



Introduction script for the QR-bill.

Introduction script for financial institutions.

Checklists, test cases and samples to support successful
introduction of the QR-bill

All titles have been activated. With a click you reach the topic you are looking for. And via Index you automatically return to the table of contents.

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1 General notes

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

For better readability, the publication does not include references to male or female individuals. All terms used to denote persons refer to both genders.

SIX assumes no responsibility or liability for the correctness and completeness of the information provided. Likewise, SIX does not offer advice for the specific scope of functionality for systems for using the QR-bill, provides no control mechanisms for technical procedures and offers no guarantee and accepts no liability for the actual mechanical or procedural implementation of the standardization process or of solutions for using and processing QR-bills.

SIX makes various help resources and other support materials available without liability. Find out more at www.PaymentStandards.CH.

1.1 Change ownership

The document “Introduction Script for QR-bill for Financial Institutions” constitutes a support material for the implementation and testing of QR-bill or its functionalities and can only be changed by:

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1.2 Reference documents

This document constitutes solely a support material and does not contain any binding specifications. Binding guidelines are included in the documents listed in the following table.

	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	pain.001.001.03	XML Schema Customer Credit Transfer Initiation V03	ISO
3	pain.001.001.03.ch.02	Swiss Implementation Guidelines for Customer-Bank Messages Credit Transfer (Payment Transactions)	SIX
4	camt.052; camt.053; camt.054	Swiss Payments Standards: Swiss Implementation Guidelines for Customer-Bank Messages (Reports)	SIX
5	pacs.008	Implementation Guidelines for ISO 20022 Interbank Messages – Customer Payments	SIX
6	Implementation Guidelines QR-bill	Specification of the data scheme and layout rules for the QR-bill	SIX
7	Processing rules	Processing rules for QR-bills (Business Rules)	SIX
8	QR-IID; QR-IBAN	Technical information about the QR-IID and QR-IBAN	SIX
9	Bank Master	List of IIDs and QR-IIDs of banks	SIX

Table 1: Reference documents

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

Table 2: Links to the reference documents on the Internet

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

- it not being possible for the debtor and their financial institution to enter the payment.
- it not being possible for payments to be executed by the debtor and their financial institution.
- credits to the invoice issuer and their financial institution being booked incorrectly or not at all.
- laws being violated (e.g. data protection).

2 Introduction

2.1 Target group and purpose of document

The primary target group of this Introduction Script consists in financial institutions and developers of banking software.

The purpose of this document is to provide the said target group with a comprehensive implementation plan which supports the successful introduction of the QR-bill step by step. Therefore, in addition to general information on the QR-bill, this Script covers the following contents:

- overview of how current use cases based on the IS/ISR procedure can be transferred to the QR-bill,
- checklist of necessary actions,
- test cases,
- sample payment parts.

2.2 Introduction to QR-bill

The increasing regulatory requirements for payment traffic make some system modifications necessary, in particular a review of payment message data management. Payment traffic must also take account of digital structural changes in business and society, without forgetting those groups of the population who make payments over the post office counter or by post.

The QR-bill is replacing the existing multiplicity of payment slips in Switzerland and so is helping to increase efficiency and simplify payments, at the same time offering a way of dealing with the challenges presented by digitalization and regulation.

The following illustration shows a schematic basic process in the Swiss payment traffic based on a QR-bill. Its purpose is to outline synchronized scopes of application of various implementation guidelines and business rules:

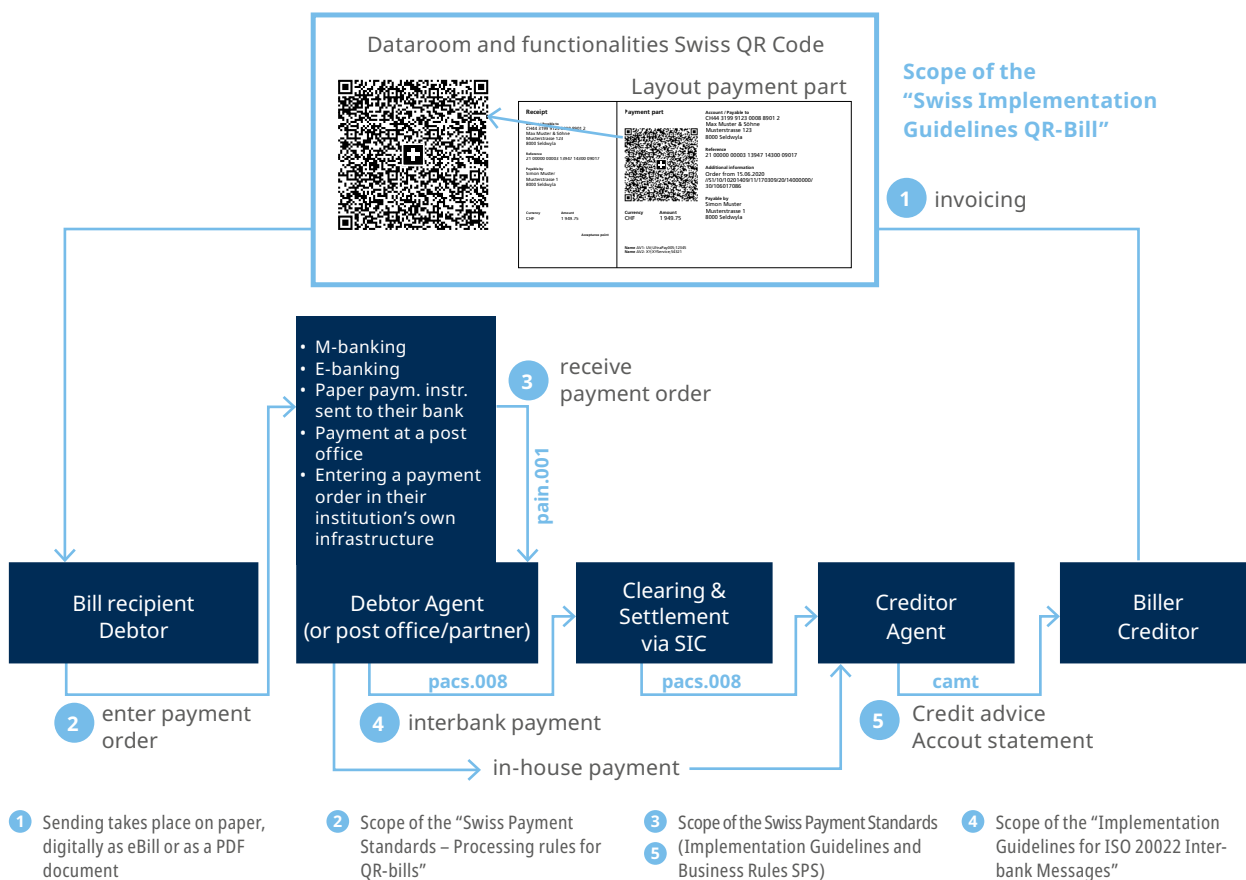


Figure 1: Basic process of the Swiss payment traffic

This basic process is intended for basic understanding and does not represent any complete presentation of all possible constellations. There are also other use cases (e.g. where the creditor and the debtor are different; debtor is unknown when the payment is set up). Those will not be further elaborated on here.

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 usually sent on paper, digitally as eBill or 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 payment instruction sent to their financial institution
- Payments at the post office counter (Swiss Post branches and branches with partners)
- Entering a payment order in their own infrastructure (e.g. ERP software)

The data contained in the Swiss QR Code serves as an aid in filling in the data so that no manual entries are required. Alternatively, data can be entered manually based on the textual information.

In addition to the reference documents listed in Chapter 1.2 which contain binding specifications for the QR-bill, the following support materials are also provided:

- Style Guide QR-bill (summary of layout rules from the Implementation Guidelines QR-bill)
- Graphics (corner marks, Swiss cross)
- Measures to avoid errors
- Sample letters for customer information

The documents are available at www.PaymentStandards.CH.

