



# QR Code: The Innovative Way to Withdraw or Deposit Cash at a Bancomat without a Card

## It's So Simple:



### 1. Generate the QR Code.

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

### 2. Withdraw and Deposit Cash Quickly and Easily.

Hold the QR code over the designated area at the bancomat to scan it and withdraw or deposit your cash.

## What Are the Benefits?

The QR code expands the range of bancomat functions and offers banks and their customers a wide range of benefits.

### Benefits for Customers

- **Convenience:** Generating your QR code in advance allows you to complete your bancomat transactions more quickly
- **Cash at any time:** Even if your wallet has been lost or stolen
- **Forwarding:** The QR code can be sent or handed over to third parties directly – no questions asked
- **Full range of mobile banking features:** Cash withdrawal via mobile banking completes the range of mobile banking features
- **Card limits don't apply:** The bank can set withdrawal limits independently of your card limit
- **Contactless withdrawals**

### QR Code for Deposits




- **Full integration in existing processes:** Use of existing interfaces (e.g. OTIS, KTB, Debit Online XML)
- **No card scheme fees:** Bancomat transactions completed without a card scheme
- **Enables cashless bank branches:** The QR code can be generated at the counter, and the customer can then be directed to the bancomat with it
- **Replaces single-withdrawal and deposit cards**
- **QR code transactions can be processed like card transactions:** The required back-office changes are minimal

## Features

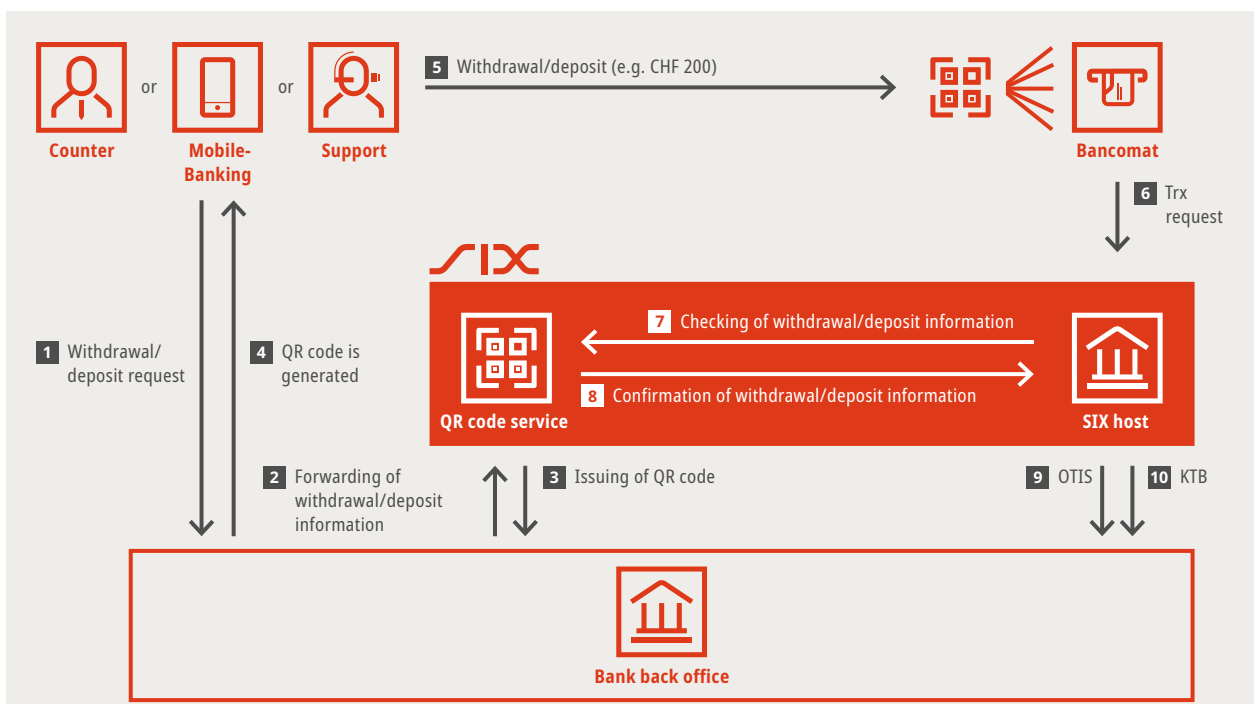
QR Code for Withdrawals	QR Code for Deposits
Single-use	Multi-use
Validity can be selected, max. 1 year	Valid for up to three years
Possible only online	Possible offline if approved by the bank
Account and withdrawal currency can be different Exchange rate is displayed on the bancomat and must be confirmed	Deposit is made to a predefined CHF or EUR account Account and deposit currency can be different Exchange rate / fees are displayed and must be confirmed
Large, mixed or freely selectable denomination	Mixed CHF/EUR deposits in one transaction
With or without receipt	With or without receipt
	A reference text can be entered

