



QR code – The Innovative Solution for Contactless Cash Withdrawals and Deposits at ATMs

It's very simple



1. Create a QR code

In the mobile banking app or at the bank counter, select account and enter the amount. A QR code is generated and stored in the app or printed out at the bank counter.

2. Simply withdraw or deposit your money

Hold the QR code up to the marked area on the ATM, scan it, and withdraw or deposit cash.

What are the advantages?

The QR code expands the functionality of ATMs and offers a number of benefits to banks and their customers.

Advantages for customers

- **Convenience:** Faster processing at the ATM by creating the QR code in advance
- **Cash available at all times:** Even if your wallet is lost or stolen
- **Forwarding:** QR code can be easily sent or given to third parties
- **Complete mobile banking:** Cash withdrawal via mobile banking completes mobile banking functionalities
- **Independent of card limits:** Withdrawal limits can be set by the bank independently of the card limit
- **Contactless withdrawal**

Advantages for banks




- **Full integration into existing processes:**
Use of existing interfaces such as Debit Online XML, OTIS and KTB
- **No Card Scheme fees:** ATM transaction does not run through a Card Scheme
- **Cashless branches:** The QR code generated at the branch can be used to direct the customers to the ATM
- **Replacement of single-use and single-payment cards**
- **Processing similar to card transactions:**
Minor back-office adjustments required

Features

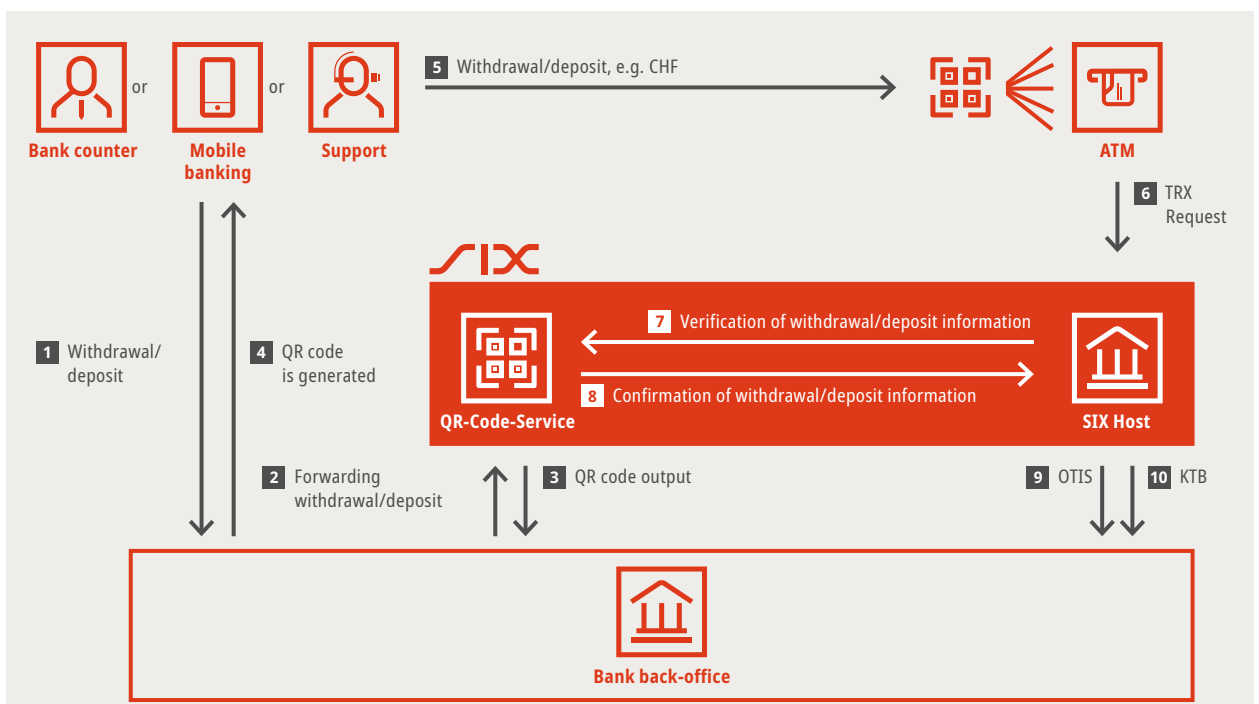
QR code for withdrawals	QR code for deposits
Single use	Multiple use
Available validity, max. 1 year	Valid up to 3 years
Only possible online	Possible offline if approved by the bank
Account and withdrawal currencies can be different. The exchange rate is displayed at the ATM and must be confirmed	Deposit is made to a pre-defined CHF or EUR account. Account and deposit currencies can be different. Rate/fees are displayed and must be confirmed
Large, mixed or freely selectable denominations	Mixed CHF/EUR deposits in one transaction
Possible with or without receipt	Possible with or without receipt
	Reference text can be entered

How does it work?

SIX offers a uniform, cross-bank solution for withdrawals and deposits with QR codes at ATMs. Overview of key components and responsibilities:

Bank 	<ul style="list-style-type: none"> Responsible for mobile/online banking or counter application Connection to SIX (bank integration/web services) Gathers function parameters (account, currency, amount, denomination, with/without receipt, language and QR code expiration date) For deposits additionally the reference text, if requested Request the QR code Display the QR code in the mobile banking app, or print the QR code on a piece of paper The following interfaces to SIX are required: Debit Online XML and OTIS from Version 6.4
SIX 	<ul style="list-style-type: none"> Generate, manage, validate & delete QR codes for all participating banks – QR code → information structure is pre-defined Lifecycle functions such as querying open or deleting existing QR codes Saving the Trx parameters under the QR code number as a key provides → protection against unauthorized access
ATM 	<ul style="list-style-type: none"> Solution runs exclusively on BM MVS (Bancomat Multi-Vendor-Software) Verification of the authenticity of the QR code at the ATM by means of signatures Processing of withdrawals and deposits with QR code analogous to card-based transactions (authorization via OTIS or StandIn; clearing via KTB file) The solution can be used across multiple banks

Process



Numbering from 1 to 10 represents the sequence of a QR code transaction at an ATM, from generation to redemption.

What does the bank have to do?

– Adjustments to the bank's internal interfaces, such as mobile/online banking or counter application, based on the requirements/specifications of the QR Code solution.

– Connection of mobile/online banking or counter application to the central QR code service at SIX

Please contact your Key Account Manager at SIX

– Upgrading ATMs with QR code reader

Recommendation: New ATMs should already have QR code readers. Otherwise, most existing devices can be retrofitted with a QR code reader by the maintenance partner as part of scheduled device maintenance.

Please contact your hardware manufacturer

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