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Online

Exact Integration

Platform for Mandates

MARCH 5, 2025

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The Best Mandate Solution for Exact Online

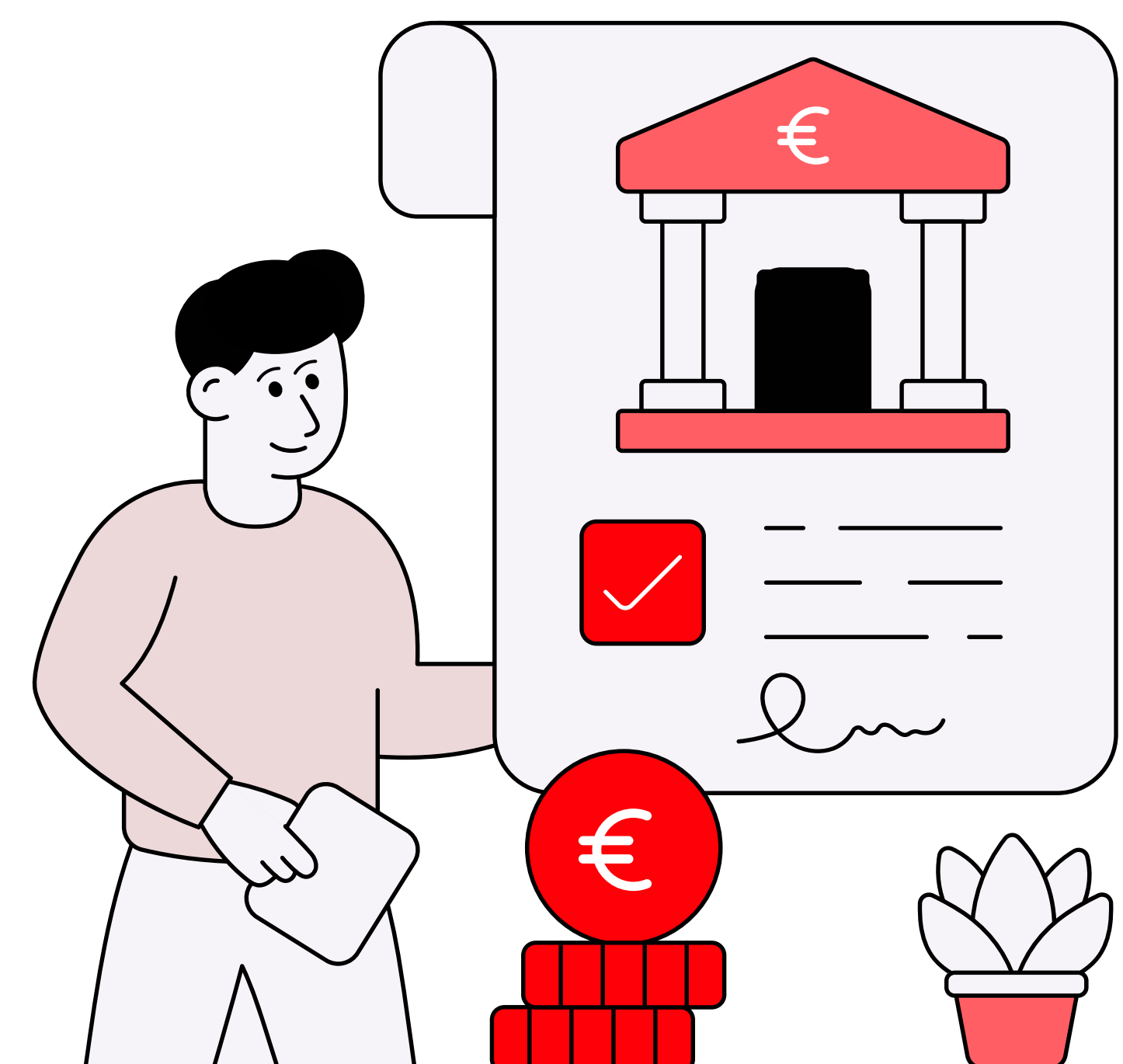
Over 150,000 companies in the Netherlands, Belgium and Germany rely on Exact Online, the market leader in cloud-based business software packages. Offering an all-in-one solution, Exact Online seamlessly integrates accounting, HR & payroll, and enterprise resource planning (ERP) to help businesses streamline operations.

