Swiss Payment Standards

Swiss Implementation Guidelines for the QR-bill

Documentation of changes between versions 2.2 and 2.3

Technical and specialist specifications for the payment part with Swiss QR Code and receipt

Version 2.3, valid from 21 November 2025

General information

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to amend this document as required at any time and without prior notice.

The document has been prepared with utmost care, but errors and inaccuracies cannot be completely ruled out. SIC Ltd cannot assume any legal responsibility or any liability for errors in this document or their consequences.

For the purpose of simplification, non-gender-specific language is used wherever possible. All references to persons apply equally to both genders.

If you notice any errors in this document or have any suggestions for improvements, we would be grateful to receive your feedback by e-mail at support.billing-payments@six-group.com.

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Objective

This change document version 2.3 dated 21 November 2025 is intended to inform the reader of important changes between the versions of IG QR-bill 2.2 (22 February 2021) and 2.3 (21 November 2025). The aim is to increase the readability of the "Swiss Implementation Guidelines for the QR-bill" published recently.

To simplify, only essential changes have been demonstrated; smaller adjustments, e.g. of a linguistic nature, have not been demonstrated, nor the adjustments in subsequent chapters resulting from the updates in made in preceding chapters.

SIC Ltd does not offer advice for the specific scope of functionality for systems for using the QR-bill, provides no control mechanisms for technical procedures and offers no guarantee and accepts no liability for the actual mechanical or procedural implementation of the standardization process or of solutions for using and processing QR-bills.

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1 Change history

1.1 Change description

1.1.1 General information

1. **New section: "The Swiss QR-bill"**

   The "Swiss QR-bill" (hereinafter "QR-bill") is the standard for written invoicing in Switzerland and Liechtenstein. The QR-bill contains all the data in digital form as a QR code and is identified by the printed white cross in the centre of the QR code, surrounded by a black square with a white border. QR-bills must comply with the provisions of the "Swiss Implementation Guidelines for the QR-bill" (hereinafter "Implementation Guidelines") issued by SIX Interbank Clearing Ltd (hereinafter "SIC Ltd"). These lead to reliable and secure processing of the QR-bill.

2. **Extension of the "General notes" section**

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   The document has been prepared with utmost care, but errors and inaccuracies cannot be completely ruled out. SIC Ltd accepts no legal responsibility or liability for errors in this document and their consequences.

3. **Extension of the section "Legal and protection of the QR-bill"**

   SIC Ltd is entitled to all rights to the QR-bill, in particular the intellectual property rights thereto, including the defined content and these Implementation Guidelines. Furthermore, the rights to the image, a white cross in the centre of the QR code surrounded by a black square with a white border, are legally protected by SIC Ltd.

   The QR-bill, including the QR code with a cross, as well as its design and use for payment processing, are protected by clear guidelines described in this document and must be followed by all users. This is the only way to ensure consistent and error-free processing of the Swiss QR-bill by all parties involved in payment transactions.

   Therefore, when using the Swiss QR-bill, the relevant requirements in this Implementation Guidelines must always be complied with. Any deviation from these specifications constitutes an infringement of the rights of SIC Ltd. SIC Ltd expressly reserves the right to take legal action in the event of violations.

4. **New section: "Release management"**

   Change requests can be submitted at any time via billing-payments.pm@six-group.com. They will be considered on a best effort basis for the next release date. There is no guarantee for the processing and solution. Change requests are collected until June each year and then processed. A public consultation procedure is held the following November through December to solicit any feedback. Implementation Guidelines are published in February of the following year and introduced in November at the earliest. If no or only minimal change requests are submitted, SIC Ltd reserves the right to postpone the adjustments to a later release date.

1.1.2   Chapter 2: "Definitions of terms"

1. Chapter 2.5: "The term "error correction level" according to ISO 18004"

Last sentence was added: *The "M" error correction level is to be used for QR-bill*.

