



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

It's so Simple:



1. Generate the QR Code.

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

2. Withdraw and Deposit Cash Quickly and Easily.

Hold the QR code over the designated area at the Bancomat 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

Benefits for Banks

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

Features

QR Code for Withdrawals




- Single-use
- Time-limited validity: max 24 hours
- Possible only online
- The account and withdrawal currency do not have to be the same. The exchange rate is displayed on the Bancomat and must be confirmed.
- With or without receipt
- Available in four languages (DE, FR, IT, EN)
- Users can choose large or mixed denominations

QR Code for Deposits

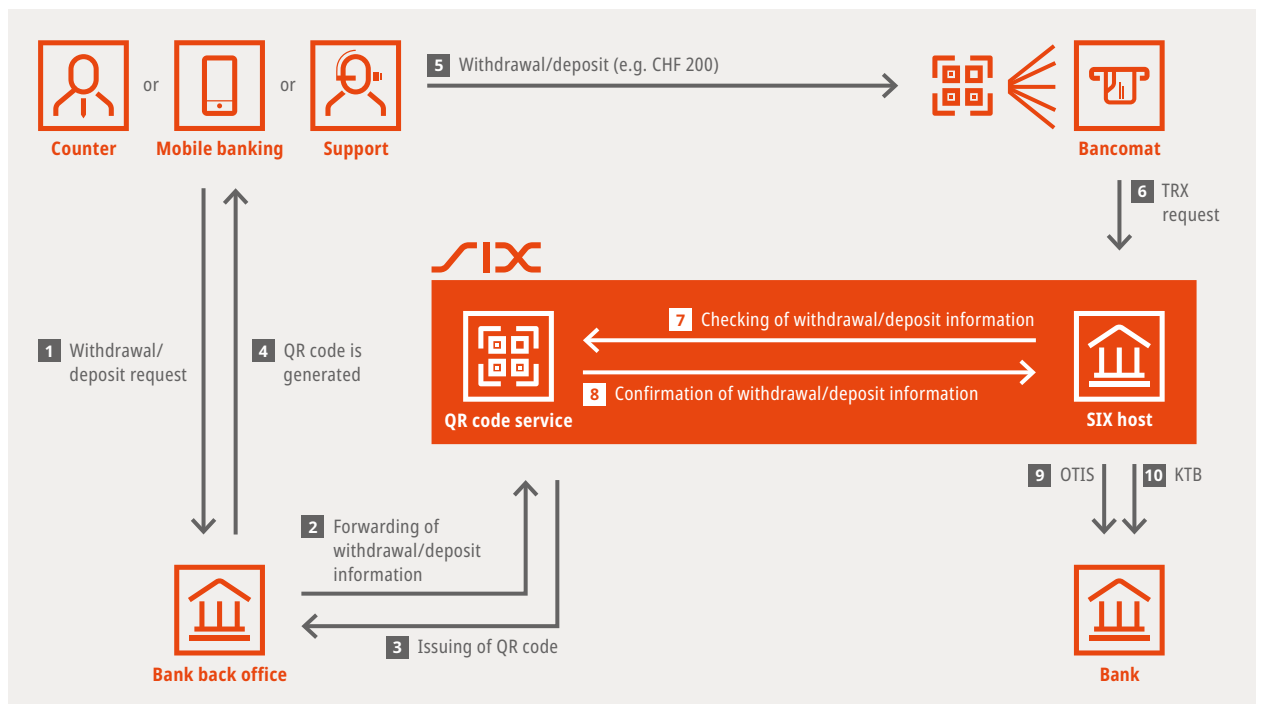
- Multi-use
- Valid for up to one year
- Also possible offline
- The deposit is made to a predefined account
- With or without receipt
- Available in four languages (DE, FR, IT, EN)

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 	<ul style="list-style-type: none"> - Responsible for mobile/online banking / 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) - 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 	<ul style="list-style-type: none"> - Generating, managing, validating and deleting the QR code for all participating banks <ul style="list-style-type: none"> ↳ 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 <ul style="list-style-type: none"> ↳ Protects against unlawful access
Bancomat 	<ul style="list-style-type: none"> - The solution runs exclusively under ATMfutura (via the ATM 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 K TB) - Cross-bank solution

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, 2019. All rights reserved.