While the Single Euro Payment Area Direct Debit (SDD) Rulebook clearly defines the requirements for mandate processing, many companies still use invalid “gray” mandate forms (e.g., one-cent iDEAL payment, or just an internet checkbox) due to factors like operational convenience, e-Mandate shortcomings, and/or misunderstandings of SEPA regulations. These alternative approaches, while commonly used, can create non-compliance risks. Let’s zoom into them one by one.

Misinterpretation of SEPA Mandate Requirements

The SDD Rulebook explicitly requires a signed direct debit mandate — on paper or electronically — along with a mandate reference, creditor ID, and explicit consent for recurring debits. In the Netherlands, iDEAL is widely used for online payments and account verification, leading many companies to mistakenly assume an iDEAL payment qualifies as a valid mandate.

However, this method is not officially accepted under the SDD Rulebook; currently, only an e-Mandate via the bank or a paper mandate with a wet signature.



E-Mandate shortcomings & Operational Convenience

The e-Mandate coverage is falling short, as several small (acquiring & issuing) banks are not participating. On the issuing side for CORE (the standard European direct debit), there are seven participating banks: ABN AMRO, ING, Rabobank, Triodos, ASN, SNS Bank, and Regiobank. For B2B direct debits, only ABN AMRO, ING, and Rabobank support the issuing side of the mandate authorization process via the bank. Another reason why some parties resort to grey mandates has to do with the customer journey.

Implementing a gray mandate process is usually a simple, cost-effective, and fast alternative to a SEPA-compliant e-Mandate process.

Lack of Enforcement

While banks should verify that direct debit assignments are backed up by a valid SEPA direct debit authorization e-Mandate, they don't check for CORE. Since the SDD Rulebook does not require the Mandate Originator Information (MOI) procedure for SDD CORE (unlike SDD B2B), businesses that use non-compliant 'gray' mandates can still process CORE direct debits unless the customers push back.

