

November 2016

Mandate amendment SEPA Direct Debit Core scheme

Initiative of the amendment in the CORE scheme*	What amendments are possible according to the SEPA Rulebook**?	New mandate incl. signature necessary?	Is a notification to/from the debtor sufficient to process the amendment?	First direct debit instruction after the amendment	Proof for a Request for Refund of an Unauthorised Transaction in case of a mandate amendment
Creditor	<ol style="list-style-type: none"> Creditor Name CreditorID Unique mandate reference 	No, unless the creditor wants to fully exclude the risk of a Request for Refund of an Unauthorised Transaction.	<p>Yes, provided the creditor has offered the debtor an 'opt out' option.</p> <p>Because the debtor must:</p> <ol style="list-style-type: none"> be able to object to the amendment(s) and have sufficient time to do so. <p>Banks advise creditors to give debtors ample time for objections, e.g. 4 weeks.</p> <p>The debtor must also receive exact information about how (e.g. in writing) and where the objection must be submitted (the creditor can follow their existing arrangements/procedures for debtor objections).</p>	<ol style="list-style-type: none"> the 'amendment indicator' field must be set to the value 'true'*** both the old and the new value must be given for the amendment submit as RCUR 	<ol style="list-style-type: none"> New or amended mandate, legally signed or Original mandate and proof of notification incl. 'opt-out' option to the debtor
Debtor	Debtor account number	No, on condition that this written notification is legally signed; otherwise a new mandate.	<p>Yes, provided the debtor has legally signed this or if the debtor is taking part in the Switching Service.</p> <p>In the latter case, the change notification with the new debtor account number at the other bank is sufficient. The creditor will receive this notification automatically from his bank.</p>	<ol style="list-style-type: none"> the 'amendment indicator' field must be set to the value 'true' the 'SMNDA' code must be provided (if it is a new account at the same bank, the old and new IBAN may also be provided instead of the 'SMNDA' code) submit as RCUR 	<ol style="list-style-type: none"> New mandate or original mandate plus legally signed amendment (notification) or Original mandate and notification signed by the debtor or Original mandate plus amendment notification from the Switching Service

* For amendments to B2B mandates, new mandates must be completed (and registered with the debtor bank).

** In practice several details can be amended. These, however, do not lead to a (mandatory) amendment of the mandate details (e.g.: creditor account number and debtor name and address).

*** An amendment to the creditor name need not be presented as an 'amendment' if the debtor has an NL-IBAN.