CH Guidelines for the SEPA Business-to-Business Direct Debit Mandate

Valid as of 1 February 2014
(Version 1.6)
1. Introduction

This document describes the guidelines for the SEPA Business-to-Business (B2B) Direct Debit Mandate. The basis for this is the current SEPA Business-to-Business (B2B) Direct Debit Scheme Rulebook, which is published on the European Payments Council website:

http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_business_to_business_direct_debit_(b2b_sdd)

The design of the SEPA B2B Direct Debit Mandate is not set, only the contents thereof.
2. **SEPA B2B Direct Debit Mandate**

A complete mandate is shown below in English (according to the current SEPA Direct Debit Business-to-Business Rulebook), including the mandatory and optional field names. The line number is listed at the end of each line.

![SEPA B2B Direct Debit Mandate](image)

**Diagram 1: SEPA B2B Direct Debit Mandate (field names see section 7)**
3. SEPA B2B Direct Debit Mandate – Translations into European Languages

The SEPA B2B Direct Debit Mandate was translated into the various European languages. Each country has defined the respective national languages that are to be used. For Switzerland the set national languages are German, French and Italian. For each country and language there is a translation document that shows the line numbers of the mandate, the English text and the translated text. The aim of the translations is to ensure that only the authorized text is used to create the mandates and that the debtors in each country receive the mandate text in their appropriate national language.

A separate German translation was defined for Switzerland which deviates formally from the German translation, e.g. for Germany, but not in terms of content. All German language versions can be used for a debtor in the German-speaking region as long as the corresponding text is published on the EPC website (see below). This means that it is no longer mandatory to use a text published in Germany for a debtor in Germany, a German text defined for Switzerland can also be used.

The field names must be written in one or more of the debtor's national languages, along with the English text, should the creditor be unable to determine the language of the debtor beyond doubt while creating the mandate. If needed, the same mandate can be printed in another language on the reverse side of the mandate.

The SEPA B2B Direct Debit Mandate is published for each country and language at the following website: www.europeanpaymentscouncil.eu/content.cfm?page=sepa_b2b_dd_mandate_translations

The mandate samples for SEPA B2B collections are shown in section 8.
4. Requirements for the SEPA B2B Direct Debit Mandate

A SEPA B2B Direct Debit Mandate must be signed by the debtor. In regard to the collection, the creditor must convert the data in the mandate to electronic data. This mandate data must be provided by the creditor with each collection.

The signed mandate, a modified mandate and all documents and information pertaining to a revocation, a cancelation or an expiration of the corresponding mandate must be stored either in paper form (original) or in electronic form by the creditor himself or by an assigned third party.

The mandate must contain at least the mandatory field names, followed by blank spaces for filling in the required information. The title of the mandate is required to be “SEPA Business-to-Business Direct Debit Mandate”. The rules do not dictate either the type font or the color design. However, the creditor must ensure that all field names are well readable. Any potential existing agreements between the creditor and the debtor must be regulated outside lines 1-20 (see figure 1). The creditor’s information and the payment method (one-off payment or recurring payment) can be preprinted.

Due the lack of the right of objection in the SEPA B2B Direct Debit Scheme, the debtor’s financial institution is required to check whether the debtor’s mandate was authorized before each debit. For this reason, the financial institutions generally request a copy of the SEPA B2B Direct Debit Mandate from the debtor. So that this is not forgotten, a note pertaining to this should be placed in the optional section (see the example in section 8.2.1).

The legally relevant text for the collection and debit authorization (authorization) in the SEPA Business-to-Business Mandate is required to contain the following wording. The authorization text was adapted to these guidelines with Version 1.6; however, a mandate containing the authorization text before this adaptation was made remains valid.

