

SEPA

Single Euro Payments Area



General information

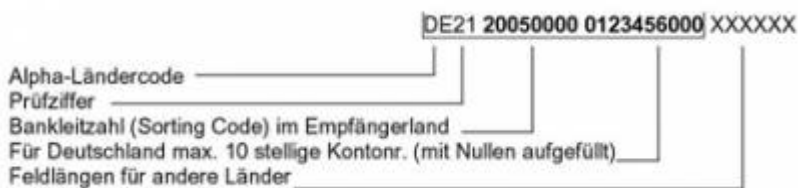
The German national schemes for credit transfers and direct debits were replaced on the 1st of February, 2014, with the EU wide accepted and implemented method. Only SEPA direct debit was accepted by the banks starting that date.

What is new for the European payments:

IBAN and BIC replace account number and bank sort code

The German account number and bank sort code were replaced by the international account number (IBAN - International Bank Account Number) and identification code (BIC - Business Identifier Code).

In Germany, the IBAN is a code with 22 characters with the following structure:



The BIC is gradually eliminated

The eight or eleven-character BIC was only initially mandatory. This requirement is gradually eliminated for the national and European payments:

- for national payments starting with 1st of February, 2014.
- for European payments starting with 1st of February, 2016.

This procedure is called *IBAN-only*.

Detailed information is available at: https://en.wikipedia.org/wiki/Single_Euro_Payments_Area.

The following sections could be seen as a check-list that you should observe when switching from direct debits to SEPA with PC CADDIE.

Creditor ID number

The „Creditor ID number“ is requested only once. You will find the corresponding number in our SEPA

dialog (**Accounts/Year End/SEPA conversion**).

Um beim SEPA-Lastschriftverfahren mitmachen zu können brauchen Sie eine Gläubiger-ID der Bundesbank, die Sie hier beziehen können:

www.glaebiger-id.bundesbank.de

In PC CADDIE tragen Sie Ihre Gläubiger-ID in den Club-Daten ein (Bereichsabhängig)



Club-Adresse und weitere Daten / Bankverbindung

You can enter this data in PC CADDIE in the bank details field (**Setup/Program Options/Club Address, Banking Details**)

The screenshot shows a dialog box titled 'Weitere Daten / Bankverbindung'. It contains the following fields and options:

- Kurzname für Listen etc.: GC Sonnenschein
- Name auf Ausweis: 1. Zeile: GC Sonnenschein, 2. Zeile: (empty), PLZ+Ort: 12345 Bilderstadt
- Gründungs-Datum: 01.01.81
- Mitgliederaufnahme: Mitglieder werden aufgenommen
- Gemeinnützigkeit: Gemeinnützigkeit anerkannt
- Bankverbindung nur für Deutschland:
 - Kto-Inh.: GC Sonnenschein
 - Bank: Testbank
 - BLZ: 378 654 32
 - Kto-Nr.: 1234567
 - BIC: DEUTDEB390
 - IBAN: DE65390707724000012
 - Gläubiger-ID: DE98ZZZ0999999999999** (highlighted with a red box)

On the right side, there are four buttons: Weiter, Zurück, OK, and Abbruch.

Here you can also enter your own BIC and IBAN. Your sort code and account number will be automatically replaced in the invoice templates, assuming they are not stored as free text.

Different ID numbers and BIC/IBANs can be stored in the various accounts areas.

