



Introduction script for the QR-bill.

Introduction script for invoice issuers and recipients.

Use cases, checklists, test cases and samples to support successful introduction of QR-bill

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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 Invoice Issuers and Recipients" 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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Future changes and updates will be made by SIX Interbank Clearing Ltd, which expressly reserves the right to amend, supplement or delete any part or all of it. The current version of this document can be downloaded at www.PaymentStandards.CH.

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	Implementation Guidelines QR-bill	Specification of the data scheme and layout rules for the QR-bill	SIX
5	Processing rules	Processing rules for QR-bills (Business Rules)	SIX
6	QR IID; QR-IBAN	Technical information about the QR-IID and QR-IBAN	SIX
7	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 invoice issuers and recipients as well as developers of software for invoice issuers, invoice recipients and banks.

The purpose of this document is to provide the said target group with a comprehensive implementation plan which supports the successful implementation 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 the 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 payment traffic, at the same time offering a way of dealing with the challenges presented by digitization 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:

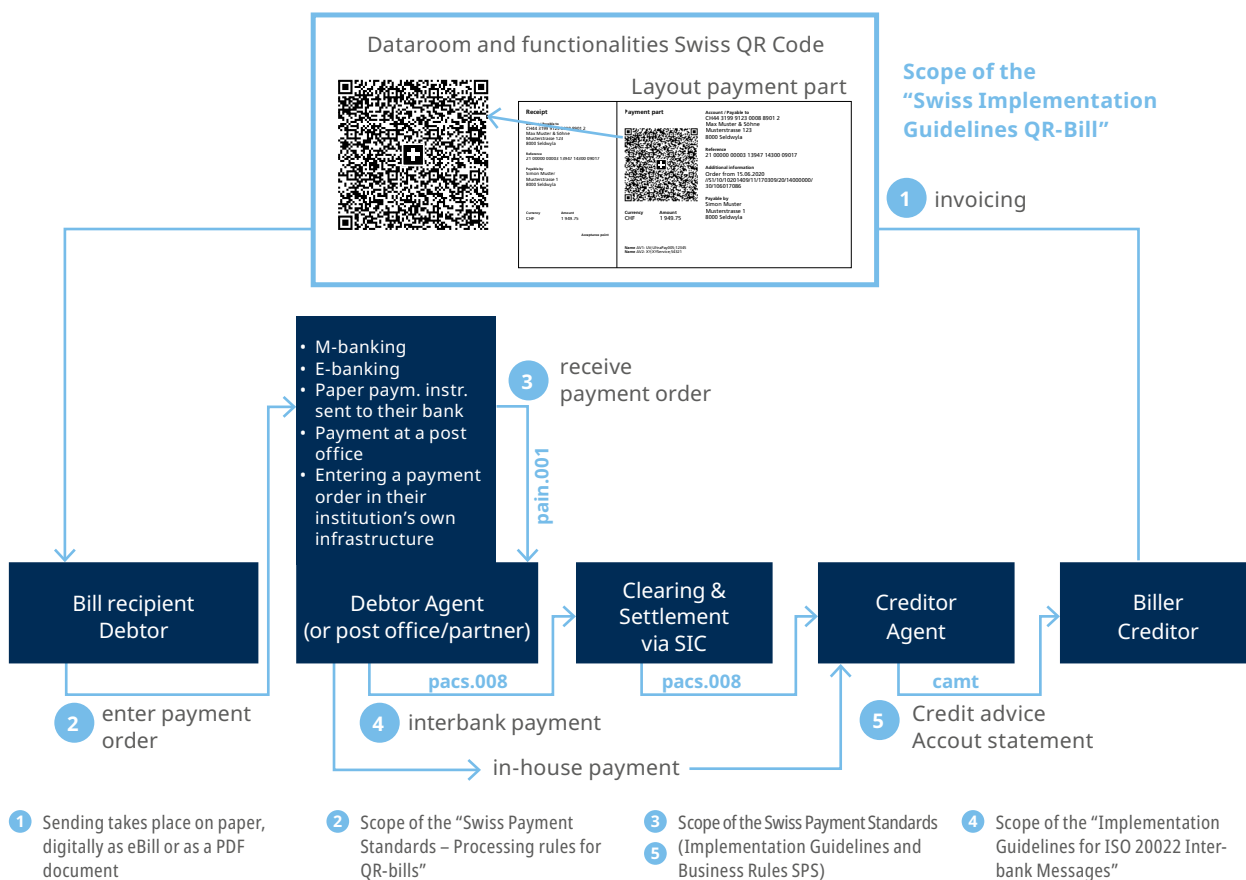


Figure 1: Basic process of the Swiss payment traffic

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 payer 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 release 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 (branches and branches with partner companies)
- Entering a payment order in their own infrastructure (e.g. ERP software)

The data contained in the 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 for the 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.

