

# The SEPA Direct Debit Mandate Form – Explained



The introduction of the SEPA Scheme brings a number of changes to the management of mandates, namely:

- How mandates are handled between the creditor and debtor.
- The rights of debtors.
- The information provided to banks as part of SEPA Direct Debit payment files.

This information sheet focuses on the mandate form itself and the key pieces of mandatory information that are to be gathered by the creditor and provided to the debtor via the mandate form.

Note that the mandate must be contained on a single page and clearly delineated from any other additional information or text.

More information on the SEPA mandate management process and file specifications that detail all the fields that need to be submitted as part of a direct debit bulk payment file can be found in the brochures section on [www.aib.ie/sepa](http://www.aib.ie/sepa).

## SEPA Direct Debit Mandate Mandatory Fields

### SEPA Direct Debit Mandate

SEPA Direct Debit Mandate Insert Creditor's Name and Logo

Unique Mandate Reference (UMR) - to be completed by (NAME OF CREDITOR)

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. Your rights are explained in a statement that you can obtain from your bank.

**Please complete all the fields marked \*.**

**Unique Mandate Reference (UMR):**  
This UMR is a free text field of up to 35 characters which must be the same for the first direct debit payment and each subsequent direct debit payment. If the UMR cannot be provided on the mandate form before the customer signs the mandate, then the UMR must be provided separately to the customer before the first collection.

**MANDATORY FIELD**  
**Debtor Name:**  
This payee information must be gathered and stored for all new mandate forms.

**MANDATORY FIELD**  
**Creditor Details:**  
These details are your company name and address and must be pre-printed or stamped on the mandate form before it is given to the customer to sign.

**MANDATORY FIELD**  
**Legal Text and Notices:**  
All SEPA Direct Debit Mandates must contain this exact legal wording; it cannot be altered in any way except for inserting the company name in the relevant places.

**MANDATORY FIELD**  
**Creditor Identifier:**  
This is your SEPA Originator Identification Number (OIN) also known as the SEPA Creditor Identifier that will replace your existing EMTS ID/OIN which will be provided by AIB. The SEPA OIN / Creditor ID number must be pre-printed on the mandate form before it is given to the customer to sign.

**MANDATORY FIELD**  
**Type of Payment:**  
Will confirm if the direct debit is a one-off collection or if it will be collected regularly.

**MANDATORY FIELD**  
**IBAN:**  
IBAN (International Bank Account Number) details must be gathered and stored for each mandate and submitted to AIB as part of the payment file.

**MANDATORY FIELD**  
**Date of signing:**  
This is the date the customer signs the mandate. This date must be submitted to AIB as part of the payment file. If this information is not available for existing mandates AIB recommends the date of first file submission is used.

**MANDATORY FIELD**  
**Signature:**  
Customer signature is key to the successful operation of the scheme. Where a signed mandate form is not held by the creditor then transactions could be deemed as unauthorised and the debtor may be entitled to request refund of all transactions for the previous 13 months.



## SEPA Direct Debit Transaction Codes

The below table shows the transaction codes which must accompany each SEPA Direct Debit presentation:

| Code        | Used When   | Timeline for File Submission   | If Rejected/Refused Pre-settlement    | If Returned/Refunded Post-settlement  |
|-------------|---|--|---------------------------------------|---------------------------------------|
| <b>FRST</b> | Must be used for the first collection in a series of SEPA Direct Debits. Also for the first subsequent transaction if debtor bank changes | Submitted at least six banking business days prior to the required collection date   | Re-submit the collection as a FRST    | Re-submit the collection as a RCUR    |
| <b>RCUR</b> | Must be used after a FRST collection for subsequent SEPA Direct Debit collections in a series   | Submitted at least three banking business days prior to the required collection date | Re-submitted the collection as a RCUR | Re-submitted the collection as a RCUR |
| <b>FNAL</b> | Used to signify the final SEPA Direct Debit collection in a series  | Submitted at least three banking business days prior to the required collection date | Re-submitted the collection as a FNAL | Mandate expired                       |
| <b>OOFF</b> | To be used for one off SEPA Direct Debit collections. A UMR used for a OOFF transaction cannot be used for a second time                  | Submitted at least six banking business days prior to the required collection date   | Re-submitted the collection as a OOFF | Mandate expired                       |

Any failure to adhere to these mandate management rules will result in the failure of the SEPA Direct Debit presentation and the standard unpaid charge will apply.

### Mandate Amendments

If a debtor or creditor wishes to make a change to an existing mandate SEPA caters for this by using the mandate amendment field within a SEPA Direct Debit XML file. Setting this amendment indicator to "TRUE" will enable the originator to change the details of the mandate e.g. to change the debtor IBAN (within the same bank), UMR or Creditor Identifier OIN). Note that if the debtor changes bank the mandate should not be amended, rather it be sent as a FRST collection with the new debtor IBAN details. Note that if the debtor changes their financial institution the mandate details should be amended with the new debtor IBAN details and should be sent as a FRST collection.

## How to get in touch

AIB understands the opportunities and challenges that your business is facing with SEPA. This information sheet has been prepared for general guidance to business customers on SEPA Direct Debit Mandate Form. As ever, we would be very happy to answer any questions you may have or discuss any aspect in greater detail.

Please email [sepa@aib.ie](mailto:sepa@aib.ie) or visit our website: [www.aib.ie/sepa](http://www.aib.ie/sepa) for further information on the Single Euro Payments Area (SEPA).