

## Handout

# Your payment options

**Note:** Before working with this handout, please read Your payment options.

### Task 1: Bank account and credit transfer

Lara Muster is moving. She needs a new sofa and has decided to buy model "PIA 200.45." MYHOME Ltd. e-mails her the following invoice. Use the invoice to answer the questions below.

		<b>MYHOME GmbH</b> Möbelstraße 70 5020 Salzburg www.my-home-shop.at			
Frau Lara Muster Kichererbsengasse 2 5020 Salzburg		<b>RECHNUNG</b> Nummer 19284952 Vom 05.01.202X  Ihre Kundennummer 30121			
Art.Nr.	Bezeichnung	Menge	Nettopreis/Stk.	Gesamt USt %	
23140	SOFA PIA 200.45, Farbe: Smaragdgrün	1	625,00 EUR	625,00 EUR 20%	
Betrag netto				625,00 EUR	
Umsatzsteuer				125,00 EUR	
<b>Rechnungssumme</b>				<b>750,00 EUR</b>	
Zahlbar innerhalb von 8 Tagen ab Rechnungsdatum ohne Abzug. Zahlbar und klagbar in Salzburg. Bei Online-Überweisung bitte Nachname & Rechnungsnummer als Verwendungszweck angeben. Achtung: Die Lieferung wird erst nach vollständigem Erhalt des Rechnungsbetrags veranlasst.					
SUPERPLUS BANK, IBAN: AT86 1800 2219 1175 6452, BIC: SDLBAR4R FN 2148294i, UID: ATU 19373053					

a) By what deadline must Lara transfer the money?

b) **January 13, 202X**

c) What type of payment is this? Mark the correct type and explain your answer.

<b>Type:</b>	Advance payment	Concurrent payment	Payment on receipt of invoice	Payment by installments
<b>Why?</b>	The sofa will only be delivered after the invoice is paid (see the note at the bottom of the invoice).			

d) Lara decides to transfer the amount online. What other option would she have had to place the transfer order?

e) **She could have used a payment slip. This would have taken longer, however, as she would have had to go to the bank and place the payment order manually.**

f) Lara transfers the outstanding amount on January 07, 202X. Use the invoice to fill in the transfer order.

**Inlandsauftrag**

**Auftraggeber**

Konto\* AT61 1905 5224 5568 4211

Name Lara Muster

Interne Notiz

**Zahlungsempfänger**

Name\* MYHOME Ltd.

IBAN\* AT86 1800 2219 1175 6452

Zahlungsreferenz Muster, invoice no: 19284952

**Überweisungsdaten**

Betrag\* 750,00 EUR

Zahlungsgrund

Termin 07.01.202X

Abbrechen

Speichern

Zur Unterschrift

## Task 2: Types of payment

Think about how you would pay for the following items and explain your answer in keywords.

	Type of payment
Ham sandwich at the supermarket, EUR 2.10	Probably in cash, by debit card or with Google/Apple Pay
Rent, EUR 850.00	Probably by standing order (if amount remains unchanged) or SEPA direct debit (if amounts vary), but an online transfer would also work
T-shirt at an online store, EUR 24.00	Probably by credit card, via instant credit transfer or, if possible, by invoice with subsequent online transfer
Magazine subscription, EUR 11.00 per month	Probably by standing order

## Task 3: Cashless payment

Please indicate whether the following statements are true or false and correct any false statements.

Statement	True	False	Correction
The balance of a bank account can also be negative.	x		Yes, in this case the account is overdrawn.
Lara pays EUR 50 in cash into her account. This is a credit transfer.		x	Only a transfer of money from one bank account to another bank account is called a credit transfer.
The BIC consists of 20 digits and is required for credit transfers within SEPA.		x	This definition applies to the IBAN.
A standing order is always for the same amount.	x		Correct. A SEPA direct debit payment, in contrast, can be for different amounts.
When you pay by credit card, the credit card company debits the amount owed directly to your bank account at the time of purchase.		x	No, all amounts owed for credit card payments within a one-month period are debited to your bank account at the same time, once a month. Until then, you owe a debt to your credit card company.