# 09

# Direct Debit Mandates

Odoo 19 Enterprise Â· Accounting

A direct debit mandate authorises you to collect payments automatically from a customer's bank account. This chapter covers SEPA Direct Debit â€” relevant primarily for companies operating in the EU.

## 1 What is a direct debit mandate

A mandate is a signed authorisation from a customer allowing you to automatically debit their bank account for invoices. Once a mandate is active in Odoo, any invoice created for that customer on a date within the mandate period will trigger automatic payment. You then generate a SEPA XML file and submit it to your bank.

> **Malaysian context â€”** SEPA Direct Debit is an EU payment standard. Malaysian companies using this feature typically do so for EU clients. For local Malaysian direct debit (JomPAY, FPX Auto Debit), a custom integration is required.

## 2 View mandates

**Accounting** â–º **Customers** â–º **Direct Debit Mandates**

The mandates list shows all existing mandates. Use the filters to view Draft, Active, or Closed mandates separately. Each mandate shows the customer, identifier, start/end dates, and status.

## 3 Create a mandate

**Accounting** â–º **Customers** â–º **Direct Debit Mandates** â–º **NEW**

Click New and fill in the mandate details.

MANDATE FIELDS

| | |
|---|---|
| **Customer** * | The customer granting the mandate. |
| **IBAN** * | The customer's bank account number to collect from. |
| **Journal** * | Journal used to receive SEPA Direct Debit payments. |
| **SDD Scheme** * | CORE for consumer accounts. B2B for business accounts. Note: not all banks accept B2B. |
| **Identifier** * | Unique mandate reference number. Auto-generated but can be customised. |
| **Start Date** * | Date from which the mandate can be used. |
| **End Date** | Optional expiry date. Leave blank for open-ended mandates. |

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## Activate a mandate

**VALIDATE**

After entering the details, click Validate to activate the mandate. Status changes from Draft to Active. From this point, invoices created for this customer within the mandate period will be automatically collected via direct debit.