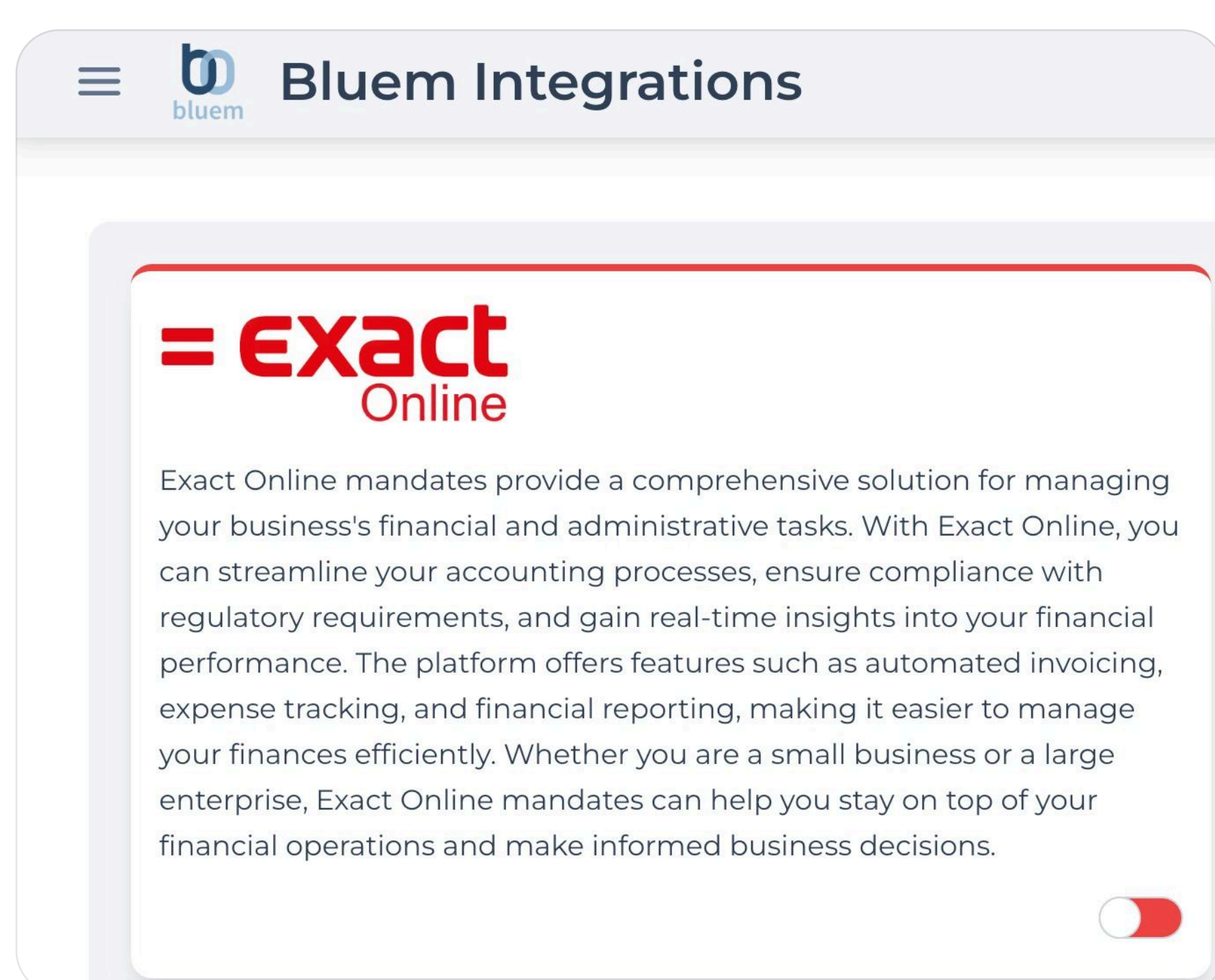
This creates a compliance gap where companies take advantage of operational convenience, and banks process direct debit transactions without actively verifying the SDD CORE mandates.



Merchants relying on grey mandates face significant financial and compliance risks.

While banks do not proactively ensure the legitimacy of SDD CORE mandates, their lack of enforcement does not eliminate the underlying risk exposure. In the common scenario that a client disputes a direct debit transaction, the bank may issue a Mandate Obligation Inquiry (MOI) request. If the merchant is unable to provide a valid SDD mandate, the bank will not only reimburse up to 13 months' worth of collected fees to the customer, but will also impose a fine on the merchant for unauthorized collections.

For companies using Exact Online, the reliance on non-compliant mandates increases their risk of accumulating a register of invalid mandates. While banks have tacitly accepted this risk by not enforcing SDD CORE mandate validation, their inaction does not equate to immunity for merchants. Companies that fail to address this gap may find themselves penalized not just financially, but also in terms of operational disruption and reputational damage.



