

Payments party data combinations for different use cases

Use case 9: Payment Collection via Direct Debit by PSP

Payment Service Provider (PSP) is the customer of LHV.

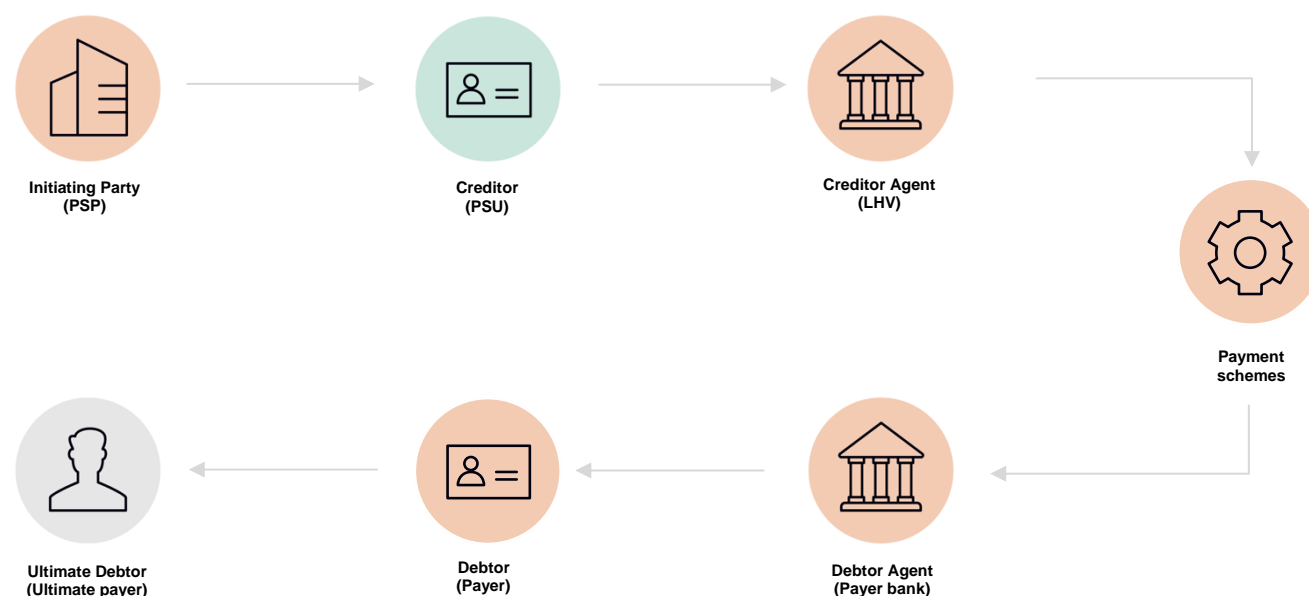
Collection account (i.e., current account) is opened with LHV and belongs to the PSP.

Incoming funds belong to the PSP.

Use case:

PSP initiates the Direct Debit to collect payments to its own account opened with LHV.

Customer Direct Debit



Actors and parties:

PSU – Payment Service User – PSP acts as the actual **beneficiary**, the originator of direct debit order to collect its own payments. PSP data must be provided in the **Creditor block** and in the **Initiating Party block** of the direct debit initiation message. The PSP to which the Creditor Identifier Code (CI) has been issued must be indicated in the Creditor block.

LHV – LHV bank – acts as the **direct debit service intermediary** and the **beneficiary's payment service provider**, forwards PSP's direct debit orders to the scheme and credits the PSP's collection account opened with LHV.