

Preliminary Income Tax Direct Debit Guidelines

Document updated December 2024



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1. Scope

These Guidelines outline the procedures to make an application to pay Preliminary Income Tax by [SEPA Monthly Direct Debit](#) and to manage existing arrangements for payment by SEPA Monthly Direct Debit. An online service in ROS, Direct Debit Online (DDOL), was launched on 28th January 2013. This guideline replaces previous guidelines on SEPA Monthly Direct Debit for payment of Preliminary Income Tax and sets out the approach for a successful online application.

2. Purpose

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

3. Introduction

The facility to apply to pay current tax liabilities by [SEPA Monthly Direct Debit](#), hereafter referred to as Direct Debit, is currently available for VAT, Employer Income Tax/PRSI/USC/LPT, Preliminary Income Tax and Local Property Tax customers. Using Monthly Direct Debit to pay Preliminary Income Tax offers advantages to the customer and, in suitable cases, to Revenue. Some of the advantages to the customer include:

- Self-managing Direct Debit payments
- Spreading payments over a twelve-month period
- Avoiding a substantial one-off payment
- Availing of the 105% rule ([see below](#))

Processing of a Direct Debit Instruction will create a Direct Debit Mandate with a unique mandate reference number. The facility to pay by Direct Debit **is a concession** and Revenue may refuse a Direct Debit application or cancel an existing Direct Debit mandate.

Payments by Direct Debit are allocated against a customer's Preliminary Income Tax for the current year. If the customer fails to pay sufficient Preliminary Income Tax on the Direct Debit Scheme, resulting in an underpayment of Preliminary Income Tax, interest charges will arise. To avoid interest charges, payments must be at least:

- 90% of the final tax liability for the current year of assessment or,
- 100% of the tax liability for the preceding year of assessment or,
- 105% of the pre-preceding year for Direct Debit payers only (this option does not apply where the Income Tax payable in the pre-preceding year was NIL).

There are no restrictions to the number of amendments that a customer can make to the Direct Debit payment value for Preliminary Income Tax.

4. SEPA Monthly Direct Debit Scheme

Since the 31st March 2014, Direct Debits are collected under the Single Euro Payment Area Directive (SEPA) – known as the SEPA Monthly Direct Debit Core Scheme (SDD). Provided both the bank of the creditor (Revenue Commissioners) and the debtor (Payer/Customer) are SEPA compliant, the scheme allows a creditor to collect funds from a debtor's account once a mandate has been provided by the debtor to the creditor and creates, for the first time, a payment instrument that can be used for both national and cross border euro Direct Debits throughout the SEPA area. SEPA is comprised of the existing member states of the European Union, together with Iceland, Liechtenstein, Monaco, Norway, Switzerland, San Marino and the United Kingdom. It provides a standardised Direct Debit payment service that will enable consumers to pay for goods and services in any SEPA reachable country **without** having to open a bank account in that country.

The transfer of funds (money) between the debtor's bank and the creditor's bank always takes place in Euro currency.

The complete SEPA Core Direct Debit Scheme Rulebook is available from the [European Payments Council](#) (EPC) website.

5. Summary

The SEPA Monthly Direct Debit Scheme is for payment of current taxes and covers Local Property Tax, VAT, Employer Income Tax/PRSI/USC/LPT and Preliminary Income Tax **only**. Applications to use the [Direct Debit Scheme](#) for payment of Preliminary Income Tax should be made by customers or their agents online via [ROS](#). Direct Debit Online will allow customers or their agents to **Create/Amend/Cancel** their monthly Direct Debits. For a ROS guide, please refer to: [ROS User - Procedures](#). Once online, a customer must confirm that they agree to the [Terms and Conditions](#) of participation in the Direct Debit Scheme.

6. Process – Using Direct Debit Online

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

Customers availing of Direct Debit for Preliminary Income Tax must make a minimum of three debit payments in the first year and a minimum of eight debit payments in each subsequent year.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

The Direct Debit amount should be sufficient to meet customers' Preliminary Income Tax requirements as mentioned previously.

The first debit month for commencement on the Direct Debit Scheme for Preliminary Income Tax is selected by the customer subject to ensuring that the customer adheres to a minimum three debit payments rule in the first year and a minimum eight debit payments rule in each subsequent year.

Direct Debit deductions for Preliminary Income Tax are taken from the customer's bank account on **the ninth day** of each month (or the next working day where the ninth falls on a weekend or Bank Holiday).

Continued participation in the Direct Debit scheme **is conditional** on submission of annual returns and payments by the due dates.

The customer determines the value of the Direct Debit payment. Where a customer creates a Direct Debit instruction for Preliminary Income Tax, clicking on the **"Calculate"** option populates all months with the debit amount ([see example](#)). Only the [Suspend](#) fields remaining in the calendar year will be available for editing. For example, if the selected date is in May but the May debits have already been presented to the bank, then only June to December will be available to suspend.

In a scenario where there are not enough months remaining in the year to meet the minimum requirement for payments i.e. three payments in year one and eight payments in all subsequent years, then the following error message will be displayed to the customer on clicking the **"Calculate"** button:

You will not meet the required minimum payments rules based on

- 1) the number of months suspended and/or
- 2) the date of first debit month. Please refer to [Terms and Conditions](#).