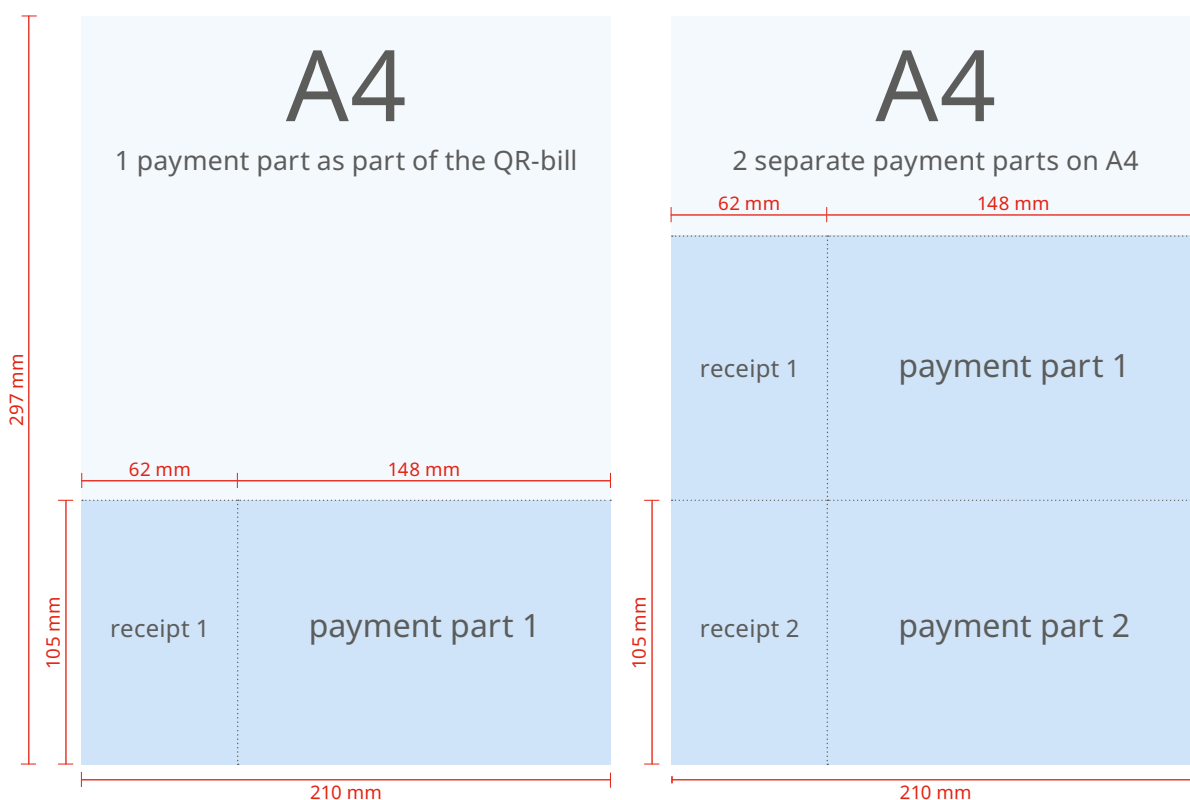


Figure 2: Schematic depiction of a QR-bill with integrated payment part/receipt and with payment part/receipt as an enclosure

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 ISR/ISR bank)
- QR-bill with IBAN and without reference (replacing the red IS)
- QR-bill with IBAN and Creditor Reference (new)

Orange IS (ISR) with ISR reference

Form showing the Orange IS (ISR) with ISR reference. It includes fields for 'Empfänger', 'Aussteller', 'Betrag', and 'Zahlungsort'. The QR code is highlighted with a red box.

QR-bill with QR-IBAN + QR reference

Form showing the QR-bill with QR-IBAN + QR reference. It includes fields for 'Empfänger', 'Aussteller', 'Betrag', and 'Zahlungsort'. The QR code is highlighted with a red box.

Target groups:

- All business customers
- All associations
- All private customers

Red payment slip (IS)

Form showing the Red payment slip (IS). It includes fields for 'Empfänger', 'Aussteller', 'Betrag', and 'Zahlungsort'. The QR code is highlighted with a red box.

QR-bill with IBAN without reference

Form showing the QR-bill with IBAN without reference. It includes fields for 'Empfänger', 'Aussteller', 'Betrag', and 'Zahlungsort'. The QR code is highlighted with a red box.

Target groups:

- Associations
- Private customers

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

Form showing the QR-bill with IBAN + Creditor reference (ISO 11649). It includes fields for 'Empfänger', 'Aussteller', 'Betrag', and 'Zahlungsort'. The QR code 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 20022, SWIFT and SEPA

The Swiss payment traffic was completely adjusted to the ISO 20022 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 the Implementation Guidelines, Version 2.2, published on www.PaymentStandards.CH.

