SEPAGENTO
Zahlungslösungen für Magento®

Developer:
Dipl. Ing. Pawel Kazakow
http://magento.xonu.de

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SEPA DIRECT DEBIT FOR MAGENTO

If you have purchased the extension, you might be interested
in [Installation](#) and [Quick Setup](#).
In this paper you will get an overview over the functionality of the extension **SEPA
Direct Debit for Magento** (Xonu_Directdebit). In every topic there are **legal notes
and sources** that have been considered during the development of the extension.
The content is organized according to the workflow **Frontend > Backend >
Export**:

- [SEPA Direct Debit payment in the frontend](#)
- [SEPA Direct Debit Mandate management in the backend](#)
- [Export of SEPA Direct Debit payments](#)

Xonu_Directdebit is compatible with Magento Community Edition since version 1.6
and Magento Enterprise Edition since version 1.11.

SEPA DIRECT DEBIT PAYMENT IN THE FRONTEND

In the checkout step *Payment Information*, the customer may choose **SEPA Direct
Debit payment**:

After the choice, the customer may **enter IBAN and BIC**:

It is possible to enter IBAN and BIC with and without spaces. IBAN and BIC will be validated on the transition to the next step. The validation happens locally on your server, such that no personal data is being transferred to any third party.

Legal notes for granting SEPA Direct Debit Mandate in an online shop in Germany:

- "*Weder die europäische SEPA-Verordnung, noch das SEPA-Begleitgesetz ändern was an der Möglichkeit, Lastschriftenmandate im Internet zu erteilen*" [Quelle: Pressemitteilung des deutschen SEPA-Rats, 12.09.2013]
- "*Hinsichtlich der Frage der telefonisch erteilten Lastschrift und der Internetlastschrift stellten die Koalitionsfraktionen der CDU/CSU und FDP klar: Nach der SEPA-Verordnung und auch nach dem Inkrafttreten des SEPA-Begleitgesetzes könnten weiterhin wirksame Lastschriftmandate im Internet erteilt werden.*" [Quelle: Deutscher Bundestag, Beschlussempfehlung und Bericht des Finanzausschusses 17/11395]
- Zusammenfassung: SEPA-Latschriftmandat-Erteilung per Checkbox in Online-Shops

In the last checkout step *Order Review*, the customer has to accept the terms and, among other conditions, has to **grant the SEPA Direct Debit Mandate** (this special condition will not be displayed if a payment method different than SEPA Direct Debit have been chosen):

Checkout

1 Billing Information

2 Shipping Information

3 Shipping Method

4 Payment Information

5 Order Review

Product Name	Price	Qty	Subtotal
Simple Product	€10.00	1	€10.00
Subtotal			€10.00
Shipping & Handling (Flat Rate - Fixed)			€5.00
⊞ Tax			€2.39
Grand Total			**€15.00**

...

☐ I have read the business terms and accept it.

...

☐ I have read the revocation terms.

SEPA Direct Debit Mandate

Mandate Identifier

Will be communicated separately.

Creditor

Creditor   Musterfirma GmbH, Hamburg
Creditor Identifier DE98ZZZ09999999999

By granting this mandate form, I authorize the creditor to send instructions to my bank to debit my account and my bank to debit my account in accordance with the instructions from the creditor for this and future payments.

Note: As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within eight weeks starting from the date on which my account was debited.

Debitor

Account Holder Max Mustermann
Address   Musterstraße 123
Postcode   12345
City   Musterstadt
Country   Germany
IBAN   DE68210501700012345678
BIC   BELADEBEXXX

Musterstadt, Mar 3, 2015, Max Mustermann

This document has been produced electronically and is valid without signature.

Please note: the pre-notification period of the SEPA Direct Debit will be reduced to one day.

☐ I hereby grant the SEPA Direct Debit Mandate

Place Order

Billing Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Method | Change

Flat Rate - Fixed €5.00

Payment Method | Change

SEPA Direct Debit
Account Holder:
Max Mustermann
IBAN:
DE68210501700012345678
SWIFT-BIC:
BELADEBEXXX

This extension is compatible with FireGento German Setup, FireGento MageSetup and many other extensions that involve some checkout modification:

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After the click on [Show] near "I hereby grant the SEPA Direct Debit Mandate" the window with the **SEPA Direct Debit Mandate Preview** will be shown:

SEPA Direct Debit Mandate

Mandate Identifier

Will be communicated separately.

Creditor

Creditor   Musterfirma GmbH, Hamburg
Creditor Identifier DE98ZZZ09999999999

By granting this mandate form, I authorize the creditor to send instructions to my bank to debit my account and my bank to debit my account in accordance with the instructions from the creditor for this and future payments.

Note: As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within eight weeks starting from the date on which my account was debited.

Debitor

Account Holder Max Mustermann
Address   Musterstraße 123
Postcode   12345
City   Musterstadt
Country   Germany
IBAN   DE68210501700012345678
BIC   BELADEBEXXX

Musterstadt, Mar 3, 2015, Max Mustermann

This document has been produced electronically and is valid without signature.

Please note: the pre-notification period of the SEPA Direct Debit will be reduced to one day.

Legal notes dealing with the content of the SEPA Direct Debit Mandate:

- The content of the Mandate has been defined by the European Payments Council (EPC) [q. v. SEPA Direct Debit Rulebook – including German translation (05.03.2013)]
- The English Mandate templates included in the extension are based on SEPA Direct Debit Rulebook, while the German Mandate templates use the Translated templates by the German Banking Industry Committee (Deutsche Kreditwirtschaft).

After the click on Place Order, the order will be generated and the customer receives, in addition to the welcome-email and the order confirmation, the **email with the SEPA Direct Debit Mandate**:

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Received	Subject	To
05.03.2015 10:49	Welcome, Max Mustermann!	support@xonu.de
05.03.2015 10:49	Main Website Store: New Order # 100000003	support@xonu.de
05.03.2015 10:49	Main Website Store: SEPA Direct Debit Mandate 20150305104902615	support@xonu.de

Von Owner <owner@example.com> ☆   ◀ Antworten ◀ Allen antworten ▼ ➡ Weiterleiten

Betreff **Main Website Store: SEPA Direct Debit Mandate 20150305104902615**   10:49

An Mich <support@xonu.de> ⭐   Andere Aktionen ▾

SEPA Direct Debit Mandate

Mandate Identifier

20150305104902615

Creditor

Creditor   Musterfirma GmbH, Hamburg
Creditor Identifier DE98ZZZ09999999999

By granting this mandate form, I authorize the creditor to send instructions to my bank to debit my account and my bank to debit my account in accordance with the instructions from the creditor for this and future payments.

Note: As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within eight weeks starting from the date on which my account was debited.

Debitor

Account Holder Max Mustermann
Address   Musterstr. 123
Postcode   Musterstadt
City   Muster
Country   Germany
IBAN   DE68210501700012345678
BIC   BELADEBEXXX

Muster, Mar 5, 2015, Max Mustermann

This document has been produced electronically and is valid without signature.

The hint about the reduction of the pre-notification period is visible only in the preview. In the Mandate email, the hint *"Please note: the pre-notification period of the SEPA Direct Debit will be reduced to one day."* is not included.

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The shop owner may receive copies of all emails sent by the shop, including the SEPA Direct Debit Mandate. In addition to that, the Mandate will be saved in the shop database and can be viewed in the backend.

The **pre-notification cann be displayed in the order confirmation**:

Legal notes about the pre-notification:

- Recommendation by TrustedShops: "*There is no specific form defined for the pre-notification. (...) Supposably, this information may be included in the information about the order placement, in the order confirmation e-mail, in the invoice or in a separate paper that will included with the order delivery.*" Original text in German: "*Eine bestimmte Form ist für die Vorabinformation ist nicht vorgesehen. (...) Denkbar wäre, diese Information bei der Annahme der Bestellung in der Auftragsbestätigungs-E-Mail aufzunehmen, in der Rechnung oder in einem gesonderten Schreiben, welche mit der Lieferung der Ware zugestellt werden können, aufzunehmen.*" [Source: Section 7, PDF page 10 in Die-SEPA-Lastschrift Whitepaper]

For a guest order, the customer grants SEPA Direct Debit Mandate for a one-off payment. A registered customer grants SEPA Direct Debit Mandate for recurring payment. For the next order the customer does not have to enter the account information again, but uses the Mandate granted before:

Checkout

| 1 Billing Information |
| 2 Shipping Information |
| 3 Shipping Method |

4 Payment Information

○ SEPA Direct Debit

Account Holder Max Mustermann
IBAN   DE68210501700012345678
SWIFT-BIC   BELADEBEXXX
SEPA Direct Debit Mandate with the Identifier *20150303131715293* granted on *Mar 3, 2015*.

○ Check / Money order

○ Credit Card (saved)

* Required Fields

↑ Back   Continue

5 Order Review

YOUR CHECKOUT PROGRESS

Billing Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Method | Change

Flat Rate - Fixed €5.00

Payment Method

In the last checkout step, the Mandate does not have to be granted again. The condition for the granting of the SEPA Direct Debit Mandate will not be displayed. In the advanced settings there is an option to hide IBAN and BIC for privacy.