**Authorization text according as listed in the CH Guidelines Version 1.6:**

*With your signature on this mandate, you authorize, on the one hand, (creditor’s name), to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from (creditor’s name).*

*This mandate is valid only for business-to-business transactions. Once the debit is made, you are not entitled to a refund of the debited amount from your financial institution, but you are entitled to request your bank not to debit your account up until the day on which the payment is due.*

**Previous authorization text as listed in the CH Guidelines Version 1.5:**

*By signing this mandate form, you authorize (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.*

The creditor can supplement the optional sections “Please return to”, “Creditor’s use only” and “Debtor’s name and logo”. This information or instructions for debtors must be placed on the same page as the signature. The reverse side of the mandate may not contain any agreements or information that could be understood by the debtor as components of the mandate. The section “Creditor’s use only” may only be filled in by the creditor after receipt of the mandate signed by the debtor.
4.1 Creditor Identifier

The Creditor Identifier in Switzerland is structured as follows:

CH  07  ZZZ  0000012345

Part d: National identification number
Part c: Creditor Business Code
Part b: Check digits
Part a: ISO country code

The Creditor Identifier is required for the issuing of SEPA Direct Debit Mandates as well as for the collection of SEPA Direct Debits. It unambiguously identifies the creditor and can be used with all financial institutions participating in the SEPA Direct Debit Schemes throughout the entire SEPA. The same identification number can be used for both the SEPA Core Direct Debit Scheme and the SEPA B2B Direct Debit Scheme.

The request for the issuing of an identification number is to be made exclusively by the creditor’s financial institution to the central issuing authority at SIX Interbank Clearing.

An identification number is issued for each creditor, which contains the “creditor business code” ZZZ (part c). With the “creditor business code” the creditor also receives the option of defining various business fields internally (same creditor and address). This code is not relevant for the unambiguousness of the identification number.

Should changes arise regarding information pertaining to the creditor (e.g. change of name, change of legal form, etc.), no new Creditor Identifier is to be applied for. The same also goes for address changes (e.g. street) and for bank account switching. The creditor must demonstrate, however, at the request of its financial institution that his identity remains the same notwithstanding any such changes.

If a company in entirety is transferred to a new legal entity, the Creditor Identifier of the company being taken over is to be used. The creditor’s former Creditor Identifier is to be returned to its financial institution for deletion.

4.2 Mandate reference

A mandate reference, issued individually by the creditor, must be unique and thus unambiguous for each Creditor Identifier within a scheme (SEPA Core Direct Debit Scheme or SEPA B2B Direct Debit Scheme) and can, for example, contain the customer number. Only parts a, b and d of the identifier are relevant for checking the unambiguousness of the mandate reference; part c, the “creditor business code” does not play a role in the verification. It is thus not permitted to issue the same mandate reference for two different creditor business codes in one identifier.

The mandate reference contains a maximum of 35 alphanumeric positions.
5. **Standard and combined form of the SEPA B2B Direct Debit Mandate**

The mandate can be prepared as a separate document: the so-called standard mandate form. An alternative to this is represented by the combined mandate form, which contains both the information about the contract between the creditor and debtor and the SEPA B2B Direct Debit Mandate in the same document/on the same page. With the combined form, the contract part may not be separated from the mandate part. Both must appear on the same side (see the sample in section 8.2).

Creditors that prefer to use the mandate as a combined form in a publication, such as in a magazine, must still adhere to the guidelines listed in section 4.

6. **Use of the SEPA logo**

The SEPA logo can be used in the SEPA B2B Direct Debit Mandate (see the sample in section 8.1.3). It exists in a single language and double language version on the European Payments Council (EPC) website and can be downloaded.


Use of the SEPA logo must meet the conditions of the EPC (Terms and Conditions SEPA Logo) which can be found on the EPC website:

7. **Field names of the SEPA B2B Direct Debit Mandate**

The following field names are provided as a guideline for the standard and combined form of the mandate. The field names must be listed in the mandate in the order in which they are listed here.