2. Chapter 2.12.1: "QR reference"

Clarification: *The structure of the QR reference **must** always have 26 numerical characters followed by a Modulo 10 recursive check digit (see Annex B) and can be used by the invoice issuer as a structured reference. **The reference must not consist exclusively of zeros.***

3. Chapter 2.12.2: "Creditor reference"

Clarification: *The reference must be a minimum of 5 and a maximum of 25 alphanumerical characters. Starting with RF, followed by the check digits (3rd and 4th digit).*

1.1.3   Chapter 3: "Layout rules for the payment part with Swiss QR Code and receipt"

1. **Chapter 3.1: "The basics"**

   New chapter structure:

   The payment part of a QR-bill with a receipt can have the following appearances:

   1. *integrated part of a QR-bill in paper form*

   2. *an enclosure to a QR-bill in paper form*

   3. *integrated part of an electronic QR-bill or enclosure to a QR-bill as a PDF file (chapter 3.7 "Notes about the QR-bill in PDF format").*

   For the payment part of a QR-bill with a receipt, there are the following layout rules that apply to all three appearances:

   - *It is mandatory that the payment part must be positioned on the lower edge of the QR-bill or, alternatively, that there is a perforation in place of the edge.*

   - *The payment part must be positioned to the right of the receipt and be of the same height. The payment part and receipt together come to the same length as the shorter side of DIN-A4 format.*

   - *Only the defined headings and information or values may be imprinted for the individual sections (see chapter 3.5 "Sections of the payment part", in particular chapter 3.5.4 "Information section").*

   - *Use of payment part and receipt as an advertising platform or advertising is not permitted. The reverse side must not be imprinted.*

   - *If information about the amount and debtor (payable by (name/address)) are not imprinted during the invoicing process, then corresponding fields are to be provided both in the payment part and on the receipt, for entry by hand (see Figure 5, Figure 6, and Figure 9).*

   If the payment part is integrated into a paper QR-bill, the following requirements apply in addition to those mentioned above:

   - *A perforation between the information on the invoice and the payment section with a receipt is mandatory. In the same way, a perforation is specified between the payment part and the receipt.*

   If the payment part is not integrated into a paper QR-bill, the following requirements apply in addition to those mentioned above:

   - *This perforation is also mandatory if the payment part with receipt is enclosed separately with an invoice.*

   More information on the layout rules (including the Style Guide) for the payment part of the QR-bill with receipt, as well as examples, can be found in the Download Centre.

2. **Chapter 3.5.2: "Swiss QR Code section"**

   Clarification: *In the Swiss QR Code section, ~~by the adhering~~ adhering to the 5 mm wide border* **must** *be ensured so that the Swiss QR Code can be read.*

3. **Chapter 3.5.4: "Information section"**

New bullet point in the "Comments" section: *c/o addresses, P.O. Box details etc. are irrelevant for the payer; such details are to be placed in the invoice itself (e.g. in the invoice header)*.

4. **Chapter 3.5.5: "Further information section"**

    1. Clarification: *This section contains ~~the two data elements "Ultimate Creditor" and~~ the data element "Alternative procedures".*

    2. Removal of "Ultimate Creditor" information.

    3. Addition of the following paragraph: *In Swiss payments, there are several ways to create an invoice. A service provider (network partner) can convert the QR-bill to another method. The information required for this conversion can be found in the "Alternative procedures" field.*

    4. Clarification in the following sentence*: In the Swiss QR Code, ~~each~~ 100 alphanumeric characters are available ~~for~~ per "Alternative procedures" element,* **which can be supplied a maximum of twice**.

    5. New paragraphs:

        - *First, the (short) designation of the alternative procedure must be coded (e.g. eBill). The next character must contain the sub-element "separator" used (e.g. "/").*

        - *The data must then be entered as specified by the respective alternative payment procedure.*

        - *Any number of sub-elements can be supplied within the permissible field length of the element.*

       The data in the "Alternative procedures" element is only interpreted and used by the corresponding procedures. It solely serves the debtor for the easy use of this procedure.

       Current information on the alternative procedures can be found at www.six-group.com/en/products-services/banking-services/payment-standardization/standards/qr-bill.html.

6. **Chapter 3.6: "Sections of the receipt"**

Clarification: **The acceptance point section should have a height of at least 2 cm**. *The blank areas, shaded dark in Figure 7 ~~= are mandatory~~, should measure ~~at least~~ 5 mm in height and width. They may, however, be reduced in size in favour of the acceptance point section.* **The "Additional information" must not be printed on the receipt.**

7. **Chapter 3.6.2: "Information section"**

    1. Clarification: *This can be printed on two lines in the ~~visible part~~ **payment part**.*

    2. New bullet point: *c/o addresses, PO box details etc. are irrelevant for the payer; such details must be placed in the invoice itself (e.g. in the invoice header).*

