



## **e-Mandates Related to the SEPA Core Direct Debit Scheme**

### **Service Description**

Abstract	This document is the Service Description of e-Mandates as an optional feature complementing the SEPA Core Direct Debit Scheme.
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## 0 INTRODUCTION

The SDD Scheme has been designed to be capable of evolution to permit the development of features to satisfy future needs. Work has been undertaken to add to the Core Scheme, mandates created through the use of electronic channels (called ‘e-Mandates’). SDD mandates issued under the rules of the Core SDD Scheme are referred to in this document as ‘paper mandates’.

The global plan for the development of the e-Mandate feature defines the following deliverables:

1. A service description of an e-Mandate solution to become part, in a later phase, of an appropriate Rulebook.
2. Appropriate UNIFI (ISO 20022) XML message standards for e-Mandate messages.
3. Inter-bank transport layer standards to cover rules for issues such as guaranteed delivery, authentication, data integrity, etc. (‘EPC e-Operating Model’).

This document contains the service description, mentioned under 1 above, for issuing, amendment and cancellation of e-Mandates. The text refers to the Core SDD Scheme and the related Rulebook version 3.1. It uses the same structure as the Rulebook in terms of content of the sections (vision, nature of the scheme, actors, definition of e-mandate, definition of collections, processes, process-steps, datasets, attributes).

This document does not include rules regarding the non-payment-business aspects of e-Mandates, such as:

- UNIFI (ISO 20022) XML standards for messages to be used in the connections and communications between the Creditor and the Debtor Bank and the service providers
- the standards for the EPC e-Operating Model under development, covering aspects such as guaranteed delivery, non repudiation of emission/reception, authentication of sender, data integrity, encryption, compression
- a governance model and the roles/responsibilities of the service providers
- adherence and acceptance of service providers
- contractual relations between the service providers and the contracting banks.

## 1 INCLUSION OF E-MANDATES IN THE CORE SDD SCHEME.

### 1.1 Scope of this document

The e-Mandate Task Force (EMTF) of the SPS WG came to the conclusion that adding the e-Mandate facilities to the Core SDD Scheme does not automatically result in the creation of a new Scheme, but adds an important optional feature to the existing Scheme. The proposal is to limit the scope of the e-Mandate feature to the additional processes for **issuing, amendment and cancellation** of a Mandate in an electronic way, part of the SEPA Core SDD Scheme. The option retained (see section 1.9) to accept mixed processes by allowing amendments and cancellations of paper mandates through electronic channels together with cancellations of electronic mandates through a paper channel, is in favour of keeping the e-Mandate feature as an integral part of the Core SDD Scheme.

The SEPA e-Mandate UNIFI (ISO 20022) XML Standards and the EPC e-Operating Model will also become a binding supplement to the e-Mandate rules. They are referred to in this document as “SEPA e-Mandate Standards”.

### 1.2 Definition of the e-Mandate feature

The e-Mandate process is an optional feature complementing the SEPA Core SDD Scheme. This process will allow Debtors and Creditors to agree on mandates in a fully electronic way. **Issuing, amendment and cancellation** of e-Mandates must be possible in an electronic way. In addition, the Debtor Bank has an important role in validation. This will allow the complete avoidance of paper administration in the mandate flow, while the collection process stays the same as in the existing Core SDD Scheme.

### 1.3 Objectives of the e-Mandate feature

The Core SDD Scheme provides the possibility to use a paper document as the support for making a SDD Mandate agreement between a debtor and a creditor. This is the traditional way of making agreements, with the overall accepted handwritten signature as a way to confirm the debtor’s agreement with the mandate content. The more and more widespread use of electronic channels, create an environment where creditors are requesting the use of such channels for the issuing of SDD mandates as a part of e-business, and where debtors are willing to use such channels for signing SDD mandates. The creditor has the advantage of receiving an e-Mandate, saving the work of dematerialisation and storing of a paper document.

#### 1.3.1 Advantages for and Expectations of Creditors

The inclusion of the new possibility for creation of e-Mandates brings new advantages to the Creditors:

- a. The solution allows fully automated end to end processing of e-Mandates, for issuing, amendment and cancellation of such mandates.
- b. The e-Mandate is given in a secured way
- c. The confirmation of the account access right of the Debtor

- d. The use of a standardised practice for issuing, amendment and cancellation of e-Mandates without facing local technical or organisational barriers
- e. Allow automatic storage and retrieval of e-Mandate data.

### **1.3.2 Advantages for and Expectations of Debtors**

The inclusion of the new possibility for creation of e-Mandates brings new advantages to the Debtors:

- a. The Debtor avoids the inconvenience of printing, signing and mailing a paper form to the Creditor by using a full electronic process
- b. The e-Mandate facility is based on secure, widely used Online Banking services of the Debtor Bank.
- c. The Debtor can re-use his user experience of his Online Banking service of his Bank. No additional means are necessary.

### **1.3.3 Advantages for and Expectations of Banks**

The inclusion of the new possibility for creation of e-Mandates brings new advantages to the Banks:

- a. Debtor Banks can leverage investments already made in Online Banking infrastructure with limited adaptations
- b. Debtor Banks can offer additional services to their customers in the area of e-Mandate management based on the e-Mandate related information received in an electronic way through the requested validation service
- c. Debtor Banks and Creditor Banks can increase the commercial attractiveness of the Core SDD Scheme.
- d. Creditor Banks can offer additional services to their customers in the area of e-Mandate management

## **1.4 Changes in the nature of the Scheme**

The inclusion of e-Mandates in the Scheme allows Creditors and Debtors on an optional base to fully eliminate the paper handling of mandates. This applies for the issuing, amendment and cancellation process and for the storage obligations for the Creditor afterwards.

## **1.5 The Actors in the Scheme**

The actors are the same as in the Core Scheme. The operation of the Scheme involves new parties indirectly:

- **Providers of routing services:** Providers offer this service, in agreement with and on behalf of Creditor Banks, for giving access, by Creditors, to validation services made available by Debtor Banks for the validation of e-Mandates initiated by Debtors through the electronic channels of Creditors. Creditor Banks may provide these routing services themselves.

- Providers of validation services:** Providers offer this service in agreement with and on behalf of Debtor Banks for validation of e-Mandate proposals initiated by Debtors through the electronic channels of Creditors and the routing services offered by Creditor Banks. Debtor Banks may provide these validation services themselves.

## 1.6 The Four Corner Model

The four corner model described in the Core SDD Scheme Rulebook is completed with new parties, the providers of routing services and/or validation services. The lines identified by red numbers refer to the relations already part of the four corner model as described in the Core SDD Rulebook.

These new parties will be bound by a number of new specific relationships:

- (1) As applicable, between a **Creditor Bank** not offering the routing service on its own and any **Routing Service Provider (A)**. The new service providers only have a contractual relation with the contracting/instructing bank. Provisions for these relationships are not governed by the Scheme.
- (2) As applicable, between a **Debtor Bank** not offering the routing service on its own and any **Validation Service Provider (B)**. The new service providers only have a contractual relation with the contracting/instructing bank. Provisions for these relationships are not governed by the Scheme.