3 User groups and use cases

This chapter shows an overview of the most important use cases of the QR-bill for the use within Switzerland and Liechtenstein. 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.

3.1 Invoice issuers and recipients without IT support

This user group issues invoices and/or requests for donations manually. They include private individuals, sole proprietorships, charities, associations, SMEs and other participants that do not have any professional IT infrastructure for invoicing or any accounts payable or receivables management due to a rather small volume of invoices.

Needs:

- Simple issuing of individual or few payment parts with a receipt on a household printer
- Integration of the payment part as an image file on an invoice template (e.g. Word)
- Use of perforated paper

Sending to a debtor:

- As a letter per mail
- As a PDF per e-mail

The following table shows which use or test cases describe or cover the needs of individual user groups.

Use cases (Description of the transfer of the IS/ISR procedure to the QR-bill in the chapter indicated)	Relevant test cases per user group (numbers refer to the test case description in Chapter 6)			
	Sole proprietorships and SMEs	Charities	Associations	Private individuals
As invoice issuers				
Sending invoices for services or purchase (Chapters 4.3, 4.4, 4.5, 4.6, 4.7, 4.8)	6.2A – 6.2O 6.3A – 6.3D	–	–	6.2A – 6.2O 6.3A – 6.3D
Sending an invoice for a periodically recurring payments (e.g. subscriptions, donations) (Chapters 4.3, 4.4, 4.5, 4.6, 4.7)	6.5F			
Collection membership fees (Chapters 4.3, 4.4, 4.5, 4.6, 4.7, 4.8, 4.9, 4.10)	–	6.2A – 6.2O 6.3A – 6.3D		–
Requests for donations (Chapters 4.3, 4.4, 4.5, 4.6, 4.7, 4.8, 4.9, 4.10)	–			–
As invoice recipients				
Releasing a payment	6.5A – 6.5H			

Table 3: Use cases and user groups without IT support

3.2 Invoice issuers and recipients with IT solution

This user group employs IT solutions for an automated reconciliation of accounts payable or receivables and invoicing.

Needs:

- Mass issuing of payment parts with receipt at a printing facility as part of the QR-bill or up to two payment parts on a separate sheet
- Use of perforated paper
- Use of reference number
- Use of billing information
- Use of alternative procedures
- Automatic reconciliation of payments with accounts receivable or payable

Sending to a debtor:

- As a letter per mail
- Submission to network partner for a conversion into an alternative procedure (e.g. eBill)
- As a PDF per e-mail

Use cases (Description of the transfer of the IS/ISR procedure to the QR-bill in the chapter indicated)	User groups (numbers refer to the test case description in Chapter 6)			
	Companies	Authorities	Charities	network partner
As invoice issuers				
Sending invoices for services or purchase (Chapters 4.3, 4.4, 4.5, 4.6)	6.2B – 6.2Q 6.3A – 6.3E		–	6.2B – 6.2Q 6.3A – 6.3E
Sending an invoice for a periodically recurring payments (e.g. health insurance) (Chapters 4.3, 4.4, 4.5, 4.6)	6.5F			
Requests for donations (Chapters 4.3, 4.4, 4.5, 4.6, 4.9, 4.10)	–	–	6.2B – 6.2P 6.3A – 6.3E	–
Sending invoices via network partner (-)	6.2P 6.3E			6.6A
Sending “DO NOT USE FOR PAYMENT” invoices (Chapter 4.11)	6.2Q			
As invoice recipients				
Releasing a payment (-)	6.5A – 6.5H			
Receiving “DO NOT USE FOR PAYMENT” invoices (Chapter 4.11)	–	–	–	6.6B

Table 4: Use cases and user groups with IT support

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 the fees are still paid by the bank of the creditor to the PostFinance. 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 aggiunte comunicazioni Referenz-Nr./N° de référence/N° d'imputazione 21 00000 00003 13947 14300 09017 Einbezahlt von / Versé par / Versato da Simon Muster Musterstrasse 1 8000 Seldwyla	442.08

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 7/5/17/10/10201409/11/170309/20/14000000/ 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 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.


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 CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> 1949 75 </div> </div> </p> <p>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 CH44 3199 9123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> 1949 75 </div> </div> </p> <p>303</p>	<p>Zahlungszweck / Motif versement / Motivo versamento <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Order from </div> <div style="display: flex; justify-content: space-between;"> 15.06.2020 </div> </div> </p> <p>Einbezahlt von / Versé par / Versato da <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Simon Muster </div> <div style="display: flex; justify-content: space-between;"> Musterstrasse 1 </div> <div style="display: flex; justify-content: space-between;"> 8000 Seldwyla </div> </div> </p>	

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.

