eBill Direct Debit:
Managed Mandate



Managed Mandate for Analogue Customers and Business Use Cases

eBill Direct Debit enables invoice issuers to collect recurring claims based on a debit authorisation. In the standard digital process, this is set up and managed in advance by the customer directly within the eBill environment. However, not all customer groups and use cases can be addressed with digital processes.

This is where **Managed Mandate** comes in: With this feature, available from November 2026, financial institutions will be able to record an eBill Direct Debit authorisation on behalf of their customers. It will be based on the customer granting the relevant authorisation, for example, by means of a signed paper form. The financial institution then enters the required details into the banking portal of SIX. The eBill infrastructure generates the relevant eBill Direct Debit authorisation and stores it centrally within the environment of SIX.

Managed Mandate thus complements the existing digital processes of eBill Direct Debit. This function is particularly designed to support analogue customers and business use cases, and can be used both for setting up individual debit authorisations and for bulk activations. It is thus suitable for establishing new customer relationships as well as for migrating existing direct debit mandates.

Benefits at a glance

For financial institutions

- **Support for analogue and business customers:** Financial institutions can assist their customers in setting up debit authorisations and manage these via Managed Mandate.
- **Easy recording of mandates:** Debit authorisations can be recorded via the banking portal of SIX for individual mandates as well as for bulk activations.

For invoice issuers

- **Unlocking additional customer groups and use cases:** With Managed Mandate, analogue customers and business-to-business claims can also be included in eBill Direct Debit.
- **Greater reach when migrating existing customers:** Managed Mandate supports the migration of larger customer groups to eBill Direct Debit.

For customers

- **Easy set-up with the bank's support:** Customers do not need to set up any debit authorisation digitally by themselves. The financial institution records it via Managed Mandate.
- **Continuity for existing direct debit arrangements:** As part of a migration, existing DD+/BDD Mandates can be transferred directly to eBill Direct Debit.

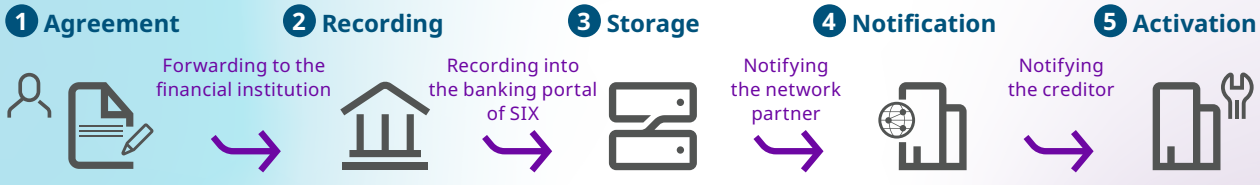
Use cases and customer journeys

The following customer journeys illustrate the Managed Mandate function in three different use cases: manual recording for analogue customers, manual recording for business customers, and bulk activation as part of a migration.

1. Analogue customers – manual recording

Managed Mandate enables the set-up of eBill Direct Debit for customers who use analogue channels.

Examples of customer groups and use cases:
Elderly people, people in care, donations, NGOs and non-profit organisations, as well as holders of analogue credit cards.



Debtor
The customer signs the eBill Direct Debit authorisation (paper form) and submits it to their financial institution.

Financial institution
The financial institution checks and records the data from the paper form into the banking portal of SIX (Managed Mandate function).

eBill infrastructure
SIX generates the eBill Direct Debit authorisation and stores it centrally in its eBill infrastructure.

Network partner
SIX informs the network partner of an active eBill Direct Debit authorisation. The network partner forwards the information to the creditor.

Creditor
The creditor activates eBill Direct Debit as the billing method in CRM/ERP.

