Swiss Implementation Guidelines for the QR-bill

Swiss Implementation Guidelines for the QR-bill

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

Version 2.4, valid from 14 November 2026

Version 2.4 – 24.02.2026

Revision history

All changes made to this handbook are listed below with the version number, change date, a brief description of the change and references to the chapters affected.

Version	Date	Change description	Chapter
2.4	24.02.2026	Explanation of the impact of the discontinuation of euroSIC Adjustment of the paragraph "Legal and protection of the QR-bill" Addition to the list of documents	General notes
		Adjustment of the process due to the discontinuation of euroSIC and addition of the note on SEPA CT, including the related restrictions on the transmission of elements	1.1 4.2.2 4.3.3 5.1.3
		Clarification concerning the versioning	1.3
		Adjustment of the use of the QR-IBAN and QR reference: now exclusively for orders in CHF	2.8 2.10 2.12 4.2.2 4.3.2
		Various clarifications and textual corrections (without substantive changes)	3.1 3.5.4 3.5.5 3.6.2 4.1.4 4.2.2 5.1.2
		Romansch as an additional correspondence language	3.2 4.4 Annex C
		Replacement of the term "field" with "line" (without substantive changes)	4, 5, Annexes
		Adjustments due to the obligation to use the structured address	4.2.2 5.2
		Responsibility for syntax definition in line "Billing information" is assumed by SIX	Annex D
2.3	21.11.2025	Clarifications and corrections across the document. Graphical revision of the entire document	all
		Removal of references to the parallel phase of the QR-bill and IS/ISR	all
		New process for release management	General notes
		Revision of chapter 3.1 "The basics"	3.1
		Definition for handling c/o addresses and P.O. box details in chapter 3.5.4 "Information section" and 3.6.2 "Information section"	3.5.4 3.6.2

Version	Date	Change description	Chapter
		Clarifications in chapter 3.5.5 "Further information section" on the use of the alternative procedures	3.5.5
		New chapter 3.8 "Layout rules for the online use of the QR-bill"	3.8
		Clarifications regarding the character set allowed	4.1.1
		Removal of the option for combined address fields in chapter 4.2.2 "Data elements in the QR-bill"	4.2.2
		Removal of the obligation to print on the payment part of the field "Billing information" in accordance with chapter 4.3.3 "Additional information"	4.3.3
		Removal of chapter 4.3.4 "Alternative procedures"	former 4.3.4
		New chapter 5 "Dealing with (ultimate) debtors for credit transfers and payments at a post office branch"	5
		Correction of the examples	Annex A
		Removal of Annex C "Depiction of the customer reference in the ISO 20022 pain.001 payment message"	former Annex C
		Removal of Annex F "Conversion Swiss QR to Swift MT101/MT103: introduction to the mapping table"	former Annex F
		Removal of Annex G "Index of tables and figures"; insertion of the index of tables and index of figures after the table of contents	former Annex G
2.2	22.02.2021	Clarifications and corrections across the document. No technical content changes.	all
2.1	30.09.2019	Clarifications and corrections across the document. No technical content changes.	all
2.0	15.11.2018	Important changes regarding the QR-bill layout – introduction of a receipt and mandatory perforation on the payment part Addition of new fields in the QR-bill data structure – introduction of two address types and the fields "Trailer" and "Billing information" Clarifications and inclusion of additional information across the document	all
1.0	01.04.2017	First publication	all

Table 1: Revision history

Please send all suggestions, corrections and proposed improvements to this document to:

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8021 Zurich
Contact: www.six-group.com/payment-standards/contact
www.six-group.com

General notes

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[1] 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.

General notes

SIC Ltd reserves the right to amend this document as required at any time without prior notice. All rights are reserved with respect to this document, including with regard to photocopying and storage on electronic media as well as translation into foreign languages.

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.

Should you encounter any errors in this document or have any suggestions for improvements, we would be grateful if you would send us your feedback via www.six-group.com/payment-standards/contact.

This version will be introduced with the SIC release of 13 November 2026.

The additions to the headings in Romansh in chapter 3.2, chapter 4.4 and Annex C will enter into force on 1 January 2026. These changes do not involve any technical adjustments.

Change control

This document *Swiss Implementation Guidelines for the QR-bill* replaces Version 2.3 of 21 November 2025. Version 2.3 remains valid until November 2027.

Version 2.4 does not result in any technical adjustments for invoicing in Swiss francs (CHF). For invoicing in euros (EUR), only the combination IBAN/SCOR reference and IBAN/unstructured message is possible.

All changes that have been made compared with Version 2.3 are listed in the Change Documentation. Older versions of the *Implementation Guidelines* are available in the archives under the Download Centre.

[1] SIC Ltd does not claim any rights to the QR code itself.

Legal and protection of the QR-bill

SIC Ltd, the entire SIX Group Ltd and the responsible project sponsors for the new QR-bill for the Swiss financial centre have together carefully reviewed the technical and legal framework conditions for the territory of Switzerland in consultation with specialists and provide corresponding specifications for a standardised QR-bill ("standardisation"). The usage possibilities for invoicing and paying a QR-bill listed below were used as a basis:

- Payer captures QR code using a reader or camera in e-/m-banking
- Payer captures QR code using a reader or scanner in their own infrastructure and transmits the payment instruction electronically (e.g. as a pain message)
- Cash deposit at the post office counter (branches and branches with a partner company)
- Credit transfer instruction form

Further uses of the QR-bill that are not listed, such as payment via an ATM, are also not a component of the standardisation.

For the commercial technological implementation of the standardisation, accepted industry solutions and measures are to be planned by the commercial users.

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*.

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 these *Implementation Guidelines* must always be complied with. SIC Ltd expressly reserves the right to take legal action in the event of violations.

Important notices

Third-party specifications and company-specific functionalities do not form part of the standardisation process. Individual providers are responsible for finding appropriate solutions. This applies particularly to the option of embedding "Billing information" or content in the lines "Alternative procedures".

The element "Billing information" can be used for sending structured information between the invoice issuer and invoice recipient. The layout of the QR-bill includes a data field for this purpose. Other information on the use and validation of structured information is described in the other documents of the Swiss Payment Standard.

Containers for alternative payment procedures are also provided in the elements "Alternative procedures". The content and use of such data are the responsibility of the providers of those procedures.

In order for the content of the lines "Billing information" and "Alternative procedures" to be identifiable, SIC Ltd is prescribing certain parameters for coding syntax. These and the basic use of the lines must be agreed with SIC Ltd before publication or use (see Annex D for the process).

Specifications for the QR-bill

If all the processes involved in producing and processing QR-bills are to work smoothly, the *QR-bill Guidelines* must be carefully observed.

The *QR-bill Guidelines* are addressed primarily to the invoice issuers, but they also apply to financial institutions and their service providers who offer their customers payment traffic services based on the QR-bill, the developers of software for invoice issuers and recipients and banks, and all other associated participants in the market.

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

- *Swiss Implementation Guidelines for the QR-bill: Technical and functional specifications for the payment part with Swiss QR Code and receipt* (this document)
- *QR-bill Style Guide* (summary of layout rules from this document)
- *Swiss Payment Standards* (*Implementation Guidelines on exchanging data between customers and banks* and *Processing Rules for the QR-bill*)
- *Implementation Guidelines for Interbank Messages*
- *Functional information about the QR-IID and QR-IBAN*
- *Bank Master* (list of IIDs and QR-IIDs of banks)

Failure to comply with the *QR-bill Guidelines* may result, for example, in:

- preventing the debtor and their financial institution from being able to enter the payment.
- preventing payments from being executed by the debtor and their financial institution.
- no or incorrect booking of the credits to the invoice issuer or their financial institution.
- violating banking and financial laws (e.g. data protection).

SIC Ltd assumes no responsibility or liability for the correctness and completeness of the information provided. Likewise, 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 standardisation process or of solutions for using and processing QR-bills.

Support and resources

SIX makes these various resources available without liability. Find out more at Harmonisation of Swiss Payment Traffic | SIX (six-group.com).

Release management

The schedule for change requests and the contact options are based on the general guidelines for Swiss Payment Standards and can also be found at www.iso-payments.ch.

Table of contents

Table of tables

Table of figures

1 Introduction

The *Swiss Implementation Guidelines for the QR-bill* were compiled on behalf of the Board of Directors of SIC Ltd. The primary target group comprises the developers of software for invoice issuers, invoice recipients and financial institutions.

This document is available in the Download Centre.

1.1 The QR-bill in Swiss payment traffic

The following illustration shows a schematic, basic process in the Swiss payment traffic based on a QR-bill in CHF and the harmonised scopes of the various *Implementation Guidelines*.

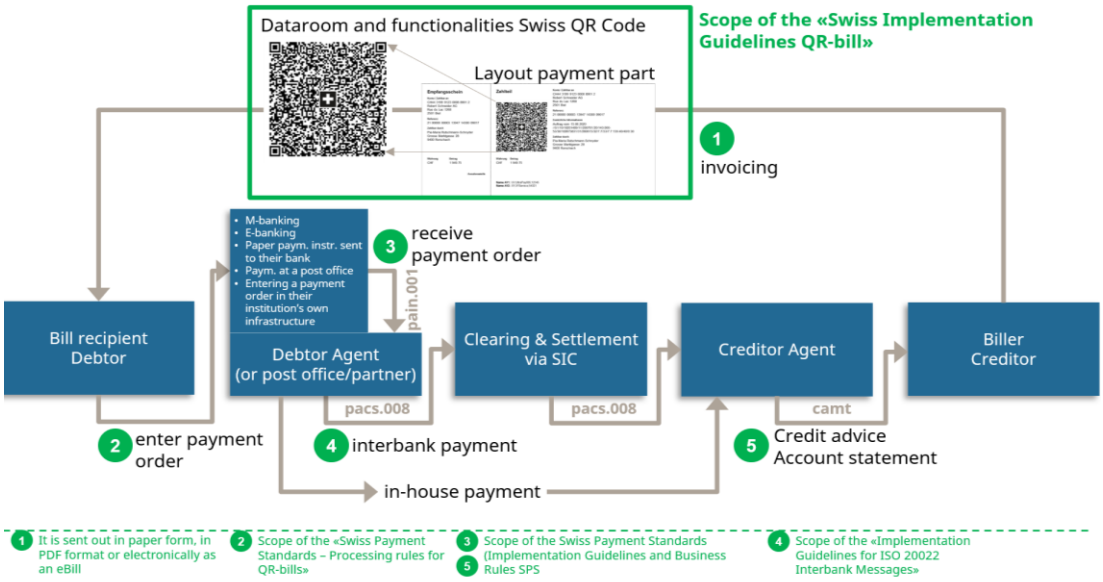

Figure 1: Basic process of the Swiss payment traffic

For invoicing in EUR, settlement will take place after the discontinuation of euroSIC in accordance with the bank's offer, for example as a SEPA Credit Transfer.

The basic process comprises the following steps:

- The invoice issuer generates a QR-bill with a payment part and receipt and sends it to the invoice recipient. It is sent on paper or digitally as a PDF document.
- The invoice recipient (who in this case is also the debtor) can now trigger the payment using various payment channels, for example:
  - M-banking
  - E-banking
  - Paper-based payment order to financial institution
  - Cash deposit at the post office counter (branches and branches with a partner company)
  - Entering a payment order in their own infrastructure (e.g. ERP software)

In this context, the data contained in the QR code serve as an aid in populating the data so that no manual entries are required. Alternatively, data can be entered manually based on the textual information.

The QR-bill can serve as the basis for an eBill. It can be viewed and approved in the solution offered by the financial institution.

Complying with the requirements stated in this document will ensure that payments processing via any payment channel can be executed reliably.

In addition to various *Swiss Implementation Guidelines* governing customer-bank data exchange based on the ISO 20022 standard (e.g. for credit transfers, cash management), the following documents are also relevant to QR-bills:

- *QR-bill Style Guide* (summary of layout rules from this document)
- *Processing rules for QR-bills SPS*
- *Functional information about the QR-IID and QR-IBAN* (only for invoicing in CHF)
- *Bank Master* (list of IIDs and QR-IIDs of banks)

The *Processing rules for QR-bills* [4] describe the relevant functional processing stages. The *Technical information about the QR-IID and QR-IBAN* provides detailed information about the use of the QR-IBAN based on a QR-IID (only possible for invoicing in CHF).

