



QR-bill «DO NOT USE FOR PAYMENT»

Datasheet on QR-bill

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Versioning

The main versions place the versioning counter in the first position (Version 1.0; Version 2.0). Main versions can have an impact on the data structure or the content, and generally require technical adaptations.

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

Reference Documents

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

Document/schema	Title	Source
QR-bill	Swiss Implementation Guidelines for the QR-bill: Technical and specialist specifications for the payment part with Swiss QR Code and receipt	SIX
Processing rules	Processing Rules for QR-bill (Business Rules)	SIX
QR IID; QR-IBAN	Technical information about the QR-IID and QR-IBAN	SIX
Bank master	List of IIDs and QR IIDs of banks	SIX

1 Reference documents

Organization	Link
ISO	www.iso20022.org
SIX	www.iso-payments.ch www.six-group.com/interbank-clearing
Harmonization of Swiss payments	www.PaymentStandards.CH

Table 2: Links to the reference documents on the Internet

Failure to comply with the specifications for the QR-bill can lead to mistakes:

- Error during entering the payment by the debtor and their financial institution.
- Error in the execution of the debtor's payment and their financial institution.
- No or incorrect booking of the credits to the invoice issuer and their financial institution.
- Infringement of the law (e.g. data protection).

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1 Introduction

This document is primarily addressed to invoice issuers and recipients who use QR-bills not only for payment transactions, but also for notifications. For such notifications to be correctly handled, this also pertains to financial institutions, network partners, software partners and other service providers in the Swiss payment traffic.

The current version of this document can be downloaded at www.PaymentStandards.CH.

1.1 Purpose

This document describes banking rules for the layout of a QR-bill for the purpose of notification.

1.2 Delimitation

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

1.3 Preliminary Remark

In general it should be noted that the QR-bill covers three forms:

- QR-bill with QR-IBAN and QR reference
- QR-bill with IBAN and Creditor Reference
- QR-bill with IBAN, without reference

For the correct interpretation of following specifications, those various forms must be taken into consideration.

2 Data Scheme Definition

In general, all three forms of QR-bill can be used as notifications. The specifications for the QR-bill must be complied with at the same time. It is important that the entries in both fields «Additional information» and «Amount» are filled exactly according to the guidelines in the following table. This applies both to the Swiss QR Code, the payment part and the receipt.

	Amount	Additional information (unstructured message)
German	0.00	NICHT ZUR ZAHLUNG VERWENDEN
French		NE PAS UTILISER POUR LE PAIEMENT
Italian		NON UTILIZZARE PER IL PAGAMENTO
English		DO NOT USE FOR PAYMENT

Table 3: Data scheme definition

Comments

- The «DO NOT USE FOR PAYMENT» message must be printed in capital letters in the «Additional information» field. Deviating entries may lead to misprocessing.
- The amount field may not be left blank. A blank amount field is only used if the amount to be paid is selected by the debtor themselves. Hence, this pertains to another use case.
- The amount field may not be filled with letters (e.g. «XXX») or special characters. It is a purely numeric field.
- The amount of CHF 0.00 guarantees that in case of conversion into eBill (alternative procedure), the invoice is converted into a notification that may not be released for payment.

2.1 Examples

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p>Robert Schneider SA Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 01-162-8 CHF</p> <p>XXXXXXXXXX.XX</p> <p>Einbezahlt von / Versé par / Versato da</p> <p>Rutschmann Pia Marktgasse 28 9400 Rorschach</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p>Robert Schneider SA Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 01-162-8 CHF</p> <p>XXXXXXXXXX.XX</p> <p>609</p>	<p>NICHT ZUR ZAHLUNG VERWENDEN Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento</p> <p>Einbezahlt von / Versé par / Versato da</p> <p>Rutschmann Pia Marktgasse 28 9400 Rorschach</p>	<p>042.006 IR</p> <p>442.06</p>
			010001628>

Figure 1

«DO NOT USE FOR PAYMENT» ESR

Receipt	Payment part
<p>Account / Payable to CH90 31993 0000 0015 8581 5 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Reference 00 00071 82656 84434 04328 99179</p> <p>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p> <p>Currency Amount CHF 0.00</p> <p>Acceptance point</p>	<p>Account / Payable to CH90 31993 0000 0015 8581 5 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Reference 00 00071 82656 84434 04328 99179</p> <p>Additional information DO NOT USE FOR PAYMENT</p> <p>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p> <p>Currency Amount CHF 0.00</p>

Figure 2

«DO NOT USE FOR PAYMENT» QR-bill