

Entering a direct debit in the direct debit terminal

The tab "Create processes" "Direct debit terminal" allows you to create a payment process via direct debit. The direct debit is then sent to your bank, which then organises a direct debit from the end customer's account. If you create payment process using the direct debit terminal, the request for payment will be sent to the bank of the customer to deduct from the customers bank account. Only one payment process can be created using this method. If you would like to create several operations, you can use a [batch file](#) to do so.

Overview of the direct debit terminal

The screenshot shows the 'Direct debit terminal' interface. It has a top navigation bar with tabs: 'View operations', 'Create processes', 'Fraud prevention', 'Dashboard', 'Global search', 'Administration', and 'Logout'. Below this is a sub-navigation bar with 'Card terminal' selected, and 'Direct debit terminal', 'Pay by Link', 'Subscriptions', and 'Batch files'. The main form is divided into three sections: 'Operation characteristics' (1), 'Account data' (2), and 'Personal Data' (3). At the bottom, there is a 'New terminal operation' button (6), a 'Select action' dropdown menu (5), and an 'Execute action' button (4).

1. "Operation characteristics" input fields
2. "Account data" input fields
3. "Personal data" input fields
4. "Execute action" button
5. Drop-down "Select action" menu
6. "New terminal operation" button



"New terminal operation" button

The "New terminal operation" button is used to clear all inputs you have made or data you have entered.

Filling in the "Operation characteristics" input field

Operation characteristics describe the type and payment method used for an operation. You can enter the following operation characteristics: Currency, amount, type of capture, reference number, merchant reference number and information about your shopping cart.

Selecting currency and amount

When you open the drop-down "Currency" menu, you will see all currencies that can be selected. You can enter the amount for the operation in the "Amount" input field.



Application Button

The button at the bottom allows you to jump to the corresponding page within the application. You must be logged in to jump to the corresponding page within the application.

Computop Analytics

On this page

- Overview of the direct debit terminal
 - Filling in the "Operation characteristics" input field
 - Selecting currency and amount
 - Selecting the type of capture
 - Entering the reference number and merchant reference number
 - Entering information about your shopping cart
 - Filling in "Account data" input fields
 - Entering the account holder, IBAN, BIC and bank
 - Entering the mandate ID
 - Selecting the date of signature
 - Selecting the type of mandate and type of subsequent mandate
 - Entering the direct debit delay and credit delay
 - Filling in "Personal data" input fields
 - Creating a direct debit
- On this page
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"Amount" input field

The amount entered depends on the currency selected beforehand from the drop-down "Currency" menu. You must enter the amount in the largest currency unit using the decimal notation applicable for the currency (e.g. €10.50). Whether decimals are allowed depends on the respective currency.

Selecting the type of capture

The type of capture specifies when the operation was captured by the bank following authorisation of the amount.

A description of the types of capture can be found in the "Types of capture" table below.

If you select the type of capture "Time" from the drop-down menu listing the types of capture, the input field without a name is activated below the type of capture. The time must be entered in hours until capture (whole number, 1 to 696).



"Manual" type of capture

Please contact [Computop Helpdesk](#) if you wish to learn more about the options available for the "Manual" type of capture.

Type of capture	Select
Reference number	Select
	Manual
	Auto
	Time

Type of capture	Description
Manual	A reservation of an amount is not possible with direct debit. The direct debit is noted within Computop Paygate and sent to the customers bank when the capture is started. The capture has to be initiated by the merchant manually.
Auto	The direct debit is noted in Computop Paygate and the direct debit is sent to the customers bank automatically
Time	The direct debit is noted in Computop Paygate and the direct debit is sent to the customers bank automatically after X hours

Entering the reference number and merchant reference number

The reference number and the merchant reference number are used for unique identification of the operation within Computop Paygate.

The merchant reference number is used as a payment reference, which is specified in the corresponding EPA file issued by your bank.



Reference Number

Please note that operations cannot be assigned or created without the input of a unique reference number (payment reference).

Computop Paygate automatically generates the merchant reference number for every operation. The merchant reference number allows you identify each operation uniquely. You only need to enter the merchant reference number if you wish to add a recurring direct debit or a final direct debit to an operation that already exists.