2.2.1 Design or form of the QR-bill

The QR-bill can be sent physically on paper, digitally as eBill or as a PDF document. Moreover, the payment part with a receipt can be placed at the bottom margin or printed on a separate sheet. If the latter is the case, there are two payment parts on one sheet.

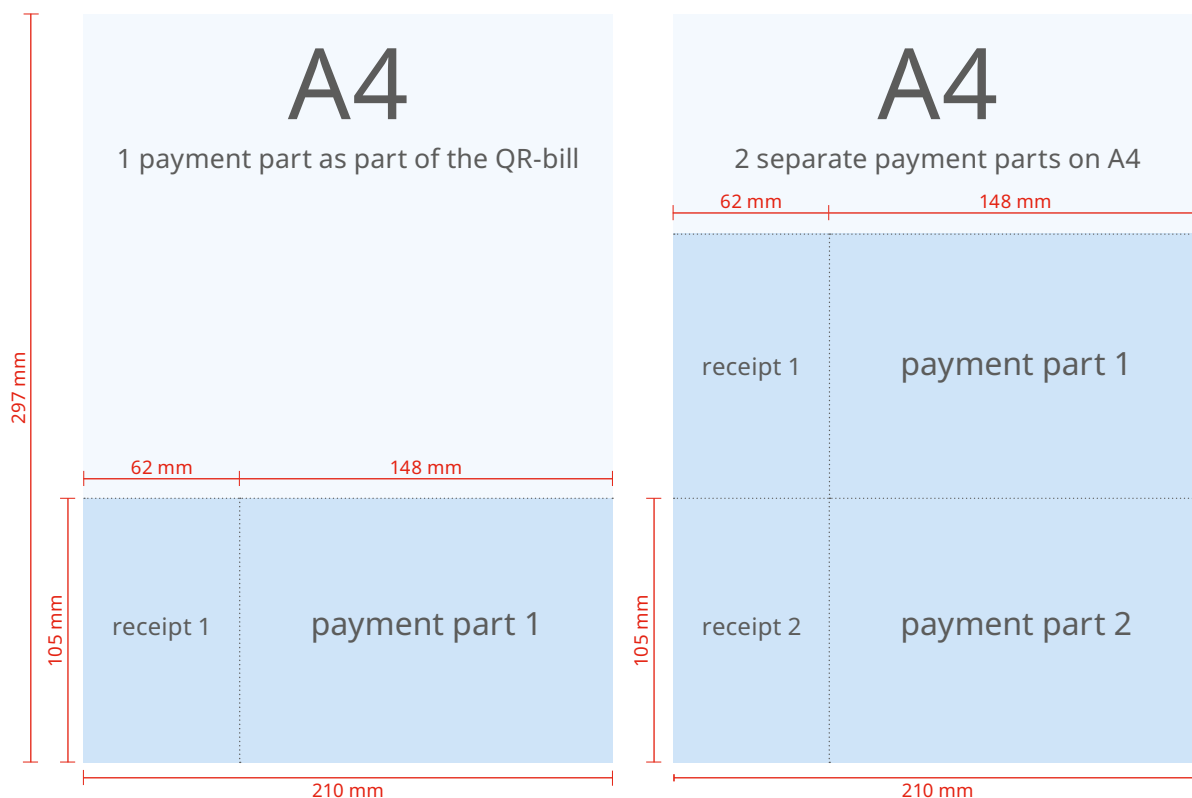


Figure 2: Schematic depiction of a QR-bill with integrated payment part/receipt and with payment part/receipt as an enclosure

2.2.2 Three Forms of the QR-bill

In general it should be noted that the QR-bill covers three forms:

- QR-bill with QR-IBAN and QR reference (replacing the orange payment slip ISR)
- QR-bill with IBAN and without reference (replacing the red payment slip IS)
- QR-bill with IBAN and Creditor Reference (new)

Orange IS (ISR) with ISR reference

Orange IS (ISR) with ISR reference form. It includes fields for 'Empfänger / Empfänger', 'Auszahlung', 'Vermittlung', and 'Vermittlungs-Guts'. The QR code area is highlighted with a red box.

QR-bill with QR-IBAN + QR reference

QR-bill with QR-IBAN + QR reference form. It includes fields for 'Receipt' and 'Payment part'. The QR code area is highlighted with a red box.

Target groups:

- All business customers
- All associations
- All private customers

Red payment slip (IS)

Red payment slip (IS) form. It includes fields for 'Empfänger / Empfänger', 'Auszahlung', 'Vermittlung', and 'Vermittlungs-Guts'. The QR code area is highlighted with a red box.

QR-bill with IBAN without reference

QR-bill with IBAN without reference form. It includes fields for 'Receipt' and 'Payment part'. The QR code area is highlighted with a red box.

Target groups:

- Associations
- Private customers

QR-bill with IBAN + Creditor reference (ISO 11649)

QR-bill with IBAN + Creditor reference (ISO 11649) form. It includes fields for 'Receipt' and 'Payment part'. The QR code area is highlighted with a red box. A red 'NEW!' stamp is visible in the top right corner.

Target groups:

- All business customers
- All associations
- All private customers

Figure 3: The forms of the QR-bill

2.2.3 Notes on ISO 2022, SWIFT and SEPA

The Swiss payment traffic was completely adjusted to the ISO 2022 standard in 2018. The QR-bill was designed in such a way to be optimally harmonized with the respective recommendations of the financial industry (Swiss Payment Standards). Whenever a QR-bill is used as a basis for a cross-system payment, i.e. outside the SIC system, certain points must be taken into consideration.

SEPA

A QR-bill can be used for a SEPA payment. Noteworthy:

- The QR-bill allows for the use of the Creditor Reference (SCOR) usual for the SEPA according to ISO 11649. However, the use of a Creditor Reference is no guarantee that the QR-bill will be processed as a SEPA payment.
- Conversions always bear the risk of truncation.

SWIFT

A QR-bill can be converted into a SWIFT MT message (mapping table, cf. separate datasheet). Noteworthy:

- Conversions always bear the risk of truncation.
- SWIFT MT messages do not recognize any dedicated field for references. They are transferred to the field "Unstructured message (Remittance Information)". This circumstance can lead to processing errors if a QR-IBAN is used that must be delivered with a QR reference.
- The rules for the conversion of the Swiss QR Code into an MT101 or MT103 message are laid down in a data-sheet published on www.PaymentStandards.CH.

3 User groups and use cases

This chapter contains an overview of the most important use cases of the QR-bill for the use within Switzerland and Liechtenstein from the perspective of your customers. The basis is formed by the presentation of user groups and their needs. By analyzing use cases, the users of the QR-bill can identify their need for testing and select the samples relevant for them.

Since this chapter takes an end-customer perspective and not that of the financial institutions, further details can be found in the [“Introduction script for invoice issuers and recipients”](#).

4 From IS/ISR to QR-bill

This chapter shows how the current uses of IS/ISR procedures can be transformed into the QR-bill.

Preliminary remarks:

- The QR-bill still supports the usual channels (post office counter, structured order to the bank, m-banking and e-banking, etc.).
- The system of fees for payments at the post office counter remains unchanged. This means PostFinance continues to charge the fees to the payee's bank. For this purpose, PostFinance concludes the "Settlement of QR-bill Fees" agreement with each bank concerned. Each bank decides autonomously whether and in which form it charges these fees on their customers.
- An ISR participation contract is necessary for the use of the ISR procedure. From the perspective of the invoice issuer or recipient, the QR-bill can generally be used without any contractual agreement.

4.1 Orange payment slip to become the QR-bill with QR-IBAN and QR reference

The ISR reference can (but does not have to) continue to be used 1:1 as a QR reference. In this case, it is necessary to use the QR-IBAN. Proprietary account numbers (e.g. post account number) may no longer be used, but must also be printed in the QR-IBAN format.

The ISR participation number is no longer mandatory. However, to avoid erroneous processing, it is recommended to transfer ISR references 1:1 as QR references (if any) in the parallel phase of ISR and QR-bill.