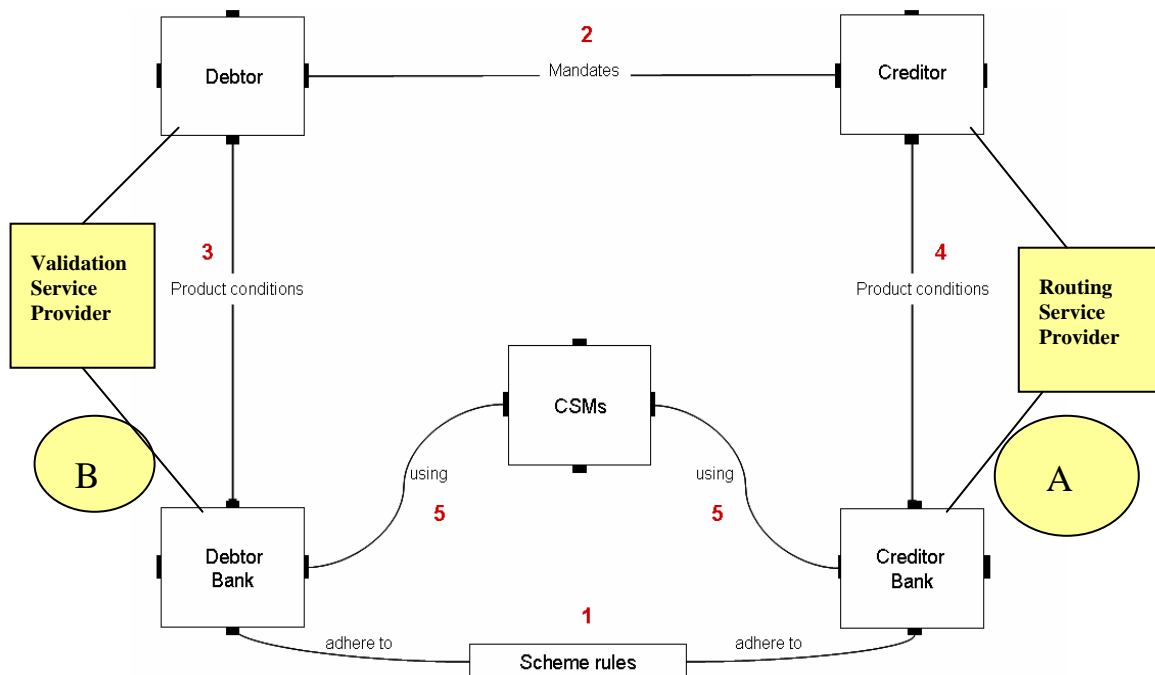


Figure 1: Four corner model: the actors and the new parties, the services providers

This implies that the potential damages resulting from errors in the service delivery by such a Service Provider is a risk for the Creditor Bank (in the case of the routing service) or the Debtor Bank (in the case if the validation service). It means that the Bank having such a contractual relation with a service provider, may have a claim on the service provider, but this is out of scope of the scheme.

## 1.7 The Mandate

### 1.7.1 Definition of a Mandate in general (Rulebook v3.1 extract section 4.1)

“The Mandate is the expression of authorisation and consent given by the Debtor to the Creditor to allow such Creditor to initiate Collections for debiting the specified Debtor’s account and to allow the Debtor Bank to comply with such instructions, in accordance with the Rulebook.”

### 1.7.2 Mandates issued through electronic channels (‘e-Mandates’)

The process for issuing, amendment and cancellation of e-Mandates is optional for banks being a Participant in the Core SDD Scheme in the role of Debtor Bank. These Participants may choose to act as Debtor Bank, as Creditor Bank, or in both roles, for offering the e-Mandate related services. Creditors are free to use this process, when offered by the Creditor Bank. Debtors are free to use this process, when offered by the Debtor Bank and by the Creditor involved in the e-Mandate to be issued.

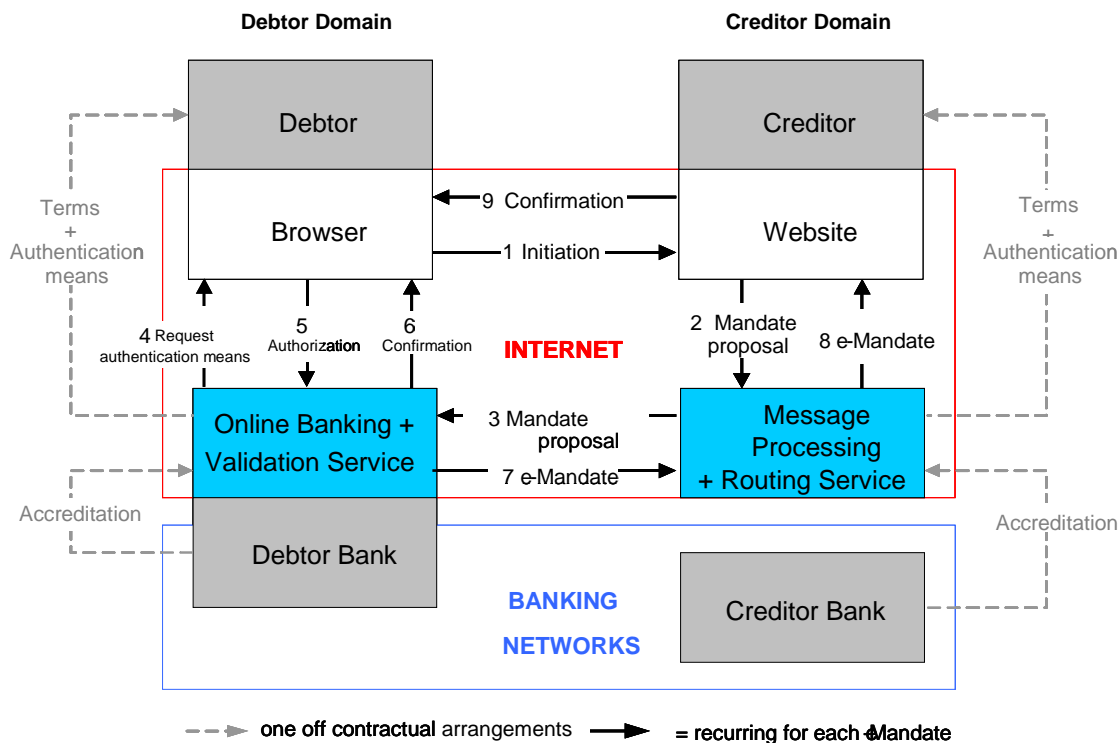


Figure 2: Operational model – e-Mandate process

This section only describes the normal process flow, deviations from the normal flow for any reason are described in sections 1.10.1 to 1.10.3. Complementary rules for amendment and cancellation are described in section 1.7.3.

For issuing an e-Mandate, the Debtor must use (1) an electronic channel offered by the Creditor for the completion of an e-Mandate proposal by entering the e-Mandate data elements required.

After a first approval of the e-Mandate proposal by the Creditor, the Creditor submits (2) the e-Mandate proposal through a routing service to the validation service (3) of the Debtor Bank selected by the Debtor for the validation of the correct use of the Debtor's authentication means and the access right of the legitimate owner of the authentication means to the account specified.

At this stage, the Debtor and the Creditor are not allowed any more (2) to change the data of the e-Mandate proposal. If late changes are necessary, an amendment of the originated e-Mandate must be initiated by the Debtor.

The routing service is supplied to the Creditor by the Creditor Bank or by one or more routing service provider(s) acting on behalf of the Creditor Bank. The Creditor and the Creditor Bank should have an agreement on the conditions for use of routing service(s).

The Debtor is routed directly by the routing service from the Web Site of the Creditor to the validation service (3) window offered by the selected Debtor Bank to the Debtor (4). The Debtor Bank offers the validation service for e-Mandates itself or through a validation service provider acting on behalf of the Debtor Bank.

The Debtor must be the account holder, or a person in possession of a form of authorisation (such as a power of attorney) completed by the necessary technical means, to be authorised to give consent as a Debtor for e-Mandates for debiting the account identified through these means. The term 'means' is used here in line with the term 'Payment Instrument' used in the Directive 2007/64/EC for Payments Services in article 4 23. The Debtor must identify and authenticate (5) himself according to the instructions received from the Debtor Bank. The Debtor authorises the e-Mandate proposal. The Debtor Bank defines and provides the authentication means to be used by the Debtors. The Debtor Bank and the Debtor should have an agreement on the conditions for use of the means for authentication and the related validation service.