If more than one Direct Debit Mandate was in place in the same calendar year for Preliminary Income Tax, debits on all mandates are included when validating the three and eight payments rules. For example, a customer sets up a Direct Debit Instruction in February and makes two debit payments and cancels the Direct Debit Instruction. The same customer sets up another Direct Debit Instruction in September. The debit payments on both Direct Debit Mandates will be counted when validating the three and eight payments rules.

Acceptance on the Direct Debit Scheme is determined online by successfully passing a number of validation rules. Failing any of these rules will result in customers being advised that they are not suitable to join the scheme.

Customers may be removed from the Direct Debit scheme where the Direct Debit Mandate is no longer active, or the bank account details are incorrect.

NOTE: Direct Debits can only be deducted from a bank account and bank that are [SEPA](#) compliant. Direct Debits can also be deducted from a foreign bank account but **only** if the bank and the bank account are SEPA compliant.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

7. Validation Rules – Create a Direct Debit Instruction/Mandate

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

8. Process – Amend and Cancel Functions

- Customers may [amend](#) the value of the debit payment as often as they wish using Direct Debit Online.
- Customers have the option to [suspend](#) a number of [Direct Debit](#) payments but must ensure that remaining payments meet the three and eight payments rules.
- Customers can opt to [cancel](#) existing Direct Debit Instructions using Direct Debit Online.

9. Unpays

The customer's bank may return a Direct Debit instruction to Revenue marked "unpaid" for a number of reasons.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

An automated letter issues to advise the customer of the cancelled Direct Debit and to seek payment to replace the unpaid Direct Debit. Customers will be removed from the

Direct Debit Scheme where the “reason” for the unpaid debit indicates that all future debits will also be rejected e.g. incorrect bank details/closed account.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

The onus is on the customer to ensure sufficient payments are made to meet Preliminary Income Tax liabilities.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

APPENDIX 1 – Terms and Conditions

[Terms and Conditions](#)

APPENDIX 2 - The SEPA Monthly Direct Debit Legal Text

Legal text: By signing this mandate form, you authorise (A) the Revenue Commissioners to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from the Revenue Commissioners.

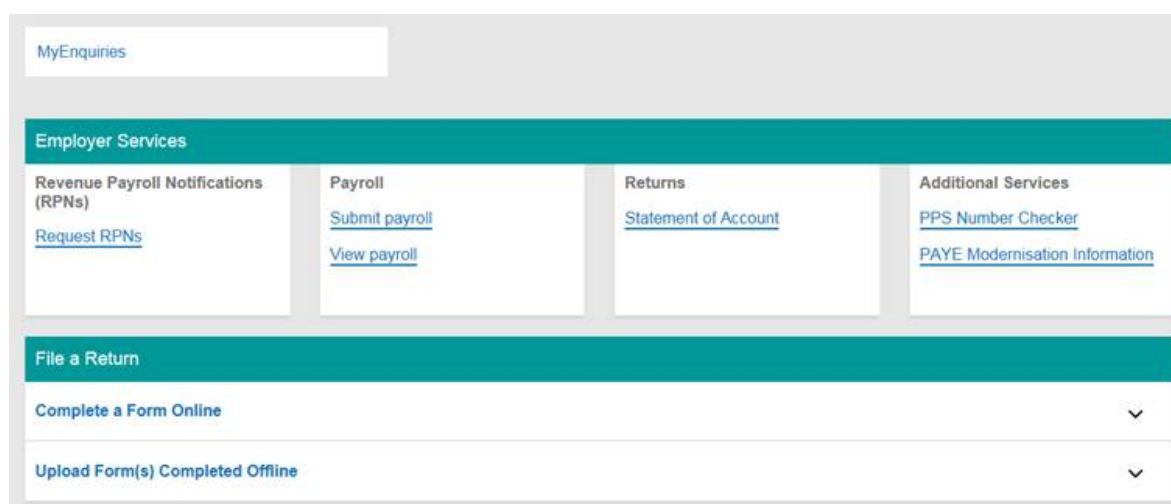
As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

APPENDIX 4 – ROS Procedures

Step by Step: How to set up Direct Debit for Preliminary Income Tax



The screenshot displays the 'MyEnquiries' header at the top. Below it, the 'Employer Services' section is highlighted in teal. This section contains four columns of links: 'Revenue Payroll Notifications (RPNs)' with a link to 'Request RPNs'; 'Payroll' with links to 'Submit payroll' and 'View payroll'; 'Returns' with a link to 'Statement of Account'; and 'Additional Services' with links to 'PPS Number Checker' and 'PAYE Modernisation Information'. Below the 'Employer Services' section, the 'File a Return' section is also highlighted in teal. It contains two expandable options: 'Complete a Form Online' and 'Upload Form(s) Completed Offline', each with a downward arrow icon.

