

SEPA Direct Debit Amendments

Scenario	End State required	Step	Owner	Procedures
Creditor is changing Sponsoring Bank for its SEPA OIN from another Financial Institution to AIB	Creditor continues to use existing OIN but changes Sponsoring Bank to AIB	1	Creditor	Creditor requests in writing to their Branch or Relationship Manager that AIB take over as the sponsoring bank for the Creditor's existing SEPA OIN. Creditor completes Payment Files Application Form, Creditor's Agreement Form and, for Direct Debit OINs, a Sample SEPA Direct Debit Mandate.
		2	Branch / RM	Branch or Relationship Manager to review and sign the Payment Files Amendment Form, Creditor Agreement Form and forward to Direct Debits team. When the change has been confirmed, all forms are forwarded to IBB Setup & Amendments Team via BPM Portal.
		3	iBB	iBB to process changes as required.
		4	Creditor	<ul style="list-style-type: none"> Creditor to populate the Creditor Account <CdrAcct> field in the next file with their new AIB IBAN The Amendment Indicator <AmdmntInd> field is set to 'false' The collection is submitted as a RCUR
Creditor changes the name of their company	The Creditor Name field in the next collection is now the new name of the company	1	Creditor	Creditor must inform the Debtors that the Creditor's Name is changing. Notice should detail the date from which the change will take place, the existing creditor & mandate details, and the future creditor & mandate details.
		2	Creditor	For the next SDD collection file subsequent to the date of change, an amendment to the Creditor's name must be included as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> field is set to 'true' The original Creditor Name is present in the Mandate Original Creditor Scheme Name <OrgnCdrSchmeld> <Nm> field The new Creditor Name (AT-03) is present in the Creditor Name <Nm> field The collection is submitted as a RCUR
Creditor needs to change the UMR assigned to a debtor	New UMR is linked to a specific Debtor Debtor has been informed that their UMR has now changed from XXXX to YYYY	1	Creditor	Creditor must inform the Debtor that their UMR is changing. Notice should detail the date from which the change will take place, the existing creditor & mandate details, and the future creditor & mandate details.
		2	Creditor	For the next SDD collection file subsequent to the date of change, an amendment to the UMR held for the Debtor IBAN must be included as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> field is set to 'true' The original UMR (AT-19) is present in the Mandate Original Id <OrgnMndtId> field The new UMR (AT-01) is present in the Mandate Id <MndtId> field Submit the file as a RCUR
Creditor wants to move certain DD collections to a new OIN	DD collections using OIN IEXXSDDXXXXXX have been moved to being collected using OIN IEYYSDDYYYYYY	1	Creditor	Creditor advises Debtor that all future collections from the Debtor's IBAN will be using the new Creditor ID. Notice should detail the date from which the transfer will take place, the existing creditor & mandate details, and the future creditor & mandate details.
		2	Creditor	For the next SDD collection file subsequent to the date of transfer, an amendment to the Creditor ID must be included as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> is set to 'true' The original Creditor Identifier (AT18) is present in the <OrgnCdrSchmeld> <Id> field The Mandate Original Creditor Scheme is populated as 'SEPA' in the <SchmeNm> <Prtry> field The new Creditor Identifier (AT-02) is present in the <CdrSchmeld> field Submit the file as a RCUR

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Scenario	End State required	Step	Owner	Procedures
Debtor requests an amendment to their IBAN but BIC remains the same (same Financial Institution)	Future collections are debited from the new Debtor account	1	Creditor	Creditor to store copy of Debtor Request for Amendment / details of reason for amendment.
		2	Creditor	Creditor to issue Confirmation Letter to Debtor detailing the existing mandate details, the amendment to be made and the date from which it will take effect.
		3	Creditor	For the next SDD collection file, an amendment to the Debtor IBAN must be included as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> field is set to 'true' The Original Debtor Account is present in the <OrgnlDbtrAcct> field and the new Debtor Account (AT-07) is present in the <DbtrAcct> field Submit the file as a RCUR