After a successful validation of the authentication means and the account access right, the Debtor Bank confirms (6) this result to the Debtor and to the Creditor. The Debtor is routed back directly (8) to the Web Site of the Creditor through the intermediary of the initial routing service (7).

The Debtor is not allowed any more at this stage to change his acceptance on the e-Mandate proposal, as the validation service executed by the Debtor Bank refers to the e-Mandate proposal as presented in step (4). If from this point onwards changes are necessary, an amendment of the originated e-Mandate must be initiated by the Debtor. The Creditor acknowledges receipt of the e-Mandate and confirms this to the Debtor (9), in case of positive validation by the Debtor Bank.

The channels accepted are determined by the Creditor and can be amongst the following:

- The Creditor gives access to his Web Site and/or a Web Site hosting the Creditor.
- Any other equivalent electronic channel offering a security level considered sufficient by the Creditor Bank and accepted in the E-Transactions Technical Guidelines document.



The connection of the e-Mandate completion on the Creditor's Web-site to the validation service offered by the Debtor Bank is realised in real-time, including all the steps mentioned above.

The e-Mandate electronic data must be stored intact by the Creditor as long as the e-Mandate exists, according to national legal requirements. After cancellation, the e-Mandate data must be stored by the Creditor according to the applicable national legal requirements for a period as a minimum as long as the Refund period for an Unauthorised Transaction.

The e-Mandate validation related electronic data must be stored intact by the Debtor Bank as long as the e-Mandate exists, according to national legal requirements. After cancellation, the e-Mandate validation related data must be stored by the Debtor Bank according to the applicable national legal requirements for a period as a minimum as long as the Refund period for an Unauthorised Transaction.

After the acceptance of the e-Mandate, the Creditor must forward the Mandate-related data to the Creditor Bank (1), along with each recurrent SEPA Direct Debit Collection and with the one-off Collection. The Mandate-related data must be transmitted (2, 3) by the Creditor Bank to the Debtor Bank in electronic form as part of each Collection in one single flow, using a selected CSM.

The Debtor Bank may choose to offer AOS to the Debtor based on the Mandate content received on request at the validation phase. The Creditor Bank may also choose to offer AOS to the Creditor based on the Mandate content.

### **1.7.3 Mandate amendments and Mandate cancellations through electronic channels offered by the Creditor**

An amendment by the Debtor of an e-Mandate may be executed only by using an electronic channel offered by the Creditor, except when the electronic channel and/or the authentication means would not be available any more. Mixing paper channels and electronic channels in the life cycle of a Mandate would create a major problem due to the differences in the liability of the Debtor Bank resulting from the validation service executed.

An amendment by the Creditor of an e-Mandate is a matter between the Creditor and the Debtor and the process is out of scope of the e-Mandate service description.

A cancellation by the Debtor of an e-Mandate should be executed by preference through an electronic channel offered by the Creditor, but cancellation through any other channel is allowed, as the rights of the Debtor to cancel a Mandate should not be limited by the availability of a specific channel and the necessary validation service needed for cancelling the e-Mandate through an electronic channel.

A cancellation by the Creditor of an e-Mandate is a matter between the Creditor and the Debtor and the process is out of scope of the e-Mandate service description.

The use of the electronic channels, offered by the Creditor for issuing, amendment and cancellation of e-Mandates, is allowed by the Scheme for amendment or cancellation of existing paper mandates. It is a decision of the Creditor to offer this service as an optional or as a mandatory channel for making mandate amendments and/or cancellations for existing mandates by all or some of the Debtors. Debtors are free to use this service for amendment or cancellation of Mandates when offered by the Creditor.

## **1.8 Business and Operational Rules**

### **1.8.1 Time-lines for the Collections**

The time-lines of the Core SDD Scheme Collection process are maintained.

### **1.8.2 Collections**

Compared with the rules for the Core SDD Scheme under paper Mandates, the following rules differ for Collections under e-Mandates (possibly in sections 4.2, 4.3, 4.4, 4.6.4 of the Rulebook):

#### **Refund claims during the eight weeks after the debit date:**

In the Core SDD Scheme under paper Mandates, the rules for handling refund claims made by the Debtor, during the eight weeks period after debit date, is identical for authorised transactions (the disagreement of the Debtor relates to the collection) and for unauthorised transactions (the disagreement of the Debtor relates to the statement that no consent was given for authorising the collections).

For e-Mandates, the process during the eight weeks period is identical to the process for the Core Scheme with paper Mandates: all claims are accepted by the Debtor Bank, the Debtor is refunded, the Debtor Bank recovers the refund from the Creditor Bank, who recovers from the Creditor and it is up to the Creditor to solve any further dispute directly with the Debtor.

#### **Refund claims for unauthorised transactions (after the eight weeks after the debit date until 13 months after the debit date):**

As in the procedure described in the Core SDD Scheme with paper Mandates, the Debtor Bank must examine the claim (see PT-04.21), but in the case of e-Mandates the aspect of the validation executed for the given e-Mandate needs to be examined.

This examination can result in three results:

1. The claim of the Debtor may be **rejected** by the Debtor Bank, when the claim is based on the absence of consent by the Debtor, and when the Debtor Bank concludes that this absence results from a negligence/error of the Debtor, which is considered as a liability of the Debtor, according to the terms and conditions agreed between the Debtor bank and the Debtor.

2. The Refund claim is **accepted**, and the Debtor Bank takes the loss for the Refund, when the absence of consent results from a negligence/error of the Debtor Bank. No recovery from the Creditor Bank can be initiated, as a positive validation was given to the Creditor, due to errors made by the Debtor Bank.
3. In all other cases, where the claim is based on another reason than the absence of consent resulting from an negligence/error by the Debtor or by the Debtor Bank, the claim of the Debtor is **accepted** by the Debtor Bank for further handling. The Debtor Bank initiates the normal procedure for refund of an unauthorized transaction as in the Core SDD Scheme with paper Mandates (PT-04.21) and the following steps. After having received elements from the Creditor, the Debtor Bank decides (see PT-04.24) to accept the claim or to reject the claim as in the Core SDD Scheme.

## 1.9 Process Descriptions

The following new processes are added to the Scheme:

<b>PR-07</b>	Issuing of the e-Mandate
<b>PR-08</b>	Amendment of the e-Mandate
<b>PR-09</b>	Cancellation of the e-Mandate

### 1.9.1 Amendment of a paper Mandate (PR-02)

Paper Mandates may be amended by the Debtor according to the rules of the Core SDD Scheme Rulebook, or through an optional electronic channel offered by the Creditor in combination with a validation service offered by the Debtor Bank as described in this service description. In case of use of an electronic channel, the process steps are the same as for the amendment of an e-Mandate (PR-08).

### 1.9.2 Cancellation of a paper Mandate (PR-03)

Paper Mandates may be cancelled by the Debtor according to the rules of the Core SDD Scheme Rulebook, or through an optional electronic channel offered by the Creditor in combination with a validation service offered by the Debtor Bank as described in this service description. In case of use of an electronic channel, the process steps are the same as for the cancellation of an e-Mandate (PR-09).

### 1.9.3 Issuing of the e-Mandate (PR-07)

This process for issuing an e-Mandate is handled between the Creditor, the Debtor, the Debtor Bank (validation service provider) and the Creditor Bank (routing service provider). This process is optional for all Actors involved in the issuing of e-Mandates.

- PT-07.01** The Debtor uses an electronic channel made available by the Creditor for the completion of an e-Mandate proposal.
- PT-07.02** After acceptance by the Creditor of the content of the proposal made by the Debtor, the Creditor submits the e-Mandate through a routing service to the Debtor Bank.
- PT-07.03** The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.
- PT-07.04** The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.
- PT-07.05** The Creditor acknowledges receipt of the e-Mandate and sends the information on the e-Mandate to the Creditor Bank, as part of each Collection, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).
- PT-07.06** After PT-07.04 or after PT-07.05, the Debtor Bank may (optionally) use this information for offering AOS to the Debtor.