1.2 Change ownership

The document *Swiss Implementation Guidelines for the QR-bill* contains recommendations made by Swiss financial institutions and may only be changed by

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CH-8021 Zurich

SIC Ltd expressly reserves the right to modify, supplement or delete this document in whole or in part. Future changes and enhancements are communicated to banks, which in turn are obliged to pass them on to the bodies concerned.

The latest version of this document is available in the Download Centre.

1.3 Versioning of the *Swiss Implementation Guidelines for the QR-bill*

The digits of version numbers before the decimal point correspond to the major versions (Version 1.0; Version 2.0). Major versions either have an impact on the data structure, the content or on the design recommendations and generally require technical modifications to be implemented.

For minor versions (e.g. Version 1.1; Version 1.2), technical adaptations are generally not required or only limited to certain areas.

Corrections without technical implications, such as purely textual adjustments, error corrections or clarifications, are labelled with a third digit (e.g. Version 1.1.1).

The version must be represented in the data structure (for details, see chapter 4.2 "Data structure", element "Version").

1.4 Reference documents

Ref	Document/schema	Title	Source
[1]	ISO 18004	*ISO 18004 Third Edition of 2015-02-01* (Information technology – Automatic identification and data capture techniques – QR Code bar code symbology specification)	ISO
[2]	www.iso-payments.ch	*Swiss Implementation Guidelines for customer-bank messages*	SIC
[3]	*Style Guide*	*Layout rules and recommendations for QR-bills*	SIC
[4]	Processing rules	*Processing rules for QR-bills (Business Rules)*	SIC
[5]	QR-IID; QR-IBAN	*Functional information about the QR-IID and QR-IBAN*	SIC
[6]	*Bank Master*	List of banks' IIDs and QR-IIDs	SIC

Table 2: Reference documents

Organisation	Link
ISO	www.iso20022.org
SIC	www.iso-payments.ch (Six Payment Standards) www.six-group.com/interbank-clearing
Harmonisation of Swiss payments	www.six-group.com/en/products-services/banking-services/payment-standardization.html

Table 3: Links to the relevant Internet pages

2 Definition of terms

2.1 QR-bill

The term "QR-bill" is understood to mean:

- an invoice with a payment part and receipt integrated on the form, and
- an invoice with a separately enclosed payment part and receipt.

The figure below shows a sketch of two possible designs of a QR-bill with a payment part, intended to improve comprehension of the subsequent definitions.

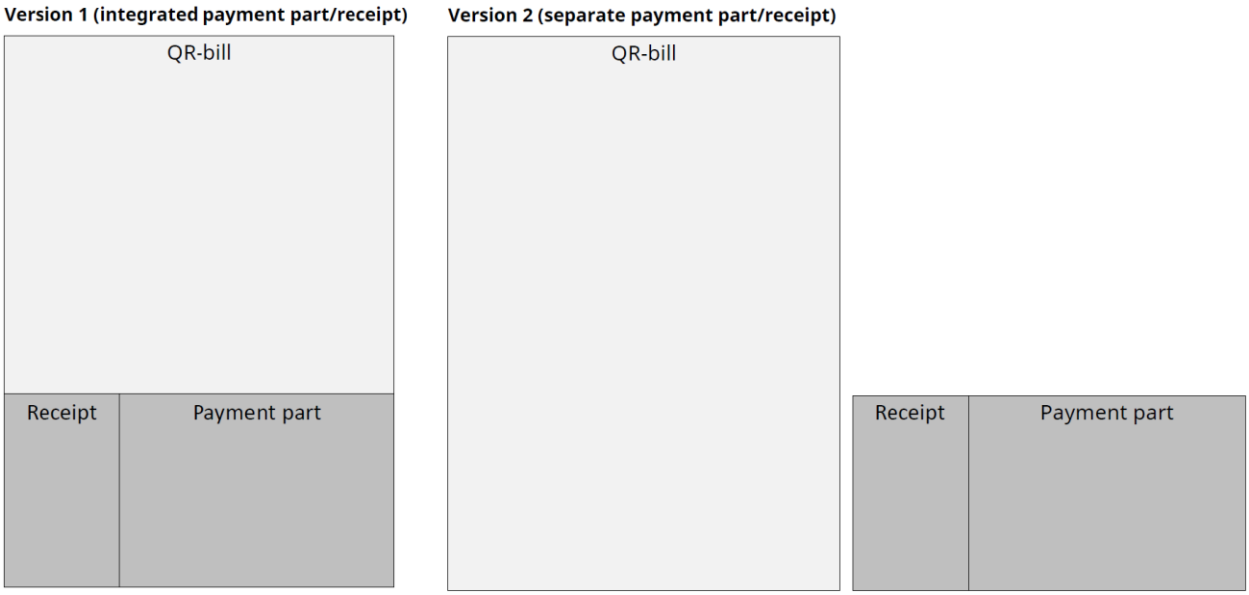


Figure 2: Schematic illustration of a QR-bill with integrated payment part/receipt and with payment part/receipt as an enclosure

2.2 Payment part with Swiss QR Code and receipt

The payment part of the QR-bill with receipt contains the information that is required to execute the payment in the form of a QR code and also as readable information.

The receipt must be on the left of the payment part, regardless of whether it is integrated in the invoice or on a separate sheet of paper.

The payment part is in DIN-A6 landscape format (148 x 105 mm). The receipt to the left of the payment part measures 62 x 105 mm, so the two together measure 210 x 105 mm.

2.3 QR code in accordance with ISO 18004

The QR code is a two-dimensional barcode, in accordance with ISO 18004, based on the development of the company DENSO WAVE INCORPORATED. "QR Code" is a registered trademark of DENSO WAVE INCORPORATED.

For more information, refer to the ISO 18004 reference documentation [1].

The QR code standard stipulates versions for the coding of various data volumes (from Version 1 to Version 40) with correspondingly different storage capacities in the form of modules. The respective codeable data volume depends, on the one hand, on the error correction level chosen and, on the other, on the data to be encoded (numeric, alphanumeric, binary, Kanji).

A fixed number of modules is allocated to each version.

2.4 The term "module" in accordance with ISO 18004

A module designates the smallest information unit of the QR code, comparable with a data bit. In the QR code, the modules correspond to the white and black dots of the code.

2.5 The term "error correction level" in accordance with ISO 18004

The QR code has the ability to restore the data contained in the code if the code is damaged (e.g. through dirt, folding, imprinting). The standard includes four error correction levels corresponding to different restoration capacities (L = approx. 7%, M = approx. 15%, Q = approx. 25%, H = approx. 30%). The higher the error correction level that is chosen, the lower the codeable data volume. The error correction level "M" is to be used for QR-bill.

2.6 Swiss QR Code

The Swiss QR Code complies with the specifications in this document and enables payments to be triggered by financial institutions across all payment channels and at post office counters (at branches and branches of a partner company). It is marked with a Swiss cross in the middle.

Figure 3: Swiss QR Code

2.7 IID

The IID (institution identification) is used in Switzerland and Liechtenstein to identify financial institutions as participants in the Swiss RTGS/IP systems. Every institution is assigned at least one IID.

2.8 QR-IID

The QR-IID is derived from the institutional identification (IID). QR-IIDs consist exclusively of numbers from 30000 to 31999. IBANs (QR-IBANs) based on these QR-IIDs are used only for the procedure with a QR reference in the QR-bill (see chapter 2.10).

2.9 IBAN

The IBAN is the internationally standardised representation of a bank account number in accordance with the ISO 13616 standard.

2.10 QR-IBAN

For payments with a structured QR reference, the QR-IBAN must be used to indicate the account to be credited. It can only be used for invoicing and payments in CHF. The formal structure of the QR-IBAN corresponds to the rules stipulated in ISO 13616 standard for IBAN. A QR-IBAN can only be used for incoming payments. There is no plan for payments debiting with a QR-IBAN. The payment procedure with reference is recognised through a special financial institution identification (QR-IID). The values 30000 – 31999 are exclusively reserved for the QR-IID. Each legally independent financial institution participating in the procedure is assigned one QR-IID. The QR-IBAN contains the QR-IID of the account-keeping financial institution for identification of the procedure.

Detailed information about the QR-IID and QR-IBAN can be found in the document *Functional information on the QR-IID and QR-IBAN* [5].

The latest version is available in the Download Centre.

2.11 DPI

The printer and scanner resolution are customarily specified in dots per inch (dpi).

2.12 Customer references

For payments with structured reference, the two following reference types are used.

2.12.1 QR reference

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 for invoicing in CHF. The reference must not consist exclusively of zeros and can only be used in combination with a QR-IBAN.

2.12.2 Creditor Reference

The Creditor Reference is in accordance with the ISO 11649 standard. 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). The check digit of the Creditor Reference must be calculated with modulo 97–10.
The Creditor Reference can only be used with an IBAN and for invoicing in CHF and EUR.

3 Layout rules for the payment part with Swiss QR Code and receipt

3.1 The basics

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 (see 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 may 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:

- The payment part with a receipt must be easily separable from the invoice details by means of a perforation. In the same way, a perforation is specified between the payment part and the receipt. This also applies if the payment part/receipt is enclosed separately from the invoice or correspondence.
- If the payment part is not separated correctly, it can lead to the rejection of processing or to delays and additional costs for the debtor or creditor.

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.

3.2 Correspondence language

The QR-bill can be generated in any of these correspondence languages: German, French, Italian, Romansh and English. The invoice issuer is free to choose the correspondence language used. The terms to be used in the respective correspondence languages are listed in multiple languages in Annex D.

3.3 Paper format and quality

A physical payment part with a receipt must be created on white, perforated paper with a weight of no less than 80 and no more than 100 g/m2. The use of certified recycled, FSC and TCF papers is permitted. Neither coated nor reflecting paper stocks may be used.

The payment part is in DIN-A6 landscape format (148 x 105 mm). The receipt to the left of the payment part measures 62 x 105 mm, so that the two together measure 210 x 105 mm (DIN long).

3.4 Fonts and font sizes

Only the sans-serif fonts Arial, Frutiger, Helvetica and Liberation Sans are permitted in black. Text must not be in italics nor underlined.

The font size for headings and their associated values on the payment part must be at least 6 pt and maximum 10 pt. Headings in the amount and information sections must always be the same size. They should be printed in **bold** and 2 pt smaller than the font size for their associated values. The recommended font size for headings is 8 pt and for the associated values 10 pt. The only exception, in font size 11 pt (**bold**), is the title "Payment part".

When filling in the element "Alternative procedures", the font size is 7 pt, with the name of the alternative procedure printed in **bold** type.

The element "Ultimate creditor" is intended for use in the future but will not be used for the QR-bill and should therefore not be filled in. If approval is given for the field to be filled in, the font size is expected to be 7 pt with the designation in **bold** type.

The font sizes for the receipt are 6 pt for the headings (**bold**) and 8 pt for the associated values. The exception, in font size 11 pt (**bold**), is the title "Receipt".

If, during scanning, in addition to the content of the Swiss QR Code, the information in the visible section of the payment part is also read, the best results will be achieved if the headings are in font size 8 pt and the text information is in 10 pt. However, it must be ensured that all the required information can be shown in the visible section.

3.5 Sections of the payment part (without the receipt)

The following illustration depicts the five sections of the payment part. The content of the different sections is described in the paragraphs below.

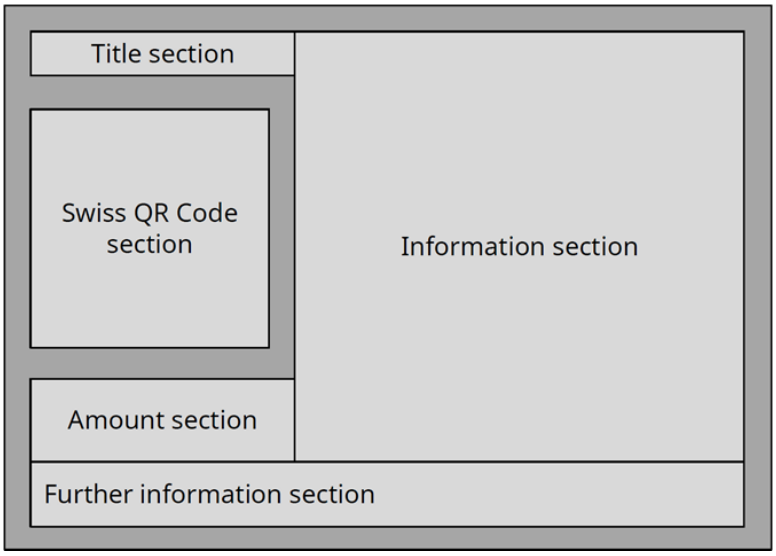


Figure 4: Schematic illustration of the payment part of a QR-bill

The spaces between the sections – darker in colour in Figure 4 – are mandatory, must be at least 5 mm in height and width, and must not be printed.

