SEPA Direct Debit Module

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Summary

1. Presentation

The SEPA direct debit module has been developped for Prestashop 1.6.x and Prestashop 1.7.x by Decanet (Toulouse, France).
It allows to accept the payment of one or more orders on your Prestashop website by direct debit, in the SEPA zone.

2. Installation

2.1. Requirements

Before using the SEPA direct debit module, you must subscribe to a SEPA direct debit agreement from your bank and obtain an Issuer Number (ICS).
Three types of operation are generally proposed:

- Manual entry of SEPA direct debits (usually on your bank's website)
- The manual transmission of a SEPA XML file that will trigger the issuance of direct debits (usually on your bank's website)
- Automated and automated transmission of a SEPA XML file

On your web server, the prerequisites will be similar to Prestashop's ones. You will also need to make sure that CURL and SimpleXML are available in your server's PHP libraries. If this is not the case, please contact your hoster before using this module.

2.2. Auto-installation

The easiest way to install our module is to:

- log in to the Prestashop Administration Console (Back Office) with your usual login details.
- Click on the "Modules" section.
- Click on the button "Add a module".
- Select the file prelevementsepa.zip that you have downloaded
- Click on "Send".
- Click on the "Install" button.

2.3. Manual installation

If you prefer to manually install the module, you will need to:

- Unzip the prelevementsepa.zip file you downloaded
- Connect to your FTP server
- Send the prelevementsepa directory in the path /modules/ at the root of your Prestashop installation.
- Log in to the Prestashop Administration Console (Back Office) with your usual login.
- Click on the « Modules » section.

- Find the SEPA direct debit module.
- Click on the "Install" button.

3. Configuration

3.1 First configuration

Access to the module configuration takes place in your Prestashop Back Office> Modules> SEPA Direct Debit> Configure.

The interface consists of a menu on the left with the following topics:
- Configuration: allows to inform the general configurations of the module
- SMS: SMS option enabled for digital validation of SEPA mandates
- Mandates: list of mandates of all your clients
- Crontab: allows to activate the automatic issue of SEPA direct debits (optional)
- Contact: Displays contact information.

For the first configuration, only the first tab will interest us.

3.2. « Configuration » tab

The "Configuration" screen is divided into several panels:

Your informations

Allows you to define the information that identifies you. We find the following fields:

- SEPA Creditor Identifier (ICS): To be entered with the ICS number provided to you by your bank when activating your SEPA Direct Debit Agreement.
- Name of the company: Name as it appears on your SEPA direct debit agreement with your bank. Indeed, it is this name that will appear on the mandates generated by the site.
- Address of your company: Mailing address as it appears on your SEPA Direct Debit Agreement with your bank
- IBAN / BIC of your company: Bank details where the direct debits orders will be transferred. This field is only useful if you are using SEPA XML file generation to deliver to your bank.

General Configuration

Allows you to specify the behavior to adopt when an order is paid by SEPA Direct Debit.
We note the following fields:

- Title of the debits: This is the title that will be presented on the account of the debtor customer (only if using SEPA XML files)
- Status of the order to be validated: Prestashop order status to be applied when the customer validates a SEPA direct debit order. For example, we can imagine the status "pending withdrawal".

- Status of the default order after generation of the SEPA mandate: Prestashop order status to be applied when the withdrawal is validated, automatically by Crontab.
- Deadline in working days before presentation: Deadline to be filled in when using the Sepa XML file. This is the date on which the bank will be asked to validate a SEPA Direct Debit. Most banks require at least 2 business days for the sample to be accepted.

Time (in days) to wait before generating the levy for each user group

You can configure for each group of clients a delay after which the sample will be available for validation. In the case of a sample at 30 days end of month for example, we will configure here "30" to shift the 30 days levy compared to the date when the order is placed. We can easily manage the "End of month" by manually generating the withdrawal at the end of the month (the 30 days then being spent, the levy will be present in the list of samples to be presented in the bank) or by configuring the crontab to be executed every month at the end of the month.

Mandates customization

This frame allows you to customize the appearance of the PDF mandates that will be offered to your customers.
For example, you can customize the text that appears in the header and footer of the mandates to make appear particular mentions for example.

3.3. « SMS » tab

If you want to use the SMS sending functions for digital validation of SEPA mandates, you must first subscribe to a pre-paid pack on Decanet's website.
When it is done, in your customer area, you will find in the "My Account"> "Api" API identifiers to fill in the module configuration.

A visual confirmation will tell you that you are correctly logged into your Decanet account and the remaining SMS balance will appear at the bottom of the page.

3.4. « Mandates » tab

The "Mandates" screen allows you to list all the mandates of debits (active or otherwise) of your clients. From this screen, you can view the details of a mandate (to download for example) via the corresponding "Show" button.
Clicking on the status icon will allow you to easily validate / invalidate a mandate

A small "+" icon at the top right of the table will allow you to add a new mandate manually (for example if you already have validated mandates, in parallel with your website).