SEPA DIRECT DEBIT MANDATE MANAGEMENT IN THE BACKEND

The shop owner may **manage the granted SEPA Direct Debit Mandates in the backend** and **revoke a mandate** on customer's demand:

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The SEPA Direct Debit Mandate sent to the customer can be sent as copy to the shop owner. Additionally, **the granted Mandate will be saved as a compressed document in the shop database**.
In the detail view, the full data of the Mandate will be displayed:

SEPA Direct Debit Mandate

Data
Document
Orders

Mandate Identifier: 20150303131715293

Back   Revoke

General

Date of Granting	Mar 3, 2015 1:17:16 PM
Type of Payment	Recurrent Payment
Created In	Main Website Main Store English

Account Information

Customer Name	Max Mustermann
Email	demo@xonu.de

Validity

Last Update	Mar 3, 2015 1:17:16 PM
Last Order Id	100000003
Last Order Date	Mar 3, 2015 1:17:16 PM
Expiration Date	Mar 3, 2018 1:17:16 PM
Remaining Time	2 Year(s), 11 Month(s), 30 Day(s)
Valid	Yes

Creditor

Creditor	Musterfirma GmbH, Hamburg
Creditor Identifier	DE98ZZZ09999999999

Debitor

Account Holder	Max Mustermann
Address	Musterstraße 123
Postcode	12345
City	Musterstadt
Country	Germany
IBAN	DE68210501700012345678
BIC	BELADEBEXXX
Debitor	Max Mustermann

Integrity Check

Data Checksum	e1186b80c9dcc1530782ee61cc9e2430 - OK
Document Checksum	ea0b478d1a97c24f3f6a9bc29386bd7f - OK

The mandate expires if not used for 36 months. The remaining date and time will be shown in this view.

The content of the email have been compressed and saved in the database, and can be shown in the backend:

SEPA Direct Debit Mandate

Data
Document
Orders

Mandate Identifier: 20150303131715293   Back   Revoke

Document

SEPA Direct Debit Mandate

Mandate Identifier
20150303131715293

Creditor
Creditor   Musterfirma GmbH, Hamburg
Creditor Identifier DE98ZZZ09999999999

By granting this mandate form, I authorize the creditor to send instructions to my bank to debit my account and my bank to debit my account in accordance with the instructions from the creditor for this and future payments.

Note: As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within eight weeks starting from the date on which my account was debited.

Debitor
Account Holder Max Mustermann
Address   Musterstraße 123
Postcode   12345
City   Musterstadt
Country   Germany
IBAN   DE68210501700012345678
BIC   BELADEBEXXX

Musterstadt, Mar 3, 2015, Max Mustermann
This document has been produced electronically and is valid without signature.

In the last tab shows the list or all orders payed using this SEPA Direct Debit Mandate:

SEPA Direct Debit Mandate

Data
Document
Orders

Mandate Identifier: 20150303131715293   Back   Revoke

Page 1 of 1 pages | View 20 per page | Total 2 records found   Reset Filter   Search

Order #	Purchased On	Bill to Name	G.T. (Base)	G.T. (Purchased)	Status	Exported	Last Export
	From: To:		From: To:	From: To:			From: To:
100000004	Mar 3, 2015 1:19:43 PM	Max Mustermann	€10.00	€10.00	Pending	No	
100000003	Mar 3, 2015 1:17:16 PM	Max Mustermann	€25.00	€25.00	Pending	No	

In the customer view the current valid mandate will be displayed among all the important information and the link to the detail view:

EXPORT OF THE SEPA DIRECT DEBIT PAYMENTS

The export of the SEPA Direct Debit payments is possible in the backend:

There are three supported formats: CSV, DTA and **SEPA-XML by ISO 20022**:

It is possible to use cron for automated export (a shell script is included with the extension). All exports, the manual as well as the automatic ones, will be saved as a file on the server. In the history tab all the exports are listed:


Exported payments will be marked as such. This way they will not be exported next time again. The export labels can be reset from the backend.

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EBICS ONLINE BANKING: FULL AUTOMATION OF SEPA DIRECT DEBIT IN MAGENTO

For a full automation of SEPA Direct Debit payments in your Magento store you may use our extension from version 2.1 in conjunction with SEPAone.com.

YOUR BENEFITS

- **Professional User Experience:** The shop customer sees your company as drawer on the bank statement, instead of a payment company name.
- **Liquidity Benefit:** The money will be drawn directly to your bank account, instead of a delay for the money transfer from the account of a payment company.
- **Low Transaction Fee:** You pay only 0,18 € per transaction, instead of an amount dependant fee.

ORDER PROCESSING WITH SEPA DIRECT DEBIT

After a customer places an order paid with SEPA Direct Debit, the payment will be drawn automatically. After reception of the money the invoice will be automatically created and sent to customer. There is no manual intervention required from the shop owner.

FAQ

- **Is Xonu_Directdebit 2.x compatible with Magento 1.4.x and 1.5.x?**
  This extension can be used with Magento 1.6 and newer versions.
- **Is Xonu_Directdebit 2.x compatible with Magento 2.x?**
  Currently, this extension is available for M1 only.
- **Is Xonu_Directdebit 2.x compatible with a One Step Checkout module?**
  Since a One Step Checkout displays all steps at once, it is a challenge to implement a solution that is compliant with law and intuitive at the same time, which displays the preview of the SEPA Direct Debit Mandate only after the billing address fields and the bank account information have been entered. For shops with one step checkout an individual adjustment is necessary in most cases.
- **How do you incorporate a debtor differing from the account holder?**
  It is possible to enter an account holder that is differing from the debtor, who is the same person as the billing address refers to. For the differing account holder only the name but not the full address can be entered. The differing account holder name will be displayed in the debtor data. Additionally, there is a hint in the mandate pointing that out.
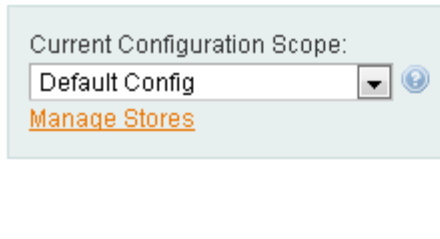
INSTALLATION

You may install the extension Xonu_Directdebit 2.x using the Download-Manager or FTP/SSH-Upload. If you are already using Xonu_Directdebit 1.x in your shop, follow the Update Instructions.
After the installation, you have to re-login to the backend, to access the menu items of the extension. Error 404 will be displayed otherwise:

Current Configuration Scope:	404 Error
Default Config ▾ ❓	
Manage Stores	Page not found.

INSTALLATION USING THE DOWNLOAD-MANAGER

For the installation using the Download Manager (Magento Connect Manager), write access has to be granted to the following folders:

- app/code/community
- app/design
- app/etc
- app/locale
- lib
- shell

You may access the Download Manager in the subfolder /downloader (e. g. http://domain.com/downloader). Click on **(1) Choose File** and choose the file Xonu_Directdebit-2.x.x.tgz from your local drive. Click on **(2) Upload** afterwards to upload the extension:

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The extension will be installed immediatelly after the upload:

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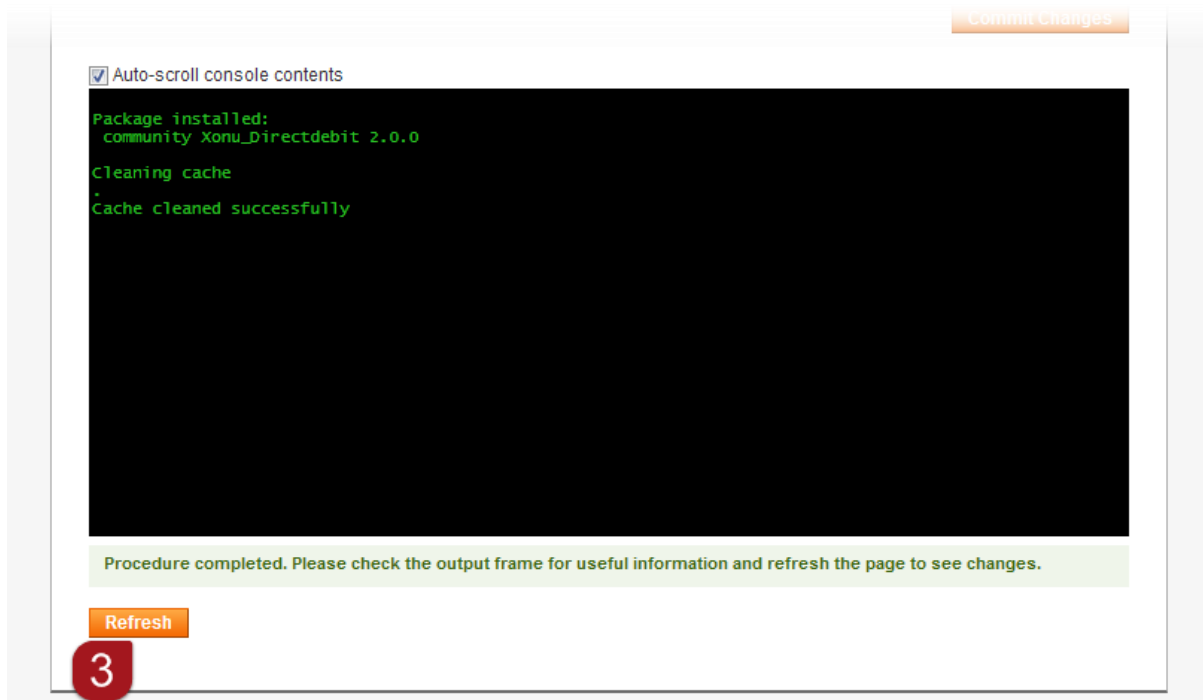
Click on **(3) Refresh** and make sure that the Xonu_Directdebit can be found in the list of the installed extensions.
The installation is complete. Continue with Quick Setup.

INSTALLATION USING FTP/SSH-UPLOAD

You may install the extension using FTP/SSH. For that, unpack the file Xonu_Directdebit-2.x.x.tgz and upload/copy it to the folder of Magento. Purge Magento Cache afterwards.

When installing using FTP, you have to purge Magento Cache manually. In the backend, go to **System > Cache Management** and choose at least the following caches:

- Configuration
- Layouts
- Blocks HTML output
- Translations
- Collection Data

Make sure that *Action* is set to *Refresh* and click on *Submit*:

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http://magento.xonu.de

The installation is now complete.

