



WooCommerce SEPA Direct Debit Version 2.0.2

User Documentation

TABLE OF CONTENTS

Overview	3
What Is SEPA Direct Debit?	3
How the Plugin Works	4
Quick Setup	5
Install	5
Upload and Activate	6
Upload	6
Activate	6
Configuration	7
Gateway Settings	8
Selectable XML Formats	8
Customer Experience	9
Creating the SEPA XML File	10
Transaction Overview and Processing	12
IBAN / BIC Validation Rules	13
Compatibility (HPOS, Blocks, Subscriptions)	14
Data Storage & Privacy	15
Third-Party Libraries	16
Hooks for Developers	17
Filters	17
Standard WooCommerce Hooks	17
File Map	17
Troubleshooting	18
Requirements & Compatibility	19
Changelog	20
4.0.1 – 2026-07-02	20
4.0.0 – 2026-06-30	20
2.8.0 – 2023-08-24	21

OVERVIEW

SEPA Direct Debit for WooCommerce adds a SEPA (direct debit) payment gateway to WooCommerce. Customers pay by entering their account owner, IBAN and BIC at checkout; the data is validated, stored on the order and the customer profile, and the shop owner can later generate a single SEPA XML file containing all open direct debits to upload to their bank.

The plugin uses the maintained digitick/sepa-xml and php-iban libraries, is fully HPOS (High-Performance Order Storage) compatible and works in both the classic and the block based checkout.

Version	4.0.0
Author	Ralf Fuhrmann
License	GPL-2.0-or-later
Requirements	WordPress 6.9+, WooCommerce 8.0+ (tested up to 10.9), PHP 7.4+
Shop currency	EUR only
Languages	English and German (fully translated)

WHAT IS SEPA DIRECT DEBIT?

SEPA direct debit (SEPA-Lastschrift) lets a creditor (the shop) collect a payment directly from a debtor's (the customer's) bank account, based on a mandate. To collect the money, the creditor submits an ISO 20022 pain.008 XML file to their bank. This plugin collects the mandate data at checkout and generates that file for you.

To run SEPA direct debits you need a SEPA Creditor Identifier (Gläubiger-ID) and a bank account that accepts pain.008 submissions.

HOW THE PLUGIN WORKS

- Checkout — the customer selects SEPA Direct Debit and enters account owner, IBAN and BIC. The data is validated and stored on the order; the order is placed on-hold.
- Collection — the shop owner opens WooCommerce → SEPA Create XML, confirms, and the plugin builds a single pain.008 file for all open SEPA orders.
- Bank — the owner uploads the file to their bank. The processed orders are set to processing and recorded in the transaction log.

QUICK SETUP

INSTALL

- Copy the woocommerce-payments-sepa folder to wp-content/plugins/.
- Make sure the bundled vendor/ folder is present (it contains the digitick/sepa-xml and php-iban libraries).
- Make sure WooCommerce is already installed and active.
- Activate "SEPA Direct Debit for WooCommerce". On activation the plugin creates its transaction table and a protected xml/ directory.

Configure the gateway under WooCommerce → Settings → Payments → SEPA Direct Debit (see below).

UPLOAD AND ACTIVATE

UPLOAD

After you have downloaded the 'SEPA Direct Debit for WooCommerce' plugin, you need to upload it to your WordPress installation.

Please go to your 'Plugins / Add New' menu, select 'Upload Plugin' from the top links and choose the downloaded ZIP file at the upload field.

After selecting the file, please press the "Install Now" button.

ACTIVATE

After the plugin is uploaded you will get a success screen.

Please use the link "Activate Plugin" to activate the plugin.

CONFIGURATION

All settings live under WooCommerce → Settings → Payments → SEPA Direct Debit.

 Screenshot: The "SEPA Direct Debit" settings screen under WooCommerce → Settings → Payments

Payment providers

- woo

Accept payments with Woo
Recommended
Official

Credit/debit cards, Apple Pay, Google Pay, and more.











+ 10
- P

PayPal Payments
Official

PayPal Payments lets you offer PayPal, Venmo (US only), Pay Later options and more.
- SEPA**
Active

Allows payments by SEPA, more commonly known as direct debit.

< SEPA

Allows payments by SEPA, more commonly known as direct debit.

Enable/Disable

☒ Enable SEPA Payment
SEPA Payment only works with EUR as currency.

Title

SEPA Direct Debit

Description

We will debit the amount directly from your account via SEPA direct debit. Your order won't be shipped until the funds have cleared in our account.

Instructions

We will debit the amount directly from your account via SEPA direct debit. Your order won't be shipped until the funds have cleared in our account.