Figure 1: ROS My Services screen

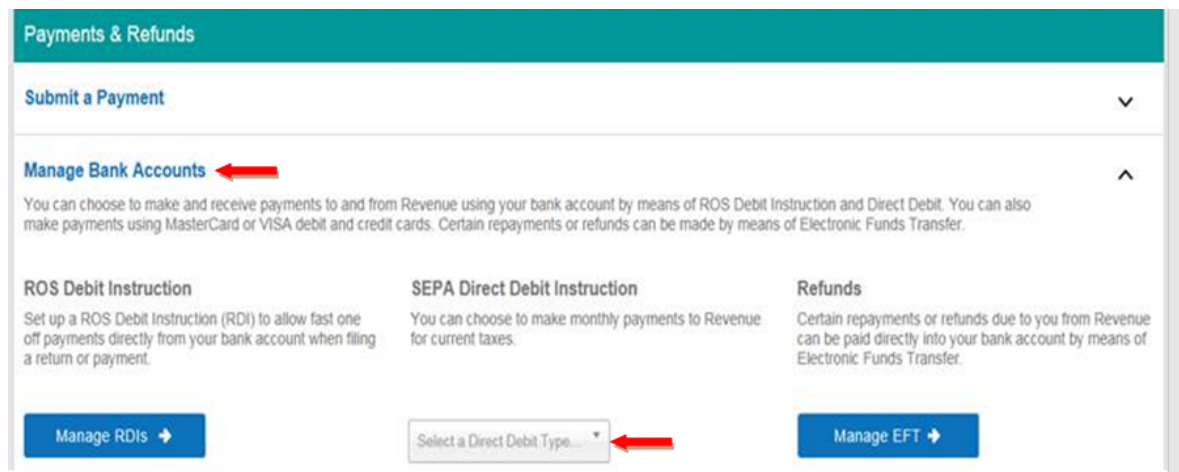


Figure 2: Payments & Refunds screen

Click **“Manage Bank Accounts”**.
Click **“Select a Direct Debit Type”**

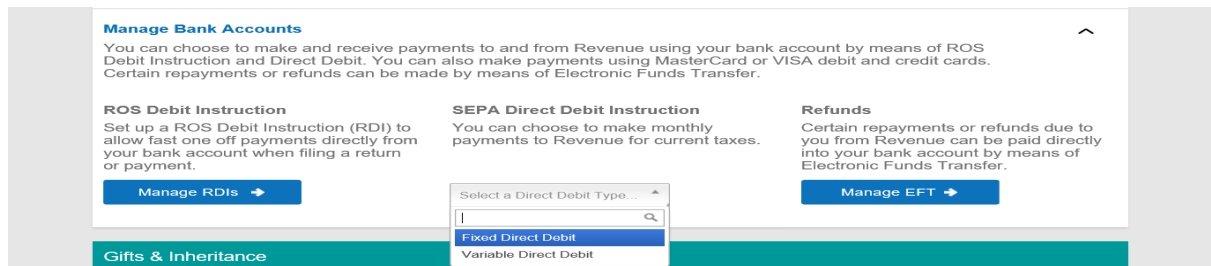


Figure 3: Screen showing Select Direct Debit Type

Select **“Fixed Direct Debit”** and then click **“Manage Direct Debits”**

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Irish Tax and Customs

ROS Help | Exit |

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES

SEPA Direct Debit Online

SEPA
Single Euro Payments Area
For information on DD please see Revenue.ie

The SEPA Direct Debit Guarantee

- This is a guarantee provided by your Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - your Direct Debit Originator will notify you in advance of the amounts to be debited to your account.
 - your Bank will accept and pay such debits, provided that your account has sufficient available funds.
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank.

SEPA Direct Debit Options

IT - Income Tax

Status: N/A
Number :

Create >

Employer (PAYE/PRS)

Status: N/A
Number :

Create >

VAT - Value Added Tax

Status: N/A
Number :

Create >

Your Requests (0)

Once you add a SEPA direct debit application to your requests you will be able to submit.

Submit

Revenue Home ROS Help Edit Accessibility Eolas as Gaeilge Certification Practice Statement Certificate Policy Statement Privacy Policy Terms & Conditions

Figure 4: DDOL Options screen

On this screen, the system displays the taxes for which payment is available by Direct Debit. Customer must click **“Create”** in the Income Tax section.

The screenshot shows the 'SEPA Direct Debit Online' interface with the title 'Create IT Direct Debit'. At the top, there is a navigation bar with 'MY SERVICES', 'REVENUE RECORD', 'PROFILE', 'WORK IN PROGRESS', and 'ADMIN SERVICES'. The user is logged in as 'Mr Joe Bloggs' with ID '1234567A'. The form is divided into three main sections: Declaration, Originator Details, and Customer Details. The Declaration section contains a checkbox for agreeing to terms and conditions, which is highlighted by a red arrow. The Originator Details section shows the 'Direct Debit Unit, Collector General, Sarsfield House, Limerick' as the originator and 'IE81ZZZ300729' as the originator number. The Customer Details section shows 'Mr Joe Bloggs' as the name, '1234567A' as the IT Registration Number, and an empty field for the phone number. At the bottom, there are 'Cancel' and 'Next' buttons. The footer contains links for Revenue Home, ROS Help, Exit, Accessibility, Eolas as Gaeilge, Certification Practice Statement, Certificate Policy Statement, Privacy Policy, and Terms & Conditions.