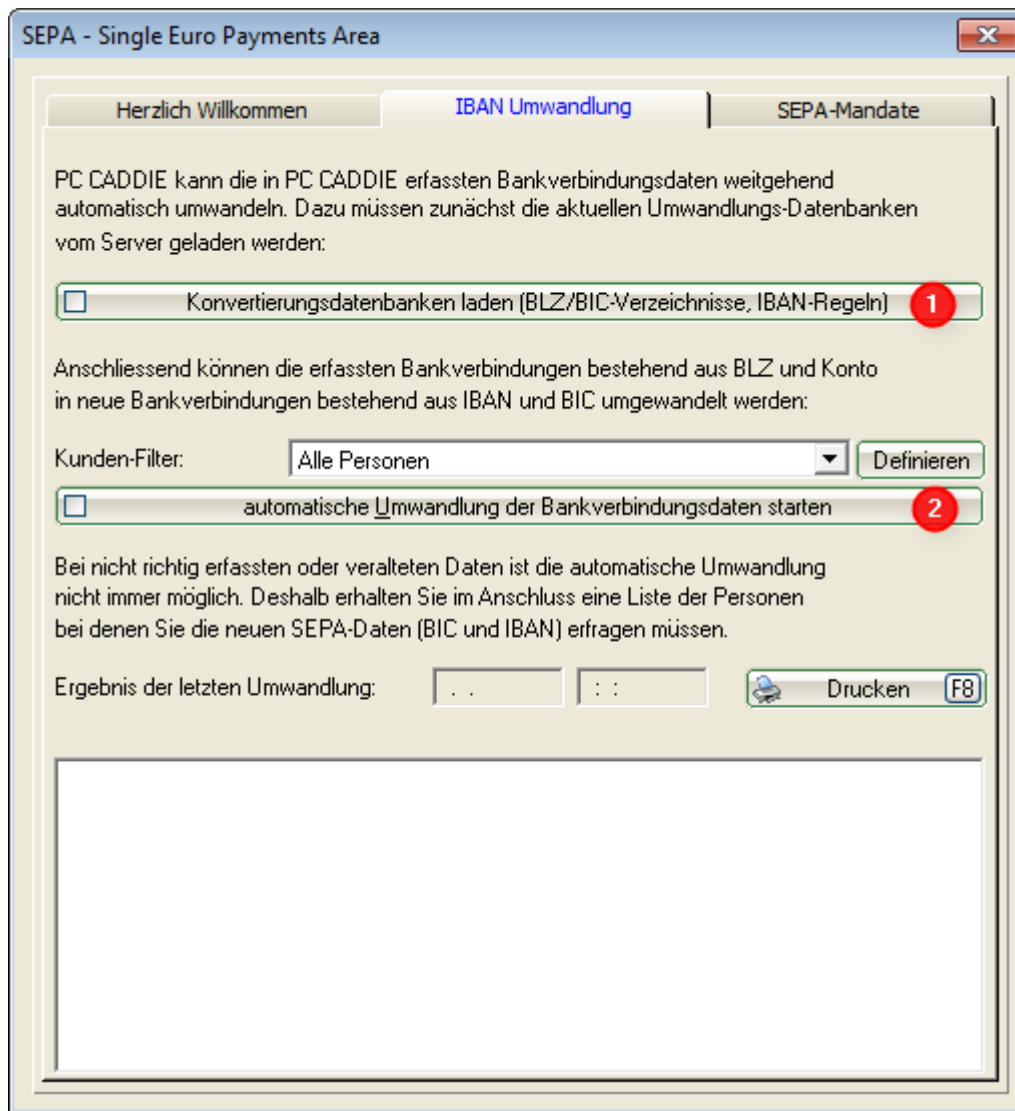
Conclude the SEPA collection agreement with your bank

You must conclude an agreement with your bank to participate in the SEPA core direct debit scheme. Please contact your bank adviser for more information.

Conversion of the customer's bank details

Conversion of existing customers' bank details (account number and sort code) to BIC and IBAN.

PC CADDIE features a wizard for assisting you with converting existing bank details. You can find it under the second tab of the SEPA dialogue (**Accounts/Year End/SEPA conversion**).



1. First, please download the necessary conversion file.
2. The bank data can be converted now.



Please note that faulty or obsolete data cannot be automatically converted. In this case you will see an error log with the corresponding records. You can obtain the missing data either directly from the customer or using an online IBAN calculator (for example, on the home page of the client's bank), and then you have to enter it manually in PC CADDIE.



Please also note that we cannot take any responsibility for the accuracy of the converted data. Publicly available information will be used to determine the BIC and IBAN. Some banks do not (fully) provide this information, which means that incorrect IBANs can also be calculated using automated

methods. This is not a software limitation; the theoretical possibility of error is a characteristic of the automatic conversion routine.

Therefore it is very important that you inform all your customers about the calculated IBAN and BIC and ask for confirmation. Usually this is done by giving notice of direct debits conversion in the SEPA mandates.

