SIX

Dealing with (Ultimate) Debtors for Credit Transfers and Payments at a Post Office Branch

QR-bill Datasheet

Version 1.0, with effect from 20 January 2021

General Notes

Comments and questions about this document can be directed to SIX at the following address: support.billing-payments@six-group.com.

For the purpose of simplification, non-gender-specific language is used throughout.

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Versioning

The digits of version numbers before the decimal point correspond to the major versions. (Version 1.0; Version 2.0). Major versions may have an impact on the data structure or the content and generally require technical adaptations.

Minor versions (Version 1.1; Version 1.11) generally do not require any technical modifications.

Reference Documents

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

Document/schema	Title
QR-bill	Swiss Implementation Guidelines QR-bill: Technical and specialist specifications for the payment part with a Swiss QR Code and its receipt
	Processing Rules for QR-bills (Business Rules)
Swiss Business Rules	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages
pain.001.001.03.ch.02	Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfer (Payment Transactions)
Technical Rules	Swiss Payments Rulebook

Table 1:   Reference documents

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

Table 2:   Links to the reference documents on the Internet

Failure to comply with the specifications for the QR-bill can result in the following:

- Payments by the debtor or their financial institution cannot be entered.
- Payments by the debtor or their financial institution cannot be executed.
- No or incorrect booking of the credits to the bill issuer or their financial institution.
- Infringement of the law (e.g. data protection).

Contents

1   Introduction

This document is primarily addressed to software partners and financial institutions that are responsible for ensuring that the payments they process based on a QR-bill meet the regulatory requirements.

The current version of this document is available at www.PaymentStandards.CH.

1.1   Purpose

This document describes how the data regarding the **Ultimate Debtor and Debtor** are to be transferred from the payment part of a QR-bill to a customer payment (pain.001) and a bank payment (pacs.008).

1.2   Scope

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

SIX does not publish any recommendations of a legal nature with regard to populating a customer payment in interbank payment transactions (pacs.008). Responsibility for the binding regulations on the data content of payments of this type rests with the financial service providers concerned, who must adhere to the legal and regulatory requirements. Consequently, this document only provides an overview of the technical requirements and current practice for bank transfers and deposits at a post office counter.

1.3   QR-bill Requirements

The data schema of the QR-bill is characterized as follows:

- Fields are available for recording the **Creditor** details.
- Although fields are available for the **Ultimate Creditor**, they cannot be used at present ("for future use" status at the time of publication of this datasheet).
- There are no fields available for recording the **Debtor** details. This data is transferred from the master data of the account from which the payment is debited.
- Fields for recording the **Ultimate Debtor** details are available. The data of the bill's recipient/debtor can be recorded here.

The distinction between Creditor / Ultimate Creditor and Debtor / Ultimate Debtor is derived from the definitions of ISO 20022 and enables correct identification of the parties involved in invoicing/payment.

1.4   Data Schema / Affected Fields

The following table shows the requirements in the data schema for the Swiss QR Code, which is regulated with binding effect in the Swiss QR-bill Implementation Guidelines.

Role / data field	Data schema requirement	Comment
Creditor	**Mandatory** (must be provided)	Corresponds to the creditor, e.g. the bill issuer (CdtrInf / payable to)
Ultimate Creditor	**Blocked** ("for future use")	Corresponds to the ultimate creditor if this is not the Creditor
Debtor	**Not available**	Corresponds to the person who pays the bill (from their account or at the counter)
Ultimate Debtor	**Optional***	Corresponds to the bill recipient or the debtor (UltmtDbtr / payable by)

Table 3:   Data schema definition

*The QR code must contain the date, but the information section can be empty. The element is optional in pain.001/pacs.008.

2   Data Transfer

2.1   Customer-Bank Data Transfer

The processing of customer orders in the systems of the financial institutions (e.g. online banking) is geared towards the applicable legal requirements and the relevant regulations for participation in the SIC system (Swiss Payments Rulebook, section 1.8.2). The Debtor details are taken from the master data of the respective financial institution (account holder of the debit account), and any data on the Ultimate Debtor is passed on with no counter-instruction.

2.1.1   Content of pain.001 for a QR-bill with an Ultimate Debtor

The content of this pain.001 message basically corresponds to Appendix C of the "Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfers in Payment Transactions".

Data field in pain.001	Content	Comment
Debtor	Account holder (bank customer)	The data is generally taken from the master data of the software solution used.
Ultimate debtor	Ultimate Debtor (UltmtDbtr / payable by) stated in the corresponding field of the QR-bill	The data of the Ultimate Debtor is taken from the QR code and entered in the defined elements in pain.001. The person entering the data can delete or amend this data before transmission.

Table 4:   Content of pain.001 for a QR-bill with an Ultimate Debtor

2.1.2   Content of pain.001 for a QR-bill without an Ultimate Debtor

The content of this pain.001 message also corresponds to Appendix C to the "Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfers in Payment Transactions".