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Cain agus Cúistain na hÉireann
Irish Tax and Customs

ROS Help | Exit |

Mr Joe Bloggs 1234567A

SEPA Direct Debit Online

Create IT Direct Debit * Denotes a required field

Declaration

By Ticking on this box I am agreeing to the terms and conditions. *
The SEPA Direct Debit Online terms and conditions can be found on [Revenue.ie](#)

Originator Details

Originator Direct Debit Unit, Collector General, Sarsfield House, Limerick

Originator Number IE81ZZZ300729

Customer Details

Name Mr Joe Bloggs

IT Registration Number 1234567A

Phone

Cancel Next

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Figure 5: Customer Details screen

Ticking the box to agree to the Terms and Conditions of the Direct Debit Scheme is mandatory.

The Name and IT Registration Number fields will be pre-populated. Phone details are not mandatory.

Click **“Next”** to proceed to the **Bank Details Screen**.

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Irish Tax and Customs

ROS Help | Exit

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES

SEPA Direct Debit Online

Create IT Direct Debit * Denotes a required field

Payment Management
Alternatively, to add an existing Mandate or to split the remittance across multiple separate bank accounts please click the Manage button. [Manage](#)

Bank Details

Name of Financial Institution * test

Address of Financial Institution *
address1
address2
address3

IBAN * IE64

BIC * BOFIE2D

Name of Account Holder * tester

Address of Account Holder *
address4
address5
address6

Postal Code

Country Ireland

Is more than one signatory required on the account? * ☐ Yes ☐ No

Confirm if account can accept a Direct Debit * ☐ Yes ☐ No

[Cancel](#) [Back](#) [Next](#)

The "Manage" option enables you to add additional bank accounts to an existing mandate

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Figure 6: Bank Details screen

Fields marked * are mandatory. Failure to complete all mandatory fields will result in an error message and will restrict the user from continuing with the application.

Click **"Next"** to proceed when all required details are completed.

The IBAN number for an Irish bank account is 22 characters long and must be completed in full and the BIC can be 8 or 11 characters long. A foreign bank account may have an IBAN number less than or greater than 22 characters.

NOTE: Direct Debits can only be deducted from a bank account and bank that are [SEPA](#) compliant. Direct Debits can also be deducted from a foreign bank account but **only** if the bank and the bank account are SEPA compliant.

Revenue
Céim againn Cúisín na Míreanna
Irish Tax and Customs

ROS Help | Exit |

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES

SEPA Direct Debit Online

Create IT Direct Debit * Denotes a required field

Remittance Frequency

Date of First Debit 10/08/24 ⓘ

Remittance Frequency - IBAN IE

Amount to be debited each month 1000.00 ⓘ

Total Amount for the year 12000.00 ⓘ

| | Suspend ⓘ | |
|-----------|--------------------------|---------|
| January | <input type="checkbox"/> | 1000.00 |
| February | <input type="checkbox"/> | 1000.00 |
| March | <input type="checkbox"/> | 1000.00 |
| April | <input type="checkbox"/> | 1000.00 |
| May | <input type="checkbox"/> | 1000.00 |
| June | <input type="checkbox"/> | 1000.00 |
| July | <input type="checkbox"/> | 1000.00 |
| August | <input type="checkbox"/> | 1000.00 |
| September | <input type="checkbox"/> | 1000.00 |
| October | <input type="checkbox"/> | 1000.00 |
| November | <input type="checkbox"/> | 1000.00 |
| December | <input type="checkbox"/> | 1000.00 |

Revenue Home ROS Help Exit Accessibility Eolas as Gaeilge Certification Practice Statement Certificate Policy Statement Privacy Policy Terms & Conditions

Figure 7: Remittance Details screen

When creating a Direct Debit Instruction for Preliminary Income Tax, the customer must first select **“Date of First Debit”** and then input **“Amount to be debited each month”**. All monthly amount fields are populated by clicking **“Calculate”**.

The system will generate the first debit date but this can be adjusted if the customer wishes to commence deductions at a future date i.e. the customer creates an Income Tax Direct Debit in August but wants the Direct Debit to commence in October. This is acceptable as long as the three and eight payments rules are adhered to.

The customer must input the amount to be debited each month.

The customer may choose not to make payments for a number of months. To do this, the customer should tick the selected months in the **“Suspend”** column. However, the three and eight payments rules must be adhered to.

To populate the monthly amount fields the customer must use the **“Calculate”** button.

Click **“Next”** to proceed to the **DDOL Options Screen** with the request in the **“Your Requests”** area.

The screenshot shows the Revenue Ireland website's SEPA Direct Debit Online interface. The top navigation bar includes 'MY SERVICES', 'REVENUE RECORD', 'PROFILE', 'WORK IN PROGRESS', and 'ADMIN SERVICES'. The main content area is titled 'SEPA Direct Debit Online' and features the SEPA logo and a 'The SEPA Direct Debit Guarantee' section with bullet points explaining the guarantee. Below this is the 'SEPA Direct Debit Options' section, which includes 'IT - Income Tax' and 'Employer (PAYE/PRSI)' options. On the right, the 'Your Requests (1)' section is highlighted with a red box, showing an 'Income Tax' request with 'Action: Create' and 'Number:'. Below this, a 'Submit' button is highlighted with a red arrow. The 'Submit' button is located at the bottom right of the 'Your Requests' section.

