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:  
   
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”).



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



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



# 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.



## 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 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:



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

