

MachPanel SEPA Flow and Direct Debit

Summary

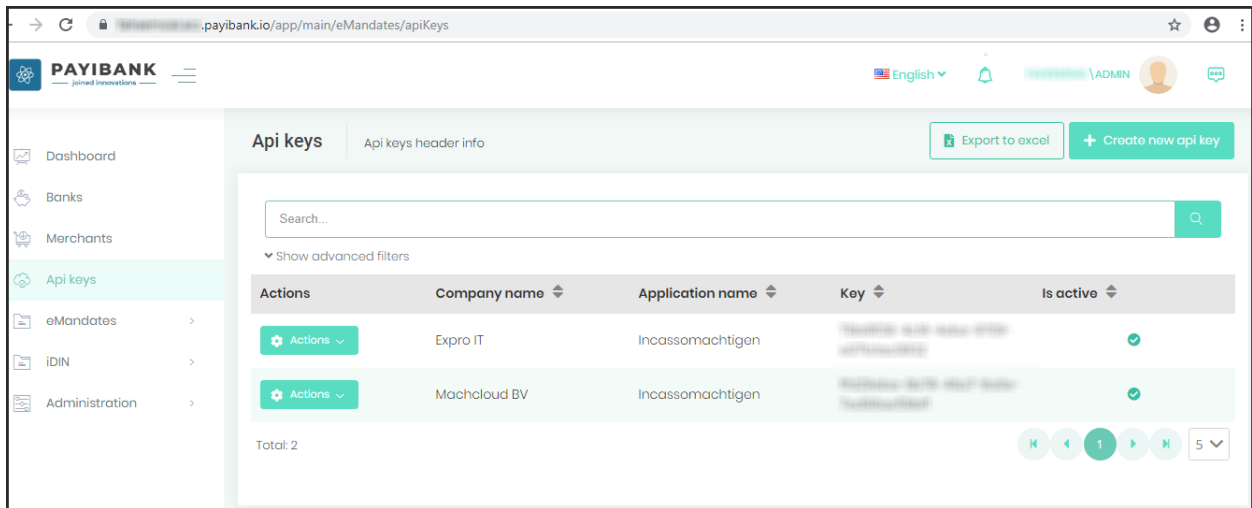
This article describes the MachPanel SEPA & PayiBAN account settings and SEPA Flow including Payment gateway configuration, e-Mandates and Direct Debit.

Applies To

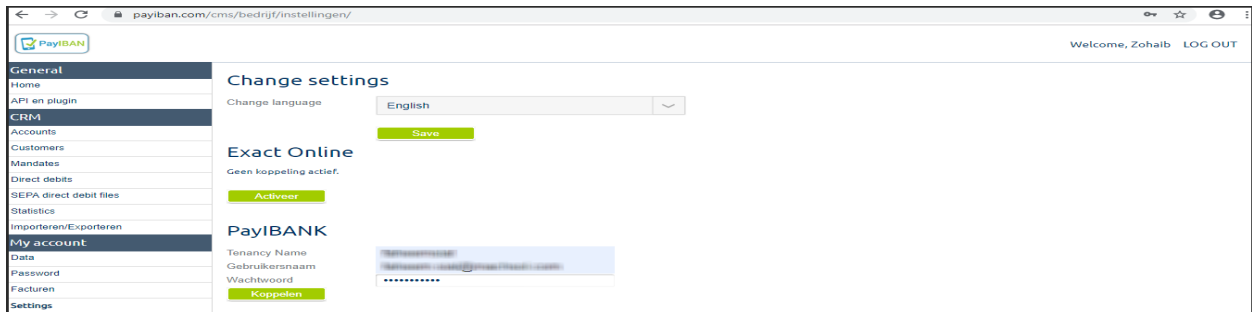
This article applies to MachPanel build v6.3.12 and above.

SEPA tenant and PayiBANK and PayiBAN account settings:

- SEPA payment method only works with EURO.
- Provider/Owner must have tenant account for PayiBank. Merchant must be added and API keys must be generated in tenant before proceeding.



- Tenant must be linked with "<https://www.payiban.com/login/>" portal.