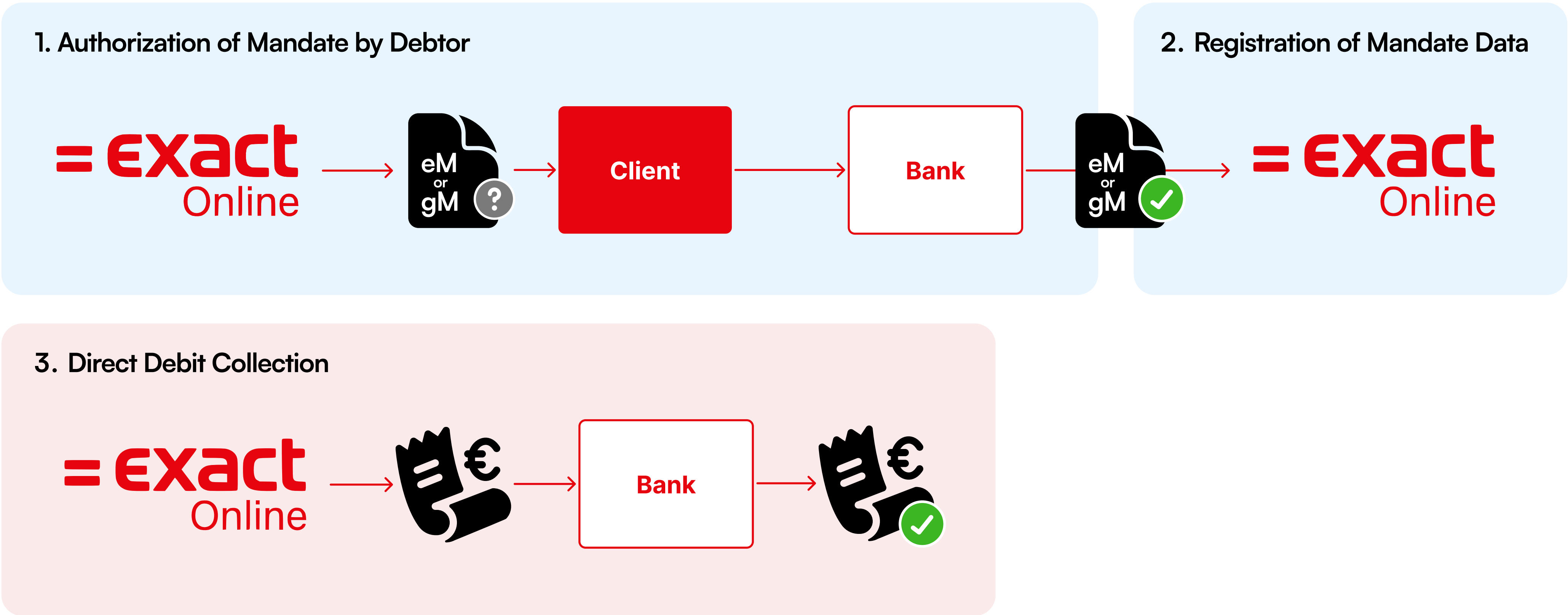
Beyond MOI requests and SDD Rulebook compliance risks, creating mandates continues to be a tedious and error-prone process. With most digital mandate solutions in the market, user details (name, ID, etc.) must be manually entered, and once the mandate request is accepted, the merchant must re-enter the same data manually in the Exact direct debit mandate administration.

There is often no automatic feed into the Exact administration. This is error prone and time consuming, leading to data errors and failed collection orders.

