

Detailed presentation of SEPA direct debits

Version 2.1 - 20-12-2012

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1 Introduction.

In the context of the single Single Euro Payment Area (SEPA), the existing national receipt systems in the SEPA countries will be replaced by a unique european system.



This european system is called Sepa Direct Debit (short name: SDD). In Luxembourg it is denominated under the name «SEPA direct debits».

Only the european system will be admitted as of February 1st, 2014.

For any additional information about the european SEPA direct debits, please feel free to surf on the website www.abbl.lu <http://www.abbl.lu/dossiers/sepa> or by contacting your bank.

2 Creation of a SEPA Direct Debit.

In the SEPA direct debit management you are the creditor :

- who has to send the european *authorization* form to your debtor and the latter sends back directly the signed form to you;

Please note!

The debtor of the mandates in the B2B («Business to Business») system needs beforehand the confirmation of the concerned authorization by his bank ! Indeed, the bank must verify if the account which has to be debited is a professional account number (the B2B is a regime exclusively reserved to business users), and wich acts that no reimbursement can be asked for this authorization. Without this confirmation, your encashments B2B will be refused.

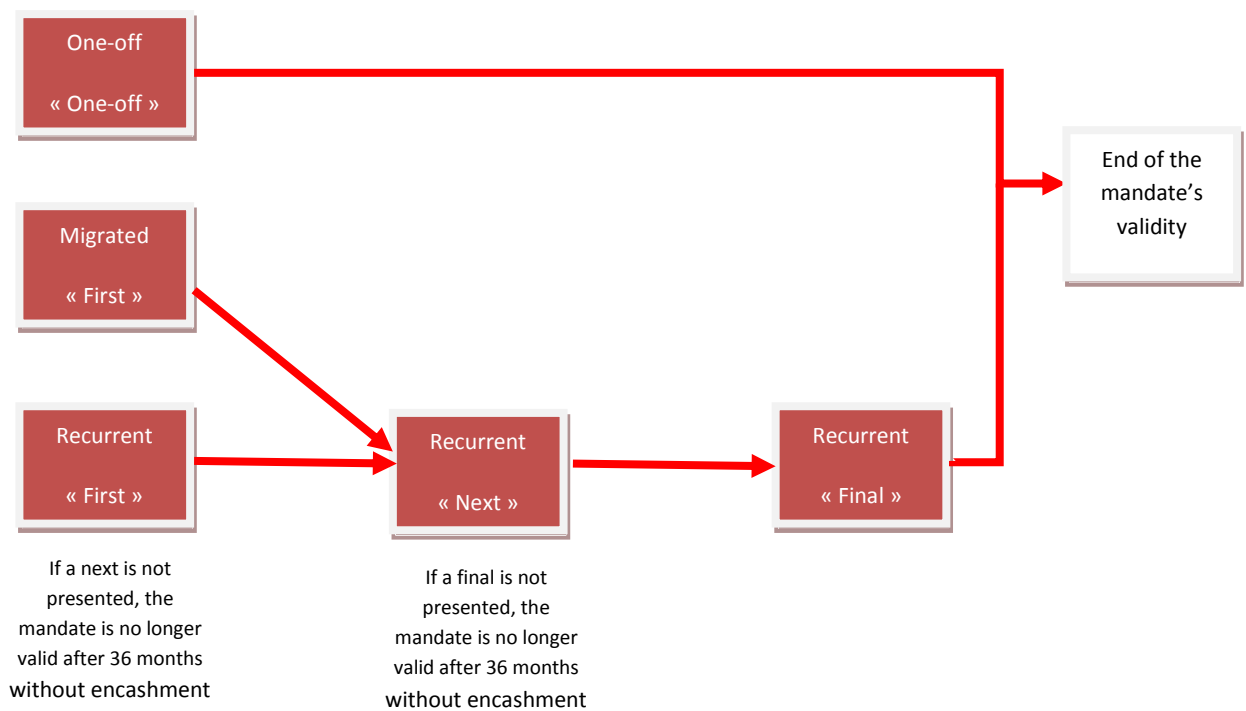
- who has to preserve the *authorization* (paper documents);
- who has to procede to the encashments.

After having introduced the basic operation data (amount, message to the debtor, account number and name of the debtor, creditor identifier, account number to be credited, processing date), the european system requests to send for every encashment the following data about the mandate to the bank (MRI = mandate related information) :

- ◆ a mandate reference (this reference must be unique in order to allow the identification of the concerned mandate (*authorization*));
- ◆ an indication of the encashment sequences. At the first presentation/encashment of a new mandate (just as for different later modifications), you hav to indicate «**First**» in the sequence. After the execution of the encashment, you have to modify the value of the sequence in the managing mandates and indicate «**Next**»;

- ◆ the signature date from the mandate;
- ◆ the payment scheme. There are two :
 - «**CORE**» (also called «B2C», «Business to Consumer») : base system (standard);
 - «**B2B**» («Business to Business») : reserved for encashments with business customers (the debtor has no rights for reimbursement, other delays of processing...);
- ◆ the type of mandate :
 - «**Recurrent**» : qualifying a mandate for repeated encashments;
 - «**One-off**» : qualifying a mandate for one single encashment.

Depending on the type of mandate, the sequence must comply with the following life cycle:



In consideration of the above mentioned informations, the creation of an SEPA direct debits will be carried out within two simple and distinct steps:

- **The input of a mandate.**
- **The input of an encashment.**

2.1 Input of a mandate.

How to access ?

Select the menu «**Transactions**» > then, on the left under «**Managing - Mandates**» > Select «**New>Mandate**» > Fill in the datas in the mandate form. A certain number of fields to be filled in are compulsory. These fields are marked with the symbol («*»).

Explanations about the compulsory fields to be filled in :

- **Mandate reference** : Unique reference for the identification of the concerned mandate;
- **Payment type** : « **Recurrent** » or « **One-off** »;
- **Signature date** : such as mentioned on the mandate form;
- **Payment scheme**: there are 2 different payments in the european system: «**CORE**» (also called «**B2C**») and «**B2B**». Select the desired scheme;
- **Sequence** : at the first encashment of a new mandate the mention «**First**» has to be sent to the bank. This is the reason why it is set in that field by default.

After the execution of the first encashment, the value in the sequence has to be replaced by «**Next**».

In case of the payment type «**One-off** » the «sequence» field will not be accessible

- **Creditor identifier** : It is the SEPA direct debit creditor identifier. This SEPA creditor identifier has been assigned to you from one of your banks and it is displayed on your « european SEPA direct debits/domiciliation européenne» contract. The creditor identifier has to be filled in the mandate form when creating the mandate. Afterwards, the identifier can be selected from the drop-down list.