Orange IS (ISR) with ISR reference

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF 1 949.75 Einbezahlt von / Versé par / Versato da Die Annahmestelle L'office de dépôt L'ufficio d'accettazione	Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF 1 949.75 609	Keine Mitteilungen anbringen Pas de communications Non aggiungerle comunicazioni Referenz-Nr./N° de référence/N° d'importo 21 00000 00003 13947 14300 09017 Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla	14300 09017

Major innovations:

- 1 ISR participant number is dropped → Client gets QR-IBAN
- 2 Messages and reference numbers can be combined

QR-bill with QR-IBAN + QR reference

Receipt	Payment part
Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Reference 21 00000 00003 13947 14300 09017 Payable by Simon Muster Musterstrasse 1 8000 Seldwyla Currency Amount CHF 1 949.75 Acceptance point	Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Reference 21 00000 00003 13947 14300 09017 Additional information Order from 15.06.2020 7/5/17/10/10201409/11/17/0309/20/14000000/ 30/106017086 Payable by Simon Muster Musterstrasse 1 8000 Seldwyla Currency Amount CHF 1 949.75 Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321

The amount and the debtor can still be entered manually

Figure 4: Orange ISR will become the QR-bill with QR-IBAN and QR reference

4.2 Red payment slip to become the QR-bill with IBAN

The QR-bill in the form “without reference” will replace the red payment slip 1:1.

Red payment slip (IS)

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF 1949.75 Einbezahlt von / Versé par / Versato da Die Annahmestelle L'office de dépôt L'ufficio d'accettazione	Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF 1949.75 303	Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla	Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla

QR-bill with IBAN without reference

Receipt	Payment part
Account / Payable to CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern Payable by (name/address) L L Currency Amount CHF Acceptance point	Account / Payable to CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern Payable by (name/address) Simon Muster Musterstrasse 1 8000 Seldwyla Currency Amount CHF 300.00

The amount and the debtor can still be entered manually

Figure 5: Red IS will become the QR-bill with IBAN without reference

Major innovations:

- 1 Post account of the bank is no longer necessary → the IBAN is sufficient
- 2 Messages can no longer be supplemented by hand* → They can be recorded on the payment part when it is created

* Decision of the Swiss financial center → consistent digitization of payment methods)

4.3 Swiss standard for payment parts with reference

Previous use:

- Issuing invoices in CHF and EUR in Switzerland
- After the receipt of payment, the reference number is provided for the reconciliation of open debts.
- The debtor is reliably recognized based on the reference number.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen</p> <p>Zugunsten von / En faveur de / A favore di Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF 1 949.75 Einbezahlt von / Versé par / Versato da</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen</p> <p>Zugunsten von / En faveur de / A favore di Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF 1 949.75</p> <p>609</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento 21 00000 00003 13947 14300 09017</p> <p>Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla</p>	<p>442.06</p>

Figure 6: Sample of a bank payment slip with reference number (ISR bank)

Use with the QR-bill:

- Invoices can be issued in CHF and EUR.
- In addition to the QR reference, the field "Additional information" can optionally be used for unstructured information or billing information.
- The QR-bill allows for the use of "Alternative payment procedure" (e.g. eBill).
- After the receipt of payment, the reference number is provided to the invoice issuer for the reconciliation of open debts.
- Based on the reference number and/or information on the payer or ultimate debtor, they can be reliably identified.

Receipt	Payment part
<p>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference 21 00000 00003 13947 14300 09017</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <p>Currency Amount CHF 1 949.75</p> <p>Acceptance point</p>	<p>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference 21 00000 00003 13947 14300 09017</p> <p>Additional information Order from 15.06.2020 //S1/10/10201409/11/170309/20/14000000/ 30/106017086</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <p>Currency Amount CHF 1 949.75</p> <p>Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321</p>

Figure 7: Sample payment part with QR reference and additional information

4.4 Standard for payment parts with Creditor Reference (ISO 11649)

Previous use:

The Creditor Reference according to the ISO 11649 standard may not be used for invoicing with the orange (ISR) or red (IS) payment slips.

Use with the QR-bill:

Invoices can be issued in CHF and EUR. In addition to the Creditor Reference (SCOR), the field "Additional information" can be optionally used for unstructured information or billing information.

After the receipt of payment, the reference number is provided to the invoice issuer for the reconciliation of open debts. Based on the information on the payer or ultimate debtor, they can be reliably identified.

<p>Receipt</p> <p>Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference RF18 5390 0754 7034</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <table border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>Acceptance point</p>	Currency	Amount	CHF	1 949.75	<p>Payment part</p>  <p>Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference RF18 5390 0754 7034</p> <p>Additional information //S1/10/10201409/11/170309/20/14000000/ 30/106017086/31/210122</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <table border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321</p>	Currency	Amount	CHF	1 949.75
Currency	Amount								
CHF	1 949.75								
Currency	Amount								
CHF	1 949.75								

Figure 8: Sample payment part with Creditor Reference and additional information

4.5 Standard for payment parts without reference

Previous use:

Issuing invoices and collecting debts in CHF and EUR in Switzerland After the receipt of payment, the credits are summarized electronically or on paper. For counter payments (e.g. post office counter), the credit advice is usually created in the form of an ECA-I (booking advice with document image).

Empfangsschein / Récépissé / Ricevuta	⊕ Einzahlung Giro ⊕	⊕ Versement Virement ⊕	⊕ Versamento Girata ⊕
Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF <div style="border: 1px solid black; padding: 2px;"> 1 9 4 9 . 7 5 </div> Einbezahlt von / Versé par / Versato da <div style="border: 1px solid black; border-radius: 50%; width: 100px; height: 100px; margin: 10px auto;"></div> Die Annahmestelle L'office de dépôt L'ufficio d'accettazione	Einzahlung für / Versement pour / Versamento per Musterbank 1000 Musterhausen Zugunsten von / En faveur de / A favore di CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Konto / Compte / Conto 33-33333-7 CHF <div style="border: 1px solid black; padding: 2px;"> 1 9 4 9 . 7 5 </div> 303	Zahlungszweck / Motif versement / Motivo versamento <div style="border: 1px solid black; padding: 2px;"> O r d e r f r o m 1 5 . 0 6 . 2 0 2 0 </div> Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla	<div style="border: 1px solid black; border-radius: 50%; width: 100px; height: 100px; margin: 10px auto;"></div>

Figure 9: Sample red payment slip (IS)

Use with the QR-bill:

Invoices can be issued in CHF and EUR. After the receipt of payment, the credits are summarized electronically or on paper. Since the “Additional information”, which includes unstructured messages, is also available in digital form, there is no need for a document image.

Receipt	Payment part								
Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Payable by Simon Muster Musterstrasse 1 8000 Seldwyla <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> Acceptance point	Currency	Amount	CHF	1 949.75	Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla Additional information Order from 15.06.2020 //S1/10/10201409/11/170309/20/14000000/ 30/106017086/31/210122 Payable by Simon Muster Musterstrasse 1 8000 Seldwyla <div style="border: 1px solid black; padding: 5px; text-align: center;">  </div> <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321	Currency	Amount	CHF	1 949.75
Currency	Amount								
CHF	1 949.75								
Currency	Amount								
CHF	1 949.75								

Figure 10: Sample payment part without reference

Use with the QR-bill:

References

For payments with structured reference, the following two reference types can be used:

- QR reference (1:1 substitute of ISR reference number)
- Creditor Reference according to ISO 11649 standard

Additional information

The two-part element “Additional information”, consisting of “**Unstructured message**” and “**Billing information**”, can be used for all forms of the QR-bill, i.e. messages and reference numbers can be combined in a QR-bill.

Unstructured information can be used to indicate the payment purpose or for additional information for payments with a structured reference. It is no longer possible for the debtor to supplement the messages in handwriting. Such supplements cannot be processed digitally and would therefore undermine the efforts aimed at improving automation. Billing information contains coded information for automated booking of the payment on the side of the invoice recipient. The data is not forwarded with the payment.


