

A blurred, high-angle photograph of a crowd of people walking, likely in a shopping mall or public square. The image is motion-blurred, creating a sense of movement and activity. The colors are warm, with a lot of orange and yellow tones. In the center, there is a white circular graphic with a red border containing text.

Payment Standards.CH
Activating Digital Switzerland

The QR-bill for Switzerland and Liechtenstein

ACTIVATE



Overview of the planned changes to the QR-bill within the scope of the 2018 public consultation process

Introduction

Overview of the planned changes

- 1 Introduction of a perforation requirement for paper-based payments
- 2 Introduction of a receipt slip
- 3 Simplification of structured addresses
- 4 No display of the biller's structure information
- 5 Simplification of combination options for structured references
- 6 For the time being, no use of the field "Ultimate creditor"
- 7 For the time being, no usage of the data fields for alternative schemes
- 8 Introduction of additional license-free typeface for non-Microsoft users

Introduction

The currently used payment slips will be replaced by the QR-bill.

The QR-bill affects all companies, government institutions and non-profit organizations as well as all Swiss consumers.

Since publication of the “Swiss Implementation Guidelines QR-bill” in April 2017, we have received valuable feedback from the market.

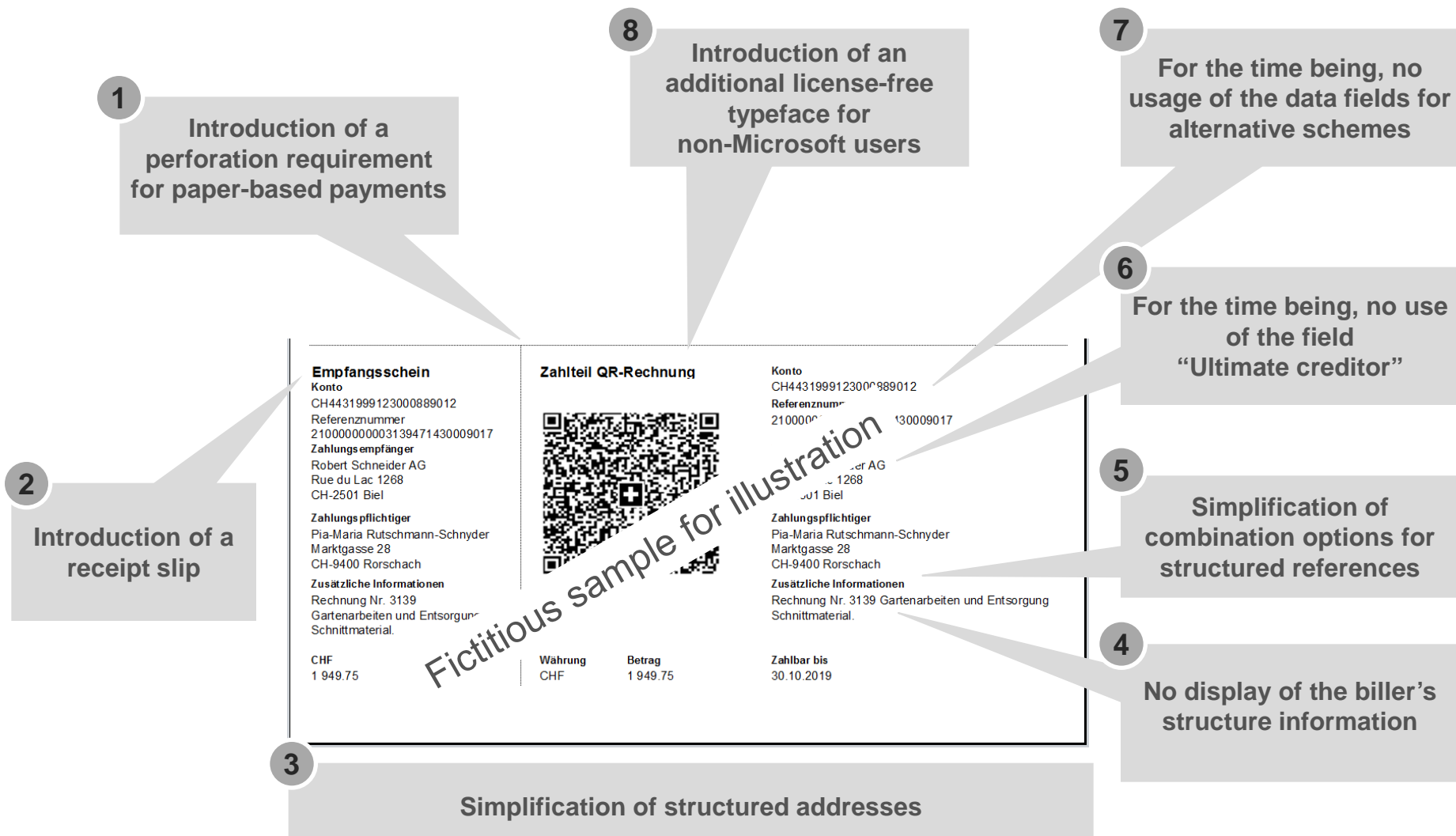
The proposed modifications received thus far largely involve information that the biller can deliver along with the QR code, as well as the paper-based handling of the QR-bill at post office counters and postal agencies.