MachPanel SEPA Flow and Direct Debit

- To get PayiBAN API settings, navigate to "General -> API en plugin"

SEPA as Payment Gateway Configuration in MachPanel:

The screenshot shows the MachPanel configuration interface for the 'PayiBAN SEPA Direct Debit' payment gateway. The breadcrumb trail is 'Home > System Configuration > Billing Configuration > Payment Gateways'. The page is titled 'Payment Gateway Providers' and 'Configure'. The configuration is divided into two main sections: 'Provider' and 'Provider Configuration'.

Provider Information:

- Provider: PayiBAN SEPA Direct Debit
- Friendly name: SEPA Direct Debit eMandate
- Enabled: Yes
- Enable Test Mode: Yes

Provider Configuration:

- *PayiBank Tenant API Key: [Redacted]
- *PayiBank Tenant REST API URL: <https://acc.payibank.io/api> (LIVE URL: <https://payibank.io/api>, TEST URL: <https://acc.payibank.io/api>)
- *PayiBAN API User Name: [Redacted]
- *PayiBAN API Password: [Redacted]
- *PayiBAN Client ID: [Redacted]
- *PayiBAN API URL: <https://api.payiban.com/webservice/index.php>
- *IBAN: [Redacted]
- *BIC: [Redacted]
- *Direct Debit Collector ID: [Redacted]
- *Creditor Id: [Redacted]
- *Creditor Name: [Redacted]
- Creditor Country: Netherlands
- Instrumentation: B2B Is Default Is Enabled; Core Is Default Is Enabled
- Allow to create profile from store:
- Restrict Reseller's navigation in Panel (if no SEPA mandate exists):
- *Text to show if selected: <https://api.payiban.com/webservice/index.php>
- * Gateway handling fee: 0% (Note: The gateway handling fee is added in invoice for recurring invoices and new orders if client uses this gateway)

Buttons: Save, Cancel

Footer: All rights reserved © 2020

This payment gateway is only for EURO Currency (Payment Group).

1. On Payment Gateway configuration (**Home > System Configuration > Billing Configuration > Payment Gateways**), click on "Configure" button to enter "PayiBAN SEPA Direct Debit" configuration settings.
2. If "Test Mode" is enabled, there are no actual transactions done, rather MachPanel will run in test mode used for API validation and testing.
3. SEPA API settings will be saved in payment gateways table as well as in corresponding columns in system settings table. Following API settings are required for SEPA gateway:

PayiBank Details (These details will be fetched from your PayiBank Reseller Account "This

MachPanel SEPA Flow and Direct Debit

is an API Account" for automated e-mandate creation):

1. PayiBank Tenant API Key: You get this key from PayiBank reseller account.
2. PayiBank Tenant REST API URL: This needs to be set as per Payment Gateway state (Test or Live). In both cases their respective URLs will be as follows:
 - LIVE URL: <https://payibank.io/api>
 - TEST URL: <https://acc.payibank.io/api>

PayiBAN Details (These details will be fetched from your PayiBAN Account "This is the actual account in which direct debits and corresponding XML batches can be managed")

1. PayiBAN API User Name: Account Username.
2. PayiBAN API Password: Account Password.
3. PayiBAN Client ID: Can be found under Account Profile.
4. PayiBAN API URL: This is a static URL i.e. <https://api.payiban.com/webservice/index.php>

Creditor's (payment recipient's) Bank Details (will be provided by corresponding bank):

1. IBAN:
2. BIC:
3. Direct Debit Collector ID:
4. Creditor Id:
5. Creditor Name:
6. Creditor Country:

Additional Panel related options for SEPA Flow and Direct Debit:

- **Instrumentation:** We have two types of SEPA Mandates: **B2B** and **CORE**
 - Select and configure corresponding instrumentation type for your resellers and customers. (each reseller will get the same options and will need to configure these as per his needs for their end customers).
 - a. B2B stands for: Business to Business. This is used when the Reseller has a real Business Bank account.

