3.2 SEPA: Credit transfers

Language: Deutsch · **English**

3.2 SEPA: Credit transfers

> **Prerequisites for the "credit transfers" use case: the required business objects (creditors, reference objects, payment references) and their attributes.**

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On this page

> **Machine-translated – under review**
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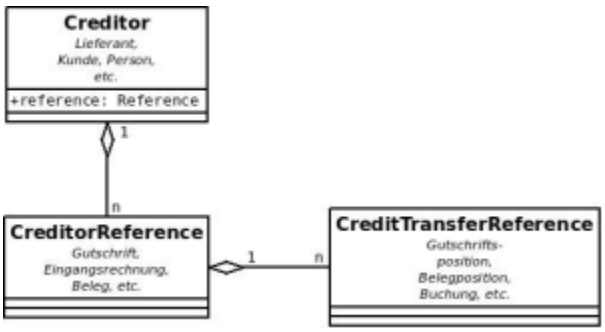
> This page was machine-translated from German as a first draft and is currently under review. The authoritative source remains the **German original** (see the language switch above).

Credit transfers

Analogously, for the "credit transfers" use case the SEPA Nuclet requires the existence of three business objects that are taken into account in the SEPA exports:

1. creditors ("Creditor")
2. reference objects ("CreditorReference")
3. payment references ("CreditTransferReference")

This triad of objects assumes that, in addition to creditors (e.g. suppliers) and references (e.g. invoices), there is a business object for explicit payment references (e.g. invoice line items).



Here, too, it is possible – and intended by the Nuclet – to reduce this "triad" of objects to a "dyad" if there are no separate payment references in the target Nuclet.

In that case, for example, invoice and invoice line item coincide.

Type	Description	Implementation with three entities	Implementation with two entities	Use case
Creditors	represents a person or company to which credit transfers are to be made	supplier, customer, person, etc.	supplier, customer, person, etc.	Credit transfers
Creditor references	represents a credit-transfer payment document	incoming invoice, credit note, document, etc.	invoice, credit note, document, etc.	
Payment references	references/represents a concrete payment	invoice line item, credit-note line item, document line item, etc.	invoice, credit note, document, etc.	

Table 3.1: Prerequisites in the "credit transfers" use case

3.2.1 Creditors

The existence of a creditor business object is required. Creditors represent suppliers, customers, persons, etc.

The business object and attribute can be named arbitrarily in the target Nuclet. The connection is made through an interface that, in the current version, is implemented in a Java class.

Attribute	Java data type	Nuclos data type	Required?	Unique?	Description
Name	String	Text	yes	no	serves as an identifying characteristic for the creditors
BIC	String	Text	yes	no	BIC (*Business Identifier Code*, formerly: Bank Identifier Code)
IBAN	String	Text	yes	no	IBAN (*International Bank Account Number*)

Table 3.2.1: Creditor business object

3.2.2 Reference objects

Reference objects represent payment documents that are to be taken into account in the SEPA exports. In the case of credit transfers, these are e.g. incoming invoices, credit notes, documents or similar.

The business object and attribute can be named arbitrarily in the target Nuclet. The connection is made through an interface that, in the current version, is implemented in a Java class.

Attribute	Java data type	Nuclos data type	Required?	Unique?	Description
Creditor	wrapper class	Reference field	yes	no	the creditor (supplier, customer, person, etc.)
Credit Transfer Reference	String	Text	yes	no	an identifying characteristic for credit transfers (e.g. the invoice number)
Reference Date	Date	Date	yes	no	a reference date (e.g. the invoice date)

Table 3.2.2: Reference objects in the "credit transfers" use case

3.2.3 Payment references

Payment references represent line items that are shown on the payment documents described in 3.2 with an explicit payment amount. If, for example, invoices are used as reference objects,

then the corresponding payment references would typically be the invoice line items.

The business object and attribute can be named arbitrarily in the target Nuclet. The connection is made through an interface that, in the current version, is implemented in a Java class.

Attribute	Java data type	Nuclos data type	Required?	Unique?	Description
Reference	wrapper class	Reference field	yes	no	the parent reference object (in the case of invoice line items, this would be the invoice)
Amount	BigDecimal	Decimal (9,2)	yes	no	the amount to be paid (e.g. "invoice amount, gross")
SEPA Transaction	SEPATransaction	Reference field	no	no	reference to the transactions of a SEPA export (used to display the exported objects)
SEPA Export Date	Date	Date	no	no	export date

Table 3.3: Payment references in the "credit transfers" use case

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