Data field in pain.001	Content	Comment
Debtor	Account holder (bank customer)	The data is generally taken from the master data of the software solution used.
Ultimate debtor	Ultimate Debtor (UltmtDbtr / payable by) not available	The person entering the data is free to add the bill recipient here if they have the details from other sources.

Table 5:   Content of pain.001 for a QR-bill without an Ultimate Debtor

2.2   Data Transfer Between Financial Institutions

The forwarding of personal data relating to the Debtor and Ultimate Debtor to the creditor's
financial institution by the financial institution that receives the payment instruction is geared
towards the applicable legal requirements and the relevant regulations for participation in the SIC
system (Swiss Payments Rulebook, chapter 1.8.2).

2.2.1   Content of pacs.008 for a QR-bill with an Ultimate Debtor

Data field in pacs.008	Content	Comment
Debtor	Account holder (bank customer)	The data is taken from the master data of the financial institution.
Ultimate Debtor	Ultimate Debtor as per the field in the QR-bill or pain.001	The data relating to the Ultimate Debtor is transferred with no counter-instruction.

Table 6:   Content of pacs.008 for a QR-bill with an Ultimate Debtor

2.2.2   Content of pacs.008 for a QR-bill without an Ultimate Debtor

Data field in pacs.008	Content	Comment
Debtor	Account holder (bank customer)	The data is transferred in accordance with the master data of the bank.
Ultimate Debtor	The Ultimate Debtor field can remain empty	The Ultimate Debtor element is not contained in the QR-bill and is not supplied. The data can be supplemented by or on behalf of the customer. The data is then transferred with no counter-instruction.

Table 7:   Content of pacs.008 for a QR-bill without an Ultimate Debtor

2.3   Data Transfer for Payments at the Post Office Counter

The statements in this section are based on the information from the Post Office and PostFinance, and only reflect their practice for Ultimate Debtors without commenting on it. In particular, they do not constitute a recommendation or a legal assessment of the practice of the Post Office and PostFinance.

2.3.1 The Ultimate Debtor is Present in the Swiss QR Code and Printed on the Visible Part

Please note: "Schaltereinzahlung" (payment at the counter) is always written in German.

Payment type	Business case description	Content of pacs.008 (customer payment via SIC/euroSIC system)	Comments
Cash payment at the post office counter	Peter Meier stands at the post office counter and pays an invoice for his wife Vreni Meier (according to the visible part, she is the Ultimate Debtor) in cash.	Debtor field: "Schaltereinzahlung" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the post office and PostFinance.
Post office counter payment with a bank debit card	Peter Meier stands at the post office counter and pays an invoice for his wife Vreni Meier (according to the visible part, she is the Ultimate Debtor) with a bank debit card.	Debtor field: "Schaltereinzahlung" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the Post Office and PostFinance. PostFinance does not have any data on the owner of the bank debit card due to bank customer confidentiality.
Post office counter payment with the PostFinance debit card	Peter Meier stands at the post office counter and pays an invoice for his wife Vreni Meier (according to the visible part, she is the Ultimate Debtor) with a PostFinance debit card.	Debtor field: "Peter Meier, Teststrasse 1, 3000 Bern" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the Post Office and PostFinance.

Table 8:   Examples of use of QR-bills that provide an Ultimate Debtor

2.3.2 The Ultimate Debtor is Not Present in the Swiss QR Code and Not Printed on the Visible Part

Please note: "Schaltereinzahlung" (payment at the counter) is always written in German.

Payment type	Business case description	Content of pacs.008 (customer payment via SIC/euroSIC system)	Comments
Cash payment at the post office counter	Peter Meier stands at the post office counter and pays an incoice for his wife Vreni Meier (the bill recipient is not stated in the visible part and must be filled in manually) in cash.	Debtor field: "Schaltereinzahlung" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the Post Office and PostFinance.
Post office counter payment with a bank debit card	Peter Meier stands at the post office counter and pays an invoice for his wife Vreni Meier (the bill recipient is not stated in the visible part and must be filled in manually) with a bank debit card.	Debtor field: "Schaltereinzahlung" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the Post Office and PostFinance. PostFinance does not have any data on the owner of the bank debit card due to bank customer confidentiality.
Post office counter payment with the PostFinance debit card	Peter Meier stands at the post office counter and pays an invoice for his wife Vreni Meier (the bill recipient is not stated in the visible part and must be filled in manually) with a PostFinance debit card.	Debtor field: "Peter Meier, Teststrasse 1, 3000 Bern"" Ultimate Debtor field: "Vreni Meier, Teststrasse 1, 3000 Bern"	As per information from the Post Office and PostFinance.

Table 9:   Examples of the use of QR-bills that do not provide an Ultimate Debtor