<p>Receipt</p> <p>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference 21 00000 00003 13947 14300 09017</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>Acceptance point</p>	Currency	Amount	CHF	1 949.75	<p>Payment part</p>  <p>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Reference 21 00000 00003 13947 14300 09017</p> <p>Additional information Order from 15.06.2020 //S1/10/10201409/11/170309/20/14000000/ 30/106017086</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321</p>	Currency	Amount	CHF	1 949.75
Currency	Amount								
CHF	1 949.75								
Currency	Amount								
CHF	1 949.75								

Figure 13: Sample payment part with QR reference and additional information

4.7 Amount and/or address data recorded by debtor

Previous use:

In case of the red payment slip (IS), the information on the amount and the debtor can be supplemented by the invoice recipient subsequently by hand.

Empfangsschein / Récépissé / Ricevuta	⊕ Einzahlung Giro ⊕	⊕ Versement Virement ⊕	⊕ Versamento Girata ⊕
<p>Einzahlung für / Versement pour / Versamento per</p> <p>Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF</p> <p>1949.75</p> <p>Einbezahlt von / Versé par / Versato da</p> <p>Simon Muster Musterstrasse 1 8000 Seldwyla</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p>Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF</p> <p>1949.75</p> <p>105</p>	<p>Zahlungszweck / Motif versement / Motivo versamento</p> <p>Einbezahlt von / Versé par / Versato da</p> <p>Simon Muster Musterstrasse 1 8000 Seldwyla</p>	<p>441.02</p>

Figure 14: Sample payment slip (IS) with amount and address data

Use with the QR-bill:

The QR-bill also provides for this possibility. If these supplements are not automatically recognized by the scanner, they must be added manually when the order is submitted before the payment can be triggered.

For the address data to be captured in handwriting, fields with edges can be printed instead of text so that they can be filled with information by the debtor. The graphical elements (corner marks and others) can be downloaded at www.PaymentStandards.CH.

Receipt	Payment part	Account / Payable to
<p>Account / Payable to CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern</p> <p>Payable by (name/address)</p> <p>Simon Muster Musterstrasse 1 8000 Seldwyla</p> <p>Currency Amount CHF 300.00</p> <p>Acceptance point</p>	<p>QR code</p> <p>Currency Amount CHF 300.00</p>	<p>CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern</p> <p>Payable by (name/address)</p> <p>Simon Muster Musterstrasse 1 8000 Seldwyla</p>

Figure 15: Sample payment part with handwritten addition of amount and address

4.8 Supplemental information handwritten by invoice issuer

Previous use:

Invoice issuers that use the pre-printed red payment slips can supplement the field "Payment purpose" in handwriting, e.g. with an invoice number.



Empfangsschein / Récépissé / Ricevuta	⊕ Einzahlung Giro ⊕	⊕ Versement Virement ⊕	⊕ Versamento Girata ⊕
<p>Einzahlung für / Versement pour / Versamento per</p> <p>Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p>Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p>	<p>Zahlungszweck / Motif versement / Motivo versamento</p> <p>Invoice No. 408</p>	
<p>Konto / Compte / Conto 33-33333-7</p> <p>CHF</p> <p><input type="text" value=""/><input type="text" value=""/><input type="text" value=""/><input type="text" value=""/><input type="text" value="1"/><input type="text" value="9"/><input type="text" value="4"/><input type="text" value="9"/><input type="text" value="."/><input type="text" value="7"/><input type="text" value="5"/></p> <p>Einbezahlt von / Versé par / Versato da</p> <p>_____</p> <p>_____</p> <p>_____</p> <p></p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Konto / Compte / Conto 33-33333-7</p> <p>CHF</p> <p><input type="text" value=""/><input type="text" value=""/><input type="text" value=""/><input type="text" value=""/><input type="text" value="1"/><input type="text" value="9"/><input type="text" value="4"/><input type="text" value="9"/><input type="text" value="."/><input type="text" value="7"/><input type="text" value="5"/></p> <p>105</p>	<p>Einbezahlt von / Versé par / Versato da</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>44102</p>

Figure 16: Sample payment slip (IS) with a message supplemented subsequently

Use with the QR-bill:

Handwritten messages (in the field “Additional information”) are not permitted in the QR-bill. They must be pre-printed and integrated into the data space of the Swiss QR Code. Payment parts with pre-printed messages, such as invoice numbers, can be obtained at the financial institution keeping the account or printed independently, depending on the offering.

However, it is possible to enter/change messages if the order is recorded via an electronic channel. In this case the information is available in a digital form and can be processed automatically.

Receipt		Payment part	
Account / Payable to CH58 0079 1123 0008 8901 2		Account / Payable to CH58 0079 1123 0008 8901 2	
Max Muster & Söhne Musterstrasse 123 8000 Seldwyla		Max Muster & Söhne Musterstrasse 123 8000 Seldwyla	
Payable by (name/address) <div></div>		Additional information Invoice No. 408	
		Payable by (name/address) <div></div>	
Currency	Amount	Currency	Amount
CHF	1 949.75	CHF	1 949.75
Acceptance point			

Figure 17: Sample QR-bill with message

4.10 Presentation of many donation options beyond payment slip or payment part

Previous use:

Invoice issuers or charities that provide selection fields beyond the red payment slip (IS), e.g. for a specified charitable purpose. The debtor can supplement the details of payment in the field "Payment purpose" and the invoice or donation amount in the field "Amount" by hand.

Thank you!

Mit Ihrer Spende ermöglichen Sie einer Familie den Ausweg aus der extremen Armut.

Zum Beispiel mit ☐ **48 Franken**
für einen Kiosk

☐ **80 Franken**
für zwei Schafe

☐ **120 Franken**
für ein Reisfeld

☐ ____ **Franken**

Auch jeder andere Betrag, gleich in welcher Höhe, fördert Projekte zugunsten von Menschen in Armuts- oder Dürreregionen.

Empfangsschein / Récépissé / Ricevuta	⛶ Einzahlung Giro ⛶	⛶ Versement Virement ⛶	⛶ Versamento Girata ⛶
<p><i>Einzahlung für / Versement pour / Versamento per</i></p> <p>Musterbank 1000 Musterhausen</p> <p><i>Zugunsten von / En faveur de / A favore di</i></p> <p>CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern</p> <p>Konto / Compte / Conto 33-33333-7</p> <p>CHF</p> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="margin: 0 5px;">.</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> </div> <p><i>Einbezahlt von / Versé par / Versato da</i></p> <div style="border: 1px dashed black; width: 50px; height: 50px; margin: 20px auto;"></div> <p style="text-align: center; font-size: small;">Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p><i>Einzahlung für / Versement pour / Versamento per</i></p> <p>Musterbank 1000 Musterhausen</p> <p><i>Zugunsten von / En faveur de / A favore di</i></p> <p>CH52 0483 5012 3456 7100 0 Better World Trust P.O. Box 3001 Bern</p> <p>Konto / Compte / Conto 33-33333-7</p> <p>CHF</p> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="margin: 0 5px;">.</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 2px; text-align: center; line-height: 20px;"> </div> </div> <p style="text-align: center; font-size: 2em; margin-top: 20px;">303</p>	<p><i>Zahlungszweck / Motif versement / Motivo versamento</i></p> <div style="border: 1px solid black; width: 100px; height: 100px; margin: 10px auto; border-radius: 50%;"></div> <p><i>Einbezahlt von / Versé par / Versato da</i></p> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px dashed black; margin: 5px 0;"/>	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 10px auto; border-radius: 50%;"></div>

Figure 20: Sample payment slip (IS) for request for donation/circular

Use with the QR-bill:

The amount can still be added on the payment part by the debtor by hand.

Subsequent handwritten supplements by the debtor in the field "Additional information" cannot be introduced. For clear identification of payment purpose, the debtor can be provided with many payment parts specific for a given form. Alternatively, the details of donation/payment can be identified by means of the amount paid.

Thank
you!

Mit Ihrer Spende ermöglichen Sie einer Familie den Ausweg aus der extremen Armut.

Zum Beispiel mit ☐ **48 Franken** für einen Kiosk ☐ **80 Franken** für zwei Schafe ☐ **120 Franken** für ein Reisfeld ☐ **_____ Franken**

Auch jeder andere Betrag, gleich in welcher Höhe, fördert Projekte zugunsten von Menschen in Armut- oder Dürreregionen.

