

**Question for written answer E-009922/2013
to the Commission**
Rule 117
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Subject: SEPA online direct debit mandate

As of February 2014, the SEPA process must be applied for all credit transfers and direct debits in euros. In many Member States, direct debits are frequently used for Internet payments. This also means that the continued availability of online direct debits is important for a smooth transition to the SEPA process from February 2014.

The European Payment Council (EPC) was tasked with developing the associated payment systems and framework conditions. The SEPA Direct Debit (SDD) Rulebook published by the EPC lays down mandatory requirements for how payment transactions are to be carried out. The Rulebook currently permits 'physically signed' authorisations – in other words signed, paper-based authorisations – as the only possible option for executing direct debits. No digital mandate has as yet been envisaged.

1. How consumer-friendly does the Commission believe the SEPA process to be with regard to online direct debit mandates? Is there a risk that consumers could view this as cumbersome and not user-friendly?
2. What is the Commission's assessment of the legal uncertainty for online traders and banks with regard to the continued availability of online direct debits?
3. What effects will SEPA have on the European digital economy, in particular in view of the fact that direct debits are the preferred method for Internet payments in many Member States?
4. Is there a danger that online shops which currently rely on non-paper-based digital mandates for direct debits are likely to suffer an interruption to their cash flow and even risk insolvency, as these direct debit mandates will no longer be accepted by banks?
5. What is the Commission's assessment of the development of alternatives to signed, paper-based authorisations?
6. Is the problem associated with online direct debits being discussed by the Commission and the EPC? Have the Commission and the EPC put forward any proposals to resolve this problem?