

# Guidelines for the Appearance of Mandates for the SDD Core and SDD B2B Schemes

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European Payments Council

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## **1. Objective**

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 several 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 an 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 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 an SDD Core mandate and on an SDD B2B mandate:

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

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).

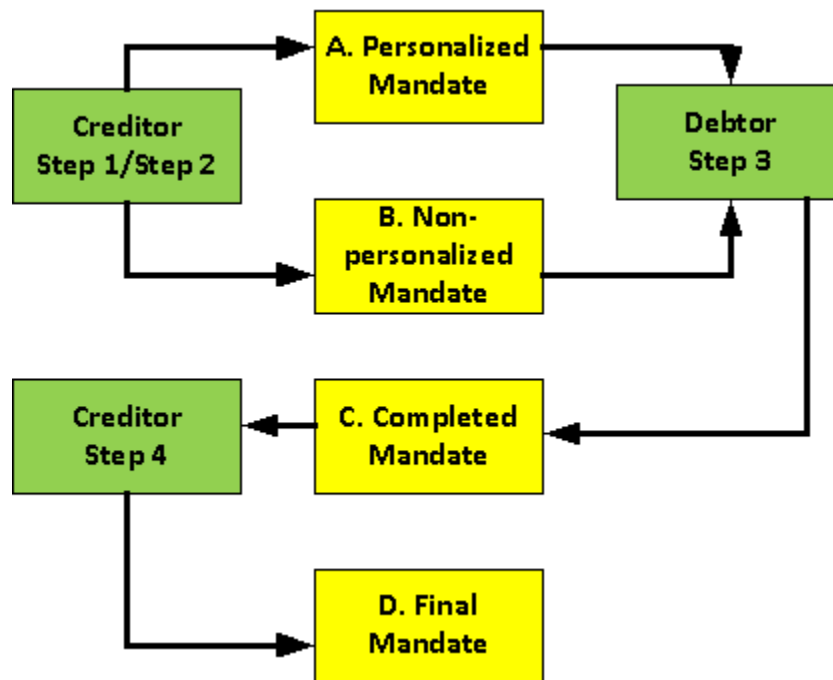
**Note on the Unique Mandate Reference (UMR):**

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. Enough 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.



## 2.6 The character set and maximum number of characters allowed for each mandate attribute

All mandate illustrations in this document DO NOT specify the exact permitted number of characters or the allowed numeric and/or alphanumeric character set for each mandate attribute.

The specifications covered in the applicable Customer-to-Bank Implementation Guidelines for each SDD scheme rulebook contain this very specific information.

## 3. Specimen Forms for the SDD Core Mandate

In this section, a few 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, COUNTRY**  
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: \_\_\_\_\_

Country: \_\_\_\_\_

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, COUNTRY**

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: \_\_\_\_\_

Country: \_\_\_\_\_

Account number (IBAN): \_\_\_\_\_

BIC: \_\_\_\_\_

Type of Payment:             recurrent        or         one-off

Date, location and signature: \_\_\_\_\_



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

SEPA Direct Debit Mandate

Creditor: **LOGO, COMPANY NAME, CITY/TOWN, COUNTRY**

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: \_\_\_\_\_

Country: \_\_\_\_\_

Account number (IBAN): \_\_\_\_\_

BIC: \_\_\_\_\_

Type of Payment:  recurrent or  one-off

Date, location and signature: \_\_\_\_\_

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**  
**COUNTRY**

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: \_\_\_\_\_

Country: \_\_\_\_\_

The payment of \_\_\_\_\_ EUR will be made by SEPA Direct Debit (see underneath) to the benefit of  
**NAME OF INSURANCE COMPANY, CITY/TOWN, COUNTRY** (acting as Creditor)

Date, place and signature: \_\_\_\_\_

### SEPA Direct Debit Mandate

Identifier of the Creditor: BE340874654321

**Mandate Reference:** \_\_\_\_\_ (to be completed by the Creditor)

*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.*

BIC: \_\_\_\_\_

Account number (IBAN): \_\_\_\_\_

Type of Payment:  recurrent or  one-off

Date, location and signature: \_\_\_\_\_

IMPORTANT: (Space for company-specific text).



## 4. Specimen Forms for the SDD B2B Mandate

In this section, a few 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

<b>Company Logo</b> <b>Creditor Name</b> <b>Creditor Identifier</b> <b>Creditor Street Name and Number</b> <b>Creditor Postal Code Creditor City</b> <b>Creditor Country</b>
<b>SEPA Business-to-Business Direct Debit Mandate</b> 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.
<b>Mandate Reference:</b> <i>(To be completed by the Creditor)</i> _____
Type of Payment: <input type="checkbox"/> recurrent    or <input type="checkbox"/> one-off <b>Debtor Identification:</b> <i>(To be completed by the Debtor)</i> Company Name: _____ Address: _____ Postcode: _____ City: _____ Country: _____ Account number (IBAN): _____ Your bank BIC: _____
Date: ____/____/____    Place: _____ Name: _____ Signature(s): _____



## 2. Landscape format

### CREDITOR NAME

Address

Post code and location

Country

Phone – e-mail

Creditor Identifier:

### SEPA Business-to-Business Direct Debit Mandate

**To be completed by creditor:** Mandate reference: \_\_\_\_\_

**TYPE OF PAYMENT:**  recurrent      or       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: \_\_\_\_\_

Country: \_\_\_\_\_

Account number (IBAN): \_\_\_\_\_

BIC: \_\_\_\_\_

Date (day/month/year): \_\_/ \_\_/ \_\_\_\_

Signature:

Location:



**4.2 SDD B2B Mandate as Part of a Combined Form**

	<b>SEPA Business-to-Business Direct Debit Mandate</b> <div style="border: 1px solid black; width: 100%; height: 15px; margin: 5px 0;"></div> <small>Mandate reference - to be completed by the creditor</small>	<b>CREDITOR'S NAME &amp; LOGO</b>						
<p>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.</p>								
Your name	<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Name of the debtor(s)</small>							
Your address	<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Street name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Postal code</small> <span style="margin-left: 100px;"><small>City</small></span> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Country</small>							
Your account number	<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Account number - IBAN</small> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>BIC</small>							
Creditor's name	<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Creditor name</small> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Creditor Identifier</small> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Sreet name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Postal code</small> <span style="margin-left: 100px;"><small>City</small></span> <div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Country</small>							
Type of payment	Recurrent payment <input type="checkbox"/> or One-off payment <input type="checkbox"/>							
City or town in which you are signing	<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 2px;"></div> <small>Location</small>	Date <table style="display: inline-table; border-collapse: collapse;"><tr><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">D</td><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">D</td><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">M</td><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">M</td><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">Y</td><td style="border: 1px solid black; width: 15px; height: 15px; text-align: center;">Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			
Please sign here	<div style="border: 1px solid black; width: 100%; height: 25px;"></div>							

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

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

Debtor identification code Debtor identification code  
For business users: write any code number here which you wish to have quoted by your bank.

Person on whose behalf payment is made Name of the Debtor Reference Party: If you are making a payment in respect of an arrangement between {NAME OF CREDITOR} and another person (e.g. where you are paying the other person's bill) please write the other person's name here. 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 the language(s) 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).