SEPA

Single Euro Payments Area



General information

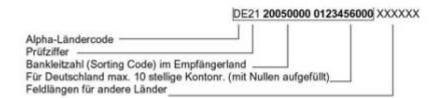
On 1 February 2014, the previous national procedures for credit transfers and direct debits in Germany were replaced by new methods that are standardised across a larger European area. Since 1 February 2014, banks and savings banks have only accepted direct debit submissions in the new SEPA format.

This has changed in European payment transactions:

IBAN and BIC replace account number and sort code

The German account numbers and bank sort codes have been replaced by the international account number (IBAN - International Bank Account Number) and bank sort code (BIC - Business Identifier Code).

The IBAN is a code that has 22 digits in Germany. It is structured as follows:



The BIC was gradually cancelled

The eight- or eleven-digit BIC is now generally no longer required. It was gradually dropped in national and European payment transactions:

- from 01 February 2014 in national payment transactions
- from 01 February 2016 also in European payment transactions

This procedure is called *IBAN-only*.

You can also find detailed information on this topic at http://de.wikipedia.org/wiki/Einheitlicher_Euro-Zahlungsverkehrsraum.

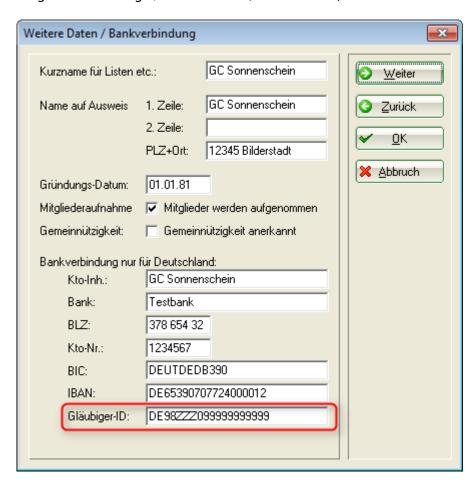
We would now like to provide you with a checklist on how to create SEPA direct debits with PC CADDIE.

Request creditor identification number

The "Creditor identification number" is applied for once. You will find a corresponding button in our SEPA dialogue (*Turnover / Annual accounts / SEPA conversion*)



In PC CADDIE, enter these in the field provided for this purpose under your bank details (Settings / Programme settings / Club address, bank details)



You can also store your own BIC and IBAN numbers here. This automatically replaces the previous bank sort code and account number in the invoice templates of your invoices if this is not stored as free text in the document.

In the **different account areas** you can also **different creditor identification numbers** and BIC/IBAN can be stored!

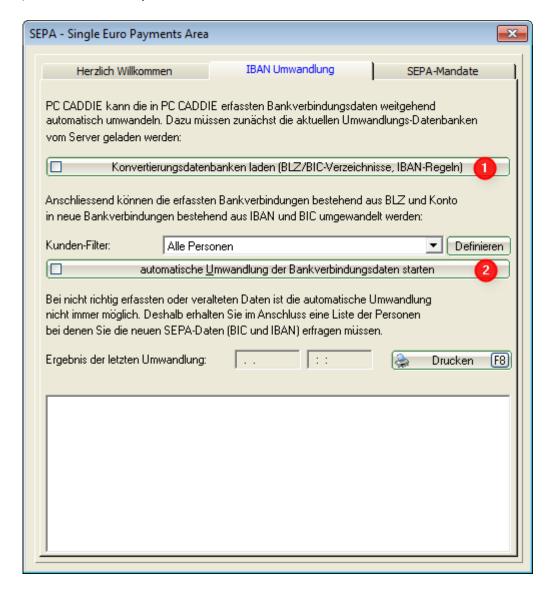
Conclude a SEPA collection agreement with your bank

To participate in the SEPA Core Direct Debit Scheme, a corresponding agreement must be concluded with your bank. You can obtain further information from your bank advisor.

Conversion of customer bank details

Conversion of old customer bank details from account number and sort code to BIC and IBAN

To convert old existing bank details in PC CADDIE, a wizard is available in PC CADDIE to make your work easier. You will find this under the second tab of the SEPA dialogue (Turnover / Year-end closing / SEPA conversion)



- 1. Firstly, please load the required conversion data.
- 2. Now the bank details can be converted.

