OCA Electronic payment

Starting point : A new payment object for odoo version 9

In version 9, all payments are handled by a new object 'account.payment' which replaces both account.voucher and payment.order ; these modules are now depreciated.

And thanks to the new bank reconciliation functionality (blue lines in the bank reconcile view) now all payment can be booked in accounting ledger immediately without risk to double book the same payment later on through the bank statement.

Current Odoo SEPA electronic payment

Few years after the community module, a SEPA Enterprise module now exists in the version 9.0 enterprise.
This module is totally based on 'account.payment'.

How does the standrd SEPA module work ?

Params:
- you must activate 'Use SEPA payment' in the Accounting settings
- Set your bank journal as SEPA + set the IBAN account in bank account tab

SAVE DISCARD

Journal Name

Banque

| Type | Bank |

JOURNAL ENTRIES ADVANCED SETTINGS BANK ACCOUNT

Control-Access

Keep empty for no control
Account Types Allowed

Accounts Allowed

Miscellaneous

Debit Methods   ☑ Manual

Payment Methods   ☑ Manual
                                ☑ SEPA Credit Transfer

Show journal on   ☑
dashboard

Use case :

- Create several suppliers invoices and credit notes
- Accounting Dashboard menu : Click on the hyperlink 'Payment to do' on the Supplier invoice journal card (Appears if you have open invoices w/o checking the due date)
- On the invoice view list : Group invoices by partner (You cannot pay several partner at once like in payment order before)
- But you can register one payment for several invoices (for a 1 partner)

	Vendor	Bill Date	Number	Vendor Reference		Source Document	Total	To Pay	Status
☑	F1	03/18/2016	FACTURE/2016/0005	DAFDASF4646476FR			1,000.00 CHF	1,000.00 CHF	Open
☑	F1	03/18/2016	FACTURE/2016/0004	DAFDASF4646476			1,000.00 CHF	1,000.00 CHF	Open
☐	F1	03/18/2016	FACTURE/2016/0003	546546544			1,000.00 CHF	1,000.00 CHF	Open
☐	F1	03/18/2016	FACTURE/2016/0002				1,000.00 CHF	1,000.00 CHF	Open
☐	F1	03/18/2016	FACTURE/2016/0001				1,000.00 CHF	1,000.00 CHF	Open
☐	F2	01/05/2016	FACTURE/2016/0006	DAFDASF4646476FR	04/13/2016		1,000.00 CHF	1,000.00 CHF	Open

Action menu: Export / Delete / **Register Payment** / Confirm Draft Invoices

- You can select the SEPA option on the account.payment window :

Register Payment

| Payment Method | Banque (CHF) | Payment Date | 03/18/2016 |
Payment Type	○ Manual	Memo	
	● SEPA Credit Transfer		
Recipient Bank Account	CH43 0900 0000 8569 7031 6		
Payment Amount	2,000.00	CHF	

Developer Tools   General   Action   View

VALIDATE   CANCEL

- Invoices selected are immediately paid meaning that payment accounting entries have been posted and reconciled
- On the Bank journal you see a new hyperlink : '1 payment to send via SEPA'
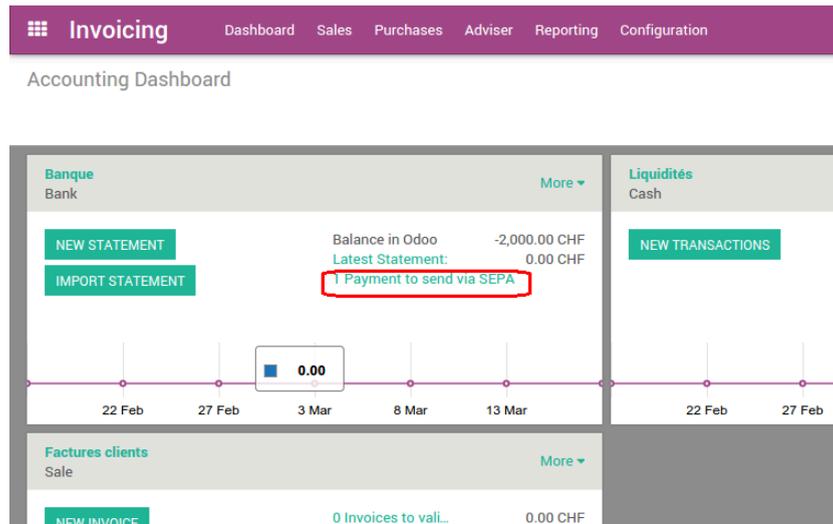
- Click on it and you will access to a list of account.payments.
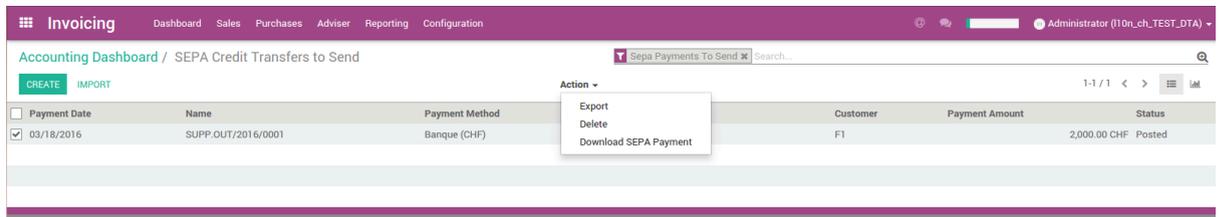
-
- The action 'Dowload SEPA payment' allows you to generate the XML file
- You finally have to upload this file to your e-banking to generate payment for real.

Known Limitations :

- If invoices have multi-payment terms, you have to specify manually what part you want to pay.
- If invoices in foreign currency, you have to select manually the bank journal and type the amount + Cannot specify if you want to pay in invoice currency or bank journal currency (important to save transfer fees for ex)
- You cannot generate an automatic batch payment proposal of all due supplier invoices at the date of your choice, you have to pay invoices by invoices or supplier by supplier (if currency is not different)
- No payment options pay each invoices at the due date or pay everything at this date.
- Does not handle the various version of SEPA
- Once the file generated you cannot find which payment has be done and when in the past (no XML file generation date)

OCA Solution proposition (to be discussed)

- We need to stick to the standard logic (payment immediately booked on the ledger)
- I hope we can build on the account.payment also instead of creating new model
- However we need these features :

    1. It would have a parameter for filtering on a due date (like payment V8)
    2. You would select account.move.line instead of invoice line (to handle multiple payment term case) (To be discussed)
    3. We think the bank fees policy management (shared, sender, receiver etc ...)
    4. The ability to pay invoiced at their respective due date or all at a pre-defined date
    5. The handling of credit notes
    6. Do we want to tool to group payment lines so we can attach the electronic file for ex ?