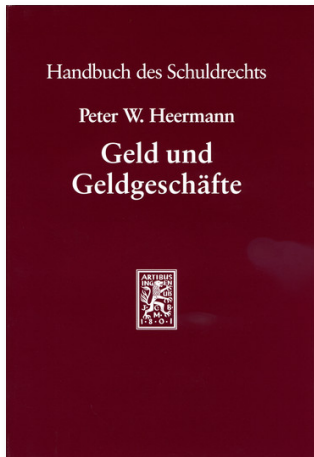


Peter W. Heermann

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After opening with a short description of the theory of money, Peter W. Heermann examines the basic legal features of financial debt and interest payments (or: accrual). Increasingly, provisions concerning debt are included in multilateral contractual networks where the principle of the relativity of the obligation, usually linked to bilateral contracts, has encountered practical limitations. In light of these difficulties, Peter W. Heermann develops a model of reciprocal trilateral (multilateral) contracts. He examines non-cash payments (in particular bank transfers, direct debiting transactions, credit card transactions, the POS payment system, the POZ payment system), credit transactions (such as loan contracts, installment sale transactions financed by a third party, financial leasing, factoring) and transactions to safeguard credits (such as a contract of guarantee, collateral promise, bank guarantee, letter of credit, letter of support or assignment for security purposes).

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