In this section

- [Creating a payment process \(optional\)](#)
- [Creating an operation with "Pay by link"](#)
- [Creating an operation with "Pay by link" with extended consumer information](#)
- [Creating operations using batch files](#)
- [Entering a credit card payment in the card terminal](#)
- [Entering a direct debit in the direct debit terminal](#)

Entering information about your shopping cart

This is where you can enter the merchandise or services that your customer ordered from you.



"Information about your shopping cart" input field

The "Information about your shopping cart" input field must be filled in according to the rules for the payment method and the payment method provider applicable when the operation was created. The corresponding parameters in the payment methods are "OrderDesc" and "OrderDesc2".

Filling in "Account data" input fields

You can enter the following account data:

- Account holder
- IBAN
- BIC
- Bank
- Mandate ID
- Date of signature
- Type of mandate, type of subsequent mandate
- Debit delay
- Credit delay

The account holder, IBAN, BIC, bank, mandate ID and type of mandate input fields are required to create an operation.

Entering the account holder, IBAN, BIC and bank

You must enter the account data of the account holder who will be making the payment here.

Entering the mandate ID

You can enter your mandate ID, which will be used to execute the direct debit payment, here.



SEPA mandate ID

The SEPA mandate ID is, in principle, an identifier used for the SEPA mandate, and is assigned individually by the payment recipient.

Selecting the date of signature

The date of signature is the date on which the customer authorised the direct debit mandate. When you click in the input field for the date of signature, a calendar opens in which you can select a date.

Selecting the type of mandate and type of subsequent mandate

By principle, the type of mandate and the type of subsequent mandate are parameters required for the SEPA process. The correct parameters must be selected to ensure the operation can be created. A description of the individual types of mandate can be found in the "Types of mandate" table below.

Select

Select

first debit

recurring debit

one-off debit

final debit

Type of mandate	Description
First debit	The first direct debit in a series of direct debits
Recurring debit	A recurring direct debit in a series of direct debits
One-off debit	Non-recurring direct debit
Final debit	The final direct debit in a series of direct debits

Entering the direct debit delay and credit delay

You can specify the time after which the payment or the credit is to be carried out here – the reference date is the current point in time. The delay is defined in hours (between 1 and 696 hours) until execution – meaning that e.g. 120 hours are equal to 5 days from now.

Filling in "Personal data" input fields

You can enter the following personal data:

- Customer number
- Title
- First name
- Last name
- Street
- House number
- Zip code
- City

All of your customer's personal data is required for correct creation of an operation. The customer number is a number that you have assigned in order to identify customers uniquely.

Creating a direct debit

The screenshot shows a web application interface for creating a direct debit. At the top, there is a navigation bar with links like 'View operations', 'Create process', 'Fraud prevention', 'Dashboard', 'Global search', 'Administration', and 'Logout'. Below this, there is a header area with 'User: XXXXX' and 'Merchant: XXXXXXXXXXXX'. The main content area is titled 'Direct debit terminal' and contains three main sections:

- Operation characteristics (1):** Includes fields for 'Currency' (dropdown), 'Amount', 'Type of capture' (dropdown), 'Reference number', 'Merchant reference number', and 'Information of Shopping Cart'.
- Account data (2):** Includes fields for 'Account holder', 'IBAN', 'BIC', 'Bank', 'MandateID', 'Date of signature', 'type of mandate' (dropdown), 'type of subsequent mandate' (dropdown), 'debit delay', and 'credit delay'.
- Personal Data (3):** Includes fields for 'Customer number', 'Title' (dropdown), 'First name', 'Last name', 'Street', 'House number', 'Zip Code', and 'City'.

At the bottom of the form, there are three buttons: 'New terminal operation' (6), 'Select action' (5), and 'Execute action' (4).

1. "Operation characteristics" input fields
2. "Account data" input fields
3. "Personal data" input fields
4. "Execute action" button
5. Drop-down "Select action" menu
6. "New terminal operation" button

Proceed as follows to create a direct debit:

1. Enter the operation characteristics, account data and personal data. More information about the characteristics and data can be found here: [Making settings in the "Operation characteristics" input fields](#), [Filling in "Account data" input fields](#), and [Filling in "Personal data" input fields](#).

2. Select the "Initiate payment" action from the drop-down "Select action" menu.

3. Click on the "Execute action" button.

Computop Analytics verifies the values entered. If the values are invalid, a message showing the reason why will appear in red. If the values are valid, the operation (direct debit) is created.