For Luxembourg, the SEPA creditor identifier has the following structure :

LUnnZZZ0xxxxxxxxxxxxxxxxxxxx

Positions 1 and 2 : country code : "LU" (ISO 3166)

Positions 3 and 4 : control key : 2 numbers (ISO 7064)

Positions 5 and 7 :activity code : 3 alphanumeric numbers ; by default : "ZZZ"

Position 8 :fixed value "0"

Positions 9 to 26 : national identifier I: 18alphanumeric numbers

The optional fields are the following:

- **Contract identifier**, such as eventually indicated on the mandate form;
- **Signature place of the mandate**;
- **Debtor identification code** for exemple his client number;
- **Debtor Display reference part** : reference from the debtor, for example the name of the child whose school fees his parents want to pay. Little used ;
- **Creditor Display reference part**: reference from the creditor, for example the name of the book-keeper company that acts as creditor. Little used;
- **Note**: for example, the place where to find the paper document of the mandate
- if fixed amounts and fixed communications are used for the encashments of your mandates, then these can be filled in in the fields «**Default amount**» and «**Default message to debtor**».
Afterwards these data can be modified for each encashement
- the «**Add Amendment**» button: very rarely used (cf. chapter 6.2 Amendments).

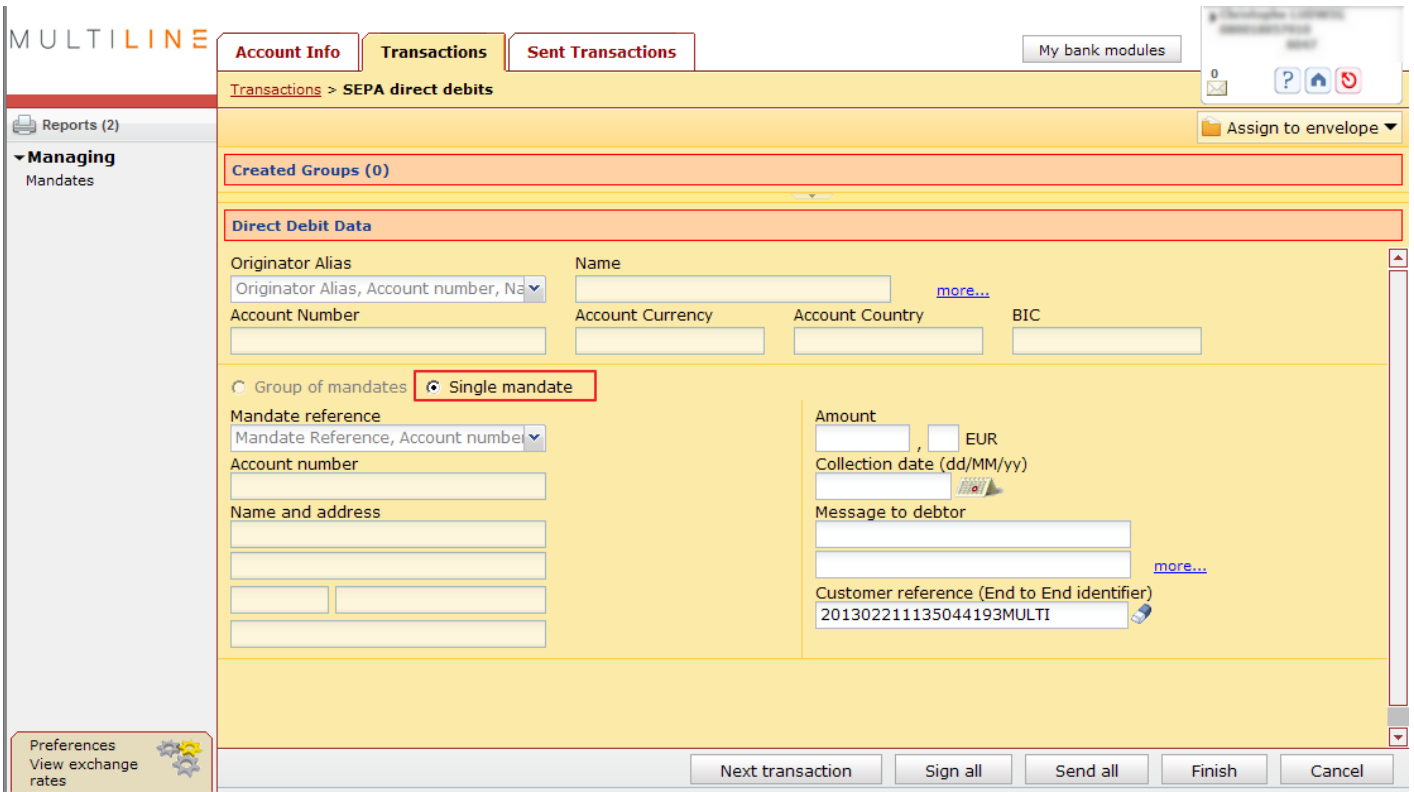
Please note!

The registered mandates can not be divided on different users.

2.2 Input of encashment based on the mandate.

How to access?

Select «**Transactions**» > then «**New > SEPA direct debits** » >
Choose the option « **Single mandate** ».



Explanation of the data.

- **Alias of the instructing party (Originator Alias)** : using the Alias, the name or account number, select the account number to be credited. The alias of the account is completed. The name and the account number are displayed in the following fields.
- **Mandate reference** : you have to select the mandate reference, the account number or the name of the debtor. If you have selected a mandate which sequence value is «**First**» and for which an encashment has already been created, the system displays a warning you cannot ignore. Normally, you should have changed the sequence value for this mandate on «**Next**».
- Fill in the fields «**Amount**», «**Collection date**» and «**Message to debtor**», then clic on the «**Next transaction**» button.

To close the assistant, clic on the button «**Finish**», «**Sign all**» or «**Send all**».

Please note!

The incoming payments can only be done by the respective person, who has entered the mandates.

3 Creation of SEPA direct debits group.

The fact that you can attribute mandates to groups enables you to classify them by topics, but also to prepare future encashments.

Indeed, the «**SEPA direct debits**» assistant has especially been created to work with groups of mandates.

Example of permanent groups of mandates and work group of mandates.

In order to collect school invoices and other fees a school uses the european SEPA Direct Debits. The office of the institution assigns the mandates to a permanent group by classes.

Once a quarter, the bills are taken once, per trimester by the office from each school-class (= by permanent groups of mandates).

But, during school year, there are also activities for which students can register themselves and whose registration fees will not be collected by the trimestrial school invoices. The office then will assign an additional group, called « work group » to the mandates of all enrolled students. So they may easily recover, in one single operation, the total of the « work group » of mandates.