Figure 8: DDOL Options Screen with item in “Your Requests”

Customer must click **“Submit”** in the **“Your Requests”** area to proceed to the **Summary Screen**.

In **“Your Requests”**, the customer also has the option to **“Edit”** or to **“Cancel”** the activity already carried out.

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MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES

ROS Help | Exit

Summary

Create Income Tax SEPA Direct Debit Online - 1234567a MR JOE BLOGGS

Originator
Direct Debit Unit, Collector General, Sarsfield House, Limerick

Originator Number
IE81ZZZ300729

Create New Mandate - IBAN IE

IBAN IE BIC BOFI

Remittance Details

Date of first Debit 09/10/2014
Subsequent Direct Debit payments will be deducted on the 9th. of every month or next working day

Amount to be debited each month 1000.00
Total Amount for the year 12000.00

| January | February | March | April | May | June |
|---------|----------|---------|---------|---------|---------|
| 1000 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

| July | August | September | October | November | December |
|---------|---------|-----------|---------|----------|----------|
| 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

Is more than one signatory required on the account?
No

Financial Institution

Name
test

Address
address1
address2
address3

Account Holder

Name
tester

Address
address4
address5
address6

Postal Code

Country
Ireland

Back Next

Revenue Home ROS Help Exit Accessibility Eolas as Gaeilge Certification Practice Statement Certificate Policy Statement Privacy Policy Terms & Conditions

Figure 9: Summary screen

The **Summary Screen** allows the customer to review the details submitted.

Customer must click **“Next”** to proceed to **Sign and Submit** the instruction or **“Back”** to return to the **DDOL Options Screen** (previous page) which will allow the customer to **“Edit”** (in the **“Your Requests”** area) following review of the **Summary Screen**.

Figure 10: Sign and Submit screen

The **Certificate** field is pre-populated. Enter password and click on **“Sign & Submit”** to complete the process or click **“Back”** to return to the **Summary Screen**.

Figure 11: ROS Acknowledgement screen

Confirmation of the Direct Debit instruction with a notice number will issue to the customer’s ROS Inbox showing the Status as **“Success”**.

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Irish Tax and Customs

LANGUAGE: ENGLISH | ROS HELP

MY SERVICES | REVENUE RECORD | PROFILE | WORK IN PROGRESS | ADMIN SERVICES

- Inbox Messages 1

Search by: Select Search Method View Latest Messages 1

| Notice No. | Customer Name | Regn./Trader No./Doc ID | Tax Type/Duty | Document Type | Period Begin | Issued Date | Archived By |
|------------|---------------|-------------------------|----------------------|------------------------|--------------|-------------|-------------|
| 123456789 | MR JOE BLOGGS | 1234567A | IT | DDI | N/A | 28/11/2014 | N/A |
| | | | VAT | VAT3 | 01/09/2014 | 27/11/2014 | N/A |
| | | | PAYE-EMP | P30 | 01/10/2014 | 20/11/2014 | N/A |
| | | | VAT | VAT3 | 01/11/2013 | 18/11/2014 | N/A |
| | | | Diesel Rebate Scheme | Fuel Card Notification | N/A | 11/11/2014 | N/A |
| | | | PAYE-EMP | Receipt | 01/09/2014 | 24/10/2014 | N/A |
| | | | PAYE-EMP | P30 | 01/09/2014 | 23/10/2014 | N/A |
| | | | VAT | Receipt | 01/07/2014 | 11/10/2014 | N/A |
| | | | VAT | VAT Payment | 01/07/2014 | 09/10/2014 | N/A |
| | | | VAT | Receipt | 01/07/2014 | 03/10/2014 | N/A |
| | | | VAT | Statement | 01/07/2014 | 03/10/2014 | N/A |
| | | | PAYE-EMP | Receipt | 01/08/2014 | 03/10/2014 | N/A |
| | | | RCT | Statement | 01/10/2014 | 03/10/2014 | N/A |
| | | | PAYE-EMP | P30 Payment | 01/08/2014 | 02/10/2014 | N/A |

Figure 12: ROS Inbox screen

Double click on **Notice Number** to see what it refers to

Inbox ROS Inbox Content Screen

Create Income Tax SEPA Direct Debit Online - 1234567a Mr Joe Bloggs

SEPA Single Euro Payments Area

Originator: Direct Debit Unit, Collector General, Sarsfield House, Limerick
Originator Number: IE81ZZZ300729

Create Mandate C - IBAN IE

IBAN IE: BIC BOFIE2D

Remittance Details

Date of first Debit: 09/03/2015
Subsequent Direct Debit payments will be deducted on the 9th. of every month or next working day

Amount to be debited each month: 1200.00
Total Amount for the year: 13200.00

| January | February | March | April | May | June |
|---------|----------|---------|---------|---------|---------|
| Suspend | 1200.00 | 1200.00 | 1200.00 | 1200.00 | 1200.00 |

| July | August | September | October | November | December |
|---------|---------|-----------|---------|----------|----------|
| 1200.00 | 1200.00 | 1200.00 | 1200.00 | 1200.00 | 1200.00 |

Is more than one signatory required on the account?
No

Financial Institution

Name: test
Address: address1, address2, address3

Account Holder

Name: tester
Address: address4, address5, address6
Postal Code:
Country: Ireland

Figure 13: Screen showing Direct Debit instruction

The above screen will appear showing all details of the Direct Debit Instruction

Step by Step: How to amend Direct Debit for Preliminary Income Tax

For Preliminary Income Tax, the system in “**Amend**” mode will function similarly to the system in “**Create**” mode.

