



SLOVARČEK STROKOVNIH IZRAZOV SEPA – PODROČJE KREDITNIH PLAČIL IN DIREKTNIH OBREMENITEV

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
Acceptance Date	SCT	»The execution time for a SEPA Credit Transfer shall commence at the point in time of receipt of the Credit Transfer Instruction, as defined in the Payment Services Directive. The "Requested Execution Date" corresponds with a date requested by an Originator for commencing the execution of the Credit Transfer Instruction. The Originator may choose to request a Requested Execution Date in the future and submit the Credit Transfer Instruction to the Originator Bank in accordance with its Terms and Conditions with the Originator Bank. In such cases, the agreed date will be deemed to be the relevant date for commencing the execution of the Credit Transfer Instruction. Since 1 November 2009, this provision is to be construed in accordance with Article 64(2) of the Payment Services Directive.«	Datum sprejema	»Datum izvršitve za kreditni prenos SEPA se začne v točki prejema naloga za kreditni prenos , kot je opredeljeno v PSD. » Zahtevani datum izvršitve « ustreza datumu, ki ga zahteva nalagodajalec za začetek izvrševanja naloga za kreditni prenos . Nalogodajalec lahko izbere zahtevani datum izvršitve vnaprej in predloži naloga za kreditni prenos banki nalagodajalca v skladu s splošnimi pogoji banke nalagodajalca . V takih primer se domneva, da je dogovorjeni datum ustrezen za začetek izvršitve naloga za kreditni prenos . Od q.11.2009 je to določilo v skladu s členom 64(2) PSD.«
Additional Optional Services	dop SCT Core B2B	Complementary features and services based on the Scheme, as described in of the SCT Rulebook: »The Scheme recognises that individual Participants and communities of Participants can provide	Dodatne opsijske storitve	Dopolnilni elementi in storitve, ki temeljijo na shemi, kot so podrobneje opisani v Pravilih delovanja. <i>Izčrpna definicija:</i> AOS je dodatna opsijska storitev, predstavlja dopolnitev lastnosti sheme SEPA in je tesno

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		<p>complementary services based on the Scheme so as to meet further specific customer expectations. These are described as Additional Optional Services (“AOS”).</p> <p>The following two types of AOS are identified:</p> <ol style="list-style-type: none"> 1. Additional Optional Services provided by banks to their customers as value-added services which are nevertheless based on the core payment schemes. These AOS are purely a matter for banks and their customers in the competitive space. 2. Additional Optional Services provided by local, national and pan-European communities of banks, such as the use of additional data elements in the ISO 20022 XML standards. Any community usage rules for the use of the SEPA core mandatory subset of the ISO 20022 XML standards should also be mentioned in this context, although they are not per se AOS. Other AOS may be defined, for example relating to community provided delivery channels for customers. <p>Participants may only offer AOS in accordance with the following principles:</p> <ol style="list-style-type: none"> 1. All AOS must not compromise interoperability of the Scheme nor create barriers to competition. The Scheme Management Committee (“SMC”) should deal with any complaints or issues concerning these requirements brought to its attention in relation to compliance with the Rulebook as part of its normal procedures, as set out in the Internal Rules. 2. AOS are part of the market space and should be established and evolve based on market needs. Based on these market needs, the EPC may incorporate commonly used AOS features into the Scheme through the change management processes set out in the Internal Rules. 		<p>vezana na shemo, tako da brez nje ne more obstajati. Je sestavni del samega procesa izvajanja sheme. Običajno gre za dodaten podatek, ki v osnovni shemi ni vključen, ga pa standard UNIFI predvideva kot opsijsko polje. AOS lahko ponudi posamezna banka (npr. dodaten podatek na relaciji banka-stranka), vendar ima AOS večjo uporabno vrednost, če je oblikovan v okviru bančne skupnosti (npr. dodatno podatkovno polje znotraj nacionalne skupnosti, ki ga način poslovanja v tej regiji potrebuje). AOS mora zadostiti trem načelom in sicer: 1. ne sme ovirati delovanja same sheme, 2. nastal naj bi na podlagi zahtev trga, 3. mora biti javno objavljen, banke izven bančne skupnosti pa morajo imeti možnost, da se v to skupnost za izvajanje te dodatne storitve tudi same vključijo.</p>

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		<p>3. There should be transparency in relation to community AOS. In particular, details of community AOS relating to the use of data elements present in the ISO 20022 XML payment standards (including any community usage rules for the SEPA core mandatory subset) should be disclosed on a publicly available website (in both local language(s) and English).</p> <p>These AOS are not further described in the Rulebook as they are to be generally considered as competitive offerings provided by both individual Participants and communities of Participants and are therefore out of scope.«</p> <p>and in section 2.4 of the SDD Rulebook.</p>		
Adherence Agreement	SCT Core B2B	The agreement to be completed as part of the process by which an entity applies to become a Participant. The agreement is found as Annex I of the Rulebook.	Pristopni sporazum	Sporazum, ki nastane kot del procesa, v katerem pravna oseba - finančna institucija zaprosi za status udeleženke . Sporazum je sestavni del Pravil (RB) kot Priloga 1.
Adherence to Scheme	Dop		Pristop k shemi	Vključitev v shemo direktnih obremenitev na podlagi podpisa pristopne dokumentacije
Advanced electronic signature	evrot erm		Izpopolnjeni elektronski podpis	
AMI	Dop	Advance Mandate Payment	AMI	
AOS	SCT Core B2B	See 'Additional Optional Services'.	AOS	Glej 'Dodatne opcijske storitve' (Additional Optional Services).
Automated Clearing House			Avtomatizirana klirinška hiša	
Authenticaton	Dop	Authentication is the process of determining whether someone or something is, in fact, who or what it is declared to be.	Overovitev	Proces ugotavljanja identitete plačnika .
Balancing Payment		A payment made by the Creditor Bank to the Debtor	Medbančno	Plačilo, ki ga banka prejemnika plačila izvrši banki

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		Bank in relation to the costs incurred by the Debtor Bank in relation to a Direct Debit Transaction. The level of a Balancing Payment shall comply with applicable competition rules.	nadomestilo (Poračun)	plačnika v zvezi s stroški, ki jih je imela banka plačnika v zvezi s transakcijo direktne obremenitve . Raven medbančnega nadomestila mora biti v skladu z veljavnimi konkurenčnimi pogoji.
Balancing Payment Arrangement		An agreement between the Creditor Bank and the Debtor Bank relating to a Balancing Payment.	Sporazum o poračunu/medbančnem nadomestilu	Sporazum med banko prejemnika plačila in banko plačnika v zvezi z medbančnim nadomestilom .
Bank Identifier Code - BIC		An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions (<i>ISO 9362</i>).	Bančna identifikacijska koda - BIC	Koda ISO, ki jo določi SWIFT, sestavljena iz 8 ali 11 znakov; uporablja se za identifikacijo finančne institucije pri finančnih transakcijah (<i>ISO 9362</i>).
Banking Business Day	SCT Core B2B	Banking Business Day means, in relation to a Participant, a day on which that Participant is open for business, as required for the execution of a SEPA Credit Transfer or SEPA Direct Debit.	Bančni delovni dan	Bančni delovni dan , v povezavi z udeleženko , pomeni dan, ko je udeleženka odprta za poslovanje s strankami za izvrševanje direktnih obremenitev SEPA .
Beneficiary	SCT	The Beneficiary: is the customer identified in the Credit Transfer Instruction who receives the Funds by means of a credit to its payment account.	Prejemnik plačila	Prejemnik plačila (upravičenec) je stranka, opredeljena na nalogu za kreditni prenos , ki prejme sredstva z odobritvijo svojega plačilnega računa
Beneficiary Bank	SCT	The Beneficiary Bank: is the Participant that receives the Credit Transfer Instruction from the Originator Bank and credits the account of the Beneficiary, according to the information provided in the instruction and in accordance with the provisions of the Scheme.	Banka prejemnika plačila	Banka prejemnika plačila je udeleženka , ki prejme nalog za kreditni prenos od banke nalogodajalca in odobri račun prejemnika plačila , v skladu z navodilom, vsebovanim v nalogu in v skladu s predpisi sheme.
Beneficiary Reference Party	SCT	The name of a person in relation to whom a Beneficiary receives a payment The Beneficiary Reference Party is a person on behalf of or in connection with whom the Beneficiary receives a payment. Reference in any payment instruction to a Beneficiary Reference Party does not imply that such party is a Beneficiary or otherwise a payee, or is contractually obliged or entitled in connection with any payment obligation	Upnik	Ime (naziv) osebe, po nalogu katere oziroma v razmerju s katero prejemnik plačila prejme plačilo. Referenca na upnika v katerem koli plačilnem navodilu ne pomeni, da je ta stranka prejemnik plačila oziroma je pogodbeno vezana ali pooblaščenca v povezavi s kakršno koli plačilno obveznostjo.

