



AutoPay **Version 1.20**
Release Date: **7th November 2016**

The following is a list of changes, which are included in version 1.20 of AutoPay. These changes relate to the published changes to the SEPA Direct Debit Core Rulebook which take effect from 21st November 2016.

You should install version 1.20 immediately so that your AutoPay system is ready in advance of the new rules becoming effective. The new rules will not activate in the software until the 21st November 2016 and all existing rules will remain effective until that date.

1. File Format Changes - SMNDA

SMNDA is an indicator contained within an XML file which is used to identify when a customer has changed bank account. The use of this indicator has been changed and it now refers to "Same Mandate with New Debtor Account".

If a customer changes bank account, you should change their IBAN code in the Customer screen. The software will recognise the change and the SMNDA indicator will be included in the next XML transaction for that customer to allow your bank to properly recognise the change and process it accordingly.

2. Shorter Collection Times

From 21st November 2016 it will be possible to present Direct Debits at shorter collection times. Up to now, First time collections (FRST) must be sent to the bank 6 days in advance of the collection date and Recurring collections (RCUR) must be sent to the bank 3 days in advance of the collection dates. From 21st November 2016 these transaction cycles will be reduced. However, each bank may adopt a different minimum collection time and you will need to check the new collection times with your own bank. Each bank may also adopt new daily cut off times which you will also need to check.

When creating an XML file on or after 21st November 2016 the software will continue to default the Processing Date using the original rules. When there is a FRST transaction present, it will be 6 days from the current date or when all transactions are RCUR, it will be 3 days from the current date. If you wish, you may then select an earlier date but you are responsible to ensure that you select a date which is within your own banks guidelines. An XML file created for a date that does not meet your banks guidelines cannot be amended and you will then need to repeat the process.

3. Transaction Type Changes

From 21st November 2016 the use of the FRST and RCUR transaction types will become optional. However, the AutoPay software will continue to use these transaction types. This effectively means that the use of an incorrect transaction type will not result in bank rejection of a transaction.

For questions and support please email support@mercurysoftware.ie