The screenshot displays the 'SEPA Direct Debit Online' interface. On the left, there is a sidebar with the SEPA logo and text: 'Single Euro Payments Area', 'For information on DD please see Revenue.ie', and 'Revenue.ie'. The main content area is titled 'The SEPA Direct Debit Guarantee' and lists several bullet points regarding the guarantee. Below this, there is a section titled 'SEPA Direct Debit Options' with three sub-sections: 'IT - Income Tax', 'Employer (PAYE/PRSI)', and 'VAT - Value Added Tax'. The 'IT - Income Tax' section shows details for an active direct debit instruction, including its ID (C12345) and next debit date (9th March 2015). To the right of these details are two buttons: 'Amend' and 'Cancel'. A red arrow points to the 'Amend' button. The 'Employer (PAYE/PRSI)' and 'VAT - Value Added Tax' sections each have a 'Create' button. On the right side of the interface, there is a 'Your Requests (0)' section with a 'Submit' button and a note: 'Once you add a SEPA direct debit application to your requests you will be able to submit.'

Figure 14: DDOL Options Screen showing Amend option

Click “**Amend**” in the **DDOL Options Screen**. Only those customers with an existing Direct Debit Instruction will have the option to “**Amend**”.

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MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES PAYE

ROS Help | Exit |

MR JOE BLOGGS 1234567A

SEPA Direct Debit Online

Amend IT Direct Debit * Denotes a required field

Declaration

By Ticking on this box I am agreeing to the terms and conditions. *
The SEPA Direct Debit Online terms and conditions can be found on [Revenue.ie](#)

☒

Originator Details

Originator Direct Debit Unit, Collector General, Sarsfield House, Limerick

Originator Number IE81ZZZ300729

Customer Details

Name MR JOE BLOGGS

IT Registration Number 1234567A

Phone

Cancel Next

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Figure 15: Customer Details screen

Ticking the box to agree to the Terms and Conditions of Direct Debit Scheme is mandatory. The Name and IT Registration Number fields will be pre-populated. Phone details are not mandatory. Click **“Next”** to proceed to the **Bank Details Screen**.

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Irish Tax and Customs

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES PAYE

ROS Help | Exit |

MR JOE BLOGGS 1234567A

SEPA Direct Debit Online

Amend IT Direct Debit * Denotes a required field

Payment Management

Alternatively, to add an existing Mandate or to split the remittance across multiple separate bank accounts please click the Manage button. Manage

Bank Details

Name of Financial Institution * test

Address of Financial Institution * address1 address2 address3

IBAN * IE AIBK

BIC * AIBKE2DXXX

Name of Account Holder * tester

Address of Account Holder * address4 address5 address6

Postal Code

Country Ireland

Is more than one signatory required on the account? * Yes No

Confirm if account can accept a Direct Debit * Yes No

Cancel Back Next

Figure 16: Bank Details screen

If amending bank details, the new details must be entered on this screen. Click **“Next”** to proceed

SEPA Direct Debit Online

MR JOE BLOGGS 1234567A

Amend IT Direct Debit * Denotes a required field

Remittance Frequency

Date of First Debit * 02/2015 ⓘ

Remittance Frequency - Mandate ID C: (IBAN IE: AIBK)

Amount to be debited for remaining months this year * 1000.00 ⓘ

Total Amount for the year 12000.00 ⓘ

| Month | Suspend | Amount |
|-----------|--------------------------|---------|
| January | <input type="checkbox"/> | 1000.00 |
| February | <input type="checkbox"/> | 1000.00 |
| March | <input type="checkbox"/> | 1000.00 |
| April | <input type="checkbox"/> | 1000.00 |
| May | <input type="checkbox"/> | 1000.00 |
| June | <input type="checkbox"/> | 1000.00 |
| July | <input type="checkbox"/> | 1000.00 |
| August | <input type="checkbox"/> | 1000.00 |
| September | <input type="checkbox"/> | 1000.00 |
| October | <input type="checkbox"/> | 1000.00 |
| November | <input type="checkbox"/> | 1000.00 |
| December | <input type="checkbox"/> | 1000.00 |

Cancel Calculate Back Next

Figure 17: Remittance Details screen

This screen allows the customer to amend the debit amount or to suspend a payment. Click **“Calculate”** and then **“Next”** to proceed.

SEPA Direct Debit Online

The SEPA Direct Debit Guarantee

- This is a guarantee provided by your Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - your Direct Debit Originator will notify you in advance of the amounts to be debited to your account.
 - your Bank will accept and pay such debits, provided that your account has sufficient available funds.
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank.

SEPA Direct Debit Options

IT - Income Tax

Status: In your requests
Number: 1234567A
ID Mandate: C12345
Next Debit Date: 9th February 2015
Last Updated: 1st December 2014

Employer (PAYE/PRSI)

Status: Active
Number: 1234567A
ID Mandate:
Next Debit Date: 24th December 2014
Last Updated: 1st December 2014

Your Requests (1)

Income Tax

Action: Amend
Number: 1234567A
Edit Cancel

Once you add a SEPA direct debit application to your requests you will be able to submit

Submit

Figure 18: DDOL Options screen with item in "Your Requests"

The “**Amend**” request is now in the “**Your Requests**” area. Click “**Submit**” to proceed. Customer also has the option to “**Edit**” or “**Cancel**” this request.

