

**GUIDELINES FOR THE APPEARANCE OF MANDATES
FOR THE SEPA DIRECT DEBIT (SDD) CORE AND
SDD BUSINESS-TO-BUSINESS (B2B) SCHEMES**



1. Objectives

Section 4.7.2 of the SEPA Direct Debit (SDD) Core and SDD Business-to-Business (B2B) scheme rulebooks define the rules for the content of SDD Core and SDD B2B mandates respectively.

This document contains EPC guidance on the visual presentation of mandates issued by Creditors as part of their offer to Debtors for the use of SDD as a way for making payments. In case of conflict, the rulebooks prevail over this guidance document. It illustrates a number of ways to reduce the mandate complexity without losing any essential or mandatory content whilst still remaining rulebook compliant.

Important note on the provision of the BIC on the SDD mandate:

The delivery of the BIC of the Debtor Bank in SDD collections is optional when both the Creditor Bank and the Debtor Bank are based in a country of the European Economic Area (EEA).

This means that in such cases, the Debtor does not need to mention the BIC of the payment service provider (PSP) holding his/her payment account on a SDD Core or SDD B2B mandate.

The provision of the BIC of the Debtor Bank in SDD collections remains mandatory when the Creditor Bank or the Debtor Bank is located in a non-EEA SEPA country. In this case, the Debtor will still have to provide the BIC of the PSP holding his/her payment account on the SDD Core or SDD B2B mandate.



2. Guidance on the Data Elements to be Included on the Mandate

2.1 The data elements present on the mandate form

The mandate form contains the necessary names and fields for the data elements of the mandate, to be completed by the Creditor and by the Debtor.

There are two types of data elements on the mandate form:

1. Mandatory elements: this means that the name of the data element and a corresponding field must be present on the mandate form.
2. Optional elements: this means that the name of the data element and the corresponding field is only provided on the mandate form when the Creditor considers it useful for his business to use these elements in the relation to his debtors.

Section 4.7.2 of the SDD Core and the SDD B2B rulebooks specify in detail the mandatory and optional data elements (named 'attributes') and the mandatory legal text to be mentioned on a SDD Core mandate and on a SDD B2B mandate:

<u>Mandatory attributes:</u>	<u>Additional attributes for information only:</u>
<ul style="list-style-type: none">• Unique Mandate reference• Name of the Debtor• Address of the Debtor• Postal code/city of the Debtor• Debtor's country of residence• Debtor's account number (IBAN)• The BIC code of the Debtor Bank*• Creditor company name• Creditor's identifier• Creditor's address street and number• Creditor's postal code and city• Country of the Creditor• Type of payment (only the values 'one-off' and 'recurrent' are allowed)• Signature place and time• Signature(s) of the Debtor(s) <p><i>* See Important note on the provision of the BIC on the SDD mandate in section 1</i></p>	<ul style="list-style-type: none">• Debtor identification code• Name of the Debtor Reference Party• Identification code of the Debtor Reference Party• Name of the Creditor Reference Party• Identification code of the Creditor Reference Party• Underlying contract identifier• Contract description

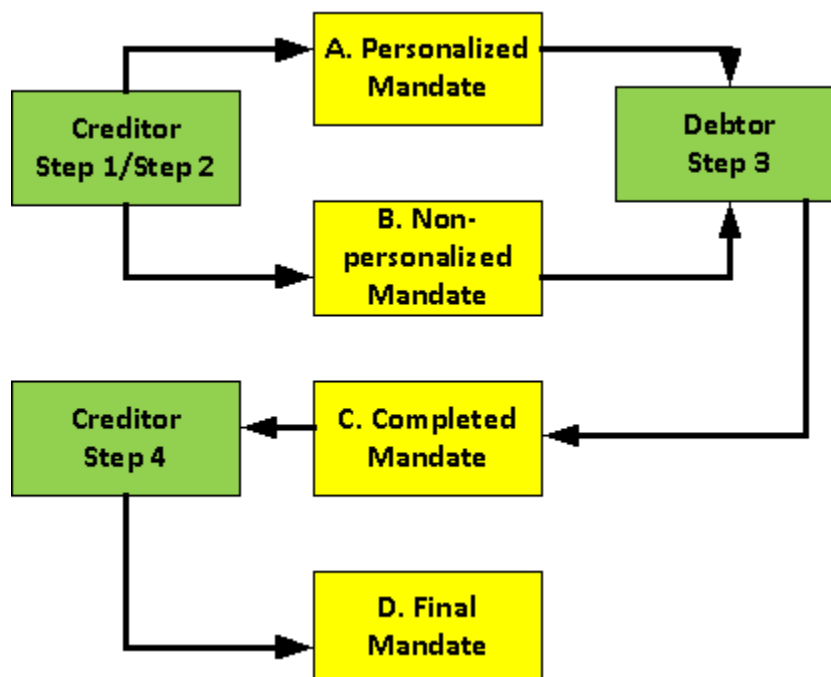
Note on the Unique Mandate Reference (UMR):

The UMR is mandatory but at the time of the signature of the mandate it may not be available. The Creditor must communicate the UMR to the Debtor as soon as it is available.



