

Signing up New Direct Debits under SEPA.

Now that the SEPA Scheme is in force, how do I sign up new Debtors for Direct Debits?

It's all a bit confusing but hopefully this helps.

New Direct Debit Customers

- Consumers must sign your Bank approved paper SEPA Mandate Form
- All Businesses must sign your Bank approved paper SEPA Mandate Form
- Businesses that are not to avail of the eight week no-quibble refund must also sign the IPSO approved SEPA Business Service Debtor Confirmation Form

Existing Direct Debit Customers

- Consumers and Businesses that you migrate from the old IREEC scheme can be migrated to the Standard SEPA scheme without the need to sign a SEPA Mandate Form.
- But Businesses Debtors you migrate from the old IREEC scheme to the SEPA Business Service must complete, sign and return the SEPA Business Service Debtor Confirmation Form to you before you can begin to collect Direct Debits from them under the SEPA Business Service scheme.

Debtors located in the Republic of Ireland / Electronic Sign-up

IPSO have stated for Debtors located in the Republic of Ireland that in addition to being signed up using the approved Paper SEPA Mandate Form, they may be signed up for the standard SEPA scheme over the Telephone or via the Internet.

In both cases, your Telephone script or Internet Sign up process must contain certain details explaining their rights under the SEPA scheme. Refer to the IPSO Creditors Guide [here](#).

You cannot sign up Businesses to the SEPA Business Service over the Telephone or via the Internet. Businesses must sign the paper Debtor Confirmation form to be included in the SEPA Business Service.