

The QR-bill

Datasheet (November 2018 version)

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

The concurrent use of masculine and feminine language forms is dispensed with for the purpose of improved readability. All personal designations apply equally to both genders.

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<p>Ms. Pia Rutschmann Marktgasse 28 9400 Rorschach</p>		 <p>Robert Schneider AG Rue du Lac 1268 2501 Biel Phone: 059/987 6540 E-Mail: robert@rschneider.ch Internet: www.rschneider.ch UID: CHE-123.456.789 Date: 01.07.2020</p>		
<p>Bill no. 3139</p> <p>Dear Ms. Rutschmann,</p> <p>We are billing you as follows for completion of the assigned activities:</p>				
Item	Description	Amount	Individual price	Total
1	Garden work	28 hrs.	CHF 120.00	CHF 3'360.00
2	Disposal of cuttings	1	CHF 307.35	CHF 307.35
		sum		CHF 3'667.35
		VAT rate		7.7 %
		VAT amount		CHF 282.40
		Bill amount		CHF 3'949.75
<p>Thank you for the assignment. Please pay the bill amount within 30 days.</p> <p>Yours sincerely, Robert Schneider</p>				
<p>Receipt</p> <p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Payable by Pia Rutschmann Marktgasse 28 9400 Rorschach</p> <p>Currency Amount CHF 3'949.75</p> <p>Acceptance point</p>		<p>Payment part</p>  <p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Additional information Bill No. 3139 for garden work and disposal of cuttings</p> <p>Payable by Pia Rutschmann Marktgasse 28 9400 Rorschach</p> <p>Currency Amount CHF 3'949.75</p>		

A sample 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 different variations of red and orange payment 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 payment slips will be continuously replaced by a so-called payment part integrated in a QR-bill with the Swiss QR Code and a receipt.

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, as well as 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 (smartphone, 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 bill in paper form
- integrated in a QR-bill for e-mail bills, such as in PDF format

Significant new features for billers

The sans serif font (Arial, Frutiger, Helvetica and Liberation Sans) may not be printed in italics nor underlined. The character size must be at least 6 pt. and may not be larger than 10 pt.

The payment part including receipt must still be in the format 210 mm x 106 mm (horizontally).

The paper must be natural white or white, and be 80 to 100 g/m² 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 QR-IBAN.

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 supplemental information is permitted on the payment part.

The QR-bill supports alternative procedures.

The customer identification number in the first six positions (current ISR bank customer identification number) within 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, permitted is the use of an up to 25-digit creditor reference number according to the ISO 11649 standard.

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 QR-IBAN 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 to their debtors in the “Additional information” free text field. Additional information can be used with the procedure with QR-IBAN and procedures with IBAN.

For the transmission of the bill information to the debtor, the use of a parameter available in the download section of 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 also improving readability for people with limited vision.

All payment information can be entered with just one click, for example, with a smartphone or reading device and then sent to the bank via e-/m-banking. The need for manual entering or the subsequent filling in of data is reduced.

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

The QR-bill is also ready for alternative procedures, if the biller offers these and if the debtor’s bank supports them.

The payment part can also be used for payment at post office counters and postal agencies. 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, which could lead to processing problems and higher costs.

Principles for the transition phase

The parallel use of the current red and orange payment slips and the payment part of the QR-bill is possible during the transition period. No end date has yet been set by the Swiss financial center regarding use of the red and orange payment slips.

However, each debtor must be able to pay his QR-bills with all data elements either in a paper-bound process, through e-/m-banking or with payment orders according to the ISO 20022 standard as of 30 June 2020. During this period, the financial institution will determine the migration in the customer-bank data exchange in conjunction with its billers.

In e-/m-banking, as of 30 June 2020, financial institutions will be able to capture both the red and orange payment slips as well as the new payment part.

The following is to be noted regarding credit data:

- After the introduction of the QR-bill, 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).
- Billers that still receive orange payment slips or incoming payments based on orange payment slips can receive the notification of the payment details as an ISR credit record type 3 (V11 file) (small data records) if their financial institution still offers this.
- Incoming payments based on ISR (small data records) can be delivered in the new standard (camt.05x, large data records); however, incoming payments from QR-bills (large data records), however, cannot be delivered as V11 files.

Swiss Implementation Guidelines

The document [“Swiss Implementation Guidelines for the QR-bill”](#) contains the following components:

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

Failure to adhere to the Implementation Guidelines can lead to rejections of instructions, manual post-processing and payment 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 IBAN. Use of the IBAN is prerequisite for use of the creditor reference (ISO 11649) for billing.

Fictitious example

IBAN of the creditor at “Bank Seldwyla”
CH5800791123456789012

The procedure with QR-IBAN 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 will be assigned a QR-IID. Issuing of the QR-IIDs will be undertaken by SIX Interbank Clearing. They will be available in the SIC/euroSIC test system. Official publication of the QR-IIDs will take place just in time before launching of the QR-bill as of 30.06.2020 within the scope of the existing bank master publication process. The usage of the QR-IBAN is done in combination with the QR reference (current ISR reference number).

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 (shortly before the introduction of the QR-bill)
- 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>