Direct Debits

Table of contents

1. Introduction

2. Direct Debits DE (PostFinance)

2.1 Introduction

2.2 Configuration

1. Introduction

This guide is to inform you about our Direct Debit payment methods, and how they need to be configured and integrated, with special attention to the SEPA (Single Euro Payments Area) rules and regulations.

Depending on the processing modes you use, you may have to check the following integration documentation for more technical info:

- e-Commerce
- DirectLink
- Batch
- Alias Gateway

2. Direct Debits DE (PostFinance)

2.1 Introduction

PostFinance will implement the SEPA changes on the ELV integration, to align with PostFinance.

Note: From now on only IBAN is accepted. You are no longer allowed to send Kontonummer with BLZ.

2.2 Configuration

You need to insert your CREDITORID in the "Direct Debits DE" configuration page.

By default the configuration is now switched to SEPA mode.

A flag will be implemented to configure whether or not to show a mandate text on the payment page (in e-commerce mode):

- Flag switched on: Mandate text will be shown on the payment page
- Flag switched off: Mandate text is not shown

To be able to switch on the flag; you need to enter the CREDITORID.

You must obtain the German CREDITORID from the Bundesbank.

A CREDITORID is structured in the same way all over the SEPA zone:

- The first two characters represent the ISO country code for Germany (DE) as the country issuing the Creditor Identifier.
- The third and fourth characters are the check digits which are calculated in compliance with the IBAN check digits (ISO 13616), without taking characters five to seven (Creditor Business Code) into account.
- The fifth, sixth and seventh characters in the sequence signify the Creditor Business Code for which the direct debit creditor may select alphanumeric characters to denote individual business areas or branches specific to his requirements. The use of blanks, special characters and umlauts is not permitted. As a rule, the three characters entered here are the letters "ZZZ".
- The remaining characters 8 to 18 signify the national identifier for the direct debit creditor and are numbered in consecutive ascending order. Until further notice, the eighth character in the Creditor Identifier will always be "0".

The format of the German CREDITORID is as follows: 18 alphanumeric characters. A German CREDITORID should be provided for the processing of ELV transactions.