INSTALLATION WITH MODMAN

The following contains the modman file for the installation using modman:

```
app/etc/modules/Xonu_Directdebit.xml
app/etc/modules/Xonu_Directdebit.xml
app/code/community/Xonu/Directdebit
app/code/community/Xonu/Directdebit
app/design/frontend/base/default/template/xonu/directdebit
app/design/frontend/base/default/template/xonu/directdebit
app/design/adminhtml/default/default/layout/xonu/directdebit.xml
app/design/adminhtml/default/default/layout/xonu/directdebit.xml
app/design/adminhtml/default/default/template/xonu/directdebit
app/design/adminhtml/default/default/template/xonu/directdebit
app/locale/en_US/template/email/xonu/directdebit
app/locale/en_US/template/email/xonu/directdebit
app/locale/de_DE/template/email/xonu/directdebit
app/locale/de_DE/template/email/xonu/directdebit
app/locale/de_DE/Xonu_Directdebit.csv
app/locale/de_DE/Xonu_Directdebit.csv
shell/xonu_directdebit_export.php
shell/xonu_directdebit_export.php
lib/Xonu/DTA
lib/Xonu/DTA
lib/Xonu/XML
lib/Xonu/XML
```

The output path for export of SEPA XML export can be created or copied to the main installation directory of Magento without symlink:

```
var/export/xonu_directdebit
```
Read futher information in the modman documentation.

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QUICK SETUP FOR SEPA DIRECT DEBIT

In the following guidance the basic settings will be presented, that are required for the setup of the SEPA Direct Debit in conformity with the law.

The objective of this guidance is to enable SEPA Direct Debit payments in your shop as soon as possible. For that, follow these four steps:

- Enabling SEPA Direct Debit
- Notion of the SEPA Direct Debit Mandate templates
- Sending SEPA Direct Debit Mandate via Email
- Setup of the Pre-Notification

Beyond that there are many more options, and all provided templates can be adjusted.

ENABLING SEPA DIRECT DEBIT

Enable (1) the SEPA Direct Debit in **System > Configuration > Sales: Payment Methods** (2):

You have to input the *Creditor Identifier* (3) and *Info* (4). These fields will be shown only after you have set *Yes* for *Enabled* (2). Without these information the extension cannot be enabled.

- **Creditor Info** is the information about the shop owner, consisting of e. g. company name and city.
- **Creditor Identifier** will be assigned by your local bank or in few hours on working days here: http://glaeubiger-id.bundesbank.de.

For our examples we use the testing creditor identifier DE98ZZZ09999999999 with valid checksum provided by the German Central Bank.
In addition to the debtor data (customer's data), this information is an obligatory part of the SEPA Direct Debit Mandate. Beyond that, this information will be used for the SEPA-XML-Export.

After saving the configuration, SEPA Direct Debit becomes available in checkout, but would not fullfull all the requirements:

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Read more details on basic settings of the SEPA Direct Debit here.

SEPA DIRECT DEBIT MANDATE TEMPLATES

- The content of the Mandate is defined by the European Payments Council (EPC):
  SEPA Direct Debit Rulebook (05.03.2013)

The extension comes with ready to use templates of the SEPA Direct Debit Mandates based on requirements of the European Payment Council (EPC) and the German Banking Industry Committee (Deutsche Kreditwirtschaft, DK) in English and German languages. The mandate templates will be setup during the installation process such that they are immediately available:

Checkout

1	Billing Information	
2	Shipping Information	
3	Shipping Method	
4	Payment Information	
5	Order Review	

Product Name	Price	Qty	Subtotal
Simple Product	€10.00	1	€10.00
		Subtotal	€10.00
		Shipping & Handling (Flat Rate - Fixed)	€5.00
		Tax	€2.39
		Grand Total	**€15.00**

...

☐ I have read the business terms and accept it.

...

☐ I have read the revocation terms.

SEPA Direct Debit Mandate

Mandate Identifier

Will be communicated separately.

Creditor

Creditor   Musterfirma GmbH, Hamburg
Creditor Identifier DE98ZZZ09999999999

By granting this mandate form, I authorize the creditor to send instructions to my bank to debit my account and my bank to debit my account in accordance with the instructions from the creditor for this and future payments.

Note: As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within eight weeks starting from the date on which my account was debited.

Debitor

Account Holder Max Mustermann
Address   Musterstraße 123
Postcode   12345
City   Musterstadt
Country   Germany
IBAN   DE68210501700012345678
BIC   BELADEBEXXX

Musterstadt, Mar 3, 2015, Max Mustermann

This document has been produced electronically and is valid without signature.

Please note: the pre-notification period of the SEPA Direct Debit will be reduced to one day.

☐ I hereby grant the SEPA Direct Debit Mandate

Place Order

YOUR CHECKOUT PROGRESS

Billing Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Address | Change

Max Mustermann
Musterstraße 123
12345 Musterstadt
Germany
Tel: 1234567890

Shipping Method | Change

Flat Rate - Fixed €5.00

Payment Method | Change

SEPA Direct Debit
Account Holder:
Max Mustermann
IBAN:
DE68210501700012345678
SWIFT-BIC:
BELADEBEXXX

The hint about the reduction of the pre-notification period is visible only in the preview. In the Mandate email, the hint "*Please note: the pre-notification period of*

the SEPA Direct Debit will be reduced to one day." is not included.

SEPA DIRECT DEBIT MANDATE EMAIL

The customer must receive the SEPA Direct Debit Mandate via email to have a copy of the granted mandate. We suggest to send the SEPA Direct Debit Mandate to the email address of the shop owner as a backup solution.

Enable (2) the option *Send Mandate Email* (2) in **System > Configuration > Sales: SEPA Direct Debit > Mandate Email** (1) and enter in the field **Send Mandate Email Copy To** (3) the email address for the emails from the shop:

After the click on *Place Order*, the order will be generated and the customer receives, in addition to the welcome-email and the order confirmation, the **email with the SEPA Direct Debit Mandate**:

Received	Subject	To
14.07.2014 17:58	Willkommen, Max Mustermann!	support@xonu.de
14.07.2014 17:58	Main Store: Neue Bestellung Nr. 200000001	support@xonu.de
14.07.2014 17:58	Main Store: SEPA-Lastschriftmandat 20140714175849742	support@xonu.de

In the Mandate email, the hint *"Please note: the pre-notification period of the SEPA Direct Debit will be reduced to one day."* is not included.

SEPA-Lastschriftmandat

Mandat-Referenznummer

20140714175849742

Zahlungsempfänger

Gläubiger   Musterfirma GmbH, Hamburg
Gläubiger-Identifikationsnummer DE98ZZZ09999999999

Hiermit ermächtige ich den Zahlungsempfänger, Zahlungen von meinem Konto mittels Lastschrift einzuziehen. Zugleich weise ich mein Kreditinstitut an, die von dem Zahlungsempfänger auf mein Konto gezogenen Lastschriften einzulösen.

Hinweis: Ich kann innerhalb von acht Wochen, beginnend mit dem Belastungsdatum, die Erstattung des belasteten Betrages verlangen. Es gelten dabei die mit meinem Kreditinstitut vereinbarten Bedingungen.

Zahlungspflichtiger

Kontoinhaber   Max Mustermann
Straße und Hausnummer Musterstraße 123
Postcode   12345
Ort   Musterstadt
Land   Deutschland
IBAN (Kontonummer)   DE68210501700012345678
BIC   BELADEBEXXX

Musterstadt, 14.07.2014, Max Mustermann

Dieses Schreiben wurde maschinell erstellt und ist ohne Unterschrift gültig.

PRE-NOTIFICATION

- Recommendation from TrustedShops: "*There is no specific form defined for the pre-notification. (…) Supposedly, this information may be included in the information about the order placement, in the order confirmation e-mail, in the invoice or in a separate paper that will included with the order delivery.*" Original text in German: "*Eine bestimmte Form ist für die Vorabinformation ist nicht vorgesehen. (…) Denkbar wäre, diese Information bei der Annahme der Bestellung in der Auftragsbestätigungs-E-Mail aufzunehmen, in der Rechnung oder in einem gesonderten Schreiben, welche mit der Lieferung der Ware zugestellt werden können,*

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http://magento.xonu.de

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aufzunehmen." [Source: Section 7, PDF page 10 in Die-SEPA-Lastschrift Whitepaper]

The extension provides a template block to be pasted in the email template for order confirmation or invoice. The dynamic parts of the block will be filled with the data from the order and SEPA Direct Debit Mandate accordingly.

Settings and the code for the template block (2) can be found in **System > Configuration > Sales: SEPA Direct Debit > Pre-Notification** (1):

According to requirements, the earliest due date has to be 2 working days of the bank after receipt of the pre-notification. The field **Weekdays Till Due Date** (3) affects the date, which will be shown in the pre-notification block.

If you are using FireGento German Setup or FireGento_MageSetup in your shop, email templates are already saved in the database and can be modified in **System > Transactional Emails** (A):

We are going to insert the template block into the template for order confirmation. For that, enter "new order" into the **subject filter field** (B) and click on **Search** (C).

*If you find an empty list or only few entries in **System > Transactional Emails**, you have to create a new template based on a default template.*

We may show the pre-notification **above the legal information in the order** confirmation. Open the *New Order* template and scroll the template content to the table row with the **legal information** (D) and **duplicate (use copy/paste)** (E) this row. Replace the template block for the legal information with the following **pre-notification template block** (F):

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The template block has to be inserted in both templates, *New Order* and *New Order Guest*. Repeat the steps above for the *New Order Guest* template.
The pre-notification in an order confirmation from March 6th (Friday) will be displayed as following:

After this step, you may place a test order using SEPA Direct Debit as payment method to check the content of the emails being sent.

