



Swiss Payment Standards 2018

Swiss Implementation Guidelines QR-bill

Change documentation recording differences between versions 1.0 and 2.0



General note

Comments and questions about this document can be directed to the respective financial institution or to SIX at the following address: billing-payments.pm@six-group.com.

Purpose

The purpose of this document "Change documentation", Version 1.0 dated 12.12.2018, is to show the reader the differences between Version 1.0 (27.04.2017) and Version 2.0 (15.11.2018) of the Implementation Guidelines (IG) QR-bill. The intention is to make the recently published document, IG QR-bill, more readily comprehensible.

In the interests of simplicity, only important changes are listed. More minor changes, for example of a purely linguistic nature, are not shown, nor are changes to subsequent sections which result from new material in earlier sections.

SIX Interbank Clearing Ltd does not offer advice for the specific scope of functionality for systems for using the QR-bill, provides no control mechanisms for technical procedures and offers no guarantee and accepts no liability for the actual mechanical or procedural implementation of the standardization process or of solutions for using and processing QR-bills.

Record of amendments

Description of amendment

Revised edition of the Swiss Implementation Guidelines QR-bill (IG QR-bill), Version 2.0.

General note: The review of the QR-bill (e.g. regarding layout, terminology/wording) led to some functional and structural changes to the document "IG QR-bill".

This document lists the differences between Version 1.0, which was never used in production, and Version 2.0 (see the change control on page 2 of the IG QR-bill).

Amendments to Foreword: General note ...

- New contact address
- Patent notice (ex 1.1)
- Important notices: newly added
- Guidelines for the QR-bill: newly added
- Disclaimer of liability: made more precise
- Support and resources: newly added

Amendments to Section 1: Introduction

- Introduction to the QR-bill (1.1): newly added
- Example of a QR-bill removed
- Versioning moved to Section "Introduction" (1.3)
- Reference documents (1.4): complemented by processing rules, QR-IID; QR-IBAN & Style Guide

Amendments to Section 2: Definition of terms (in Version 1.0 it was part of Section 1)

- Payment part with Swiss QR code and receipt (2.2): Description modified following the introduction of a receipt
- QR-IID (2.9): newly added

Amendments to Section 3: Layout rules for the payment part ... (in Version 1.0 it was in Section 2)

- The basics (3.1):
 - Mandatory perforation (between the QR-bill and the receipt/payment part and between the receipt and the payment part) when sent in hard copy
 - Notes on producing a QR-bill as a PDF file
 - Note on detailed layout rules in a separate document (the Style Guide – new)
- Paper format and quality (3.2): added because of the receipt
- Fonts and font sizes (3.3):
 - Font OCR-B is no longer necessary and is to be replaced by the free font Liberation Sans
 - Font size maximum 10 pt (exception: title "Payment part" and "Receipt")
 - Notes about the "Ultimate debtor" element (for future use)
 - Definition of font sizes for the receipt (new)
 - Recommendation on font size

- Sections of the payment part (3.5)
 - Further information section: newly added
 - Alternative schemes section: removed
- Payment part - Information section (3.5.4)
 - Modified headings (e.g. "Account / Payable to" instead of "Account", "Reference" instead of "Reference number")
 - More precise details in the remarks (e.g. IBAN/QR-IBAN to be printed in blocks of 4)
 - Payable by: removed
- Payment part - Further information section (3.5.5)
 - Notes newly added about the "Ultimate creditor" field which is not used in the current version of the IG QR-bill but is described for possible use in a future version
 - Notes newly added about the "Alternative procedure" which must now be printed (if available) on the payment part
- Sections of the receipt (3.6): Completely new section incl. subsection added
- Notes about the QR-bill in PDF format (3.7): More precise details about the procedure for producing a PDF (scissors symbol or instruction about separating)

Amendments to Section 4: Swiss QR Code database (in Version 1.0 it was in Section 3)

- Character set (4.2.1): More precise details about encoding (using UTF-8)
- Separator element(4.2.3): More precise details
- Depiction conventions (4.3.1): Addition of a new Status X – "Do not fill in". The field must not be filled in, but must be sent (provided for possible future use so the field separator must be sent).
- Data elements in the QR-bill (4.3.3):
 - Introduction of two address types: "S" Structured address fields (one piece of information per field); "C" Combined address fields (two pieces of information per field)
 - Introduction of "Trailer" as a new field for identifying the end of payment-relevant information in the QR-Code
 - Introduction of "Billing information" as a new field
 - Maximum (combined) length of the content in the "Unstructured message" and "Billing information" fields limited to 140 characters
 - Reference types: More precise details about possible combinations (exclusively QR-IBAN with QR-reference on the one hand or IBAN with Creditor Reference on the other)
 - "Payable by": removed
 - Modified headings (e.g. "Account / Payable to" instead of "Account", "Reference" instead of "Reference number")
- Use of address information (4.4.1): newly added
- Customer references (4.4.2): More precise details about possible combinations (exclusively QR-IBAN with QR-reference on the one hand or IBAN with Creditor Reference on the other)
- Additional information (4.4.3): More precise details about the use of the "Unstructured message" and "Billing information" fields
- Alternative schemes (4.4.4): More precise details about using them

Amendments to Section 5: Parameters for generating the code (in Version 1.0 it was in Section 4)

- None

Amendments to Section 6: Field contents and meta data (in Version 1.0 it was in Section 3.5)

- Adopted, content unchanged.

Changes to Appendix A: Examples

- Updated examples

Changes to Appendix B: Check digit generation by Modulo 10 recursive

- Appendix newly added

Changes to Appendix C: Depiction of the customer reference ... (in Version 1.0 it was in Sections 3.4.3.1, 3.4.3.2 and 3.4.3.3)

- Adopted, content unchanged

Changes to Appendix D: Überschriften mehrsprachig (in Version 1.0 it was in Appendix B)

- Extended and updated based on changes in preceding sections

Changes to Appendix E: Recommended structure for information from the biller ...

- Appendix newly added

Changes to Appendix F: Index of tables and figures (in Version 1.0 it was in Appendix D)

- Adopted and updated

- End of change documentation -