3.5.1 Title section

The text "Payment part" must be printed in the title section in 11 pt **bold** type.

3.5.2 Swiss QR Code section

In the Swiss QR Code section, the 5 mm wide border must be adhered to, so that the Swiss QR Code can be read.

3.5.3 Amount section

The amount section includes the currency and the amount, which are used as headings. Swiss francs and euros are the supported currencies. The currency codes "CHF" or "EUR" must be printed to the left in front of the amount or the amount field. The amount must be between CHF/EUR 0.01 and CHF/EUR 999,999,999.99. For amounts below CHF/EUR 1.00, the display variant e.g. CHF/EUR 0.10 is recommended.

If the amount is included in the Swiss QR Code, then it must be printed after the currency code. A blank (space) should be used as the thousand's separator and a full stop "." as the decimal separator. The amount must always include two decimal places (e.g. CHF 1 590.00/EUR 1 590.00).

If no amount is contained in the Swiss QR Code, a blank field measuring 40 x 15 mm and with black edges (line thickness 0.75 pt) must be provided in which the debtor ("Payable by") can add the amount by hand, preferably in black. A corresponding file for the creation of the corner marks is available in the Download Centre.

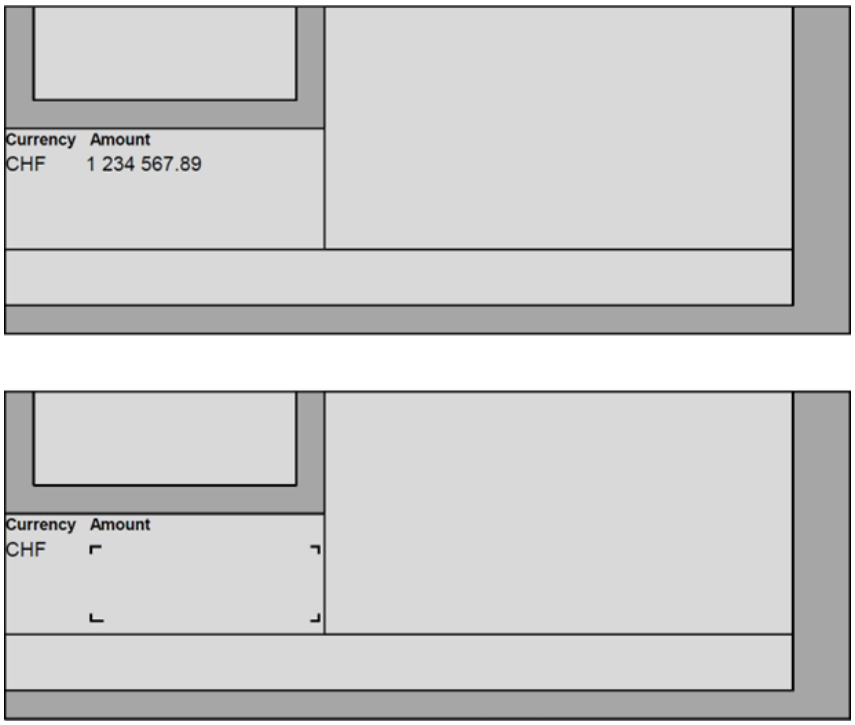


Figure 5: Schematic illustration of the amount section

3.5.4 Information section

All values relevant for a payment from the Swiss QR Code must be printed in the information section. Each piece of information must be labelled with a heading. The values **must, if they are contained in the Swiss QR Code**, be positioned in the following correct order: If the Swiss QR Code contains no figures, neither the associated headings nor another text may be displayed.

Heading	Comments
Account / Payable to	IBAN/QR-IBAN from the Swiss QR Code. Printed in blocks of 4 characters (5 x 4-character groups, the last character separate). Holder of the listed account: The details of the creditor in the QR-bill must match the details under which the credit account of the creditor is administered. • If the name of the creditor is too long, it can be truncated in consultation with the recipient bank. The name can be printed on two lines in the visible part. Address: • For invoicing by a creditor domiciled in countries outside Switzerland, including Liechtenstein, the country code should be printed on the payment part. • c/o addresses, P.O. box details etc. are irrelevant for the payer; such details can be placed in the invoice itself (e.g. in the invoice header).
Reference	QR reference or Creditor Reference (ISO 11649). The QR reference is printed in blocks of 5 characters (beginning with 2 characters, then 5 x 5-character groups). The Creditor Reference is printed in blocks of 4 characters.
Additional information	Additional information for the invoice recipient. This is where the content from the lines "Ustrd" (Unstructured message) **and** "StrdBkginf" (Billing information) is shown. Only the information from "Ustrd" is of interest to the invoice recipient and must be printed. Both lines together can only contain a maximum of 140 characters. If both lines are filled in, then a line break can be introduced after the information in the line "Ustrd" (Unstructured message). If there is insufficient space, the line break can be omitted (but this makes it more difficult to read). If not all the details contained in the QR code can be displayed, the shortened content must be marked with an ellipsis "..." at the end, ensuring that personal data are displayed.
Payable by or Payable by (name/address)	If the debtor is domiciled in a country outside Switzerland, the country code should be printed on the payment part. If the name of the debtor is too long, it can be truncated. Truncation is only permitted if the information remains clear. If the debtor is not included in the Swiss QR Code, then instead of "Payable by" the heading "Payable by (name/address)" must be used and a blank field with black edges (line thickness 0.75 pt) printed out (see Figure 6). The field must measure at least 65 x 25 mm.

Heading	Comments
	An example of this can be found in the *Style Guide* available in the Download Centre.

Table 4: Headings of the payment part in the information section

Comments

Use of the above-listed headings (see Annex D) is mandatory and they must not be changed as long as they are contained in the Swiss QR Code.

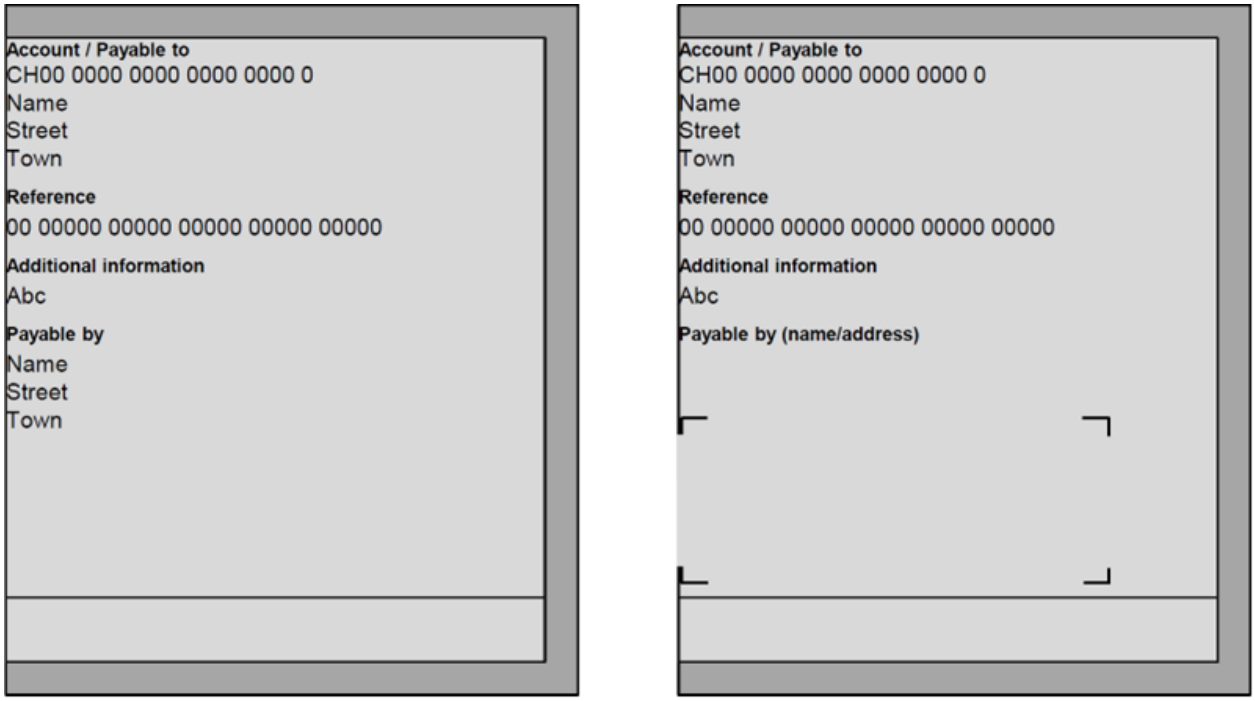


Figure 6: Schematic illustration of the information section

3.5.5 Further information section

This section contains the data element "Alternative procedures".

Alternative procedures

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 line "Alternative procedures".

The bottom section of the payment part or of the further information section may be used to indicate an alternative procedure. There is a maximum of two elements, each consisting of one line in font size 7 pt. The element includes at the start the (abbreviated) name of the alternative procedure. This must be followed by the personal data, so that this is certain to be displayed.

In the Swiss QR Code, 100 alphanumeric characters are available per element "Alternative procedures", which can be supplied a maximum of twice. Approximately 90 characters can be printed on one line, so it may not be possible to display all the information available in the QR code. If this is the case, the abbreviated printout must be marked with "..." at the end of the line, ensuring that all personal data are displayed.

- 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 length of the element.

The data in the element "Alternative procedures" are only interpreted and used by the corresponding procedures. They solely serve 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.

3.6 Sections of the receipt

The following illustration shows the four sections of the receipt. The content of the different sections is described in the paragraphs below. The QR code and further information sections from the payment part are omitted.

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

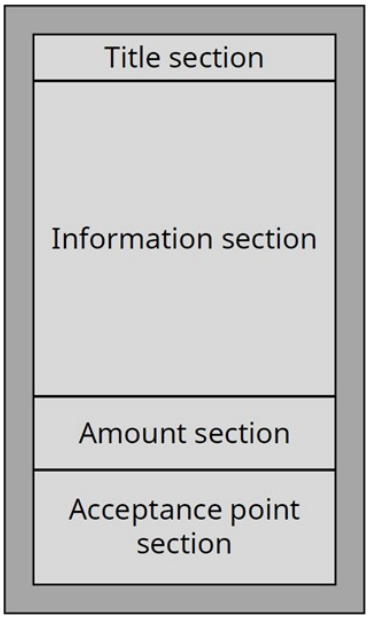


Figure 7: Schematic illustration of the receipt for the payment part of a QR-bill

3.6.1 Title section

The text "Receipt" must be printed in the title section in 11 pt **bold** type.

3.6.2 Information section

In the information section, the values used must be printed, just as they are in the payment part, exactly matching those in the Swiss QR Code. Each piece of information must be labelled with a heading. The values **must, if they are contained in the Swiss QR Code**, be positioned in the following **correct order**: The field "Additional information" must not be printed on the receipt.

Heading	Comments
Account / Payable to	IBAN/QR-IBAN from the Swiss QR Code. Printed in blocks of 4 characters (5 x 4-character groups, the last character separate). Holder of the listed account: • The details of the creditor in the QR-bill must match the details under which the credit account of the creditor is administered. • If the name of the creditor is too long, it can be truncated. Truncation is only permitted if the information remains clear. This can be printed on two lines in the payment part. Address: • For invoicing by a creditor domiciled in countries outside Switzerland, including Liechtenstein, the country code should always be printed on the payment part. • 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).
Reference	QR reference or Creditor Reference (ISO 11649). The QR reference is printed in blocks of 5 characters (beginning with 2 characters, then 5 x 5-character groups). The Creditor Reference is printed in blocks of 4 characters.
Payable by or Payable by (name/address)	If the debtor is not included in the Swiss QR Code, then instead of "Payable by" the heading "Payable by (name/address)" must be used and a blank field with black edges (line thickness 0.75 pt) printed out (see Figure 9 on the right). The field must measure at least 52 x 20 mm. A corresponding example is available in the *Style Guide* in the Download Centre. If the name of the debtor is too long, it can be truncated. Truncation is only permitted if the information remains clear. This can be printed on two lines in the payment part. If the debtor is domiciled in a country outside Switzerland, the country code should be printed on the payment part.

