

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.

	MYHOME GmbH Möbelstraße 70 5020 Salzburg www.my-home-shop.at										
Frau Lara Muster Kichererbsengasse 2 5020 Salzburg	RECHNUNG Nummer 19284952 Vom 05.01.202X Ihre Kundennummer 30121										
<table><thead><tr><th>Art.Nr.</th><th>Bezeichnung</th><th>Menge</th><th>Nettopreis/Stk.</th><th>Gesamt USt %</th></tr></thead><tbody><tr><td>23140</td><td>SOFA PIA 200.45, Farbe: Smaragdgrün</td><td>1</td><td>625,00 EUR</td><td>625,00 EUR 20%</td></tr></tbody></table>	Art.Nr.	Bezeichnung	Menge	Nettopreis/Stk.	Gesamt USt %	23140	SOFA PIA 200.45, Farbe: Smaragdgrün	1	625,00 EUR	625,00 EUR 20%	
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										
Rechnungssumme	750,00 EUR										
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) What type of payment is this? Mark the correct type and explain your answer.

Type:	Advance payment	Concurrent payment	Payment on receipt of invoice	Payment by installments
Why?				

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

d) 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

Interne Notiz

Zahlungsempfänger

Name*

IBAN*

Zahlungsreferenz

Überweisungsdaten

Betrag* EUR
Zahlungsgrund

Termin 

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	
Rent, EUR 850.00	
T-shirt at an online store, EUR 24.00	
Magazine subscription, EUR 11.00 per month	

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.			
Lara pays EUR 50 in cash into her account. This is a credit transfer.			
The BIC consists of 20 digits and is required for credit transfers within SEPA.			
A standing order is always for the same amount.			
When you pay by credit card, the credit card company debits the amount owed directly to your bank account at the time of purchase.			