

## The QR-bill

Datasheet (version of January 2018)

This datasheet is intended especially for product managers at financial institutions and software publishers, as well as billers.

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Fictitious example for illustration purposes

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Date: 01.10.2019

Ms.  
Pia Rutschmann  
Marktgasse 28  
9400 Rorschach

Dear Ms. Rutschmann,

We are billing you as follows for completion of the assigned activities:

Item	Description	Amount	Individual price/CHF	Total/CHF
1	Garden work	32 hours	120.00	3,840.00
2	Disposal of cuttings	1	109.75	109.75
<b>Bill amount (including VAT)</b>				<b>3,949.75</b>

Thank you for the assignment  
Please pay the bill amount within 30 days.

Yours sincerely,  
Robert Schneider

**QR-bill payment part**  
Supports  
Credit transfer

Account  
CH58 0079 1123 0008 8901 2  
Creditor  
Robert Schneider AG  
Rue du Lac 1268  
CH-2501 Biel

Additional information  
Bill No. 3139 for garden work and disposal of cuttings.

Debtor  
Pia Rutschmann  
Marktgasse 28  
CH-9400 Rorschach  
Due date  
31.10.2019

www.schneider-garten.ch

Currency Amount  
CHF 3 949.75



An example of a QR-bill with integrated payment part (further illustrations can be found in the [“Swiss Implementation Guidelines”](#))

## Fundamentals about the QR-bill

The Swiss financial center today has many variations for red and orange inpayment slips, e.g.:

- orange inpayment slip (ISR) in CHF from the banks
- orange inpayment slip (ISR) in CHF or EUR from PostFinance
- red inpayment slip (IS) in CHF from the banks
- red inpayment slip (ISR) in CHF or EUR from PostFinance

These inpayment slips will be continuously replaced by a so-called “QR-bill payment part” with the Swiss QR Code integrated in a QR-bill.

The QR-bill represents an important contribution to the sustainability of payment traffic in a digital Switzerland.

The QR-bill makes it possible to implement all the concerns of billers and debtors, and to meet all legal and supervisory requirements (e.g. the FINMA Anti-Money Laundering Ordinance – AMLO-FINMA).

The electronically readable Swiss QR code – marked with the Swiss cross in the middle – which can be read by appropriate devices (smart phone, scanner), contains all the payment-relevant data. This data can also be printed on the payment part so that it is readable without technical tools.

The payment part can be used in three ways:

- integrated in a QR-bill in paper form
- as an enclosure to a QR-bill in paper form
- integrated in a QR-bill for e-mail bills, such as in PDF format

## Significant new features for billers

Since the payment part is only in white and imprinted with black characters, the QR-bill can be produced with commercial printers.

The sans serif font (OCR-B, Arial, Frutiger or Helvetica) may not be printed in italics nor underlined. The character size must be at least 6 pt. and may not be larger than 12 pt.

The payment part must also be produced in A6 format (148 mm × 100 mm / horizontal format).

The paper must be natural white or white, and be 80 to 100 g/m<sup>2</sup> in weight. Neither coated nor reflective standard paper may be used. Certified recycling, FSC and TCF stock is permitted.

The payment purpose is now called “Additional information”. Such information can now also be used in the procedure with reference.

No handwritten supplementation or correction may be made to the payment part, with the exception of the amount and the debtor’s information (if not already imprinted). No handwritten addition of additional information is permitted on the payment part.

The QR-bill supports alternative procedures. The e-bill and TWINT are under discussion.

The customer identification number in the first six positions (former ISR customer identification number) in the reference line as key to the creditor’s account is eliminated. This means that the reference line, except for the check sum, can be completely filled in by the biller.

Instead of the former 27-digit reference number, the use of an up to 25-digit creditor reference number according to the ISO 11649 standard is permitted.

In addition to the creditor, an ultimate creditor is also permitted.

Printed under "Account" is the creditor's account number in IBAN/QR-IBAN format. This eliminates the imprinting of the post account or ISR participant number. Recognition of the procedure with reference number takes place by means of the QR-IID in the QR-IBAN.