Table 5: Headings of the receipt in the information section

Comments

Use of the above-listed headings (see Annex D) is mandatory and they must not be changed as long as they are contained in the Swiss QR Code.

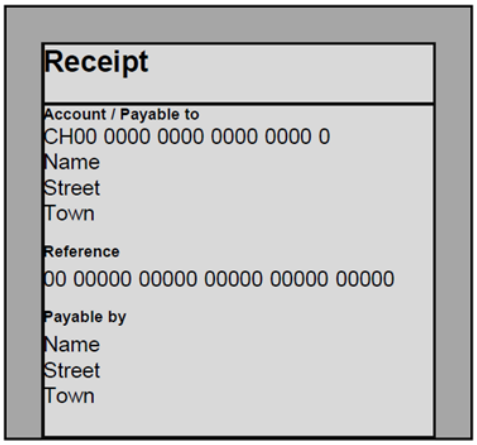


Figure 8: Schematic illustration of the information section on the receipt of a QR-bill

Because of the limited space, it is permitted to:

- enter information in smaller or different font sizes in the payment part. The minimum font size is 6 pt.
- omit the street name and building number from the addresses of the creditor (Payable to) and the debtor (Payable by).

3.6.3 Amount section

The amount section includes the currency and the amount, which are printed as headings. Swiss francs and euros are the supported currencies. The currency codes "CHF" or "EUR" must be printed to the left in front of the amount or the amount field. The amount must be between CHF/EUR 0.01 and CHF/EUR 999,999,999.99. For amounts below CHF/EUR 1.00, the display variant e.g. CHF/EUR 0.10 is recommended.

If the amount is included in the Swiss QR Code, then it must be printed after the currency code. A blank (space) should be used as the thousand's separator and a full stop "." as the decimal separator. The amount must always include two decimal places (e.g. CHF 1 590.00/EUR 1 590.00).

If no amount is contained in the Swiss QR Code, a blank field measuring 30 x 10 mm and with black edges (line thickness 0.75 pt) must be provided in which the debtor can add the amount by hand.

A corresponding file is available in the Download Centre.

3.6.4 Acceptance point section

The acceptance point section contains the text "Acceptance point", which should be printed right-aligned in the language of correspondence.

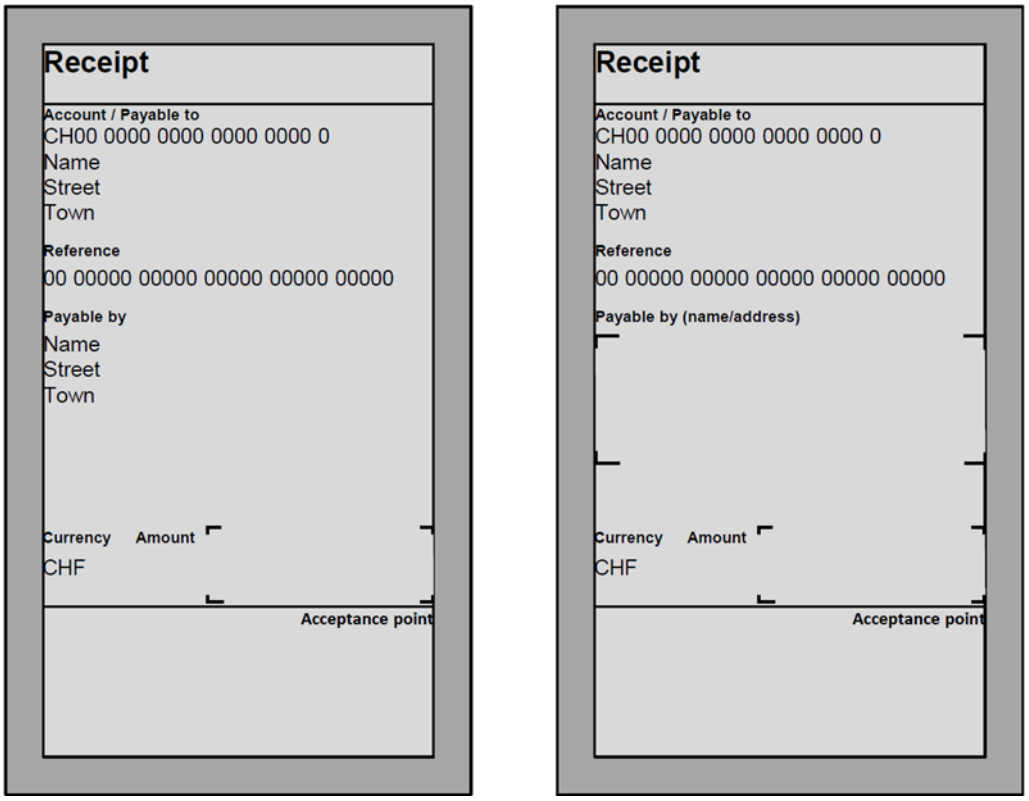


Figure 9: Schematic illustration of the receipt of a QR-bill

3.7 Notes about the QR-bill in PDF format

QR-bills (or separate payment parts with receipts) in PDF format are only suitable for payments in e-banking or mobile banking, but not for paper-based payment transactions at the counter. When printing out PDF files, it must be ensured that the format specifications given above are complied with.

If the QR-bill with payment part and receipt or the separate payment part with receipt are generated as a PDF document and sent electronically, the A6 format of the payment part and the receipt on the left must be indicated by lines. Each of these lines must bear the scissors symbol ✂ or alternatively the instruction "Separate before paying in" above the line (outside the payment part). This indicates to the debtor that he or she must neatly separate the payment part and receipt if they want to forward the QR-bill to their financial institution by post for payment, or settle it at the post office counter (post office branches or branches of partner organizations).

3.8 Layout rules for the online use of the QR-bill

This section is aimed at invoice issuers who want to offer the QR-bill as a payment option in their online channels.

When using the QR-bill exclusively online, the specifications listed in chapter 3.8.3 must be taken into account in order to ensure or facilitate its correct processing and to minimise the possibility of misuse.

3.8.1 Definition

Invoice issuers who wish to offer their customers the option of paying the claim via the Swiss QR Code in their online channel must comply with the points defined in chapter 3.8.3. Only the payment part of the QR-bill and some other elements defined in chapter 3.8.3 are displayed when using the QR-bill online.

3.8.2 Use

Online invoicing with the QR-bill requires that the payer has a QR code reader or mobile banking app that can be used to transfer payment data to online banking, ERP or payment software.

3.8.3 Implementation

The following points must be observed when using the QR-bill online:

- When using the QR-bill online, the display of the receipt of the QR-bill can be omitted. Only the payment part must be displayed with the data defined in chapter 3.5 of the *Implementation Guidelines*.
- In addition to the payment part, the customer must be given the option of receiving the full QR-bill, including the receipt, when making a payment at a post office counter or via a payment order.
- If the resolution of the device on which the payment part is displayed is not sufficient to display the entire payment part, the invoice issuer must ensure that all information visible in the payment part is also displayed (e.g. display on smartphones, etc.).
- The invoice payer must be explicitly informed by the invoice issuer that a QR-bill in the online context, which only contains the payment part, is only to be used for payments via online banking, mobile banking, software solutions or ERP systems.
- If the invoice payer prints out the payment part (e.g. see chapter 3.8.4) and sends it in physical form as a payment order to a financial institution for payment, the following should be noted: Payment orders containing the payment part that do not comply with the dimensions defined in chapter 3.5 cannot be processed by the financial institutions and will therefore be rejected or the processing may result in additional costs for the payer/creditor.

3.8.4 Example of an online display of the QR-bill

When using the QR-bill online, the payer must be shown at least the payment part:

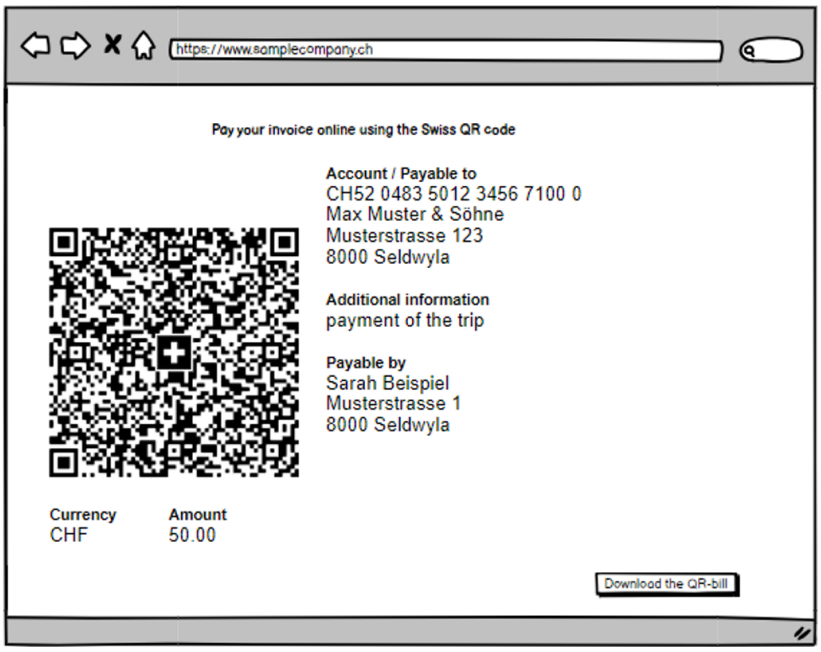


Figure 10: Implementation specification for presentation of a QR-bill in an online context

The presentation can also correspond to the official layout of the QR-bill (payment part and receipt). It is important that all items are included in accordance with chapter 3.8.3.

4 Swiss QR Code database

4.1 Technical specifications

4.1.1 Character set

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:

- Ș – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)
- ș – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)
- Ț – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)
- ț – (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.

4.1.2 Characters permitted in the line definitions

Details about the "Line definitions" column in Table 8:

Characters	Definitions
general	Character set as stipulated in chapter 4.1.1
numeric	0–9
alphanumeric	A–Z a–z 0–9
decimal	0–9 plus decimal separator "."

Table 6: Characters permitted

4.1.3 Line lengths

The lengths specified represent the maximum lengths for the individual elements. It is not permitted to fill in the elements with blanks up to the maximum length.

4.1.4 Separator element

The individual elements in the Swiss QR Code in accordance with the Swiss standard are separated from one another with a carriage return. All data elements must be present. If the data element has no content, at least a new line must be present. The same type of carriage return must always be used within a document. The following carriage returns are permitted:

- CR (carriage return) + LF (line feed)
- LF (line feed)

Exceptions are the data elements marked with status "A" (additional). These are omitted if they are not used, and no further subsequent line is used.

The carriage return after the final element is eliminated.

4.1.5 Data groups

The data groups highlighted in light blue in Table 8 " REF _Ref150523485 \h Swiss QR Code data elements" serve solely for clarification of the functional context and the definition of common rules.

Such data groups may not be delivered in the Swiss QR Code.

If a data group is used, in those marked with "Optional", all sub-elements marked as "Dependent" must be filled.

4.2 Data structure

Table 7 "Swiss QR Code data elements" specifies all elements relevant for the Swiss QR Code.

4.2.1 Representation conventions

The following representation conventions apply to this document.

Table 7 "Swiss QR Code data elements" contains the following columns and information about the data structure:

1. Data structure
   - Logical data structure, defined data groups (name of the data group always in the blue fields) which logically belong to one another
2. Element name
   - Technical element name
3. Status
4. General definition
   - Functional definitions and terms
5. Line definition
   - Technical line definitions

Status

The following status values (information about usage) are possible for the individual elements:

Status (St.)	Designation	Description
M	Mandatory	Line must mandatorily be delivered filled. The phrase "Mandatory data group" is used in the data element table (see chapter 4.2.2).
D	Dependent	Line must mandatorily be filled if the superordinate data group is filled.
O	Optional	Line must mandatorily be delivered, but not necessarily filled (can be empty).
A	Additional	Lines are omitted if they are not used, and no further subsequent line is used. Lines with status A are not relevant for payment processing. QR-bills with errors in lines with status A may not be rejected.
X	Do not fill	Line must not be filled in but must be sent (conceptually provided "must not be used", the separator must be delivered).