You may modify the content of the pre-notification template just the way you would modify any transactional email template.

SEPA DIRECT DEBIT MANDATE MANAGEMENT

- List view for the SEPA Direct Debit Mandates
- Revoke a SEPA Direct Debit Mandate
- Data of the Mandate in the Detail View
- Saved Backup Copy of the SEPA Direct Debit Mandate
- Orders Paid with the SEPA Direct Debit Mandate

LIST VIEW

The granted SEPA Direct Debit Mandates can be managed in **Sales > SEPA Direct Debit Mandates** in the backend:

The overview the following columns are shown:

- **Mandate Identifier** is the unique number of the Mandate.
- **Recurrent** shows if the Mandate was granted for recurrent payment. Registered customers grant Mandates for recurrent payment automatically and can use them for the subsequent order without having to enter the bank account details again. Guest customers grant Mandates for one-off payments only.
- **Revoked** shows if the SEPA Direct Debit Mandate has been revoked. The customer has to enter the bank account details again for the next order and grant a new Mandate.
- **Granted** in displays the scope (StoreView) in which the Mandate has been granted. The validity of the Mandate will not be restricted by that. A Mandate for recurrent payment is assigned to the account of the customer and can be used in all shops where the customer may login.
- **Granted** on is the timestamp of the Mandate granting.
- **Last Update** displays the timestamp when the Mandate have been saved for the last time. The mandate will be saved after each order where it is being used and after a revocation.
- **Email** is the email of the customer saved in the Mandate.
- **First Name** is the first name of the customer saved in the Mandate. The source of the first name is the billing address of the first order, when the Mandate was granted.
- **Last Name** is the last name of the customer saved in the Mandate. The source of the last name is the billing address of the first order, when the Mandate was granted.
- **Last Order Id** is the id of the last order, that was paid using this SEPA Direct Debit Mandate. Click on the order id to open its details in a

separate window. If you click on the last order id in another mandate, it will open the order details in the *same* separate window. To check one order after another comfortably, you may tile windows vertically for the Mandate detail view and the order details or move the order detail window to a secondary display.

- **Last Order Date** is the timestamp when the validity of the Mandate starts. The Mandate will become automatically invalid 36 months after this date.

The granted Mandate will be sent as email to customer and may be sent to the shop owner as well. **In addition to that the granted Mandate will be saved in the shop database.** The Mandate sent via email to customer can be displayed in the detail view of the Mandate.

REVOKATION

Click on a row in **Sales > SEPA Direct Debit Mandates** to open the detail view of a Mandate. A valid Mandate for recurrent payment can be revoked in the detail view:
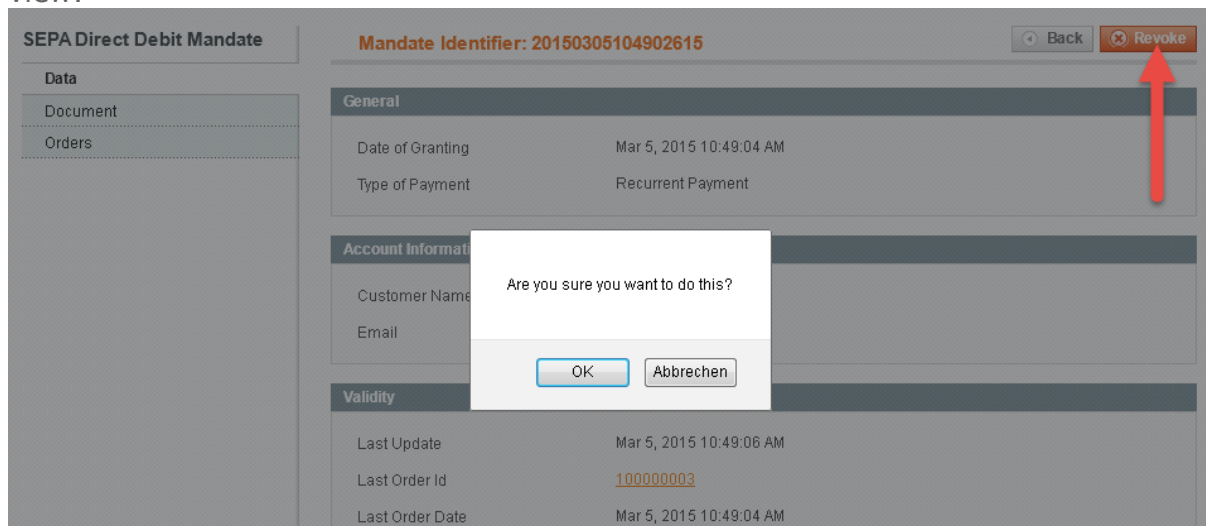
Note that revocation cannot be undone. After the revocation the Mandate becomes invalid, and the customer has to enter bank account details and grant a new Mandate when paying the next order with SEPA Direct Debit.

Mandates for one-off payment cannot be revoked, because they cannot be used for subsequent orders. After a deletion of a customer, all associated Mandates will be revoked automatically. The revocation of Mandates can be restricted to certain backend users using the access rights.

DATA

The detail view displays the complete information from the Mandate. The first tab displays all the data of the Mandate:

SEPA Direct Debit Mandate

Data

Document

Orders

Mandate Identifier: 20150305125536623

Back | Revoke

General

Date of Granting	Mar 5, 2015 12:55:38 PM
Type of Payment	Recurrent Payment

Account Information

Customer Name	Max Mustermann
Email	support@xonu.de

Validity

Last Update	Mar 5, 2015 12:55:39 PM
Last Order Id	100000004
Last Order Date	Mar 5, 2015 12:55:38 PM
Expiration Date	Mar 5, 2018 12:55:38 PM
Remaining Time	2 Year(s), 11 Month(s), 30 Day(s)
Valid	Yes

Creditor

Creditor	Musterfirma GmbH, Hamburg
Creditor Identifier	DE98ZZZ09999999999

Debitor

Account Holder	Max Mustermann
Address	Musterstr. 123
Postcode	Musterstadt
City	Muster
Country	Germany
IBAN	DE68210501700012345678
BIC	BELADEBEXXX
Debitor	Max Mustermann

Integrity Check

Data Checksum	31992fd9aba41711fb0d9d5ba4f25d4b - OK
Document Checksum	734276befb673c5630233438b60fae8d - OK

The data are organized in blocks by topics.

General shows the date of granting, the type of payment (one-off or recurrent payment) and the scope where the Mandate has been granted. The scope where the Mandate has been granted serves merely for information purposes and may hint to the language of the Mandate document in which it has been granted. However, the Mandate for recurrent payment is assigned to a customer account and is valid in all shops where the customer may login.

Account Information shows the data of the customer, who has granted the Mandate. The email address and the name (first and last names) are taken from the billing address of the first order when the Mandate has been granted and are saved in the Mandate data. Click on the name of the customer to open the detail view of the customer account.

Validity shows the date of the last order where the Mandate has been used. The mandate is valid for 36 months since timestamp of its last use. This block shows the remaining time and the expiration timestamp.

Creditor shows the data of the seller, which were saved in the Mandate. If the creditor data (i. e. creditor info and identifier) has been changed, this data would remain the same as it is saved in the Mandate.

Debitor contains all the date about the customer, who granted the mandate. The debitor is the person or company from billing address of the first order when the Mandate was granted. The debitor will be saved in addition to the account owner and will be displayed in the Mandate document if they are different. In this case the Mandate would contain an additional note.

Integrity Check shows the checksums and their validity of the Mandate data saved in the database and the copy of the Mandate sent to customer via email.

The detail view of the mandate can be restricted to specific backend users using the access rights.

SAVED COPY

The granted SEPA Direct Debit Mandate should be sent as a copy to customer and to the show owner (q. v. Quick Setup). In addition to that, the granted Mandate will be saved as document in the shop database and is additionally backed up with every database backup.

In the second tab in the detail view, you can see the document of the granted Mandate. With the extension there are Mandate templates provided for one-off and recurring payment in English and German languages each. After the installation of the extension these templates can be used without further configuration.

The texts and contents of the Mandates were carefully researched and compiled based on requirements of the European Payment Council (EPC), the highest authority for SEPA standardization, and the German Banking Industry Committee (Deutsche Kreditwirtschaft, DK).

Sample Mandate for recurrent payment in English language:

Sample Mandate for recurring payment in German language:

ASSIGNED ORDERS

The bottom tab displays the list of orders paid using this particular SEPA Direct Debit Mandate:

Just like in the overview, click on the order id to open order details in a separate window. Click on another order id opens its details in the *same* separate window. To check one order after another comfortably, you may tile windows vertically for the Mandate detail view and the order details or move the order detail window to a secondary display.

DISPLAY OF THE SEPA DIRECT DEBIT IN THE CUSTOMER ACCOUNT

If a valid SEPA Direct Debit Mandate for the customer exists, its main data will be displayed in the customer account overview:

If the backend user has sufficient access rights, the mandate identifier will be linked to the detail view of the Mandate.

EXPORT OF PAYMENTS

The payments for orders paid with SEPA Direct Debit can be exported in three different formats: **CSV** is immediately available without further setup. **XML** and **DTA** have to be configured prior to be used:

- Setup of XML Export
- Setup of DTA Export

It is possible to export payments manually from the backend as well as automatically using cronjob or external call:

- Manual Export from the Backend
- Automatic Export

Every export call saves the data in the folder **var/export/xonu_directdebit**.

SETUP OF THE XML EXPORT

For the transmission of payments to a bank in the format **SEPA-XML according to ISO 20022**, the account details of the creditor (i. e. recipient of the payments) have to be specified in the advanced settings.