## How Does It Work?

SIX provides a standardized, cross-bank solution for withdrawing and depositing cash at a bancomat using a QR code. An overview of the most important components and responsibilities is shown below:

<b>Bank</b> 	<ul style="list-style-type: none"> <li>Responsible for mobile online banking or counter application</li> <li>Interface with SIX (bank integration / web services)</li> <li>Bundles function parameters (account, currency, amount, denomination, with/without receipt, language and validity period of QR code)</li> <li>Reference text can also be added for deposits if desired</li> <li>Requesting the QR code</li> <li>Displaying the QR code in the mobile banking app; alternatively, printing the QR code on paper</li> <li>The bank must have OTIS version 6.4 (or higher) and Debit Online XML SOAP</li> </ul>
<b>SIX</b> 	<ul style="list-style-type: none"> <li>Generating, managing, validating and deleting the QR code for all participating banks                             <ul style="list-style-type: none"> <li>↳ The QR code information structure is predefined</li> </ul> </li> <li>Lifecycle functions such as the querying of open or deletion of existing QR codes</li> <li>Saving the Trx parameters under the QR code number as a key                             <ul style="list-style-type: none"> <li>↳ Protects against unlawful access</li> </ul> </li> </ul>
<b>Bancomat</b> 	<ul style="list-style-type: none"> <li>The solution runs exclusively on BM MVS (bancomat multi-vendor software)</li> <li>The authenticity of the QR code is checked by the bancomat on the basis of signatures</li> <li>QR-code-based withdrawals/deposits are processed similarly to card transactions (authorization via OTIS/StandIn; clearing by means of KTB)</li> <li>Cross-bank solution</li> </ul>

## Process



Numbers 1 to 10 correspond to the process of a QR code transaction on the bancomat – from generation to cashing

### What Does the Bank Have to Do?

- Make the necessary changes to bank-internal mobile/online banking to meet the requirements/specifications of the QR code solution
- Integrate mobile/online banking in the central QR code service at SIX

**Please contact your key account manager at SIX**

- Upgrading bancomats to feature QR code readers

Recommendation: Newly installed bancomats should already be equipped with QR code readers. Most existing machines can be upgraded to include a QR code reader during the course of scheduled maintenance by the maintenance partner.

**Please contact your hardware manufacturer**

None of the information contained herein constitutes an offer or a recommendation to buy or sell or take any other action regarding financial instruments. SIX Group Ltd or its direct and indirect subsidiaries (hereafter: "SIX") are liable neither for the completeness, accuracy, currentness and continuous availability of the information given, nor for any loss incurred as a result of action taken on the basis of information provided in this or any other SIX publication. SIX expressly reserves the right to alter prices or composition of products or services at any time. © SIX Group Ltd, 2021. All rights reserved.

---

**SIX BBS Ltd**  
Hardturmstrasse 201  
P.O. Box  
8021 Zurich, Switzerland

T +41 58 399 4800  
cash@six-group.com  
www.six-group.com/cash