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BIC	SCT Core B2B	See 'Bank Identifier Code'. See 'Business Identifier Code'.	BIC	Glej 'BIC-bančna Identifikacijska koda (Bank Identifier Code-BIC).
Bulk Payment	SCT	A Bulk Payment relates to one Originator account to be debited for the total amount, and more than one Beneficiary account to be credited, each for an individually specified amount. Rules for bulk presentation are beyond the scope of the Scheme.	Množično plačilo	Množično plačilo se nanaša na en račun nalogodajalca, ki bo obremenjen za celoten znesek, in na več računov prejemnika plačila, ki bodo odobreni, vsak za individualno določen znesek. Pravila za množična plačila so izven področja sheme.
Business Customer	B2B	A SEPA Business to Business Direct Debit is a payment instrument for use by Business Customers, governed by the Rulebook for making Collections in euro throughout SEPA from accounts designated to accept Collections. A Debtor Bank cannot offer the Scheme to a Debtor who is a 'consumer' under the law of the place where that Debtor Bank is providing the payment service. A Customer may only use the Scheme as a Debtor, when he is authorised by national law to opt-out from the refund right in respect of authorised transactions contained in Articles 51(1) and 62(1) of the Payment Services Directive ('Business Customer' or 'Customer').	Poslovna stranka	Direktna obremenitev B2B je plačilni instrument, ki ga urejajo Pravila delovanja B2B sheme SEPA za direktne obremenitve in ga uporabljajo poslovne banke v poslovanju s svojim strankami, pravnimi subjekti, z namenom sprejemanja in izvrševanja nalogov za direktne obremenitve, z računov, namenjenim sprejemanju nalogov za direktne obremenitve. Banka plačnika ne more ponujati sheme plačniku , ki je 'potrošnik' v skladu z zakonodajo kraja, kjer ta banka plačnika opravlja plačilne storitve. Pravni subjekt kot bančna poslovna stranka sme uporabljati shemo le kot plačnik , kadar je na podlagi nacionalne zakonodaje pooblaščen, da se mu izvzame pravica do povračila denarnih sredstev, vsebovana v 51(1) in 62(1) členih Direktive o plačilnih storitvah ('Poslovna stranka ali 'stranka').
Business Identifier Code (BIC)	SCTC ore B2B	See Bank Identifier Code – BIC	Bančna identifikacijska koda - BIC	Glej 'BIC-bančna Identifikacijska koda (Bank Identifier Code - BIC).
B2B Mandate	B2B	A B2B Mandate is a Mandate signed under the rules of the B2B Scheme	Soglasje B2B	Soglasje B2B je pooblastilo, podpisano v skladu s pogoji pravil B2B sheme .
B2B Scheme	B2B	SEPA Business-to-Business Direct Debit Scheme	B2B Shema	Shema za direktne obremenitve, pri kateri sta plačnik in prejemnik plačila pravna subjekta .
Calendar Day	SCT Core B2B	A Calendar Day means any day of the year.	Koledarski dan	Koledarski dan pomeni kateri koli dan v letu

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Category purpose of the Collection	Core B2B	The category purpose of the collection is information on the high level nature of the direct debit transaction. It can have different goals: allow the Creditor Bank to offer a specific processing agreed with the Creditor, or allow the Debtor Bank to apply a specific processing	Kategorija namena nalogov za direktne obremenitve	Kategorija namena nalogov za direktne obremenitve je informacija o visoki stopnji lastnosti, ki jo ima transakcija direktne obremenitve. Lahko ima različne cilje: banki prejemnika plačila omogoča uvedbo specifičnega načina obdelave, ki je dogovorjen s prejemnikom plačila ali pa omogoča banki plačnika uvedbo specifičnega načina obdelave
Category purpose of the credit transfer	SCT	The category purpose of the credit transfer is information on the high level nature of the credit transfer transaction It can have different goals: allow the Originator Bank to offer a specific processing agreed with the Originator, or allow the Beneficiary Bank to apply a specific processing	Kategorija namena nalogov za kreditna plačila	Kategorija namena za kreditne prenose je informacija o visoki stopnji lastnosti, ki jo ima transakcija kreditnega prenosa. Lahko ima različne cilje: banki nalagodajalca omogoča uvedbo specifičnega načina obdelave, ki je dogovorjen z nalagodajalcem ali pa omogočabanki prejemnika plačila uvedbo specifičnega načina obdelave.
Clearing	SCT Core B2B	The process of transmitting, reconciling and, in some cases, confirming payment orders prior to Settlement, possibly including the netting of instructions and the establishment of final positions for Settlements. <i>(Source: Bank for International Settlements)</i>	Kliring	Proces posredovanja, uskladitve in v nekaterih primerih potrditve plačilnih nalogov pred poravnavo, ki po možnosti vključuje neto izravnavo plačilnih nalogov in vzpostavitev končnih pozicij za poravnave.
Clearing and Settlement Mechanism - CSM	SCT Core B2B	A Clearing and Settlement Mechanism. »CSM: Such mechanism could include the services of a Clearing and Settlement provider such as an automated clearing house or other mechanisms such as intra-bank and intra-group arrangements and bilateral or multilateral agreements between Participants. The term CSM does not necessarily connote one entity, for example, it is possible that the Clearing function and the Settlement functions are conducted by separate actors.« A Clearing and Settlement Mechanism (including a PE-ACH) as described in the PE-ACH/CSM Framework, reference. [2]	Klirinški in poravnalni mehanizem (CSM)	CSM: tak mehanizem lahko vključuje tako storitve ponudnika kliringa in poravnave kot avtomatizirano klirinško hišo ali druge mehanizme, ki so urejeni znotraj bank ali skupin, ter bilateralne ali multilateralne dogovore med udeleženkami. Pojem CSM ne pomeni nujno enega subjekta, na primer, možno je, da sta klirinška in poravnalna funkcija vodeni ločeno s strani različnih akterjev. Klirinški in poravnalni mehanizem (vključno s PE-ACH), kot je opisan v Okviru za PE-ACH/CSM, referenčni podatek [2]
Clearing and		Clearing and Settlement provider	Ponudnik storitev	Ponudnik storitev kliringa in poravnave

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Settlement provider			kliringa in poravnave	
Collection	Core B2B	A Collection is the part of a Direct Debit Transaction starting from the Collection initiated by the Creditor until its end through the normal debiting of the Debtor's account or until the completion by a Reject, Return or Refund.	Nalogi za direktne obremenitve	Glej: ' <i>Nalogi za direktne obremenitve</i> (Direct Debit Collection) Nalogi za direktne obremenitve so del transakcije direktne obremenitve , ki se prične z nalogi za direktne obremenitve do končne normalne obremenitve plačnikovega računa ali do zaključka z zavrnitvijo, vračilom nalogov ali povračilom denarnih sredstev .
Commencement Date	SCT Core B2B	The date on which the EPC commenced the operation of the Scheme in accordance with section 5.1. (28.1.2008) The date on which the EPC resolves to commence operation of the Scheme in accordance with section 5.1.	Datum pričetka	Datum, ko je EPC pričela z izvajanjem sheme SCT v skladu s sekcijo 5.1. (28.1.2008) Datum, ki ga EPC določi za začetek delovanja sheme v skladu s oddelkom 5.1.
Core Scheme	Core B2B	<i>See 'SEPA Core Direct Debit Scheme'</i>	Osnovna shema	<i>Glej 'Osnovna shema SEPA za direktne obremenitve'</i>
Creditor	Core B2B	The Creditor receives and stores the Mandate from the Debtor to initiate Collections. On the basis of this Mandate, the Creditor collects the direct debits.	Prejemnik plačila	Prejemnik plačila prejme in shrani soglasje od plačnika, da lahko sproži naloge za direktne obremenitve . Prejemnik plačila na podlagi tega soglasja pripravi naloge za direktne obremenitve
Creditor bank	Core B2B	The Creditor Bank is the bank where the Creditor's account is held and which has concluded an agreement with the Creditor about the rules and conditions of a product based on the Scheme. On the basis of this agreement it receives and executes instructions from the Creditor to initiate the Direct Debit Transaction by forwarding the Collection instructions to the Debtor Bank in accordance with the Rulebook.	Banka prejemnika plačila	Banka prejemnika plačila je banka, ki vodi račun prejemnika plačila in je sklenila sporazum s prejemnikom plačila v zvezi s pravili in pogoji produkta, ki je osnovan na shemi. Na osnovi tega sporazuma banka prejemnika plačila sprejema plačilne naloge od prejemnika plačila in jih izvršuje, tako da naloge za direktne obremenitve posreduje banki plačnika v skladu s Pravili delovanja.
Creditor Reference Party	Core B2B	Information relating to a Creditor Reference Party is included only for the purpose of assisting the Debtor and/or Creditor in managing their payments and is not required to be provided to or by the Debtor Bank and/or Creditor Bank for the	Upnik	Informacije, ki se nanašajo na upnika, so vsebovane samo v pomoč plačniku in/ali prejemniku plačila za upravljanje njihovih plačil in se njihova zagotovitev banki plačnika in/ali banki prejemnika plačila za namen izvršitve plačila, na katero se informacije nanašajo, ne