The creation of SEPA direct debits groups will take place in two simple and distinct steps :

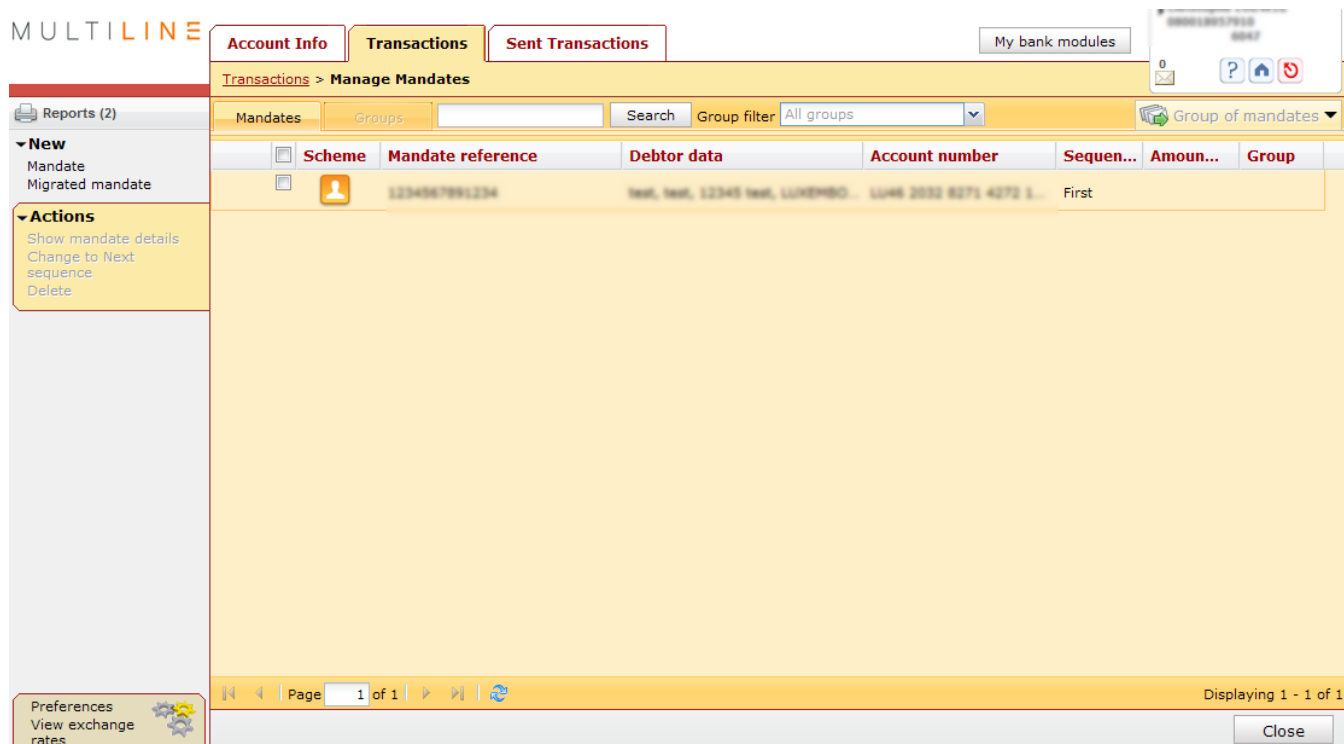
- **Creation of a group of mandates.**
- **Input of encashment by group of mandates.**

3.1 Creating groups of mandates.

3.1.1 List of mandates.

How to access?

Select «**Transactions**» > Select «**Managing - Mandates**»

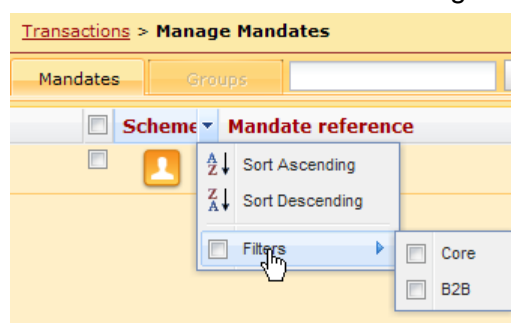


By default, at the top of the screen you will find the activated tab «**Mandates**» with all orders wedisplayed.

In the field to the left of the «**Search**» button, you can start a search for the reference of a term, name, or the IBAN of a debtor (or a corresponding part of the statement).

Explanations of the different columns:

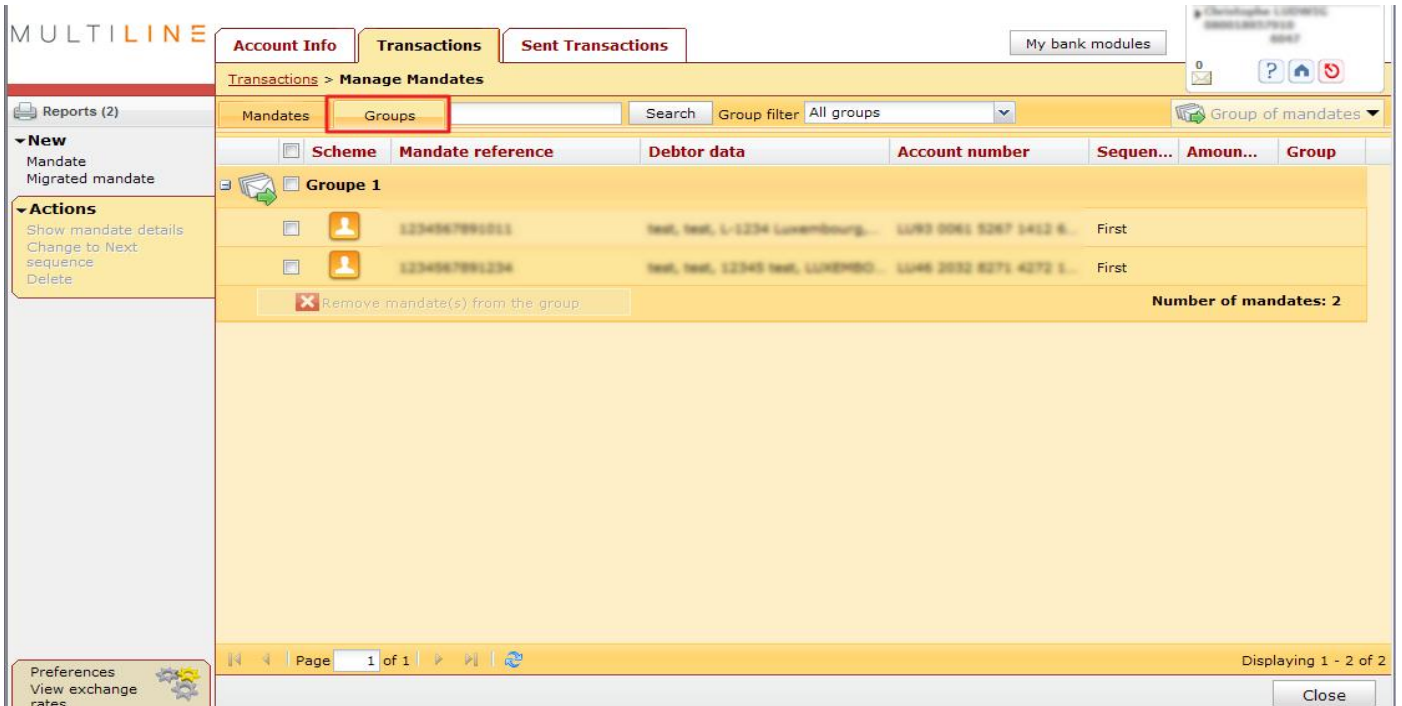
- In the column «**Scheme**», a clear distinction is made with the help of logos between «**B2B**» (text) and «**CORE**» (icon).
- When passing the mouse over the columns «**Mandate reference**», «**Scheme**» and «**Group**», the creditor identification, just as , the name of the scheme and the assigned groups will be shown.
- In the column heading «**Scheme**» and «**Sequen...**», you can opt to sort or you can use a filter thanks to the navigation arrow on the right of the title.