Since the QR-bill affects all companies, government institutions and non-profit organizations as well as all Swiss consumers, the financial center intends to integrate what has been experienced thus far, particularly market feedback about the design of the QR-bill during the next stage. Therefore, the decision has been made to conduct a consultation process from 31 July to 23 September 2018 in which all market stakeholders can participate.

The Swiss financial center assumes that the proposed changes will be positively received by the market and that it will be possible to use the first QR-bills starting 30 June 2020.

This document provides more detailed explanations of these changes.

Overview of the planned changes



1 Introduction of a perforation requirement for paper-based payments

Section

2.1 Basics

Current

Perforation of the payment part is not required, but it is recommended. If no perforation is used, then the A6 format must be indicated with lines.

Target

If the QR-bill or the payment part is sent on paper, then perforation of the payment part and receipt slip is required. If the QR-bill and the payment part are sent as a PDF, lines delimiting the payment part and the receipt slip are to be printed and marked with a scissors symbol.

Why?

Payments will only be processed at post office counters and Post agents if they are in A6 format. The perforation simplifies the handling for bill recipients and ensures that all payment types are supported. The share of digital payment traffic is increasing steadily. However, around 145 million payments from 800 million payments in total (2017) are still carried out at post office counters. The QR-bill support digitalization, but at the same time takes into account those persons and companies who prefer paper-based payments.

2 Introduction of a receipt slip

Section

2 Design requirements and recommendations for the payment part

Current

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Target

Similar to the current payment slip, left of the payment part of the QR-bill there should be a receipt slip. It is to have the same height as the payment part and fills in the remaining space so that the payment part and the receipt slip together equal the length of the narrower part of the DIN A4 format (105 * 62 mm).

Why?

The universal service obligation of Post CH Ltd means that bill payers are entitled to request a payment confirmation when paying at post office counters and postal agencies. This requirement is met with the introduction of the receipt slip on the QR-bill. This simplifies the procedure for bill payers.

Empfangsschein

Konto

CH1234567890123456789

Zahlungsempfänger

Hans Mustermann
Musterstrasse 1
CH-9999 Musterdorf

Zahlungspflichtiger

Zusätzliche Informationen

Beitrag

CHF

Receipt slip sample (in German)

3 Simplification of structured addresses

Section

3.3 Data structure (in particular Table 6)

Current

Addresses must be structured, divided into street, house number, postal code, city and country, and filled into each respective data element.

Target

Addresses can now be filled into the database in two various ways:

Option 1 (new)

Two data elements for the address

Street / House number

Postal code / City

Option 2 (currently used, to be continued)

Four data elements for the address

Street

House number

Postal code

City

Why?

Many billers have addresses in their master data structured according to the new option. The upgrade to include the new option 1 simplifies the creation of QR-bills. Software providers that have not yet developed fully structured addresses, need make fewer changes.