#### **1.9.4 Amendment of the e-Mandate (PR-08)**

If the Debtor wants, for an existing e-Mandate, to replace the account to be debited by an account hold by another bank, he must cancel the e-Mandate in the existing Debtor Bank, and issue a new Mandate in the new Debtor Bank. This issuing process must identify the Mandate to the Creditor as a Mandate moved from the former Debtor Bank to another Debtor Bank. The Debtor can issue this Mandate according to the rules of the Core SDD Scheme Rulebook or as an e-Mandate, using one of the channels offered by the Creditor.

If the Debtor wants to replace the account to be debited by another account hold in the same Debtor Bank, he must initiate an amendment of the e-Mandate through an electronic channel offered by the Creditor.

When the Creditor wants to amend the e-Mandate, the amendment must be handled between the Creditor and the Debtor. This process is out of scope of the service description.

Paper Mandates may also be amended by the Debtor through an optional electronic channel offered by the Creditor in combination with a validation service offered by the Debtor Bank as described in here.

- PT-08.01** The Debtor uses an electronic channel made available by of the Creditor for the completion of the proposal for the Mandate amendment.
- PT-08.02** After acceptance by the Creditor of the content of the proposal for amendment made by the Debtor, the Creditor submits the e-Mandate amendment through a routing service to the Debtor Bank.
- PT-08.03** The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.
- PT-08.04** The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.
- PT-08.05** The Creditor acknowledges receipt of the e-Mandate amendment and sends the information on the e-Mandate to the Creditor Bank, as part of each Collection, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).
- PT-08.06** After PT-08.04 or after PT-08.05, the Debtor Bank may (optionally) use this information for offering AOS to the Debtor (while respecting the normal time-cycle for recurrent Collections).

#### **1.9.5 Cancellation of the e-Mandate (PR-09)**

The use of an electronic process for cancellation of an e-Mandate is recommended for all Actors involved. The Creditor may also accept the cancellation of an e-Mandate through a process in accordance with the Core SDD Scheme rulebook.

The Debtor may cancel an e-Mandate electronically or through a process in accordance with the Core SDD Scheme rulebook.

- PT-09.01** The Debtor may use an electronic channel made available by of the Creditor for the completion of the Mandate cancellation.
- PT-09.02** After acceptance by the Creditor of the content of the cancellation made by the Debtor through an electronic channel, the Creditor may submit the e-Mandate cancellation through a routing service to the Debtor Bank.
- PT-09.03** The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.
- PT-09.04** The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.
- PT-09.05** The Creditor acknowledges receipt of the e-Mandate cancellation and sends the information on the e-Mandate cancellation to the Creditor Bank, as part of the last Collection if a Collection is still to be made after the cancellation, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).
- PT-09.06** After PT-09.04 or after PT-09.05, the Debtor Bank may (optionally) use this information for offering AOS to the Debtor.

## 1.10 Description of the new Process Steps

### 1.10.1 Issuing of the e-Mandate (PR-07)

PT-07.01 – The Debtor uses an electronic channel made available by of the Creditor for the completion of an e-Mandate proposal.

**Description** The initiative to issue an e-Mandate may be taken either by the Creditor or by the Debtor. The Debtor may decide to use this service for issuing an e-Mandate, when the service is offered by the Creditor and by the Debtor Bank.

The Creditor offering the e-Mandate service must make clear instructions available to Debtors for the use of the electronic channels for the issuing, amendment and cancellation of an e-Mandate. The Creditor must ensure that this e-Mandate submission process contains the mandatory legal wording and that the mandatory set of information is completed by the Debtor in line with the rules underneath.

A Debtor Bank offering the e-Mandate service to its Debtors must make clear instructions available to the Debtors for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The Debtor must complete the mandatory information on the e-Mandate template presented by the Creditor through an electronic channel. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate. The Creditor must complete the template presented to the debtor with the data already available/known to the Creditor.

If the Creditor does not have the need to use the attributes “AT-38 The name of the Creditor reference party”, “AT-39 The identification code of the Creditor Reference party”, AT-15 The name of the Debtor Reference party and AT-37 The identification code of the Debtor Reference Party, he does not need to present these attributes in the template based on DS-01.

The following data must be completed by the different parties in the e-Mandate template based on the layout presented in DS-01:

a. By the Creditor:

- 20 The identification code of the SEPA Direct Debit Scheme, represented by the wording ‘SEPA Direct Debit Mandate’
- 01 The unique Mandate reference
- 02 The identifier of the Creditor
- 03 The name of the Creditor
- 05 The address of the Creditor
- 38 The name of the Creditor reference party (optional)
- 39 The identification code of the Creditor Reference party (optional)

b. By the Debtor:

- 14 The name of the Debtor
- 09 The address of the Debtor
- 27 Debtor identification code (optional)
- 15 The name of the Debtor Reference party (optional)
- 37 The identification code of the Debtor Reference Party (optional)
- 07 The account number (IBAN) of the account of the Debtor to be debited
- 13 The BIC code of the Debtor Bank
- 24 The reason for ‘Amendment/Replacement of the account in another Bank’ of the Mandate (in the case that the issuing of the e-Mandate results from a Debtor moving the account to be debited for an existing Mandate to another Debtor Bank)
- The box at the bottom of the illustration in figure 12 in the same section for placing the signature(s), must be replaced by a box where the Debtor is invited to confirm that he agrees with the proposal (in PT-07.03)
- It should also be mentioned that, after the Debtor having ticked this box, no further changes may be made to the e-Mandate proposal.

c. By the Creditor or the Debtor (depends on the party making the choice as part of the logic of the underlying business contract)

- 08 The identifier of the underlying contract
- 21 The Transaction Type (only the values ‘one-off’ or ‘recurrent’ are allowed)

The Mandate process is standardised in content but not in the detailed layout of the template and not in the detailed definition of the content of the successive steps.

<b>Starting day/time</b>	At the initiative of the Debtor, by using the channel made available by the Creditor.
<b>Closing day/time</b>	Immediately after the starting time (instantly ).
<b>Information Output</b>	The e-Mandate proposal (electronic).

PT-07.02 – After acceptance by the Creditor of the content of the proposal made by the Debtor, the Creditor submits the e-Mandate through a routing service to the validation service of the Debtor Bank.

<b>Description</b>	<p>The Creditor must submit the e-Mandate proposal through an electronic connection to the Debtor Bank selected by the Debtor. The Creditor must do this by using a routing service made available by a Creditor Bank to connect to the validation service of the selected Debtor Bank.</p> <p>Information on the Participants in the Scheme accepting the e-Mandate feature in the role of Debtor Bank and/or in the role of Creditor Bank, should be made available by CSMs or other providers of such information.</p>
<b>Starting day/time</b>	After PT-07.01 in real time connection.
<b>Closing day/time</b>	Instantly after the starting time.
<b>Information Input</b>	The e-Mandate proposal template.
<b>Information Output</b>	The e-Mandate proposal after approval by the Creditor.
<b>Remarks</b>	This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".



PT-07.03 – The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.

**Description** A Debtor Bank offering this optional service to its Debtors, must give clear instructions to the Debtor for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The term “authentication” is defined here as the act of verifying the correctness of the means agreed between the Debtor Bank and the Debtor, composed of a personalised device(s) and/or set of procedures, including its personalised security features and used by the Debtor for the issuing, amendment or cancellation of an E-Mandate. The Debtor must use the authentication means offered by the Debtor Bank and follow the instructions of the Debtor Bank, when authenticating the e-Mandate. The Debtor Bank must make these instructions for correct use available to its Debtors before the use of the e-Mandate feature.