3.1.2 Group management.

How to view a group

By selecting the «Groups» tab at the top of the screen, you will get an overview of all groups.



The screenshot shows the MULTILINE software interface. The main window is titled 'Transactions > Manage Mandates'. The 'Groups' tab is selected, and a group named 'Groupe 1' is displayed. The group contains two mandates:

Scheme	Mandate reference	Debtor data	Account number	Sequen...	Amoun...	Group
<input type="checkbox"/>	1234567891011	test, test, L-1234 Luxembourg...	LU93 0061 5267 3412 6...	First		
<input type="checkbox"/>	1234567891234	test, test, 12345 test, LUXEMBO...	LU46 2032 8271 4272 5...	First		

At the bottom right of the group view, it says 'Number of mandates: 2'. There is a button 'Remove mandate(s) from the group' with a red 'X' icon. The sidebar on the left has 'New' (Mandate, Migrated mandate) and 'Actions' (Show mandate details, Change to Next sequence, Delete) sections. The top navigation bar has 'Account Info', 'Transactions', and 'Sent Transactions' tabs. The 'Transactions' tab is active. The 'Group filter' dropdown is set to 'All groups'. The bottom status bar shows 'Page 1 of 1' and 'Displaying 1 - 2 of 2'.

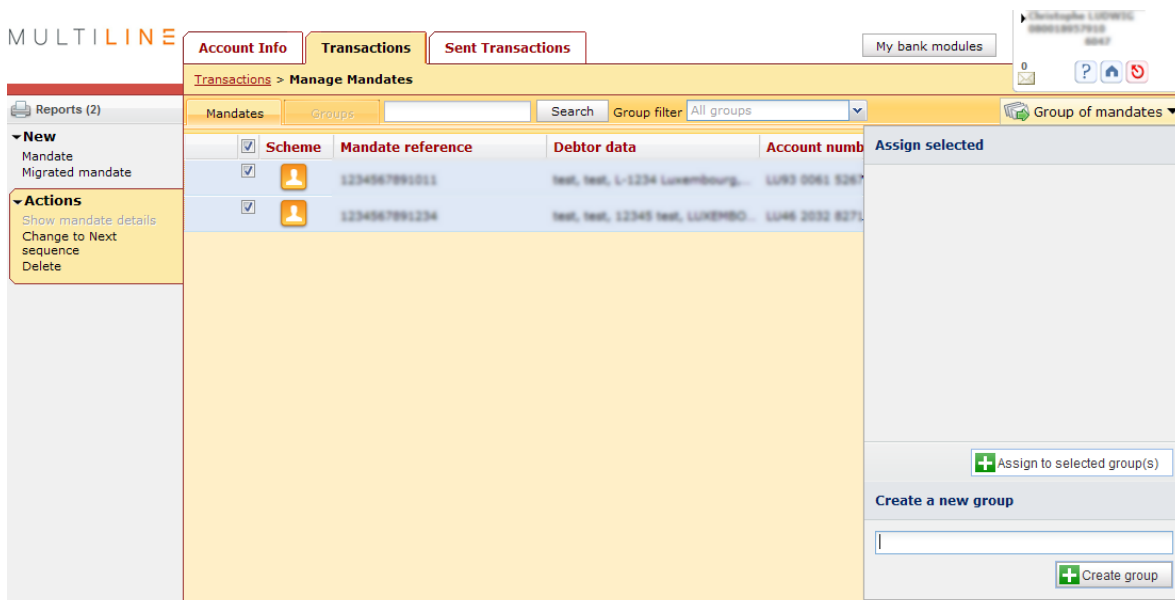
You can view a single group of mandates by selecting it in the window «Group filter».

How to assign mandates to a new group?

Select the «Transactions» > Select «Manage mandates» > Select the mandates to be put in the group.

Click on the button «Group of mandates» > in the top right corner.

Encode the name of your new group in the pop-up window and click on «Create a new group». Select the group and click on «Assign to selected group(s)».



The screenshot shows the MULTILINE software interface with a pop-up window titled 'Assign selected' open. The pop-up window has a 'Create a new group' section with a text input field and a 'Create group' button. The main window shows the 'Manage Mandates' screen with the 'Groups' tab selected. The 'Assign selected' window is open, showing a list of selected mandates:

Scheme	Mandate reference	Debtor data	Account numb
<input checked="" type="checkbox"/>	1234567891011	test, test, L-1234 Luxembourg...	LU93 0061 5267
<input checked="" type="checkbox"/>	1234567891234	test, test, 12345 test, LUXEMBO...	LU46 2032 8271

