

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

- End-to-End Tests
- 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