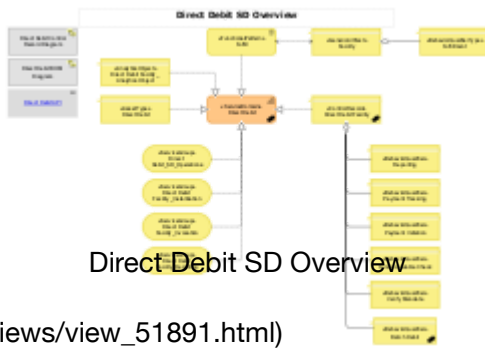
stereotype      ServiceDomain

Appears on

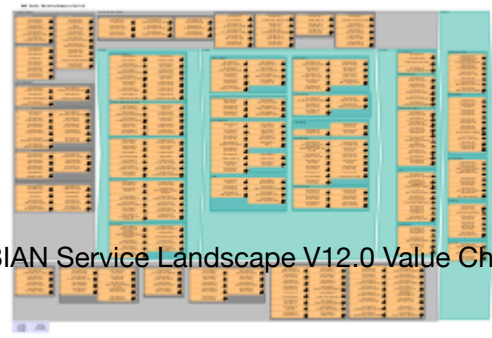
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(views/view\_50629.html)

(views/view\_51705.html)



BIAN Service Landscape V12.0 Value Ch...

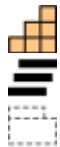


BIAN Service Landscape V12.0 Matrix Vi...

## Relations



aggregated by

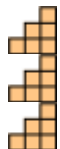


Trade Banking (object\_25.html?object=130655)

Wave 5 (object\_25.html?object=153746)

Corporate Banking (object\_25.html?object=171979)

gets input from



Payment Initiation (object\_20.html?object=29967)

Direct Debit (object\_21.html?object=32677)

Correspondent Bank Operations (object\_21.html?object=32729)

is associated with



Direct Debit (object\_44.html?object=32678)

is equal to























Direct Debit (object\_37.html?object=36117)





is part of





Trade Banking (object\_25.html?object=130655)

realized by


-  Direct Debit Facility\_ Analytics Object (object\_25.html?object=111055)
-  Need a Service Operation execute Direct Debit Instruction Processing (see the documentation) (object\_30.html?object=121116)
-  Direct Debit (object\_24.html?object=133116)
-  Direct Debit Facility\_ Instantiation (object\_18.html?object=218107)
-  Direct Debit\_SD\_Operations (object\_18.html?object=218120)
-  Direct Debit Facility\_ Reporting (object\_18.html?object=218135)
-  Direct Debit Facility\_ Invocation (object\_18.html?object=218148)
-  Rename Direct Debit SD into Direct Debit Instruction (object\_31.html?object=225190)
-  Direct Debit\_SD\_Service Group (object\_18.html?object=239016)
-  Up CR Update details relating to Direct Debit Facility (object\_12.html?object=29149)
-  In BQ Instantiate a new Payment Tracking (object\_12.html?object=29223)
-  Co CR Control the processing of Direct Debit Facility (object\_13.html?object=30466)
-  Rq BQ Request manual intervention or a decision with respect to Funds Available Check (object\_13.html?object=30671)
-  In BQ Instantiate a new Reporting (object\_13.html?object=31665)
-  Re BQ Retrieve details about any aspect of Payment Tracking (object\_13.html?object=31707)
-  In CR Instantiate a new Direct Debit Facility (object\_13.html?object=31999)
-  Ec CR Accept, verify, etc. aspects of Direct Debit Facility processing (object\_13.html?object=34242)
-  Co BQ Control the processing of Payment Tracking (object\_13.html?object=34269)
-  Re CR Retrieve details about any aspect of Direct Debit Facility (object\_14.html?object=34903)
-  Re BQ Retrieve details about any aspect of Payment Initiation (object\_14.html?object=37708)
-  Re BQ Retrieve details about any aspect of Reporting (object\_15.html?object=38694)
-  Ex CR Execute an available automated action for Direct Debit Facility (object\_15.html?object=41727)
-  Rq CR Request manual intervention or a decision with respect to Direct Debit Facility (object\_12.html?object=41836)
-  Direct Debit Facility (object\_24.html?object=42559)
-  Ec BQ Accept, verify, etc. aspects of Funds Available Check processing (object\_16.html?object=44675)
-  Execute Batch Debit (object\_16.html?object=45968)
-  Ec BQ Accept, verify, etc. aspects of Payment Initiation processing (object\_16.html?object=46070)
-  Ec BQ Accept, verify, etc. aspects of Verify Mandate processing (object\_17.html?object=47023)
-  Ex BQ Execute an available automated action for Payment Tracking (object\_17.html?object=47996)

-  Re BQ Retrieve details about any aspect of Funds Available Check (object\_17.html?object=48202)
-  Re BQ Retrieve details about any aspect of Verify Mandate (object\_17.html?object=48777)
-  Fulfill (object\_28.html?object=58132)
-  Direct Debit (object\_7.html?object=66700)









sends output  
to

-  Direct Debit (object\_21.html?object=32677)
-  Correspondent Bank Operations (object\_21.html?object=32729)








serves

-  Payment Management (object\_6.html?object=130270)

triggered by

-  Payment Initiation (object\_20.html?object=29967)
-  Servicing Order (object\_21.html?object=32295)
-  Direct Debit (object\_21.html?object=32677)
-  Correspondent Bank Operations (object\_21.html?object=32729)
-  ACH Operations (object\_21.html?object=36614)
-  Direct Debits Service (object\_21.html?object=38821)
-  Credit Card (object\_22.html?object=40448)
-  Customer Billing (object\_20.html?object=42033)

triggers

-  Direct Debit (object\_21.html?object=32677)
-  Correspondent Bank Operations (object\_21.html?object=32729)
-  Correspondence (object\_20.html?object=32927)
-  Payment Order (object\_21.html?object=35550)
-  ACH Operations (object\_21.html?object=36614)
-  Direct Debit Mandate (object\_22.html?object=46204)
-  Regulatory Compliance (object\_22.html?object=46420)