EPC392-08 Version 4.0 18 September 2018



 $\mbox{ [\textbf{X}] Public } - \mbox{ [] Internal Use } - \mbox{ [] Confidential } - \mbox{ [] Strictest Confidence Distribution: N/A }$ 

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.

<u>Important note on the provision of the BIC on the SDD mandate:</u>

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.

Please note that as of the effectiveness date of the 2019 SDD rulebooks, if a Creditor Bank can support the acceptance and the processing of SDD collections from the Creditor containing an IBAN but not the related BIC, it is allowed to do so and to communicate this service to its customers. As a precaution, the Debtor should still provide the BIC of the PSP holding his/her payment account on the SDD Core or SDD B2B mandate. There can be Creditor Banks that are not able to provide an IBAN-only service for SDD collections in which a non-EEA SEPA country-based SDD scheme participant is involved.



### 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:

### **Mandatory attributes:**

- 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)
  - \* See Important note on the provision of the BIC on the SDD mandate in section 1

#### Additional attributes for information only:

- 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

Some attributes are optional in case SDD collections will take place between SDD scheme participants both located in an EEA SEPA country (e.g., for Address of the Debtor).

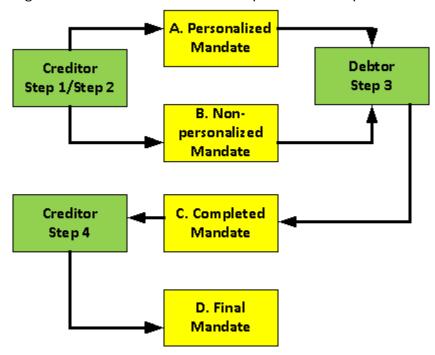
#### Note on the Unique Mandate Reference (UMR):

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 e.g., 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				
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):					
Street name and number:					
Postal code and city/town:					
BIC:					
Account number (IBAN):					
Type of Payment: ☐recurrent or ☐ one-off					
Date, location and signature:					



#### 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		

<u>Details regarding the underlying relationship between the Creditor and the Debtor – for information purposes only.</u>

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



# 3.2 <u>SEPA Direct Debit Mandate as Part of a Combined Form</u>

### 1. Portrait format

	SEPA Direct Debit Mandate	CREDITOR'S NAME &		
	Mandate reference - to be completed by the creditor	LOGO		
By signing this mandate for	Mandate reference - to be completed by the creditor  rm, you authorise (A) {NAME OF CREDITOR} to send instructions to your ba	ank to debit your account		
and (B) your bank to debit your account in accordance with the instructions from {NAME OF 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 name	Name of the debtor(s)			
Your address	Street name and number			
	Postal code City			
	Country			
Your account number	Account number - IBAN			
	BIC			
Creditor's name	Creditor name			
	Creditor Identifier			
	Sreet name and number			
	Postal code City			
	Country			
Type of payment	Recurrent payment or One-off payment			
City or town in which you are signing	Date D D	M M Y Y		
	Signature(s) Signatures			
Please sign here				
Note: Your rights regarding th	e above mandate are explained in a statement that you can obtain from your bar	ık.		
Dataile regarding the condent	to a relationship hat we are the Carolina and the Dahton for information awareness			
Debtails regarding the underly  Debtor identification code	ing relationship between the Creditor and the Debtor - for information purposes o	riiy.		
Person on whose behalf	Write any code number here w hich you w ish to have quoted by your bank			
payment is made	Name of the Debtor Reference Party; If you are making a payment in respect of an arrangement between and another person (e.g. where you are paying the other person's bill) please write the other person's rif you are paying on your own behalf, leave blank.			
	Identification code of the Debtor Reference Party			
	Name of the Creditor Reference Party: Creditor must complete this section if collecting payment on behalf	of another party.		
In respect of the contract	Identification code of the Creditor Reference Party			
and some some some some some some some some	Identification number of the underlying contract			
	Description of contract			



# 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 Deb 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	eted by the creditor)
By signing this mandate form, you authorise (A) the Creditor debit your account and (B) your bank to debit your account in a the Creditor. As part of your rights, you are entitled to a refu and conditions of your agreement with your bank. A refund must from the date on which your account was debited. Your rights a can obtain from your bank.	accordance with the instructions from und from your bank under the terms st be claimed within 8 weeks starting
BIC:	
Account number (IBAN):	
Date, location and signature:	
Type of Payment: ☐recurrent or ☐ one-off	
IMPORTANT: (Space for company-specific text).	