Receipt	Payment part
<p>Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Payable by Simon Muster Musterstrasse 1 8000 Seldwyla</p> <p>Currency Amount CHF 1 949.75</p> <p style="text-align: right;">Acceptance point</p>	<p>Account / Payable to CH58 0079 1123 0008 8901 2 Max Muster & Söhne Musterstrasse 123 8000 Seldwyla</p> <p>Additional information Order from 15.06.2020 //S1/10/10201409/11/170309/20/14000000/ 30/106017086/31/210122</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 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 about 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 book entry of the payment on the side of the invoice recipient (debtor). 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 border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p style="text-align: right;">Acceptance point</p>	Currency	Amount	CHF	1 949.75	<p>Payment part</p> <div style="text-align: center;">  </div> <table border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <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>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 / R��c��iss�� / Ricevuta	�� Einzahlung Giro ��	�� Versement Virement ��	�� Versamento Girata ��
Einzahlung f��r / Versement pour / Versamento per	Einzahlung f��r / Versement pour / Versamento per	Zahlungszweck / Motif versement / Motivo versamento	
Max Muster & S��hne Musterstrasse 123 8000 Seldwyla	Max Muster & S��hne Musterstrasse 123 8000 Seldwyla		
Konto / Compte / Conto 33-33333-7 CHF	Konto / Compte / Conto 33-33333-7 CHF	Einbezahlt von / Vers�� par / Versato da	
�� �� �� �� 1 9 4 9 �� 7 5	�� �� �� �� 1 9 4 9 �� 7 5	Simon Muster	
Einbezahlt von / Vers�� par / Versato da		Musterstrasse 1	
Simon Muster		8000 Seldwyla	
Musterstrasse 1			
8000 Seldwyla			
	105		
Die Annahmestelle L'office de d��p��t L'ufficio d'accettazione			

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 corner marks 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 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 Acceptance point	Payment part 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
---	--

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 / R��c��piss�� / Ricevuta	�� Einzahlung Giro ��	Versement Virement ��	�� Versamento Girata ��
<p>Einzahlung f��r / Versement pour / Versamento per</p> <p>Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF</p> <p>Einbezahlt von / Vers�� par / Versato da</p> <p>Die Annahmestelle L'office de d��p��t L'ufficio d'accettazione</p>	<p>Einzahlung f��r / Versement pour / Versamento per</p> <p>Max Muster & S��hne Musterstrasse 123 8000 Seldwyla</p> <p>Konto / Compte / Conto 33-33333-7 CHF</p> <p>105</p>	<p>Zahlungszweck / Motif versement / Motivo versamento</p> <p>Invoice No. 408</p> <p>Einbezahlt von / Vers�� par / Versato da</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 printed and integrated in 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.

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) ┌┐		Additional information Invoice No. 408	
└┘		Payable by (name/address) ┌┐	
└┘		└┘	
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>Einzahlung für / Versement pour / Versamento per</p> <p>Musterbank 1000 Musterhausen</p> <p>Zugunsten von / En faveur de / A favore di</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="font-size: x-small;">Einbezahlt von / Versé par / Versato da</p> <div style="border: 1px solid black; width: 50px; height: 50px; margin: 10px auto; text-align: center; line-height: 50px; border-radius: 50%;"> </div> <p style="font-size: x-small; text-align: center;">Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p>Musterbank 1000 Musterhausen</p> <p>Zugunsten von / En faveur de / A favore di</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> <div style="text-align: center; font-size: 2em; font-weight: bold; margin: 10px 0;">303</div>	<p>Zahlungszweck / Motif versement / Motivo versamento</p> <p>Einbezahlt von / Versé par / Versato da</p> 	<div style="border: 1px dashed black; width: 100px; height: 100px; margin: 0 auto;"></div>

441/02

Figure 20: Sample red 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 / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<div>Einzahlung für / Versement pour / Versamento per</div> <div>Max Muster & Söhne 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 / Versé par / Versato da</div> <div>Simon Muster Musterstrasse 1 8000 Seldwyla</div> <div><div></div><div>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</div></div>	<div>Einzahlung für / Versement pour / Versamento per</div> <div>Max Muster & Söhne 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 référence/N° di riferimento</div> <div>Einbezahlt von / Versé par / Versato da</div> <div>Simon Muster Musterstrasse 1 8000 Seldwyla</div>	<div></div> <div>442.06</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 the Implementation Guidelines, Version 2.2, published on www.PaymentStandards.CH.


<div><div>Receipt</div><div>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne 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>Currency Amount CHF 0.00</div></div>	<div><div>Account / Payable to CH44 3199 9123 0008 8901 2 Max Muster & Söhne 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 shows the necessary actions that should be carried out for the successful introduction of the QR-bill.

5.1 Accounts payable management without IT support

As of the introduction date (30 June 2020), you need to be prepared for receiving QR-bills from your suppliers and being able to pay them. Your financial institution will point out how and through which channels (e.g. e-banking) you can pay QR-bills.