Account Owner

Account IBAN

Account BIC

Creditor Id

Mandate Id

SEPA XML Format

pain.008.001.02 (SEPA Core, widely supported)

Collection Lead Days

2

Save changes

GATEWAY SETTINGS

Setting	Description
Enable/Disable	Turn the gateway on/off. SEPA only works with EUR.
Title	The label shown at checkout.
Description	Text shown to the customer at checkout.
Instructions	Added to the thank-you page and the order emails.
Account Owner	The creditor's (your) account owner.
Account IBAN	Your IBAN (the creditor account).
Account BIC	Your BIC.
Creditor Id	Your SEPA Creditor Identifier (Gläubiger-ID).
Mandate Id	Mandate prefix; the 6-digit order id is appended (e.g. MND → MND000123).
SEPA XML Format	The pain.008 version (default pain.008.001.02).
Collection Lead Days	Days added to the creation date to calculate the requested collection date.

SELECTABLE XML FORMATS

Format	Notes
pain.008.001.02	Default; widely supported by German and European banks.
pain.008.001.08 / .09	EPC 2023 ISO 20022 versions.
pain.008.003.02	Legacy German (DK) format, for older bank portals.

Recommendation: keep the default pain.008.001.02 unless your bank explicitly requires a different version. If your bank rejects a file, trying an alternative format is usually the fastest fix.

CUSTOMER EXPERIENCE

- At checkout the customer enters Account Owner, IBAN and BIC. If the account owner is left blank, the billing name (or company) is used.
- Stored for next time — for logged-in customers the bank details are saved to their account and pre-filled at the next checkout.
- My Account — customers can view and edit their SEPA data under Account details.
- WordPress profile — administrators can view/edit a user's SEPA data on the user profile screen.
- Mandate id is shown on the order details and in the thank-you page / emails.

 Screenshot: SEPA fields (Account Owner, IBAN, BIC) in the checkout

PAYMENT OPTIONS

☒ SEPA Direct Debit

We will debit the amount directly from your account via SEPA direct debit. Your order won't be shipped until the funds have cleared in our account.

Account Owner

Ralf Fuhrmann

Account IBAN

DE45 4401 0046 0409 3424 66

Account BIC

PBNKDEFF

☐ Direct bank transfer

☐ Add a note to your order

CREATING THE SEPA XML FILE

- Open WooCommerce → SEPA Create XML.
- The page lists how many open SEPA orders (status on-hold or processing, not yet exported) are waiting.
- Click “Create SEPA XML now” (a nonce-protected action). The plugin:
 - creates a transaction record,
 - builds a pain.008 file (one PaymentInformation block per order, with per-order sequence type and mandate),
 - stores the file in the protected xml/ folder,
 - marks the orders as exported (sepaTransactionId), sets them to processing and adds an order note.
- View past files under WooCommerce → SEPA Transactions.
- Upload the generated XML to your bank.

 Screenshot: The “SEPA Create XML” admin page listing open orders

Create SEPA XML File

1 open SEPA order found.

Create SEPA XML now

Create SEPA XML File

Order-ID	Order-Date	Order-Amount
97	2. July 2026	20,00 €

SEPA file created: sepa_dd-000002.xml

The amount of each transaction is taken from the order total and converted to cents for the SEPA file. The currency is fixed to EUR.

TRANSACTION OVERVIEW AND PROCESSING

After generating the SAP XML, all SEPA transactions can also be viewed at a later time.

Screenshot: SEPA Transactions

SEPA Transactions

Transaction-ID	Transaction-Date	Transaction-Amount
1	2. July 2026	0,00 €
2	2. July 2026	20,00 €

The generated SEPA XML files are stored in the protected /xml folder of the plugin and have to be uploaded to your bank manually.

Generating the SEPA XML changes the order status from "Open" to "Paid," allowing the order to proceed to shipment.

Screenshot: Order Status after SEPA

Orders

[Add order](#)

All (1) | Processing (1)

Bulk actions All dates All sales channels Filter by registered customer

☐	Order 	Date 	Status
☐	#97 Ralf Fuhrmann	 46 minutes ago	Processing
☐	Order 	Date 	Status

Bulk actions

IBAN / BIC VALIDATION RULES

- IBAN — normalised (spaces removed, upper-cased), checked for a SEPA country, validated for the country-specific length and verified via the php-iban checksum.
- BIC — upper-cased; an 8-character BIC is padded to 11 with XXX; the character format and SEPA country are validated and the BIC country must match the IBAN country.
- BIC is optional for a national debit (debtor IBAN from the same country as the creditor IBAN). When omitted, the agent element is left out of the XML (IBAN-only SEPA).
- the SEPA Creditor Identifier is validated (structure + ISO 7064 MOD-97-10 check digits, business code excluded) and the mandate reference is checked against the SEPA character set and length.

Validation runs on the classic checkout (`validate_fields`), the block checkout and again on the server in `process_payment`, so both checkout variants are covered.

