

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

**Valid as of 1 February 2014
(Version 1.6)**

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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_\(b2b_sdd\)](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 Business-to-Business Direct Debit Mandate		CREDITOR'S NAME & LOGO
<div style="border: 1px solid black; width: 100%; height: 15px; margin-bottom: 5px;"></div> Mandate reference - to be completed by the 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}. This mandate is only intended for business-to-business transactions. You are not entitled to a refund from your bank after your account has been debited, but you are entitled to request your bank not to debit your account up until the day on which the payment is due. Please complete all the fields marked *.		
Your name Your name	* <input type="text"/>	1
Your address Your address	* <input type="text"/> * <input type="text"/> * <input type="text"/>	2 3 4
Your account number Your account number	* <input type="text"/> * <input type="text"/>	5 6
Creditor's name Creditor's name	* <input type="text"/> * <input type="text"/> * <input type="text"/> * <input type="text"/> * <input type="text"/>	7 8 9 10 11
Type of payment Type of payment	* Recurrent payment <input type="checkbox"/> or One-off payment <input type="checkbox"/> Recurrent payment or One-off payment	12
City or town in which you are signing City or town in which you are signing	<input type="text"/>	13
Date *	<input type="text"/>	13
Signature(s) Signatures	* <input type="text"/>	
Please sign here		
Details regarding the underlying relationship between the Creditor and the Debtor - for information purposes only.		
Debtor identification code Debtor identification code	<input type="text"/>	14
Person on whose behalf payment is made Person on whose behalf payment is made	<input type="text"/>	15
Party on whose behalf the Creditor collects the payment Party on whose behalf the Creditor collects the payment	<input type="text"/>	17
In respect of the contract In respect of the contract:	<input type="text"/>	19
Description of contract Description of contract	<input type="text"/>	20
Please return to: XX XX	Creditor's use only XX XX	

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 screenshot shows the EPC website's navigation menu with options like MEDIA, NEWSLETTER, KNOWLEDGE BANK, and HOME. The main content area is titled "SEPA B2B DD Mandate Translations" and contains the following text:

The SEPA B2B Direct Debit (SDD) mandate texts are being translated into all community languages and the translations are also being subjected to local legal checks. Each banking community has also taken the decision on which language(s) are to be used.

For each language there will be a document showing the mandate line number, the English text and the translated text. To date 24 completed translations have been received and they may be downloaded from the table below, the rest will follow. For the sake of clarity the full table is shown so that it is clear which translations may be expected.

The objective is to ensure that only approved texts are used from one authorized source, thereby ensuring an appropriate level of clarity and certainty on this point.

Country	Language(s)
Austria	see German
Belgium	Flemish French German
Bulgaria	Bulgarian
Czech Republic	Czech
Cyprus	see Greek see English
Denmark	Danish
Estonia	Estonian
Finland	Finnish Swedish
France	French
Germany	German
Greece	Greek
Hungary	Hungarian
Ireland	see English
Italy	Italian
Latvia	Latvian
Liechtenstein	see German
Lithuania	Lithuanian
Luxembourg	see French See German
Malta	Maltese
Monaco	see French
Netherlands	Dutch
Norway	Norwegian
Poland	Polish
Portugal	Portuguese
Romania	Romanian
Slovakia	Slovakian
Slovenia	Slovenian
Spain	Spanish
Spain	Basque Catalan Galician
Sweden	Swedish
Switzerland	see French German see Italian
UK	English

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:

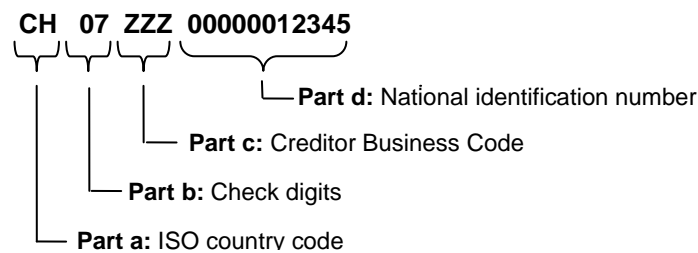
By signing this mandate form, you authorize (A) [Name of Creditor] to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from [Name of Creditor].

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, 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:



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.

http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_logos

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:

http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=111

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.