Billers have the option of providing a structured character string and/or unstructured information for their debtor in the "Additional information" free text field. Additional information can be used with the procedure with message and the procedure with structured reference.

For the transmission of structured additional information to the debtor, the use of a parameter available in the download section of [www.PaymentStandards.CH](http://www.PaymentStandards.CH) is recommended. The structured information supports, for example, the automation of the accounts payable process at the debtor.

### Significant new features for bill recipients/debtors

The payment part of the QR-bill is in black and white, rather than in color, which provides better contrast, thereby improving readability also for people with limited vision.

All payment information can be entered with just one click, for example, with a smart phone (m-banking) or reading device (e-banking) and then sent to the bank. Manual entering or the subsequent filling in of data is eliminated.

All the information necessary for the payment is both contained in the QR code and printed on the payment part and therefore readable without technical tools.

The QR-bill is also ready for alternative procedures such as TWINT or e-bill, if the biller offers these and if the debtor's bank supports them.

The payment part of the QR-bill can also be used for payment at the post office counter. Precisely how such inpayments are to be conducted is currently being elaborated by PostFinance. PDF bills are only suited for e-/m-banking payments; however, not for paper-based payment traffic. The printing of PDFs can lead to format changes. This can lead to processing problems and higher costs.

### Guidelines for the transition phase

The parallel use of the current red and orange inpayment slips and the payment part of the QR-bill is possible during the transition period, which is anticipated to last till the end of 2020. However, each debtor must be able to pay his QR-bills with all data elements either through e-banking or with payment orders according to the ISO 20022 standard (large data records) as of mid-2019. In this period, the financial institution will determine the migration in the customer-bank data exchange in conjunction with its billers.

In e- and m-banking, financial institutions can capture both the red and orange inpayment slips as well as the new payment part.

The following is to be noted regarding credit data:

- Billers that have switched to the QR-bill and prefer to receive electronic notification must obtain such in the form of camt messages (large data records) following the introduction of the QR-bill after mid-2019.
- Billers that still receive orange inpayment slips or incoming payments based on orange inpayment slips can receive the notification of the payment details as an ISR credit record type 3 (V11 file) (small data records) as far as their financial institution offers this.
- Incoming payments based on ISR (small data records) can be delivered in the new standard (camt\*, large data records); however, incoming payments from QR-bills (large data records) cannot be delivered as V11 files.

### Swiss Implementation Guidelines

The document [“Swiss Implementation Guidelines for the QR-bill”](http://www.PaymentStandards.CH) (www.PaymentStandards.CH) contains the following components:

- design requirements and recommendations for the payment part
- Swiss QR Code database
- parameters for generating the code

Failure to adhere to the Implementation Guidelines can lead to manual post-processing and returns, involving additional costs.

### Procedure and procedural recognition

The IBAN containing the IID as financial institution recognition will be continue to be used for the procedure with unstructured notification.

#### Fictitious example

IBAN of the creditor at “Bank Seldwyla”

CH5800791123456789012

The procedure with reference will be recognized through a special financial institution identification (QR-IID). A QR-IID exclusively contains values in the 30000 – 31999 range. The QR-IBAN contains the QR-IID of the account-keeping financial institution for identification of the procedure. Each legally independent financial institution participating in the scheme is assigned at least one QR-IID. Issuing of the QR-IIDs will be undertaken by SIX Interbank Clearing. It is anticipated that they will be published in the bank master at the end of 2018.

#### Fictitious example

QR-IBAN of the creditor at “Bank Seldwyla”

CH2430043123456789012

### Note about the creditor’s account

The creditor’s account must conform to the formal structure of the IBAN according to the ISO 13616 rules.

#### Tools

The financial center provides the following tools for this purpose:

- Simple browser-based solution for generating QR codes for individuals and companies that do not have a software solution (in the fourth quarter 2018)
- A tool for the calculation of IBANs is available at iban.ch
- Platform for the validation of the Swiss QR Code at <https://qr-validation.iso-payments.ch>