Please note that incorrectly entered or outdated data cannot be converted automatically. You will receive an error log with the corresponding data records. These must then either be requested directly from the customer or researched on the Internet using IBAN calculators (e.g. on the homepage of the respective customer bank) and then entered manually in PC CADDIE.

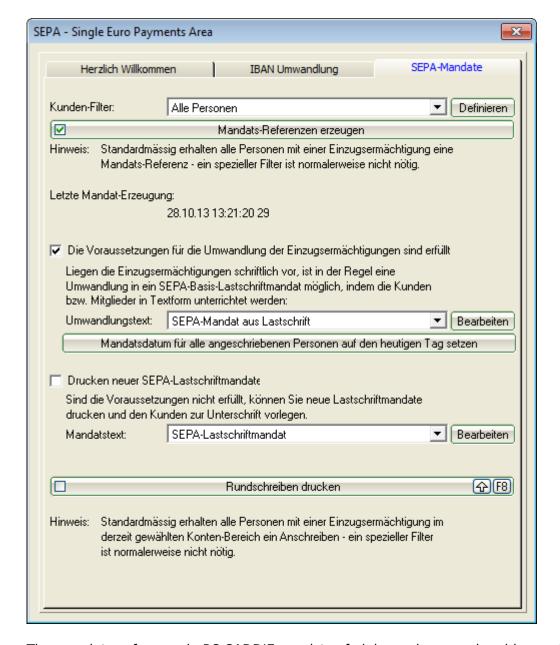
Please also note that we cannot guarantee the correctness of the converted data. The freely available information is used to determine the BIC and IBAN. Some credit institutions do not provide this information or do not provide it in full, which means that incorrect IBANs can also be calculated during automated determination. This theoretical possibility of error is a feature of the conversion routine and is expressly not a defect.

It is therefore very important that you inform all customers of the IBAN and BIC determined and ask them to check them. This is usually done by notifying them of the conversion of existing direct debit authorisations into SEPA mandates.

Mandate reference

The mandate reference is a unique identifier assigned to a mandate by the creditor. In combination with the creditor ID (without the business area identifier contained in this number), it serves to uniquely identify the mandate on which the direct debit collection is based. PC CADDIE generates the mandate reference of your customers for you.

In the first step, this must be created once for all existing customers with direct debit authorisation. PC CADDIE does this for you in the SEPA wizard.



The mandate reference in PC CADDIE consists of *club number.membership number.date* together.

If it is necessary to create a new mandate reference due to a return, you can enter this under the tab **Bank** tab in the personal master data.

If a member's bank details change, it is also necessary to create a new mandate reference. You can enter this under the **Bank** tab in the personal master data.

SEPA Mandat	Bankverbindung	spezielle Bankverbindung
Mandat ID:	9059.100019.	131024
Unterschriftsdatum:		
	,	
Letzte Nutzung:		
	,	

SEPA customer information

In contrast to the previous direct debit authorisation, SEPA direct debits have a fixed due date, which must be notified to the debtor at least 14 days in advance. This can be done once, stating the amount and frequency, or with the contribution invoice.

Please note the following minimum submission deadlines for SEPA:

First direct debit - 5 days before the due date Follow-up direct debit - 2 days before the due date

Conversion of the direct debit authorisation into a SEPA direct debit mandate

Information to members/customers about the conversion of the existing direct debit authorisation into a SEPA mandate

Every member must be informed in writing about the changed framework conditions for the collection of membership fees. The following points must be communicated in this letter:

- First collection of the SEPA Core Direct Debit will take place on DD.MM.YY
- Creditor identification number
- Mandate reference
- Notification of the regular due dates of SEPA core direct debits
- Notification of due dates for additional SEPA core direct debits