Receipt


Account / Payable to
CH52 0483 5012 3456 7100 0
Better World Trust
P.O. Box
3001 Bern

Payable by (name/address)

Currency Amount
CHF

Acceptance point

Payment part



Currency Amount
CHF

Account / Payable to
CH52 0483 5012 3456 7100 0
Better World Trust
P.O. Box
3001 Bern

Payable by (name/address)

Figure 21: Sample QR-bill for request for donation with different donation options

4.11 “DO NOT USE FOR PAYMENT” invoice

Previous use:

In specific cases, red payment slips are only used for the purpose of notification and may not be used for payment.

Empfangsschein / R��c��iss�� / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<div>Einzahlung f��r / Versement pour / Versamento per</div> <div>Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</div> <div>Konto / Compte / Conto 33-33333-7</div> <div>CHF</div> <div>X X X X X X X X . X X</div> <div>Einbezahlt von / Vers�� par / Versato da</div> <div>Simon Muster Musterstrasse 1 8000 Seldwyla</div> <div><div></div><div>Die Annahmestelle L'office de d��p��t L'ufficio d'accreditazione</div></div>	<div>Einzahlung f��r / Versement pour / Versamento per</div> <div>Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</div> <div>Konto / Compte / Conto 33-33333-7</div> <div>CHF</div> <div>X X X X X X X X . X X</div> <div>609</div>	<div>DO NOT USE FOR PAYMENT Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</div> <div>Referenz-Nr./N�� de r��f��rence/N�� di riferimento</div> <div>Einbezahlt von / Vers�� par / Versato da</div> <div>Simon Muster Musterstrasse 1 8000 Seldwyla</div>	<div></div>

Figure 22: Sample “DO NOT USE FOR PAYMENT” ISR

Use with the QR-bill:

This use case can also be depicted with a QR-bill. In addition to the comment “DO NOT USE FOR PAYMENT” in the message field, the amount of CHF/EUR 0.00 needs to be recorded. Based on the amount it is ensured that in case of conversion into eBill (“Alternative procedure”), no payment will be released, but the eBill customer will only receive a notification.

The specifications for the preparation of corresponding QR-bills are laid down in a datasheet published on www.PaymentStandards.CH.

<div><div>Receipt</div><div>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</div><div>Reference 21 00000 00003 13947 14300 09017</div><div>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</div><div>Currency Amount CHF 0.00</div><div>Acceptance point</div></div>	<div><div>Payment part</div><div><div></div><div></div></div><div>Currency Amount CHF 0.00</div></div>	<div><div>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</div><div>Reference 21 00000 00003 13947 14300 09017</div><div>Additional information DO NOT USE FOR PAYMENT</div><div>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</div></div>
--	--	--

Figure 23: Sample “DO NOT USE FOR PAYMENT” QR-bill

5 Checklist of action fields

This chapter provides you with an overview of the necessary actions that you should consider for the successful introduction of the QR-bill.

5.1 Basics

Action field	Action required	Characteristics
Contracts	Concluding a contract on counter fees with PostFinance	<ul style="list-style-type: none"> Contract "Settlement of QR-bill Fees" for the processing of payment parts at the post office counter including the charging of fees according to the PostFinance price list
	Adjusting contractual customer agreements	<ul style="list-style-type: none"> GTCs, Payment Transaction Conditions or Product Agreement
Customer support	Adjusting support concept	<ul style="list-style-type: none"> 1st, 2nd and 3rd level (telephone and online inquiries)
Documentation	Creating product documentation	<ul style="list-style-type: none"> Internal manuals Customer information
Forms	Adjusting the process for issuing structured payment orders	<ul style="list-style-type: none"> Structured payment orders
	Adjusting order form	<ul style="list-style-type: none"> Forms for pre-printed payment parts

Table 3: Checklist "Basics"

5.2 Need for action with customers as invoice issuers

Action field	Action required	Characteristics
Defining product offer for the QR-bill	Creation of QR-bills with an integrated payment part	<ul style="list-style-type: none"> Creation by the customer with self-developed software Creation by the customer with standard software Creation from banking platforms, such as e-banking Creation from third-party platforms
	Characteristics for the release of pre-printed payment parts	<ul style="list-style-type: none"> Payment part with QR-IBAN and QR reference Payment part with IBAN and Creditor Reference Payment part with IBAN, without reference
	Creation/adjustment of ordering channel (QR-bill/payment part)	<ul style="list-style-type: none"> Ordering: online/by telephone/in writing/in person Self-service: online
	Receipt printing	<ul style="list-style-type: none"> Homologation/operational test of payment parts
	Adjusting booking type for incoming payments	<ul style="list-style-type: none"> Single booking Collective booking
	Offering booking entry period for incoming payments (in particular the possibility of collective bookings)	<ul style="list-style-type: none"> Once per day Several times per day
	Customer reporting, channels	<ul style="list-style-type: none"> Paper Electronic
	Delivering on paper	<ul style="list-style-type: none"> Credit advice with details Collective credit advice booked individually Collective credit advice booked collectively with details Collective credit advice booked collectively without details Account statement (booking text)

>>

Action field	Action required	Characteristics
Defining product offer for the QR-bill	Delivering electronically	<ul style="list-style-type: none"> • camt.053 • camt.054 ESR • camt.054 • MT940 • EBICS
	Reporting periodicity	<ul style="list-style-type: none"> • continuous or once to n times a day
Contracts/ Participation conditions	Setting participation conditions	<ul style="list-style-type: none"> • Use/allocation of the QR-IBAN
Pricing	Bank offering	<ul style="list-style-type: none"> • Price for pre-printed payment parts • Entry price
Switching over/ migrating invoice issuers	Switchover of external customers with the following needs: <ul style="list-style-type: none"> • Printing with standard software • Pre-printed orange ISR • Pre-printed red IS Switchover of internal customers with the following needs: <ul style="list-style-type: none"> • Pension savings 3 • Mortgages 	<ul style="list-style-type: none"> • Presenting eBill as an alternative • Generating/allocating QR-IBAN • Conversion of orange ISR to payment part with reference • Conversion of red IS to payment part with message • Paper ads (new or adapted) • Changeover to camt messages
Customer communication/ information	Creating and publishing documentation	<ul style="list-style-type: none"> • Product information • Product manuals • Product agreements, terms and conditions • List of frequently asked questions (FAQ) • Recommendations for business customers with IT solutions • Bank-specific specifications for customers with IT solutions • Applying SIX specifications and datasheets for QR-bills (e.g. Implementation Guidelines for the QR-bill) • Use SIX tools for QR-bill (e.g. sample letter "Supplement for invoices")

Table 4: Checklist "Customer as an invoice issuer"

5.3 Need for action with customers as invoice recipients

As of the introduction date (30 June 2020), your customers need to be prepared for receiving QR-bills from your suppliers and being able to pay them.