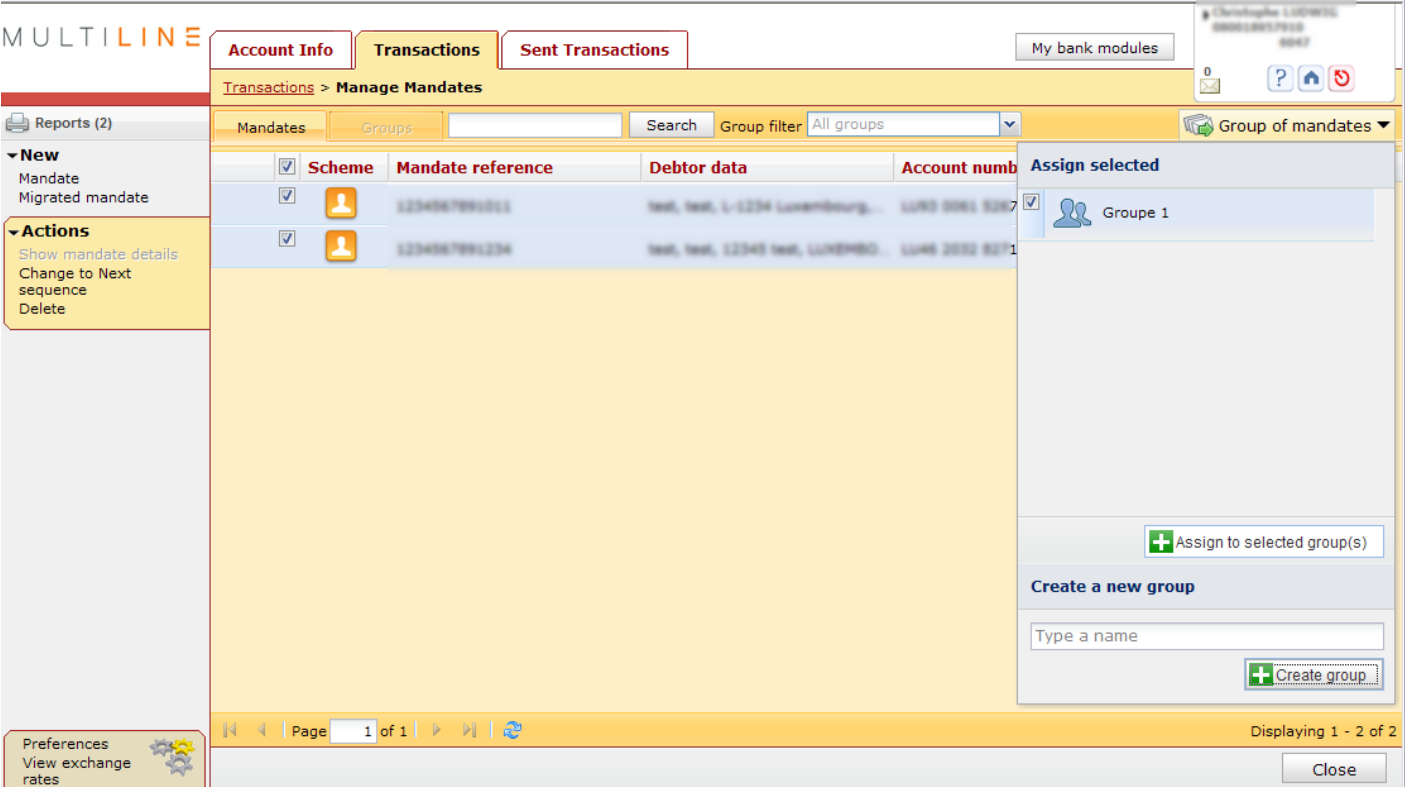
At the bottom of the pop-up window, there is a button 'Assign to selected group(s)' and a 'Create a new group' section with a text input field and a 'Create group' button. The main window shows the 'Manage Mandates' screen with the 'Groups' tab selected. The 'Assign selected' window is open, showing a list of selected mandates.

How to assign mandates to an existing group?

Select the «**Transactions**» > Select «**Manage mandates**» > Select the mandates to be put in the group.

Click on the button «**Group of mandates**» > in the top right corner.

Select the group and click on «**Assign to selected group(s)**».



The screenshot shows the MULTILINE software interface. The main window is titled 'Transactions > Manage Mandates'. There are three tabs at the top: 'Account Info', 'Transactions', and 'Sent Transactions'. The 'Transactions' tab is active. Below the tabs, there are buttons for 'Mandates' and 'Groups', a search field, and a 'Group filter' dropdown set to 'All groups'. A 'Group of mandates' dropdown is also visible. The main area contains a table with the following columns: 'Scheme', 'Mandate reference', 'Debtor data', and 'Account number'. Two rows are visible, both with checkboxes in the 'Scheme' column. To the right of the table, there is a panel titled 'Assign selected' with a dropdown menu showing 'Groupe 1'. Below this panel, there is a button '+ Assign to selected group(s)'. Underneath, there is a section 'Create a new group' with a text input field 'Type a name' and a '+ Create group' button. At the bottom of the interface, there is a status bar showing 'Page 1 of 1' and 'Displaying 1 - 2 of 2'. A 'Close' button is located at the bottom right.

How to delete orders in a group?

Click on the «**Groups**» tab and select the group in the «**Group Filter**» > Select the mandates you want to delete and click on «**Remove mandate(s) from the group**». To delete the entire group, you have to delete all the mandates.

Please note!

Do not click on «**Delete**» at the bottom of the field «**Actions**». In fact, in doing so, you would delete the concerned term!

Transactions > Manage Mandates

Reports (2)

Mandates Groups Search Group filter All groups

Group of mandates

- New
 - Mandate
 - Migrated mandate
- Actions
 - Show mandate details
 - Change to Next sequence
 - Delete

<input checked="" type="checkbox"/>	Scheme	Mandate reference	Debtor data	Account number	Sequen...	Amoun...	Group
✓ Groupe 1							
<input checked="" type="checkbox"/>		1234567891011	test, test, L-1234 Luxembourg...	LU93 0061 5267 1412 6...	First		
<input checked="" type="checkbox"/>		1234567891234	test, test, 12345 test, LUXEMBO...	LU46 2032 8271 4272 L...	First		
<input checked="" type="checkbox"/> Remove mandate(s) from the group							Number of mandates: 2

Preferences View exchange rates

Page 1 of 1

Displaying 1 - 2 of 2

Close

3.2 Payment receipts by group mandates.

If you have created at least one group of mandates, the wizard automatically enables the option «**Group of mandates**».