Mandate reference

The mandate reference is an individual identifier of a mandate assigned by the payee. It is used in combination with the creditor ID (without the number contained in this business area identifier) to uniquely identify the direct debit of the underlying mandate. PC CADDIE automatically generates the mandate reference of your customers.

The first step is to create these for all existing customers with direct debit. This is a one-time task and it is performed by the PC CADDIE SEPA Wizard.

The screenshot shows a software window titled "SEPA - Single Euro Payments Area" with three tabs: "Herzlich Willkommen", "IBAN Umwandlung", and "SEPA-Mandate". The "SEPA-Mandate" tab is active. The interface includes a "Kunden-Filter:" dropdown menu set to "Alle Personen" with a "Definieren" button. A checked checkbox "Mandats-Referenzen erzeugen" is followed by a "Hinweis:" text explaining that standard settings keep all persons with a direct debit authorization a mandate reference. Below this, the "Letzte Mandat-Erzeugung:" is shown as "28.10.13 13:21:20 29". A checked checkbox "Die Voraussetzungen für die Umwandlung der Einzugsermächtigungen sind erfüllt" is followed by a "Hinweis:" text about written authorizations and a "Umwandlungstext:" dropdown set to "SEPA-Mandat aus Lastschrift" with a "Bearbeiten" button. A button "Mandatsdatum für alle angeschriebenen Personen auf den heutigen Tag setzen" is also present. An unchecked checkbox "Drucken neuer SEPA-Lastschriftmandate" is followed by a "Hinweis:" text and a "Mandatstext:" dropdown set to "SEPA-Lastschriftmandat" with a "Bearbeiten" button. At the bottom, an unchecked checkbox "Rundschreiben drucken" is followed by a "Hinweis:" text and a button with an upward arrow and "F8".

PC CADDIE creates the mandate reference from *Club number.Member ID.Date*.



If you need to create a new mandate reference because of a refusal, you can do this in the **Bank** tab, under the person master data.

SEPA Mandat	Bankverbindung	spezielle Bankverbindung
Mandat ID:	<input type="text" value="9059.100019.131024"/>	
Unterschriftsdatum:	<input type="text" value=".."/>	
Letzte Nutzung:	<input type="text" value=".."/>	

SEPA customer information

SEPA direct debits have a fixed deadline, which must be notified to the debtor at least 14 days in advance, as opposed to the previous direct debit authorizations. You can do this as a one time-operation, by stating the amount and the frequency, or the premium invoice.

Please note the following minimum SEPA deadlines:

- First debit- 7 days before the due date
- Recurring debit - 4 days before the due date

Reframing the direct debit authorization in a SEPA direct debit mandate

Informing the members/clients about the transformation of the existing direct debit authorization in a SEPA mandate

Each member must be informed in writing about the changed conditions of the membership fee collection. The notification must contain the following:

- The first SEPA direct debit will take place on DD.MM.YY
- Creditor Id
- Mandate reference
- Notification of regular maturities of SEPA direct debits
- Notification of additional SEPA direct debits' maturities

We already prepared a template with the appropriate command lines. Of course, you can customize it based on your own needs.

You also have the option to send this information to your customers by post. (Description follows)

SEPA direct debit mandate

Obtaining SEPA mandates for **new members**

Enter the new customer's bank details as usual, and then click on the button **SEPA-DETAILS** from the **Bank** tab of the person's mask.

Person: Sonntag, Stefanie

Name
Suchkürzel: sost Nr. 049.9001.106932 Nr. wählen
Titel: Briefanrede
Vorname: Stefanie
Nachname: Sonntag

Wettbewerb Kasse Timetable Intranet

Merkmale Adresse 2. Adresse **Bank** Infos Memo

Kontoinhaber
Bank
BLZ / BIC: **SEPA / Details**
Kto-Nr. / IBAN

Einzug: Club GmbH KG
 Spinde Proshop Restaurant

Zahlweise
Kreditkarte
Karteninhaber
Kartenummer
Gültig bis: / Verification Code

Filter (F12)
Neu
Sichern (F11)
Löschen (F5)
Kopieren (F6)
Umsatzkonto
Drucken (F8)
Word/Export
SMS
Karte
Sperren
Online
Ende

Field **2** will be automatically populated as soon as you click button **1**; after that you can use **3** for printing. The layout used is stored under „Accounts/Year End/Sepa conversion“ in the „SEPA mandates“ tab:

[Sepa-Mandat Neumitglied](#)

SEPA - Single Euro Payments Area

Herzlich Willkommen | IBAN Umwandlung | **SEPA-Mandate**

Kunden-Filter:

Mandats-Referenzen erzeugen

Hinweis: Standardmässig erhalten alle Personen mit einer Einzugsermächtigung eine Mandats-Referenz - ein spezieller Filter ist normalerweise nicht nötig.

