



# SEPA Functionality in Microsoft Dynamics NAV

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## Introduction

This document gives an overview of SEPA functionality that is offered with Microsoft Dynamics NAV. This includes both the generic functionality that is now available in all country versions and the SEPA functionality that has been adjusted to selected localizations of Microsoft Dynamics NAV.

Supplementary SEPA solutions created by Microsoft Dynamics NAV partners are not described here.

The document contains the following sections:

- About SEPA
- Generic SEPA functionality available in all country versions
- Local implementation of SEPA Credit Transfer released by Microsoft
- Local implementations of CAMT-file import

Note that this communication replaces previous communication about SEPA in Microsoft Dynamics NAV.

## About SEPA

The Single Euro Payments Area (SEPA) is a payment-integration initiative of the European Union aiming at simplifying bank transfers in the euro currency. As of November 2013, SEPA consists of the 28 EU member states, the four members of the EFTA (Iceland, Liechtenstein, Norway and Switzerland), and Monaco.

The European Commission has established the legal foundation for SEPA through the Payment Services Directive. The commercial and technical frameworks for payment instruments were developed by the European Payments Council (EPC), which consists of European banks. The EPC is committed to delivering three pan-European payment instruments:

- Credit transfers: SEPA Credit Transfer
- Direct debits: SEPA Direct Debit
- Cards: SEPA Cards Framework

In the beginning of February 2014, SEPA Credit Transfer and SEPA Direct Debit will be mandatory in the euro area, i.e. they will replace existing local credit transfer and local direct debit solutions in the euro area.

## Generic SEPA Functionality in All Country Versions

In 2013, generic SEPA functionality has been introduced in a uniform way in all country versions of Microsoft Dynamics NAV with the following releases:

- Microsoft Dynamics NAV 2013 R2
- Microsoft Dynamics NAV 2013 R2 Cumulative Update 1

The following SEPA functionality is available in Microsoft Dynamics NAV:

- SEPA Credit Transfer
- SEPA Direct Debit
- Import bank account statements in the CAMT format, as recommended by the EPC for SEPA transactions.

At this time, there are no plans to support the SEPA Cards Framework.

### SEPA Credit Transfer (SEPA CT)

The SEPA CT functionality enables the user to export payment data to an electronic file in a SEPA-compliant format. This provides for electronic integration with any bank in the Single European Payments Area and leads to high efficiency in the payment process.

In the generic functionality, one file format, pain.001.003.01, is available for creating SEPA CT files. This format conforms to the SEPA ISO 20022 XML standard that is specified in the SEPA Credit Transfer Rulebook Version 6.1 released by the EPC. The generic functionality does not take into account any bank specific requirements for the file format. If relevant, bank-specific requirements would need to be added by a partner or similar.

Going forward, in case a mandatory change is introduced by the EPC or by the national level, the format will be appropriately updated for customers on the maintenance plan.

For more information about the SEPA CT feature in Microsoft Dynamics NAV, see readiness material for Microsoft Dynamics NAV 2013 R2 on PartnerSource/CustomerSource and Help in Microsoft Dynamics NAV 2013 R2 for SEPA CT.

### **SEPA Direct Debit (SEPA DD)**

The SEPA DD functionality enables the user to export collection information to an electronic bank file in a SEPA-compliant format. This provides for electronic integration with any bank in the Single European Payments Area and leads to high efficiency in the collection process.

Two SEPA DD schemas are available from the EPC: the SEPA Core Direct Debit Scheme (B2C) and the SEPA Business to Business (B2B) Direct Debit Scheme. The SEPA DD functionality in Microsoft Dynamics NAV supports creation of direct debits under both schemas. At this time, there are no plans to support e-mandates or introduce support for managing R-messages related to the SEPA DD framework.

In the generic solution, one file format, pain.008.001.02, is available for creating electronic SEPA DD files. This format conforms to the SEPA ISO 20022 XML standard that is specified in the SEPA Direct Debit Core Rulebook Version 6.1 released by the EPC. The file format can be used for collections created both under the B2C schema and the B2B schema. The generic functionality does not take into account any bank specific requirements for the file format. If relevant, bank-specific requirements would need to be added by a partner or similar.

Going forward, in case a mandatory change is introduced by the EPC or by the national level, the format will be appropriately updated for customers on the maintenance plan.

For more information about the SEPA DD feature in Microsoft Dynamics NAV works, see readiness material for Microsoft Dynamics NAV 2013 R2 on PartnerSource/CustomerSource and Help in Microsoft Dynamics NAV 2013 R2 for SEPA DD.

### **CAMT Import for Reconciliation of SEPA Transactions**

CAMT is the file format that the EPC recommends banks to use when sending electronic account statements for SEPA transactions. As part of the automatic bank reconciliation process in Microsoft Dynamics NAV, the user can import data from electronic CAMT files into the system.

