



# Using the Alternative Procedures

Datasheet on the QR-bill

Version 1.0, valid from 20 May 2022

## Revision history

All the changes carried out in this handbook are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Change description	Chapter(s)
1.0	20.05.2022	First edition	All

Table 1: *Revision history*

Please address all suggestions, corrections, and proposed improvements to this document to:

**SIX Group Ltd**

Hardturmstrasse 201

CH-8005 Zurich, Switzerland

Email: [support.billing-payments@six-group.com](mailto:support.billing-payments@six-group.com)

[www.six-group.com](http://www.six-group.com)

## General information

SIX Group Ltd and its group companies ("SIX") reserve the right to amend this document as required at any time and without prior notice.

All rights are reserved with respect to this document, including with regard to photocopying and storage on electronic media as well as translation into foreign languages.

The document has been prepared with utmost care, but errors and inaccuracies cannot be completely ruled out. SIX cannot assume any legal responsibility or any liability for errors in this document or their consequences.

For the purpose of simplification, non-gender-specific language is used wherever possible. All references to persons are to be regarded as gender-neutral.

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

## Table of contents

<b>Revision history</b> .....	<b>2</b>
<b>General information</b> .....	<b>3</b>
<b>Table of contents</b> .....	<b>4</b>
<b>Table of tables</b> .....	<b>5</b>
<b>Table of figures</b> .....	<b>6</b>
<b>1 Introduction</b> .....	<b>7</b>
1.1 Purpose .....	7
1.2 Scope.....	7
1.3 Change ownership.....	7
1.4 Versioning .....	7
1.5 Reference documents .....	8
<b>2 Alternative procedures</b> .....	<b>9</b>
2.1 Definition.....	9
2.2 Fonts and font sizes .....	9
2.3 Example: Data fields of the Swiss QR Code and their visualization on the QR-bill.....	9
2.4 Detailed specifications .....	11

## Table of tables

Table 1:	Revision history .....	2
Table 2:	Reference documents .....	8
Table 3:	Links to the reference documents on the internet .....	8
Table 4:	Example data for the Swiss QR Code .....	10

## Table of figures

Figure 1: QR-bill with eBill alternative procedure (schematic, not to scale) ..... 11

# 1 Introduction

This document is intended primarily for invoice issuers, network partners, software partners and other service providers involved in Swiss payment traffic who want to create QR-bills and thereby also offer alternative payment procedures to invoice recipients.

The current version of this document is available at [www.paymentstandards.ch](http://www.paymentstandards.ch).

## 1.1 Purpose

This document is to be understood as an addition to the Swiss Implementation Guidelines for the QR-bill, the QR-bill Style Guide and the Introduction Script. It describes how to fill in and print the "Alternative procedures" fields of the QR-bill.

## 1.2 Scope

Detailed information on the QR-bill can generally be found in the above-mentioned reference documents. Details relevant to the QR-bill contained therein are repeated here only to the extent necessary for understanding the subject presented.

## 1.3 Change ownership

This "Alternative Procedures" document is intended as an aid for the implementation of the QR-bill or its functionalities and can only be changed by SIX. Future changes and updates will be made by SIX, which expressly reserves the right to amend, supplement or delete any part or all of it.

SIX Group Ltd and its group companies ("SIX") assume no responsibility or liability for the correctness and completeness of the information provided. Likewise, SIX 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.

SIX makes various aids available without liability. Find out more at [www.paymentstandards.ch](http://www.paymentstandards.ch).

## 1.4 Versioning

The digits of the versioning counter before the decimal correspond to the main versions. (Version 1.0; Version 2.0). Main versions can have an impact on the data structure or the content and generally require technical modifications.

Subversions (Version 1.1; Version 1.11) generally do not require any technical modifications.

## 1.5 Reference documents

The following documents contain technical and design-related specifications for the QR-bill and payments made on the basis of a QR-bill:

Schema	Document	Source
QR-bill	Implementation Guidelines for the QR-bill: Technical and specialist specifications for the payment part with a Swiss QR Code and receipt.	SIX
QR-bill	QR-bill Style Guide: Layout rules and recommendations for the payment part with a Swiss QR Code and for the receipt, including examples.	SIX
QR-bill	QR-bill Introduction Scripts: The scripts include use cases, checklists, test cases, and samples of the payment section to support the implementation of the QR-bill.	SIX
eBill alternative procedure	Specifications on the Use of the eBill Alternative Procedure in the Swiss QR Code: The specification is to be understood as an addition to the Swiss Implementation Guidelines for the QR-bill. Further details are available under " <a href="#">Specification on the Use of the Alternative Scheme eBill in the Swiss QR Code</a> ".	SIX
TWINT alternative procedure	Further details on the TWINT alternative procedure are available under " <a href="#">Use TWINT to collect payments via Swiss QR bills</a> ".	TWINT
Processing rules	Processing Rules for QR-bills (Business Rules)	SIX

Table 2: Reference documents

Failure to comply with the specifications for the QR-bill can result in the following:

- Payments by the debtor or their financial institution cannot be entered.
- Payments by the debtor or their financial institution cannot be executed.
- No or incorrect booking of the credits to the invoice issuer or their financial institution.
- Infringement of the law (e.g. data protection).