<table>
<thead>
<tr>
<th>Line no.</th>
<th>Field name, element</th>
<th>To be filled in by</th>
<th>Mandate form</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Standard</td>
</tr>
<tr>
<td>Header</td>
<td>SEPA Business-to-Business Direct Debit Mandate</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Header</td>
<td>Mandate reference</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Header</td>
<td>The CR's name and logo</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>Authorization</td>
<td>Text for the collection and debit authorization</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>1</td>
<td>The debtor's company name</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>2</td>
<td>The DEB's street name and number</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>3</td>
<td>Postal code and city</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>4</td>
<td>Country</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>5</td>
<td>Account number – IBAN</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>6</td>
<td>The DEB's bank name and BIC</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>7</td>
<td>Creditor's name</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>8</td>
<td>Creditor Identifier</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>9</td>
<td>Street name and number</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>10</td>
<td>Postal code and city</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>11</td>
<td>Country</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>12</td>
<td>Type of payment: Recurrent payment or one-off payment</td>
<td>CR</td>
<td>Mandatory</td>
</tr>
<tr>
<td>13</td>
<td>Location and date of the signature(s)</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Signature</td>
<td>Field for the signature(s)</td>
<td>DEB</td>
<td>Mandatory</td>
</tr>
<tr>
<td>14</td>
<td>Debtor identification code</td>
<td>DEB</td>
<td>Optional</td>
</tr>
<tr>
<td>15</td>
<td>Debtor reference party (third-party)</td>
<td>DEB</td>
<td>Optional</td>
</tr>
<tr>
<td>16</td>
<td>Identification code of the Debtor Reference Party</td>
<td>DEB</td>
<td>Optional</td>
</tr>
<tr>
<td>17</td>
<td>Party on whose behalf the Creditor collects the payment</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>18</td>
<td>Name of the Creditor reference party</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>19</td>
<td>Identification number of the underlying contract</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>20</td>
<td>Description of contract</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>Info</td>
<td>Please return to</td>
<td>CR</td>
<td>Optional</td>
</tr>
<tr>
<td>Info</td>
<td>Creditor's use only</td>
<td>CR</td>
<td>Optional</td>
</tr>
</tbody>
</table>

Table 1: Overview of field names

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1. The mandate reference is not known in every case when the debtor signs. The mandate reference must be disclosed to the debtor by the creditor as soon as possible.
2. If these elements are already contained in the combined mandate form, they need not be repeated in the mandate part.
3. If the creditor preprints this element, it is possible to combine them in a single field or to display it integrated within the creditor's logo.
4. If these elements about the creditor in the combined mandate form are already contained in the contract part, they need not be repeated in the mandate part.
5. The BIC of the debtor's financial institution must be included in the SEPA B2B Direct Debit Mandate until 31 January 2016.

8. **Design sample for the SEPA B2B Direct Debit Mandate**

Design options for the SEPA B2B Direct Debit Mandate are depicted in the following. The starting point here is a SEPA B2B Direct Debit Mandate with a debtor in the German-speaking area and a creditor holding an account in Switzerland.
8.1 Standard form of a SEPA B2B Direct Debit Mandate

8.1.1 Recurrent SEPA B2B Direct Debit (German)

- No optional elements

LOGO, Muster AG, Beispielstrasse 1, 8000 Zürich, Schweiz
Identifikationsnummer des Zahlungsempfängers: CH07ZZZ00000012345

SEPA-Firmenlastschrift-Mandat
Mandatsreferenz: ABCD01

Mit der Unterzeichnung dieses Mandats ermächtigen Sie einerseits die Muster AG, Ihr Finanzinstitut anzuweisen, Ihr Konto mittels Lastschrift zu belasten, und andererseits ermächtigen Sie Ihr Finanzinstitut, Ihr Konto entsprechend den Weisungen der Muster AG zu belasten.

Dieses Mandat gilt nur für Einzüge unter Firmen. Sie haben nach erfolgter Belastung gegenüber Ihrem Finanzinstitut keinen Anspruch auf Rückerstattung des belasteten Betrages. Sie sind jedoch berechtigt, Ihr Finanzinstitut bis zum Fälligkeitstag der Zahlung anzuweisen, Ihr Konto nicht zu belasten.

Firmenname des Zahlungspflichtigen

Strasse und Hausnummer

Postleitzahl und Ort

Land

Kontonummer – IBAN

Finanzinstitut – Name und BIC

Zahlungsart Wiederkehrende Zahlung

Ort und Datum

Unterschrift(en)
8.1.2 Recurrent SEPA B2B Direct Debit (English)

- No optional elements

<table>
<thead>
<tr>
<th>LOGO, Example Ltd, Street 1, 8000 Zurich, Switzerland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creditor Identifier: CH07ZZZ00000012345</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SEPA Business-to-Business Direct Debit Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandate reference: ABCD01</td>
</tr>
</tbody>
</table>

With your signature on this mandate, you authorize, on the one hand, (creditor’s name), to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from (creditor’s name).

