

SEPA Payment Gateway for WooCommerce

Seamlessly adds SEPA Direct Debit support to WooCommerce. Easily collect IBAN and BIC of your customers during checkout and export SEPA-XML-files ready for upload to your bank.

- Dynamic real-time validation of IBAN and BIC (s. video for demonstration).
- Creates XML-files that are 100% compliant to PAIN.008.003.02 standard.
- Automatic Umlaute-transformation.
- Basic fraud prevention: highlights mismatching shipping name and account holder.
- Multiple payments in one XML-file.
- See all open payments in an overview before exporting XML. Easily navigate to orders to check details.
- Supports WooCommerce Subscriptions.

Licenses

Contains the php-sepa-xml library, licensed under the LGPL: <https://github.com/php-sepa-xml/php-sepa-xml>

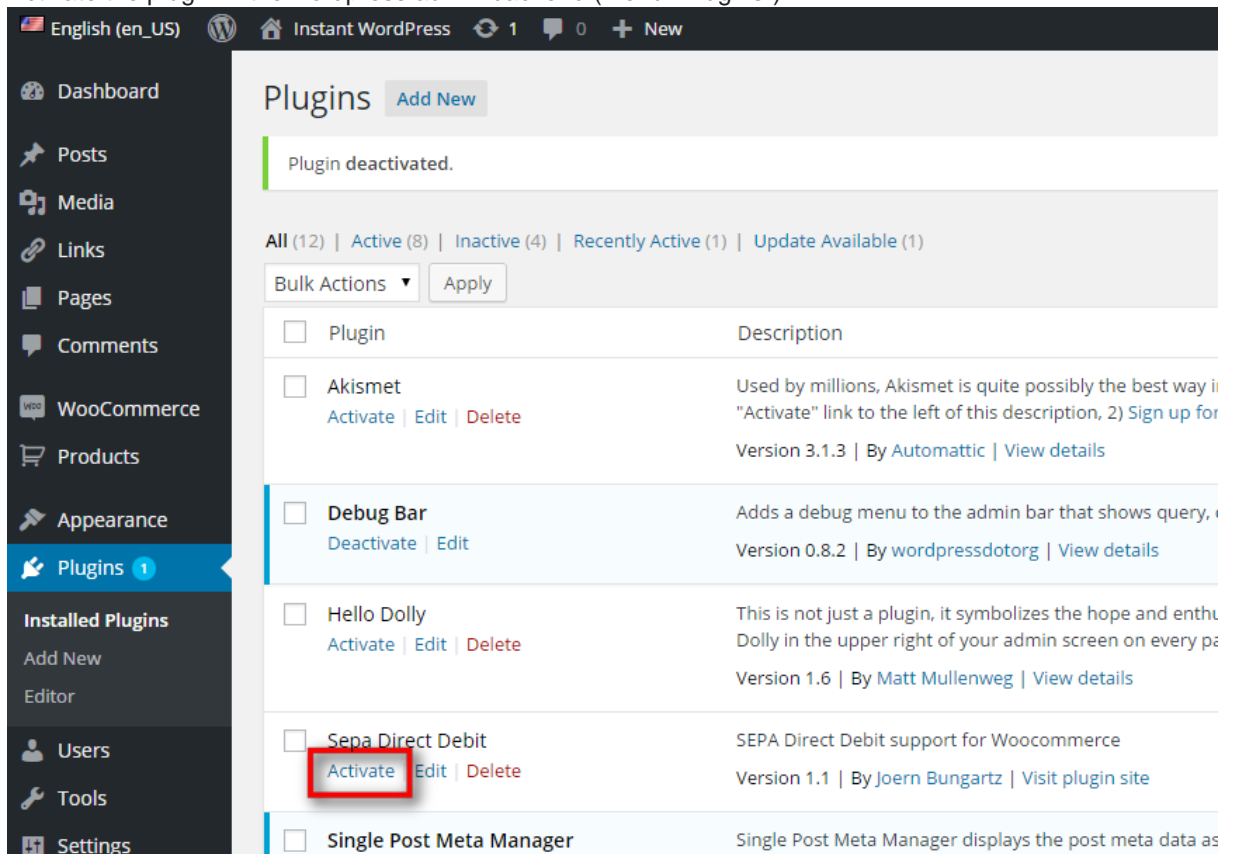
Contains the jQuery Validation library, licensed under the MIT license: <https://github.com/jzaefferer/jquery-validation/>

Versions

- 1.1 Added support for WooCommerce Subscriptions
- 1.0 Initial release

Installation

1. Copy all content in the folder 'sepa-direct-debit' into your wp-content/plugins folder in your wordpress installation.
2. Activate the plugin in the wordpress admin backend (Menu "Plugins"):



3. Navigate to the “WooCommerce/Settings” menu and select the “Checkout” Tab. Finally, click on the “SEPA Direct Debit” link at the top.
4. Enable the SEPA Direct Debit payment gateway by checking the “Enable SEPA Direct Debit” checkbox.
5. Fill in the information of the target bank account to which SEPA direct debit payments shall be transferred:

The screenshot shows the WooCommerce admin interface. The left sidebar contains the 'WooCommerce' menu with sub-items like 'Orders', 'Coupons', 'Subscriptions', 'SEPA XML', 'Reports', 'Settings', 'System Status', 'Add-ons', 'Products', 'Appearance', 'Plugins', 'Users', 'Tools', 'Settings', 'Admin Style', and 'Collapse menu'. The main content area is the 'SEPA Direct Debit' settings page. It has tabs for 'General', 'Products', 'Tax', 'Checkout', 'Shipping', 'Accounts', 'Emails', 'API', and 'Subscriptions'. The 'Checkout' tab is active, and the 'SEPA Direct Debit' sub-tab is selected. The settings include:

- Enable/Disable:** A checkbox labeled 'Enable SEPA Direct Debit.' which is checked.
- Title:** A text input field containing 'SEPA Direct Debit'. Below it is a description: 'This controls the title which the user sees during checkout.'
- Description:** A text input field containing 'Pay with SEPA direct debit.' Below it is a description: 'This controls the description which the user sees during checkout.'
- Ask for BIC:** A checkbox labeled 'Check this if your customers have to enter their BIC/Swift-Number. Some banks accept IBAN-only for domestic transactions.' which is checked.
- Target account holder:** A text input field. Below it is a description: 'The account holder of the account that shall receive the payments.'
- Target IBAN:** A text input field. Below it is a description: 'The IBAN of the account that shall receive the payments.'
- Target BIC:** A text input field. Below it is a description: 'The BIC of the account that shall receive the payments.'
- Creditor ID:** A text input field. Below it is a description: 'The creditor ID to be used in SEPA debits.'


A red box highlights the 'Target account holder', 'Target IBAN', 'Target BIC', and 'Creditor ID' fields. At the bottom left of the form is a 'Save changes' button.

6. You can choose to not ask your customers for the BIC in case your bank accepts domestic SEPA debits without BIC. In this case, deselect the “Ask for BIC” checkbox.
7. Don’t forget to save your changes by clicking “Save changes”.

Checkout

Now, during checkout, your customers can select SEPA Direct Debit as the payment method. If they do, they need to provide the name of the account holder, the IBAN and BIC (if “Ask for BIC” is selected in the settings, s. “Installation”).

☐ Cheque Payment

☐ PayPal 

☒ SEPA Direct Debit

[What is PayPal?](#)

Account holder *

John Doe

IBAN *

DE11222222223333333333


BIC *

XXXXDEYYZZZ

Sign Up Now

In case an invalid IBAN and/ or BIC is entered, the field is highlighted and an error message shown:

☐ Cheque Payment

☐ PayPal  [What is PayPal?](#)

☒ SEPA Direct Debit

Account holder *

John Doe

IBAN *

DE

Please enter a valid IBAN.

BIC *

XY

Please enter a valid BIC.

Sign Up Now

In case the checkout form is submitted regardless, error messages will be shown alongside other WooCommerce messages:

❗ **First Name** is a required field.

Last Name is a required field.

Account holder is a required field.

Please enter a valid IBAN.

Please enter a valid BIC.

Export of SEPA XML-files

List outstanding payments

After the checkout is complete, the payment will show up in the “WooCommerce/ SEPA XML”-menu in the admin backend. Click on the Order number in the first column to navigate to the WooCommerce order view.

Export SEPA XML					
Order	Amount	Shipping Name	Account Holder	IBAN	BIC
#156	29	Gregor Testing	Gregor Testing	DE54476501307427230193	WELADE3LXXX

Export to SEPA XML

Basic fraud prevention

In case the name in the shipping address and the account holder do not match, the corresponding payment will be highlighted:

Export SEPA XML					
For some orders, name of account holder does not match name in shipping address.					
Order	Amount	Shipping Name	Account Holder	IBAN	BIC
#157	29	Gregor Testing	John Doe	DE54476501307427230193	WELADE3LXXX

Export all outstanding payments

To export all outstanding payments into a new SEPA XML-file, click the “Export to SEPA XML” button.

This will create a new SEPA XML-file. All SEPA XML-files previously created are listed below the list of outstanding payments:

Export SEPA XML

Exported 1 payments to new SEPA XML: 2015-08-27-06-15-54-SEPA-DD-156.xml

SEPA XML-Files

Please use right-click and 'save-link-as' to download the XML-files.

[2015-08-27-06-15-54-SEPA-DD-156.xml](#)

[2015-08-27-04-36-12-SEPA-DD-155.xml](#)

[2015-08-27-04-21-08-SEPA-DD-146.xml](#)

[2015-08-27-04-18-37-SEPA-DD-143.xml](#)

To download the XML-files, make sure to click them with the right mouse button and select “Save link as...”:

Export SEPA XML

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[2015-08-27-04-21-08-SEPA-DD-146.xml](#)

[2015-08-27-04-18-32-SEPA-DD-143.xml](#)

[2015-08-27-03-46-33-SEPA-DD-126.xml](#)

[2015-08-26-06-38-45-SEPA-DD-85.xml](#)

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