The Debtor must follow the instructions given by the Debtor Bank and enter the identifiers required by the Debtor Bank in the template presented by the Debtor Bank. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate together with the data of the e-Mandate proposal as received from the Creditor in the e-Mandate proposal message. The Debtor must explicitly confirm his agreement with the e-Mandate proposal by ticking an ‘approval’ box in the template.

The Debtor Bank must check that the mandatory attributes are present in the Mandate received and in line with the requirements of the attributes specific to the Debtor Bank and known by the Debtor Bank, such as the existence of the BIC/IBAN in the Debtor Bank.

**Starting day/time** Instantly after PT-07.02.

**Information Input** The e-Mandate proposal (DS-12) and the data entered by the Debtor.

**Information Output** **The e-Mandate proposal and the decision of the Debtor Bank.**

PT-07.04 – The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.

- Description**      The Debtor Bank must execute the validation service as follows:
- decide on whether the authentication means have been correctly used
  - conclude that the circumstances of the use of the authentication means appear to be correct, i.e. they are not stolen, lost or subject to counterfeit risks
  - decide that the e-Mandate proposal is sufficiently complete to be accepted as a Mandate
  - decide on the access right of the person who is the legitimate owner of the authentication means used in a correct way, to the account to be debited.

The result can be:

- Either a negative response on the validation request made, if any of the checks mentioned above fail.
- Or a positive response on the validation request made when all the checks mentioned above are successfully executed with a positive result.

This validation is referred to as a level one validation, allowing for possible optional levels of validation offered to the Creditor (as an AOS).

As a next step, the Debtor bank must communicate this result, through the Creditor Bank's routing service having initiated the validation request, up to the requesting Creditor and to the initiating person (=Debtor or an authorised person). The Debtor Bank must complete the request with the following information:

- 45 The reference of the e-Mandate validation made by the Debtor Bank

The Debtor Bank must store the electronic data related to the validation service and constituting the elements of proof of the execution of the validation service, as long as the e-Mandate exists, according to national legal requirements. After cancellation, the e-Mandate validation related data must be stored by the Debtor Bank according to the applicable national legal requirements and as a minimum as long as the Refund period for an Unauthorised Transaction.

**Starting day/time**      Instantly after PT-07.03.

**Information Output**      **The e-Mandate validation message as described in DS-13.**

**Remarks**              This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".

PT-07.05 – The Creditor acknowledges receipt of the e-Mandate and sends the information on the e-Mandate to the Creditor Bank, as part of each Collection, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).

**Description** The Debtor Bank must forward the e-Mandate proposal after validation to the Creditor through the same channel.

The Creditor confirms the acceptance by the Debtor Bank to the Debtor, and confirms the final approval of the Creditor to the Debtor. The Creditor must ensure that the Debtor is not able to make any changes to the e-Mandate proposal after the validation by the Debtor Bank.

The e-Mandate data must be kept by the Creditor in a safe and secured environment during the existence of the e-Mandate. After cancellation, the e-Mandate must be stored by the Creditor according to the national legal requirements and as a minimum as long as the Refund period defined for an Unauthorised Transaction.

The Creditor must send the information on the e-Mandate to the Creditor Bank as part of each transaction based on this Mandate as described in PT04.03 in the Core SDD Rulebook.

**Information Input** The e-Mandate validation message as described in DS-13.

**Information Output** The dematerialised Mandate dataset (DS-02 in the Core SDD Rulebook) including the specific elements for e-Mandates.

### 1.10.2 Amendment of the e-Mandate (PR-08)

PT-08.01 – The Debtor uses an electronic channel made available by of the Creditor for the completion of an e-Mandate amendment proposal.

**Description** The initiative to amend an e-Mandate may be taken either by the Creditor or by the Debtor. The Debtor may decide to use this service for amendment of an e-Mandate, when the service is offered by the Creditor and by the Debtor Bank.

The Creditor offering the e-Mandate service must make clear instructions available to Debtors for the use of the electronic channels for the issuing, amendment and cancellation of an e-Mandate. The Creditor must ensure that this e-Mandate submission process contains the mandatory legal wording and that the mandatory set of information is completed by the Debtor in line with the rules underneath.

A Debtor Bank offering the e-Mandate service to its Debtors must make clear instructions available to the Debtors for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The Debtor must complete the necessary information on the e-Mandate template presented by the Creditor through an electronic channel. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate. The Creditor must complete the template presented to the debtor with the data already available/known to the Creditor.

If the Creditor does not have the need to use the attributes “AT-38 The name of the Creditor reference party”, “AT-39 The identification code of the Creditor Reference party”, AT-15 The name of the Debtor Reference party and AT-37 The identification code of the Debtor Reference Party, he does not need to present these attributes in the template based on DS-01.

The following data must be completed by the different parties in the e-Mandate amendment template based on the layout presented in DS-01:

a. By the Creditor: (to be taken from the existing Mandate being amended)

- 20 The identification code of the SEPA Direct Debit Scheme, represented by the wording ‘SEPA Direct Debit Mandate’
- 02 The identifier of the Creditor
- 03 The name of the Creditor
- 05 The address of the Creditor
- 38 The name of the Creditor reference party (optional)
- 39 The identification code of the Creditor Reference party (optional)

- b. By the Debtor: (the attributes subject of the amendment need to be introduced)
- 14 The name of the Debtor (optional)
  - 09 The address of the Debtor (optional)
  - 27 Debtor identification code (optional)
  - 15 The name of the Debtor Reference party (optional)
  - 37 The identification code of the Debtor Reference Party (optional)
  - 07 The account number (IBAN) of the account of the Debtor to be debited (optional)
  - 13 The BIC code of the Debtor Bank (optional)
  - The box at the bottom of the illustration in figure 12 in the same section for placing the signature(s), must be replaced by a box where the Debtor is invited to confirm that he agrees with the amendment proposal (in PT-08.03)
  - It should also be mentioned that, after the Debtor having ticked this box, no further changes may be made to the e-Mandate amendment proposal.
- c. By the Creditor or the Debtor (depends on the option taken by the Creditor on the identifier to be used by the Debtor for identifying the Mandate to be amended)
- 08 The identifier of the underlying contract (can be made mandatory by a decision of the Creditor)
  - 01 The unique Mandate reference (can be made mandatory by a decision of the Creditor)

The Mandate process is standardised in content but not in the detailed layout of the template and not in the detailed definition of the content of the successive steps.

<b>Starting day/time</b>	At the initiative of the Debtor, by using the channel made available by the Creditor.
<b>Closing day/time</b>	Immediately after the starting time (instantly).
<b>Information Output</b>	The e-Mandate proposal (electronic).

PT-08.02 – After acceptance by the Creditor of the content of the amendment proposal made by the Debtor, the Creditor submits the e-Mandate amendment through a routing service to the validation service of the Debtor Bank.

<b>Description</b>	<p>The Creditor must submit the e-Mandate amendment proposal through an electronic connection to the Debtor Bank selected by the Debtor. The Creditor must do this by using a routing service made available by a Creditor Bank to connect to the validation service of the selected Debtor Bank.</p> <p>Information on the Participants in the Scheme accepting the e-Mandate feature in the role of Debtor Bank and/or in the role of Creditor Bank, should be made available by CSMs or other providers of such information.</p>
<b>Starting day/time</b>	After PT-08.01 in real time connection.
<b>Closing day/time</b>	Instantly after the starting time.
<b>Information Input</b>	The e-Mandate amendment proposal template.
<b>Information Output</b>	The e-Mandate amendment proposal after approval by the Creditor.
<b>Remarks</b>	This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".

PT-08.03 – The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.

**Description** A Debtor Bank offering this optional service to its Debtors, must give clear instructions to the Debtor for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The term “authentication” is defined here as the act of verifying the correctness of the means agreed between the Debtor Bank and the Debtor, composed of a personalised device(s) and/or set of procedures, including its personalised security features and used by the Debtor for the issuing, amendment or cancellation of an E-Mandate.