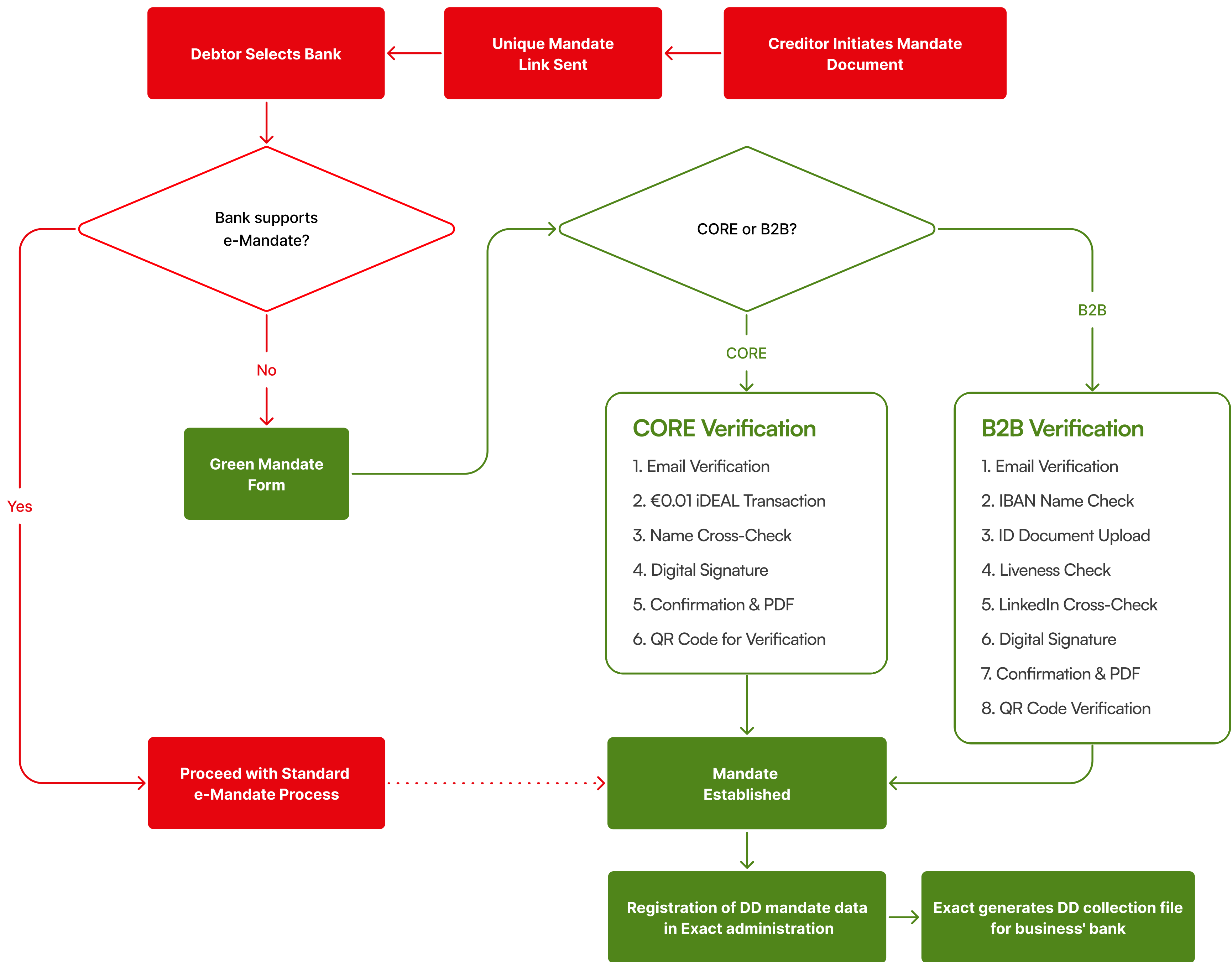
Streamlining and complete automating the direct debit authorization process would ensure that merchants use valid SDD mandates while saving a lot of time. By integrating Exact Online with the direct debit authorization process, businesses can enhance time-based efficiency, maintain compliance, and safeguard their payment workflows. Hence, we introduce you to our solution for this: **Bluem's Exact Integration Platform for Mandates**

Our Solution:

Bluem-Exact Online Integration



How does it work?



The Exact Integration Platform revolutionizes mandate management by automating the entire process with just one click. Merchants are seamlessly redirected from Bluem's Viamijnbank to the platform — no additional login required — where they can activate the integration with a switch button. Their Exact Online customer list appears instantly, allowing them to request and collect mandates effortlessly.

With just one click, the platform:

- ✓ Sends the DD mandate request for the client to accept
- ✓ Automatically registers the authorized mandate and its data in the Exact DD batch once accepted and refreshed
- ✓ Completes the entire DD process — no manual actions needed for CORE DD and for B2B DD
- ✓ Gives one solution for all your clients

Merchants can even schedule mandate requests to send automatically without keeping the tab open. This 10x faster, error-free workflow eliminates manual data entry, centralizes mandate status tracking, and reduces the risk of debtor payment defaults and failed DD collections.

