3.1 SEPA: Direct debits

Language: Deutsch · **English**

3.1 SEPA: Direct debits

> **Prerequisites for the "direct debits" use case: the required business objects (debtors, reference objects, payment references) and their attributes.**

REFERENCE | INTEGRATORS | UPDATED: JUL 2026 | APPLIES TO NUCLOS 4.2026.X

On this page

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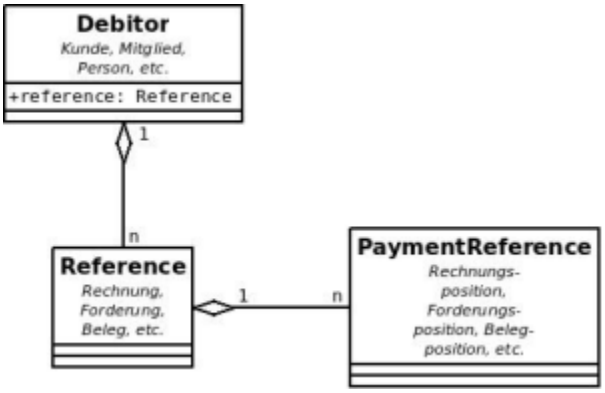
Direct debits

For the "direct debits" use case, the SEPA Nuclet requires the existence of three business objects that are taken into account in the SEPA exports:

1. debtors ("Debitor")
2. reference objects ("DebitorReference")
3. payment references ("DirectDebitReference")

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



It is possible – and also 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
Debtors	represents a person or company from which direct debits are to be collected	customer, member, person, etc.	customer, member, person, etc.	Direct debits
Debtor references	represents a direct-debit payment document	invoice, receivable, document, etc.	invoice, receivable, document, etc.	
Payment references	references/represents a concrete payment	invoice line item, receivable line item, document line item, etc.	invoice, receivable, document, etc.	
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: Prerequisites

3.1.1 Debtors

The existence of a debtor business object is required. Debtors represent customers, members, 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 debtors
SEPA Mandate Identification	String	Text	yes, if the debtor is to be taken into account in SEPA exports	no	SEPA mandate identification
Date of SEPA Mandate Signature	Date	Date	yes, if the debtor is to be taken into account in SEPA exports	no	issue date of the SEPA mandate
Has SEPA Mandate Changed	Boolean	Yes/No	yes	no	indicates whether the SEPA mandate has changed on the debtor side
Is New Debitor Agent	Boolean	Yes/No	yes	no	indicates whether the bank on the debtor side has changed
SEPA Sequence Type	SEPASequenceType	Reference field	yes	no	SEPA sequence type (first, recurring, one-off)
BIC	String	Text	yes	no	BIC (*Business Identifier Code*, formerly: Bank Identifier Code)
IBAN	String	Text	yes	no	IBAN (*International Bank Account Number*)
Original Debitor Account	String	Text	no	no	provides the previous IBAN for SEPA mandate changes

Table 3.1.1: Debtor business object

3.1.2 Reference objects

Reference objects represent payment documents that are to be taken into account in the SEPA exports. In the case of direct debits, these are e.g. invoices, receivables, 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
Debitor	wrapper class	Reference field	yes	no	the debtor (customer, member, person, etc.)
Direct Debit Reference	String	Text	yes	no	an identifying characteristic for direct debits (e.g. the invoice number)
Reference Date	Date	Date	yes	no	a reference date (e.g. the invoice date)

Table 3.1.2: Reference objects in the "direct debits" use case

3.1.3 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 3.1.3: Payment references in the "direct debits" use case

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