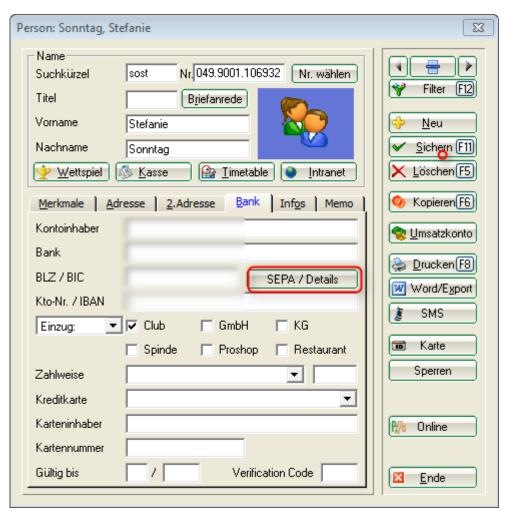
We have prepared a cover letter with the corresponding command lines for you in PC CADDIE. Of course, you can customise this letter to suit your requirements.

You also have the option of sending this information letter to your customers by e-mail. (Description follows)

SEPA Direct Debit Mandate

Obtaining SEPA mandates for **new members**

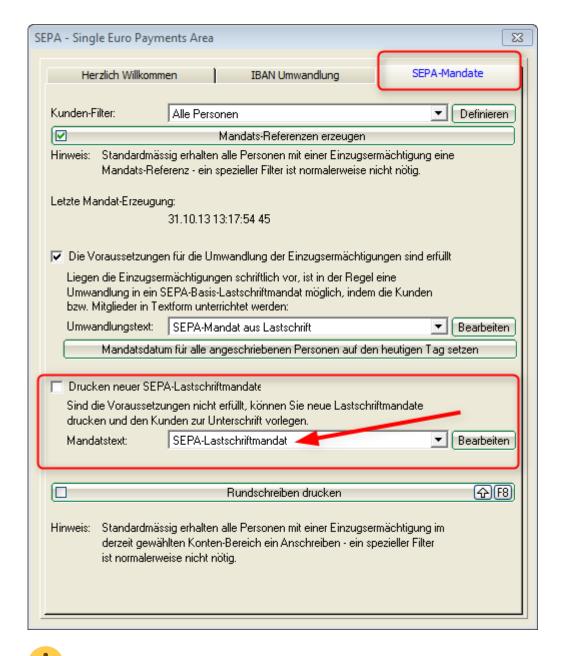
Add the member as usual with bank details and then select in the personal data in the tab **Bank** tab, select the button **SEPA DETAILS**





As soon as you click on **1** point **2** and you can click on point **3** print. It is printed with the layout that is stored in the "SEPA MANDATES" tab under "Turnover/Year-end closing/Sepa conversion":

Sepa mandate new member



Please note the obligation to retain SEPA mandates. It is certainly a relief if you manage your documents in our CRM\DMS (Customer Relationship Management\ Document Management System).

SEPA conversion in practice

One or more account areas with direct debit authorisation

During the automatic conversion of the bank details (BIC and IBAN), ALL BANK DATA in all account areas all account areas (including special bank details) are converted at the same time, regardless of which account area you start in.

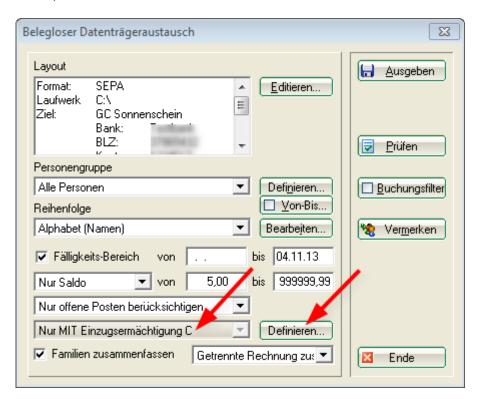
The creditor identification number and your own BIC and IBAN must be entered for each account area with direct debit authorisation. must be entered for each account area with direct debit authorisation. Switch to the desired account area as usual, e.g. GMBH, and enter the data under **Settings-Programme settings-Club address/Bank details** or start under **Turnover-Year-end closing-**