8. **New chapter 3.8 "Layout rules for the online use of the QR-bill"**

1.1.4   Chapter 4: "Swiss QR Code database"

1. **Chapter 4.1.1: "Character set"**

   Clarifications: *~~To ensure compatibility with the Swiss Implementation Guidelines for Credit Transfers relating to the ISO 20022 message "Customer Credit Transfer Initiation" (pain.001) [2], only the Latin character set (unescaped) is permitted in the Swiss QR Code as per the Swiss standard. Only characters in Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML messages (the message must be UTF-8-encoded)~~ The following subset of characters from the Unicode UTF-8 character set is allowed in the Swiss QR Code in accordance with the Swiss standard:*

   - *Basic Latin (Unicode codepoints U+0020–U+007E)*
   - *Latin1 Supplement (Unicode codepoints U+00A0–U+00FF)*
   - *Latin Extended A (Unicode codepoints U+0100–U+017F)*

     As well as the following additional characters:

   - *Ş – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)*
   - *ş – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)*
   - *Ţ – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)*
   - *ţ – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode codepoint U+021B)*
   - *€ – (EURO SIGN, Unicode codepoint U+20AC)*

   The message and the data in the Swiss QR Code must be UTF-8 encoded. ~~For this reason, the Swiss QR Code must also be UTF-8-encoded.~~

2. **Chapter 4.1.4: "Separator element"**

   Clarification: *If the data element has no content, there must be at least one line feed ~~(CR + LF or LF), but not just CR~~. The same type of carriage return must always be used within a document. The following carriage returns are permitted:*

   - *CR + LF*
   - *LF*

3. **Chapter 4.2.1: "Presentation conventions"**

   1. Clarification in line "A": *~~Only~~ Field may be delivered, but does not need to be necessarily filled ~~if the element is not~~ (can be empty)~~.~~*

   2. Clarification in line "X": *Field must not be filled in but must be sent (conceptually provided "~~for future use~~ **must not be used**", the field separator must be delivered).*

4. **Chapter 4.2.2: "Data elements in the QR-bill"**

   1. Clarification in the "IBAN" element: *Fixed length: 21 alphanumeric characters, **no spaces allowed**, only IBANs with CH or LI country code permitted.*

   2. Removal of address type "K": Combined address fields.

   3. Clarification of the "UltmtCdtr" element: *~~Optional data group~~ The entire data group must not be filled in ~~for the time being~~ (for future use).*

   4. Clarification of the "AltPmt" element: *A maximum of 100 characters **per alternative procedure** is permitted.*

5. **Chapter 4.3.1: "Use of address information"**

   Clarifications: *The address of the parties involved – for example that of the creditor – can **only** be delivered in a structured way ~~(separately) or as combined address fields (two pieces of data in each field)~~. **The details of the creditor must match the details of the credit account.***

   Structured address fields: The elements "Street ~~or address line 1~~", "Building number or address line 2", "Postal code", "Town" and "Country" ~~should be filled in~~ are available. Mandatory to fill in ~~To specify a P.O Box, the "Street or address line 1" element should be used. Combined address fields: The elements "Street or address line 1", "Building number or address line 2,~~ are "Postcode", "Town" and "Country" ~~must be filled in. To specify any P.O Box, the "Street or address line 1" element should be used.~~

6. **Chapter 4.3.2: "Customer references"**

   Clarifications: *An IBAN ~~may not~~ cannot therefore be used. **In consultation with the invoice issuer's financial institutions and as an alternative to other procedures, the first digits of the reference can be used as a criterion for grouping payment receipts.***

7. **Chapter 4.3.3: "Additional information"**

   Clarifications: *The data is not forwarded with the payment and ~~but is printed on the payment part~~ **does not usually have to be printed on the payment part. However, if the "Billing information" field contains personal data within the meaning of the applicable data protection legislation, it is mandatory to print the "Billing information" field on the payment part.***

8. **Removal of the former chapter 4.3.4: "Alternative procedures"**

9. **New chapter 5: "Dealing with (ultimate) debtors for credit transfers and payments at a post office branch"**

10. **Removal of the former chapter 7: "Conversion Swiss QR to SWIFT MT101/MT103"**

11. **Annex A: Examples**

    1. Clarification of UCR: "Ultimate creditor*": This group must not be filled in ~~at present~~, because it is intended for future use.*

    2. Correction of the examples.

12. **Removal of the former Annex C: "Depiction of the customer reference in the ISO 20022 pain.001 payment message"**

13. **Removal of the former Annex F: "Conversion Swiss QR to SWIFT MT101 / MT103: introduction to the mapping table"**