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		purpose of effecting the payment to which the information relates.		zahteva.
Credit Risk	Dop	Credit risk refers to the risk that a borrower will default on any type of debt by failing to make required payments	Kreditno tveganje	Tveganje nezmožnosti poravnave plačila
Credit Transfer Instruction	SCT	An instruction given by an Originator to an Originator Bank requesting the execution of a credit transfer transaction, comprising such information as is necessary for the execution the credit transfer.	Nalog za kreditni prenos	Obvezno navodilo, ki ga nalogodajalec posreduje banki nalogodajalca z zahtevo za izvršitev transakcije kreditnega prenosa.
Credit Transfer Transaction	SCT	An instruction executed by an Originator Bank by forwarding the Transaction to a CSM for forwarding the Transaction to the Beneficiary Bank	Transakcija kreditnega prenosa	Navodilo banke nalogodajalca ob pošiljanju transakcije v CSM za posredovanje transakcije v banko prejemnika plačila
Credit Transfer Scheme List of Participants	SCT	The list of Participants published by the EPC under Chapter 5 and the Internal Rules.	Seznam udeleženk Scheme SCT	Seznam udeleženk, ki ga objavlja EPC v poglavju 5 in v Internih pravilih.
CSM	SCT Core B2B	<i>See Clearing and Settlement mechanism - CSM</i>	CSM	Glej: Klirinški in poravnalni mehanizem (CSM)
Customer	SCT Core B2B	Non-bank Originator or Beneficiary Non-bank Creditor or Debtor.	Stranka	Nalogodajalec (plačnik) ali prejemnik plačila , ki ni banka.
Customer Account	SCT Core B2B	The account held by a Customer in the books of a bank - SEPA Participant.	Bančni račun stranke	Bančni račun ki se vodi za v knjigah banke - udeleženke SEPA.
Cut-off Time	SCT Core B2B	A bank's individually set and published time limit in the course of a Banking Business Day for the processing for SEPA Credit Transfers within pre-defined fixed periods of time and subject to the fulfilment of the conditions required for the acceptance, transmission or crediting of such payments	Presečni čas	Pravila delovanja določajo časovna obdobja, izražena v časovni enoti "dan". Za delovanje shem (SCT, SDD) morajo vsi subjekti, vključno s klirinškimi in poravnalnimi mehanizmi (CSM-ji), določiti natančnejše časovne limite, izražene v "urah-minutah".
D	SCT	The day on which Settlement takes place is called	Dan/datum	Dan, ko se izvrši poravnava, se imenuje datum

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	Core B2B	<p>the Settlement Date.</p> <p>The day on which the Debtor's account is debited is called the debit date.</p> <p>The Due Date (day 'D') of the Collection is the day when the payment of the Debtor is due to the Creditor. It must be agreed on in the underlying contract or in the general conditions agreed between the Debtor and the Creditor.</p> <p>The general rule is that the key dates: Due Date, Settlement Date, and debit date are the same date.</p> <p>The general rule is achieved when the following assumptions are true:</p> <ul style="list-style-type: none"> • The Collection contains a Due Date in accordance with the Scheme rules • The Debtor Bank and the Creditor Bank are able to settle on Due Date • The CSM is open for Settlement on Due Date • The Debtor Bank is willing to debit the Debtor's account by the amount of the Collection on Due Date 		<p>poravnave.</p> <p>Dan, ko je obremenjen račun plačnika, se imenuje dan obremenitve.</p> <p>Datum plačila (dan 'D') nalogov za direktne obremenitve je dan, ko mora plačnik poravnati plačilo prejemniku plačila. Ta dan mora biti dogovorjen v osnovni pogodbi ali v splošnih pogojih, dogovorjenih med plačnikom in prejemnikom plačila.</p> <p>Splošno pravilo je, da je datum plačila, datum poravnave in datum obremenitve isti datum.</p> <p>Splošno pravilo je upoštevano/doseženo, ko so uresničene naslednje predpostavke</p> <ul style="list-style-type: none"> • nalogi za direktne obremenitve vsebujejo datum plačila v skladu s pravili sheme • banka plačnika in banka prejemnika plačila sta zmožni izvršiti poravnavo na datum plačila • CSM je na datum plačila odprt za poravnavo • Banka plačnika je pripravljena obremeniti račun plačnika z zneskom nalogov za direktne obremenitve na datum plačila
Debtor	Core B2B	<p>The Debtor: gives the Mandate to the Creditor to initiate Collections. The Debtor's bank account is debited in accordance with the Collections initiated by the Creditor.</p> <p>By definition, the Debtor is always the holder of the account to be debited.</p>	Plačnik	<p>Plačnik: da soglasje prejemniku plačila, da ta lahko pripravi naloge za direktne obremenitve. Plačnikov bančni račun je obremenjen v skladu z nalogi za DD, ki jih pripravi prejemnik plačila. Po definiciji je plačnik vedno imetnik/uporabnik računa, ki bo obremenjen.</p>
Debtor Bank	Core B2B	<p>The Debtor Bank: is the bank where the account to be debited is held and which has concluded an agreement with the Debtor about the rules and conditions of a product based on the Scheme. On the basis of this agreement, it executes each Collection of the direct debit originated by the Creditor by debiting the Debtor's account, in</p>	Banka plačnika	<p>Banka plačnika: je banka, ki vodi račun plačnika in je sklenila sporazum s plačnikom o pravilih in pogojih produkta, osnovanega na shemi. Na osnovi tega sporazuma banka izvršuje vse naloge za DD, ki jih je pripravil prejemnik plačila, tako da obremeni račun plačnika, v skladu s Pravili delovanja sheme.</p>

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		accordance with the Rulebook.		
Debtor Reference Party	Core B2B	Information relating to a Debtor Reference Party is included only for the purpose of assisting the Debtor and/or Creditor in managing their payments and is not required to be provided to or by the Debtor Bank and/or Creditor Bank for the purpose of effecting the payment to which the information relates.	Dolžnik	Informacije, ki se nanašajo na dolžnika, so vključene samo v pomoč plačniku in/ali prejemniku plačila za upravljanje njihovih plačil in se njihova zagotovitev banki plačnika in/ali banki prejemnika plačila za namen izvršitve plačila, na katero se informacije nanašajo, ne zahteva.
Default		In finance, default is failure to meet the legal obligations (or conditions) of a loan .	Neizpolnjevalnje obveznosti	V finančnem poslovanju pomeni neizpolnjevanje obveznosti nezmožnost izpolnjevanja zakonskih obveznosti oz.pogojev v zvezi z najetim kreditom.
Dematerialisation	Dop	moving from handling paper securities certificates to book form, usually electronic. The move from physical certificates to electronic book keeping.	Dematerializacija	Konverzija podatkov iz papirne oblike v elektronsko obliko
Direct Debit	Dop		Direktna obremenitev	
Direct Debit Collection	Core B2B	See 'Collection.'	Nalogi za direktne obremenitve/nalogi za DD	'Nalogi za direktne obremenitve' oz. 'Nalogi za DD' so del transakcije direktne obremenitve, ki jo prejemnik plačila prične s predložitvijo nalogov za direktne obremenitve, zaključena pa je z običajno obremenitvijo plačnikovega računa ali pa se postopek konča z zavrnitvijo, vračilom nalogov ali povračilom denarnih sredstev
Direct Debit Transaction	Core B2B	A Direct Debit Transaction is the whole process of the execution of a payment made by the use of direct debit, starting from the Collection initiated by the Creditor up to its finality, being or the normal execution, or the Reject, or the Return or the Refund of the Collection. It is the end-to-end execution of a direct debit payment.	Transakcija direktne obremenitve	Transakcija direktne obremenitve je celoten proces izvršitve plačila z uporabo direktne obremenitve, ki se prične z nalogi za DD, ki jih iniciira prejemnik plačila, do zaključka, ki je lahko bodisi normalna izvršitev, bodisi zavrnitev, bodisi vračilo nalogov ali povračilo denarnih sredstev direktne obremenitve. To je celotna end-to-end (od začetka do konca) veriga izvršitve plačila z direktno obremenitvijo.
Due Date	Core B2B		Datum plačila	Glej Dan/datum
EBA	SCT Core	Euro Banking Association	EBA	Bančno združenje za evro