Debtor requests an amendment to their IBAN (same or new Financial Institution)	Future collections are debited from the new Debtor account	1	Creditor	Creditor to store copy of Debtor Request for Amendment / details of reason for amendment.
		2	Creditor	Creditor to issue Confirmation Letter to Debtor, detailing the existing mandate details, the amendment to be made and the date from which it will take effect.
		3	Creditor	For the next SDD collection file, an amendment to the Debtor IBAN must be included as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> field is set to 'true'. The new Debtor Account (AT-07) is present in the <DbtrAcct> field. The Mandate Original Debtor Account Id is populated as 'SMNDA' in the <OrgnlDbtrAcct> <Id> <Othr> <Id> field. Submit the file as FRST/RCUR.

Company A acquires Company B	OIN previously owned by Company B, is now in the name of Company A	1	Company A	Company A issues notice advising debtors of Company B that they have acquired Company B and future collections will be in the name of Company A. Notice should detail the date from which the transfer will take place, the existing creditor & mandate details, and the future creditor & mandate details.
		2	Company B	Company B submits a request to their Branch or Relationship Manager to change the Creditor Name linked to Company B's OIN to be in the name of Company A. Request to include the Creditor Id, existing company name, new company name and the date from which the change is to be made.
		3	Branch / RM	Branch or Relationship Manager to forward request to Direct Debits Team. When the change has been confirmed, the request is submitted to IBB Setup & Amendments Team via BPM Portal.
		4	iBB	iBB to process necessary changes.
		5	Company B	For the next SDD collection file subsequent to the date of transfer, an amendment to the Creditor Name must be made by Company B as follows: <ul style="list-style-type: none"> The Amendment Indicator <AmdmntInd> field is set to 'true' The original Creditor Name is present in the Mandate Original Creditor Scheme Name <OrgnlCdtrSchmeld> <Nm> field The new Creditor Name (AT-03) is present in the Creditor Name <Nm> field The collection is submitted as a RCUR

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Scenario	End State required	Step	Owner	Procedures
Receiver takes over running of Company A, a current SDD originator	OIN remains unchanged, but funds collected on behalf of Company A are credited to a nominated account in the Receiver's name instead	1	Receiver	Receiver to inform the Debtors and the Creditor Bank that Company A has gone into liquidation, but future collections from the OIN will continue to be in the name of Company A.
		2	Receiver	Receiver to provide Deed of Appointment of Receiver to Creditor's Branch or Relationship Manager.
		3	Branch / RM	<p>Examine the Deed of Appointment of the Receiver to determine if the Receiver has been appointed over all assets of the company and would have the authority to carry on and manage the business of the company. If this is so:</p> <ul style="list-style-type: none"> The Receiver can operate existing accounts of the company and/or open a Receiver's Account The Receiver can present direct debits for collection on behalf of Company A in line with the nature of the business of the company AIB can allow the Receiver to collect Direct Debits mandated for the Company. As the Receiver is empowered to carry on and manage the business of the company, it is permitted to collect the funds of the direct debits directly into the Receiver's nominated account. <p>If the receiver wishes to collect the funds into a new nominated account in the Receiver's own name, a Payment Files Amendment Form must be completed by the receiver, detailing the new nominated account.</p>
		4	Receiver	Receiver to Provide Payment Files Amendment Form to Creditor's branch or Relationship Manager if a new nominated account is required.
		5	Branch / RM	Branch or Relationship Manager to review and sign Payment Files Amendment Form, and forward to Direct Debits Team via email. When the change has been confirmed, all forms are forwarded to IBB Setup & Amendments Team via BPM Portal.
		6	iBB	iBB to link a new nominated account to the OIN.
		7	Receiver	<ul style="list-style-type: none"> Receiver to populate the Creditor Account <CdtrAcct> field in the file with the IBAN of the new nominated account The Amendment Indicator <AmdmntInd> field is set to 'false' The collection is submitted as a RCUR

How to get in touch

Please email sepa@aib.ie or visit www.aib.ie/sepa

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Registered Office: 10 Molesworth Street, Dublin 2, Ireland. Registered in Ireland, No. 24173

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