SEPA Export

Fix Me! A1 proofreading not yet effective for this page. In the meantime, you can ask any questions on the forum.

Gestan automatically generates XML files intended for direct debits or SEPA transfers.

Transmitting a SEPA standard file to your bank allows you to collect the amounts owed to you from several customers at once, or to pay what you owe to all of your suppliers.

Prerequisites

When you want to debit your customers via SEPA direct debits, you must first obtain an ICS (SEPA Creditor Identifier), to request from your referent bank (in France, this is the Banque de France). Register this ICS in the general parameter of Gestan.

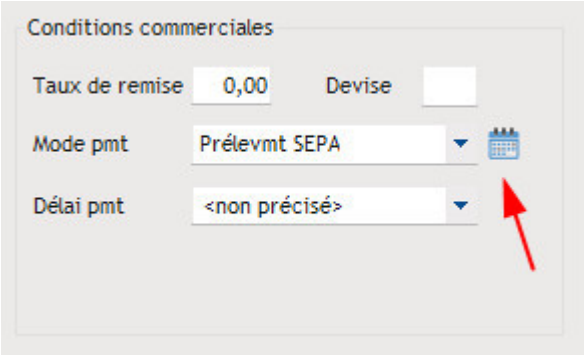
Then, have each of your customers sign a SEPA mandate, and record for each customer:

- their banking information in the Commercial information tab of the contact sheet:

  - the BIC and the IBAN.

- their SEPA information, via selection of the direct debit payment method and a click on the parameter entry button below:

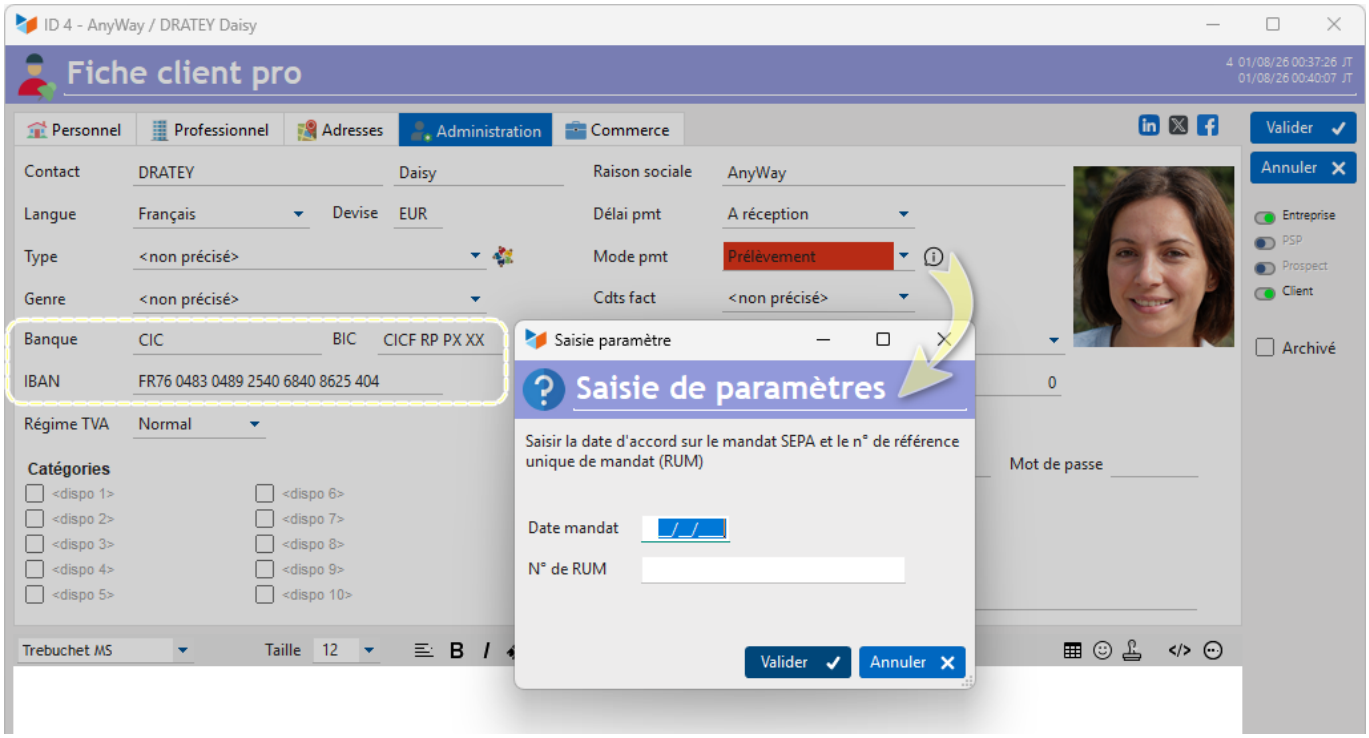
  - the date of signature of the mandate. Theoretically, a mandate automatically expires after 36 months of inactivity.
  - the unique mandate reference number (RUM). This is a 35 character identifier.