Sepa conversion and get here to "Welcome" in Club address/bank details

The circulars are also printed separately for EACH account area with direct debit authorisation. The sender is inserted in the layout proposed by PC CADDIE from "Club address/bank details" of the selected account area. If the filter "ALL PERSONS" is set, ALL persons for whom the following applies are printed:

 suitable tick for direct debit authorisation, which can be found in the selected account area under *Turnover payment interface* for direct debit at the time of printing, e.g. "K" for KG or "C" for CLUB

Example for CLUB:

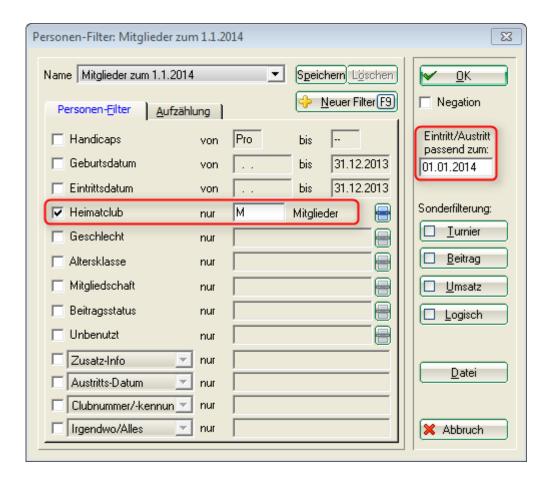


Special person filter for printing circulars

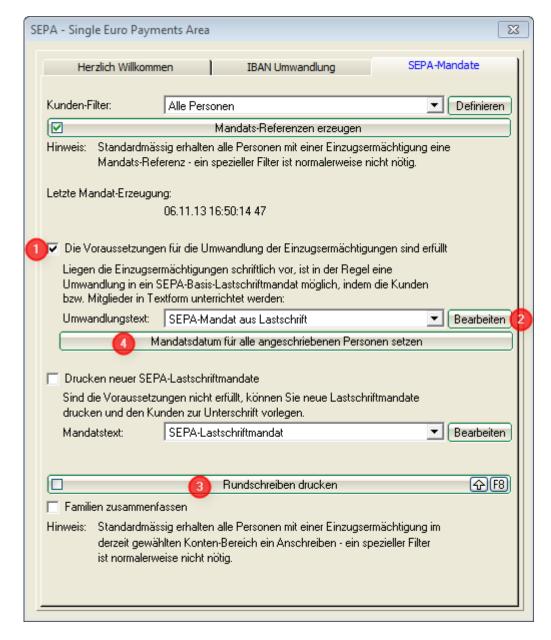
When converting BIC and IBAN, it makes sense to use the filter ALL PERSONS in order to convert all bank data securely.

When printing the circulars, it may also make sense to only write to "ALL MEMBERS who are still members on 1 January 2014". Think carefully about whether you do not have a single case with direct debit authorisation that is not a member (example: only 1 cabinet rented with direct debit but not a member). Only if you have no special case or similar, you should use this filter. Please also bear in mind that people who have left and then possibly rejoin will not have received a letter.

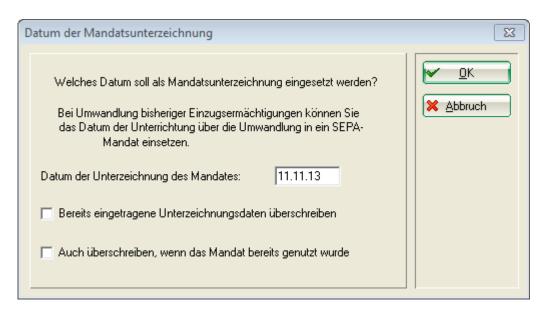
Example personal filter "Members as of 1 January 2014"



Set mandate date



If you have selected point 1 and have printed the circular under point 4 using the layout under point 2, you should also set the **set the mandate date for all persons contacted** (all from the person filter set above!). You will be asked for the desired date:



You will then find the date again for the individual persons in the BANK tab under SEPA DETAILS:



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

For individually printed direct debit mandates, the Signature date field must be filled in manually after the signature has been issued by your customer.