Table 7: Valid status values for elements

Colouring in the tables

Data elements that contain at least one sub-element represent so-called data groups and are coloured light blue.

Depiction of the logical structure in the tables

To be able to recognize where in the logical structure of the Swiss QR Code an element is positioned, the nesting depth is indicated with a "+" sign placed in front of the "Data structure" column. For example, the IBAN in the "Creditor information" is shown as follows:

QRCH

+CdtrInf

++IBAN

Depiction of deviations in naming in the payment part/receipt

A name is listed in the table for individual data groups that differ from the element names, which is to be used as a designation in the payment part/receipt. This designation is listed in the tables in *italics and in blue* beneath the designation of the data group:

Ultimate debtor
Payable by

Figure 11: Data group with functional element name and functional name for the payment part

4.2.2 Data elements in the QR-bill

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +Header	Header		**Header** Header data. Contains basic information about the QR code	Mandatory data group	
QRCH +Header ++QRType	QR type	M	**QR type** Unique identifier for the Swiss QR Code. Fixed value "SPC" (Swiss Payments Code)	Fixed length: three-digit, alphanumeric	1
QRCH +Header ++Version	Version	M	**Version** Contains version of the specifications (Implementation Guidelines) in use on the date on which the Swiss QR Code was created. The first two positions indicate the main version, the following two positions the sub-version. Fixed value of "0200" for version 2.0 Note: Note: In collaboration with representatives of the financial centre, SIX has decided that only the version designation "200" is permitted in master version 02. From master version 03 onwards, depiction of sub-versions is enabled.	Fixed length: four-digit, numeric	2
QRCH +Header ++Coding	Coding	M	**Coding type** Character set code. Fixed value 1 (indicates UTF-8 restricted to the Latin character set, see chapter 4.1.1)	Fixed length: one-digit, numeric	3
QRCH +CdtrInf	CdtrInf		**Creditor information** *Account / Payable to*	Mandatory data group	
QRCH +CdtrInf ++IBAN	IBAN	M	**IBAN** IBAN or QR-IBAN of the creditor.	Fixed length: 21 alphanumeric characters, no spaces allowed, only IBANs with CH or LI country code permitted.	4
QRCH +CdtrInf ++Cdtr	Cdtr		**Creditor**	Mandatory data group	

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +CdtrInf ++Cdtr +++AdrTp	AdrTp	M	**Address type** The address type is specified using a code. The following code is permitted: "S" – structured address	Fixed length: one-digit, alphanumeric	5
QRCH +CdtrInf ++Cdtr +++Name	Name	M	**Name** The creditor's name or company according to the account name Comment: always matches the account holder	Maximum 70 characters permitted First name (optional, sending is recommended, if available) + last name or company name	6
QRCH +CdtrInf ++Cdtr +++StrtNmOrAdrLine1	StrtNmOrAdrLine1	O	**Street** Structured address: street/P.O. box from creditor's address	Maximum 70 characters permitted	7
QRCH +CdtrInf ++Cdtr +++BldgNbOrAdrLine2	BldgNbOrAdrLine2	O	**Building number** Structured address: building number from creditor's address	Structured address: max. 16 characters permitted	8
QRCH +CdtrInf ++Cdtr +++PstCd	PstCd	D*	**Postal code** Postal code from creditor's address	Maximum 16 characters permitted The postal code must be provided without a country * Due to the obligation to provide a structured address, the element must always be supplied.	9
QRCH +CdtrInf ++Cdtr +++TwnNm	TwnNm	D*	**Town** Town from creditor's address	Maximum 35 characters permitted * Due to the obligation to provide a structured address, the element must always be supplied.	10
QRCH +CdtrInf ++Cdtr +++Ctry	Ctry	M	**Country** Country from creditor's address	Two-digit country code in accordance with ISO 3166-1	11
QRCH +UltmtCdtr	UltmtCdtr		**Ultimate creditor** *In favour of* Information about the ultimate creditor	The entire data group must not be filled in	
QRCH +UltmtCdtr ++AdrTp	AdrTp	X	**Address type** The address type is specified using a code.		12

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +UltmtCdtr ++Name	Name	X	**Name** The ultimate creditor's name or company		13
QRCH +UltmtCdtr ++StrtNmOrAdrLine1	StrtNmOrAdrLine1	X	**Street** Structured address: street/P.O. box from ultimate creditor's address		14
QRCH +UltmtCdtr ++BldgNbOrAdrLine2	BldgNbOrAdrLine2	X	**Building number** Structured address: building number from ultimate creditor's address		15
QRCH +UltmtCdtr ++PstCd	PstCd	X	**Postal code** Postal code from ultimate creditor's address		16
QRCH +UltmtCdtr ++TwnNm	TwnNm	X	**Town** Town from ultimate creditor's address		17
QRCH +UltmtCdtr ++Ctry	Ctry	X	**Country** Country from ultimate creditor's address		18
QRCH +CcyAmt	CcyAmt		**Payment amount information**	Mandatory data group	
QRCH +CcyAmt ++Amt	Amt	O	**Amount** Payment amount	The amount element is to be entered without leading zeroes, including decimal separators and two decimal places. Decimal, maximum 12 digits permitted, including decimal separators. Only decimal points (".") are permitted as decimal separators. The amount must be between CHF/EUR 0.01 and 999,999,999.99.	19
QRCH +CcyAmt ++Ccy	Ccy	M	**Currency** Payment currency, 3-digit alphanumeric currency code in accordance with ISO 4217	Only CHF and EUR are permitted	20
QRCH +UltmtDbtr	UltmtDbtr		**Ultimate debtor** *Payable by (name/address)*	Optional data group	
QRCH +UltmtDbtr ++AdrTp	AdrTp	D	**Address type** The address type is specified using a code. The following code is permitted: "S" – structured address	Fixed length: one-digit, alphanumeric	21

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +UltmtDbtr ++Name	Name	D	**Name** The ultimate debtor's name or company	Maximum 70 characters permitted First name (optional, sending is recommended, if available) + last name or company name	22
QRCH +UltmtDbtr ++StrtNmOrAdrLine1	StrtNmOrAdrLine1	O	**Street** Structured address: street/P.O. box from ultimate debtor's address	Maximum 70 characters permitted The address of the ultimate debtor will not be forwarded to the creditor's bank for payments in EUR.	23
QRCH +UltmtDbtr ++BldgNbOrAdrLine2	BldgNbOrAdrLine2	O	**Building number** Structured address: building number from ultimate debtor's address	Structured address: max. 16 characters permitted	24
QRCH +UltmtDbtr ++PstCd	PstCd	D	**Postal code** Postal code from ultimate debtor's address	Maximum 16 characters permitted The postal code must be provided without a country	25
QRCH +UltmtDbtr ++TwnNm	TwnNm	D	**Town** Town from ultimate debtor's address	Maximum 35 characters permitted	26
QRCH +UltmtDbtr ++Ctry	Ctry	D	**Country** Country from ultimate debtor's address	Two-digit country code in accordance with ISO 3166-1	27
QRCH +RmtInf	RmtInf		**Payment reference**	Mandatory data group	
QRCH +RmtInf ++Tp	Tp	M	**Reference type** Reference type (QR, ISO) The following codes are permitted: QRR – QR reference SCOR – Creditor Reference (ISO 11649) NON – without reference	Maximum four characters, alphanumeric Must contain the code QRR where a QR-IBAN is used; where the IBAN is used, either the SCOR or NON code can be entered	28

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +RmtInf ++Ref	Ref	D	**Reference** Note: The structured reference is either a QR reference or an ISO 11649 Creditor Reference	QR reference - Must be used in conjunction with a QR-IBAN - May only be used for invoices in CHF - Always 27 characters - Numeric - Check digit calculation as per modulo 10 recursive (27th digit of reference) Creditor Reference (ISO 11649): - 5 to 25 characters - Alphanumeric - The check digit of the Creditor Reference must be calculated with modulo 97-10 (digits 3 and 4 of reference) Comments - The element must not be filled for the reference type NON - The banks draw no distinction between lower and upper case when processing	29
QRCH +RmtInf ++AddInf	AddInf		**Additional information** Additional information can be used for the procedure with message and for the procedure with structured reference.	Unstructured message and billing information may contain a common total of up to 140 characters	
QRCH +RmtInf ++AddInf +++Ustrd	Ustrd	O	**Unstructured message** Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference. Supplementary information on the structured reference will not be forwarded to the creditor’s bank for payments in EUR.	Maximum 140 characters permitted	30
QRCH +RmtInf ++AddInf +++Trailer	Trailer	M	**Trailer** Unique identifier for the end of payment data. Fixed value "EPD" (End Payment Data).	Fixed length: three-digit, alphanumeric	31

QR Elements		Swiss QR Definition			
Data Structure	**Element Name**	**St.**	**General Definition**	**Line Definition**	**Line**
QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf	A	**Billing information** Billing information contains coded information for automated booking of the payment. The data are not forwarded with the payment.	Maximum 140 characters permitted Use of the information is not part of the standardisation. In the Annex, you will find the "Recommendations on the structure of information from the invoice issuer for QR-bills" that is current at the time of publication of these *Implementation Guidelines*.	32
QRCH +AltPmtInf	AltPmtInf		**Alternative procedures** Parameters and data of other supported procedures	Optional data group with a variable number of elements	
QRCH +AltPmtInf ++AltPmt	AltPmt	A	**Alternative procedure parameters** Parameter character chain of the alternative procedure in accordance with the syntax definition in the "Alternative procedure" section	A maximum of two occurrences may be provided. Maximum of 100 characters per alternative procedure permitted	33,34

Table 8: Swiss QR Code data elements

4.3 Functional specifications

The mapping of the data in the Swiss QR Code in the ISO 20022 pain.001 message is described in *Swiss Implementation Guidelines for Credit Transfers (pain.001)* [2].

4.3.1 Use of address information

The address of the parties involved − for example that of the creditor − can only be delivered in a structured way. The details of the creditor must match the details of the credit account.

Structured address: The elements "Street", "Building number"[2], "Postal code", "Town" and "Country" are available. "Postal code", "Town" and "Country" must be filled in.

Element	Example: Structured
Address type	"S"
Name	Pia-Maria Rutschmann-Schnyder
Street	Grosse Marktgasse
Building no.	28
Postal code	9400
Town	Rorschach
Country	CH

Table 9: Examples of how to use address information

[2] For the time being, the specification of the house number (element "BldgNbOrAdrLine2") in the element "StrtNmOrAdrLine1" is allowed and will not be rejected when the order is placed. When creating the QR-bill, however, it is important to ensure that the debtor's address is complete and correct, despite this tolerance. This data must be fully available and recognisable to the system when the cash is deposited at the counter, otherwise processing of the QR-bill may be rejected.

4.3.2 Customer references for QR-bills

The QR-bill allows the invoice issuer to specify an unstructured message (see 4.3.3), with or without a structured reference.

Structured reference as "payment reference"

The two following types of structured references can be delivered in the element "Reference":

- **Use of the QR Reference (QRR)**

The QR reference (see chapter 2.12.1) enables the creditor to compare their invoices and the incoming payments automatically. It can only be used for invoicing in CHF.

Use of the QR reference presupposes that a QR-IBAN has been used. The QR-IBAN identifies the payment across all payment channels as one which must have a QR reference delivered with it. An IBAN cannot 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 an additional criterion for grouping payment receipts.

- **Use of the Creditor Reference (SCOR)**

The internationally used Creditor Reference as per the ISO 11649 standard also enables the creditor to compare their invoices and incoming payments automatically. The check digit of the Creditor Reference must be calculated with modulo 97–10. Use of the Creditor Reference (ISO 11649) presupposes that an IBAN has been used. A QR-IBAN cannot be used.

The combination of an IBAN with Creditor Reference pursuant to the ISO 11649 standard is intended for invoicing in CHF and EUR with QR-bills. (The combination of an IBAN with ISO reference may only be used outside QR-bills for currencies other than CHF and EUR).