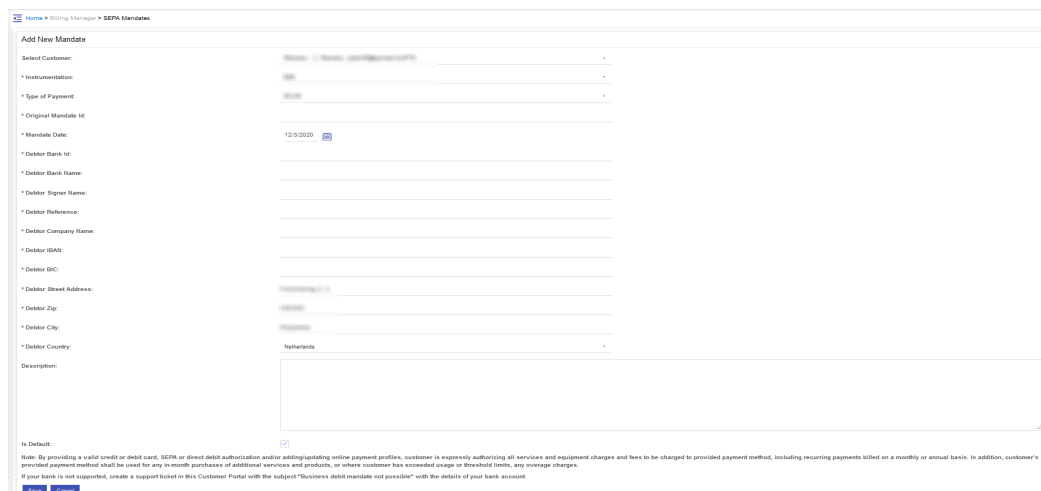
MachPanel SEPA Flow and Direct Debit

b. CORE stands for: Business to Consumer. This is used when the Reseller is a small company and has a Personal Bank account only.

- **Allow to create profile from store:** These are generic settings for payment gateways, for online store and **may not be useful in case of SEPA**. With these settings, the customer is able to add their payment profile details directly via the online store. Like if you are using a credit card, the system will allow to add credit card directly via store when placing order. For SEPA not sure if the setting is valid.
- **Restrict Reseller's navigation in Panel (if no SEPA mandate exists):** If restrict reseller navigation is selected, reseller have to create its SEPA mandate in his my provider section. Otherwise they will not be allowed to access any interface after login (where ever they click, they will automatically be redirected to add SEPA mandate page.)
- **Text to show if selected:** Gateway text is not useful in case of SEPA, normally we display it in summary box, while doing payment in checkout process in front of selected payment gateway checkbox.
- **Gateway handling fee:** The gateway handing fee is added in invoice for recurring invoices and new orders if client uses this gateway for payment(s). 1st order is exempted of gateway charges.

Add new e-Mandate flow in MachPanel:

- If SEPA is enabled, new menu link **"Home > Billing Manager > SEPA Mandates"** appears. The Provider/Resellers can see their customer's e-Mandates and can manage payments for their customers from this interface.
 - o If its an owner trying to add new mandate, they will see detailed input fields and this operation is manually initiating/adding e-mandate between owner and customer.



Home > Billing Manager > SEPA Mandates

Add New Mandate

Select Customer: [Dropdown]

Instrumentation: [Dropdown]

Type of Payment: [Dropdown]

Original Mandate ID: [Text]

Mandate Date: 12/3/2020 [Calendar]

Debtor Bank ID: [Text]

Debtor Bank Name: [Text]

Debtor Signer Name: [Text]

Debtor Reference: [Text]

Debtor Company Name: [Text]

Debtor IBAN: [Text]

Debtor BIC: [Text]

Debtor Street Address: [Text]

Debtor Zip: [Text]

Debtor City: [Text]

Debtor Country: Netherlands [Dropdown]

Description: [Text Area]

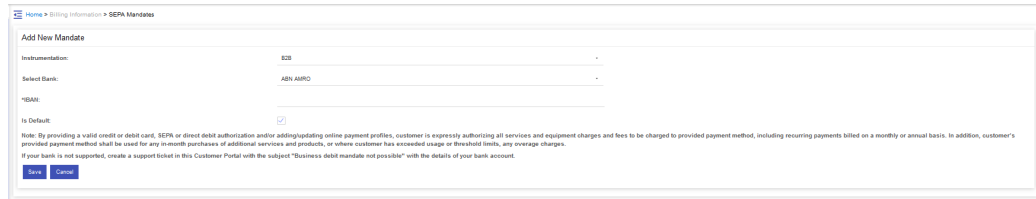
In Default

Note: By providing a valid credit or debit card, SEPA or direct debit authorization and/or adding/updating online payment profile, customer is expressly authorizing all services and equipment charges and fees to be charged to provided payment method, including recurring payments billed on a monthly or annual basis. In addition, customer's provided payment method shall be used for any in-month purchase of additional services and products, or where customer has exceeded usage or threshold limits, any overage charges. If your bank is not supported, create a support ticket in the Customer Portal with the subject "Business debit mandate not possible" with the details of your bank account.