The wizard will apply the following criteria in order to create automatically separate groups of receipts:

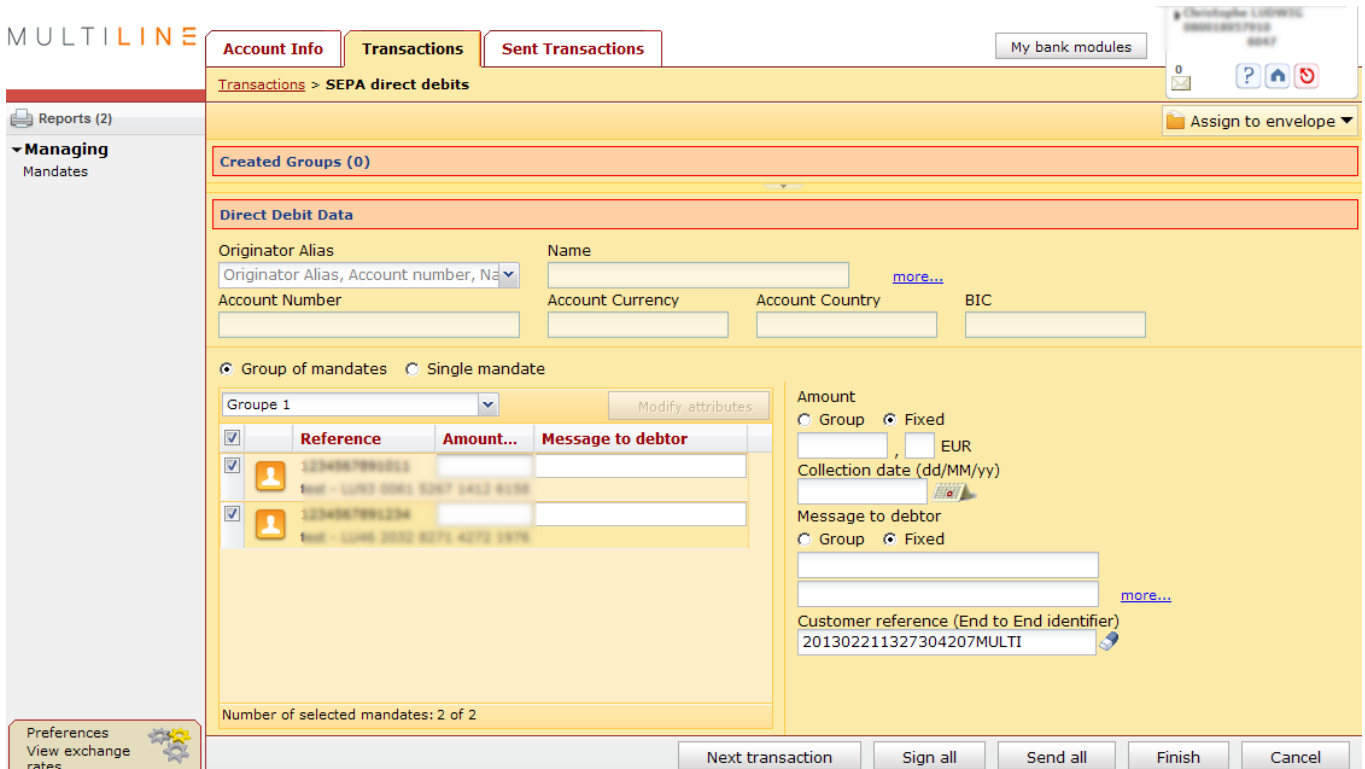
- by account number and currency code of the creditor;
- by creditor identifier;
- by execution date;
- by «**Sequence**» («**First**», «**Next**», ...);
- by payment type («**Recurrent**», «**One-off**»)
- by scheme («**CORE**», «**B2B**»).

Indeed, it is forbidden to send a combination of the above criteria in a single group of encashments. In most cases, it is appropriate to allocate in advance receipts you want to executed through the management of orders to a working group:

- by creating a working group with all new orders (sequences «**First**»). After the receipt, it will be easier to set the field «**Sequence**» to the value «**Next**»;
- Maybe you run also periodic payments. During the current period, you can already assign in advance mandates on which you will make a cash basis to a working group;
- Working Group is also handy for receipts with amount and fixed communication. It is also convenient to work with working groups in case of payments with fixed amounts and releases.

How to access ?

Select «**Transactions**» > «**SEPA Direct Debits**».



The screenshot displays the MULTILINE SEPA Direct Debits interface. The main window is titled "Transactions > SEPA direct debits". It features a navigation menu on the left with "Managing Mandates" selected. The main area is divided into several sections:

- Created Groups (0)**: A section for managing groups of mandates.
- Direct Debit Data**: A section for entering data for a direct debit, including:
 - Originator Alias: A dropdown menu with "Originator Alias, Account number, Na" selected.
 - Name: A text input field.
 - Account Number: A text input field.
 - Account Currency: A text input field.
 - Account Country: A text input field.
 - BIC: A text input field.
- Group of mandates**: A section for selecting a group of mandates. It includes a dropdown menu for "Groupe 1" and a "Modify attributes" button. Below this is a table with columns "Reference", "Amount...", and "Message to debtor". Two rows are visible, each with a checked checkbox and a person icon.
- Amount**: A section for entering the amount and collection date. It includes:
 - Amount: A text input field with "EUR" selected.
 - Collection date (dd/MM/yy): A text input field.
 - Message to debtor: A text input field.
 - Customer reference (End to End identifier): A text input field with "201302211327304207MULTI" entered.

At the bottom of the interface, there are buttons for "Next transaction", "Sign all", "Send all", "Finish", and "Cancel".

Explanation of the data

➤ «**Direct Debit Data**»

- ◆ «**Originator Alias**» : By using the name alias or account number, select the account to be credited. The account alias is completed. The name and account number are displayed in the following fields.
- ◆ In the «**Group of mandates**», select the group for which you want to make the payment. All terms of the group, with their amounts and fixed communications, are displayed and selected automatically

Please note!

Mandates where the sequence value is «**First**» and for which you have made a collection in the past will not be selected automatically. For this, you would normally have to change this value to «**Next**». But you can still apply manually to select these terms.

The button «**Modify attributes**» opens a bigger screen displaying more mandates.

For each assignment, you can now enter the «**Amount**» and «**Message to debtor**» and / or overwrite it permanently. Fixed initial data will be preserved in the warrant.

◆ «Amount»

- «Group» : The mentioned amounts are the amounts entered when creating mandates. You can increase or decrease i these amounts by modifying the given value 100%.
- Example: If the amount is EUR 2.00 and the rate up to 110%, then the amount of the deposit will be EUR 2.20.
- «Fixed» : You can enter an amount that will replace the amount of each group's mandate.

◆ «Message to the debtor» :

- «Group» : list of the messages mentioned in the group mandates.
- «Fixed» : In this field, you can enter a fixed message, applicable to all mandates affected by this encashment operation.

◆ «Collection date»: Select the desired date in the calendar.

- The encashments «First» and «Next» should be sent within a specific timeframe (see your creditor bank for more details).

