

TD - Direct debit (ELV)

End-to-End Tests

Our platform offers test data for specific Direct Debit usecases. However, most of these will only work for the given usecase. If you want to test SEPA Direct Debits end-to-end, any formally correct IBAN will do. You could for example use your own IBAN or generate one here:

Random IBAN Generator

Specific Usecases

Create a Mandate (managemandate)

Note: These test data will not work with Frontend. Frontend is a payment form that is provided by PAYONE Platform (URL <https://frontend.pay1.de/frontend/v2/> or <https://secure.pay1.de/frontend/>).

These test data will work with Server-API / Client-API / shop modules (e.g. Magento, Oxid, Shopware, ...).

Get mandate agreement from end customer

| Bank-Country | Bank account / IBAN | Bank Code / BIC | Result |
|--------------|------------------------|-----------------|--------------------------|
| DE | 2599100003 | 12345678 | always pending mandate |
| DE | DE00123456782599100003 | TESTTEST | always pending mandate |
| DE | 2599100004 | 12345678 | always active mandate |
| DE | DE00123456782599100004 | TESTTEST | always active mandate |
| DE | DE00123456782599100004 | TESTTESX | Error 887, BIC not valid |

Download a SEPA-mandate (getfile)

| file_reference | file_type | file_format | Result |
|----------------|--------------|-------------|------------|
| XX-T0000000 | SEPA_MANDATE | PDF | PDF-stream |
| XX-T0006500 | SEPA_MANDATE | PDF | Error 6500 |
| XX-T0006502 | SEPA_MANDATE | PDF | Error 6502 |

Germany (DE) / Austria (AT)

Note:

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- Banks often do not return specific failed causes due to privacy regulations

Direct Debit; SEPA mandates with shortened expire time

| Bank-Country | IBAN BIC | Bank Code Accountnumber | Result |
|--------------|------------------------------------|-------------------------|--|
| DE | DE00123456782599100010 TESTTEST | 12345678 2599100010 | Mandate is valid for 10 minutes from creation/last usage |
| DE | DE00123456782599100011 TESTTEST | 12345678 2599100011 | Mandate is valid for 30 minutes from creation/last usage |

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- Specific Usecases
 - Create a Mandate (managemandate)
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 - Germany (DE) / Austria (AT)
 - Direct Debit; SEPA mandates with shortened expire time
 - Direct Debit; SEPA mandates valid for 3 years after last usage

| | | | |
|----|--|------------------------|---|
| DE | DE001234567825991 00012 TESTTEST | 12345678 2599100012 | Mandate is valid for 60 minutes from creation/last usage |
| DE | DE001234567825991 00013 TESTTEST | 12345678 2599100013 | Mandate is valid for 1400 minutes (1 day) from creation/last usage |
| DE | DE001234567825991 00014 TESTTEST | 12345678 2599100014 | Mandate is valid for 2880 minutes (2 days) from creation/last usage |

Direct Debit; SEPA mandates valid for 3 years after last usage

| Bank-Country | IBAN BIC | Bank Code Accountnumber | Result |
|--------------|--|-------------------------|---|
| DE | DE85123456 78259910000 3 TESTTEST | 12345678 2599100003 | Successful direct debit |
| DE | DE70120300 00011111111 2 TESTTEST | 12030000 111111112 | Return debit note due to Insufficient fundsfailedcause: soc, fee: 8,60 |
| DE | DE43120300 00011111111 3 TESTTEST | 12030000 111111113 | Return debit note because the payer objects to the direct debitfailedcause: obj, RLS-Gebühr/CB-fee: 8,60 |
| DE | DE16120300 00011111111 4 TESTTEST | 12030000 111111114 | Return debit note because Account expired failedcause: cka, RLS-Gebühr/CB-fee: 8,60 |
| DE | DE86120300 00011111111 5 TESTTEST | 12030000 111111115 | Return debit note because Account no. / name not identical, incorrect or savings account failedcause: uan, RLS-Gebühr /CB-fee: 8,60 |
| DE | DE59120300 00011111111 6 TESTTEST | 12030000 111111116 | Return debit note because No direct debit failedcause: ndd, RLS-Gebühr/CB-fee: 8,60 |
| DE | DE32120300 00011111111 7 TESTTEST | 12030000 111111117 | Return debit note because the payer recalls the direct debitfailedcause: rcl, RLS-Gebühr/CB-fee: 8,60 |
| DE | DE05120300 00011111111 8 TESTTEST | 12030000 111111118 | Return debit note because the executing bank returns the direct debitfailedcause: ret, RLS-Gebühr/CB-fee: 8,60 |
| AT | AT963500000 123456789 TESTTEST | | Successful direct debit |