Enable SEPA-XML-Export (1) in **System > Configuration > Sales: SEPA Direct Debit > Export**, to display other configuration fields:

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SEPA Direct Debit

✅ **Save Config**

Mandate Management ▾

IBAN Validation and Display ▾

BIC Validation ▾

Mandate Email ▾

Pre-Notification ▾

Order Processing ▾

Export ▴

Valid Order Status		[GLOBAL]
	Canceled	
	Closed	
	Complete	
	Suspected Fraud	
	On Hold	
	Payment Review	
	PayPal Canceled Reversal	
	PayPal Reversed	
	Pending	
	Pending Payment	

Order Limit per Request		[GLOBAL]

△ Leave empty to export all remaining orders.

Enable SEPA-XML Export	No	[GLOBAL]
Enable DTAUS (DTA) Export	No	[GLOBAL]
Enable CSV Export	Yes	[GLOBAL]

1

Enter the bank account details of the creditor in to the **fields IBAN and BIC** (2):

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The options not mentioned here are explained in the advanced settings section.

SETUP OF THE DTA-EXPORT

According the SEPA standards the export format SEPA-XML ISO 20022 is mandatory. If you still want to use the deprecated format DTA (DTAUS), enable it in **System > Configuration > Sales: SEPA Direct Debit > Export** (1) and specify the **account details** (2) of the creditor in the old-fashioned way:

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SEPA Direct Debit

Save Config

Mandate Management

IBAN Validation and Display

BIC Validation

Mandate Email

Pre-Notification

Order Processing

Export

Valid Order Status		[GLOBAL]

Canceled
Closed
Complete
Suspected Fraud
On Hold
Payment Review
PayPal Canceled Reversal
PayPal Reversed
Pending
Pending Payment

Order Limit per Request		[GLOBAL]

▲ Leave empty to export all remaining orders.

Enable SEPA-XML Export	No	[GLOBAL]
Enable DTAUS (DTA) Export	Yes	[GLOBAL]
1 DTAUS: Account Holder		[GLOBAL]
DTAUS: Bank Code		[GLOBAL]
2 DTAUS: Account Number		[GLOBAL]
Enable CSV Export	Yes	[GLOBAL]

MANUAL EXPORT

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Export file with SEPA Direct Debit payments can be created from the backend in **System > Import/Export > SEPA Direct Debit**:

In **Sales > SEPA Direct Debit** there is a shortcut button in the right upper corner:

All formats that have been enabled and configured will be listed in the selection menu:

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The columns **Exported** and **Last Export** show if and when this payment have been exported for the last time. The other columns display data from the assigned order. Choose the desired format (e. g. XML) and click on the button *Export* aside. You may now download the data and upload it manually through your online banking interface:
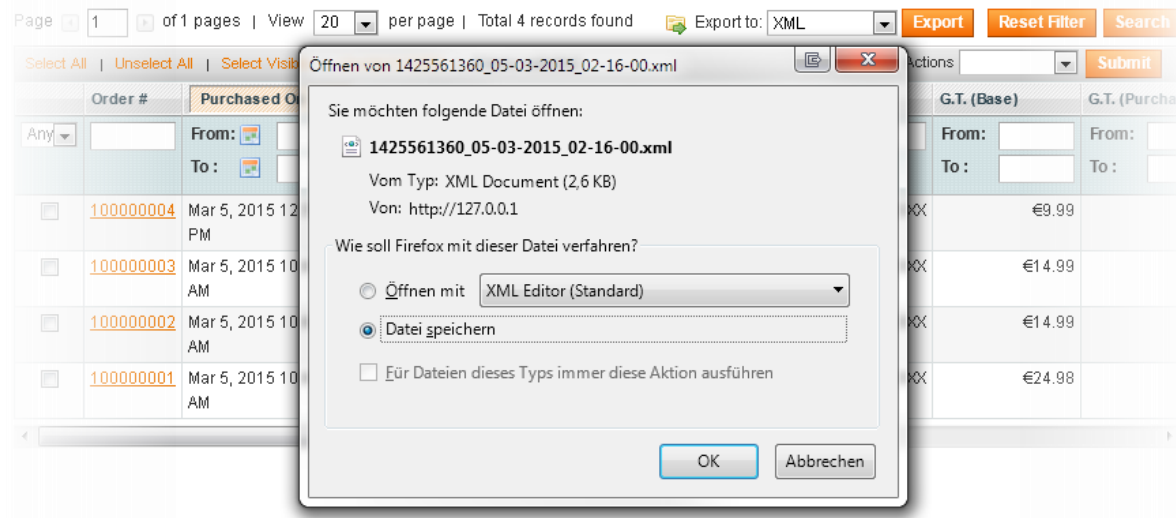
All exported payments will be flagged and won't be considered for the next export. Click on the button *Reset Filter* to refresh the table and to see the current values. To export payments again that have already been exported, you have to reset the flag:
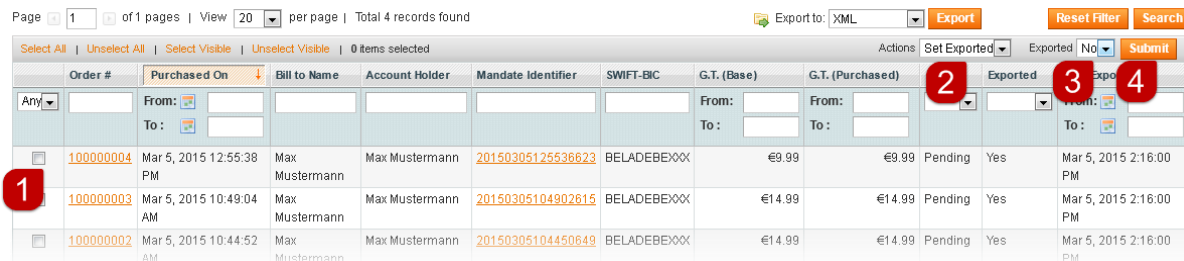
1. Choose the orders/payments that have to be exported again,
2. choose Action *Set Exported*,
3. set *Exported* to *No*,
4. and cli*ck on Submit*.

Every export opeeration will be logged. The **history** can be displayed in the second tab:

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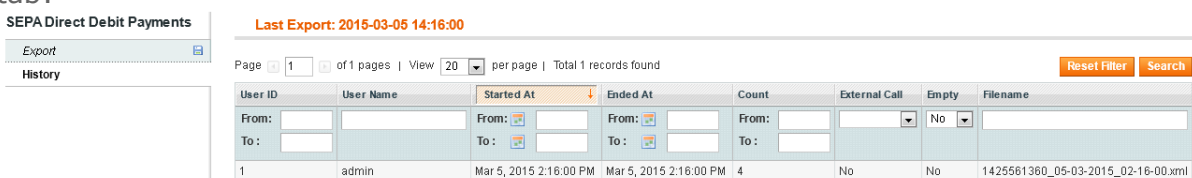
- **User ID** is the internal number of the backend user, who used the export. This id will remain saved in this table even if this backend user have been deleted.
- **User Name** is the current login name of the backend user, who used the export.
- **Started At** saves the timestamp of the export beginning.
- **Ended At** saves the timestamp of the export completion which happens after the export file have been written to server. If the export takes too long, it can be split in multiple calls. In the advanced settings there is an option that can limit number or payments processed during one export call.
- **Count** saves the number of payments that have been exported in this export process.
- **External Call** contains *No* for manual export from the backend and *Yes* for an external call. This columns helps differentiate between *manual* and *automatic* exports.
- **Empty** contains *Yes*, in case there are no new payments for the export and thus nothing have been exported. If there is at least one payment have been exported, this column will contain *No*. This column helps filtering empty exports and optimize the frequency of automatic export calls.
- **Filename** contains the name of the file with the exported payments saved in the folder **var/export/xonu_directdebit**. The file will be created only if the export is not empty, independently of export call being manual or automatic.

The manual export may be disabled using access rights.

AUTOMATIC EXPORT

REGULAR EXPORT VIA CRONJOB

There is a script **xonu_directdebit_export.php** provided with the extension, found in the **shell** folder. The automatic export will use XML as export format.

EXTERNAL CALL

The external call may be implemented in an external PHP script or in another Magento extension. The following snippet demonstrates the call:

```
require_once '../app/Mage.php';
Mage::app();
$export = Mage::getModel('xonu_directdebit/export');
$result = $export->export('xml');
if($result) print $result['filename'];
```

The method *export* expects the format *xml*, *dta*, or *csv* as parameter and returns the name of the file created in the folder **var/export/xonu_directdebit** or *false*.

ACCESS RIGHTS

The access rights of individual users can be restricted to the management of mandates and export of payments.