Action field	Action required	Characteristics
Recording orders for payments	Offering software solutions for electronic one-off or standing orders	<ul style="list-style-type: none"> • Gateway solutions • E-banking • M-banking • SWIFTNet services • EBICS • eBill
	Offering software solutions for paper-based one-time or standing orders	<ul style="list-style-type: none"> • Unstructured payment order • Structured payment order
Ensuring communication/ information	Creating and publishing documentation	<ul style="list-style-type: none"> • List of frequently asked questions (FAQ) • Bank-specific specifications for customers with IT solutions • Applying SIX specifications and datasheets for QR-bills (e.g. Implementation Guidelines for the QR-bill) • Use SIX tools for QR-bill (e.g. sample letter "Supplement for invoices")

Table 5: Checklist "Customer as an invoice recipient"

5.4 Adapting applications and systems

Action field	Action required
Master data	<ul style="list-style-type: none"> • Generating QR-IBAN based on master data • Managing data records for QR-IBAN • Linking QR-IBAN with customer account • Linking QR-IBAN with the corresponding transaction
Ordering forms	<ul style="list-style-type: none"> • Input screen for ordering payment parts • Printing of payment parts according to the Swiss Implementation Guidelines for the QR-bill
Sales desktop (Manual recording by front units or operations)	<ul style="list-style-type: none"> • Providing input screens for manual recording of payment parts • Providing document readers (similar to the current ISR readers) • Processing of payment parts with reference and payment parts with unstructured message • Ensuring consistency of processes and data
M-banking and e-banking	<ul style="list-style-type: none"> • Recognition, validation and extraction of data in the Swiss QR Code during scanning • Providing screens for manual recording • Ensuring adaptation of payment templates and final beneficiary databases • Adaptation of customer reporting • Transmission of all relevant information or data in the database of the Swiss QR Code to the beneficiary's bank • Beneficiary's confirmation
Sanction filter	Verifying the following fields: <ul style="list-style-type: none"> • Debtor • Ultimate Debtor • Creditor • Ultimate Creditor (Future Use) • Unstructured message
Software for internal invoice issuers	Printing of QR-bills according to the Swiss Implementation Guidelines QR-bill
Software for internal debtors	<ul style="list-style-type: none"> • Readers which can read the Swiss QR Code • Providing input screens for the manual recording of payment parts with reference and payment parts with unstructured message
Market gateways	<ul style="list-style-type: none"> • Message communication SIC for incoming and outgoing payments • Message communication euroSIC for incoming and outgoing payments • Message communication SWIFT for incoming and outgoing payments
Customer reporting	<ul style="list-style-type: none"> • Creation of camt.054 for QR-IBAN with reference • Creation of camt.054 for QR-IBAN with reference and orange payment slips • Creation of camt.054 for IBAN with reference/without reference or mixed • Creation of camt.* for debit • Printing and sending physical ads: • Single booking with unstructured message • Collective booking with unstructured message • Collective credit advice – individual booking – with details • Collective credit advice – collective booking – with details • Collective credit advice – collective booking – without details • Account statement (booking text) • EBICS • SWIFT
Archiving system	<ul style="list-style-type: none"> • Adjustment of metadata • Archiving of new archive material

Table 6: Checklist "Applications and Systems"

5.5 Test preparation and execution

Action field	Action required	Characteristics
Invoicing	Printing QR-bills	<ul style="list-style-type: none"> QR-bill with a payment part integrated in a QR-bill in paper form QR-bill as a supplement to a QR-bill in paper form
	Printing payment parts	<ul style="list-style-type: none"> Printing with standard software on perforated blanks Printing with financial institution – internal – application
Paper-based payment orders	Scanning (independently or through third parties)	<ul style="list-style-type: none"> Reading the Swiss QR Code according to the processing rules for QR-bill Data reconciliation when scanning the Swiss QR Code against the visible part according to the processing rules (entire document) for the QR-bill
	Manual post-processing	<ul style="list-style-type: none"> Manual post-processing according to the processing rules for the QR-bill
Electronic payment orders	Scanning (independently or through third parties)	<ul style="list-style-type: none"> Reading the Swiss QR Code according to the processing rules for QR-bill Data reconciliation when scanning the Swiss QR Code against the visible part according to the Business Rules for the QR-bill
	Manual post-processing	<ul style="list-style-type: none"> Manual post-processing according to the Business Rules for the QR-bill
	Mapping and upload (pain.001)	<ul style="list-style-type: none"> E-banking Payment Connectivity Services
Bank's own ISO test platform	Simulation of bank-to-customer messages	Message types: <ul style="list-style-type: none"> camt.052 camt.053 camt.054
		Incoming payments with QR reference (former ISR reference): <ul style="list-style-type: none"> Single booking with QR reference Single booking with QR reference with additional information Collective booking with QR reference Collective booking with QR reference with additional information
		Incoming payments with unstructured message: <ul style="list-style-type: none"> Single booking with unstructured message Collective booking with unstructured message Single and collective bookings from payments of QR-bills with camt.*

Table 7: Checklist "Applications and Systems"

5.6 Actions within the transition phase

Action field	Action required
Duration	<ul style="list-style-type: none"> Determining the starting date of the QR-bill release Determining the final date of the release of orange and red payments slips (after communication of the end-date for the receipts by PostFinance).
Parallel processing	From the market launch of the QR-bill, it must be possible to process the payment part with Swiss QR Code in addition to the red and orange payment slips.
Notification	<ul style="list-style-type: none"> Starting date of the notification by way of camt.054 Notification regarding orange ISR in camt.054 or payment part with reference with camt.054 Final date of ISR credit advice type 3 (V11 file) Final date of ECA-I

Table 8: Checklist "Transition phase"

5.7 Conducting trainings

Action field	Action required	Characteristics
Main topics	Establishing the basics for the QR-bill	<ul style="list-style-type: none"> • What changes exactly? • What is new? • Who is affected?
	Showing the benefits of the QR-bill	<ul style="list-style-type: none"> • For invoice issuers • For invoice recipients
	Challenges arising from the switchover	<ul style="list-style-type: none"> • For customers as invoice issuers (also use cases no longer covered) • For customers as invoice recipients • For financial institution (support for possible workarounds)
	Structuring training and education	<ul style="list-style-type: none"> • Training need • Training and education structure • Training and education plan • Type of event for training and education • Verification and control
	Support measures	<ul style="list-style-type: none"> • What support measures are available to parties affected? • Checklist for the education and training concept
	Defining learning content	<ul style="list-style-type: none"> • Clarification of the scope of training • Identification of training needs • Definition of the training procedure • Preparation of training documents
Training and education needs by internal stakeholders	Sales units/front units/support units	<ul style="list-style-type: none"> • Training and education of customer advisors • Answering customer inquiries/FAQ • Creation of customer letters • Preparation of documents for customer visits • Ordering forms
	Backoffice/Operations	<ul style="list-style-type: none"> • Training and education of backoffice employees • Migration of customers who print ISR by themselves • Contracts/Participation conditions for the QR-bill • Support of customer advisors and customers • Adaptation of process descriptions • Adaptation of working instructions • Adaptation of manuals
Learning materials and support measures	Providing learning materials	<ul style="list-style-type: none"> • Module 1: Basic knowledge on the QR-bill • Module 1+n: Extended knowledge on the QR-bill
	Providing support measures	<ul style="list-style-type: none"> • Support measures and instructions of SIX available at www.PaymentStandards.CH

Table 9: Checklist "Trainings"

6 Test cases along the process

The test cases described in this chapter address the entire process chain in the Swiss payment traffic as presented in Chapter 2.2. Moreover, attention is drawn to accounts receivable and payable with IT support. Test cases described in this document only cover the topics relevant for the target group of this Introduction Script. Other topics (gray, in italics) are addressed in the version for invoice issuers and recipients. In order to make the two documents comparable, the structure is identical. The sub-chapters in this part of the Introduction Script are divided as follows:

Chapter	Process step	Test objects	Affected stakeholders
6.1	Opening accounts receivable item	<ul style="list-style-type: none"> • If a software solution is used, a new position is opened and if need be, depending on the scope of function, the creation of a QR-bill is immediately initiated as a result 	<ul style="list-style-type: none"> • Invoice issuer • Software partner
6.2	Creation of QR-bills or payment parts	<ul style="list-style-type: none"> • Positioning of the Swiss QR Code, payment part • Complying with layout rules for the Swiss QR Code, payment part and receipt • Complying with data scheme rules for the Swiss QR Code, payment part and receipt • Data in the Swiss QR Code corresponding to the text in the visible part • Data in the accounts receivable item corresponding to the data in the QR-bill (in particular reference) 	<ul style="list-style-type: none"> • Invoice issuer • Software partner • Service provider (e.g. a provider of a browser-based QR tool or a financial services provider)
6.3	Printing and sending QR-bills on paper or as PDF	<ul style="list-style-type: none"> • Complying with layout rules (with regard to measurements) • Use of perforated paper • Verifying print quality (scanning capability) • Printing order to a printing house (XML printing standard) • Ordering receipts at the financial institution 	<ul style="list-style-type: none"> • Invoice issuer • Printing house • Service provider (e.g. network partner)
6.4	Opening accounts payable item	<ul style="list-style-type: none"> • If a software solution is used, a new position is opened by the invoice recipient 	<ul style="list-style-type: none"> • Invoice recipient • Software partner
6.5	Submitting payment order	<ul style="list-style-type: none"> • Submitting an order at the post office counter • Submitting an order physically at a financial institution • Recording in the m-banking application • Recording in the e-banking application • Submitting an order via other channels (e.g. EBICS) • Submitting an order through an interface to the network partner 	<ul style="list-style-type: none"> • Invoice recipient • Postal service
6.6	Conversion of the QR-bill	<ul style="list-style-type: none"> • Accepting by a network partner via an interface, converting into an alternative procedure (e.g. eBill) and submitting to the provider of the alternative procedure. After the conversion there is no QR-bill payment any more 	<ul style="list-style-type: none"> • Invoice issuer • Network partner • Further providers of alternative procedures
6.7	Accepting payment order	<ul style="list-style-type: none"> • Scanning and recording the QR-bill at the post office counter • Scanning and recording physically at a bank (at the counter or in a processing center) • Accepting via an m-banking application of the principal bank (from paper or PDF) • Accepting in an e-banking application of the principal bank (from paper or PDF) • Accepting by way of electronic interface (e.g. ERP software) • Carrying out compliance checks • Accepting by a network partner and forwarding as a QR-bill payment (unless converted into an alternative procedure) • Conversion of the payment order (QR-bill data scheme in pain.001) • Order archiving 	<ul style="list-style-type: none"> • Postal service • Financial institution of the debtor

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Chapter	Process step	Test objects	Affected stakeholders
6.8	In-house or interbank settlement	<ul style="list-style-type: none"> In-house payment Interbank payment (pacs.008) via SIC system 	<ul style="list-style-type: none"> Financial institution of the debtor SIX Interbank Clearing
6.9	Notification about debit on customer account	<ul style="list-style-type: none"> Full data transfer to customer as a single physical or electronic advice Full data transfer to customer as a collective physical or electronic advice Presenting the debit in the account statement 	<ul style="list-style-type: none"> Financial institution of the debtor
6.10	Closing accounts payable item	<ul style="list-style-type: none"> Automatic accounting reconciliation based on reference number in ERP or own software Manual accounting reconciliation if no IT solution is utilized Correct processing of invoice issuer information 	<ul style="list-style-type: none"> Invoice recipient Software partner
6.11	Receiving payment	<ul style="list-style-type: none"> Receiving pacs.008 with IBAN or QR-IBAN Credit to customer account (correct amount, currency, other payment information) Individual booking of the payment order or collective booking according to the standard collection criteria from the IG camt 	<ul style="list-style-type: none"> Financial institution of the creditor
6.12	Notifying about credit to customer account	<ul style="list-style-type: none"> Full data transfer to customer as a single physical or electronic advice Full data transfer to customer as a collective physical or electronic advice Presenting the credit in the account statement 	<ul style="list-style-type: none"> Financial institution of the creditor
6.13	Closing accounts receivable item	<ul style="list-style-type: none"> Automatic accounting reconciliation based on reference number in ERP or own software Manual accounting reconciliation if no IT solution is utilized 	<ul style="list-style-type: none"> Invoice issuer Software partner

Table 10: Descriptions of test cases along the payment process

Support measures:

- Verifying layout using the **grid sheet** (see *Style Guide*, p. 24)
- Verifying the Swiss QR Code using the **QR Validation Portal**
- Verifying pain.001 after creating a payment order using the **Swiss Payment Standards Validation Portal**
- List of ERP software able to process QR-bills: "**Readiness of software versions in pain.001**"

We recommend that you start with determining the process steps and test objects relevant for you and then identifying your need for testing.

6.1 Opening accounts receivable item

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.2 Creation of QR-bills or payment parts

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.3 Printing and sending QR-bills on paper or as PDF

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.4 Opening accounts payable item

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.5 Recording payment order

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.6 Converting payment order by network partner

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.7 Accepting payment order

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.7A	Receiving unstructured one-off orders at bank counters	<ul style="list-style-type: none"> • Separate payment parts from the QR-bill and receipt • Import payments parts with scanner • Validate pain.001 in the validation portal • To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> • The payment parts have a clean cutting edge, so that automatic scanning is possible • Payment parts in which the amount and/or the debtor were entered in handwriting have been imported correctly • The data recorded corresponds to the information in the visible part of the payment part 	all samples are suitable
6.7B	Receiving collective orders in a structured manner	<ul style="list-style-type: none"> • Import payments parts with scanner • Validate pain.001 in the validation portal • To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> • All payment parts have a clean cutting edge, so that automatic scanning is possible • The total amount on the cover sheet is equal to the sum of the scanned receipts • Payment parts in which the amount and/or the debtor were entered in handwriting have been imported correctly • The data recorded corresponds to the information in the visible part of the payment part 	all samples are suitable

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.7C	Payments at the post office counter	<ul style="list-style-type: none"> Submitting orders at the post office counter in favor of a PostFinance customer or a third-party bank Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Correct receipt of orders at the post office counter Post counter fees have been charged correctly by PostFinance 	all samples are suitable
6.7D	Recording payments with m-banking	<ul style="list-style-type: none"> Customer scans the Swiss QR Code with a smartphone camera or another suitable device for payment recording in the m-banking application Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The data in the Swiss QR Code are imported with the bank application and displayed correctly in the GUI. Handwritten additions to the amount and/or the debtor have been correctly imported The data correspond to the information in the visible part of the payment part Any errors or missing information can be corrected/ completed by the customer It is possible for the customer to enter or change an unstructured message The payment can be recorded by the customer with "Confirm" or rejected with "Cancel" The payment is saved as payment type 3 "Domestic customer payment" (pain.001) 	all samples are suitable
6.7E	Recording payments with e-banking	<ul style="list-style-type: none"> Customer scans the Swiss QR Code with a document reader, PC camera or another suitable device for payment recording in the e-banking application Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The data in the Swiss QR Code are imported with the bank application and displayed correctly in the GUI. Handwritten additions to the amount and/or the debtor have been correctly imported The data correspond to the information in the visible part of the payment part Any errors or missing information can be corrected/ completed by the customer It is possible for the customer to enter or change an unstructured message The payment can be recorded by the customer with "Confirm" or rejected with "Cancel" The payment is saved as payment type 3 "Domestic customer payment" (pain.001) 	all samples are suitable

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.7F	Payment order via ERP interface	<ul style="list-style-type: none"> Customer enters QR-bill in ERP software and sends order to you via interface Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The payment is transferred as payment type 3 "Domestic customer payment" (pain.001) The data is the same as that which the customer has stored in their software 	all samples are suitable
6.7G	Payment order via other electronic interface (e.g. EBICS)	<ul style="list-style-type: none"> Customer enters QR-bill in EBICS and sends order to you via interface Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The payment is saved as payment type 3 "Domestic customer payment" (pain.001) The data is the same as that which the customer has stored in their software 	all samples are suitable
6.7H	Using QR-bill for recurring payments	<ul style="list-style-type: none"> Customer scans the Swiss QR Code with a document reader, smartphone, PC camera or another suitable device for payment recording in the m-banking or e-banking application Validate pain.001 in the validation portal To do this, you can use the payment parts generated in Chapter 6.2 Save the payment order as a standing order 	<ul style="list-style-type: none"> For test results, see test cases 6.D and 6.E Payments can be saved as standing orders 	all samples are suitable
6.7I	Negative test case: Recording a QR-bill with QR-IBAN without QR reference	<ul style="list-style-type: none"> Customer scans the Swiss QR Code with a document reader, smartphone, PC camera or another suitable device for payment recording in the m-banking or e-banking application To do this, you can use the payment part 6.2.B generated in Chapter 6.2 Delete QR reference 	<ul style="list-style-type: none"> Error message in the input screen: "QR reference requires the use of a QR-IBAN (and vice versa)." 	–
6.7J	Negative test case: Recording a QR-bill with a conventional IBAN and QR reference	<ul style="list-style-type: none"> Customer scans the Swiss QR Code with a document reader, smartphone, PC camera or another suitable device for payment recording in the m-banking or e-banking application To do this, you can use the payment part 6.2.B generated in Chapter 6.2 Replace QR-IBAN with a conventional IBAN 	<ul style="list-style-type: none"> Error message in the input screen: "QR reference requires the use of a QR-IBAN (and vice versa)." 	–