5.2 Receivables management without IT support

With the launch of the QR-bill on 30 June 2020, it was already communicated that the parallel phase for the new and old documents would be kept relatively short. After consulting with the Swiss financial center, PostFinance has now decided to take the products red and orange payment slip (IS/ISR) off the market as of 30 September 2022. Invoice Issuers that have not yet switched to QR-bill or eBill need to act accordingly.

The following checklist describes the most important steps to switch to the QR-bill.

- ☐ Ask at your bank for your QR-IBAN if you want to use QR references.
- ☐ Make the decision which offering you want to make use of for issuing your own QR-bills. Your financial institution will provide you with appropriate support. In addition to the offerings of your bank, you search through the Internet for the solutions to issue your invoices online and be able to print them.
- ☐ Remember that the payment part with receipt must be perforated so that it can be torn off if you want to send the QR-bill to the invoice recipient on paper.

5.3 Accounts payable management with IT support

As of the introduction date (30 June 2020), you need to be prepared for receiving QR-bills from your suppliers and being able to pay them. The following checklist shows you the most essential steps.

5.3.1 Mandatory actions

- ☐ Check whether your ERP software can process QR-bills (e.g. by means of the readiness list available at [PaymentStandards.CH](https://www.paymentstandards.ch)). If needed, contact your software partner directly.
- ☐ Check whether your document scanner (reading device) can interpret QR codes. All data will now be imported via the Swiss QR Code.
- ☐ Verify the correct recording of the QR-bill or payment data in pain.001 (payment order) in the validation portal of the financial center (<https://validation.iso-payments.ch>) or on the test platform of your bank.
- ☐ Clarify whether your ERP software transfers your payment orders correctly to the payment channels of your bank (e.g. EBICS, e-banking, m-banking).

5.3.2 Optional (recommended)

- ☐ Verify whether your ERP software reconciles payments correctly with your accounts payable items.
- ☐ Check your accounts payable master data already today. Make sure that the addresses are saved in a structured way whenever possible (i.e. separate fields for street, postal code, city and country).

5.4 Receivables management with IT support

With the launch of the QR-bill on 30 June 2020, it was already communicated that the parallel phase for the new and old documents would be kept relatively short. After consulting with the Swiss financial center, PostFinance has now decided to take the products red and orange payment slip (IS/ISR) off the market as of 30 September 2022. Invoice Issuers that have not yet switched to QR-bill or eBill need to act accordingly.

The following checklist describes the most important steps to switch to the QR-bill.

5.4.1 Mandatory actions

- ☐ Clarify whether your current invoicing solution (ERP software) supports the creation of payment parts including the Swiss QR Code. Use the readiness list available at [PaymentStandards.CH](https://paymentstandards.ch) or inquire directly at your software partner whether your ERP solution is ready for creating QR-bills.
- ☐ Verify the Swiss QR Code database using the central validation portal of the Swiss financial center (<https://validation.iso-payments.ch/gp/qrrechnung>).
- ☐ Verify with a grid sheet whether the QR code payment part with receipt is optically correctly presented (see "Style Guide QR-bill" available at [PaymentStandards.CH](https://paymentstandards.ch)).
- ☐ Remember that the payment part with receipt must be perforated so that it can be torn off if you want to send the QR-bill to the invoice recipient on paper.
- ☐ If you still use the ISR credit record type 3 for electronic notifications on incoming payments, you will automatically receive the message camt.054 once you switch over to invoicing of QR-bills.

5.4.2 Optional (recommended)

- ☐ Verify whether your ERP software reconciles invoicing and incoming payments correctly with your accounts receivable items. Consider the three forms: 1. QR-bill with QR-IBAN and QR reference; 2. QR-bill with IBAN and Creditor Reference; 3. QR-bill with IBAN without reference. Test at least these forms you will use in the future.
- ☐ Use the "Billing information" field (according to the syntax definition of Swico under www.swico.ch or your industry association, provided that it has defined a certain syntax), so that your contractual partners (debtors) can process your accounts payable automatically.
- ☐ Check your accounts receivable master data already today. Make sure that the addresses are saved in a structured way whenever possible (i.e. separate fields for street, postal code, city and country).

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 (grey, in italics) are addressed in the version for financial institutions.

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-bill or Payment Part	<ul style="list-style-type: none"> • Positioning of the 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 bank)
6.3	Printing and Sending QR-bill 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 bank • Recording in the m-banking application of the principal bank • Recording in the e-banking application of the principal bank • 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	Converting Payment Order	<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 <p>Once the conversion is completed, it is no longer a QR-bill payment</p>	<ul style="list-style-type: none"> • Invoice issuer • Network partner • Provider of the alternative procedure
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) • 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) 	<ul style="list-style-type: none"> • Postal service • Financial institutions • Network partner

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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 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 indication Full data transfer to customer as a collective physical or electronic indication Presenting the debit in the account statement 	<ul style="list-style-type: none"> Financial institution
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) 	<ul style="list-style-type: none"> Financial institution
6.12	Notifying about Credit to Customer Account	<ul style="list-style-type: none"> Provided that credits are collected, apply collection criteria according to IG camt Full data transfer to customer as a single physical or electronic indication Full data transfer to customer as a collective physical or electronic indication Presenting the credit in the account statement 	<ul style="list-style-type: none"> Financial institution
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 5: 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**

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 step is relevant for you if you utilize an IT solution in receivables management. To obtain support for the use of your solution, e.g. the use of reference numbers for open invoice line items, please contact your software partner.