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
	B2B			
EBPP	Core B2B	EBPP stands for "Electronic Bill Presentment and Payment" and identifies a payment process where the handling of the underlying bill is, in one way or another, integrated in the payment process.	EBPP	EBPP pomeni predložitev in plačilo elektronskega računa oz. računa v elektronski obliki in določa plačilni proces, kjer je obdelava osnovnega računa na en ali drug način vključena v plačilni proces.
ECSA	SCT Core B2B	European Credit Sector Association	ECSA	Evropsko združenje kreditnega sektorja
EONIA Interest Rate	Core	A measure of the effective interest rate prevailing in the euro interbank overnight market. It is calculated as a weighted average of the interest rates on unsecured overnight lending transactions denominated in euro, as reported by a panel of contributing banks.	Obrestna mera EONIA	EONIA SWAP INDEX je povprečna medbančna obrestna mera za depozite čez noč, po kateri ob 16:30 po bruseljskem času sodelujoče banke sporočijo dnevne kvote, zaokrožene na tri decimalke. Izračunava se na dejanski/360-dnevni bazi
EPC	SCT Core B2B	The European Payments Council	EPC	Evropski svet za plačila
EPC Charter	SCT Core B2B	The Charter of the European Payments Council dated 18 June 2004, as amended from time to time.	Statut EPC	Statut Evropskega sveta za plačila z dne 18. junija 2004, vključno z občasnimi dopolnitvami.
EU	SCT Core B2B	The European Union.	EU	Evropska Unija
File	SCT Core B2B	An electronic envelope containing a number of transactions that allows the receiver of the File to control its integrity. A File may contain a single transaction, or several single transactions, or batches of transactions.	Datoteka	Elektronska ovojnica, ki vsebuje število transakcij in prejemniku datoteke omogoča nadzor nad njeno celovitostjo/neoporečnostjo. Datoteka lahko vsebuje posamezno transakcijo, več posameznih transakcij ali pakete transakcij.
Funds	SCT Core B2B	In relation to a payment transaction shall mean cash, scriptural money and electronic money as defined in Directive 2000/46/EC.	Denarna sredstva	V zvezi s plačilno transakcijo pomeni gotovino, knjižni denar in elektronski denar, kot je navedeno v Direktivi 2000/46/EC.
IBAN	SCT Core B2B	An expanded version of the basic bank account number (BBAN) intended for use internationally that uniquely identifies an individual account of a	IBAN	Razširjena verzija osnovne številke bančnega računa (BBAN), ki se uporablja v mednarodnem prometu in ki z enoličnimi oznakami označuje posamezen račun pri

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		Customer at a specific financial institution in a particular country (ISO 13616, EBS 204). As of late-2005, ISO is in the process of aligning the ISO 13616 Standard with the European Standard EBS 204. In due course the ISO Standard will replace the EBS standard (reference [3]).		specifični finančni ustanovi v določeni državi (ISO 13616, EBS 204). Od konca leta 2005 je pri Mednarodni organizaciji za standardizacijo (ISO) v teku postopek prilagajanja standarda ISO 13616 z Evropskim standardom EBS 204. V kratkem bo standard ISO nadomestil standard EBS (referenčni podatek [3]).
Inter-bank Business Day	Core B2B	An Inter-Bank Business Day is a day on which banks generally are open for inter-bank business.	Medbančni delovni dan	Medbančni delovni dan je dan, ko so banke na splošno odprte za medbančno poslovanje.
Interchange Fee	Core	a fee paid between the Debtor Bank and the Creditor Bank for direct debit transactions	Medbančna provizija	Provizija med banko plačnika in banko prejemnika plačila za transakcije direktnih obremenitev.
Intermediary Bank	SCT Core B2B	As described in clause 3.4, a bank which is neither that of the Originator or Debtor) nor that of the Beneficiary or Creditor and which participates in the execution of a credit transfer or Collection.	Posredniška banka	Banka, ki ni ne banka nalogodajala (plačnika) niti banka prejemnika plačila, vendar sodeluje v izvrševanju kreditnega prenosa oziroma nalogov za direktne obremenitve.
Internal Rules	SCT Core B2B	The Scheme Management Internal Rules, as set out in Annex II of the Rulebook, and as amended from time to time. The Internal Rules of SEPA Scheme Management, as set out in Annex IV of these Rulebooks, and as amended from time to time.	Interna pravila	Interna pravila za upravljanje s shemami SEPA, kot je to opredeljeno v Prilogi IV Pravil delovanja, z občasnimi dopolnitvami.
Loss	SCT	A Participant who is party to a SEPA Credit Transfer shall be liable to the other Participant who is also party to that SEPA Credit Transfer for all foreseeable losses, costs, damages and expenses (including reasonable legal fees), taxes and liabilities for any claims, demands or actions (each referred to as a "Loss"), where the Loss arises out of or in connection with: 1. any breach of the Rulebook relating to the SEPA Credit Transfer by the relevant Participant, its	Izguba	Udeleženka sheme SCT je dolžna drugi udeležniki sheme SCT povrniti vse nastale izgube, stroške, poškodbe in izdatke (vključno z razumnimi zakonskimi provizijami), ki so nastali zaradi neupoštevanja pravil sheme SCT.

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TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
	Core	<p>employees or agents;</p> <p>2. any negligent act or omission of the relevant Participant, its employees or agents relating to the SEPA Credit Transfer insofar as relevant to the operation of the Scheme;</p> <p>3. any operational failure of the relevant Participant, its employees or agents relating to the SEPA Credit Transfer insofar as relevant to the operation of the Scheme.</p> <p>The Creditor Bank will indemnify the Debtor Bank for the financial loss incurred in the case of a Refund request honoured by the Debtor Bank according to the rule described in PT-04.16.</p>		Banka prejemnika plačila bo banki plačnika povrnila finančno izgubo, ki je nastala v primeru zahtevka za povračilo denarnih sredstev, ki ga je plačala banka plačnika v skladu s pravilom, opisanim v PT-04.16
Mandate	Core B2B	The Mandate (1) is the expression of consent and authorisation given by the Debtor to the Creditor to allow such Creditor to initiate Collections for debiting the specified Debtor's account and to allow the Debtor Bank to comply with such instructions in accordance with the Rulebook.	Soglasje	Soglasje (1) je izraz strinjanja in dovoljenja, ki ga plačnik da prejemniku plačila in mu dovoli, da pripravi naloge za DD za obremenitev določenega plačnikovega računa in dovoli banki plačnika, da izvrši take naloge v skladu s Pravili delovanja sheme
Multilateral Balancing Payment	1	In the absence of a Balancing Payment Arrangement, a default payment made by the Creditor Bank to the Debtor Bank in relation to the costs incurred by the Debtor Bank for a Direct Debit Transaction. The level of the Multilateral Balancing Payment shall be posted on the EPC Extranet and shall be reviewed on a periodic basis to ensure compliance with applicable competition rules.	Multilateralno medbančno nadomestilo (Multilateralni poračun)	Kadar sporazum o medbančnem nadomestilu ne obstaja, se uporablja privzeto plačilo banke prejemnika plačila banki plačnika v zvezi s stroški, ki jih ima banka plačnika s transakcijo direktne obremenitve. Raven multilateralnega /medbančnega nadomestila bo objavljena na ektranetu EPC in bo v rednih intervalih osvežena. S tem bo zagotovljena skladnost s primernimi konkurenčnimi pravili.
Multilateral Balancing Payment Arrangement		A default agreement between Creditor Banks and Debtor Banks relating to the Multilateral Balancing Payment.	Sporazum o multilateralnem poračunu/multilateralnem medbančnem nadomestilu	Krovni dogovor med bankami prejemnikov plačila in bankami plačnikov, ki se nanaša na multilateralni poračun/multilateralno nadomestilo.
NASO		National Support Organisation	NASO	Nacionalna organizacija za podporo pristopu k shemam