CR = Creditor, DEB = Debtor

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

Table 1: Overview of field names

- 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

LOGO, Example Ltd, Street 1, 8000 Zurich, Switzerland

Creditor Identifier: CH07ZZZ00000012345

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 _____

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

Example Ltd Street 1 8000 Zurich Switzerland	Creditor Identifier: CH07ZZZ00000012345
<u>SEPA Business-to-Business Direct Debit Mandate – mandate reference: ABCD01</u>	
<i>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).</i>	
<i>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.</i>	
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	_____


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.



Muster AG, Beispielstrasse 1, 8000 Zürich, Schweiz

CH07ZZZ00000012345
*Identifikationsnummer des Zahlungsempfängers/Identifiant du créancier/
 Codice identificativo del creditore/Creditor Identifier*



Single Euro Payments Area

SEPA-Firmenlastschrift-Mandat

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

ABCD01

Mandatsreferenz – vom Zahlungsempfänger auszufüllen
Référence du mandat – à compléter par le créancier
Riferimento del mandato – da indicare a cura del creditore
Mandate reference – to be completed by the creditor

SEPA-Firmenlastschrift-Mandat	Mandat de prélèvement SEPA interentreprises	Mandato per addebito diretto SEPA tra imprese	SEPA B2B Direct Debit Mandate
<p>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.</p> <p>Dieses Mandat gilt nur für Einzüge unter Firmen. Sie haben nach erfolgter Belastung gegenüber Ihrem Finanzinstitut keinen Anspruch auf Rückerstattung des belasteten Betrags. Sie sind jedoch berechtigt, Ihr Finanzinstitut bis zum Fälligkeitstag der Zahlung anzuweisen, Ihr Konto nicht zu belasten.</p>	<p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p>	<p>With your signature on this mandate, you authorize, on the one hand, Example Ltd, 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 Example Ltd.</p> <p>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.</p>

<p>Firmenname des Zahlungspflichtigen/ Nom du débiteur/Nome del debitore/ Name of the debtor</p> <p>Anschrift des Zahlungspflichtigen/ Votre adresse/Indirizzo/Your address</p> <p>Kontonummer des Zahlungspflichtigen/ Les coordonnées de votre compte/ Conto di addebito/Your account number</p> <p>Finanzinstitut des Zahlungspflichtigen/ banque/banca/bank</p> <p>Zahlungsart/Type de paiement/ Tipo di pagamento/Type of payment</p> <p>Unterschrift(en)/Signature(s)/ Firma (Firme)/Signature(s)</p> <p><i>Hinweis:</i> Ihre Rechte zum obigen Mandat sind in einem Merkblatt enthalten, das Sie von Ihrem Finanzinstitut erhalten können.</p>	<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>Firmenname/Nom du débiteur(s)/Nome del debitore/Name of the debtor</i></p> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>Strasse und Hausnummer/Numéro et nom de la rue/Via e numero civico/Street name and number</i></p> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>Postleitzahl und Ort/Code postale et ville/Codice postale e località/Postal code and Town</i></p> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>Land/Pays/Paese/Country</i></p> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>IBAN</i></p> <div style="display: flex; justify-content: space-between;"> <div style="border-bottom: 1px solid black; width: 60%; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; width: 35%; height: 20px; margin-bottom: 5px;"></div> </div> <p style="font-size: small; text-align: center;"><i>Name/Nom/Nome/Name BIC</i></p> <div style="display: flex; justify-content: space-around; margin-bottom: 5px;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> <i>Wiederkehrende Zahlung/Paiement répititif/ Pagamento ricorrente/Recurrent payment</i> </div> <div style="text-align: center;"> <input type="checkbox"/> <i>Einmalige Zahlung/Paiement unique pagamento singolo/One-off payment</i> </div> </div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;"><i>Ort und Datum/Lieu et date/Luogo e data/Location and date</i></p> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>
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Der Gebrauch des SEPA-Logos erfolgt gemäss den Bedingungen des European Payments Council./L'utilisation de la marque de SEPA est sous le permis de l'European Payments Council./L'uso del marchio di SEPA è sotto l'autorizzazione dal Consiglio europeo di pagamenti./Use of the SEPA logo is under license from the European Payments Council.

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

LOGO, Exemple SA, Rue d'Exemple 1, 1200 Genève, Suisse

Identifiant du créancier: CH07ZZZ00000012345

Mandat de prélèvement SEPA interentreprises

Référence unique du mandat: ABCD01

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.

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.

Nom de l'entreprise _____

Numéro et nom de la rue _____

Code postal et ville _____

Pays _____

Numéro de compte – IBAN _____

Banque – nom et BIC _____

Type de paiement Paiement répétitif

Signé à lieu et date _____

Signature(s) _____

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: _____