In **System > Permissions > Roles** there are three areas where access rights can be restricted:

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Get help for this page

Role Information

Role Info

Role Resources

Role Users

Edit Role 'Public Demo'

Save Role

System dropdown menu:
- My Account
- German Setup
- Notifications
- Tools
- Web Services
- Design
- Import/Export
- Manage Currency
- Transactional Emails
- Custom Variables
- Permissions
  - Users
  - Roles
- Magento Conne...
- Cache Manage...
- Index Management
- Manage Stores
- Order Statuses
- Configuration

Roles Resources

Resource Access   Custom ▾

Resources

- ☑ Sales
  - ☐ Orders
  - ☐ Invoices
  - ☑ SEPA Direct Debit Mandates
    - ☑ View **1**
      - ☑ Revoke
  - ☐ Shipments
  - ☐ Credit Memos
  - ☐ Terms and Conditions
  - ☐ Transactions
  - ☐ Recurring Profiles
  - ☐ Billing Agreements
  - ☐ Tax
  - ☐ External Page Cache
- ☐ Dashboard
- ☐ Catalog
- ☐ Customers
- ☐ Promotions
- ☐ Newsletter
- ☐ CMS
- ☐ Reports
- ☑ System
  - ☐ Cache Management
  - ☑ Import/Export
    - ☐ Dataflow - Advanced Profiles
    - ☐ Dataflow - Profiles
    - ☐ Import
    - ☐ Export
    - ☑ SEPA Direct Debit Payments **2**
      - ☑ Export
  - ☐ Magento Connect
    - ☐ Magento Connect Manager
    - ☐ Package Extensions
  - ☐ Permissions
    - ☐ Roles
    - ☐ Users
  - ☐ Manage Stores
  - ☐ Index Management
  - ☐ Web Services
    - ☐ SOAP/XML-RPC - Users
    - ☐ OAuth Consumers
      - ☐ Edit
      - ☐ Delete
    - ☐ SOAP/XML-RPC - Roles
    - ☐ REST - Roles
      - ☐ Add
      - ☐ Edit
      - ☐ Delete
    - ☐ OAuth Authorized Tokens
    - ☐ REST - Attributes
      - ☐ Edit
    - ☐ OAuth Admin My Apps
  - ☐ Notifications
    - ☐ Show Toolbar
    - ☐ Show List
    - ☐ Mark as read
    - ☐ Remove
  - ☐ German Setup
  - ☐ Order Statuses
  - ☑ Configuration
    - ☐ Reports
    - ☐ Wishlist Section
    - ☐ Contacts Section
    - ☐ Google API
    - ☐ PayPal Section
    - ☐ Shipping Methods Section
    - ☐ Shopping Cart Price Rules
    - ☐ Google Sitemap Section
    - ☐ Magento Core API Section
    - ☐ Locale Pack DE
    - ☐ Moneybookers Settings
    - ☑ SEPA Direct Debit **3**
    - ☐ Persistent Shopping Cart
    - ☐ Newsletter Section
    - ☐ Downloadable Product Section
    - ☐ Inventory Section
    - ☐ Shipping Settings Section
    - ☑ Payment Methods Section **4**
    - ☐ Catalog Section
    - ☐ Payment Services
    - ☐ Content Management
    - ☐ OAuth
    - ☐ General Section
    - ☐ Web Section
    - ☐ Design Section
    - ☐ Customers Section
    - ☐ Tax Section
    - ☐ Sales Section
    - ☐ Sales Emails Section
    - ☐ PDF Print-outs
    - ☐ Checkout Section
    - ☐ System Section
    - ☐ Advanced Section
    - ☐ Store Email Addresses Section
    - ☐ Advanced Admin Section
    - ☐ Developer Section
    - ☐ Currency Setup Section
    - ☐ RSS Feeds Section
    - ☐ Email to a Friend
  - ☐ Design
  - ☐ Manage Currency
  - ☑ Transactional Emails
  - ☐ Custom Variables
  - ☐ My Account
  - ☐ Tools
- ☐ Mobile
- ☐ Global Search

The 1st area deals with Mandate management in **Sales > SEPA Direct Debit Mandates**. You may restrict access to the **Revocation**, **View of details** and the **List View**.

The 2nd area deals with manual export in **System > Import/Export > SEPA Direct Debit Payments**. You may revoke the access right to manual export and limit access to the list view only, such that automated exports can be monitored from the backend, but the data cannot be downloaded using the manual export.

The 3rd area deals with the advanced settings in **System > Configuration > Sales: SEPA Direct Debit**.

In the 4th area, there are the basic settings found in **System > Configuration > Sales: Payment Methods**. You may revoke access rights to the configuration of all payment methods including SEPA Direct Debit from individual users. Access rights to the advanced settings of SEPA Direct Debit are not affected by this setting.

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BASIC SETTINGS

In **System > Konfiguration > Verkäufe: Zahlarten > SEPA-Lastschrift** sind die Grundeinstellungen der SEPA-Lastschrift-Erweiterung zu finden:

Configuration

Current Configuration Scope:
Default Config
Manage Stores

GENERAL
- General
- Web
- Design
- Currency Setup
- Store Email Addresses
- Contacts
- Reports
- Content Management

CATALOG
- Catalog
- Inventory
- Google Sitemap
- RSS Feeds
- Email to a Friend

CUSTOMERS
- Newsletter
- Customer Configuration
- Wishlist
- Promotions
- Persistent Shopping Cart

SALES
- Sales
- Sales Emails
- PDF Print-outs
- Tax
- Checkout
- Shipping Settings
- Shipping Methods
- Google API
- **Payment Methods**
- SEPA Direct Debit
- Payment Services
- Moneybookers

SERVICES
- Magento Core API
- OAuth

ADVANCED
- Admin
- System
- Advanced
- Developer

Payment Methods

☑ Save Config

Not sure what PayPal payment method to use? Click here to learn more.

SEPA Direct Debit

Field	Value	Scope
Enabled	Yes	[WEBSITE]
Creditor Identifier (CI)	DE98ZZZ09999999999	[WEBSITE]
	▲ An identifier assigned to you by your bank.	
Creditor Info	Musterfirma GmbH, Hamburg	[STORE VIEW]
	▲ Your company name and city.	
Title	SEPA Direct Debit	[STORE VIEW]
Payment from Applicable Countries	All Allowed Countries	[WEBSITE]

Payment from Specific Countries [WEBSITE]
- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua and Barbuda
- Argentina

Field	Value	Scope
Accept Payments from All Customer Groups	No	[WEBSITE]

Accept Payments from Specific Customer Groups [WEBSITE]
- NOT LOGGED IN
- General
- Wholesale
- Retailer

Field	Value	Scope
Minimum Order Total		[WEBSITE]
Maximum Order Total		[WEBSITE]
Status of the newly created order	Pending	[STORE VIEW]
	▲ Choose a status assigned to the state *new*.	
Sort Order		[STORE VIEW]

- Merchant Location
- PayPal Payment Solutions
- Saved CC
- Check / Money Order
- Bank Transfer Payment
- Cash On Delivery Payment
- Zero Subtotal Checkout
- Purchase Order
- Authorize.net
- Authorize.net Direct Post

Für die Aktivierung der Zahlart müssen die Gläubiger-Identifikationsnummer und die Gläubiger-Information eingetragen werden. Die Felder werden erst angezeigt, wenn der Schalter *Aktiviert* auf *Ja* gesetzt ist.

Die Gläubiger-Information ist die Information über den Shop-Betreiber bestehend z. B. aus der Firmierung und Ort. Die Gläubiger-Identifikationsnummer erhalten Sie von Ihrer Hausbank oder in wenigen Stunden an Werktagen unter http://glaeubiger-id.bundesbank.de.

SEPA Direct Debit		
Enabled	Yes	[WEBSITE]
Creditor Identifier (CI)	DE98ZZZ09999999999	[WEBSITE]
	▲ An identifier assigned to you by your bank.	
Creditor Info	Musterfirma GmbH, Hamburg	[STORE VIEW]
	▲ Your company name and city.	

Der Titel bestimmt die Bezeichnung der Zahlart im Checkout. Für den deutschsprachigen Shop kann hier SEPA-Lastschrift an Stelle von SEPA Direct Debit eingetragen werden:

Title	SEPA Direct Debit	[STORE VIEW]

Bestimmte Länder können unabhängig von der globalen Einstellung von der Zahlung mit SEPA-Lastschrift ausgeschlossen werden:

Payment from Applicable Countries	All Allowed Countries	[WEBSITE]
Payment from Specific Countries	Afghanistan Albania Algeria American Samoa Andorra Angola Anguilla Antarctica Antigua and Barbuda Argentina	[WEBSITE]

Die Zahlart steht standardmäßig Gästen (unregistrierten Kunden) und allen Kundengruppen zur Verfügung. In diesem Bereich können bestimmte Kundengruppen von der Zahlung mit SEPA-Lastschrift ausgeschlossen werden:

Um das Risiko und die Transaktionsgebühren Ihrer Bank zu optimieren, können Sie die Zahlung mit SEPA-Lastschrift auf minimalen und maximalen Bestellwert einschränken. Wird der Bestellwert über- oder unterschritten, wird SEPA-Lastschrift als Zahlart dem Kunden nicht angezeigt:

Sie können den Status festlegen, den eine neue mit SEPA-Lastschrift bezahlte Bestellung bekommt. Der Status muss dabei dem Zustand Neu zugewiesen sein (s. a. Status und Zustände von Bestellungen in Magento):

In dieses Feld können Sie eine Zahl eintragen, um die Position der SEPA-Lastschrift relativ zu anderen Zahlarten in Checkout zu bestimmen. Die Zahlarten werden in absteigender Reihenfolge aufgelistet, d. h. eine relativ hohe Zahl lässt die Zahlart weiter unten erscheinen:

ADVANCED SETTINGS

System > Configuration > Sales: SEPA Direct Debit
- [Mandate Management](#)
- [IBAN Validation and Display](#)
- [BIC Validation](#)
- [Mandate Email](#)
- [Pre-Notification](#)
- [Order Processing](#)
- [Export](#)

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SEPA Direct Debit

Save Config

Mandate Management

Mandate Identifier Format	20150302204304782 - Date and Time Concate ▾	[GLOBAL]
Mandate Template for One-Off Payment	SEPA Direct Debit Mandate - One-Off Payment (▾	[STORE VIEW]
	▲ Reference variable in the mandate condition: {{var mandate_content}}.	
Enable Mandate for Recurrent Payment	Yes ▾	[WEBSITE]
Mandate Template for Recurrent Payment	SEPA Direct Debit Mandate - Recurrent Paymen ▾	[STORE VIEW]
Accept Mandate for Recurrent Payment from All Customer Groups	Yes ▾	[WEBSITE]
Bank Account Display	Display Bank Account Details ▾	[STORE VIEW]
Payment Method Explanation		[STORE VIEW]
	▲ Leave empty to use the default text.	
Setup an Agreement as SEPA Direct Debit Mandate	Yes ▾	[STORE VIEW]
Checkbox Label		[STORE VIEW]
	▲ Reference variable: {{var mandate_checkbox}}. Leave empty to use the default text.	
Reference Identifier Notice		[STORE VIEW]
	▲ Displayed in preview instead of the mandate identifier. Leave empty to use the default text.	
Mandate Condition	SEPA Direct Debit Mandate Preview ▾	[STORE VIEW]
	▲ Setup the condition in *Sales > Terms and conditions*.	