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TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
National Direct Debit Scheme	Core B2B	A set of rules and operational procedures built by a national banking-community in order to operate efficient and secure direct debiting in an individual country. According to domestic needs there may exist one or more National Direct Debit Schemes in a country.	Nacionalna shema za direktne obremenitve	Nabor pravil in operativnih postopkov, ki jih je nacionalna bančna skupnost ustvarila za izvedbo učinkovitih in varnih direktnih obremenitev v posamezni državi. Glede na domače potrebe lahko v posamezni državi obstaja ena ali več nacionalnih shem za direktne obremenitve.
National Payment Scheme	Core B2B	A set of rules and operational procedures built by a national banking-community in order to operate efficient and secure payments in an individual country.	Nacionalna plačilna shema	Nabor pravil in operativnih postopkov, ki jih je nacionalna bančna skupnost ustvarila za izvedbo učinkovitih in varnih plačil v posamezni državi.
One-off transaction	Dop		Enkratna transakcija	Transakcija, kjer je plačnik dal soglasje le za eno samo direktno obremenitev
Operational risk	Dop		Operativno tveganje	Tveganje, ki je posledica zlorab ali večjih napak
Original Amount	SCT Core B2B	Original ordered amount for a credit transfer as specified by the ordering Customer to the ordering bank. (Source: SWIFT) Original ordered amount for each Collection, as specified by the Creditor to the Creditor Bank.	Originalni znesek	Originalni odrejeni znesek za kreditni prenos, kot ga določi nalogodajalec banki nalogodajalca (Vir: SWIFT) Originalni znesek za vsako izvršitev direktne obremenitve, kot ga navede prejemnik plačila svoji banki.
Originator	SCT	The Originator: is the customer who initiates the credit transfer by providing the Originator Bank with an instruction. The Funds for such a credit transfer are made available by means of a debit from a specified payment account of which the Originator is account holder.	Nalogodajalec	Stranka, ki sproži kreditni prenos z zagotovitvijo navodil banki nalogodajalca. Sredstva za tak kreditni prenos so na voljo z obremenitvijo določenega plačilnega računa nalogodajalca.
Originator Bank	SCT	The Originator Bank: is the Participant that receives the Credit Transfer Instruction from the Originator and acts on the payment instruction by making the payment to the Beneficiary Bank in favour of the Beneficiary's account according to the information provided in the instruction and in accordance with the provisions of the Scheme.	Banka nalogodajalca	Udeleženska, ki prejme nalog za kreditni prenos od nalogodajalca in izpolni plačilno navodilo s plačilom banki prejemnika plačila v dobro računa prejemnika plačila v skladu s prejetim navodilom in v skladu z zahtevami sheme .
Originator Reference Party	SCT	The name of a person in relation to whom an Originator makes a payment.	Dolžnik	Naziv osebe, na katero se nanaša plačilo nalogodajalca. Dolžnik je oseba, po nalogu katere oz. v zvezi s katero

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		The Originator Reference Party is a person on behalf of or in connection with whom the Originator purports to make a payment Reference in any payment instruction to an Originator Reference Party does not imply that such party is an Originator or otherwise a payer, or is contractually obliged or entitled in connection with any payment obligation		nalogodajalec domnevno plačuje. Referenca na dolžnika v navodilu za plačilo ne pomeni, da je ta stranka nalogodajalec ali sicer plačnik, oziroma da je pšogodbeno obvezana ali pooblaščen v povezavi s plačilno obveznostjo.
Participant	SCT Core B2B	Originator Bank and/or Beneficiary Bank. An entity accepted to be a part of the Scheme in accordance with section 5.4 of the Rulebook.	Udeleženka	Banka nalogodajalca in/ali prejemnika plačila Pravna ali fizična oseba, ki je vključena v shemo v skladu z oddelkom 5.4 Pravil delovanja sheme.
Payer		A person who pays or should pay	Plačnik	Oseba, ki plačuje oz. bi morala plačati.
Payee	Evrot erm Camb ridge	A person who money is paid to or should be paid to	Prejemnik plačila	Asignatar-prejemnik nakazila/ Z nakazilom (asignacijo) pooblašča ena oseba, nakazovalec (asignant), drugo osebo, nakazanca (asignata), da na njen račun izpolni nekaj določeni tretji osebi, prejemniku nakazila (asignatarju), tega pa pooblašča, da v svojem imenu sprejme to izpolnitev.
Payment Services Directive or PSD	SCT Core B2B	Directive 2007/64/EC on Payment Services in the Internal market published in the Official Journal of the European Union on 5 December 2007. Directive 2007/64/EC on Payment Services in the Internal Market.	Direktiva o plačilnih storitvah	Direktiva 2007/64/EC o plačilnih storitvah na notranjem trgu.
Purpose of the credit transfer	SCT	The purpose of the credit transfer is the underlying reason for the credit transfer transaction, i.e. information on the nature of such transaction.	Namen kreditnega prenosa	Namen kreditnega prenosa je prednostni razlog za transakcijo kreditnega prenosa in informacija o naravi take transakcije.
PE-ACH		Pan-European Automated Clearing House. A business platform for the processing of euro payment instruments made up of governance rules and payments practices and supported by the necessary technical platform(s).	PE-ACH	Panevropska avtomatizirana klirinška hiša. Poslovna platforma za procesiranje evrskih plačilnih instrumentov, sestavljena iz pravil vodenja in plačilnih praks ter podprta s potrebnimi tehničnimi platformami.
PE-ACH CSM Framework		The EPC document that establishes the principles on which CSMs will support the schemes for credit transfer and direct debits, as set out in reference [2].	Okvir za PE-ACH CSM	Dokument EPC, ki določa načela, po katerih bodo klirinški in poravnalni mehanizmi (CSM-ji) podpirali sheme za kreditna plačila in direktne obremenitve, kot

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
				je opisano v referenčnem podatku [2].
Pre-notification	Core B2B	The notification provided by the Creditor to the Debtor of the amount and time schedule prior to the date on which the debits are to be collected. The notice can be provided as a separate piece of information, or via inclusion in a regular statement, bill, or invoice.	Predhodno obvestilo	Obvestilo, ki ga prejemnik plačila posreduje plačniku o znesku in predvidenem datumu, ko naj bodo obremenitve izvršene. Obvestilo se posreduje pred datumom obremenitve kot samostojna informacija ali kot del, vključen v redni izpisek, račun ali fakture.
PSD			PSD	Direktiva
Purpose of the Collection	Core B2B	The purpose of the direct debit Collection is the underlying reason for the direct debit transaction, i.e. information on the nature of such transaction.	Namen nalogov za direktne obremenitve/Namen nalogov da DD	Namen nalogov za DD je osnoven razlog za izvedbo transakcije direktne obremenitve, to je, informacija o naravi takšne transakcije.
Qualified Electronic Signature	Core B2B	<p>“advanced electronic signature” as defined in Directive 1999/93/EC of the European Parliament and of the Council of 13 December 1999 on a Community framework for electronic signatures and which is based on a qualified certificate and which was created using a secure-signature-creation device</p> <p>‘advanced electronic signature’ means an electronic signature which meets the following requirements:</p> <p>(a) it is uniquely linked to the signatory;</p> <p>(b) it is capable of identifying the signatory;</p> <p>(c) it is created using means that the signatory can maintain under his sole control; and</p> <p>(d) it is linked to the data to which it relates in such a manner that any subsequent change of the data is detectable;</p> <p>3. ‘signatory’ means a person</p>	Kvalificirani elektronski podpis	<p>‘napredni elektronski podpis’ kot je opredeljen v Direktivi 1999/93/EC :</p> <p>. 2. „napreden elektronski podpis“ je elektronski podpis, ki izpolnjuje naslednje zahteve:</p> <p>(a) povezan je izključno s podpisnikom;</p> <p>(b) iz njega je mogoče identificirati podpisnika;</p> <p>(c) ustvarjen je s sredstvi, ki so izključno pod podpisnikovim nadzorom; in</p> <p>(d) je tako povezan s podatki, na katere se nanaša, da je opazna vsaka kasnejša sprememba teh podatkov;</p>
Reachability	SCT	Reachability is the concept that all payment	Dosegljivost	Dosegljivost pomeni pojem, kjer so vsi bančni računi