6.2 Creation of QR-bill or payment part

6.2.1 Users without IT solution

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.2A	Creating a payment part with QR reference	<ul style="list-style-type: none"> Use support materials for the creation of a payment part incl. the Swiss QR Code and receipt (e.g. browser-based offering in the Internet) Carry out test cases 6.2B–6.2O 	See the results to the test cases 6.2B–6.2O	–

Table 6: Test cases for the creation of a QR-bill or a payment part without any IT solution

6.2.2 Users with IT solution

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)	
6.2B	Creating a payment part with QR reference	<ul style="list-style-type: none">• Capture mandatory fields in the input screen for a payment order• Capture optional fields (as needed)• Capture QR-IBAN and QR reference• Generate a payment part incl. the Swiss QR Code• Validate the Swiss QR Code in the validation portal	<ul style="list-style-type: none">• Payment part, Swiss QR Code and receipt are correctly generated• The data scheme of the Swiss QR Code is complied with• Payment data of the Swiss QR Code corresponds to the text in the visible part• Check digit is correctly generated in QR reference (by Modulo 10 recursive)• The reference type is called “QRR”	Consec. No. 1-16 Sample files No.	
				1.1.1	1.3.1
				1.1.2	1.3.2
				1.1.3	1.3.3
				1.1.4	1.3.4
				1.2.1	1.4.1
				1.2.2	1.4.2
				1.2.3	1.4.3
				1.2.4	1.4.4
6.2C	Negative test case: Creating a payment part with QR reference	<ul style="list-style-type: none">• Combine QR reference with a conventional IBAN• Use QR-IBAN without 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)”	–	
6.2D	Creating a payment part with Creditor Reference	<ul style="list-style-type: none">• Capture mandatory fields in the input screen for a payment order• Capture optional fields (as needed)• Capture IBAN and Creditor Reference (SCOR)• Generate a payment part incl. the Swiss QR Code• Validate the Swiss QR Code in the validation portal	<ul style="list-style-type: none">• Payment part, Swiss QR Code and receipt are correctly generated• The data scheme of the Swiss QR Code is complied with• Payment data of the Swiss QR Code corresponds to the text in the visible part• Check digit is correctly generated in Creditor Reference (according to ISO 11649)• The reference type is called “SCOR”	Consec. No. 17-32 Sample files No.	
				2.1.1	2.3.1
				2.1.2	2.3.2
				2.1.3	2.3.3
				2.1.4	2.3.4
				2.2.1	2.4.1
				2.2.2	2.4.2
				2.2.3	2.4.3
				2.2.4	2.4.4
6.2E	Negative test case: Creating a payment part with QR reference	<ul style="list-style-type: none">• Combine Creditor Reference with QR-IBAN	<ul style="list-style-type: none">• Error message in the input screen: “Creditor Reference requires the use of a conventional IBAN”	–	