Letzte Mandat-Erzeugung:
31.10.13 13:17:54 45

Die Voraussetzungen für die Umwandlung der Einzugsermächtigungen sind erfüllt

Liegen die Einzugsermächtigungen schriftlich vor, ist in der Regel eine Umwandlung in ein SEPA-Basis-Lastschriftmandat möglich, indem die Kunden bzw. Mitglieder in Textform unterrichtet werden:

Umwandlungstext:

Drucken neuer SEPA-Lastschriftmandate

Sind die Voraussetzungen nicht erfüllt, können Sie neue Lastschriftmandate drucken und den Kunden zur Unterschrift vorlegen.

Mandatstext:

Rundschreiben drucken

Hinweis: Standardmässig erhalten alle Personen mit einer Einzugsermächtigung im derzeit gewählten Konten-Bereich ein Anschreiben - ein spezieller Filter ist normalerweise nicht nötig.



Please note the legal obligations regarding storing the SEPA mandates. Managing your documents using our [CRM\DMS](#) (Customer Relationship Management\ Document Management System) provides valuable help.

SEPA conversion in practice

One or more account areas with direct debiting mandate

All bank data is converted simultaneously in all accounts areas (including special bank accounts) when you are using the automatic conversion of bank details (BIC and IBAN), no matter in which account area you are when you start the conversion.

The creditors' identification number and their own BIC and IBAN must be entered for each account area with direct debit authorization. Go to the desired account area, for example GMBH and enter the data under **Setup/Program Options/Club Address, Banking details** or start the wizard under

Accounts/Year End/Sepa conversion and go here to the **Club Address/Banking details** under „Welcone“.

The circulars are also printed separately for EACH account area with direct debit authorization. The sender will be filled-in automatically in the proposed PC CADDIE layout from „Club address/Banking details“ of the selected accounts range. If the filter „All persons“ is set, ALL persons for which the following apply are printed:

- the corresponding check-marks are made for the direct debit authorization in the chosen account area under **Accounts/Payment-Interface** for the collection at the time of printing, for example, „K“ for KG or „C“ for CLUB

Example for CLUB:

The screenshot shows the 'Belegloser Datenträgeraustausch' dialog box. The 'Layout' section includes 'Format: SEPA', 'Laufwerk: C:\', and 'Ziel: GC Sonnenschein'. The 'Personengruppe' is set to 'Alle Personen'. The 'Reihenfolge' is 'Alphabet (Namen)'. The 'Fälligkeits-Bereich' is checked and set to 'von .. bis 04.11.13'. The 'Nur Saldo' section is set to 'von 5,00 bis 999999,99'. The 'Nur offene Posten berücksichtigen' dropdown is set to 'Nur MIT Einzugsermächtigung C'. The 'Definieren...' button next to this dropdown is highlighted with a red arrow. Other buttons include 'Ausgeben', 'Prüfen', 'Buchungsfilter', 'Vermerken', and 'Ende'.

Special people filter for printing circulars

It is advisable to use the filter ALL PERSONS when converting from BIC and IBAN, to ensure the conversion of all bank data.

It also makes sense to send the circulars to „ALL MEMBERS“ who are still members on a certain date, for example 1.1.2014. Think carefully about whether you have direct debit authorization for persons who are not members (example: the person is renting a cabinet for which you can charge by direct debit, but he is not a member). You should use this filter only if you have no such special cases. Also keep in mind that former members should not receive a circular.

