

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

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Table of Contents

1.	Objective	3
2.	Guidance on the Data Elements to be Included on the Mandate.....	4
2.1	The data elements present on the mandate form	4
2.2	The basic process steps to complete the mandate form	5
2.3	The physical format of the mandate form.....	5
2.4	The minimum dimensions of the mandate	5
2.5	The legal wording on the mandate form	5
2.6	Character set and maximum number of characters allowed for each mandate attribute	6
3.	Specimen Forms for the SDD Core Mandate	7
3.1	SDD Core Mandate as a Stand-alone Form	7
3.2	SEPA Direct Debit Mandate as Part of a Combined Form	10
4.	Specimen Forms for the SDD B2B Mandate	12
4.1	SDD B2B Mandate as a Stand-alone Form.....	12
4.2	SDD B2B Mandate as Part of a Combined Form.....	14
5.	Guidance on the Translation of Mandates	15



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 notes

Provision of the BIC on the SDD mandate:

The delivery of the BIC of the Debtor PSP in SDD collections is optional when both the Creditor PSP and the Debtor PSP 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 PSP in SDD collections remains mandatory when the Creditor PSP or the Debtor PSP 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 PSP 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 PSPs 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.

Field foreseen for the IBAN of the Debtor:

Creditors cannot by default provide the Debtor with a concrete country code (e.g., **BE**.....-.....-.....) in the foreseen IBAN field for the payment account of the Debtor in their paper-based or electronic mandate templates. This is not compliant with EU legislation as it could discriminate the use of IBANs issued by PSPs based in another SEPA country.



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' ('AT')) and the mandatory legal text to be mentioned on an SDD Core mandate and on an SDD B2B mandate:

<u>Mandatory attributes:</u>	<u>Additional attributes for information only:</u>
<ul style="list-style-type: none"> • M001 Unique Mandate reference • P001 Name of the Debtor • P005 Address of the Debtor* • Postal code/city of the Debtor* (part of P005) • Debtor's country of residence (part of P005) • D001 Debtor's account number (IBAN) • D002 The BIC code of the Debtor PSP** • E001 Creditor company name • E005 Creditor's identifier • E004 Creditor's address street and number • Creditor's postal code and city (part of E004) • Country of the Creditor (part of E004) • M006 Type of payment (only the values 'one-off' and 'recurrent' are allowed) • M008 Date and location of signing the Mandate • M009 Signature(s) of the Debtor(s) <p><i>* Only mandatory when the Creditor PSP or the Debtor PSP is located in a non-EEA SEPA country or territory.</i></p> <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"> • P004 Debtor identification code • P006 Name of the Debtor Reference Party • P007 Identification code of the Debtor Reference Party • E007 Name of the Creditor Reference Party • E010 Identification code of the Creditor Reference Party • M003 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).

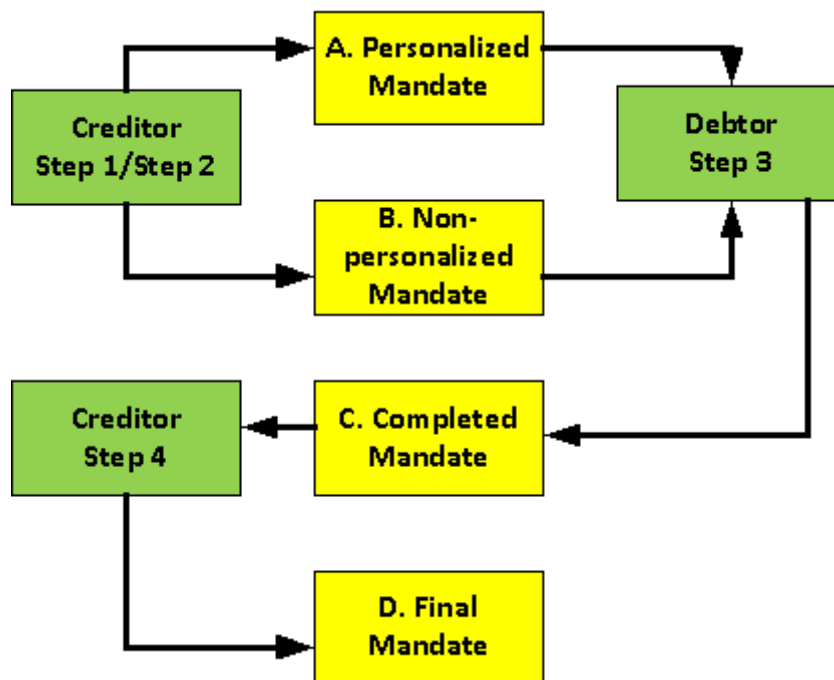


Note on the Unique Mandate Reference (UMR):

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. 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.