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	Core B2B	accounts in SEPA are accessible for the receiving of payments in the Scheme Reachability is the concept that all Customer Accounts in SEPA are accessible for the receipt of direct debits in the (Core) Scheme.		plačnikov v sistemu SEPA sposobni prejemati direktne obremenitve v shemi.
Recalls	SCT	A Recall occurs when the Originator Bank requests to cancel a SEPA Credit Transfer. The Recall procedure must be initiated by the Originator Bank within 10 Banking Business Days after execution date of the SCT subject to the Recall. The Recall procedure can be initiated only by the Originator Bank, which may do it on behalf of its customer.	Odpoklici (slovar evroterm)	Odpoklic se pojavi, kadar banka nalagodajalca zahteva preklic kreditnega prenosa SEPA . Postopek odpoklica mora sprožiti banka nalagodajalca v 10 bančnih delovnih dneh po datumu izvršitve SCT, ki je predmet odpoklica. Postopek odpoklica lahko sproži samo banka nalagodajalca v imenu svoje stranke.
Recurrent transactions	Dop		Periodične transakcije	Transakcije, pri katerih se plačnikovo soglasje uporablja za redne direktne obremenitve
Refund	Core	Refunds are claims by the Debtor for reimbursement of a direct debit. A Refund is available for authorised as well as for unauthorised direct debit payments in accordance with the rules and procedures set out in the Rulebook. A request for a Refund must be sent to the Debtor Bank after Settlement and within the period specified in section 4.3.	Povračilo denarnih sredstev	Povračilo denarnih sredstev zahteva plačnik direktne obremenitve. Povračilo denarnih sredstev je na razpolago prav tako za odobrena kot za neodobrena plačila direktnih obremenitev v skladu s pravili in postopki, ki so opredeljeni v Pravilih delovanja. Zahtevek za povračilo denarnih sredstev mora biti posredovan banki plačnika po poravnavi in znotraj časovnega obdobja, podrobno določenega v oddelku 4.3.
Refund Compensation	Dop	The Debtor Bank has the right to receive compensation, called the Refund compensation, from the Creditor Bank for the related interest loss incurred by the Debtor Bank. See PT-04.16 for the detailed description.	Nadomestilo za povračilo denarnih sredstev	Banka plačnika je upravičena do prejema nadomestila, imenovanega nadomestilo za povračilo denarnih sredstev, od banke prejemnika plačila, za izgubo obresti, ki jo je povzročila banka plačnika. Za podroben opis glej PT-04.16.
Refusals	Core B2B	Refusals are claims initiated by the Debtor before Settlement, for any reason, requesting the Debtor Bank not to pay a Collection. This Refusal must be handled by the Debtor Bank in accordance with the conditions agreed with the Debtor. If the Debtor Bank agrees to handle the claim prior to inter-bank settlement, the Refusal results in the Debtor Bank rejecting the associated Collection. (Note: In addition	Ugovori	Ugovore iz kakršnega koli razloga posreduje plačnik pred poravnavo, tako da zahteva od banke plačnika, da ne plača naloga/nalogov za DD. Ta ugovor mora obdelati banka plačnika v skladu s pogoji, dogovorjenimi s plačnikom. Če se banka plačnika strinja s tem, da bo obdelala zahtevek pred medbančno poravnavo, je posledica ugovora zavrnitev z ugovorom povezanih nalogov za DD s strani banke plačnika. (Opomba:

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TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		to this ability to refuse individual transactions, the Debtor has the right to instruct the Debtor Bank to prohibit any direct debits from his bank account). When handled after Settlement, this Refusal is referred to as a Refund claim. (See description underneath in the Refund section).		dodatno k možnosti ugovora pri individualnih transakcijah ima plačnik pravico posredovanja navodila banki plačnika, da prepove vsakršno direktno obremenitev s svojega bančnega računa). Kadar je tak zahtevek obdelan po poravnavi, se ugovor nanaša na zahtevek za povračilo denarnih sredstev. (glej opis pri 'Povračilo denarnih sredstev')
Rejects	SCT Core B2B	A 'Reject' occurs when a credit transfer is not accepted for normal execution before interbank Settlement. If the rejection is at the point at which the Originator instructs the Originator Bank, for the purposes of the Scheme, the Originator Bank need only inform the Originator of the reason. Rejects are Collections that are diverted from normal execution, prior to inter-bank Settlement, for the following reasons: <ul style="list-style-type: none"> • Technical reasons detected by the Creditor Bank, the CSM, or the Debtor Bank, such as invalid format, wrong IBAN check digit • The Debtor Bank is unable to process the Collection for such reasons as are set out in Article 78 of the Payment Services Directive. • The Debtor Bank is unable to process the Collection for such reasons as are set out in section 4.2 of the Rulebook (e.g. account closed, Customer deceased, account does not accept direct debits). • The Debtor made a Refusal request to the Debtor Bank. The Debtor Bank will generate a Reject of the Collection being refused. 	Zavrnitve	Zavrnitev nastane, kadar kreditni prenos ni bil sprejet za običajno izvršitev pred medbančno poravnavo. Če je zavrnitev nastala v fazi navodila nalogodajalca banki nalogodajalca zaradi razlogov sheme, banka nalogodajalca le obvesti nalogodajalca o razlogu zavrnitve. Zavrnitve so nalogi za DD, ki niso predmet običajne izvršitve, pred medbančno poravnavo, iz naslednjih razlogov: <ul style="list-style-type: none"> - tehnični razlogi, ki jih odkrijejo banka prejemnika plačila, CSM ali banka plačnika, kot na pr. Neveljaven format, napačne kontrolke pri IBAN - banka plačnika ni sposobna obdelati nalogov za DD iz razlogov, kot so opredeljeni v 78. členu PSD - banka plačnika ni sposobna obdelati nalogov za DD iz razlogov, kot so opredeljeni v oddelku 4.2 Pravil delovanja sheme (na pr. zaprt račun, stranka preminila, račun ne sprejema direktnih obremenitev). - Plačnik je poslal zahtevek za ugovor banki plačnika. Banka plačnika bo generirala zavrnitev nalogov za DD, za katere je prejela ugovor.
Remittance Information	SCT Core B2B	Payment information transmitted to the Beneficiary in the credit transfer order upon request of the Originator in order to facilitate the reconciliation. Information supplied by the Creditor to be passed to the Debtor.	Obvestilo o nakazilu	Plačilna informacija, ki se posredujejo prejemniku plačila na zahtevo nalogodajalca, da se omogoči uskladitev. Informacije, ki jih priskrbi prejemnik plačila za nadaljnje posredovanje plačniku.

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
Requested Execution Date	SCT	This date corresponds to a date requested by an Originator for commencing the execution of the Credit Transfer Instruction in accordance with section 4.2.1 of the Rulebook.	Zahtevani datum izvršitve	Zahtevani datum izvršitve ustreza datumu, ki ga zagteva nalogodajalec za začetek izvršitve naloga za kreditnega prenosa
Request for Cancellation	Core B2B	Requests for cancellation are requests by the Creditor Bank to recall the instruction for a Collection prior to Settlement. This forms part of the bilateral agreement between Creditor Bank and CSM and is not covered by the Scheme.	Zahtevek za preklic	To je zahtevek banke prejemnika plačila, s katerim ta prekliče navodila za naloge za DD pred poravnavo. To je sestavni del dvostranskega sporazuma med banko prejemnika plačila in CSM in ni zajeto v shemi.
Returns	SCT Core B2B	A 'Return' occurs when a credit transfer is diverted from normal execution after interbank Settlement, and is sent by the Beneficiary Bank to the Originator Bank for a credit transfer that cannot be executed for valid reasons such as wrong account number or account closed with the consequence that the Beneficiary account cannot be credited on the basis of the information contained in the original credit transfer message. The Return procedure must not be used in cases where the Beneficiary's account has already been credited and the Beneficiary wishes to return the funds. Instead, the procedure of initiating a new Credit Transfer applies. Returns are Collections that are diverted from normal execution after inter-bank Settlement and are initiated by the Debtor Bank.	Vračila nalogov	Vračilo nastane takrat, ko se kreditni prenos ne more izvršiti običajno po medbančni poravnavi in banka prejemnika plačila vrne nalog banki nalogodajalca. Razlogi za vračilo so lahko napačna številka računa ali zaprt račun, tako da račun prejemnika plačila ne more biti odobren skladno z navodilom v originalnem nalogi za kreditni prenos. Postopek vračila se ne uporabi v primerih, ko je bil račun prejemnika plačila že odobren in prejemnik mplačila želi vrniti sredstva. V tem primeru je treba sprožiti nov plačilni nalog za kreditni prenos. Vračila nalogov so nalogi za DD, za katere je bila medbančna poravnava že izvršena, a jih banka plačnika ne izvrši (ne obremeni plačnikovega računa), ampak iniciira njihovo vračilo.
Reversal	Core B2B	When the Creditor concludes that a Collection should not have been processed a Reversal may be used after the Clearing and Settlement by the Creditor to reimburse the Debtor with the full amount of the erroneous Collection. The Rulebook does not oblige Creditor Banks to offer the Reversal facility to the Creditors. For Debtor Banks, it is mandatory to handle Reversals initiated by Creditors or Creditor Banks. Creditors are not obliged to use	Razveljavitev	Kadar prejemnik plačila sklepa, da nalogi za DD ne bi smeli biti obdelani, uporabi razveljavitev po kliringu in poravnavi, tako da povrne plačniku poln znesek napačnih nalogov za DD. Pravila delovanja sheme ne zahtevajo od banke prejemnika plačila, da ponuja prejemniku plačila možnost razveljavitve. Prejemnikom plačila torej ni treba uporabiti možnosti razveljavitve, če pa jo uporabijo, mora biti razveljavitev, ki jo iniciira prejemnik plačila, obdelana pri banki prejemnika plačila