## 4. Specimen Forms for the SDD B2B Mandate

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

## 4.1 SDD B2B Mandate as a Stand-alone Form

### 1. Portrait format

Company Logo
Creditor Name
Creditor Identifier
Creditor Street Name and Number
Creditor Postal Code Creditor City
Creditor Country
SEPA Business-to-Business Direct Debit Mandate
By signing this mandate form, you authorise (A) {NAME OF 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 {NAME OF CREDITOR}.
This mandate is only intended for business-to-business transactions. You are not entitled to a refund from your bank after your account has been debited, but you are entitled to request your bank not to debit your account up until the day on which the payment is due. Please contact your bank for detailed procedures in such a case.
Mandate Reference: (To be completed by the Creditor)
Type of Payment: □recurrent or □ one-off
Debtor Identification: (To be completed by the Debtor)
Company Name:
Address:
Postcode: City:
Country:
Account number (IBAN):  _ _ _ _ _ _ _ _ _ _ _ _ _ _
Your bank BIC: I_I_I_I_I_I_I_I_I
Date:/ Place:
Name:
Signature(s):



# 2. Landscape format

CREDITOR NAME
Address
Post code and location
Phone – e-mail
Creditor I dentifier:
SEPA Business-to-Business Direct Debit Mandate
To be completed by creditor: Mandate reference:
TYPE OF PAYMENT:   recurrent -  one-off
By signing this mandate form, you authorise (A) $\{NAME\ OF\ CREDITOR\}$ to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from $\{NAME\ OF\ CREDITOR\}$ .
This mandate is only intended for business-to-business transactions. You are not entitled to a refund from your bank after your account has been debited, but you are entitled to request your bank not to debit your account up until the day on which the payment is due. Please contact your bank for detailed procedures in such a case.
UNDERSIGNED
Company name:
Street name and number:
Postcode and location:
Account number (IBAN):  _ _ _ _ _ _ _ _ _ _ _ _
BIC:  _ _ _ _ _
Date (day/month/year)://
Signature:
Location:



# 4.2 SDD B2B Mandate as Part of a Combined Form

:	SEPA Business-to-Business Direct Debit Mandate	CREDITOR'S NAME &		
	Mandate reference - to be completed by the creditor	LOGO		
By signing this mandate form, you authorise (A) {NAME OF 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 {NAME OF CREDITOR}.  This mandate is only intended for business-to-business transactions. You are not entitled to a refund from your bank after your account has been debited, but you are entitled to request your bank not to debit your account up until the day on which the payment is due.  Please contact your bank for detailed procedures in such a case.				
Your name	Name of the debtor(s)			
Your address	Street name and number			
	Postal code City			
Your account number	Country			
	Account number - IBAN			
Creditor's name	BIC			
oroakor o marrio	Creditor name			
	Creditor Identifier			
	Sreet name and number			
	Postal code City			
	Country			
Type of payment	Recurrent payment or One-off payment			
City or town in which you are signing	Location Date D D	M M Y Y		
	Signature(s)			
Please sign here				
Datails regarding the underlying	ng relationship between the Creditor and the Debtor - for information purposes only	,		
Details regarding the underlying re Debtor identification code	elationship between the Creditor and the Debtor - for information purposes only.			
Debtor identification code  Person on whose behalf	For business users: w rite any code number here w hich you w ish to have quoted by your bank.			
payment is made	Name of the Debtor Reference Party: If you are making a payment in respect of an arrangement betwee and another person (e.g. where you are paying the other person's bill) please write the other person's If you are paying on your own behalf, leave blank.			
	Identification code of the Debtor Reference Party			
Party on whose behalf the Creditor collects the payment	Name of the Creditor reference party: Creditor must complete this section if collecting payment on behalf	of another party .		
	Identification code of the Creditor Reference Party			
In respect of the contract	Identification number of the underlying contract			
	Description of contract			



#### 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).