Swiss Payment Standards

Swiss Implementation Guidelines QR-bill

Documentation of Changes between Versions 2.1 and 2.2

Technical and specialist specifications for the payment part with Swiss QR code and receipt

General Note

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

For better readability, the simultaneous use of male and female language forms is avoided. All personal designations apply equally to both genders.

Objectives

This document «Documentation of Changes », Version 2.2 of 22 February 2021, is intended to demonstrate changes between the IG QR-bill Version 2.1 (30 September 2019) and 2.2 (22 February 2021). The aim is to increase the readability of the IG QR-bill published recently.

To simplify, only essential changes have been demonstrated; smaller adjustments, e.g. of a linguistic nature, have not been demonstrated, nor the adjustments in subsequent chapters resulting from the updates in made in preceding chapters.

SIX Group 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.

Revision History

Change Description

Change in Chapter 1.1: Introduction to the QR-bill

Figure 1: add description for point 1 - „It is sent out in paper form, in PDF format or electronically as an eBill"

Change in Chapter 2.2: Payment part with Swiss QR code and receipt

The following statement was added: „As current payment slips are measured in inches, they differ slightly. For instance, the actual payment slip measures approx. 150*106 mm (width*height), and the receipt measures 60*106 mm (width*height).

Conversion from inches to the DIN format widely used in Switzerland and abroad presents no problems when processing the payment sections of payment slips…"

Change in Chapter 2.11: QR-IBAN

The following statement was added: „A QR IBAN can only be used for incoming payments. There is no plan for payments debiting a QR IBAN. "

Change in Chapter 2.12.1: QR reference

Clarification: „… the ISR reference (**always** 26 numerical characters….."

Change in Chapter 2.12.2: Creditor Reference

The following sentence was added: „The check digit of the creditor reference must be calculated with modulo 97-10. "

Change in Chapter 3.1: The basics

The second bullet point was added: „2. as an eBill if eBill is set as an alternative scheme"

Change in Chapter 3.3: Paper format and quality

Clarification to the first sentence: „A physical payment section with a receipt must be created on white, **perforated paper** with a weight of…. "

Change in Chapter 3.5.3: Amount section

Adding the sentence at the end of the first paragraph: „The amount must be between CHF/EUR 0.01 and CHF/EUR 999999999.99. For amounts below CHF/EUR 1.00, the display variant e.g. CHF/EUR 0.10 is recommended."

Change in Chapter 3.5.4: Information section
Table 3 the first row: Below text was added
„Holder of the listed account:

- The details of the creditor in the QR-bill must match the details under which the credit account of the creditor is administered.

- If the name of the creditor is too long, it can be truncated. Truncation is only permitted if the information remains clear. The name can be printed on two lines in the visible part.

Address:

- For invoicing to countries outside Switzerland, including Lichtenstein, the country code should be printed on the payment section."

The second row: „The Creditor Reference is printed in blocks of 4 characters ~~(the last block being able to contain less than 4 characters)~~."

Adding below paragraph:

" If the name of the debtor is too long, it can be truncated. Truncation is only permitted if the information remains clear. The name can be printed on two lines in the visible part.

For invoicing to countries outside Switzerland, including Lichtenstein, the country code should be printed on the payment section."

Change in Chapter 3.6.2: Information section

Table 4, The first row. Below text was added

„Holder of the listed account:

- The details of the creditor in the QR-bill must match the details under which the credit account of the creditor is administered.
- If the name of the creditor is too long, it can be truncated. Truncation is only permitted if the information remains clear. The name can be printed on two lines in the visible part.

Address:

- For invoicing to countries outside Switzerland, including Lichtenstein, the country code should be printed on the payment section (address of the creditor)."

The second row: „....is printed in blocks of 4 characters. ~~(the last block being able to contain less than 4 characters)~~"

Adding below paragraph:

" If the name of the debtor is too long, it can be truncated. Truncation is only permitted if the information remains clear. The name can be printed on two lines in the visible part.

For invoicing to countries outside Switzerland, including Lichtenstein, the country code should be printed on the payment section."

Change in Chapter 3.6.3: Amount section

Adding the sentence at the end of the first paragraph: «The amount must be between CHF/EUR 0.01 and CHF/EUR 999999999.99. For amounts below CHF/EUR 1.00, the display variant e.g. CHF/EUR 0.10 is recommended.»

Change in Chapter 4.1.1: Character set

„To ensure compatibility with the Swiss Implementation Guidelines for Credit Transfers relating to the ISO 20022 message "Customer Credit Transfer Initiation" (pain.001) [3], only the Latin character set (unescaped) is permitted in the Swiss QR Code as per the Swiss standard. Only characters in Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML

messages (the message must be UTF-8-encoded). For this reason, the Swiss QR Code must also be UTF-8-encoded.

~~For certain fields, additional restrictions apply regarding characters e.g. only alphanumerical values are possible for the IBAN.~~

Change in Chapter 4.1.4: Separator element

„The individual elements in the Swiss QR Code according to the Swiss standard are separated from one another with a carriage return (CR + LF). **All data elements must be present. If the data element has no content, at least a new line must be present (CR + LF or LF but not CR alone).**

The sole exceptions are the additional data elements "Alternative Procedures" marked with "A". These are omitted if they are not used, and no further subsequent data element is used. "

~~Note: Instead of the characters CR + LF, the LF character can be used alone (see also the FAQ at~~ ~~www.PaymentStandards.CH/FAQ)~~

Change in Chapter 4.2.1: Depiction conventions

Table 6 Row 2: „Field must mandatorily be filled if the superordinate ~~optional~~ data group is filled. "

Row 4: „Must only be delivered if the element is not empty".

Change in Chapter 4.2.2: Data elements in the QR-bill
Row QRCH, +Header, ++Version: adding the last sentence
Example: fixed value of "0200" for Version 2.0
Note: In collaboration with representatives of the financial center, SIX has decided that only the version designation "0200" is permitted in master version 02. From master version 03 onwards, depiction of subversions is enabled.
QRCH, +CdtrInf, ++Cdtr,+++Ctry: correction
Two-letter country
QRCH,+UltmtCdtr, ++Ctry: correction
Two-letter country
Zeile QRCH, + Ccyamt, ++Amt: new sentence added:
„ The amount must be between CHF/EUR 0.01 and CHF/EUR 999999999.99. "
QRCH, +UltmtDbtr, ++Ctry: correction
Two-letter country
Zeile QRCH, +RmtInf, ++Ref: formatting changes
Zeile QRCH, +RmtInf, ++AddInf, +++StrdBkgInf: Change from status O to A

Change in Chapter 4.3.2: Customer references
Use of the QR reference (QRR); the second sentence was deleted
Use of the Creditor Reference (SCOR); The sentence was added: The check digit of the creditor reference must be calculated with modulo 97-10.

Chapter 4.4: QR-bill <DO NOT USE FOR PAYMENT>
Newly added

Change in Chapter 5.4: Measurements of the Swiss QR Code for printing
The last sentence was added
„All QR codes must be generated in the smallest version and only scaled to the dimensions 46 mm x 46 mm."

Change in Chapter 6.2: Metadaten
„… are never transferred as metadata in the event of payment **and must not be present in the visible part.“**

Chapter 7: Paying QR-bills with a SWIFT FIN Message
Newly added

Change in Annex A:
Examples and tables updated

Change in Annex D:
Italian terms were added

Annex F: Conversion Swiss QR Code to SWIFT MT101/MT103: Introduction to the mapping table
Newly added

- End of the Documentation of Changes -