The Debtor must use the authentication means offered by the Debtor Bank and follow the instructions of the Debtor Bank, when authenticating the e-Mandate amendment. The Debtor Bank must make these instructions for correct use available to its Debtors before the use of the e-Mandate feature.

The Debtor must follow the instructions given by the Debtor Bank and enter the identifiers required by the Debtor Bank in the template presented by the Debtor Bank. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate together with the data of the e-Mandate amendment proposal as received from the Creditor in the e-Mandate proposal message. The Debtor must explicitly confirm his agreement with the e-Mandate amendment proposal by ticking an ‘approval’ box in the template.

The Debtor Bank must check that the mandatory attributes are present in the Mandate amendment received and in line with the requirements of the attributes specific to the Debtor Bank and known by the Debtor Bank, such as the existence of the BIC/IBAN in the Debtor Bank.

**Starting day/time** Instantly after PT-08.02

**Information Input** The e-Mandate proposal (DS-12) and the data entered by the Debtor.

**Information Output** **The e-Mandate proposal and the decision of the Debtor Bank.**

PT-08.04 – The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.

- Description**      The Debtor Bank must execute the validation service as follows:
- decide on whether the authentication means have been correctly used
  - conclude that the circumstances of the use of the authentication means appear to be correct, i.e. they are not stolen, lost or subject to counterfeit risks
  - decide that the e-Mandate proposal is sufficiently complete to be accepted as a Mandate
  - decide on the access right of the person who is the legitimate owner of the authentication means used in a correct way, to the account to be debited.

The result can be:

- Either a negative response on the validation request made, if any of the checks mentioned above fail.
- Or a positive response on the validation request made when all the checks mentioned above are successfully executed with a positive result.

This validation is referred to as a level one validation, allowing for possible optional levels of validation offered to the Creditor (as an AOS).

As a next step, the Debtor bank must communicate this result, through the Creditor Bank's routing service having initiated the validation request, up to the requesting Creditor and to the initiating person (=Debtor or an authorised person). The Debtor Bank must complete the request with the following information:

- 45 The reference of the e-Mandate amendment validation made by the Debtor Bank

The Debtor Bank must store the electronic data related to the validation service and constituting the elements of proof of the execution of the validation service, as long as the e-Mandate exists, according to national legal requirements. After cancellation, the e-Mandate validation related data must be stored by the Debtor Bank according to the applicable national legal requirements and as a minimum as long as the Refund period for an Unauthorised Transaction.

**Starting day/time**      Instantly after PT-08.03.

**Information Output**      **The e-Mandate amendment validation message as described in DS-13.**

**Remarks**      This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".



PT-08.05 – The Creditor acknowledges receipt of the e-Mandate amendment and sends the information on the e-Mandate amendment to the Creditor Bank, as part of each Collection, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).

**Description** The Debtor Bank must forward the e-Mandate amendment proposal after validation to the Creditor through the same channel.

The Creditor confirms the acceptance by the Debtor Bank to the Debtor, and confirms the final approval of the Creditor to the Debtor. The Creditor must ensure that the Debtor is not able to make any changes to the e-Mandate amendment proposal after the validation by the Debtor Bank.

The e-Mandate amendment data must be kept by the Creditor in a safe and secured environment during the existence of the e-Mandate. After cancellation, the e-Mandate amendment must be stored by the Creditor according to the national legal requirements and as a minimum as long as the Refund period defined for an Unauthorised Transaction.

The Creditor must send the information on the e-Mandate amendment to the Creditor Bank as part of each transaction based on this Mandate as described in PT04.03 in the Core SDD Rulebook.

**Information Input** The e-Mandate validation message as described in DS-13.

**Information Output** The dematerialised Mandate dataset (DS-02 in the Core SDD Rulebook) including the specific elements for e-Mandates.

### 1.10.3 Cancellation of the e-Mandate (PR-09)

PT-09.01 – The Debtor uses an electronic channel made available by of the Creditor for the completion of an e-Mandate cancellation proposal.

**Description** The initiative to cancel an e-Mandate may be taken either by the Creditor or by the Debtor. The Debtor may decide to use this service for cancellation of an e-Mandate, when the service is offered by the Creditor and by the Debtor Bank.

The Creditor offering the e-Mandate service must make clear instructions available to Debtors for the use of the electronic channels for the issuing, amendment and cancellation of an e-Mandate. The Creditor must ensure that this e-Mandate submission process contains the mandatory legal wording and that the mandatory set of information is completed by the Debtor in line with the rules underneath.

A Debtor Bank offering the e-Mandate service to its Debtors must make clear instructions available to the Debtors for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The Debtor must complete the mandatory information on the e-Mandate template presented by the Creditor through an electronic channel. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate. The Creditor must complete the template presented to the debtor with the data already available/known to the Creditor.

If the Creditor does not have the need to use the attributes “AT-38 The name of the Creditor reference party”, “AT-39 The identification code of the Creditor Reference party”, AT-15 The name of the Debtor Reference party and AT-37 The identification code of the Debtor Reference Party, he does not need to present these attributes in the template based on DS-01.

The following data must be completed by the different parties in the e-Mandate template based on the layout presented in DS-01:

a. By the Creditor: (to be taken from the existing Mandate being cancelled)

- 20 The identification code of the SEPA Direct Debit Scheme, represented by the wording ‘SEPA Direct Debit Mandate’
- 01 The unique Mandate reference
- 02 The identifier of the Creditor
- 03 The name of the Creditor
- 05 The address of the Creditor
- 38 The name of the Creditor reference party (optional)
- 39 The identification code of the Creditor Reference party (optional)

b. By the Debtor:

- only the decision on the cancellation must be introduced
- 07 The account number (IBAN) of the account of the Debtor to be debited (optional as a element for checking by the Creditor)
- 13 The BIC code of the Debtor Bank (optional as a element for checking by the Creditor)
- The box at the bottom of the illustration in figure 12 in the same section for placing the signature(s), must be replaced by a box where the Debtor is invited to confirm that he agrees with the cancellation (in PT-09.03)
- It should also be mentioned that, after the Debtor having ticked this box, no further changes may be made to the e-Mandate cancellation.

c. By the Creditor or the Debtor (depends on the option taken by the Creditor on the identifier to be used by the Debtor for identifying the Mandate to be amended)

- 08 The identifier of the underlying contract (can be made mandatory by a decision of the Creditor)
- 01 The unique Mandate reference (can be made mandatory by a decision of the Creditor)

The Mandate process is standardised in content but not in the detailed layout of the template and not in the detailed definition of the content of the successive steps.

<b>Starting day/time</b>	At the initiative of the Debtor, by using the channel made available by the Creditor.
<b>Closing day/time</b>	Instantly after the starting time.
<b>Information Output</b>	The e-Mandate cancellation proposal (electronic).

PT-09.02 – After acceptance by the Creditor of the content of the cancellation proposal made by the Debtor, the Creditor submits the e-Mandate cancellation through a routing service to the validation service of the Debtor Bank.

<b>Description</b>	<p>The Creditor must submit the e-Mandate cancellation proposal through an electronic connection to the Debtor Bank selected by the Debtor. The Creditor must do this by using a routing service made available by a Creditor Bank to connect to the validation service of the selected Debtor Bank.</p> <p>Information on the Participants in the Scheme accepting the e-Mandate feature in the role of Debtor Bank and/or in the role of Creditor Bank, should be made available by CSMs or other providers of such information.</p>
<b>Starting day/time</b>	After PT-09.01 in real time connection.
<b>Closing day/time</b>	Instantly after the starting time .
<b>Information Input</b>	The e-Mandate cancellation proposal template.
<b>Information Output</b>	The e-Mandate cancellation proposal after approval by the Creditor.
<b>Remarks</b>	This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".