[Save] [Cancel]

MachPanel SEPA Flow and Direct Debit

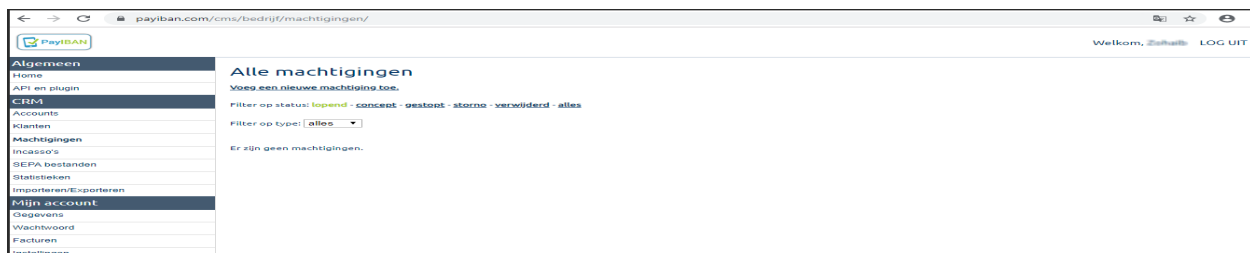
- If an End Customer tries to add e-mandate, they will see a smaller number of inputs because this is more of an automated e-mandate initiation / addition.



- Resellers and end customers can create new e-Mandate for payments after login into their panel.
 - From RCC **"Home > My Provider > Billing Information > SEPA Mandates"**, reseller can initiate new e-Mandate requests.
 - From CCC **"Home > Billing Information > SEPA Mandates"**, customers can initiate new e-Mandate requests.
- One e-Mandate can be marked as default for manual and recurring payments.
- On clicking save, customer will be redirected to his corresponding bank interface to complete rest of the process. In response, mandate is added and marked as pending in database as mandate activation takes some time at backend.
- MachPanel billing service will continuously monitor pending mandate's status and when mandate is activated at PayiBAN, billing service will automatically update its status as active into MachPanel database.

e-Mandate and Payments (Direct Debit) handling Steps at PayiBAN end:

- When new e-Mandate request is successfully initiated, PayiBAN automated service will process new mandate request (By Elio, service will take minimum 10 minutes to auto process) and mandate will be mark as activated.
- Once mandate is activated it will be listed in **"CRM > Machtigingen (Mandates) > lopend (ongoing)"**:



MachPanel SEPA Flow and Direct Debit

- For each mandate there will be option above this listing to create Direct Debit for this mandate.
- When direct debit is successfully created new entry will be shown in "**CRM > incasso's (Direct Debit)**" as:

The screenshot shows the MachPanel interface for managing SEPA mandates. The page title is "Alle 3 incasso's". The interface includes a sidebar with navigation options like "Algemeen", "CRM", "Accounts", "Klanten", "Machtigingen", "Incasso's", "SEPA bestanden", "Statistieken", "Importeren/Exporteren", "Mijn account", "Gegevens", "Wachtwoord", "Facturen", and "Instellingen". The main content area displays a table of mandates with columns: #, Datum, Klantnaam, End-to-End-ID, IBAN, Referentie, Frequentie, Status, Bedrag, and Acties. A search bar and a "SEPA bestand" button are visible above the table. The table shows one entry for "PayiBAN BV" dated "25-11-2019" with a status of "collect" and a bedrag of "€ 1,00". A summary row indicates "Totaal bedrag € 1,00".

#	Datum	Klantnaam	End-to-End-ID	IBAN	Referentie	Frequentie	Status	Bedrag	Acties
1	25-11-2019	PayiBAN BV				RCUR	collect	€ 1,00	
								Totaal bedrag	€ 1,00

- Above each entry there is a button "**SEPA bestand**", by clicking this button SPEA batch file is created and download link is given on same interface.

MachPanel Knowledgebase

<https://kb.machsol.com/Knowledgebase/55622/MachPanel-SEPA-Flow-and-Direct-D...>