

## Wirecard CEE Integration Documentation



**Created: 2020-10-24 17:38**

# SEPA Direct Debit

## General Information

SEPA stands for **Single Euro Payments Area**. SEPA Direct Debit is an initiative of the European Union aimed at improving and simplifying cashless cross-border payment transactions and thus replacing existing domestic direct debit schemes. Cashless transactions will be made and received in and between the SEPA member countries regardless of their location. Existing sorting codes and account numbers will be replaced by an International Bank Account Number (IBAN) and a Bank Identifier Code (BIC).

With SEPA, creditors may collect payments in Euro both domestically and in other SEPA member countries.

SEPA Direct Debit is based on the following concept: both debtor and creditor must hold an account with a financial service provider located within the SEPA area. Although the accounts may be in Euro or in any other SEPA currency, the transfer of money between the debtor's bank and the creditor's bank always takes place in Euro. For SEPA Direct Debit transactions, the debtor must grant a mandate to the creditor. By signing the mandate, the creditor is authorized to collect the relevant payments and to instruct the debtor's bank to pay the relevant funds.

SEPA Direct Debit is used for single (one-off) or recurring direct debit collections.

For further information, visit [European Payments Council](#).

## Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

## SEPA Direct Debit and Wirecard Bank

If Wirecard Bank is your chosen acquirer, you directly draw the direct debit and the funds are paid directly to your merchant account.

The **SEPA Direct Debit mandate form**, i.e. to request authorization from your consumers allowing you to collect future payments from them at any time, has to be **created and displayed by the merchant**.

## Additional optional request parameters

Parameter	Within fingerprint	Data type	Short description
creditorId	Required if used.	Alphanumeric with a variable length of up to 35.	Unique identifier of creditor (merchant). If the creditorId is not set, the creditorId which was forwarded to us by the merchant is used instead.
dueDate	Required if used.	Date as "DD.MM.YYYY"	Date when payment is debited from consumer's bank account. The dueDate is calculated by merchant or, if the field is left empty, Wirecard will automatically calculate the due date.
mandateId	Required if used.	Alphanumeric with a variable length of up to 35.	Identifier of displayed mandate. If the mandateId is not set, Wirecard will generate a mandateId for you.
mandateSignatureDate	Required if used.	Date as "DD.MM.YYYY"	Date when mandate was signed. If the mandateSignatureDate is not set, Wirecard will use the current date as signature date.

## Additional response parameters

Parameter	Data type	Short description
bankBic	Alphanumeric with a variable length of up to 15 characters.	BIC of bank.
bankAccountIban	Alphanumeric with a variable length of up to 34 characters.	IBAN of account.
bankAccountOwner	Alphanumeric with special characters and a variable length of 1 to 255 characters.	Name of owner of account.

## Additional response parameters returned for successful payments

Parameter	Data type	Short description
creditorId	Alphanumeric with a variable length of up to 35.	Unique identifier of creditor (merchant).
dueDate	Date as "DD.MM.YYYY"	Date when payment is debited from consumer's bank account.
mandateId	Alphanumeric with a variable length of up to 35.	Identifier of displayed mandate.
mandateSignatureDate	Date as "DD.MM.YYYY"	Date when the mandate was signed by the consumer.

## Two-step process for approved payments and deposited payments

Wirecard Bank offers you the possibility to carry out a two-step process in the Wirecard Payment

Center, as well as in transaction-based operations for Wirecard Checkout Page and Wirecard Checkout Seamless.

This two-step process allows you to distinguish between approved payments and deposited payments and perform certain actions for each of them. You have the possibility to decide when to deposit amounts that have already been approved. Furthermore, it is possible to deposit the approved amount, as well as less or more than the approved amount. This feature enables you to implement business processes like accounting the current daily price when the goods are delivered after manufacturing and not the price when your consumer orders the goods in your shop.

This two-step process allows for the following additional operations and functions:

- One-time (single) deposit of a partial amount (less than the approved amount, see partial capture). Please note that no further deposit of partial amounts is possible.
- Deposit of an amount higher than the approved amount.
- Reversal operations for deposited payments: you may cancel a deposited payment and set back its status to “approved”.
- Reversal operations for approved payments: you may cancel an approved payment, i.e. although an order exists, no goods are delivered and no money transfer takes place.

Please note that by default a deposit is based on the same data as the data used for the approval.

Please contact our support teams to enable this feature.

## SEPA Direct Debit and Hobex

If Hobex is your chosen acquirer, Hobex instead of you draws the direct debits from the debtor’s bank to one joint account. Therefore, no individual creditor IDs are available for you and any value within the request parameter `creditorId` will be ignored.

Note that SEPA Direct Debit and Hobex is only possible for German, Austrian and Dutch banks.

Also be aware that the back-end operation **recurPayment** may only be carried out using SEPA Direct Debit and Hobex if the bank involved in the **initial payment** is located in **Germany, Austria or the Netherlands**.

Since the due date is always calculated by Hobex there is no need to use the parameter `dueDate`.