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)		
6.2F	Creating a payment part without reference	<ul style="list-style-type: none"> • Capture mandatory fields in the input screen for a payment order • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part • The reference type is called "NON" 	Consec. No. 33-48 Sample files No.		
				3.1.1	3.3.1	
				3.1.2	3.3.2	
				3.1.3	3.3.3	
				3.1.4	3.3.4	
				3.2.1	3.4.1	
				3.2.2	3.4.2	
6.2G	Negative test case: Creating a payment part with QR reference	<ul style="list-style-type: none"> • Combine QR-bill without reference with QR-IBAN 	<ul style="list-style-type: none"> • Error message in the input screen: "If there is no reference, a conventional IBAN must be used" 	–		
6.2H	Negative test case: Mandatory fields not completed in full	<ul style="list-style-type: none"> • Mandatory information (e.g. currency, creditor) are not captured in full 	<ul style="list-style-type: none"> • Error message in the input screen: "Swiss QR Code and payment part could not be generated" 	–		
6.2I	Creating a payment part with an amount and with a debtor	<ul style="list-style-type: none"> • Capture mandatory fields, amount and debtor in the input screen for a payment order • Capture optional fields (as needed) • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Amount and debtor are correctly displayed in the payment part, Swiss QR Code and receipt • The data scheme of the Swiss QR Code is complied with • payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.1.1	2.1.1	3.1.1
				1.1.3	2.1.3	3.1.3
				1.2.1	2.2.1	3.2.1
				1.2.3	2.2.3	3.2.3
				1.3.1	2.3.1	3.3.1
				1.3.3	2.3.3	3.3.3
				1.4.1	2.4.1	3.4.1
				1.4.3	2.4.3	3.4.3
6.2J	Creating a payment part without an amount and without a debtor	<ul style="list-style-type: none"> • Capture mandatory fields, without amount and debtor, in the input screen for a payment order • Capture optional fields (as needed) • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • For the amount and debtor fields, blank corner marks are printed in the payment part and in the receipt • There is no corresponding data in the Swiss QR Code. For the blank fields, line breaks (CR+LF) are inserted. • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.1.2	2.1.2	3.1.2
				1.1.4	2.1.4	3.1.4
				1.2.2	2.2.2	3.2.2
				1.2.4	2.2.4	3.2.4
				1.3.2	2.3.2	3.3.2
				1.3.4	2.3.4	3.3.4
				1.4.2	2.4.2	3.4.2
				1.4.4	2.4.4	3.4.4
6.2K	QR-bill with an unstructured message	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Capture a message • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The message is correctly displayed in the payment part and in the Swiss QR Code • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.1.1	2.1.1	3.1.1
				1.1.4	2.1.4	3.1.4
				1.2.1	2.2.1	3.2.1
				1.2.4	2.2.4	3.2.4
				1.3.1	2.3.1	3.3.1
				1.3.4	2.3.4	3.3.4
				1.4.1	2.4.1	3.4.1
				1.4.4	2.4.4	3.4.4

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)		
6.2L	QR-bill with a structured address	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Capture addresses of the creditor and debtor in a structured way, i.e. separate fields for: <ul style="list-style-type: none"> – street/building number – postal code/town • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The address type in the Swiss QR Code is called “S” • All address data are presented in separate lines in the Swiss QR Code • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.1.1	2.1.1	3.1.1
				1.1.3	2.1.3	3.1.3
				1.2.1	2.2.1	3.2.1
				1.2.3	2.2.3	3.2.3
				1.3.1	2.3.1	3.3.1
				1.3.3	2.3.3	3.3.3
				1.4.1	2.4.1	3.4.1
				1.4.3	2.4.3	3.4.3
6.2M	QR-bill with an unstructured address	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Capture addresses of the creditor and debtor in an unstructured way, i.e. combined fields for: <ul style="list-style-type: none"> – street/building number – postal code/town • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The address type in the Swiss QR Code is called “K” • Street and building address are show in the Swiss QR Code in a single line (address line 1), same for the postal code and town (address line 2) • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.1.2	2.1.2	3.1.2
				1.1.4	2.1.4	3.1.4
				1.2.2	2.2.2	3.2.2
				1.2.4	2.2.4	3.2.4
				1.3.2	2.3.2	3.3.2
				1.3.4	2.3.4	3.3.4
				1.4.2	2.4.2	3.4.2
				1.4.4	2.4.4	3.4.4
6.2N	QR-bill with billing information	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Capture billing information • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The billing information is complete as per the syntax definition used and shown in the payment part and Swiss QR Code in a correct format • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.2.1	2.2.1	3.2.1
				1.2.2	2.2.2	3.2.2
				1.2.3	2.2.3	3.2.3
				1.2.4	2.2.4	3.2.4
				1.4.1	2.4.1	3.4.1
				1.4.2	2.4.2	3.4.2
				1.4.3	2.4.3	3.4.3
				1.4.4	2.4.4	3.4.4
6.2O	Negative test case: QR-bill with an unstructured message and billing information	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture the unstructured message of a maximum of 140 characters • Capture billing information • Generate a payment part incl. the Swiss QR Code 	<ul style="list-style-type: none"> • Error message: “The total number of characters in the unstructured message and the billing information may not exceed 140” 	–		

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)		
6.2P	QR-bill with an alternative procedure	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Capture the alternative procedure (for the data to be captured correctly, the specifications of the alternative procedure service provider must be observed) • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The information on the alternative procedure is complete as per the syntax definition used and shown in the payment part and Swiss QR Code in a correct format • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part 	Sample files No.		
				QR	SCOR	NON
				1.2.1	2.2.1	3.2.1
				1.2.2	2.2.2	3.2.2
				1.2.3	2.2.3	3.2.3
				1.2.4	2.2.4	3.2.4
				1.3.1	2.3.1	3.3.1
				1.3.2	2.3.2	3.3.2
				1.3.3	2.3.3	3.3.3
				1.3.4	2.3.4	3.3.4
6.2Q	"DO NOT USE FOR PAYMENT" Invoice	<ul style="list-style-type: none"> • Capture mandatory fields in a payment order • Capture optional fields (as needed) • Generate a payment part incl. the Swiss QR Code • Validate the Swiss QR Code in the validation portal 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are correctly generated • The data scheme of the Swiss QR Code is complied with • Payment data of the Swiss QR Code corresponds to the text in the visible part • The message field contains the note "DO NOT USE FOR PAYMENT" • The amount field shows "0.00" 	–		

