



SMART DEBITS (CVRP) A PROCUREMENT CHECKLIST

WHAT TO ASSESS BEFORE CHOOSING A CVRP SUPPLIER

INTRODUCTION

Commercial variable recurring payments (cVRP), often referred to as Smart Debits, are emerging as a serious alternative to cards on file and, in some cases, Direct Debit.

They promise greater customer control, real-time settlement and lower fraud exposure, while enabling recurring and variable billing models that traditional account-to-account payments cannot support.

However, cVRP is not a commodity capability. It introduces new technical, operational and commercial considerations that procurement teams should understand clearly before committing to a supplier.

This checklist is designed for organisations that are already familiar with open banking, but want a practical framework for evaluating cVRP providers.

HOW TO USE THIS CHECKLIST

The following questions are intended to be asked of any supplier proposing a cVRP solution, whether as part of a broader payments platform or as a standalone capability.

Strong providers should be able to answer these questions clearly today, without relying on future roadmap promises.

Area	What to ask	Why it matters
Scheme alignment	Is the provider aligned with the UK industry cVRP scheme and multilateral agreement (MLA), or operating via bilateral arrangements only?	Early scheme alignment reduces rework and migration risk as industry infrastructure becomes the default route.
Mandate design	How are mandates defined, stored, versioned and revoked across their full lifecycle?	Mandates are live authorisations. Weak lifecycle handling creates compliance and dispute risk.
Consent evidence	Can the provider evidence SCA, consent parameters and user confirmation at mandate creation?	Retrospective proof of consent is essential in regulated environments.
Parameter controls	What limits can be applied (amount, frequency, total cap, duration)? Where are these enforced?	cVRP’s value lies in controlled variability, not open-ended access.
Security model	What threat scenarios has the provider explicitly designed for (mandate abuse, social engineering, replay)?	cVRP reduces some risks but introduces new ones. Vague answers here are a red flag.
Observability	What telemetry is available across mandate creation, payment initiation, failures and retries?	Recurring failures compound quietly without end-to-end visibility.

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ASPSP coverage	Which banks are supported today, and how are behavioural differences handled?	Bank-specific quirks are a major source of operational friction at scale.
Performance under load	How does the platform behave during peak volumes or partial ASPSP outages?	cVRP magnifies performance issues because failures repeat over time.
Disputes and refunds	How are disputes handled and refunds initiated? What tooling exists for corrections?	Operational maturity matters more than initial setup.
Reconciliation	How are payments reconciled back to mandates and customer records?	Finance teams need clarity, not manual workarounds.
Commercial model	Are fees transparent and scheme-aligned, including operator components?	Non-standard pricing complicates future scaling and migration.
Exit strategy	If you change provider, how portable are mandates and historical data?	Lock-in risk is real in recurring payment infrastructure.

KEY CONSIDERATIONS FOR LARGER ORGANISATIONS

For larger retailers, platforms and fintechs, three themes tend to matter most:

1. MANDATE GOVERNANCE

cVRP success depends on how well mandates are controlled, audited and revoked over time, not just how easily they are created.

2. OPERATIONAL RESILIENCE

Recurring payments expose weaknesses slowly but persistently. Observability, retries and exception handling should be designed in from day one.

3. FUTURE ALIGNMENT

Choosing a supplier that is not aligned with industry schemes or evolving standards may deliver short-term speed, but increases long-term cost.

A FINAL NOTE

Smart Debits are best understood as a new payment primitive rather than a feature upgrade.

Procurement decisions made now will shape not just cost and conversion, but operational risk, customer trust and flexibility for years to come.

Choosing carefully matters.