

# EUROPEAN PAYMENTS COUNCIL

Towards our Single Payment Area

Doc: EPC164-09  
(Version 1.0)

15 June 2009  
EPC

## Template

### Comments on Change Request for the SEPA B2B Direct Debit Scheme

*(Responses by e-mail to: [info@europeanpaymentscouncil.eu](mailto:info@europeanpaymentscouncil.eu) or by mail to the address at the foot of this page)*

<b>Name of contributor:</b>	Latvia's National SEPA working group
<b>Organisation:</b>	Latvijas Banka on behalf of the Latvia's National SEPA Working Group (NSWG), which represents all SEPA stakeholders in Latvia – consumers, companies, banks, public authorities, payment processing providers and payment technologies providers.
<b>Address:</b>	K. Valdemara iela 2A, LV-1050, Riga, Latvia
<b>Contact details:</b>	Phone: (+371) 6702 2439 Fax: (+371) 6702 2179 E-mail to: <a href="mailto:info@sepalatvija.lv">info@sepalatvija.lv</a>
<b>Your reference:</b>	001.4.5-08/2009/7
<b>Scheme:</b>	SEPA Business-to-Business Direct Debit Scheme. EPC222-07 version 2.0 (effective November 2010)
<b>Date:</b>	14 September 2009
<b>Deadline:</b>	15 September 2009
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to comment on the suggestions for making changes to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=155">http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=155</a>

## 1 GENERAL

The suggestions for changes received for the SEPA B2B Direct Debit Scheme due to take effect in November 2010 have been evaluated and the resulting recommendations are included in the attached document: EPC140-09.

## 2 COMMENTS

Your comments, in the form of answers to the following questions, are invited by the deadline of: 15 September 2009.

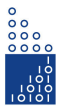
### 2.1 Overview of requests received

EPC140-09 Ref.	Topic	Contributor	Result
4.2	Amendments to cater for multiple signatures on Mandate	German, French, Italian & Swedish banking communities & French treasurers	Recommended for inclusion in Rulebook
4.3	Send mandate-related information before first collection	Belgian banking community	Recommended to be developed as an AOS <sup>1</sup>

### 2.2 Innovative Changes to Technical Operations in Chapters 3 and 4 of the Rulebook

EPC140-09 Ref.	Topic	Proposal and alternatives	Voting results
4.2	Amendments to cater for multiple signatures on Mandate	SPS proposal: to be developed and included in the Scheme. Multiple signatures to an option in the e-Mandate option in the Rulebook.	
		Do you agree with this proposal	Yes
		Further comments:	

<sup>1</sup> AOS stands for 'Additional Optional Service' as defined in the SEPA DD Scheme Rulebook (EPC222-07) #2.4.



<b>Ref.</b>	<b>Topic</b>	<b>Proposal and alternatives</b>	<b>Voting results</b>
4.3	Send the mandate-related information before the first collection	The SPS WG proposal is that this would be best developed as an AOS.	
		Do you agree with this proposal	No
		If no, which of the following options would you prefer:	
		b) The suggestion should become part of the Scheme	Yes
		c) An optional feature of the Scheme	
		e) Reject	
		Further comments: The suggestion of the Association of Latvian Commercial Banks, which is supported by Latvia's National SEPA Working Group is to develop the proposal as an obligatory part of the SDD B2B scheme, because sending of the mandate related information before the first collection would help to reduce the risks concerning the cross-border fraud with regard to the direct debits.	