2.2 The basic process steps to complete the mandate form

The following diagram shows the successive steps in the completion of the mandate:



These steps can be identified as follows:

1. The mandate form is issued by the Creditor in a personalised way (**A**) to the Debtor, as known from the underlying contract.
2. As an alternative, the mandate form can be issued as a non-personalised mandate (**B**) to the Debtor, as part of a commercial publication.
3. The Debtor receives the mandate form, completes it with some data elements, and signs it (**C**).
4. The Creditor finalises the mandate (**D**) and accepts it.

2.3 The physical format of the mandate form

The physical presentation is not governed by the SDD Core and SDD B2B schemes. All forms of presentations are accepted.

2.4 The minimum dimensions of the mandate

The minimum dimension of the mandate should be such that any Debtor is able to read the printed wording. Sufficient space should be provided for completion of the fields in an official language of the SEPA countries understandable to the debtor (see section 5).

2.5 The legal wording on the mandate form

The legal wording on the mandate should be reproduced as outlined in section 4.7.2 of the SDD Core and B2B rulebooks without any alteration or omission of the wording.



3. Specimen Forms for the SDD Core Mandate

In this section, a number of mandate illustrations are shown. The objective is to demonstrate how simple the mandate could appear.

3.1 SDD Core Mandate as a Stand-alone Form

1. Portrait format

SEPA Direct Debit Mandate Creditor: LOGO, COMPANY NAME CITY/TOWN <u>Identifier of the Creditor</u> : DE452399865089 <u>Mandate Reference</u>

<p><i>By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor.</i></p> <p><i>As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.</i></p> <p>Name of the debtor(s): _____</p> <p>Street name and number: _____</p> <p>Postal code and city/town: _____</p> <p>BIC: _____</p> <p>Account number (IBAN): _____</p> <p>Type of Payment: <input type="checkbox"/> recurrent or <input type="checkbox"/> one-off</p> <p>Date, location and signature: _____</p>



2. Landscape format

SEPA Direct Debit Mandate

Creditor: LOGO, NAME OF COMPANY, CITY/TOWN
Identifier of the Creditor: DE452399865089
Mandate Reference.....

By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name of the debtor(s): _____ BIC: _____
Street name and number: _____ Account number (IBAN): _____
Postal code and city/town: _____ Date, location and signature: _____
Type of Payment: recurrent or one-off

3. Mandate form with extra fields in case the Debtor is paying on behalf of another party

SEPA Direct Debit Mandate

Creditor: LOGO, NAME OF COMPANY, CITY/TOWN
Identifier of the Creditor: DE452399865089
Mandate Reference.....

By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name of the debtor(s): _____ BIC: _____
Street name and number: _____ Account number (IBAN): _____
Postal code and city/town: _____ Date, location and signature: _____
Type of Payment: recurrent or one-off

Details regarding the underlying relationship between the Creditor and the Debtor – for information purposes only.

Name of the Debtor reference Party (if you are making a payment in respect of an arrangement between the Creditor and another person): _____



2. Landscape format

APPLICATION FOR (TYPE OF) INSURANCE	NAME OF INSURANCE COMPANY, CITY/TOWN
I hereby apply for (TYPE OF) insurance cover. (Space for company-specific text).	
First name and surname: _____	
Street name and number: _____	
Postal code and city/town: _____	
The payment of _____ EUR will be made by SEPA Direct Debit (see underneath) to the benefit of NAME OF INSURANCE COMPANY, CITY/TOWN (acting as Creditor)	
Date, place and signature: _____	
SEPA Direct Debit Mandate	
Identifier of the Creditor: BE340874654321	
Mandate Reference: _____ (to be completed by the creditor)	
<i>By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.</i>	
BIC: _____	
Account number (IBAN): _____	
Date, location and signature: _____	
Type of Payment: <input type="checkbox"/> recurrent or <input type="checkbox"/> one-off	
IMPORTANT: (Space for company-specific text).	



5. Guidance on the Translation of Mandates

SDD mandate texts have been translated into all community languages and the translations have been subjected to local legal checks. Each banking community has also taken the decision on which language(s) are to be used. These translations are provided on the EPC website ([SDD Core](#) for the example under 3.2 and [SDD B2B](#) for the example under 4.2).

The objective is to ensure that only approved texts are used from one authorized source, thereby ensuring an appropriate level of clarity and certainty on this point. The EPC therefore recommends that only these translations are used in order to ensure an adequate level of quality to mandate translations. It is also recommended that when relevant, the country-specific translation is used in cases where the same language is used in different countries and there are different country-specific translations for the same language (e.g., French for France, Luxembourg, Switzerland and Monaco and French for Belgium).