4.3.3 Additional information

The two lines "Unstructured message" and "Billing information" are available for additional information. The number of characters in the two lines together must not exceed 140 characters:

- Unstructured messages can be used to give the payment purpose or for additional textual information about payments with a structured reference. Unstructured messages are printed on the payment part under the heading "Additional information". If used at the same time as the structured reference, the transfer to the creditor in EUR is not always guaranteed[3].
- The element "Billing information" contains coded information of the invoice issuer for the invoice recipient. This information may be used for automating accounts payable processes, for instance. The data are not forwarded with the payment and do not usually have to be printed on the payment part. However, if the line "Billing information" contains personal data within the meaning of the applicable data protection legislation, it is mandatory to print the line "Billing information" on the payment part. The coding of the element always begins with "//" (slash slash) followed by the double-digit, abbreviated name of the proposed version of the "Structured information for the invoice issuer" that is being used.

Regarding the element "Billing information": Swiss financial institutions do not prescribe the structure of this information, to allow for the individual needs of the different sectors. A flexible solution has therefore been defined which allows for the use in parallel of different ways of coding this information. For this purpose, the first two characters are reserved as the code for the rule defining how the remaining characters of this line should be interpreted. For more information on coding, see Annex D.

So that the relevant "Billing information" can be identified, SIX is prescribing a two-digit coding system. This and the Structural recommendations (syntax) must be agreed with SIX before it is used (process, see Annex D).

Billing data must not include any personal data.

Applicable structural recommendations for Billing information are available on www.six-group.com/en/products-services/banking-services/payment-standardization.html.

[3] QR-bills in EUR will be processed as SEPA Credit Transfers after November 2027 at the latest. The transfer of this data is not guaranteed.

4.4 QR-bill "DO NOT USE FOR PAYMENT"

All three forms of QR-bill can be used to notify the invoice recipient. The specifications for the QR-bill must still be complied with nonetheless. It is important that the entries in both lines "Additional information" and "Amount" are filled exactly in accordance with the guidelines in the following table. This applies both to the Swiss QR Code, the payment part and the receipt.

Language	Amount	Additional information
German	0.00	NICHT ZUR ZAHLUNG VERWENDEN
French		NE PAS UTILISER POUR LE PAIEMENT
Italian		NON UTILIZZARE PER IL PAGAMENTO
English		DO NOT USE FOR PAYMENT
Romansh		BETG DUVRAR PER IL PAJAMENT

Table 10: Population rules for notification with a QR-bill

Comments

- The "DO NOT USE FOR PAYMENT" notification must be printed in capital letters in the field "Additional information". Deviating entries may lead to misprocessing.
- The line amount must not be left blank. A blank amount is only used if the amount to be paid is selected by the debtor themselves. Hence, this pertains to another use case.
- The line amount must not contain any letters (e.g. "XXX") or special characters. It is purely numeric information.
- The amount of CHF 0.00 guarantees that for conversion into an eBill (alternative procedure), the invoice is converted into a notification that must not be released for payment.

Figure 12: "DO NOT USE FOR PAYMENT" QR-bill, sample in CHF

5 Dealing with (ultimate) debtors for credit transfers and payments at a post office branch

This chapter shows how the details of the ultimate debtor and the debtor specified in the payment part of a QR-bill are transferred to a customer payment (pain.001) and a bank payment (pacs.008).

5.1 Data transfer

5.1.1 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). 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.

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

The content of this pain.001 message basically corresponds to Annex 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 are usually taken from the master data of the deployed software solution.
Ultimate debtor	Ultimate debtor (UltmtDbtr/payable by) is specified in the corresponding line of the QR-bill	The data of the Ultimate Debtor are 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 11: Content of pain.001 for a QR-bill with an Ultimate Debtor

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

The content of this pain.001 message also corresponds to Annex 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 are usually taken from the master data of the deployed software solution.
Ultimate debtor	Ultimate debtor (UltmtDbtr/payable by) not available	The person entering the data are free to add the invoice recipient here if they have the details from other sources.

Table 12: Content of pain.001 for a QR-bill without an Ultimate Debtor; data transfer between financial institutions

5.1.4 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 are taken from the master data of the financial institution.
Ultimate debtor	Ultimate debtor as per the line/field in the QR-bill or pain.001	The data pertaining to the Ultimate Debtor are transferred with no counter-instruction. The transfer of the address is not guaranteed for payments in EUR.[4]

Table 13: Content of pacs.008 for a QR-bill with an Ultimate Debtor

5.1.5 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 are transferred in accordance with the master data of the bank.
Ultimate debtor	The Ultimate Debtor field can remain empty	The element Ultimate Debtor 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 are then transferred with no counter-instruction.

Table 14: Content of pacs.008 for a QR-bill without an Ultimate Debtor

[4] QR-bills in EUR will be processed as SEPA Credit Transfers after November 2027 at the latest. The transfer of this data is not guaranteed.

5.2 Data transfer for payments at the post office branches

The statements in this section are based on the information from the Post Office and PostFinance, and only reflect their practice for Ultimate Debtors. In particular, they do not constitute a recommendation or a legal assessment of the practice of the Post Office and PostFinance.

Please note:

- "Schalterzahlung" (payment at the counter) is always written in German.
- For payments from post office branches, the ultimate debtor's details are always transmitted. If this is not included in the QR code, the details are entered manually at the counter. There is a cost associated with manual entries of the Ultimate Debtor.

Payment type	Content of pacs.008 (customer payment)	Comment
Cash	**Debtor field:** "Schaltereinzahlung" (deposit at the counter) Bern CH **Ultimate Debtor field:** Sarah Beispiel (Example) Mustergasse (Sample Street) 1 8000 Seldwyla CH	
Payment with the PostFinance debit card	**Debtor field:** Hans Muster (Sample) Mustergasse (Sample Street) 3 8000 Seldwyla **Ultimate Debtor field:** Sarah Beispiel (Example) Mustergasse (Sample Street) 1 8000 Seldwyla CH	

Payment type	Content of pacs.008 (customer payment)	Comment
Payment with a bank debit card	**Debtor field:** "Schaltereinzahlung" (deposit at the counter) Bern CH **Ultimate Debtor field:** Sarah Beispiel (Example) Mustergasse (Sample Street) 1 8000 Seldwyla CH	Due to bank customer confidentiality, PostFinance does not have any data on the owner of the bank debit card

Table 15: Data transfer for payments at post branches

6 Parameters for generating the Swiss QR Codes

The following points are binding for generating a Swiss QR Code.

6.1 Error correction level

The code generation must take place with error correction level "M", which means a redundancy or assurance of around 15%.

6.2 Maximum data range and QR code version

The maximum Swiss QR Code data content permitted is 997 characters (including the element separators). The version of the QR code resulting with error correction level "M" and binary coding is version 25 with 117 x 117 modules.

6.3 Minimum module size

To ensure that the Swiss QR Code is read securely, a minimum module size of 0.4 mm is required when printing.

6.4 Measurements of the Swiss QR Code for printing

The measurements of the Swiss QR Code for printing must always be 46 x 46 mm (without surrounding quiet space) regardless of the Swiss QR Code version. Depending on the printer resolution, the Swiss QR Code produced must be enlarged or reduced accordingly. This must occur on the basis of a vector graphic in order to maintain the quality of the Swiss QR Code.

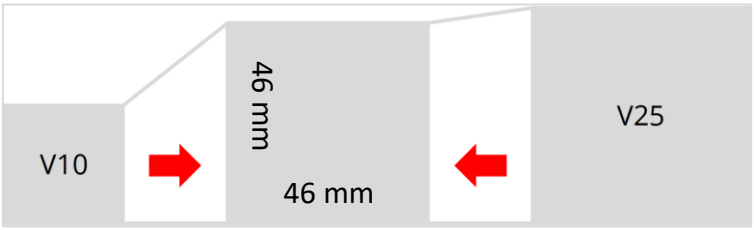


Figure 13: Scaling of the Swiss QR Code to fixed sizes

All QR codes must be generated in the smallest version and only then scaled to the dimensions 46 x 46 mm.

6.4.1 Quiet space in accordance with ISO 18004

To ensure the readability of the Swiss QR Code, an unprinted border must be provided around the Swiss QR Code corresponding to the width of four modules (corresponds to >= 1.6 mm).

In the design recommendations, this border was expanded to 5 mm to improve user-friendliness (see chapter 3.5.2, "Swiss QR Code section").

6.4.2 Recognition symbol

To increase the recognizability and differentiation for users, the Swiss QR Code created for printout is overlaid with a cross logo in black and white, measuring 7 x 7 mm.

A corresponding file with the logo is available in the Download Centre.

Figure 14: Swiss QR Code with cross as recognition feature (not true to scale)

7 Line contents and meta data

The following rules apply for payment instructions to financial institutions as well as to payments at post office counters (branches and branches with partner organisations). They pertain to their solutions for reading from the Swiss QR Code and further processing. This especially applies for scanning solutions (physical payment instructions) as well as for mobile end devices (M-banking). Developers of software solutions must adhere to these rules in order to enable smooth processing.

7.1 Checking the line contents

Before the further processing of the values read from the Swiss QR Code, individual line contents that are listed in the *Implementation Guidelines* must be checked. This means that:

- The content must match a valid value; this applies for QR type, the version, the coding type and the currency.
- The general specifications must be adhered to, as per chapter 4.1 "Technical specifications".
- The value must be syntactically correct; this applies for the amount (if entered).
- The permitted combinations of account with reference type (IBAN only with "SCOR" [Creditor Reference] or "NON" [optional free text information]; QR-IBAN with "QRR" [QR reference]) must be used.

7.2 Meta data

The following elements from the Swiss QR Code (data group header) are never transmitted as metadata for a payment and must not be present in the visible part:

- QR type
- Version
- Coding type

Annex A: Examples

The QR-bills shown in the following examples are schematic and not drawn to scale. The exact presentation formats are published in the *Style Guide* [3].

The following abbreviations and symbols are used in the examples below:

¶	=	CR + LF	**Note:** Instead of the character string CR + LF, the character LF can be used alone.
CR	=	Creditor	
UCR	=	Ultimate creditor	This group must not be filled in, because it is intended for future use.
UD	=	Ultimate debtor	
APn	=	Alternative procedure n	

Table 16: Abbreviations used in the examples

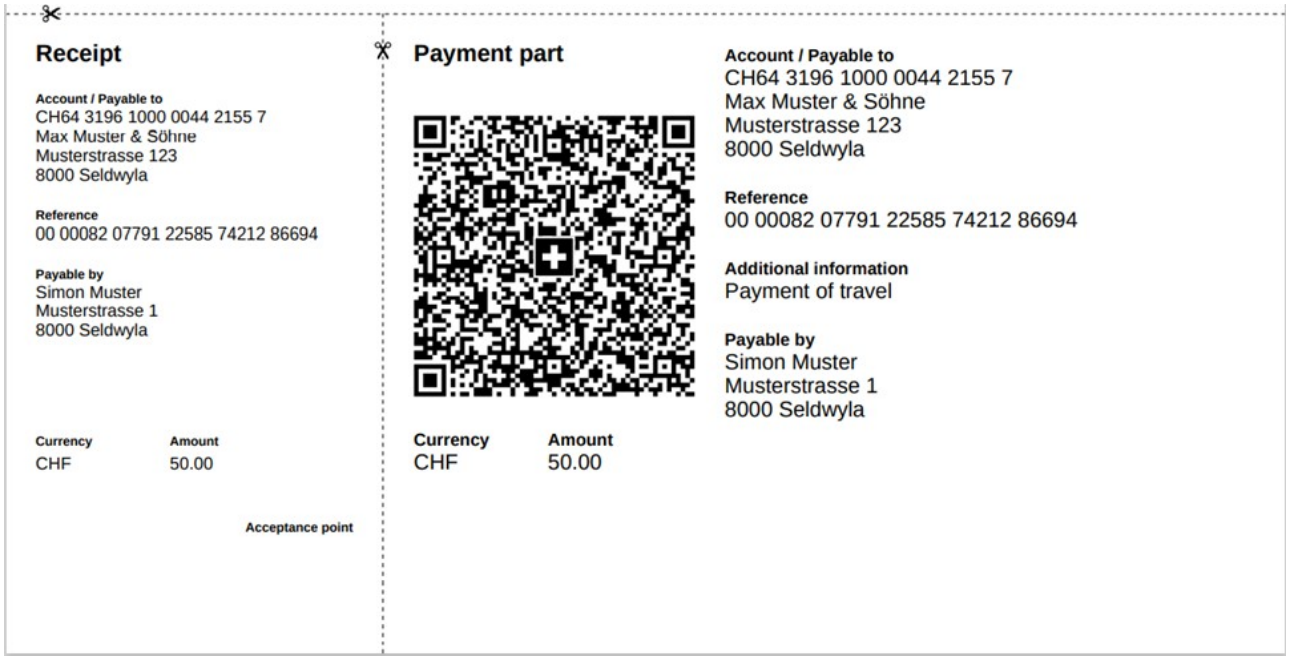


Figure 15: Example 1 of a QR payment part (schematic, not true to scale)