In the generic solution, support is available for importing data from CAMT files of type camt.053.001.02. The generic solution does not take into account any requirements for country- or bank-specific file formats. If relevant, specific support for any country- or bank-specific requirements would need to be added by a partner or similar.

For more information about the CAMT import feature in Microsoft Dynamics NAV, see readiness material for Microsoft Dynamics NAV 2013 R2 on PartnerSource/CustomerSource and Help in Microsoft Dynamics NAV 2013 R2 for import of bank statements.

## **Local Implementation of SEPA Credit Transfer**

In selected countries, Microsoft has updated local credit transfer functionality with SEPA CT (pain.001.001.03) following these principles:

- Implement a local variant of SEPA CT (pain.001.003.01) if the country version already has local electronic payment functionality released by Microsoft, the country is a SEPA country, and the country version is not on PLLP<sup>1</sup>.
- Backport to previous versions of Microsoft Dynamics NAV if the country version already has SEPA CT and the country uses the euro currency.

The following overview shows in which country versions a local variant of SEPA CT (pain.001.003.01) is implemented in local payment features and in which country versions the implementation is backported:

Microsoft Dynamics NAV Country Version	Is a local implementation of SEPA CT (pain.001.003.01) available?		
	Microsoft Dynamics NAV 2009 SP1 (NAV 6.0 SP1)	Microsoft Dynamics NAV 2013 (NAV 7.0)	Microsoft Dynamics NAV 2013 R2
Belgium	Yes	Yes	Yes
Finland	Yes	Yes	Yes
France	Yes	Yes	Yes
Great Britain	No	No	Yes
Italy	Yes	Yes	Yes
Netherlands	Yes	Yes	Yes
Norway	No	No	Yes
Switzerland	No	No	Yes
Spain	Yes	Yes	Yes

## Local Implementation of SEPA Direct Debit

In selected countries, Microsoft has updated existing direct debit functionality in Microsoft Dynamics NAV with SEPA DD (pain.008.001.02) following these principles:

- Implement a local variant of SEPA DD (pain.008.001.02) if the country version already has local electronic payment functionality released by Microsoft, the country is a SEPA country, and the country version is not on PLLP<sup>2</sup>.
- Backport to previous versions of Microsoft Dynamics NAV if the country version already has SEPA DD and the country uses the euro currency.

The following overview shows in which country versions a local variant of SEPA DD (pain.008.001.02) is implemented in local direct debit features and in which country versions the implementation is/will be backported:

Microsoft Dynamics NAV Country Version	Is a local implementation of SEPA DD (pain.008.001.02) available?		
	Microsoft Dynamics NAV 2009 SP1 (NAV 6.0 SP1)	Microsoft Dynamics NAV 2013 (NAV 7.0)	Microsoft Dynamics NAV 2013 R2
Belgium	Yes	Yes	Yes

<sup>1</sup> PLLP stands for Microsoft Dynamics Partner Localization and Translation Licensing Program (PLLP). This program authorizes partners around the globe to localize and/or translate Microsoft Dynamics AX, Microsoft Dynamics GP, Microsoft Dynamics NAV and Microsoft Dynamics SL in countries where licenses to these Microsoft Dynamics ERP products are sold. Please acquire information from PLLP partners for applicable countries.

<sup>2</sup> PLLP stands for Microsoft Dynamics Partner Localization and Translation Licensing Program (PLLP). This program authorizes partners around the globe to localize and/or translate Microsoft Dynamics AX, Microsoft Dynamics GP, Microsoft Dynamics NAV and Microsoft Dynamics SL in countries where licenses to these Microsoft Dynamics ERP products are sold. Please acquire information from PLLP partners for applicable countries.

France	Yes	Yes	Yes
Italy	Yes	Yes	Yes
Netherlands	Yes	Yes	Yes
Switzerland	No	No	Yes
Spain	Yes	Yes	Yes

## Local implementation of CAMT Import

In selected countries, Microsoft has updated existing functionality for bank statement import in Microsoft Dynamics NAV with support for CAMT import following these principles:

- Implement a local variant of CAMT import (camt.053.001.02) if the country version has local electronic payment functionality, the country is a SEPA country, and the country version is not on PLLP<sup>3</sup>.
- Backport to previous versions of Microsoft Dynamics NAV if the country version already supports CAMT import and the country uses the euro currency.

The following overview shows in which country version CAMT import (camt.053.001.02) is implemented in bank reconciliation features. (The implementation is not backported in any country versions):

Microsoft Dynamics NAV Country Version	Is a local implementation of CAMT import into the Bank Reconciliation table available?		
	Microsoft Dynamics NAV 2009 SP1 (NAV 6.0 SP1)	Microsoft Dynamics NAV 2013 (NAV 7.0)	Microsoft Dynamics NAV 2013 R2
Belgium	No	No	Yes
Netherlands	No	No	Yes

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