When all the data have been entered correctly, click on «Next transaction». You will get a checklist. by clicking on the bar «Created Groups»,

The screenshot shows the MULTILINE software interface. The top navigation bar includes 'Account Info', 'Transactions', and 'Sent Transactions'. The main content area is titled 'Transactions > SEPA direct debits' and contains a section for 'Created Groups (3)'. The table below lists three collection groups with their respective details.

Collection group	From	Reporting	Date	Type	Global debit
Collection group #1122	From Reporting	1175 9011 2345 6789 1234 EUR	05/03/13	First	<input checked="" type="checkbox"/>
Number of transactions: 1		Total Amount: 1,00 EUR			
Collection group #1123	From Reporting	1175 9011 2345 6789 1234 EUR	13/03/13	Next	<input checked="" type="checkbox"/>
Number of transactions: 1		Total Amount: 10,00 EUR			
Collection group #1124	From Reporting	1175 9011 2345 6789 1234 EUR	06/03/13	First	<input checked="" type="checkbox"/>
Number of transactions: 1		Total Amount: 10,00 EUR			

The «+» button displays the group collections' details. If necessary, you can add / edit or delete collections. If you select «Global debit», the total receipts of the group will be charged to your account.

The «First» collections and «Next» are automatically assigned to groups of different collections.

MULTILINE

Account Info Transactions **Sent Transactions** My bank modules

Transactions > SEPA direct debits

Reports (3) Assign to envelope

Managing Mandates

Created Groups (3)

Collection group #	From	Reporting	Date	Frequency	Global debit
Collection group #1122	From Reporting	12758511 2046 6789 2248248	05/03/13	First	<input checked="" type="checkbox"/>
Number of transactions: 1		Total Amount: 1			
Collection group #1123	From Reporting	12758511 2046 6789 2248248	13/03/13	Next	<input checked="" type="checkbox"/>
Number of transactions: 1		Total Amount: 1			
Collection group #1124	From Reporting	12758511 2046 6789 2248248	06/03/13	First	<input checked="" type="checkbox"/>

Direct Debit Data

Originator Alias Name

Reporting Account Number Account Currency Account Country BIC

Group of mandates Single mandate

Mandate reference
Mandate Reference, Account number

Account number

Name and address

Amount , EUR

Collection date (dd/MM/yy)

Message to debtor

more...

Customer reference (End to End identifier)
201302251334284346MULTI

Preferences View exchange rates

Next transaction Sign all Send all Finish Cancel

To close the wizard, press the «**Finish**», «**Sign all**» or «**Send All**» button.

The «**Cancel**» button allows you either to cancel all your collection operations or only the current one.

To view the details of a group of sent receipts, click on the tab «**Sent Transactions**».

4 Creating a European direct debit SEPA from from a migrated mandate.

Your existing mandates used in the current system «DOM2009» are still valid for SDS. Therefore, for existing debit numbers, you do not need to sign new European mandates.

During the first presentation of a migrated mandate, the old debit number and the old creditor number are also sent, so that the debtor's bank will be notified of the migration of this mandate to the European system. From this moment on, you have to execute all future receipts in the European system. Receipts in the DOM2009 system for the concerned debit number will be refused.

After the first accepted encashment, the mandate will follow the sequence of a normal term.

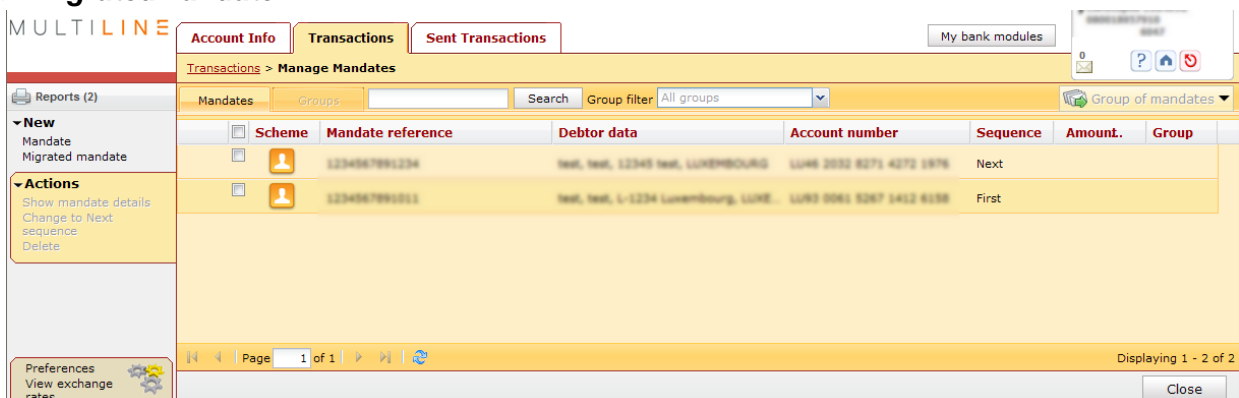
The creation of a European SEPA direct debit from an existing mandate requires the management of the migrated mandates in the application system and to follow the two next steps:

- **The migrated mandate entry.**
- **Entering the collection based on the migrated mandate.**

4.1 Entering the migrated mandate.

How to access ?

Select the menu «**Transactions**» > then, on the left under «**Managing - Mandates**» > Select «**New > MigratedMandate**»



Scheme	Mandate reference	Debtor data	Account number	Sequence	Amount.	Group
	1234567891234	XXX, YYY, 12345 XXX, LUXEMBOURG	LU98 2032 8271 4272 1876	Next		
	1234567890111	XXX, YYY, 1-1234 Luxembourg, LU98	LU93 0061 5267 1412 6158	First		

It is the module that you have to use to migrate your existing DOM2009 mandates to a European mandate.

Only differences to the module "New mandate" (cf. PS 2.1.1) are treated below.

- «**Signature date**» is a mandatory field. To indicate that it is a migrated mandate, you **must** enter the value **01/11/09**. **When not respecting this rule, your collection can not be executed or be treated as a migrated mandate.**
- «**Type of payment**» : the value «**Recurrent**» is displayed by default and can not be changed.
- «**Sequence**» : the value «**First**» is displayed by default and can not be changed.
- «**Former direct debit number**» : is the serial number used in the context of DOM2009.
- «**Former creditor number**» : is the Creditor identification number used in the DOM2009.

Simplified entry of a migrated mandate.

If during migration, you can keep your old debit numbers and if your former creditor number is found encapsulated in your SEPA creditor identifier, you can directly use the « **new mandate**» while the rules described above, i.e. «**Signature date**» in **01/11/09**, recurring «**Type of payment**» **Recurrent** and «**Sequence**» **First**.