IBAN Validation and Display

IBAN Validation	Yes ▾	[WEBSITE]
	▲ Checks at least the length of the IBAN.	
IBAN Country Validation	No ▾	[WEBSITE]
	▲ Restrict IBAN to the billing address country.	
IBAN Checksum Validation	Yes ▾	[WEBSITE]
IBAN Display Mode	LLPPBBBBBBBBBKKKKKKKKKK ▾	[STORE VIEW]

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BIC Validation

BIC Validation	Yes	[WEBSITE]
	▲ Checks at least the length of the BIC.	
BIC Country Validation	Yes	[WEBSITE]
	▲ Restrict BIC to the billing address country.	
BIC Format Validation	Yes	[WEBSITE]
	▲ Checks the format of the BIC.	
Optional BIC	No	[WEBSITE]
	▲ If enabled, BIC may be empty or valid.	

Mandate Email

Send Mandate Email	Yes	[STORE VIEW]
Mandate Email Sender	General Contact	[STORE VIEW]
Mandate E-mail Template	SEPA Direct Debit Mandate E-Mail (Default Tem	[STORE VIEW]
Send Mandate Email Copy To		[STORE VIEW]
	▲ Comma-separated list of receivers.	
Send Mandate Copy Method	Bcc	[STORE VIEW]

Pre-Notification

Pre-Notification Template	SEPA Direct Debit Pre-Notification (Default Tem	[STORE VIEW]
	▲ Use the following code to display the pre-notification in the *New Order Confirmation* or the *New Invoice* e-mail template: {{block type="xonu_directdebit/prenotification" order=$order}}	
Weekdays Till Due Date	2	[STORE VIEW]

Order Processing

Create Invoice Automatically	No	[STORE VIEW]

▲ The order state will change accordingly, if enabled.

Export

Valid Order Status	Canceled Closed **Complete** Suspected Fraud On Hold Payment Review PayPal Canceled Reversal PayPal Reversed **Pending** Pending Payment	[GLOBAL]

Order Limit per Request		[GLOBAL]

▲ Leave empty to export all remaining orders.

Enable SEPA-XML Export	Yes	[GLOBAL]
SEPA-XML: Enable Compression	Yes	[GLOBAL]
SEPA-XML: Format	pain.008.002.02 (Germany)	[GLOBAL]
SEPA-XML: Account Holder Equals Creditor Info	Yes	[GLOBAL]
SEPA-XML: SWIFT-BIC	DEUTDEBBXXX	[GLOBAL]
SEPA-XML: IBAN	DE68210501700012345678	[GLOBAL]
Enable DTAUS (DTA) Export	Yes	[GLOBAL]
DTAUS: Account Holder	Musterfirma GmbH	[GLOBAL]
DTAUS: Bank Code	10070000	[GLOBAL]
DTAUS: Account Number	1234567890	[GLOBAL]
Enable CSV Export	Yes	[GLOBAL]

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MANDATE MANAGEMENT

SEPA Direct Debit

Save Config

Mandate Management

Field	Value	Scope
Mandate Identifier Format	20150303160348807 - Date and Time Concate	[GLOBAL]
Mandate Template for One-Off Payment	SEPA Direct Debit Mandate - One-Off Payment (	[STORE VIEW]

▲ Reference variable in the mandate condition:
{{var mandate_content}}.

Enable Mandate for Recurrent Payment	Yes	[WEBSITE]
Mandate Template for Recurrent Payment	SEPA Direct Debit Mandate - Recurrent Paymen	[STORE VIEW]
Accept Mandate for Recurrent Payment from All Customer Groups	Yes	[WEBSITE]
Bank Account Display	Display Bank Account Details	[STORE VIEW]
Payment Method Explanation		[STORE VIEW]

▲ Leave empty to use the default text.

Setup an Agreement as SEPA Direct Debit Mandate	Yes	[STORE VIEW]
Checkbox Label		[STORE VIEW]

▲ Reference variable: {{var mandate_checkbox}}.
Leave empty to use the default text.

Reference Identifier Notice		[STORE VIEW]

▲ Displayed in preview instead of the mandate identifier.
Leave empty to use the default text.

Mandate Condition	SEPA Direct Debit Mandate Preview	[STORE VIEW]

▲ Setup the condition in *Sales > Terms and conditions*.

MANDATE IDENTIFIER FORMAT

There are four formats for the mandate identifier available:

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- Date and time concatenated,
- Date and time separated by date, time, milliseconds,
- Date and time separated by year, month, day, hour, minute, second, millisecond,
- Unix-timestamp with microseconds.

We recommend to set a format once and never change it afterwards.

MANDATE FOR RECURRENT PAYMENT

Guest users may grant SEPA Direct Debit Mandate for one-off payment. Registered customers may grant SEPA Direct Debit Mandate for recurrent payment and use the granted Mandate for subsequent orders without entering the bank account details again.

You may disable SEPA Direct Debit Mandate for recurrent payment or restrict to a list of customer groups. This way registered customers too would have to enter the full bank account details for every order.

We recommend to keep Mandate for Recurrent Payment enabled.

BANK ACCOUNT DISPLAY

There are three modes for the display of the account details if a customer uses a previously granted recurrent SEPA Direct Debit Mandate:

Display bank account details:

Display bank account details partially (display BIC and partially IBAN):

Hide bank account details completely (only Mandate Identifier is shown):

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Since Xonu_Directdebit 2.0.5 this setting also affects the display of the account details everywhere: in all order emails, order details on frontend and backend.

Note for web designers: the information about the mandate and the account details are wrapped in different CSS classes, such that their style-sheets may be altered easily.

PAYMENT METHOD EXPLANATION

The payment method explanation will be shown in checkout below the textboxes for IBAN and BIC. Leave this field empty to use the default text with translation:

You may overwrite the default text with a non-empty value. To hide the explanation, enter an empty HTML tag like <div></div> as value.

Note for web designers: the payment method explanation is wrapped in <div class="sepa_explanation">.

SETUP A CONDITION AS SEPA DIRECT DEBIT MANDATE

The preview of the SEPA Direct Debit Mandate in the last checkout step can be configured in **Sales > Terms and conditions**. The new condition with the name "SEPA Direct Debit Mandate Preview" have been created and set up as Mandate during the installation of the extension:

To prevent creating Mandate condition for every language, place holders are used for the checkbox label and the content of the Mandate **{{var mandate_checkbox}}** and **{{var mandate_content}}** respectively:

IBAN VALIDATION AND DISPLAY

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You may disable IBAN validation completely to ensure no errors will be shown to customer, but allow entrance of invalid data as consequence:

IBAN Validation and Display		
IBAN Validation	Yes ▾	[WEBSITE]
	▲ Checks at least the length of the IBAN.	

IBAN may be restricted to the country of the billing address. For example, if a customer uses a billing address in Germany and tries to pay with an IBAN assigned to an account in Austria, IBAN will not be accepted with this option enabled:

IBAN Country Validation	No ▾	[WEBSITE]
	▲ Restrict IBAN to the billing address country.	

To reduce the risk of a type error the checksum of the IBAN should be validated. This check would recognizes a typo in the IBAN with a very high probability:

IBAN Checksum Validation	Yes ▾	[WEBSITE]

You may display the IBAN without spaces or with a space every two or four characters:

IBAN Display Mode	LLPPBBBBBBBBKKKKKKKKKK ▾	[STORE VIEW]
	LLPPBBBBBBBBKKKKKKKKKK	
	LL PP BB BB BB BB KK KK KK KK KK	
	LLPP BBBB BBBB KKKK KKKK KK	

The customer may enter the IBAN with and without spaces. Prior checking and saving the IBAN all spaces will be removed.

BIC VALIDATION

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You may disable BIC validation completely to ensure no errors will be shown to customer, but allow entrance of invalid data as consequence:

BIC may be restricted to the country of the billing address. For example, if a customer uses a billing address in Germany and tries to pay with a BIC assigned to an account in Austria, BIC will not be accepted with this option enabled:

The format of the BIC can be validated. In some cases of banks outside Germany this validation may fail although the provided BIC is valid. For a shop with many customers outside Germany, we suggest to disable this validation:

Since the bank code is contained in the IBAN, the BIC serves for additional safety. For payments inside Germany the BIC is optional since 1st February 2014. For payments outside Germany the BIC has to be provided until 1st February 2016 (q. v. Deadlines for the Introduction of SEPA).

Optional BIC may be enabled for specific countries:

For an optional BIC, the textbox in checkout may be hidden completely. However, note that the BIC will not be provided in the export of SEPA Direct Debit payments.