The ICS/RUM pair must be unique for each contact. Apparently you can use a single RUM for all operations for the customer, regardless of nature. You can, for example, use as RUM a wording corresponding to the service you provide to the client, or your company name, with the date/time of signature, for example (for your client, this will be more useful than an abstruse coding which he will find on his account statement).

Using the screen

//**Access:** Accounting → Export → SEPA Export //



Open the screen, select a **Movement** type and a date range.

The **Account** is the bank account for which you want to carry out the transaction.

The **operation date** (date on which the direct debit operation is requested) is pre-displayed the day after today's date. In fact, some banks refuse direct debits on the current date. You can change it if your bank accepts it.

The **Add ID** check mark allows you to integrate the part number into the Nature label. Thus, the “Nature” labels of the parts are prefixed with Cxxxx, with xxxx= invoice number.

The **Not due** check mark allows you to include in the delivery, or not, the parts which are due on the specified **operation date**.

The checkmarks **Adjusted**, **All modes**, and **Unpaid** should always be unchecked, because they allow, for the first, to also see the adjusted parts, for the second to see the parts whatever either the payment method (not only for SEPA direct debit) and for the third to see invoices marked as unpaid.

When you click on the **Show** button, the screen is populated with the corresponding parts. For example, if you select the “Direct Direct Debit” type, all direct debit invoices not yet paid for the selected date range are displayed, with the corresponding SEPA information.

The screen pre-selects the parts that should be part of the shed. Excluded from the pre-selection are those which have already been paid, or which are missing banking or SEPA information.

Any abnormal invoices are displayed in red.

Use case: partial payment

Let's take the following case: your customer asks you for a split payment for your 1000 euro invoice.

If you had accepted, and agreed for example on two payments of 500 euros, simply modify the amount including tax in the table. This way, the export file will include the correct amount to take.

However, you will need to remember (to do this, you can record an anomaly on the invoice), when you will receive the account statement from your bank, which generally has a single line for the entire direct debit file, which your customer has given you. paid 500 euros, not 1000. When you make a new SEPA file, the incompletely paid invoice will appear in the list, for the residual amount, here 500 euros.