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH6431961000004421557
CR – Adress type	S¶
CR – Name	Max Muster & Söhne (sample company)¶
CR – Street	Musterstrasse¶
CR – Building number	123¶
CR – Postal code	8000¶
CR – City	Seldwyla¶
CR – Country	CH¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	50.00
Currency	CHF¶
UD – Adress type	S¶
UD – Name	Simon Muster¶
UD – Street	Musterstrasse¶
UD – Building number	1¶
UD – Postal code	8000¶
UD – City	Seldwyla¶
UD – Country	CH¶
Reference type	QRR¶
Reference	000008207791225857421286694¶
Unstructured message	Payment of travel
Trailer	EPD¶
Billing information	¶
AV1 – Parameters	¶
AV2 – Parameters	

Table 17: Data for QR payment part, example 1

Figure 16: Example 2 of a QR payment part (schematic, not true to scale)

Data example for the QR code with additional procedure and billing information

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH4431999123000889012¶
CR – Adress type	S¶
CR – Name	Max Muster & Söhne (sample company)¶
CR – Street	Musterstrasse¶
CR – Building number	123¶
CR – Postal code	8000¶
CR – City	Seldwyla¶
CR – Country	CH¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	1949.75¶
Currency	CHF¶

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
UD – Adress type	S¶
UD – Name	Simon Muster¶
UD – Street	Musterstrasse¶
UD – Building number	1¶
UD – Postal code	8000¶
UD – City	Seldwyla¶
UD – Country	CH¶
Reference type	QRR¶
Reference	210000000003139471430009017¶
Unstructured message	Order from 15.10.2020¶
Trailer	EPD¶
Billing information	//S1/10/1234/11/201021/30/102673386/32/7.7/40/0:30¶
AV1 – Parameters	eBill/B/simon.muster@example.com
AV2 – Parameters	

Table 18: Data for QR payment part, example 2

Figure 17: Example 3 of a QR payment part (schematic, not true to scale)

Data example for QR code without amount (e.g. donation) and without debtor

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH5204835012345671000¶
CR – Adress type	S¶
CR – Name	Muster Stiftung (sample foundation)¶
CR – Street	P.O. box¶
CR – Building number	¶
CR – Postal code	3001¶
CR – City	Bern¶
CR – Country	CH¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	¶
Currency	CHF¶
UD – Adress type	¶
UD – Name	¶
UD – Street	¶
UD – Building number	¶
UD – Postal code	¶
UD – City	¶
UD – Country	¶
Reference type	NON¶
Reference	¶
Unstructured message	¶
Trailer	EPD¶
Billing information	¶
AV1 – Parameters	¶
AV2 – Parameters	

Table 19: Data for QR payment part, example 3

Figure 18: Example 4 of a QR payment part (schematic, not true to scale)

Data example for QR code with a structured reference without additional information and without alternative procedures

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH5800791123000889012¶
CR – Adress type	S¶
CR – Name	Muster Krankenkasse (sample health insurer)¶
CR – Street	Musterstrasse¶
CR – Building number	12¶
CR – Postal code	8000¶
CR – City	Seldwyla¶
CR – Country	CH¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	211.00¶

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
Currency	CHF¶
UD – Adress type	S¶
UD – Name	Sarah Beispiel¶
UD – Street	Musterstrasse¶
UD – Building number	1¶
UD – Postal code	8000¶
UD – City	Seldwyla¶
UD – Country	CH¶
Reference type	SCOR¶
Reference	RF720191230100405JSH0438¶
Unstructured message	¶
Trailer	EPD¶
Billing information	¶
AV1 – Parameters	¶
AV2 – Parameters	

Table 20: Data for QR payment part, example 4

Figure 19: Example 5 of a QR payment part (schematic, not true to scale)

Example data for QR code with invoice issuer/creditor outside Switzerland, with a structured reference and without additional information and without alternative procedures

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH5800791123000889012¶
CR – Adress type	S¶
CR – Name	Max Muster & Söhne (sample company)¶
CR – Street	Musterstrasse¶
CR – Building number	123¶
CR – Postal code	9490¶
CR – City	Vaduz¶
CR – Country	LI¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	199.95¶
Currency	CHF¶
UD – Adress type	S¶
UD – Name	Sarah Beispiel¶
UD – Street	Musterstrasse¶
UD – Building number	1¶
UD – Postal code	8000¶
UD – City	Seldwyla¶
UD – Country	CH¶
Reference type	SCOR¶
Reference	RF18539007547034¶
Unstructured message	¶
Trailer	EPD¶
Billing information	¶
AV1 – Parameters	¶
AV2 – Parameters	

Table 21: Data for QR payment part, example 5

Figure 20: Example 6 of a QR payment part (schematic, not true to scale)

Example data for QR code with invoice recipient/debtor outside Switzerland, with a structured reference and without additional information and without alternative procedures

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
QR type	SPC¶
Version	0200¶
Coding type	1¶
Account	CH5800791123000889012¶
CR – Adress type	S¶
CR – Name	Max Muster & Söhne (sample company)¶
CR – Street	Musterstrasse¶
CR – Building number	123¶
CR – Postal code	8000¶
CR – City	Seldwyla¶
CR – Country	CH¶
UCR – Adress type	¶
UCR – Name	¶
UCR – Street	¶
UCR – Building number	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	199.95¶

Element as described in chapter 4.2 "Data structure" (partly shortened)	Content
Currency	CHF¶
UD – Adress type	S¶
UD – Name	Sarah Beispiel¶
UD – Street	Musterstrasse¶
UD – Building number	1¶
UD – Postal code	78462¶
UD – City	Konstanz¶
UD – Country	DE¶
Reference type	SCOR¶
Reference	RF18539007547034¶
Unstructured message	¶
Trailer	EPD¶
Billing information	¶
AV1 – Parameters	¶
AV2 – Parameters	

Table 22: Data for QR payment part, example 6

Annex B: Check digit calculation by modulo 10 recursive

The QR reference consists of 27 positions and is numerical. The last position (on the right) is occupied by a check digit (P).

The use of check digit calculation in the reference prevents errors by the debtor in the order entry.

Modulo 10 recursive must be used to calculate the check digit. The recursive schema for calculating the QR reference consists of using modulo 10 to repeat separating off the next digit of the 26-digit reference until the number only consists of one digit.

The sequence of numbers to be checked is processed from left to right. For the first digit, the carry-forward = 0.

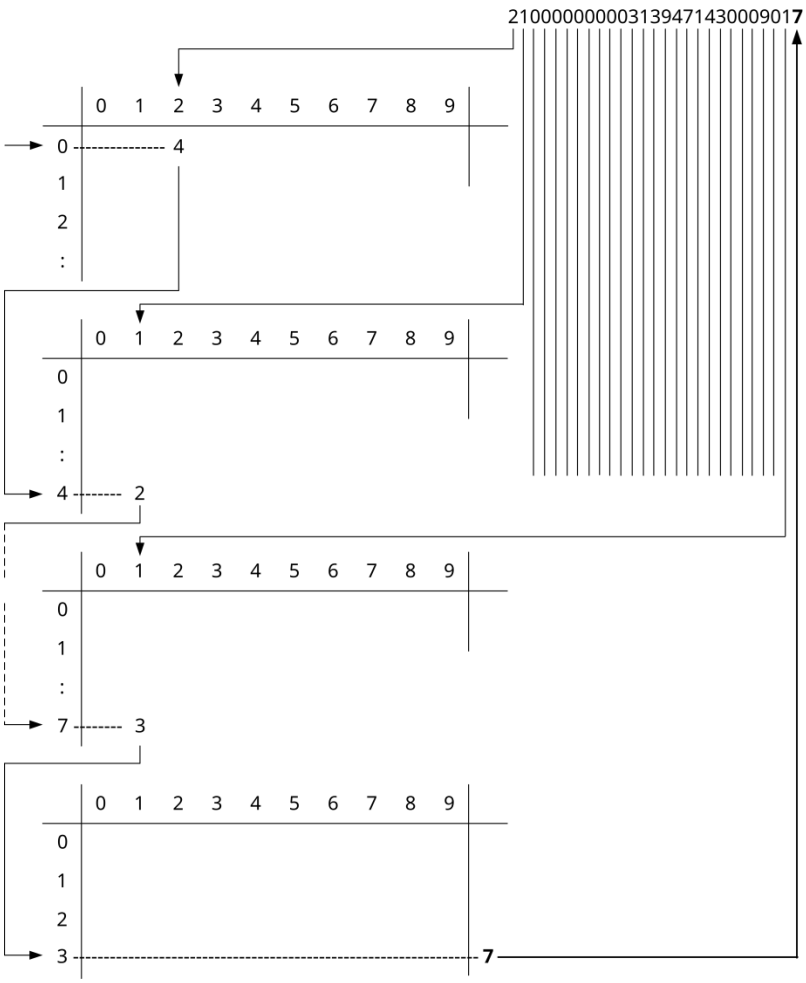
The number to be checked corresponds to the column number, and the carry-forward to the line number in the table. The combined value of both produces the carry-forward for the next digit in the sequence.

Carry over	Digits of sequence of digits to be checked										Check digit
	0	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	
0	0	9	4	6	8	2	7	1	3	5	**0**
1	9	4	6	8	2	7	1	3	5	0	**9**
2	4	6	8	2	7	1	3	5	0	9	**8**
3	6	8	2	7	1	3	5	0	9	4	**7**
4	8	2	7	1	3	5	0	9	4	6	**6**
5	2	7	1	3	5	0	9	4	6	8	**5**
6	7	1	3	5	0	9	4	6	8	2	**4**
7	1	3	5	0	9	4	6	8	2	7	**3**
8	3	5	0	9	4	6	8	2	7	1	**2**
9	5	0	9	4	6	8	2	7	1	3	**1**

Figure 21: Check digit matrix

Example:

Input: Sequence of digits 21 00000 00003 13947 14300 0901
(positions 1 to 26 of the 27-digit QR reference)



Rules

- Commence with carry-over 0 and combine with the 1st digit of row 2, resulting in a value or carry-over of 4
- Carry-over 4 combined with 2 digit of the row 1 results in combination or carry-over of 2

etc.

- Carry-over 7 with the last digit of the row 1 results in a combination or carry-over 3
- The value in the last column in the extension of carry-over 3 is the check digit = 7

Figure 22: Check digit calculation example

Output: Sequence of digits 21 00000 00003 13947 14300 0901**7**
(positions 1 to 27 of the 27-digit QR reference)

Annex C: Multilingual glossary

Text literals for use in the payment part of a QR-bill

German	French	Italian	English	Romansh
Heading				
Zahlteil	Section paiement	Sezione pagamento	Payment part	Part da pajament
Empfangsschein	Récépissé	Ricevuta	Receipt	Quittanza
Name of field				
Konto / Zahlbar an	Compte / Payable à	Conto / Pagabile a	Account / Payable to	Conto / Da pajar a
Referenz	Référence	Riferimento	Reference	Referenza
Zusätzliche Informationen	Informations supplémentaires	Informazioni supplementari	Additional information	Infurmaziuns supplementaras
Zahlbar durch	Payable par	Pagabile da	Payable by	Da pajar da
Zahlbar durch (Name/Adresse)	Payable par (nom/adresse)	Pagabile da (nome/indirizzo)	Payable by (name/address)	Da pajar da (num/adressa)
Währung	Monnaie	Valuta	Currency	Valuta
Betrag	Montant	Importo	Amount	Import
Annahmestelle	Point de dépôt	Punto di accettazione	Acceptance point	Post da recepziun
Hints				
Vor der Einzahlung abzutrennen	A détacher avant le versement	Da staccare prima del versamento	Separate before paying in	Da distatgar avant che pajar
NICHT ZUR ZAHLUNG VERWENDEN	NON UTILIZZARE PER IL PAGAMENTO	NE PAS UTILISER POUR LE PAIEMENT	DO NOT USE FOR PAYMENT	BETG DUVRAR PER IL PAJAMENT
Ultimate Creditor (future use)				
Zugunsten	En faveur de	A favore di	In favour of	En favur da

Table 23: Multilingual headings

General terms relating to the QR-bill

German	French	Italian	English	Romansh
QR-Rechnung	QR-facture	QR-fattura	QR-bill	Quint QR
QR-Referenz	Référence QR	Riferimento QR	QR reference	Referenza QR
QR-IID	QR-IID	QR-IID	QR-IID	QR-IID
QR-IBAN	QR-IBAN	QR-IBAN	QR-IBAN	QR-IBAN
Rechnungsinformationen	Informations de facture	Informazioni per la fattura	Billing information	Infurmaziuns davart il quint
Alternative Verfahren	Procédures alternatives	Procedure alternative	Alternative procedures	Proceduras alternativas

Table 24: General terminology

Annex D: Guidelines for syntax definitions in the lines "Billing information" and "Alternative procedures" in the QR-bill

The line "**Billing information**" supports automation of debtor's accounts payable. A user group interested in using it, e.g. a business sector, may add Creditor information here on the invoice, such as VAT number, VAT amount, date on which the service was provided, etc. The definition of structure and data content is, with few restrictions, at the discretion of the relevant user group.

