SEPA Request-to-Pay — Human-readable Credential

Example based on KTDDE & NCBV vocabularies

This document presents a human-friendly rendering of a **SEPA Request-to-Pay (SRTP)** credential instance built using the **KTDDE** and **NCBV** vocabularies. All values are fictional and intended solely for demonstration. The purpose is to show how the JSON-LD credential can be made readable and meaningful for non-technical users.

Document Type	Request to Pay Document
Document Date	2025-10-16
Requested Execution Date	2025-10-20
Expiry Date	2025-10-30
Status	Pending
Amount	23,800.00 EUR
Payment Method	TRF (Credit Transfer)
Service Level	SEPA
Local Instrument	SRTP
Purpose	GDDS (Goods)
Charge Bearer	SLEV (Shared Charges)
Remittance Text	Invoice 2025/045 - Gluelam timber batch #JP-55
Remittance URL	https://nordictimber.fi/remittance/2025-045
Creditor Name	Nordic Timber Export Ltd
Creditor ID	FI1234567-8 (Business ID) / LEI 549300ABCDTIMERX1234
Creditor Address	Sahatien 10, FI-80100 Joensuu, Finland
Creditor Account (IBAN)	FI21 1234 5600 0007 85
Creditor Agent (BIC)	NDEAFIHHXXX
Debtor Name	Tokyo Building Materials Co. Ltd
Debtor ID	JP987654321
Debtor Address	2-3-12 Chuo, Tokyo 104-0031, Japan
Debtor Account (IBAN)	JP11 TOKY 0000 0123 456
Debtor Agent (BIC)	SMBCJPJTXXX
Ultimate Creditor	FinnForest Group Oy
Ultimate Debtor	Tokyo Building Holdings K.K.

Note: This presentation simplifies the technical JSON-LD credential into a readable format. In a real ecosystem, this information would be digitally signed and verifiable using the **EU Business Wallet** or equivalent digital wallet conforming to EIDAS 2.0 and ISO 20022 standards.