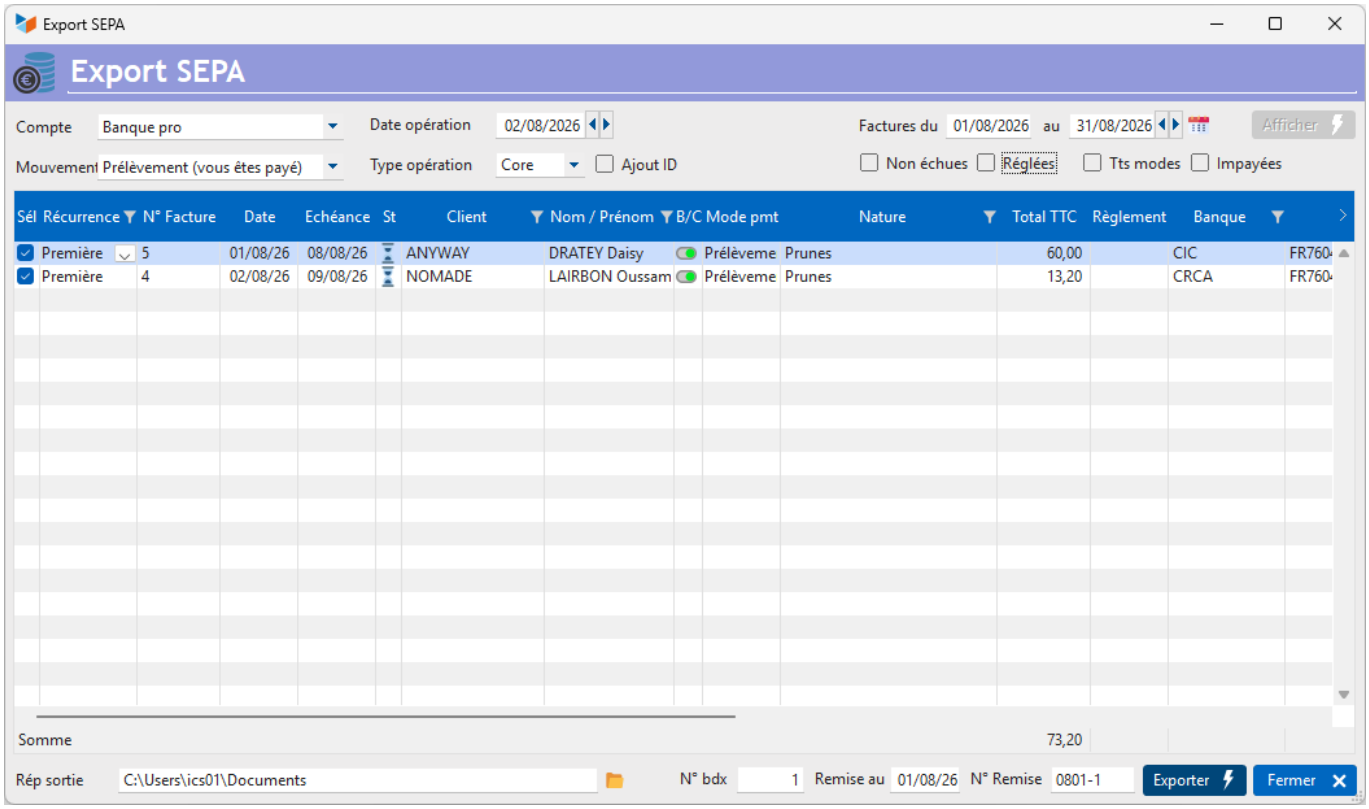
Checking recurrence

The SEPA standard includes a notion of recurrence: at the start of the application of this standard, it was necessary to treat customers debited for the first time, the last time, as well as those debited on a recurring basis and those on a one-off basis separately.

It was necessary to collect in FIRST customers who were withdrawn for the first time, but who must subsequently be withdrawn on a recurring basis. And you then had to go to RECUR, then to FNAL for the last sample. For a one-off collection, it is OOFF.

Gestan calculates the probable recurrence: if an invoice precedes the invoice concerned is found with a direct debit payment method, the recurrence is set to RECUR, otherwise it is set to FIST. It goes without saying that checking the recurrence and reporting FNAL or 00FF samples must be carried out by the operator.

The context menu of the table allows you to pass a sampling selection to the chosen recurrence.



Sequencing in FIRST then RECUR is no longer mandatory: you can place your requests directly in RECUR

Obtaining results

The **Export** button generates a SEPA_xxxxxx_[date]_[time].txt file produced in the **output directory**. You will need to transmit this file to your bank, generally via the bank's backend.

It is strongly recommended to edit the corresponding FAC5 report, in order to keep a trace of the transfer requests issued. Indeed, as long as you have not indicated that an invoice is collected, you can make a transfer request (you could make this request in duplicate).

At the end of the processing, the program will also ask you if you want to validate the remittance: this will simply consist of recording the SEPA slip number, which will be incremented by 1 at the next remittance.

Note:

** The SEPA standard **

Until 2014, banks used the CFONB format (still used for certain transactions). It was a flat, simple, and readable file. But the European authorities, in this case the EPC (European Payment Council), decreed that it was necessary to be more complicated, and created the SEPA format, with XML sauce, then very fashionable.

His introduction was particularly chaotic. Poorly designed at the start, the SEPA standard was

modified over time, the major absurdities being removed as protests progressed, but its adoption, scheduled for February to 1/2/2014, had to be postponed of 6 months. Our developers remember the hair they lost back then!

This standard is not very protective. In fact, anyone who has your account number can include it in a direct debit file, and thus debit your account. Beyond the fraudulent maneuvers of pirates, this is what would happen, for example, in the event of state bankruptcy, as happened in Cyprus: a list of IBANs in SEPA format is enough to immediately drain the corresponding accounts, without their agreement being technically required.

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