Person filter example „Members on 1.1.2014“:

Personen-Filter: Mitglieder zum 1.1.2014

Name: Mitglieder zum 1.1.2014

Speichern Löschen

+ Neuer Filter F9

Personen-Filter | Aufzählung

<input type="checkbox"/>	Handicaps	von	Pro	bis	--	
<input type="checkbox"/>	Geburtsdatum	von	..	bis	31.12.2013	
<input type="checkbox"/>	Eintrittsdatum	von	..	bis	31.12.2013	
<input checked="" type="checkbox"/>	Heimatclub	nur	M		Mitglieder	
<input type="checkbox"/>	Geschlecht	nur				
<input type="checkbox"/>	Altersklasse	nur				
<input type="checkbox"/>	Mitgliedschaft	nur				
<input type="checkbox"/>	Beitragsstatus	nur				
<input type="checkbox"/>	Unbenutzt	nur				
<input type="checkbox"/>	Zusatz-Info	nur				
<input type="checkbox"/>	Austritts-Datum	nur				
<input type="checkbox"/>	Clubnummer/-kennun	nur				
<input type="checkbox"/>	Irgendwo/Alles	nur				

Eintritt/Austritt
passend zum:
01.01.2014

Negation

Sonderfilterung:

Turnier

Beitrag

Umsatz

Logisch

Datei

Abbruch

Set mandate date

SEPA - Single Euro Payments Area

Herzlich Willkommen | IBAN Umwandlung | **SEPA-Mandate**

Kunden-Filter:

Mandats-Referenzen erzeugen

Hinweis: Standardmässig erhalten alle Personen mit einer Einzugsermächtigung eine Mandats-Referenz - ein spezieller Filter ist normalerweise nicht nötig.

Letzte Mandat-Erzeugung:
06.11.13 16:50:14 47

1 Die Voraussetzungen für die Umwandlung der Einzugsermächtigungen sind erfüllt
Liegen die Einzugsermächtigungen schriftlich vor, ist in der Regel eine Umwandlung in ein SEPA-Basis-Lastschriftmandat möglich, indem die Kunden bzw. Mitglieder in Textform unterrichtet werden:

Umwandlungstext: **2**

4 Mandatsdatum für alle angeschriebenen Personen setzen

Drucken neuer SEPA-Lastschriftmandate
Sind die Voraussetzungen nicht erfüllt, können Sie neue Lastschriftmandate drucken und den Kunden zur Unterschrift vorlegen.

Mandatstext:

3 Rundschreiben drucken

Familien zusammenfassen

Hinweis: Standardmässig erhalten alle Personen mit einer Einzugsermächtigung im derzeit gewählten Konten-Bereich ein Anschreiben - ein spezieller Filter ist normalerweise nicht nötig.

If you set the check-mark on **1** and use the layout under **2** to print the circular under **4**, you should also click on the **Mandate date for all of the registered persons** button (set based on the persons filter described above!). You will be asked about the desired date:

Datum der Mandatsunterzeichnung

Welches Datum soll als Mandatsunterzeichnung eingesetzt werden?

Bei Umwandlung bisheriger Einzugsermächtigungen können Sie das Datum der Unterrichtung über die Umwandlung in ein SEPA-Mandat einsetzen.

Datum der Unterzeichnung des Mandates:

Bereits eingetragene Unterzeichnungsdaten überschreiben

Auch überschreiben, wenn das Mandat bereits genutzt wurde

The date can be found in the person mask under **SEPA/Details** in the **Bank** tab:

The screenshot shows a software window titled "Bankverbindung" with a close button in the top right. It has three tabs: "SEPA Mandat" (selected), "Bankverbindung", and "spezielle Bankverbindung". The "SEPA Mandat" tab contains the following fields and buttons:

- "Mandat ID:" with the value "9001.100006.131106".
- "Unterschriftsdatum:" with the value "11.11.13", which is highlighted with a red rectangular box.
- "Letzte Nutzung:" with the value ".." and a red circle icon to its right.
- A button labeled "neues Mandat erstellen".
- A button labeled "Mandat ausdrucken" with a keyboard shortcut "F8" to its right.

On the right side of the dialog, there are two buttons: "OK" with a green checkmark icon and "Abbruch" with a red X icon.



It is important that the signature date is filled. This is a prerequisite for creating the SEPA direct debit files.



The signature date field must be filled manually for individually printed direct debit mandates after obtaining the signature through your customer.