PT-09.03 – The Debtor must identify and authenticate himself according to the instructions received from the Debtor Bank.

**Description** A Debtor Bank offering this optional service to its Debtors, must give clear instructions to the Debtor for the use of the authentication means for validating the e-Mandate. The Debtor Bank should also supply a description of the liability of the Debtor in case of loss or fraudulent use of the means supplied by the Debtor Bank.

The term “authentication” is defined here as the act of verifying the correctness of the means agreed between the Debtor Bank and the Debtor, composed of a personalised device(s) and/or set of procedures, including its personalised security features and used by the Debtor for the issuing, amendment or cancellation of an E-Mandate.

The Debtor must use the authentication means offered by the Debtor Bank and follow the instructions of the Debtor Bank, when authenticating the e-Mandate cancellation. The Debtor Bank must make these instructions for correct use available to its Debtors before the use of the e-Mandate feature.

The Debtor must follow the instructions given by the Debtor Bank and enter the identifiers required by the Debtor Bank in the template presented by the Debtor Bank. The template must reproduce the mandatory legal wording as defined in the Core SDD Scheme Rulebook in section 4.7.2 DS-01 – The Mandate together with the data of the e-Mandate cancellation proposal as received from the Creditor in the e-Mandate proposal message. The Debtor must explicitly confirm his agreement with the e-Mandate cancellation by ticking an ‘approval’ box in the template.

The Debtor Bank must check that the mandatory attributes are present in the Mandate cancellation received and in line with the requirements of the attributes specific to the Debtor Bank and known by the Debtor Bank, such as the existence of the BIC/IBAN in the Debtor Bank.

**Starting day/time** Instantly after PT-09.02.

**Information Input** The e-Mandate proposal (DS-12) and the data entered by the Debtor.

**Information Output** **The e-Mandate proposal and the decision of the Debtor Bank.**

PT-09.04 – The Debtor Bank executes the validation service, confirms the result of the validation service to the Debtor and to the Creditor and routes the Debtor back to the electronic channel of the Creditor.

- Description**      The Debtor Bank must execute the validation service as follows:
- decide on whether the authentication means have been correctly used
  - conclude that the circumstances of the use of the authentication means appear to be correct, i.e. they are not stolen, lost or subject to counterfeit risks
  - decide that the e-Mandate proposal is sufficiently complete to be accepted as a Mandate
  - decide on the access right of the person who is the legitimate owner of the authentication means used in a correct way, to the account to be debited.

The result can be:

- Either a negative response on the validation request made, if any of the checks mentioned above fail.
- Or a positive response on the validation request made when all the checks mentioned above are successfully executed with a positive result.

This validation is referred to as a level one validation, allowing for possible optional levels of validation offered to the Creditor (as an AOS).

As a next step, the Debtor bank must communicate this result, through the Creditor Bank's routing service having initiated the validation request, up to the requesting Creditor and to the initiating person (=Debtor or an authorised person). The Debtor Bank must complete the request with the following information:

- 45 The reference of the e-Mandate cancellation validation made by the Debtor Bank

The Debtor Bank must store the electronic data related to the validation service and constituting the elements of proof of the execution of the validation service, as long as the e-Mandate exists, according to national legal requirements. After cancellation, the e-Mandate validation related data must be stored by the Debtor Bank according to the applicable national legal requirements and as a minimum as long as the Refund period for an Unauthorised Transaction.

**Starting day/time**      Instantly after PT-09.03.

**Information Output**      **The e-Mandate validation message as described in DS-13.**

**Remarks**      This description reflects business requirements and does not prescribe technical requirements as defined in the document "SEPA e-Mandate Standards".

PT-09.05 – The Creditor acknowledges receipt of the e-Mandate cancellation and sends the information on the e-Mandate to the Creditor Bank, as part of each Collection, as described in PT-04.03 (see section 4.5.4 of the Core SDD Rulebook).

**Description** The Debtor Bank must forward the e-Mandate cancellation proposal after validation to the Creditor through the same channel.

The Creditor confirms the acceptance by the Debtor Bank to the Debtor, and confirms the final approval of the Creditor to the Debtor. The Creditor must ensure that the Debtor is not able to make any changes to the e-Mandate cancellation proposal after the validation by the Debtor Bank.

The e-Mandate cancellation data must be kept by the Creditor in a safe and secured environment during the existence of the e-Mandate. After cancellation, the e-Mandate must be stored by the Creditor according to the national legal requirements and as a minimum as long as the Refund period defined for an Unauthorised Transaction.

The Creditor must send the information on the e-Mandate cancellation to the Creditor Bank as part of each transaction based on this Mandate as described in PT04.03 in the Core SDD Rulebook.

**Information Input** **The e-Mandate validation message as described in DS-13.**

**Information Output** The dematerialised Mandate dataset (DS-02 in the Core SDD Rulebook) including the specific elements for e-Mandates.

## 1.11 Business Requirements for Datasets

### 1.11.1 New Data Requirements

**DS-12**                    The e-Mandate proposal message.

**DS-13**                    The e-Mandate validation message.

### 1.11.2 Changes in DS-02 - The Dematerialised Mandate

**Description**            This dataset contains all the mandatory attributes that must be registered in an electronic File to be kept by the Creditor, for the needs of the execution of the SEPA Direct Debit processes, like preparing the Collections according to DS-03. Attributes are mandatory unless otherwise indicated.

**Additional attributes**

- 45 The reference of the e-Mandate validation made by the Debtor Bank
- 17 The type of Mandate (paper, e-Mandate).

### 1.11.3 Changes in DS-03 – Customer to Bank Collection

**Description:**            The Creditor must supply the following attributes. Attributes known by the Creditor Bank may be completed by the Creditor Bank. This is a matter between the Creditor and the Creditor Bank. Attributes are mandatory unless otherwise indicated.

**Additional attributes**

- 45 The reference of the e-Mandate validation made by the Debtor Bank (if applicable).
- 17 The type of Mandate (paper, e-Mandate).

### 1.11.4 Changes in DS-04 – The Inter-bank Collection

**Description**            This dataset contains all the mandatory information items imposed by the Scheme for the Creditor Bank to send this instruction to the Debtor Bank through the CSM. It is also called “Collection” in the Rulebook. This dataset will be present in the successive process steps of Process 04, starting from step 03 and must be forwarded by all actors up to the Debtor Bank. Attributes are mandatory unless otherwise indicated.

**Additional attributes**

- 45 The reference of the e-Mandate validation made by the Debtor Bank (if present in DS-03).
- 17 The type of Mandate (paper, e-Mandate).



### 1.11.5 New dataset: DS-12 – The e-Mandate proposal message

<b>Description</b>	This message describes the data needed in the message sent by the Creditor through the routing service to the Debtor Bank for requesting the validation service from the Debtor Bank. Attributes are mandatory unless otherwise indicated.
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• 01 The unique Mandate reference</li> <li>• 20 The identification code of the Scheme</li> <li>• 29 The message type submitted for validation (issuing, amendment, cancellation)</li> <li>• 14 The name of the Debtor</li> <li>• 09 The address of the Debtor</li> <li>• 27 Debtor identification code (optional)</li> <li>• 15 The name of the Debtor Reference Party (optional)</li> <li>• 37 The identification code of the Debtor Reference Party (optional)</li> <li>• 03 The name of the Creditor</li> <li>• 02 The identifier of the Creditor</li> <li>• 05 The address of the Creditor</li> <li>• 38 The name of the Creditor reference party (optional)</li> <li>• 39 The identification code of the Creditor Reference party (optional)</li> <li>• 13 The BIC code of the Debtor Bank</li> <li>• 07 The account number (IBAN) of the account of the Debtor to be debited</li> <li>• 08 The identifier of the underlying contract (optional)</li> <li>• 21 The transaction type (recurrent, one-off)</li> <li>• 17 The type of Mandate</li> <li>• 24 The reason for 'amendment/replacement of the account in another Bank' of the Mandate (only for amendments and for issuing moving the account to be debited to another Debtor Bank)</li> </ul>
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the logical or physical layers of the SEPA e-Mandate Standards.