Full-circle solution: **Bluem-Exact** Integration + Green Mandate

Although the incorporation of e-Mandates in the SDD rulebook streamlined payments and customer legitimacy verification, the adoption of e-Mandates remains limited due to the bank coverage problem (i.e., the extent to which financial institutions can process e-Mandates) and the complexity in B2B transactions (for a more detailed explanation, please see Green Mandate: A Digital Revolution for SEPA Direct Debit Authorization in the European Financial Landscape. By addressing the coverage problem, the Green Mandate supports the broader adoption of valid e-Mandates, ensuring valid authorization of mandates for a broader client base.

Using the Bluem Exact Integration portal with the Green Mandate offers a seamless and efficient solution for handling Direct Debit authorizations, streamlining the entire payment process. Once the Direct Debit authorization request is approved, the debtor's mandate confirmation is instantly saved in their Exact client file. The debtor is then automatically included in the next Exact Direct Debit batch created for that merchant, ensuring that direct debit collections are handled accurately. The combined use of the Green Mandate and the Exact integration boosts the adoption of valid mandates for SEPA Direct Debits, providing both creditors and debtors with one secured process that is fully automated. More importantly, this full-circle solution allows businesses to collect payments from all clients while improving operational efficiency and minimizing the likelihood of compliance risks.

Why the Green Mandate?

Businesses require a single method of digital authorization that is valid, secure, verifiable, cost-effective, and user-friendly. eMandates (eM) embody these qualities. However, not all banks currently participate in the eMandate scheme. This lack of universal adoption has led some merchants to resort to grey, non-valid forms of digital authorization. To address this chicken-and-egg dilemma, the Green Mandate (gM) was developed.

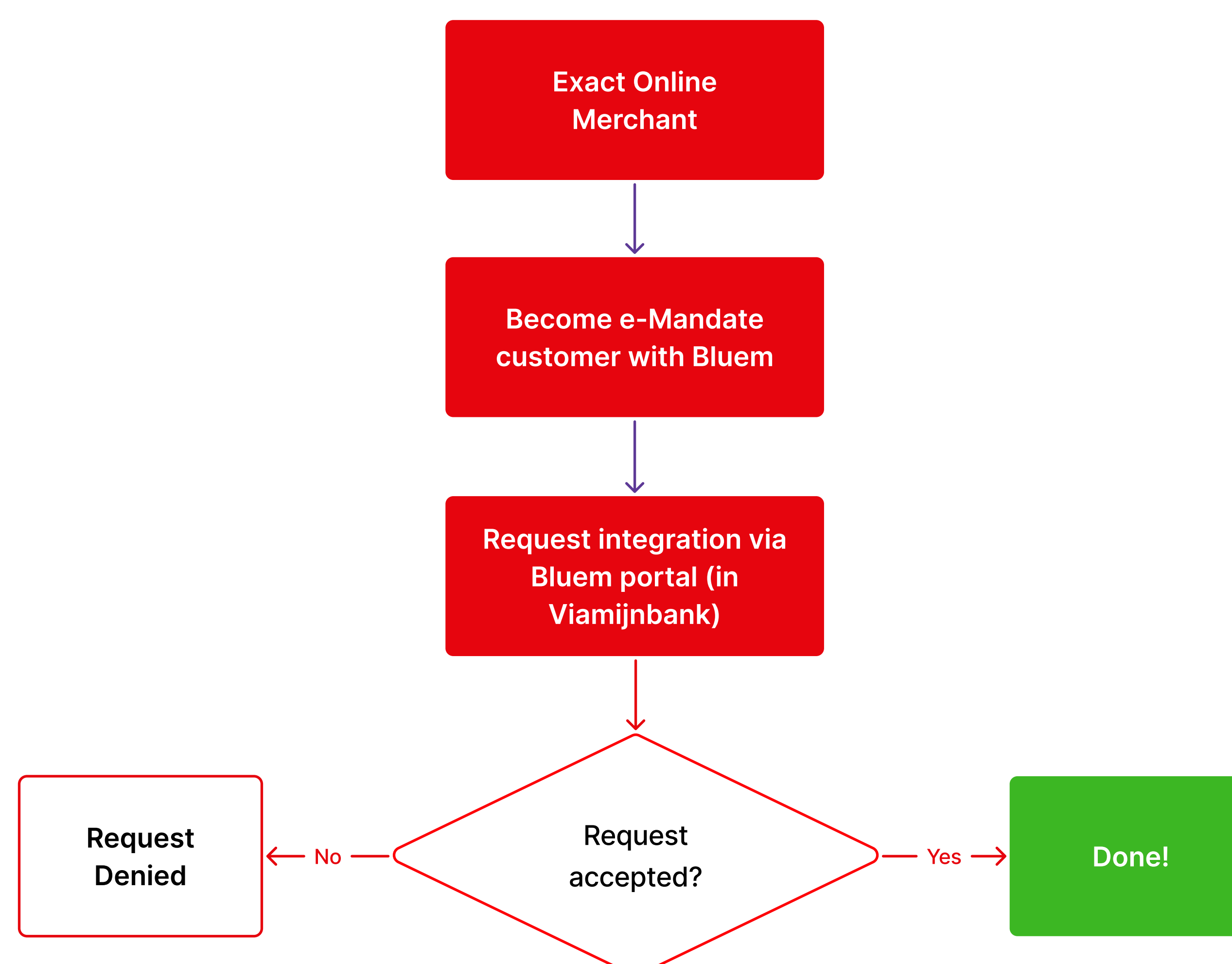
By combining the gM with the eM, we provide businesses with one verifiable and secure method of digital authorization — benefiting banks, merchants, and consumers alike. The gM is designed to curb the proliferation of grey (non-valid) authorizations and to accelerate the adoption and scale of the valid eMandate.