The **SEPA Direct Debit mandate form**, i.e. to request authorization from your consumers allowing you to collect future payments from them at any time, is always **created and displayed by Wirecard**.

## Additional optional request parameters

Parameter	Within fingerprint	Data type	Short description
mandateId	Required if used	Alphanumeric with a variable length of up to 35.	Identifier of displayed mandate. If the mandateId is not set, Wirecard will generate a mandateId for you.
mandateSignatureDate	Required if used	Date as DD.MM.YYYY	Date when mandate was signed. If the mandateSignatureDate is not set, Wirecard will use the current date as signature date.

## Additional response parameters returned for successful payments

Parameter	Data type	Short description
creditorId	Alphanumeric with a variable length of up to 35.	Unique identification of creditor (always Hobex).
dueDate	Date as DD.MM.YYYY	Date when payment is debited from consumer's bank account (calculated by Hobex).
mandateId	Alphanumeric with a variable length of up to 35	Identifier of the displayed mandate.
mandateSignatureDate	Date as DD.MM.YYYY	Date when the mandate was signed by the consumer.

## Optional request parameters

Depending on the relevant acquirers for SEPA Direct Debit, the optional request parameters `customerStatement` and `orderReference` are more restricted with regard to their length and allowed characters than are other general request parameters.

The following specifications and restrictions apply for the parameter `customerStatement`:

Acquirer	Data type	Short description
Computop	ASCII with a variable length of up to 254 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
Hobex	ASCII with a variable length of up to 254 characters.	
Wirecard Bank <sup>1)</sup>	ASCII with a variable length of up to 100 characters.	

The following specifications and restrictions apply for the parameter `orderReference`:

Acquirer	Data type	Short description
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Computop	ASCII with a variable length of up to 128 characters.	Unique order reference ID sent from merchant to financial institution.
Hobex	ASCII with a variable length of up to 128 characters.	
Wirecard Bank <sup>2)</sup>	ASCII with a variable length of up to 64 characters.	

## Detailed description of parameters

### creditorId

The parameter `creditorId` identifies a merchant and allows consumers to manage their mandates with merchants more easily.

### mandateId

The parameter `mandateId` defines a two-party mandate between the merchant and the debtor, and is required for SEPA Direct Debit payments. The mandate is an agreement giving the merchant permission to debit the consumer's account for the sum that the two parties agreed upon. Every mandate has an ID provided by the merchant that has to be unique for the creditor.

### mandateSignatureDate

The parameter `mandateSignatureDate` defines the date on which the above-mentioned mandate was signed by the consumer.

### dueDate

The parameter `dueDate` defines the day when payment is debited from the consumer's bank account.

### Hobex and due date calculation

If you choose Hobex as your acquirer, Hobex calculates the due date for you.

### Wirecard Bank and due date calculation

If you choose Wirecard Bank as your acquirer, there are two possibilities to calculate the due date:

1. The due date is calculated by Wirecard.
2. The due date is calculated by the merchant.

### Due date calculated by Wirecard

Wirecard can calculate the best (earliest) due date for the merchant. When the value of parameter `dueDate` in the request is left empty, Wirecard will calculate the due date for the merchant automatically.

### Due date calculated by the merchant

The merchant may choose to calculate and send the parameter `dueDate` in the request if a specific date is requested. This date may only be used if it passes validation. If validation is not passed, Wirecard will return a failed transaction and the transaction must be re-submitted

**Wirecard cannot replace an incorrect due date** sent in by the merchant with a correct due date calculated by Wirecard as this would change the content of the transaction sent in by the merchant.

In order to keep processing times transparent for all transactions within SEPA, a transaction's due date has been clearly defined. If the merchant chooses to specify a due date, it is important to ensure all payments are submitted on time and are processed correctly. Wirecard requires merchants to submit **all transactions, regardless of sequence type, at least three (3) banking days before the due date.**

This is not a requirement, but an option. If a merchant chooses to send in a transaction later than the earliest possible due date, this is possible. Wirecard will always validate a due date if one is sent in with the transaction request.

The transaction request must be received by Wirecard no earlier than 14 calendar days before the due date.

It is also necessary for the merchant to take into consideration the European Central Bank's Target 2 Calendar which specifies all non-banking days. These include:

- Saturdays and Sundays
- New Year's Day
- Good Friday
- Easter Monday
- 1 May (Labour Day)
- Christmas Day
- 26 December

## Back-end operations

Please refer to back-end operations for further information and details on transaction-based and

non-transaction-based operations in Wirecard Checkout Page and Wirecard Checkout Seamless.

To carry out recurring payments the request parameter transactionIdentifier is used. For more information visit recurPayment.

## FAQ

### Transactions without SEPA

#### ***Is it possible to change the order of the presented countries in the drop-down form field?***

Please contact our support teams which will adopt the order of the countries in your online shop according to your requirements.

<sup>1)</sup> , <sup>2)</sup> As of 2014. For older installations please contact our support teams