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TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		the Reversal facility but if they do so, a Reversal initiated by the Creditor must be handled by the Creditor Bank and the Debtor Bank. Reversals may also be initiated by the Creditor Bank for the same reasons. Debtor Banks do not have to carry out any checks on Reversals received.		in pri banki plačnika. Iz istih razlogov se razveljavitve lahko iniciirajo s strani banke prejemnika plačila. Bankam plačnikov nikakor ni treba kontrolirati prejetih razveljavitvev.
Revocation	Core B2B	Revocations are requests by the Creditor to recall the instruction for a Collection until a date agreed with the Creditor Bank. This forms part of the bilateral agreement between Creditor and Creditor Bank and is not covered by the Scheme.	Preklic	Preklic je zahtevek, ki ga posreduje prejemnik plačila za preklic poslanih nalogov za DD do datuma, dogovorjenega z banko prejemnika plačila. To je sestavni del bilateralnega sporazuma med prejemnikom plačila in banko prejemnika plačila ter ni zajeto v shemi.
Routing Service Provider	Dop		Ponudnik storitev usmerjanja podatkov	Ponudnik storitev za elektronsko usmerjanje in izmenjavo podatkov
R-Transactions	Core B2B	Direct debit transactions that result in exception processing are referred to as 'R-transactions'.	R-transakcije	Transakcije direktnih obremenitev, pri katerih pride do obdelave izjem, se imenujejo 'R-transakcije'.
Rulebook	SCT	The SEPA Credit Transfer Rulebook, as amended from time to time.		Pravila za delovanje sheme SEPA za kreditna plačila
Scheme	SCT Core	The SEPA Credit Transfer Scheme, as described in the Rulebook. The SEPA Direct Debit Scheme. The SEPA Business-to-Business Direct Debit Scheme.	Shema	Shema SEPA za kreditna plačila Shema SEPA za direktne obremenitve
Scheme Management Committee, or SMC	SCT Core B2B	The committee of the EPC that shall perform the administration and compliance function of SEPA Scheme Management.	Odbor za upravljanje s shemami	Odbor v okviru EPC, ki izvaja funkcijo administracije in skladnosti pri upravljanju shem SEPA
SEPA SEPA Area	SCT Core B2B	SEPA is the area where citizens, companies and other economic actors will be able to make and receive payments in euro, within all the EU Member States, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location. For the geographical scope, see the EPC list of SEPA countries	SEPA Geografsko območje SEPA	SEPA je območje, kjer bodo lahko potrošniki, gospodarske družbe in drugi gospodarski subjekti opravljali in prejeli plačila znotraj Evrope,
SEPA B2B Direct Debit	B2B	A SEPA B2B Direct Debit is the payment instrument governed by the rules of the SEPA Business to	Direktna obremenitev SEPA za B2B	Direktna obremenitev SEPA za B2B je plačilna storitev, ki jo upravljajo pravila sheme za direktne obremenitve

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		Business Direct Debit Scheme for making direct debit payments in euro throughout SEPA from bank accounts to other bank accounts.		SEPA med pravnimi subjekti, in ima namen opravljati plačila direktnih obremenitev med bančnimi računi na območju SEPA,
SEPA Business-to-Business Direct (B2B) Debit Scheme	Core B2B	The SEPA Business-to-Business Direct Debit Scheme is the payments scheme for making direct debits across SEPA by Business Customers, both the Debtor and the Creditor, as set out in the SEPA Business-to-Business Direct Debit Scheme Rulebook.	B2B shema SEPA za direktne obremenitve	Shema SEPA za direktne obremenitve, kjer sta tako plačnik kot prejemnik plačila pravna subjekta.
SEPA B2B Direct Debit Scheme	Core B2B	<i>See 'SEPA Business-to-Business Direct Debit Scheme'</i>	B2B shema SEPA za direktne obremenitve	
SEPA Business-to-Business Direct Debit Scheme Rulebook	Core B2B	The Rulebook setting out rules and business standards for the SEPA Business to Business Direct Debit Scheme.	Pravila delovanja B2B sheme SEPA za direktne obremenitve	Pravila delovanja, ki opredeljujejo pravila in poslovne standarde za shemo SEPA za direktne obremenitve med pravnimi subjekti (B2B)
SEPA Core Direct Debit	Core B2B	A SEPA Core Direct Debit is the payment instrument governed by the rules of the SEPA Core Direct Debit Scheme for making direct debit payments in euro throughout SEPA from bank accounts to other bank accounts.	Direktna obremenitev po osnovni shemi SEPA	Direktna obremenitev po osnovni shemi SEPA je plačilna storitev, ki jo urejajo pravila osnovne sheme SEPA za direktne obremenitve za plačila v evrih znotraj območja SEPA.
SEPA Core Direct Debit Scheme	Core B2B	The SEPA Core Direct Debit Scheme is the payments scheme for making direct debits across SEPA, as set out in the SEPA Core Direct Debit Scheme Rulebook.	Osnovna shema SEPA za direktne obremenitve	Osnovna shema SEPA za direktne obremenitve je plačilna shema za posredovanje direktnih obremenitev znotraj območja SEPA, kot je to navedeno v Pravilih delovanja osnovne sheme SEPA za direktne obremenitve
SEPA Core Direct Debit Scheme Rulebook	SCT Core B2B	The Rulebook setting out rules and business standards for the SEPA Core Direct Debit Scheme. The Rulebook setting out rules and business standards for the SEPA Core Direct Debit Scheme.	Pravila delovanja osnovne sheme SEPA za direktne obremenitve	Pravila delovanja, ki navajajo pravila in poslovne standarde za osnovno shemo SEPA za direktne obremenitve.
SEPA Credit Transfer	SCT	The SEPA Credit Transfer is the payment instrument governed by the rules of the SEPA Credit Transfer Scheme for making credit transfer payments in euro throughout the SEPA from bank accounts to other bank accounts.	Kreditni prenos SEPA	Kreditni prenos SEPA je plačilni instrument, določen s pravili sheme SEPA za kreditne prenose, za opravljanje kreditnih prenosov v evrih v skladu s SEPA z bančnih računov na druge bančne račune.
SEPA Credit Transfer Scheme	SCT	The SEPA Credit Transfer Scheme C2B Implementation Guidelines set out the rules for	Implementacijske smernice za kreditni	Postavljajo pravila za implementacijo standarda ISO 20022 XML za kreditni prenos na relaciji stranka – banka

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
C2B Implementation Guidelines		implementing the credit transfer ISO 20022 XML standards in the Customer to Bank space, constitute an optional supplement to the Rulebook, described with reference [14] in the Rulebook.	prenos SEPA med strankami in bankami	in predstavljajo optimalen pripomoček Pravilom delovanja sheme (RB), kot je navedeno v referenci [14] Pravil (RB).
SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines	SCT	The SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines set out the rules for implementing the credit transfer ISO 20022 XML standards in the interbank space, constitute a binding supplement to the Rulebook, described with reference [1] in the Rulebook.	Implementacijske smernice za kreditni prenos med bankami	Postavljajo pravila za implementacijo standarda ISO 20022 XML za kreditni prenos na relaciji banka – banka in predstavljajo obvezen dodatek Pravilom delovanja sheme (RB), kot je navedeno v referenci [1] Pravil (RB).
SEPA Credit Transfer Scheme	Core B2B	The SEPA Credit Transfer Scheme is the payments scheme for making credit transfers across SEPA, as set out in the SEPA Credit Transfer Scheme Rulebook.	Shema SEPA za kreditna plačila	Shema SEPA za kreditna plačila je plačilna shema za izvajanje kreditnih plačil na območju SEPA, kot je to navedeno v Pravilih delovanja sheme SEPA za kreditna plačila
SEPA Credit Transfer Scheme Rulebook	Core B2B	The Rulebook setting out rules and business standards for the SEPA Credit Transfer Scheme.	Pravila delovanja sheme SEPA za kreditna plačila	Pravila delovanja, ki navajajo pravila in poslovne standarde za shemo SEPA za kreditna plačila.
SEPA Data Model	Core B2B	This document sets out in detail elements of the logical data layer and the physical data layer of the Scheme, as described in Chapter 0.5 of the Rulebook and reference [8]. The SEPA Data Model no longer constitutes a binding supplement to the Rulebook and will not be further updated for new Rulebook versions.	Podatkovni model SEPA	Ta dokument podrobno opredeljuje elemente logičnega sloja podatkov in fizičnega sloja podatkov sheme, kot je to opisano v poglavju 0.5 Pravil delovanja sheme in referenčnega podatka [8]. Podatkovni model SEPA ni več zavezujoči sestavni del Pravil delovanja in v prihodnjih verzija Pravil delovanja se ne bo več dopolnjeval.
SEPA Direct Debit	Core	A SEPA Direct Debit is the payment instrument governed by the rules of the SEPA Direct Debit Scheme for making direct debit payments in euro throughout SEPA from bank accounts to other bank accounts.	Direktna obremenitev SEPA	Direktna obremenitev SEPA je plačilna storitev, ki jo urejajo pravila sheme SEPA za direktne obremenitve za izvajanje plačil v evrih na območju SEPA
SEPA Direct Debit Scheme	Core	The SEPA Direct Debit Scheme is the payments scheme for making direct debits across SEPA, as set out in the SEPA Core Direct Debit Scheme Rulebook.	Shema SEPA za direktne obremenitve	Shema SEPA za direktne obremenitve je plačilna shema, ki omogoča izvajanje direktnih obremenitev na območju SEPA, kot je to določeno v Pravilih delovanja osnovne sheme SEPA za direktne obremenitve.

