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

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

<table>
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<tr>
<th>Benefits for Customers</th>
<th>QR Code for Deposits</th>
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</thead>
<tbody>
<tr>
<td>- <strong>Convenience:</strong> Generating your QR code in advance allows you to complete your bancomat transactions more quickly</td>
<td>- <strong>Full integration in existing processes:</strong> Use of existing interfaces (e.g. OTIS, KTB, Debit Online XML)</td>
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<td>- <strong>Cash at any time:</strong> Even if your wallet has been lost or stolen</td>
<td>- <strong>No card scheme fees:</strong> Bancomat transactions completed without a card scheme</td>
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<td>- <strong>Forwarding:</strong> The QR code can be sent or handed over to third parties directly – no questions asked</td>
<td>- <strong>Enables cashless bank branches:</strong> The QR code can be generated at the counter, and the customer can then be directed to the bancomat with it</td>
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<td>- <strong>Full range of mobile banking features:</strong> Cash withdrawal via mobile banking completes the range of mobile banking features</td>
<td>- <strong>Replaces single-withdrawal and deposit cards</strong></td>
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<tr>
<td>- <strong>Card limits don’t apply:</strong> The bank can set withdrawal limits independently of your card limit</td>
<td>- <strong>QR code transactions can be processed like card transactions:</strong> The required back-office changes are minimal</td>
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<tr>
<td>- <strong>Contactless withdrawals</strong></td>
<td></td>
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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.
**Features**

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

**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:

**Bank**
- Responsible for mobile online banking or counter application
- Interface with SIX (bank integration / web services)
- Bundles function parameters (account, currency, amount, denomination, with/without receipt, language and validity period of QR code)
- Reference text can also be added for deposits if desired
- Requesting the QR code
- Displaying the QR code in the mobile banking app; alternatively, printing the QR code on paper
- The bank must have OTIS version 6.4 (or higher) and Debit Online XML SOAP

**SIX**
- Generating, managing, validating and deleting the QR code for all participating banks
- The QR code information structure is predefined
- Lifecycle functions such as the querying of open or deletion of existing QR codes
- Saving the Trx parameters under the QR code number as a key
- Protects against unlawful access

**Bancomat**
- The solution runs exclusively on BM MVS (bancomat multi-vendor software)
- The authenticity of the QR code is checked by the bancomat on the basis of signatures
- QR-code-based withdrawals/deposits are processed similarly to card transactions (authorization via OTIS/StandIn; clearing by means of KTB)
- Cross-bank solution

**Process**

1. **Withdrawal/deposit request**
2. **Forwarding of withdrawal/deposit information**
3. **Issuing of QR code**
4. **QR code is generated**
5. **Withdrawal/deposit (e.g. CHF 200)**
6. **Trx request**
7. **Checking of withdrawal/deposit information**
8. **Confirmation of withdrawal/deposit information**
9. **OTIS**
10. **KTB**

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**