Summary

Amend Income Tax SEPA Direct Debit Online - 1234567A JOE BLOGGS

Originator
Direct Debit Unit, Collector General, Sarsfield House, Limerick

Originator Number
E81ZZZ300729

Amend Mandate C1234 IBAN IE AIBK

IBAN IE AIBK BIC AIBK

Remittance Details

Effective Date of Amendment 01/12/2014
Subsequent Direct Debit payments will be deducted on the 9th. of every month or next working day

Amount to be debited for remaining months this year 1000.00

Total Amount for the year 12000.00

| January | February | March | April | May | June |
|---------|----------|---------|---------|---------|---------|
| 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

| July | August | September | October | November | December |
|---------|---------|-----------|---------|----------|----------|
| 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

Is more than one signatory required on the account?
No

Financial Institution

Name
test

Address
address1
address2
address3

Account Holder

Name
tester

Address
address4
address5
address6

Postal Code

Country
Ireland

Back Next

Figure 19: Summary screen

The **Summary Screen** allows the customer to review the amendment and ensure details are correct. Click “**Next**” to proceed or “**Back**” to make further changes.

Revenue
Cian agus Ceanán na hÉireann
Irish Tax and Customs

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES PAYE

ROS Help | Exit

Direct Debit Instruction MR JOE BLOGGS 1234567A

Information

If your transaction is ready to be transmitted, please sign and submit by entering your password below. If you wish to review the details of this transaction click on the button marked Back.

Once your transaction has been successfully transmitted you will be provided with a notice number for the transaction. Please keep a note of this number for your records.

Sign & Submit

Certificate 1234567A Help

Enter Password

Sign & Submit Back

0%

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Figure 20: Sign and Submit screen

The Certificate field is pre-populated. Enter password and click on “Sign & Submit” to finalise the amendment.

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Irish Tax and Customs

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ROS Help | Exit

Direct Debit - ROS Acknowledgement

MR JOE BLOGGS 1234567A

You can access a copy of this transaction through your ROS Inbox by clicking on the Revenue Record tab above.
To file another Direct Debit instruction click on the My Services tab.

Please use the **Notice Number** below in any future correspondence or inquiry relating to this transaction.

Notice Number 123456789A

Direct Debit Online Summary:

| Action | Status |
|-------------------------------------|---------|
| AMEND MANDATE 1234567A - Income Tax | Success |

To return to My Services page click the OK button

OK

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Figure 21: ROS Acknowledgement screen

Confirmation of the Direct Debit instruction with a notice number will issue to the customer's ROS Inbox showing the Status as “**Success**”.

If you have more than one Direct Debit, each Direct Debit needs to be updated separately.

Cancel a Direct Debit Instruction/Mandate for Preliminary Income Tax

On selecting the **“Cancel”** option the following message will be displayed:

“Your Direct Debit Instruction will be cancelled permanently. Should you choose to re-apply to avail of the Direct Debit Scheme for paying Preliminary Income Tax, you will be required to make a minimum of 8 payments in all future years.”

If the customer has used the **Manage Mandate** option when creating the Direct Debit Instruction, cancellations must be executed using the **Amend** function. When using the **Amend** option the customer must carefully select a particular Direct Debit Instruction for cancellation. Otherwise all Direct Debit Instructions for a particular tax may be cancelled.

The request will then be added to the **“Your Requests”** area where the option to cancel the **“Cancel”** request will exist. There will also be an option to **“Edit”** the request in the **“Your Requests”** area. Additionally, if a customer has an active instruction attached to a ceased tax registration number, then the tax registration will display on the **DDOL Options Screen** with **“Cancel”** as the only option available. If there is no active instruction associated with a ceased tax registration, then the tax registration will not be displayed.

Once the **“Cancel”** request has been added to the **“Your Requests”** area, the customer can select **“Submit”** to proceed to the **Summary Screen**. At this point, any **Cancel** request will also have a drop-down menu associated with it. This drop-down menu will contain a list of reasons for cancellation and the customer will be required to select a reason per cancellation request.

The cancellation reasons are as follows (in order):

- Revert to standard filing pattern.
- Ceased Trading.
- Customer Deceased

Step by Step: How to cancel Direct Debit for Preliminary Income Tax

SEPA Direct Debit Online

The SEPA Direct Debit Guarantee

- This is a guarantee provided by your Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - your Direct Debit Originator will notify you in advance of the amounts to be debited to your account.
 - your Bank will accept and pay such debts, provided that your account has sufficient available funds.
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank.

SEPA Direct Debit Options

IT - Income Tax

Status: Active
 Number: ID Mandate: C12345
 Next Debit Date: 30th March 2015
 Last Updated: 28th November 2014

Employer (PAYE/PRSI)

Status: N/A
 Number: 1

VAT - Value Added Tax

Status: N/A
 Number:

Your Requests (0)

Once you add a SEPA direct debit application to your requests you will be able to submit.