Please note!

The entered terms cannot be shared between different users.

4.2 Entering the collection based on the migrated mandate.

The way how to make a collection based on your migrated mandates is the same than to make a collection on a new mandate. You must use the input of a collection based on the mandate.

One obligation only : you have to show that this is the first collection on a migrated warrant.

- **Customer reference (End to End identifier):** For each first collection on a migrated mandate, this reference must begin with a word in capitals «Migration». The easiest way is to precede the reference displayed by the word «Migration». **Without compliance with this rule, your collection can not be executed or be treated as a not migrated mandate.** For following mandates, the word «Migration» should no longer be entered.

MULTILINE

Account Info Transactions Sent Transactions My bank modules

Transactions > SEPA direct debits

Assign to envelope

Created Groups (0)

Direct Debit Data

Originator Alias Name

Originator Alias, Account number, Na more...

Account Number Account Currency Account Country BIC

Group of mandates Single mandate

Mandate reference

123456789011

Account number

Name and address

Amount 10 EUR

Collection date (dd/MM/yy)

Message to debtor

Customer reference (End to End identifier)

MIGRATION201302211450544226MUL

Next transaction Sign all Send all Finish Cancel

Please note!

Receipts can only be executed by the person who entered the mandates.

5 Changing the sequence after the first collection.

In entering a new mandate or a migrated mandate or different amendments, the sequence will get automatically the value «**First**».

After an encashment, the sequence of the encashed mandate must switch to «**Next**».

This modification can be done individually, but if you completed the encashment in using a group of mandates, you can proceed very fast for the whole group.

How to access ?

Select the menu «**Transactions**» > then on the left under «**Managing - Mandates**»

- To i modify the mandates individually, activate the tab «**Mandates**» :
 - 1) Search the concerned mandate by using the «**Search**» button in the detailed list containing the printed encashments;
 - 2) Check the mandate and select «**Actions > Change to Next sequence**».
- To modify a group for which you performed encashments, select the group by the filter group.

Please note!

*Make sure you have selected a corresponding group for which you performed encashments ; otherwise you risk to modify mandates whose tvalue is «**First**» and for who an encashment was never done !*

Then click on the directional arrow at the right of the column nameed «**Sequence**» and select the filter «**First**».

At present, only mandates matching with the «**First**» value are displayed.

Select all mandates (check the box in the header)

Select «**Actions > Change to Next sequence**». All encashed mandates of the group with the value «**First**» are switched to value «**Next**».

Then, don't forget to deactivate the filtre in the «**Sequence**» column.

6 Amendment of mandates.

6.1 Modifying mandates.

The modification of mandates are initiated by the creditor, for example to assign them. an other reference, or from the debtor, for example, to change the IBAN number.

How to access ?

Select the menu «**Transactions**» > then select «**Mandates > Managing - Mandates**»

Search the mandate to be modified and select it on the list

The mandate opens allowing to be edited.

Now you can modify all its data.

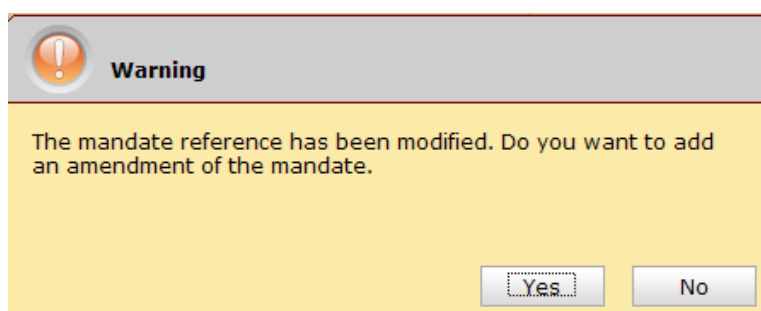
6.2 Amendments.

When changing certain fields of a mandate, the initial data of the mandate must be sent during the next encashment. For this we use an «**Amendment**», which is joined to the mandat until the next encashment.

Changes/modifications will concern the following elements :

- «**Mandate reference**»;
- «**Creditor identifier**» and «**Name of creditor**»;
- «**Account Number of debtor**» : if we choose another IBAN from the same debtor bank;
- «**BIC of debtor**» : if modification of the debtors bank. In this case, the IBAN will also change, but its initial value cannot be included in the amendment. The «**Sequence**» will switch on «**First**». Following this change, it's not the initial BIC which is stored in the amendment, but the mention « Same mandate New Debtor Agent » (agent = bank)

If you modify one of the above seen data of a mandate, a new amendment containing the initial data is automatically created. You just have to confirm.



	Amendment (original data)	Mandate (last data)
<input checked="" type="checkbox"/> Mandate reference	1234567891011	1234567891010
<input type="checkbox"/> Creditor identifier		XXXXXXXXXXXXXXXXXXXX
<input type="checkbox"/> Creditor name		XXX
<input type="checkbox"/> Debtor account number		XXXX XXXX XXXX XXXX XXXX
<input type="checkbox"/> Debtor BIC		XXXXXX

If you modify another above mentioned data in a mandate, f.ex. debtors name, no amendment will be created and you'll not get the above mentioned confirmation.

Please note!

As a responsible person for the management of mandates, you must keep the changes of the mandates in your paper archives, f.ex. debtors letter or Email asking the modification/change.

Remark.

*An encashment containing an amendment can be refused (REJECT). However, the amendment can have been deleted automatically during the creation of this encashment. Therefore, you must manually encode again the amendment in the mandate with the «**Add an amendment**» button. To do this you need the initial data. You have to search them in the mandates archives.*

Little trick.

*You also have the possibility to enter initial data of the modification in the «**Note**» field. You can give in 34 positions..*

6.3 Rejection because of a wrong amendment.

In case of REJECTS because of a wrong amendment, amendments must be modified in manual mode. The amendment must be changed twice. Once to restore initial data and a second time to correct erroneous data.

7 What happens if the encashments aren't executed?

7.1 REJECTS (refusal before the debtor has been debited).

The REJECTS (non executable european direct debits) designate encashments which were refused and where no debit was done, (incorrect reference, block by the debtor, inactive/closed account, migrated data is not correct...).

The debtors bank sends all REJECTS at your bank, who has to inform you.

As no debit exists for REJECTS, no mandate update has been done by the debtors bank, f.e.x. the value «**First**» of the «**Sequence**» field wasn't saved. Thus in this case, you should not change the value «**First**». You should resend it during the next encashment

7.2 Refusal after the debtor has been debited.

This time, the debtors bank updated the mandate.

Mandates of encashments with the « **First** » sequence must be manually switched to the «**Next**» sequence.