Note: The legal text of the heading of the mandate makes a reference to the {NAME OF CREDITOR}. As the mandatory mandate attribute "Creditor's Name" already contains the concrete name of the creditor, the legal wording of the heading of the mandate may also refer to the respective mandate attribute or the term "creditor".

2.6 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-PSP 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 format¹

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): _____

Country: _____

Account number (IBAN): _____

BIC: _____

Type of Payment: ☐ recurrent or ☐ one-off

Date, location and signature: _____

¹ This illustration can only be used if both the Creditor PSP and the Debtor PSP **both** are in an EEA country or territory. If not, then the address fields for the Debtor must be present on the mandate form.



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, 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):



3.2 SEPA Direct Debit Mandate as Part of a Combined Form

1. Portrait format

SEPA Direct Debit Mandate		CREDITOR'S NAME & LOGO
<div style="border: 1px solid black; width: 100px; height: 15px; margin: 0 auto;"></div> <small>Mandate reference - to be completed by the creditor</small>		
<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}. 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.</p>		
Your name	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Name of the debtor (s)</small>	
Your address	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Street name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Postal code City</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Country</small>	
Your account number	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Account number - IBAN</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>BIC</small>	
Creditor's name	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Creditor name</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Creditor identifier</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Street name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Postal code City</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></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;"></div>	Date <div style="border: 1px solid black; width: 100%; height: 15px;"></div>
Please sign here	<div style="border: 1px solid black; width: 100%; height: 40px;"></div>	
<small>Note: Your rights regarding the above mandate are explained in a statement that you can obtain from your bank.</small>		
Details regarding the underlying relationship between the Creditor and the Debtor - for information purposes only.		
Debtor identification code	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Write any code number here which you wish to have quoted by your bank</small>	
Person on whose behalf payment is made	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Name of the Debtor Reference Party: If you are making a payment in respect of an arrangement between yourself or company 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.</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification code of the Debtor Reference Party</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Name of the Creditor Reference Party: Creditor must complete this section if collecting payment on behalf of another party.</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification code of the Creditor Reference Party</small>	
In respect of the contract	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification number of the underlying contract</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification of contract</small>	



2. Landscape format²

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: _____

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).

² This illustration can only be used if both the Creditor PSP and the Debtor PSP **both** are in an EEA country or territory. If not, then the address fields for the Debtor must be present on the mandate form.



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

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): _____

BIC: _____

Date: ____/____/____ Place: _____

Name: _____

Signature(s):



2. Landscape format³

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: _____

Country: _____

Account number (IBAN): _____

BIC: _____

Date (day/month/year): __/ __/ ____

Signature:

Location:

³ This illustration can only be used if both the Creditor PSP and the Debtor PSP **both** are in an EEA country or territory. If not, then the address fields for the Debtor must be present on the mandate form.



4.2 SDD B2B Mandate as Part of a Combined Form

	SEPA Business-to-Business Direct Debit Mandate <div style="border: 1px solid black; width: 100px; height: 15px; margin: 0 auto;"></div> <small>Mandate reference - to be completed by the creditor</small>	CREDITOR'S NAME & LOGO
<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}.</p> <p>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;"></div> <small>Name of the debtor(s)</small>	
Your address	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Street name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Postal code City</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Country</small>	
Your account number	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Account number - IBAN</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>BIC</small>	
Creditor's name	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Creditor name</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Creditor identifier</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Street name and number</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Postal code City</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></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;"></div> <small>Location</small>	Date <div style="border: 1px solid black; width: 100px; height: 15px; display: flex; align-items: center;"> <div style="width: 25px; text-align: center;">D</div> <div style="width: 25px; text-align: center;">D</div> <div style="width: 25px; text-align: center;">M</div> <div style="width: 25px; text-align: center;">M</div> <div style="width: 25px; text-align: center;">Y</div> <div style="width: 25px; text-align: center;">Y</div> </div>
Signature(s)		
Please sign here	<div style="border: 1px solid black; width: 100%; height: 30px;"></div>	

Details regarding the underlying relationship between the Creditor and the Debtor - for information purposes only. <i>Details regarding the underlying relationship between the Creditor and the Debtor - for information purposes only:</i>	
Debtor identification code <small>Debtor identification code</small>	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>For business users: write any code number here which you wish to have quoted by your bank.</small>
Person on whose behalf payment is made	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>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.</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification code of the Debtor Reference Party</small>
Party on whose behalf the Creditor collects the payment	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Name of the Creditor reference party: Creditor must complete this section if collecting payment on behalf of another party.</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification code of the Creditor Reference Party</small>
In respect of the contract	<div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Identification number of the underlying contract</small> <div style="border: 1px solid black; width: 100%; height: 15px;"></div> <small>Description of contract</small>



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 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).