Table 11: Test cases for receiving a payment order

6.8 In-house or interbank settlement

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.8A	Processing payment in-house	<ul style="list-style-type: none"> The accounts of the invoice issuer and debtor are both with your bank Charge payment on the debtor's account and credit it to the creditor's account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Debit and credit entries on customer accounts correspond to one another Internal settlement accounts are set off 	all samples are suitable
6.8B	Sending message via SIC system	<ul style="list-style-type: none"> The account of the invoice issuer is with another bank Send payment to SIC and debit the customer account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Payment is transferred to the SIC system (or euroSIC for invoices in EUR) as payment type 3 "General customer payment" (pacs.008, code value CSTPMT) Transfer amount corresponds to the account debit Addressing recipient bank via QR-IBAN works (if QR reference is used) 	all samples are suitable
6.8C	Sending payment via SWIFT network	<ul style="list-style-type: none"> The account of the invoice issuer is with another bank Send payment via the SWIFT network and debit the customer account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The payment will be converted into an MT103 message and transferred Transfer amount corresponds to the account debit 	all samples are suitable

Table 12: Test cases for settlement (FI as trigger for a payment)

6.9 Notification about debit on customer account

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.9A	Notifying customer about account debit	<ul style="list-style-type: none"> Release payment based on QR-bill To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Payment data is correctly transferred to customer notifications – including QR code-specific information: <ul style="list-style-type: none"> QR reference Creditor Reference Account debit including QR code-specific information is correctly reflected in all message standards (camt.052, camt.053, camt.054, MT940, EBICS) 	all samples are suitable

Table 13: Test cases for the notification of account debits

6.10 Closing accounts payable item

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

6.11 Incoming payment at financial institution

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.11A	Receiving message via SIC system	<ul style="list-style-type: none"> The account of the payer is with another bank Receive payment from SIC and credit it to customer account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Payment arrives from the SIC system (or euroSIC for invoices in EUR) as payment type 3 "General customer payment" (pacs.008, code value CSTPMT) Transfer amount corresponds to the account credit 	all samples are suitable
6.11B	Receiving payment via SWIFT network	<ul style="list-style-type: none"> The account of the payer is with another bank Receive payment via the SWIFT network and credit it to customer account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The payment arrives as "MT103" type Transfer amount corresponds to the account credit Any reference numbers are transmitted in the field "Remittance Information" 	all samples are suitable
6.11C	Crediting payment to customer account as single booking	<ul style="list-style-type: none"> Release payment based on QR-bill To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Correct single booking of incoming payment 	all samples are suitable
6.11D	Crediting payment to customer account as collective booking	<ul style="list-style-type: none"> Release multiple payments based on one QR-bill with the same creditor account To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Correct collective booking according to the standard collection criteria and additional collection criteria according to IG camt 	all samples are suitable

Table 14: Test cases for settlement (FI as recipient for a payment)

6.12 Notifying about credit to customer account

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.12A	Notifying customer about account credit	<ul style="list-style-type: none"> Release payment based on QR-bill To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> Payment data is correctly transferred to customer notifications – including QR-specific information: <ul style="list-style-type: none"> – QR reference – Creditor Reference + (depending on the layout of the notification): <ul style="list-style-type: none"> – QR-IBAN – billing information Account credit including QR-specific information is correctly reflected in all message standards (camt.052, camt.053, camt.054, MT940, EBICS) 	all samples are suitable

Table 15: Test cases for the notification of account credits

6.13 Closing accounts receivable item

This topic does not constitute an integral part of this test script and is only mentioned to provide a full overview of the payment process. This is a part of the Introduction Script for invoice issuers and recipients.

7 Sample payment parts

The various forms and uses of the QR-bill are hereinafter summarized in form of a table. For this purpose, cases with the same forms and features are divided into categories to facilitate structured testing.

The QR-bill generally takes three **forms** (= first level in the matrix below):

1. QR-bill with QR-IBAN and QR reference
2. QR-bill with IBAN and Creditor Reference
3. QR-bill with IBAN and without reference

All samples beginning with number 1 take the first form, etc.

In addition, there is a possibility of applying two different **additional uses** (= second level in the matrix below):

1. Billing information: no, Alternative procedures: no
2. Billing information: yes, Alternative procedures: yes
3. Billing information: no, Alternative procedures: yes
4. Billing information: yes, Alternative procedures: no

Last but not least, the remaining **features** follow at the third level that differentiate QR-bills:



1. Unstructured information
2. Information on the debtor
3. Information on the amount
4. Address type S
5. Address type K

The IBAN or QR-IBAN used in the samples are fictitious and therefore not suitable for testing interbank payments in the SIC system. To do this, you have to define your own IBAN or QR-IBAN and test the end-to-end process in consultation with another (recipient) bank. Alternatively, you can use characters that contain your own IID or QR-IID, so that a payment that you process via the test instance of the SIC system will be returned to your institution.

Consec. No.	Sample file No.	Level 1: Forms			Level 2: Additional uses				Level 3: Features				
		QR reference	SCOR	no ref.	BI: no AP: no	BI: yes AP: yes	BI: no AP: yes*	BI: yes AP: no	Unstr. info	Debtor	Amount	Address type S	Address type K
1	1.1.1	x			x				x	x	x	x	
2	1.1.2	x			x								x
3	1.1.3	x			x					x	x	x	
4	1.1.4	x			x				x				x
5	1.2.1	x				x			x	x	x	x	
6	1.2.2	x				x							x
7	1.2.3	x				x				x	x	x	
8	1.2.4	x				x			x				x
9	1.3.1	x					x		x	x	x	x	
10	1.3.2	x					x						x
11	1.3.3	x					x			x	x	x	
12	1.3.4	x					x		x				x
13	1.4.1	x						x	x	x	x	x	
14	1.4.2	x						x					x
15	1.4.3	x						x		x	x	x	
16	1.4.4	x						x	x				x
17	2.1.1		x		x				x	x	x	x	
18	2.1.2		x		x								x
19	2.1.3		x		x					x	x	x	
20	2.1.4		x		x				x				x
21	2.2.1		x			x			x	x	x	x	
22	2.2.2		x			x							x
23	2.2.3		x			x				x	x	x	
24	2.2.4		x			x			x				x
25	2.3.1		x				x		x	x	x	x	
26	2.3.2		x				x						x
27	2.3.3		x				x			x	x	x	
28	2.3.4		x				x		x				x
29	2.4.1		x					x	x	x	x	x	
30	2.4.2		x					x					x
31	2.4.3		x					x		x	x	x	
32	2.4.4		x					x	x				x
33	3.1.1			x	x				x	x	x	x	
34	3.1.2			x	x								x
35	3.1.3			x	x					x	x	x	
36	3.1.4			x	x				x				x
37	3.2.1			x		x			x	x	x	x	
38	3.2.2			x		x							x
39	3.2.3			x		x				x	x	x	
40	3.2.4			x		x			x				x
41	3.3.1			x			x		x	x	x	x	
42	3.3.2			x			x						x
43	3.3.3			x			x			x	x	x	
44	3.3.4			x			x		x				x
45	3.4.1			x				x	x	x	x	x	
46	3.4.2			x				x					x
47	3.4.3			x				x		x	x	x	
48	3.4.4			x				x	x				x

Table 16: Overview of sample documents

Key

x : Design element of the sample  : The sample is available in the test set  : There is no sample in the test set (must be created if needed)

* : The currently only alternative procedure (eBill) must be combined with billing information.

Therefore, the test set contains no samples of this type.

The preparation of samples for negative test cases is the responsibility of the financial institution.

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