### 1.11.6 New dataset: DS-13 – The e-Mandate validation message

**Description** This message describes the data to be sent back by the Debtor Bank to the Creditor through the validation service and the connections between the Routing Service and the Validation Service. Attributes are mandatory unless otherwise indicated.

<b>Attributes contained</b>	<p>Data from the request step:</p> <ul style="list-style-type: none"> <li>• 01 The unique Mandate reference</li> <li>• 20 The identification code of the Scheme</li> <li>• 29 The message type submitted for validation (issuing, amendment, cancellation)</li> <li>• 14 The name of the Debtor</li> <li>• 09 The address of the Debtor</li> <li>• 27 Debtor identification code (optional)</li> <li>• 15 The name of the Debtor Reference Party (optional)</li> <li>• 37 The identification code of the Debtor Reference Party (optional)</li> <li>• 03 The name of the Creditor</li> <li>• 02 The identifier of the Creditor</li> <li>• 05 The address of the Creditor</li> <li>• 38 The name of the Creditor reference party (optional)</li> <li>• 39 The identification code of the Creditor Reference party (optional)</li> <li>• 13 The BIC code of the Debtor Bank</li> <li>• 07 The account number (IBAN) of the account of the Debtor to be debited</li> <li>• 08 The identifier of the underlying contract (optional)</li> <li>• 21 The transaction type (recurrent, one-off)</li> <li>• 17 The type of Mandate</li> <li>• 25 The Date of the validation of the e-Mandate by the Debtor Bank</li> <li>• 24 The reason for ‘amendment/replacement of the account in another Bank’ of the Mandate (only for amendments and for issuing moving the account to be debited to another Debtor Bank)</li> </ul> <p>and specific response related data added in the reply step:</p> <ul style="list-style-type: none"> <li>• 46 The result of the validation</li> <li>• 45 The reference of the e-Mandate validation made by the Debtor Bank</li> </ul>
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the logical or physical layers of the SEPA e-Mandate Standards.</p>

## 1.12 Business Requirements for Attributes

### 1.12.1 New attributes due to e-Mandates:

AT-17 The type of Mandate (paper, e-Mandate)

AT-29 The message type submitted for validation (issuing, amendment, cancellation)

AT-45 The reference of the e-Mandate validation made by the Debtor Bank

AT-46 The result of the validation

### 1.12.2 AT-17 - The type of Mandate (paper, e-Mandate)

**Description:** The type of Mandate allows distinguishing between a Mandate issued in paper in accordance with the rules of the Core SDD Scheme Rulebook and a Mandate issued through the electronic channels.

### 1.12.3 AT-29 - The message type submitted for validation (issuing, amendment, cancellation)

**Description:** This code indicates that the message submitted for validation by the Creditor to the Debtor Bank is of one of the types listed below.

**Value range:**

- Issuing of an e-Mandate.
- Amendment of an e-Mandate.
- Cancellation of an e-Mandate.

### 1.12.4 AT-45 – The reference of the e-Mandate validation made by the Debtor Bank

**Description:** This reference is given by the Debtor Bank to the e-Mandate after execution of the validation of the issuing/amendment/cancellation of the e-Mandate. It is received by the Creditor at the receipt of the result of the validation. It is stored by the Creditor as part of the Mandate data. It is transmitted as part of each Collection to the Creditor bank up to the Debtor bank. The Creditor or any other party must supply this reference to the Debtor Bank when a copy of the validation related data is requested from the Debtor Bank.

### 1.12.5 AT-46 - The result of the validation

**Description:** This code provides the reply of the Debtor Bank on the validation service requested by the Creditor.

**Value range:** ‘Yes ‘or ‘No’

## 1.13 Access to the e-Mandate Scheme feature

The Core SDD Rulebook specifies the access rules as follows in section 5.3: ‘Each Participant shall offer services relating to the Scheme in the capacity of Debtor Bank. A Participant may also offer services relating to the Scheme in the capacity of Creditor Bank.’

Regarding the e-Mandate feature, it is proposed that each Participant in the Core Scheme in the capacity of Debtor Bank may offer services relating to the e-Mandate feature in the capacity of Debtor Bank, or in the capacity of Creditor Bank, or both.

## 1.14 Section 5.7 Obligations of a Creditor Bank {*work in progress*}

This section describes the changes to be made to section 5.7 of the Core SDD Scheme Rulebook resulting from the addition of e-Mandates to the Core Scheme.

In respect of each of its Creditors, a Creditor Bank shall:

*l. (amended point) upon request by a Debtor Bank to whom it has sent a Collection (including any Collection which has become subject to a Reject), seek all relevant information and, if requested, a copy of the relevant e-Mandate data, from the Creditor and provide to the Debtor Bank without undue delay such information relating to the relevant Collection and Mandate as has been made available to it by the relevant Creditor*

A Creditor Bank shall oblige each of its Creditors, in accordance with the relevant requirements set out in the Rulebook:

*I. (amendment) without delay, to provide the Creditor Bank with information relating to its Collections and Mandates, and a copy of the data of any Mandate, when requested by the Creditor Bank*

Where a Debtor Bank has suffered a Loss as a result of effecting a Refund in accordance with the Rulebook and the relevant Creditor Bank does not indemnify the Debtor Bank in respect of such Loss in accordance with the Rulebook, the Debtor Bank shall be entitled to take the benefit, in whole or in part and whether by way of subrogation or otherwise, of the Creditor Bank's rights against the relevant Creditor, and the Creditor Bank shall take all reasonable steps to secure such rights for the Debtor Bank.

The Creditor Bank will indemnify the Debtor Bank for the financial loss incurred in the case of a Refund request honoured by the Debtor Bank according to the rule described in PT-04.16.

### **1.15 Obligations of a Debtor Bank**

This section describes the changes to be made to section 5.8 of the Core SDD Scheme Rulebook resulting from the addition of e-Mandates to the Core Scheme. Obligations described in the Rulebook may need to be deleted, replaced or new obligations may need to be added.

In respect of each of its Debtors, a Debtor Bank shall:

*l. (new point) upon request by a Debtor, a Creditor or a Creditor Bank from whom it has received a Collection (including any Collection which has become subject to a Reject), seek, if requested, a copy, delivered on the support requested, of the electronic data relevant for the execution and the correctness of the e-Mandate validation*

*m. (new point) to limit the use of the e-Mandate related data received from the Creditor for the execution of the validation of the authentication means used by the Debtor for accepting the e-Mandate with all its characteristics, to this validation only, and not to use it for other objectives*

A Debtor Bank shall oblige each of its Debtors, in accordance with the relevant requirements set out in the Rulebook:

*d. (new point) to oblige its Debtors to notify the loss, theft, counterfeit or any fraudulent use by other parties of the authentication means available to the Debtor for initiating e-Mandates.*

## 1.16 Indemnity and Limitation of Liability

*To be finalised*

## 1.17 Terms used in this document

Definitions taken from other documents are acknowledged. Terms defined elsewhere in this document are not repeated here, but only referenced.

	<b>Definition</b>
<b>Authentication</b>	<i>Defined in section 1.10.1</i>
<b>e-Mandate</b>	<i>Defined in section 1</i>
<b>e-Mandate proposal</b>	<i>A proposal for an e-Mandate (see above) as initiated by the Debtor on the Website of the Creditor</i>
<b>Providers of routing services</b>	<i>Defined in section 1.5</i>
<b>Providers of validation services</b>	<i>Defined in section 1.5</i>
<b>SEPA e-Mandate standards</b>	<i>Defined in section 0</i>