Additionally, the gM aims to eliminate the need for paper-based authorizations with wet signatures, which are still common in B2B direct debit scenarios. In the long term, the objective is for the eM to become so widely used and trusted that even the currently non-participating banks will adopt the BVN eMandate protocol.

At that point, the gM will have fulfilled its role as a transitional solution and will have effectively made itself obsolete. The ultimate goal — shared by all stakeholders — is the nationwide use of a single digital authorization method: the eMandate. One method that is valid, secure, verifiable, cost-effective, and customer-friendly.

Convinced? This is how to set up the **Exact-Bluem** integration in less than 10 minutes

Exact Online to Bluem Integration Process



The Green Mandate is currently under review by the banks. Until the end of the review it is considered a strong “gray” mandate. This is due to assurance, audit trail, identity and verification options. gM is a digital equivalent of the pM with much more assurance. Read [here](#) about the extra gM assurance in comparison to traditional pM.

Key Takeaways

What are the benefits for debtors?

BENEFITS FOR DEBTORS

Standardized Direct Debit Authorization:

A secure and legally binding method for authorizing direct debits.

Transparent Overview:

Direct debit authorizations are neatly recorded in the debtor's bank account.

Paperless Process:

No manual paperwork or complexities in registering B2B mandates with your bank.

Seamless direct debtor collection process

An automated process ensuring timely and hassle-free direct debit collection.

One standard way for direct debit authorization

BENEFITS FOR CREDITORS

Compliance with Valid Digital Mandates with all banks

Ensure the use of valid mandates, eliminating the risk of MOI issues.

Reduced Exposure to Default Risk

The entire Direct Debit mandate authorization process is automated, which minimizes the risk of debtor defaults

Paperless Process:

No manual paperwork or complexities in registering B2B mandates with the bank. This is done automatically through the Bluem Exact solution

Comprehensive Bank Coverage:

All debtors can provide a digital mandate through Bluem, regardless of who their bank is, supported by the Green Mandate (see the Green Mandate white paper for details).

Improved Efficiency:

No manual entry required for Direct Debit mandate registration within Exact, as it is done fully automatically.

Let's talk!



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