COMPATIBILITY (HPOS, BLOCKS, SUBSCRIPTIONS)

- HPOS / custom order tables — declared compatible. All order data uses the WooCommerce order CRUD (`wc_get_order`, `get_meta`, `update_meta_data`, `save`) and `wc_get_orders()` instead of direct `postmeta/$wpdb` queries.
- Cart & Checkout Blocks — declared compatible. A WooCommerce Blocks payment integration (`assets/js/blocks.js`) renders the SEPA fields in the block checkout.
- WooCommerce Subscriptions — supported; the SEPA data is copied to renewal orders and subscriptions.

DATA STORAGE & PRIVACY

- SEPA bank data (account owner, IBAN, BIC) is stored as order meta and, for logged-in customers, as user meta.
- Generated SEPA XML files contain bank account data and are stored in the plugin's xml/ folder, which is protected by a .htaccess deny rule and an index.php. On servers that do not honour .htaccess (e.g. nginx) you must block the folder in your server configuration, or move the files out of the web root.
- Consider your legal obligations (GDPR) regarding the retention of bank data.

THIRD-PARTY LIBRARIES

Library	Purpose
digitick/sepa-xml (vendor/digitick/sepa-xml)	Builds the ISO 20022 pain.008 direct debit XML.
globalcitizen/php-iban (vendor/globalcitizen/php-iban)	IBAN parsing/validation; class \PHP_IBAN\IBAN.

Both are loaded through Composer's autoloader (vendor/autoload.php).

HOOKS FOR DEVELOPERS

FILTERS

- `woocommerce_sepa_icon` — set the gateway icon URL.

STANDARD WOOCOMMERCE HOOKS

Standard WooCommerce gateway hooks apply, e.g. `woocommerce_thankyou_sepa`, `woocommerce_email_before_order_table`.

FILE MAP

File	Purpose
woocommerce-payments-sepa.php	Everything: gateway class, blocks integration class, admin pages (Create XML / Transactions), user/account fields, IBAN/BIC validators, XML export
assets/js/blocks.js	Block checkout payment method (renders owner/IBAN/BIC fields)
vendor/	digitick/sepa-xml, globalcitizen/php-iban and dependencies (composer)
xml/	Generated SEPA files, download-protected
languages/	German / English translation files

TROUBLESHOOTING

- **The SEPA method is not shown at checkout.** Check that the gateway is enabled and the store currency is EUR.
- **The fields do not appear in the block checkout.** Make sure `assets/js/blocks.js` is reachable and that you are on WooCommerce 8.0+ with the blocks checkout.
- **“Class not found” / fatal on activation.** The `vendor/` folder is missing or incomplete — run `composer install` in the plugin folder, or restore the bundled `vendor/`.
- **The bank rejects the XML.** Try a different SEPA XML Format (e.g. `pain.008.001.02`), and verify your Creditor Id, IBAN and BIC.
- **Generated files are downloadable.** Ensure your server honours the `xml/.htaccess`; on nginx block the folder explicitly.

REQUIREMENTS & COMPATIBILITY

- WordPress 6.9+
- WooCommerce 8.0+ (tested up to 10.9)
- PHP 7.4+
- Shop currency EUR
- A bank account that accepts SEPA pain.008 direct debit files and a SEPA Creditor Identifier
- Declares compatibility with WooCommerce High-Performance Order Storage (HPOS)

CHANGELOG

4.0.1 — 2026-07-02

- Fixed the fatal `Payment must contain a CreditorSchemeld` error. The creditor master data (Account Owner, IBAN, Creditor Id) is now validated before an export; if something is missing a clear notice with a link to the settings is shown instead of a fatal error, and `asXML()` is wrapped in a try/catch.
- Required fields: Account Owner, Account IBAN and Creditor Id are now mandatory in the gateway settings.
- Format validation: the SEPA Creditor Identifier is validated (structure + ISO 7064 MOD-97-10 check digits, business code excluded) and the mandate reference is checked against the SEPA character set and length.
- Stable mandate reference: the mandate reference is now generated once at checkout and stored on the order (`sepaMandateRef`), instead of being recomputed from the prefix on every view/export. Older orders fall back to building it from the prefix.

4.0.0 — 2026-06-30

- Complete refactoring of the plugin.
- Replaced the hand-written, obsolete pain.008.003.02 XML generator with the maintained digitick/sepa-xml library; the pain.008 format is now selectable.
- Switched IBAN validation to the bundled php-iban 4.x (namespace \PHP_IBAN), loaded via Composer.
- Made the plugin HPOS compatible (order CRUD + wc_get_orders()) everywhere instead of postmeta/\$wpdb).
- Added a WooCommerce Blocks checkout integration for the IBAN/BIC fields.
- Fixed several logical bugs (BIC padding, undefined variables, deprecated functions, unsanitized \$_POST access).
- Added a nonce-protected confirmation before a SEPA file is created and a download-protected xml/ folder.
- Added German/English documentation.

2.8.0 — 2023-08-24

- Only check IBAN/BIC if the account owner is filled; fall back to the customer name; updated php-iban.