This mandate is valid only for business-to-business transactions. Once the debit is made, you are not entitled to a refund of the debited amount from your financial institution, but you are entitled to request your bank not to debit your account up until the day on which the payment is due.

Debtor’s name: ____________________________________________

Street name and number: __________________________________

Postal code and city: ________________________________________

Country: __________________________________________________

Account number – IBAN: _____________________________________

Bank – name and BIC: ________________________________________

Payment mode: Recurrent payment

Place and date: ____________________________________________

Signature: ________________________________________________
8.1.3 One-off collection of a SEPA B2B Direct Debit (English)

- Adjustments from one-off business-to-business direct debits are marked in yellow
- No optional elements
- Horizontal format

<table>
<thead>
<tr>
<th>Example Ltd</th>
<th>Creditor Identifier:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street 1</td>
<td>CH07ZZZ00000012345</td>
</tr>
<tr>
<td>8000 Zurich</td>
<td></td>
</tr>
<tr>
<td>Switzerland</td>
<td></td>
</tr>
</tbody>
</table>

**SEPA Business-to-Business Direct Debit Mandate – mandate reference: ABCD01**

With your signature on this mandate, you authorize, on the one hand, (creditor’s name), to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from (creditor’s name).

This mandate is valid only for business-to-business transactions. Once the debit is made, you are not entitled to a refund of the debited amount from your financial institution, but you are entitled to request your bank not to debit your account up until the day on which the payment is due.

Debtor’s name: __________________________  Account number – IBAN: __________________________

Street name and number: __________________________  Bank – name and BIC: __________________________

Postal code and place: __________________________  Country: __________________________

Place and date: __________________________  Signature: __________________________

Type of payment: one-off payment  __________________________

<table>
<thead>
<tr>
<th>Street name</th>
<th>Bank – name and BIC</th>
<th>Postal code and place</th>
<th>Country</th>
<th>Place and date</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example Ltd</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Street 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8000 Zurich</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Place and date: __________________________  Signature: __________________________

Type of payment: one-off payment  __________________________
8.1.4 Recurrent SEPA B2B Direct Debit, in 4 languages and with SEPA logos

- No optional elements
- In the 3 Swiss national languages and English; e.g. for sending a mandate to a Swiss debtor.

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**Muster AG, Beispielstrasse 1, 8000 Zürich, Schweiz**

CH07ZZZ00000012345
Identifikationsnummer des Zahlungsempfängers/Identifiant du créancier/Codice identificativo del debitore/Creditore Identifier

**SEPA-Firmenlastschrift-Mandat**
Mandat de prélèvement SEPA interentreprises/Mandato per addebito diretto SEPA tra imprese/SEPA Business-to-Business Direct Debit Mandate

Mandatsreferenz – vom Zahlungsempfänger auszufüllen
Riferimento del mandato – da indicare al debitore
Mandate reference – to be completed by the creditor

---

**SEPA-Firmenlastschrift-Mandat**
Mandat de prélèvement SEPA interentreprises
En signant ce formulaire de mandat, vous autorisez Exemple SA à envoyer des instructions à votre banque pour débiter votre compte, et votre banque à débiter votre compte conformément aux instructions d’Exemple SA.
Ce mandat est dédié aux prélèvements SEPA interentreprises. Vous n’êtes pas en droit de demander à votre banque le remboursement d’un prélèvement SEPA interentreprises une fois que le montant est débité de votre compte. Vous pouvez cependant demander à votre banque de ne pas débiter votre compte jusqu’au jour de l’échéance.

Mandato per addebito diretto SEPA tra imprese
La sottoscrizione del presente mandato comporta l’autorizzazione a Esempio SA a richiedere alla banca del debitore l’addebito del suo conto e l’autorizzazione alla banca del debitore di procedere a tale addebito conformemente alle disposizioni impartite da Esempio SA.
Il presente mandato è riservato esclusivamente ai rapporti tra imprese. Il debitore non ha diritto al rimborso dalla propria banca successivamente all’addebito sul suo conto, ma ha diritto di chiedere alla propria banca che il suo conto non venga addebitato fino alla data in cui il pagamento è dovuto.