The line/lines "**Alternative procedures**" contains/contain information necessary to convert a QR-bill into another procedure (e.g. an eBill requires the debtor's e-mail address). The definition of structure and data content is, with few restrictions, at the discretion of the relevant service provider.

Target groups

This guide is dedicated to invoice issuers and recipients as well as their industry associations which wish to use the line "Billing information" in the QR-bill.

The description of the line "Alternative procedures" is dedicated to service providers in the Swiss payment system which convert the QR-bills into a form preferred by their customers.

Purpose

This guide describes the process for defining, implementing and invalidating syntax definitions for the lines "Billing information" and "Alternative procedures".

Delimitation

The specifications of the relevant lines are to be found in the main section of the *Implementation Guidelines for the QR-bill* (see chapter 4.3). This process description is limited to the presentation of the syntax definition life cycle.

Life cycle of the syntax definitions

Tasks to be carried out by the interested users (groups).

Creating and implementing

#	Process step	Pertaining to the line "Billing information"	Pertaining to the line "Alternative procedures"
1	Start	*User group:* Identification of needs and coordination within the user group (e.g. business sector)	*Service provider:* Clarification of customer needs
2	Determination of the document owner	To be determined by the *User group* (normally it is an industry association providing central services to its members)	*Service provider* which offers the alternative procedure
3	Identification of necessary information	*Document owner:* Determination of contents, scope and technical structure of information which are necessary in addition to the data already available in the database of the QR code.	
4	Creation of syntax or guidance	Definition by the *document owner*, if need be with support of SIX. Contact: www.six-group.com/payment-standards/contact	
5	Validation of syntax	*Document owner:* Making contact with SIX. Contact: www.six-group.com/payment-standards/contact *SIX:* Review of compliance with technical guidelines (line length, character set, etc.)	
6	Implementation and publication	*Document owner:* Implementation and providing information to the user group *SIX:* Information and link on www.six-group.com/en/products-services/banking-services/payment-standardization.html	

Table 25: Process for implementing the lines "Billing information" and "Alternative procedures"

Version changes

#	Process step	Pertaining to the line "Billing information"	Pertaining to the line "Alternative procedures"
1	Creation of syntax or guidance draft	By the *document owner*, if need be with support of SIX. Contact: www.six-group.com/payment-standards/contact	
2	Validation of syntax	*Document owner:* Making contact with SIX. Contact: www.six-group.com/payment-standards/contact *SIX:* Review of compliance with technical guidelines (line length, character set, etc.)	
3	Implementation and publication	*Document owner:* Implementation and providing information to the user group *SIX:* Information and link on https://www.six-group.com/en/products-services/banking-services/payment-standardization.htmlwww.six-group.com/en/products-services/banking-services/payment-standardization.html	

Table 26: Process for version changes of the lines "Billing information" and "Alternative procedures"

Invalidation

#	Process step	Pertaining to the line "Billing information"	Pertaining to the line "Alternative procedures"
1	Invalidation and providing information	*Document owner:* Invalidation and providing information to the user group *SIX:* Removing the link from www.six-group.com/en/products-services/banking-services/payment-standardization.html	

Table 27: Process for invalidating the lines "Billing information" and "Alternative procedures"

Notes:

- Applicable syntax definitions for billing information and for alternative procedures are available on www.six-group.com/en/products-services/banking-services/payment-standardization.html.
- At the time of publication of these *Implementation Guidelines*, only SIX (previously Swico) has published the document *Recommendations on the structure of information from the invoice issuer for QR-bills*.

Example: Syntax definition for the Billing Information of SIX (previously Swico)

Syntax definition of SIX (Version 1.2) for populating the line "Billing information" in the Swiss QR Code and QR-bill payment part. This description corresponds to the current state as of the implementation date of *Implementation Guidelines* in Version 2.4 and has been included only as an example. It has to be taken into account that it may not represent the current version. The latest version is published on www.qr-rechnung.ch.

Area	Day	What	Examples of values	Comments
Separator	//		//	Fixed "//"
Prefix	S1	Organisation identifier	S1	Fixed for syntax definition by SIX in Version 1.x
Voucher number	/10/	Invoice/bill number	/10/10201409	Free text
Voucher date	/11/	Voucher date	/11/190512	12.05.2019
Customer reference	/20/	Customer reference	/20/140.000-53	Free text
VAT number	/30/	UID number	/30/106017086	UID CHE-106.017.086 without the CHE prefix, separator and without MWST/TVA/IVA/VAT suffix
VAT date	/31/	Date or start and end date of the service	/31/180508 /31/181001190131	08.05.2018 01.10.2018 until 31.01.2019
VAT details	/32/	Rate for calculation or list of rates with corresponding net amounts	/32/7.7 /32/8:1000;2.5:51.80;7.7:250	7.7% for the entire amount 8.0% on 1000.00, 2.5% on 51.80 and 7.7% on 250.00
VAT import tax	/33/	Pure VAT amount or a list of pure VAT amounts and respective rates for import	/33/7.7:16.15 /33/7.7:48.37;2.5:12.4	16.15 pure VAT (7.7% rate) where goods are imported 48.37 pure VAT (7.7% rate) and 12.40 pure VAT (2.5% rate) where goods are imported with many rates
Conditions	/40/	Conditions or list of conditions	/40/0:30 /40/2:10;0:60 /40/3:15;0.5:45;0:90	0% discount for 30 days (payable within 30 days from the voucher date) 2% discount for 10 days, 0% for 60 days 3% discount for 15 days, 0.5% for 45 days, 0% for 90 days

Table 28: Data elements in the line "Billing information", example of SIX

Rules
The separators // are prescribed by SIX. They are intended to identify the beginning of billing information (structured information for the invoice issuer) when it is printed on the visible part.
The /nn/ tags must be filled in in ascending order.
Each tag must only be given once.
A tag with no data can be omitted.
A tag with no data is the equivalent of an omitted tag.
The length of the value for any tag is not directly limited.
The lines "Unstructured message" and "Structured information from the invoice issuer" must not contain more than 140 characters in total.
The content of the line must not contain the characters "/" and "\"; these must be replaced by "\/" and "\\" (escape).
An amount or a percentage with decimal places must use the character "." (full stop) as the separator.
The numbers smaller than 1 are presented with a leading zero (e.g. "0.3").
Dates are formatted as YYMMDD (year, month, day).
The lines including more than one data element in a list use the character ";" (semicolon) as a separator. The order of the data elements is not predefined.

Table 29: Rules for the line "Billing information", example of SIX

Information such as amount and currency is contained in dedicated lines in the data set of the QR code, so it is not sent in the "Billing information".

Fields	
/11/	• The voucher date is the same as the date of the invoice; it is used as the reference date for the terms and conditions. • Together with the field /40/0:n, a maturity date of the invoice can be calculated (payable within n days after the voucher date).
/20/	• The customer reference is a reference sent by the customer and is used to identify the invoice.
/30/	• The VAT number is the same as the numerical UID of the service provider (without the CHE prefix, separator and VAT suffix). • The VAT number can be used by the invoice recipient to identify the invoice issuer unambiguously. All invoice issuers who have a UID should enter it here, even if the other VAT fields are omitted. • For an invoice with more than one VAT number, the first should be entered.
/31/	• The VAT date can correspond either to the service date or to the start and end dates of the service (e.g. for a subscription). • If the document refers to several services with different dates of delivery, the /31/ field must be omitted (enter manually).
/32/	• The VAT details refer to the invoiced amount, excluding any discount. • VAT details contain either: – a single percentage that is to be applied to the whole invoiced amount or – a list of the VAT amounts, defined by a percentage rate and a net amount; the colon ":" is used as the separator. • The net amount is the net price (excluding VAT) on which the VAT is calculated. • If a list is given, the total of the net amounts and the VAT calculated on them must correspond to the amount in the QR code.
/33/	• Where goods are imported, the import tax can be entered in this field. The amount is the VAT amount. • The rate serves correct recording of VAT in the accounts. • This simplifies the recording of VAT for the invoice recipient during import.
/40/	• The terms and conditions may refer to a discount or list of discounts. • The voucher date /11/ counts as the reference date. • Each discount is defined by a percentage and a deadline (in days); the colon ":" is used as the separator. • The indication with a percentage rate equal to zero defines the default payment date of the invoice (e.g. "0:30" for 30 days net). **Attention**: when this day is used, at least the default payment date of the invoice should be indicated. Without this indication, the payment software will not be able to suggest any date for the payment.

Table 30: Description of the line "Billing information", example of SIX

Examples
Example 1 //S1/10/10201409/11/190512/20/1400.000-53/30/106017086/31/180508/32/7.7/40/2:10;0:30 /10/ Invoice number 10201409 /11/ Invoice date 12.05.2019 /20/ Customer reference 1400.000-53 /30/ VAT number CHE-106.017.086 MWST /31/ VAT date on which the service was provided 08.05.2018 /32/ VAT rate on the total invoice amount 7.7% /40/ 2% discount for 10 days, payment date of 30 days
Example 2 //S1/10/10104/11/180228/30/395856455/31/180226180227/32/3.7:400.19;7.7:553.39;0:14/40/0:30 /10/ Invoice number 10104 /11/ Invoice date 28.02.2018 /30/ VAT number CHE-395.856.455 MWST /31/ VAT date on which the service was provided from 26.02.2018 until 27.02.2018 /32/ VAT rate 3.7% on 400.19 net (415.00 gross) VAT rate 7.7% on 553.39 net (596.00 gross) VAT rate 0% on 14.00 net (14.00 gross) The VAT details yield a total amount for the invoice equal to (400.19+14.81) + (553.39+42.61) + (14.00+0.00) = 1025.00 /40/ payment date of 30 days
Example 3 //S1/10/4031202511/11/180107/20/61257233.4/30/105493567/32/8:49.82/33/2.5:14.85/40/0:30 /10/ Invoice number 4031202511 /11/ Invoice date 07.01.2018 /20/ Customer reference 61257233.4 /30/ VAT number CHE-105.493.567 MWST /32/ VAT rate 8% on 49.82 net (53.80 gross) /33/ Pure VAT for import of 14.85, VAT rate 2.5% The VAT details yield a total amount for the invoice equal to (49.82+3.98) + (14.85) = 68.65 /40/ payment date of 30 days
Example 4 //S1/10/X.66711\/8824/11/200712/20/MW-2020-04/30/107978798/32/2.5:117.22/40/3:5;1.5:20;1:40;0:60 /10/ Invoice number X.66711/8824 /11/ Invoice date 12.07.2020 /20/ Customer reference MW-2020-04 /30/ VAT number CHE-107.978.798 MWST /32/ VAT rate 2.5% on 117.22 net (120.15 gross) The VAT details yield a total amount for the invoice equal to (117.22+2.93) = 120.15 /40/ 3.0% discount on 5 days 1.5% discount for 20 days 1.0% discount for 40 days payment date of 60 days

Table 31: Line "Billing information", examples of SIX