Cancel

Figure 22: DDOL Options screen

Click “**Cancel**” in the **DDOL Options Screen**.

SEPA Direct Debit Online

The SEPA Direct Debit Guarantee

- This is a guarantee provided by your Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - your Direct Debit Originator will notify you in advance of the amounts to be debited to your account.
 - your Bank will accept and pay such debts, provided that your account has sufficient available funds.
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank.

SEPA Direct Debit Options

IT - Income Tax

Status: Active
 Number: 12345678
 ID Mandate: C12345
 Next Debit Date: 9th February
 Last Updated: 1st December

Employer (PAYE/PRSI)

Status: Active
 Number: 12345678
 ID Mandate:
 Next Debit Date: 24th December 2014
 Last Updated: 1st December 2014

VAT - Value Added Tax

Status: Active
 Number: 12345678
 ID Mandate:
 Next Debit Date: 24th December 2014
 Last Updated: 1st December 2014

Attention

All Direct Debit Instructions for this Income Tax registration will be cancelled permanently. Should you choose to re-apply to avail of the Direct Debit Scheme for paying Preliminary Income Tax, you will be required to make a minimum of 8 payments in all future years. Please see P.A.

OK

Cancel

Once you add a SEPA direct debit application to your requests you will be able to submit.

Submit

Figure 23: Cancellation confirmation screen

Click **“OK”** on the message to proceed with the cancellation of all Direct Debits for Income Tax

SEPA Direct Debit Online

MR JOE BLOGGS 1234567A

The SEPA Direct Debit Guarantee

- This is a guarantee provided by your Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - your Direct Debit Originator will notify you in advance of the amounts to be debited to your account.
 - your Bank will accept and pay such debits, provided that your account has sufficient available funds.
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank.

SEPA Direct Debit Options

IT - Income Tax

Status: In your requests
 Number: 1234567a
 ID Mandate: C12345
 Next Debit Date: 9th February 2015
 Last Updated: 1st December 2014

Employer (PAYE/PRSI)

Status: Active
 Number: 1234567a
 ID Mandate:
 Next Debit Date: 24th December 2014
 Last Updated: 1st December 2014

Your Requests (1)

Income Tax

Action: Cancel
 Number: 1234567a
[Cancel](#)

Once you add a SEPA direct debit application to your requests you will be able to submit

[Submit](#)

Figure 24: DDOL Options screen with item in "Your Requests"

The **“Cancel”** request is now in the **“Your Requests”** area. Click **“Submit”** to proceed.

Revenue
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 Irish Tax and Customs

MY SERVICES REVENUE RECORD PROFILE WORK IN PROGRESS ADMIN SERVICES PAYE

ROS Help | Exit

MR JOE BLOGGS 1234567A

Summary

Cancel Income Tax SEPA Direct Debit Online - 1234567A JOE BLOGGS

Reason For Cancellation

You are requesting to cancel this mandate, please provide a reason below.

Cancellation Reason: Ceased Trading

Originator: Direct Debit Unit, Collector General, Sarsfield House, Limerick
 Originator Number: IE81ZZZ300729

Cancel Mandate C - IBAN IE AIBK

IBAN IE AIBK BIC AIBK

Remittance Details

Effective Date of Cancellation: 01/12/2014

Amount to be debited each month: 1000.00
 Total Amount for the year: 12000.00

| January | February | March | April | May | June |
|---------|----------|---------|---------|---------|---------|
| 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

| July | August | September | October | November | December |
|---------|---------|-----------|---------|----------|----------|
| 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |

[Back](#) [Next](#)

Figure 25: Summary screen

A reason for cancellation must be selected from the drop-down menu e.g. Ceased Trading. Click on **“Next”** to proceed. Other reasons on the drop-down menu are:

- Revert to standard filing pattern.
- Customer Deceased

Direct Debit Instruction MR JOE BLOGGS 1234567A

Information If your transaction is ready to be transmitted, please sign and submit by entering your password below. If you wish to review the details of this transaction click on the button marked Back. Once your transaction has been successfully transmitted you will be provided with a notice number for the transaction. Please keep a note of this number for your records.

Sign & Submit

Certificate 1234567A [Help](#)

Enter Password

[Sign & Submit](#) [Back](#)

0%

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Figure 26: Sign and Submit screen

The **Certificate** field is pre-populated. The customer must enter the password and click **“Sign & Submit”** to complete the process or click **“Back”** to return to the **Summary Screen**.

Direct Debit - ROS Acknowledgement MR JOE BLOGGS 1234567A

You can access a copy of this transaction through your ROS Inbox by clicking on the Revenue Record tab above. To file another Direct Debit Instruction click on the My Services tab.

Please use the Notice Number below in any future correspondence or inquiry relating to this transaction.

Notice Number 123456789A

Direct Debit Online Summary:

| Action | Status |
|---------------------------------------|---------|
| CANCEL MANDATE, 1234567A - Income Tax | Success |

To return to My Services page click the OK button

[OK](#)

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Figure 27: ROS Acknowledgement screen

Confirmation of the Direct Debit instruction with a notice number will issue to the customer's ROS Inbox showing the Status as **“Success”**.

The Direct Debit for Income Tax is now cancelled

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