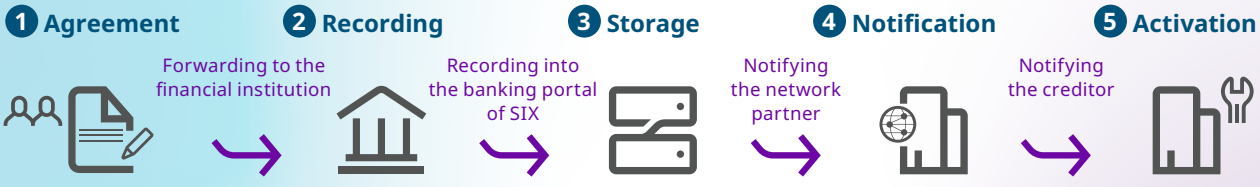
2. Business customers – manual recording

Managed Mandate also supports business use cases where a debit authorisation has not been set up via the standard digital process.

From November 2026, it will be possible to record the necessary debit authorisations in such cases.

Support for specific BDD functionalities within eBill Direct Debit will be introduced from June 2027.

Examples of sectors and scopes of application:
Wholesale, public administration, oil and gas, financial services, travel, and leasing providers.



Debtor (business customer)
Authorised persons sign the eBill Business Direct Debit authorisation (paper form) jointly and submit it to their financial institution.

Financial institution
The financial institution checks and records the data from the paper form into the banking portal of SIX (Managed Mandate function).

eBill infrastructure
SIX generates the eBill Business Direct Debit authorisation and stores it centrally.

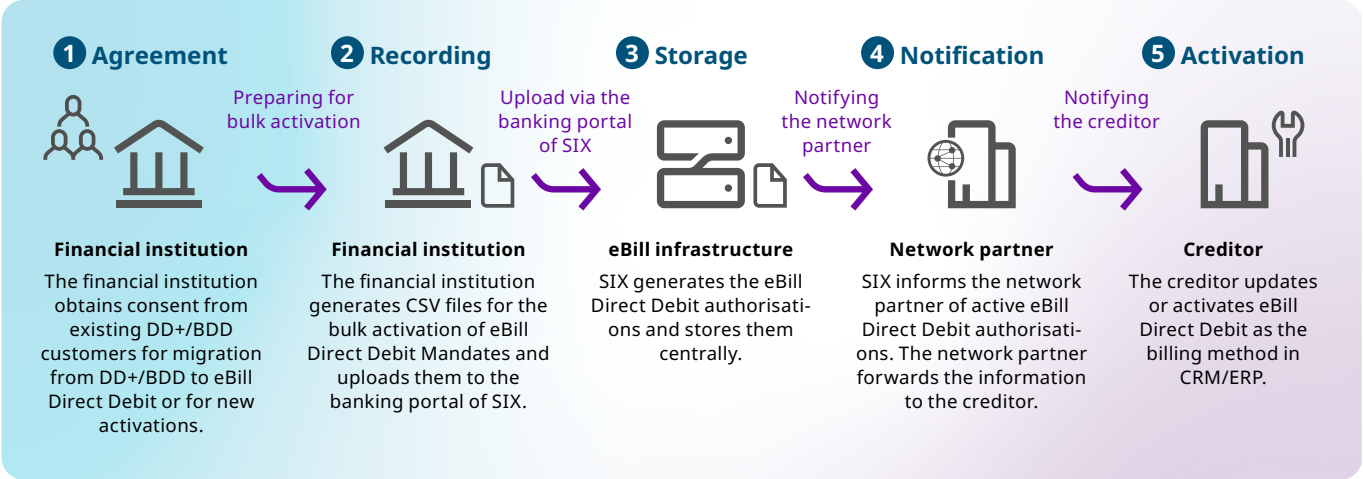
Network partner
SIX informs the network partner of an active eBill Business Direct Debit authorisation. The network partner forwards the information to the creditor.

Creditor
The creditor activates eBill Business Direct Debit as the billing method in CRM/ERP.

3. Bulk activation and migration for all customer groups

Managed Mandate can also be used to set up a large number of eBill Direct Debit authorisations in bulk.

One use case is the migration of existing DD+/BDD Mandates for analogue and business customers.



Find out more at **ebill.ch**

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