Payments party data combinations for different use cases
Use case 11: Indirect Scheme Participant Payment Collection via Direct Debit

Payment Service Provider (PSP1) is the customer of LHV and has an active Indirect Scheme Access Service contract with LHV.

Technical Account (so called *Master Account* in the Indirect Scheme Access Service contract) is opened with LHV and belongs to the PSP1.
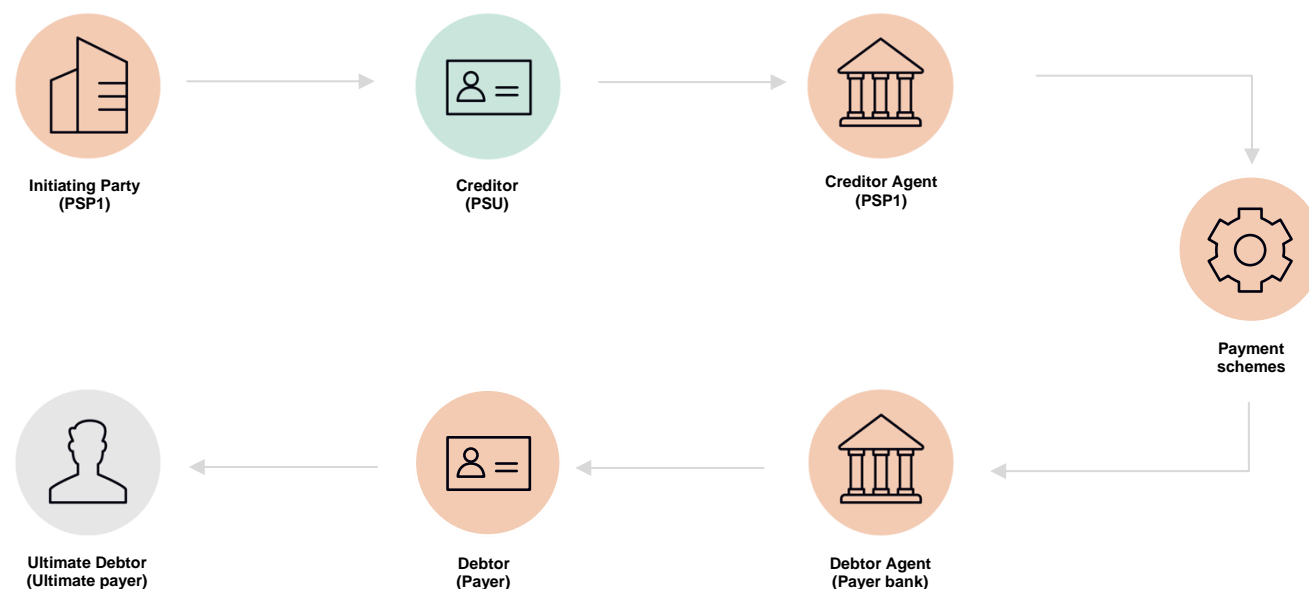
Collection account is opened with PSP1 and belongs to the PSP1's client.

Incoming funds belong to the end customer (PSP1's client).

Use case:

PSP1 initiates the Direct Debit to collect payments on behalf of the end customer (PSP1's client).

Indirect Scheme Participant Customer Direct Debit

Actors and parties:

PSU – Payment Service User – the client of PSP1 and the owner of incoming funds. PSU acts as the actual **beneficiary** of the collected payments. PSU data must be provided in the **Creditor block** of the direct debit initiation message. The PSU to which the Creditor Identifier Code (CI) has been

LHV

issued must be indicated in the Creditor block. It is recommended to provide the beneficiary's address and/or additional data so that the order with a partial match do not get stuck in AML controls. It is mandatory to provide the beneficiary's name and address if any of the parties (PSU, PSP1, Debtor Agent) is located outside the EU/EEA (EU Regulation 2015/847).

PSP1 – Payment Service Provider – the customer of LHV, the Indirect Scheme Participant and the Technical Account owner. PSP1 acts as the **collection services provider for the PSU**. PSP1 data must be provided in the **Creditor Agent block** and in the **Initiating Party block** of the direct debit initiation message. BIC is the preferred option to be provided in the Initiating Party block, if BIC is not available then the name and address of the PSP1. PSP1 data should not be duplicated in the Creditor Agent block.

LHV – LHV Pank AS – acts as the **direct debit service intermediary**, forwards PSP1's direct debit orders to the payment scheme and credits the PSP1's Technical Account opened with LHV.