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8.1.5 Recurrent SEPA B2B Direct Debit (Italian)

- No optional elements

LOGO, Esempio SA, Via 1, 8000 Zurigo, Svizzera
Codice identificativo del creditore: CH07ZZZ00000012345

Mandato per addebito diretto SEPA tra imprese
Riferimento del mandato: ABCD01

La sottoscrizione del presente mandato comporta l’autorizzazione a Esempio SA a richiedere alla banca del debitore l’addebito del suo conto e l’autorizzazione alla banca del debitore di procedere a tale addebito conformemente alle disposizioni impartite da Esempio SA.

Il presente mandato è riservato esclusivamente ai rapporti tra imprese. Il debitore non ha diritto al rimborso dalla propria banca successivamente all’addebito sul suo conto, ma ha diritto di chiedere alla propria banca che il suo conto non venga addebitato fino alla data o in cui il pagamento è dovuto.

Nome della ditta
____________________________________
Via e numero civico
____________________________________
Codice postale e località
____________________________________
Paese
____________________________________
Numero del conto – IBAN
____________________________________
Banca – nome e BIC
____________________________________
Tipo di pagamento
Ricorrente
Luogo e data di sottoscrizione
____________________________________
Firma/e
____________________________________
8.1.6 Recurrent SEPA B2B Direct Debit (French)

- No optional elements

<table>
<thead>
<tr>
<th>En signant ce formulaire de mandat, vous autorisez l'Exemple SA à envoyer des instructions à votre banque pour débiter votre compte, et votre banque à débiter votre compte conformément aux instructions de l'Exemple SA.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ce mandat est dédié aux prélèvements SEPA interentreprises. Vous n'êtes pas en droit de demander à votre banque le remboursement d'un prélèvement SEPA interentreprises une fois que le montant est débité de votre compte. Vous pouvez cependant demander à votre banque de ne pas débiter votre compte jusqu’au jour de l’échéance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nom de l’entreprise</th>
<th>____________________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numéro et nom de la rue</td>
<td>____________________________</td>
</tr>
<tr>
<td>Code postal et ville</td>
<td>____________________________</td>
</tr>
<tr>
<td>Pays</td>
<td>____________________________</td>
</tr>
<tr>
<td>Numéro de compte – IBAN</td>
<td>____________________________</td>
</tr>
<tr>
<td>Banque – nom et BIC</td>
<td>____________________________</td>
</tr>
<tr>
<td>Type de paiement</td>
<td>Paiement répétitif</td>
</tr>
<tr>
<td>Signé à lieu et date</td>
<td>____________________________</td>
</tr>
<tr>
<td>Signature(s)</td>
<td>____________________________</td>
</tr>
</tbody>
</table>
8.2 Combined form of a SEPA B2B Direct Debit

8.2.1 Recurrent SEPA B2B Direct Debit as a contract component (newspaper publisher)

- Two optional elements (see table 1, the “Info” line): “Please return to” (with reference to the mandate copy as stipulated in section 4) and “Creditor’s use only”. These adaptations are marked in yellow.

Newspaper publisher, Beispielstrasse 1, 8000 Zurich, Switzerland

Creditor Identifier: CH07ZZZ00000012345

We wish to read “Name of newspaper XYZ” regularly.
We will pay using the SEPA Business-to-Business Direct Debit.

____________________________________
Company name

____________________________________
Street name and number

____________________________________
Postal code and place

____________________________________
Country

Right to cancel newspaper subscription: Lorem ipsum dolor sit amet, consectetur adipiscing elit.

SEPA Business-to-Business Direct Debit Mandate – Mandate reference: ABCD01

With your signature on this mandate, you authorize, on the one hand, Newspaper Publisher AG, to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from Newspaper Publisher AG.

This mandate is valid only for business-to-business transactions. Once the debit is made, you are not entitled to a refund of the debited amount from your financial institution, but you are entitled to request your bank not to debit your account up until the day on which the payment is due.

Account number – IBAN

____________________________________
Bank – name and BIC

____________________________________
Payment mode Recurring payments

Place and date

____________________________________
Signature(s)

____________________________________

Please return to
Newspaper Publisher AG
Customer Service
P.O. Box
CH-8000 Zurich

Please leave blank (will be filled in by the newspaper publisher):
Customer no.: _____________________________
Issue: _____________________________
Start: _____________________________