MANDATE EMAIL

The SEPA Direct Debit Mandate can and should be sent via email to the customer and to the shop owner. This option enables this the sending of the Mandate:

You may choose one of the senders defined in **System > Configuration > General: Store Email Addresses**:

The SEPA Direct Debit Mandate email template contains a place holder for the content of the Mandate. You may adjust the design of the Mandate email to your corporate design and choose the modified template here:

| Mandate E-mail Template | SEPA Direct Debit Mandate E-Mail (Default Tem ▼) | [STORE VIEW] |

We recommend to send the granted SEPA Direct Debit Mandate to the email address of the show owner as an additional backup copy. Here you may specify that email address:

| Send Mandate Email Copy To | | [STORE VIEW] |
| | ▲ Comma-separated list of receivers. | |

This option affects the method how the Mandate email copy will be sent to the shop owner:

| Send Mandate Copy Method | Bcc ▼ | [STORE VIEW] |

PRE-NOTIFICATION

Pre-Notification		⌃
Pre-Notification Template	SEPA Direct Debit Pre-Notification (Default Tem ▼)	[STORE VIEW]
	▲ Use the following code to display the pre-notification in the *New Order Confirmation* or the *New Invoice* e-mail template: {{block type="xonu_directdebit/prenotification" order=$order}}	
Weekdays Till Due Date	2	[STORE VIEW]

The pre-notification can be placed in the email template for order confirmation or invoice using the following template block:
You may copy the template for pre-notification to database and adjust it. The modified pre-notification template will be contained in this list:

Pre-Notification		⌃
Pre-Notification Template	SEPA Direct Debit Pre-Notification (Default Tem ▼)	[STORE VIEW]
	▲ Use the following code to display the pre-notification in the *New Order Confirmation* or the *New Invoice* e-mail template: {{block type="xonu_directdebit/prenotification" order=$order}}	

The pre-notification template displays the due date of the payment. According to requirements, the earliest due date has to be 2 working days of the bank after

receipt of the pre-notification. This setting affects the date, which will be shown in the pre-notification block:

Weekdays Till Due Date	2	[STORE VIEW]

This setting has no consequences for the export of payments. It will be used for the *computation and display* of the date visible in the pre-notification.

ORDER PROCESSING

Order Processing

Create Invoice Automatically	No ▾	[STORE VIEW]

▲ The order state will change accordingly, if enabled.

If this option is enabled, the invoice will be automatically created for the order paid with SEPA Direct Debit.

According to the order processing in Magento, the state of the order changes to *Processing* and gets the status with the same name. The invoice will be sent automatically depending on the setting in **System > Configuration > Sales: Sales Emails > Invoice**:

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EXPORT

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Export

Valid Order Status	Canceled	[GLOBAL]
	Closed	
	Complete	
	Suspected Fraud	
	On Hold	
	Payment Review	
	PayPal Canceled Reversal	
	PayPal Reversed	
	Pending	
	Pending Payment	
Order Limit per Request		[GLOBAL]
	△ Leave empty to export all remaining orders.	
Enable SEPA-XML Export	Yes	[GLOBAL]
SEPA-XML: Enable Compression	Yes	[GLOBAL]
SEPA-XML: Format	pain.008.002.02 (Germany)	[GLOBAL]
SEPA-XML: Account Holder Equals Creditor Info	Yes	[GLOBAL]
SEPA-XML: SWIFT-BIC	1234567890	[GLOBAL]
SEPA-XML: IBAN	DE68210501700012345678	[GLOBAL]
Enable DTAUS (DTA) Export	Yes	[GLOBAL]
DTAUS: Account Holder	Musterfirma GmbH	[GLOBAL]
DTAUS: Bank Code	10070000	[GLOBAL]
DTAUS: Account Number	1234567890	[GLOBAL]
Enable CSV Export	Yes	[GLOBAL]

For the export of SEPA Direct Debit payments only orders with these status will be considered:

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To limit the processing time and file size of an export the maximum number of orders per request may be limited here:

The SEPA standard defines in ISO 20022 (SEPA-XML) the export format of SEPA Direct Debit payments. You may enable this format here:

With compression enabled spaces and tabs between XML tags will not be contained in the export file, which reduces the file size. Compression may be disabled for manual analysis of the export file:

There are several sub formats of the SEPA-XML format. Currently pain.008.002.02 for German banks and pain.008.001.02 for Austrian banks are supported (these formats are compatible with many banks outside these countries):

To use SEPA-XML export, the bank account details of the creditor (shop owner) have to be specified. The account holder may differ from the creditor info in basic settings:

SEPA-XML: Account Holder Equals Creditor Info	Yes	[GLOBAL]
SEPA-XML: SWIFT-BIC	1234567890	[GLOBAL]
SEPA-XML: IBAN	DE68210501700012345678	[GLOBAL]

To use the export in the deprecated format DTA (DTAUS), bank account details in the old format (bank code and account number) have to be specified:

Enable DTAUS (DTA) Export	Yes	[GLOBAL]
DTAUS: Account Holder	Musterfirma GmbH	[GLOBAL]
DTAUS: Bank Code	10070000	[GLOBAL]
DTAUS: Account Number	1234567890	[GLOBAL]

CSV export can be used immediatelly without any setup:

Enable CSV Export	Yes	[GLOBAL]

TEMPLATE EDITING

The SEPA Direct Debit extension includes carefully researched and compiled templates for the SEPA Direct Debit Mandate based on requirements of the European Payment Council (EPC) and the German Banking Industry Committee (Deutsche Kreditwirtschaft, DK) in English and German languages:

- SEPA Direct Debit Mandate for Recurring Payment
- SEPA Direct Debit Mandate for One-Off Payment
- SEPA Direct Debit Mandate Email
- Pre-Notification

These templates are consistently used for the preview in checkout as well as for the sending of the emails. After the installation of the extension all the templates are preconfigured such that they can be used without any further adjustment, except for the pre-notification. The email template contains only a place holder for the mandate content, which makes it easy to adjust and adapt to the corporate design without having to edit the mandate templates.

If you do want to adjust a template, copy it from the locale folder to the shop database. As an example we will adjust the pre-notification template. Since it is challenging to always compute the accurate due date, because of the possible holidays, we will replace the computed due date through the following static information "in 2-3 bank working days".

In **System > Transactional Emails** (2) click on **Add New Template** (2):

We create the new template based on the provided template for the pre-notification. For that, we choose **SEPA Direct Debit Pre-Notification** (3) from the list of default templates:

Make sure the correct **locale** (4) has been set. There are templates provided for the locales *English (United States)* and *German (Germany)*. Click on **Load Template** (5) afterwards:

After we have given the new template a meaningful **name** (6), we edit the **content** (7) and replace the computed due date through the static text, i. e. instead of "on the due date of {{var sepa_collection_date}}" we enter "in 2-3 bank working days".

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We **save** (8) the new pre-notification template. In the last step the new template has to be assigned in **System > Configuration > Sales: SEPA Direct Debit > Pre-Notification**:

Make sure that the scope has been set correctly since we are changing the pre-notification for the English StoreView only.

TROUBLESHOOTING

- **Direct Debit Mandate condition is always displayed.**
  Description: The additional condition is always visible, even if a different payment than SEPA Direct Debit method have been selected. Besides, the dynamic variables in the mandate text are not replaced with the actual contents, but are visible just like in backend.
  Solution: Please check in **System > Configuration > Sales: SEPA Direct Debit** if the correct condition have been selected and this setting have been saved (q. v. SEPA Direct Debit Mandate Management in the advanced settings).

- **Direct Debit Mandate condition is never displayed.**
  Description: The condition have been set up correctly as SEPA Direct Debit mandate, but is not displayed in checkout. However, other conditions like terms and revocation right are visible.
  Solution: Check in **Sales > Terms and conditions** if that condition have been enabled (*Status = Enabled*) and is available for the desired Store View.

- **Mandate condition and all other conditions are not displayed.**
  Description: None of the conditions are displayed in checkout, although they have been set up correctly.
  Solution: Check in **System > Configuration > Sales: Checkout > Checkout Options** if *Enable Terms and Conditions* is active, and activate it if necessary (*Enable Terms and Conditions = Yes*).

- **Error in the registration form.**
  Description: In the registration form of Magento the following error is displayed:
  ```
  Fatal error: Call to a member function setContent() on a non-
  object in
  app/code/community/Xonu/Directdebit/Model/Agreements.php on
  line 125
  ```
  Solution: Update the extension to the version 2.0.1 at least.

- **Error when creating or edition an order in the backend.**
  Description: When saving of an order created or edited in the backend, the following error message is displayed: *"This payment method requires valid SEPA Direct Debit Mandate for Recurrent Payment."*
  Solution: Use another payment method.
  Note: To be able to use SEPA Direct Debit payment method in the backend, the customer has to have granted the SEPA Direct Debit Mandate for recurrent payment on the front end. In general, SEPA Direct Debit cannot be used as payment method for a guest order edited from the backend, because a guest customer cannot grant a SEPA Direct Debit Mandate for recurrent payment. You may restrict SEPA Direct Debit payment method to registered customers only.

- **An order edited in the backend cannot be saved.**
  Description: When saving an order created in the backend, the following error message is displayed:
  ```
  Fatal error: Call to a member function getMandateIdentifier()
  on a non-object in
  ```

```
app/code/community/Xonu/Directdebit/Model/Observer.php on line
131
```
Solution: Update the extension to the version 2.0.4 at least.

UNINSTALLATION

The extension applies some changes to the shop database: New tables and columns to the own tables of Magento will be added. These changes will not affect Magento, even if the extension is not there anymore. To remove the extension, simply delete the files in the directory of Magento. Refer to the file and directory list in the modman file file.
To remove all the changes in the database to reinstall the extension or to remove the data from the database to protect customers' privacy, you can use the SQL script contained with the extension.

ATTENTION: Create a database backup. After you run the script, all data collected by the extension (account data and direct debit mandates) will be irreversibly deleted!
```
app/code/community/Xonu/Directdebit/sql/xonu_directdebit_setup/manual-
uninstall.sql
```

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