For the addition / modification of a mandate you will be asked:
- Customer account (name of the customer account on your Prestashop An automatic search will be done by typing a few characters).
- Name of the customer (name to appear on the SEPA mandate)
- Customer address (address to appear on the SEPA mandate)

- State (If the mandate is validated or not)
- RUM (Unique Reference of Mandate Provided by the bank for each mandate or generated automatically by the module at the creation of a new mandate by the client)
- IBAN (IBAN of the customer)
- BIC / BNC (customer's BIC)
- Validation date (Date the validation was made)
- Mandate (file field that allows you to send a PDF mandate, for example if the validation was done in parallel with the site).

3.5. « Crontab » tab

This section allows you to enable the automatic sending of SEPA direct debits via SEPA XML file (to be activated only if you have a contract corresponding to your bank).
At the call of the crontab, all pending withdrawals that meet all the criteria to be validated (possible waiting time passed and mandate of the validated client) will be added to the SEPA XML file.
Two modes of transmission are possible:

Email

To activate the sending of the file by email, you must check the box "Send sepa files by e-mail". In the "Email" field, you will have to enter the e-mail address to which you want to send the SEPA file.

FTP

To enable sending the file to a remote FTP server, you must check the box "Send sepa files by FTP". You will then need to configure your login credentials provided by the bank (whether or not SSL is used, FTP server, login and password), as well as the remote path to file.

Finally, at the bottom of the screen, you have the full path of the file to call. We advise you to get closer to your hoster to know how to configure scheduled tasks (crontabs). You can specify the periodicity as you wish (eg every day, or every 1st of the month, every month end, etc.).

4. Using the module

4.1. Validation of the SEPA mandate

If you have already validated the SEPA mandate, you can add the details of the mandate as described in section 3.4. If not, the customer must access the "My Account" area and then "SEPA Direct Debit".
Here, he is asked to enter his bank details. The system verifies the validity of the IBAN entered by calculating the control key it contains and verifies the validity of the information entered.
After entering valid information, the customer is invited to download his SEPA direct debit mandate and is offered two means of validation:

Classic validation

The customer must print the PDF download mandate and return it to you as he wishes (by email, contact form of the site, fax, hand delivery or mail for example). You will then have, after checking, validate the mandate in the configuration of the module, tab "Mandate" (see 3.4).

Digital validation

If the SMS option is activated, the numerical validation will be proposed (it will be hidden in the opposite case). The customer will be prompted to enter his cell phone number and will receive an SMS with a unique code on it. He will then have to enter this code again online and the SEPA mandate will be validated numerically.
To maintain the full legal value of this signature, the technical details of the validation information are kept for the purpose of appearing on the downloadable SEPA mandate from the back office.

In the event that the customer makes a first purchase order without having validated the SEPA mandate in advance, a message at the end of the order will invite him to do so now. The order will be validated anyway, but the withdrawal will not appear in the back office.

4.2. SEPA Direct Debit validation

When the order is correctly placed, and when all the criteria for issuing the sample will be fulfilled (SEPA mandate validated and any delay before deduction exceeded), the mandate will appear in the list of pending withdrawals in the "Orders" menu> " SEPA Direct Debit "from your Prestashop back office.
This step is only necessary in the case of manual validation.
By accessing the Back Office> Orders> SEPA Direct Debit menu, you will get a list of pending orders. All you need to do is check the boxes in front of the orders for which you want to trigger the direct debit, then click on the "Group Actions"> "Generate XML File" menu. This step is necessary even if you are not using the SEPA XML file that will be generated. In this case, you will have to trigger manually on the site of your bank, the samples which will be indicated on the screen.
After clicking on "Generate XML file", you will be able to automatically change the Prestashop order status of all the orders you have selected. Finally, after validation, the SEPA XML file to be sent to your bank will be available for download.

A pending levy is a levy that meets all the criteria to be issued. However, you remain free not to select it from the list to include a specific order in a subsequent pick.

5. Developpers

Developers can create custom templates for SEPA mandates.
The Prestashop PDF generation system is used to generate the mandates in the module and it is based on .tpl files.

Developers can create custom mandates by placing their files in the directory:
Root / themes / your_theme / modules / prelevementsepa / views / templates / forehead / pdf /
It will then be possible to select the name of the file sent (without .tpl) from the Configuration> Template menu in the module configuration, in the Prestashop back office.

It is also possible to create a custom header or footer by placing the files in the following directory and with the name "[template-name] .header.tpl" and "[template-name] .footer.tpl":

Root/themes/your_theme /modules/prelevementsepa/views/templates/front/

For example, if we create the template "btob" and the site works on the theme "default", three files are created:
/themes/default/modules/prelevementsepa/views/templates/front/btob.header.tpl
/themes/default/modules/prelevementsepa/views/templates/front/btob.footer.tpl
/themes/default/modules/prelevementsepa/views/templates/front/pdf/btob.tpl

6. Support

All requests for assistance must go through the official Prestashop platform, after logging in to the account that purchased our module.
No direct request can be processed.