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
SEPA Direct Debit Scheme Rulebook	Core	The Rulebook setting out rules and business standards for the SEPA Core Direct Debit Scheme.	Pravila delovanja sheme SEPA za direktne obremenitve	Pravila delovanja, ki določajo pravila in poslovne standarde za osnovno shemo SEPA za direktne obremenitve.
SEPA Regulation	SCT Core B2B	Regulation (EU) 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (the 'SEPA Regulation')	Uredba SEPA	Uredba (EU) 260/2012 Uredba (EU) 248/2014
SEPA Scheme	SCT Core B2B	A SEPA payment scheme is a common set of business rules, practices and standards for the provision and operation of a SEPA payment instrument agreed at an inter-bank level in a competitive environment.	Shema SEPA	Plačilna shema SEPA je splošni nabor poslovnih pravil, praks in standardov za pripravo in delovanje plačilnih instrumentov SEPA, usklajenih na medbančni ravni v konkurenčnem okolju.
SEPA Scheme Management	SCT Core B2B	SEPA Scheme Management denotes the administration, compliance and development functions in relation to a SEPA Scheme.	Upravljanje s shemami SEPA	Upravljanje s shemami SEPA označuje vodenje, razvoj in mehanizme skladnosti glede na shemo SEPA.
Settlement	SCT Core B2B	An act that discharges obligations with respect to the transfer of Funds between Originator Bank and Beneficiary Bank. An act that discharges obligations with respect to the transfer of Funds between Creditor Bank and Debtor Bank.	Poravnava	Dejanje, s katerim se zaključijo obveznosti glede na prenos sredstev med banko prejemnika plačila in banko plačnika.
Settlement Cycle	SCT Core B2B	The time taken to achieve Settlement.	Poravnalni cikel	Čas, ki je potreben, pride do poravnave
Settlement Date	SCT Core B2B	The date on which obligations with respect to funds transfer between Originator Bank and Beneficiary Bank are discharged. The date on which obligations with respect to Funds transfer between Debtor Bank and Creditor Bank are discharged.	Datum poravnave	Datum, s katerim se zaključijo obveznosti glede na prenos sredstev med banko plačnika in banko prejemnika plačila
Share or SHA	SCT	The share principle means that the Originator and Beneficiary are charged separately and individually by the Originator Bank and Beneficiary Bank respectively. The basis and level of charges to	Share ali SHA	Načelo 'sha' pomeni, da sta nalogodajalec in prejemnik plačila obremenjena za stroške ločeno in individualno, vsak od svoje banke. Osnova in raven stroškov sta izključno v domeni vsake posamezne kreditne institucije.

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
		Customers are entirely a matter for individual credit institutions.		
Scheme		<i>SEPA SCT or SDD Scheme</i>	Shema	Shema SEPA za kreditne prenose oz. za direktne obremenitve.
Single payment	SCT	A single payment relates to one Originator account to be debited by a specified amount, and one Beneficiary account to be credited.	Enkratno plačilo (Shema enotnega plačila-Evroterm..)	Enkratno plačilo se nanaša na en obremenjeni račun nalogodajalca in na en odobreni račun prejemnika plačila.
SMC	Core B2B	Scheme Management Committee, see Chapter 6.	SMC	Odbor za upravljanje s shemami je odbor EPC, ki izvaja dejavnost upravljanja in skladnosti upravljanja shem SEPA
STP	SCT	Straight-through Processing which is a prerequisite for cost efficient handling of credit transfers.	STP	STP (avtomatska 'end-to-end obdelava transakcij in plačil, vključno s samodejno pripravo naloga, potrditvijo, kliringom in poravnavo plačila') je pogoj za stroškovno učinkovito obdelavo kreditnih prenosov.
Supporting Documentation	SCT Core B2B	A legal opinion in the form set out on the website of the EPC, duly executed by the undertaking's internal or external counsel in accordance with the Internal Rules.	Priložena dokumentacija	Pravno mnenje o zmogljivosti in pristojnosti v obliki, določeni na domači strani EPC, pravilno izdelano s strani notranjega ali zunanega pravnega svetovalca podjetja v skladu z Internimi pravili.
TARGET Calendar	Core B2B	The TARGET Days Calendar is used to identify Inter-Bank Business Days. TARGET is the Trans-European Automated Real-time Gross Settlement Express Transfer System. To avoid frequent changes to TARGET closing days and thus the introduction of uncertainties into financial markets, a long-term calendar for TARGET closing days has been established and applied since 2002. It is published by the European Central Bank.	Koledar TARGET	Koledar TARGET se uporablja za določitev medbančnih delovnih dni. TARGET (Trans-European Automated Real-time Gross Settlement Express Transfer System) je vseevropski avtomatizirani sistem bruto poravnave v realnem času. Da bi se izognili pogostim spremembam dni, ko je TARGET zaprt za delovanje, in tako negotovostim na finančnih trgih, je od leta 2002 uveljavljen dolgoročen koledar, ko TARGET ne deluje. Izdaja ga Evropska centralna banka (ECB).
Terms and Conditions	SCT	The general Terms and Conditions that a bank has with its Customers (and which may contain dispositions about their rights and obligations related to SEPA Credit Transfers. These dispositions may also be included in a specific agreement, at the bank's choice).	Splošni pogoji	Splošni pogoji, ki veljajo v odnosu med banko in njenimi strankami (in ki lahko vsebujejo določbe o njihovih pravicah in dolžnostih, povezanih z obremenitvami iz sheme. Te določbe so lahko, na željo banke, vključene tudi v poseben sporazum).

TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
	Core B2B	The general Terms and Conditions that a bank has with its Customers (and which may contain dispositions about their rights and obligations related to Core or B2B Scheme-debits. These dispositions may also be included in a specific agreement, at the bank's choice).		
Time Cycle	Core B2B	This describes the time constraints of a process in terms of days per key process step.	Časovni cikel	Opisuje časovne omejitve procesa, izražene v dnevih na ključni procesni korak.
Transaction Reference Number	SCT	A unique reference number used to uniquely identify each payment instruction. (Source: Impact paper)	Enotna številka transakcije	Enovita referenčna številka, ki se uprabi za identifikacijo vsake posamezne plačilne transakcije.
Transaction Type	Core B2B	This attribute allows different types of transaction to be identified. 1. One-off Collection 2. Recurrent, not the first or the last Collection of the recurrent Collections 3. First Collection of the recurrent Collections 4. Last Collection of the recurrent Collections 5. Reversal	Vrsta transakcije	Ta atribut dovoljuje določitev različnih vrst transakcij. 1. Enkratni nalogi za DD 2. Periodični, niso ne prvi ne zadnji nalogi za DD 3. Prvi nalogi za DD od periodičnih nalogov za DD 4. Zadnji nalogi za DD od periodičnih nalogov za DD 5. Razveljavitev
Unauthorised Transaction	Core B2B	Annex VI: If the disputed Collection is not supported by the Debtor's consent, the transaction is considered to be an Unauthorised Transaction.	Neodobrena transakcija	Priloga VI: Če sporni nalogi za DD niso podprti z odobritvijo plačnika, je taka transakcija neodobrena transakcija.
Unresolved Issue	SCT	Any dispute in relation to the Rulebook.		
VAS - Value added services	Dop.	Value added servicevalue added services, such as information services, integrated payment and reservation services, trip planning and route guidance, and freight and fleet management.	Storitve z dodano vrednostjo - VAS	VAS so dodane storitve, ki jih banke lahko tržijo strankam ob uporabi obstoječe sheme SEPA. Za razliko od AOS niso tesno vezane na (točno določeno) shemo in lahko obstajajo tudi samostojno. Primeri VAS so: 1. bonitetna shema pri plačilni kartici, katero lahko banka ponudi stranki ob uporabi njene kartice, lahko pa jo trži tudi samostojno, kot dodatno storitev k katerikoli trgovski kartici; 2. sprejem soglasja za SDD s strani plačnikove banke, pri čemer banka v imenu prejemnika plačila izvede identifikacijo stranke, prevzem soglasja, dematerializacijo podatkov, morebitne kontrole in pošiljanje podatkov prejemniku plačila. V tem primeru gre za poslovni dogovor med prejemnikom plačila in

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TERM	RB*	DEFINITION	IZRAZ	OPREDELITEV
				banko plačnika, lahko pa je tak dogovor tudi multilateralen v okviru bančne skupnosti.

VIRI:

- Pravila delovanja osnovne sheme SDD
- Pravila delovanja B2B sheme SDD
- Pravila delovanja Sheme SCT
- predlogi članov delovnih in podpornih skupin SEPA pri ZBS