Organization	Link
SIX	<a href="http://www.iso-payments.ch">www.iso-payments.ch</a> <a href="http://www.six-group.com/interbank-clearing">www.six-group.com/interbank-clearing</a> <a href="http://www.ebill.ch">www.ebill.ch</a>
Harmonization of Swiss payment transactions	<a href="http://www.paymentstandards.ch">www.paymentstandards.ch</a>

Table 3: Links to the reference documents on the internet



## 2 Alternative procedures

### 2.1 Definition

In the Swiss QR Code, the invoice issuer can provide data for alternative procedures in the context of payments in the "Alternative procedures" element. According to the Implementation Guidelines for the QR-bill, the element may be supplied no more than twice. In other words, the invoice issuer can integrate two alternative procedures.

Since only about 90 characters can be displayed on the payment part for the "Alternative procedures" element, the following rules must be observed when filling it in order to ensure compliance with data protection requirements:

First, the (short) designation of the alternative procedure must be coded (e.g. eBill). The next character must contain the "separator" sub-element used (e.g. "/"). The data must then be entered as specified by the respective alternative payment procedure.

Any number of sub-elements can be supplied within the permissible field length of the element.

In the Swiss QR Code, 100 alphanumeric characters are available per "Alternative procedures" element, which can be supplied a maximum of twice. Approximately 90 characters can be printed on one line, so it may not be possible to display all the information available in the QR Code. If this is the case, the abbreviated printout must be marked with "..." at the end of the line, ensuring that all personal data is displayed.

The data in the "Alternative procedures" element is only interpreted and used by the corresponding procedures. They are used to enable the invoice recipient to use the corresponding procedures with the least amount of effort. Note that the special character "@" is allowed for alternative procedures.

### 2.2 Fonts and font sizes

When printing the "Alternative procedures" element in the visible part, the font size is 7 pt, and the designation of the alternative procedure is printed in bold on the payment part.

### 2.3 Example: Data fields of the Swiss QR Code and their visualization on the QR-bill

The following examples visualize the filling in of the data elements of the Swiss QR Code (Table 4) and the placement of an "eBill alternative payment procedure" element in the visible part on the payment part of the QR-bill (in Figure 1).

Element in accordance with IG QR-bill data structure (abbreviated in some places)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH4431999123000889012¶
CR – Address type	S¶
CR – Name	Max Muster & Söhne¶
CR – Street or address line 1	Musterstrasse¶
CR – House number or address line 2	123¶
CR – Postal code	8000¶
CR – City	Seldwyla
CR – Country	CH¶
UCR – Address type	¶
UCR – Name	¶
UCR – Street or address line 1	¶
UCR – House number or address line 2	¶
UCR – Postal code	¶
UCR – City	¶
U CR – Country	¶
Amount	1949.75¶
Currency	CHF¶
UD – Address type	S¶
UD – Name	Simon Muster¶
UD – Street or address line 1	Musterstrasse¶
UD – House number or address line 2	1¶
UD – Postal code	8000¶
UD – City	Seldwyla¶
UD – Country	CH¶
Reference type	QRR¶
Reference:	210000000003139471430009017¶
Unstructured release	Order dated 15 October 2020¶
Trailer	EPD¶
Invoice information	//S1/10/1234/11/201021/30/102673386/32/7.7/40/0:30
Alternative procedure 1 – parameter	eBill/B/simon.muster@example.com¶
Alternative procedure 2 – parameter	

Table 4: Example data for the Swiss QR Code

<b>Receipt</b> <b>Account / Payable to</b> CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla  <b>Reference</b> 21 00000 00003 13947 14300 09017  <b>Payable by</b> Simon Muster Musterstrasse 1 8000 Seldwyla  <table border="0"> <tr> <td><b>Currency</b></td> <td><b>Amount</b></td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p style="text-align: center;">Acceptance point</p>		<b>Currency</b>	<b>Amount</b>	CHF	1 949.75	<b>Payment part</b>   <table border="0"> <tr> <td><b>Currency</b></td> <td><b>Amount</b></td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>eBill/B/simon.muster@example.com</p>		<b>Currency</b>	<b>Amount</b>	CHF	1 949.75	<b>Account / Payable to</b> CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla  <b>Reference</b> 21 00000 00003 13947 14300 09017  <b>Additional information</b> Auftrag vom 15.10.2020 //S1/10/1234/11/201021/30/102673386/32/ 7.7/40/0:30  <b>Payable by</b> Simon Muster Musterstrasse 1 8000 Seldwyla
<b>Currency</b>	<b>Amount</b>											
CHF	1 949.75											
<b>Currency</b>	<b>Amount</b>											
CHF	1 949.75											

Figure 1: QR-bill with eBill alternative procedure (schematic, not to scale)

## 2.4 Detailed specifications

Further information on filling in the "Alternative procedures" data element in the Swiss QR Code can be found in the

["Specifications on the Use of the Alternative Scheme eBill in the Swiss QR Code"](#) and

["Details for Using the Twint Alternative Procedure in the Swiss QR Code"](#).