4 No display of the biller's structure information

Section

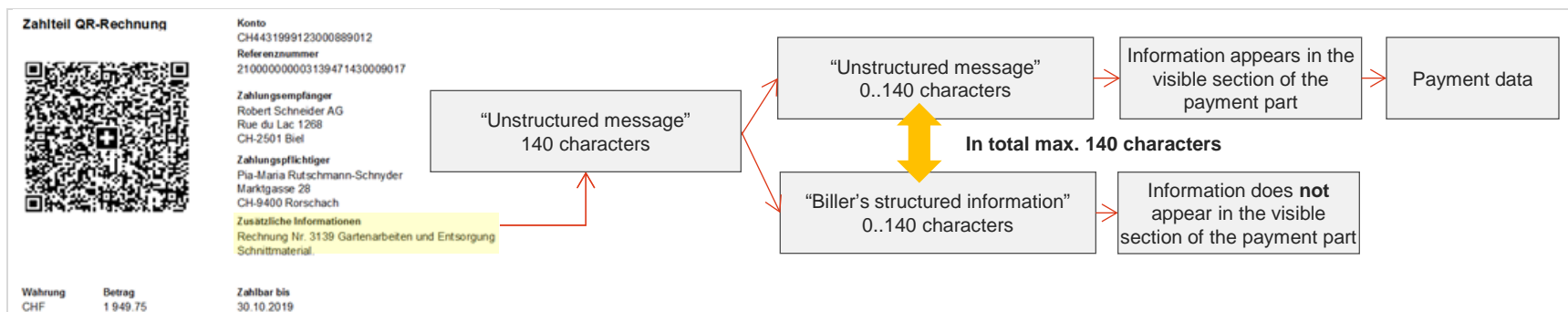
3.4.2 Use of the "Unstructured message" element

Current

In the "Unstructured message" element, the biller's unstructured and/or also structured information will be delivered. All information will be shown on the payment part of the QR-bill.

Target

The biller's structured information shall now be integrated exclusively into the QR code and not be displayed in the visible part. There are two data fields planned for this in the QR code ("Unstructured messages" and "Structured information of the biller").



Why?

This change meets market demand and enhances user-friendliness, especially for private payers who will not be confused by incomprehensible series of characters. The structured information pertains solely to billers in a business context and are not relevant for payment traffic (does not appear in the credit transfer, notification or on the account statement).

5 Simplification of combination options for structured references

Section

3.4.1 Customer reference / 3.3 Data structure (in particular Table 6)

Current

Both the IBAN or the QR-IBAN* can be combined with both structured references, the QR reference (the present ISR reference) or the SCOR reference (ISO reference). With use of the QR-IBAN, use of a structured reference (QR reference or SCOR reference) is mandatory; use without a reference is not permitted.

Target

When using a QR reference (same structure as the ISR reference) the QR-IBAN must be used.
When using a SCOR reference (ISO reference) or when paying without a reference, the IBAN must be used.

Why?

The current, proven ISR procedure will be replaced 1:1 by the procedure based on the QR-IBAN. Through use of the QR-IBAN, the procedure is clearly, technically recognized, so that entry of the reference is ensured and the creditor can be traced.
When using the IBAN, the biller can fall back to the international standard of the ISO reference or dispense with a structure reference.

CURRENT:	IBAN	QR-IBAN
QR reference	Can	Can
ISO reference	Can	Can
Without reference	Can	Not allowed

TARGET:	IBAN	QR-IBAN
QR reference	Not allowed	Must
ISO reference	Can	Not allowed
Without reference	Can	Not allowed

* The QR-IBAN is structured identically to the IBAN. However, it has a special identifier that can be used to identify the payment procedure.

6 For the time being, no use of the field “Ultimate creditor”

Section

3.3 Data structure (in particular Table 6) / Appendix C: Parties involved in a credit transfer

Current

The field “Ultimate creditor”, including the address data, can be optionally delivered.

Target

For the time being, no use of the field “Ultimate creditor”. This functionality may be introduced at a later date.

Why?

The “Alternative scheme parameters” functionality would mean increased complexity at the time of the introduction.
Nevertheless, it is still planned for in the data structure so that future usage is possible without major effort and expense (e.g. for the expansion of business cases).

7 For the time being, no usage of the data fields for alternative schemes

Section

3.4.4 Customer reference / 3.3 Data structure (in particular Table 6)

Current

Data for alternative schemes can be delivered in the Swiss QR Code in the context of payments in the “Alternative scheme parameters” element.

Target

For the time being, no usage of the data fields for alternative procedures. This functionality may be introduced at a later date.

Why?

To date, no one has reported that they would like the “Alternative scheme parameters” functionality. This function shall be dispensed with for the time being in order to reduce the complexity of the introduction.
Nevertheless, it is still planned for in the data structure so that future usage is possible without major effort and expense (e.g. for the expansion of business cases or for new services and providers of payment procedures).

8 Introduction of additional license-free typeface for non-Microsoft users

Section

2.3 Fonts and font sizes

Current

Only fonts that do not entail licensing costs under Microsoft are currently permitted.

Target

Now an additional font will be approved that (at least) one license-free font is available in every system environment.

Why?

This change meets market demand and is also advantageous for non-Microsoft users.