Table 7: Test cases for the creation of a QR-bill or a payment part with an IT solution

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

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.3A	Printing the payment part as part of a QR-bill on paper	<ul style="list-style-type: none"> • Integrate the payment parts created in Chapter 6.2 into a QR-bill • Verify the layout • Submit a printing order on a perforated paper • Verify whether the Swiss QR Code can be scanned • Verify the perforation 	<ul style="list-style-type: none"> • Payment part, Swiss QR Code and receipt are printed correctly • The data in the payment part correspond to the information in the invoice • The layout rules are complied with (verified based on a grid sheet in the Style Guide, p. 24) • The QR code can be scanned with various reading devices in an error-free way (e.g. with a camera on a smartphone, with a PC camera or a scanner) • Perforations are complete 	all samples are suitable

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)																														
6.3B	Printing 2 payment parts on a separate sheet	<ul style="list-style-type: none">Integrate the payment parts created in Chapter 6.2 into a print template with enough space for 2 payment partsVerify the layoutSubmit a printing order on a perforated paperVerify whether the Swiss QR Code can be scannedVerify the perforation	<ul style="list-style-type: none">Both payment parts, Swiss QR Codes and receipts are printed correctlyThe data in the payment parts correspond to the information in the invoiceThe layout rules are complied with (verified based on a grid sheet in the Style Guide, p. 24)The QR code can be scanned with various reading devices in an error-free way (e.g. with a camera on a smartphone, with a PC camera or a scanner)Perforations are complete	all samples are suitable																														
6.3C	Generating a payment part as part of a QR-bill as PDF	<ul style="list-style-type: none">Integrate the payment parts created in Chapter 6.2 into a QR-billSave the invoice as PDFVerify whether the Swiss QR Code can be scannedVerify the layout	<ul style="list-style-type: none">Payment part, Swiss QR Code and receipt are generated correctlyThe data in the payment part correspond to the information in the invoiceThe layout rules are complied withThe QR code can be scanned with various reading devices in an error-free way (e.g. with a camera on a smartphone, with a PC camera or a scanner)Scissors symbols are visible between the QR-bill and the payment part as well as between the payment part and the receipt	all samples are suitable																														
6.3D	Generating 2 payment parts on separate pages as PDF	<ul style="list-style-type: none">Integrate the payment parts created in Chapter 6.2 into a print template with enough space for 2 payment partsSave the invoice as PDFVerify whether the Swiss QR Code can be scannedVerify the layout	<ul style="list-style-type: none">Both payment parts, Swiss QR Codes and receipts are printed correctlyThe data in the payment parts correspond to the information in the invoiceThe layout rules are complied withThe QR code can be scanned with various reading devices in an error-free way (e.g. with a camera on a smartphone, with a PC camera or a scanner)Scissors symbols are visible between the QR-bill and the payment part as well as between the payment part and the receipt	all samples are suitable																														
6.3E	Sending to a network partner	<ul style="list-style-type: none">Submit the QR-bill through a defined interface	<ul style="list-style-type: none">The network partner receives the QR-bill will full data	<table><tr><th colspan="3">Sample files No.</th></tr><tr><th>QR</th><th>SCOR</th><th>NON</th></tr><tr><td>1.2.1</td><td>2.2.1</td><td>3.2.1</td></tr><tr><td>1.2.2</td><td>2.2.2</td><td>3.2.2</td></tr><tr><td>1.2.3</td><td>2.2.3</td><td>3.2.3</td></tr><tr><td>1.2.4</td><td>2.2.4</td><td>3.2.4</td></tr><tr><td>1.3.1</td><td>2.3.1</td><td>3.3.1</td></tr><tr><td>1.3.2</td><td>2.3.2</td><td>3.3.2</td></tr><tr><td>1.3.3</td><td>2.3.3</td><td>3.3.3</td></tr><tr><td>1.3.4</td><td>2.3.4</td><td>3.3.4</td></tr></table>	Sample files No.			QR	SCOR	NON	1.2.1	2.2.1	3.2.1	1.2.2	2.2.2	3.2.2	1.2.3	2.2.3	3.2.3	1.2.4	2.2.4	3.2.4	1.3.1	2.3.1	3.3.1	1.3.2	2.3.2	3.3.2	1.3.3	2.3.3	3.3.3	1.3.4	2.3.4	3.3.4
Sample files No.																																		
QR	SCOR	NON																																
1.2.1	2.2.1	3.2.1																																
1.2.2	2.2.2	3.2.2																																
1.2.3	2.2.3	3.2.3																																
1.2.4	2.2.4	3.2.4																																
1.3.1	2.3.1	3.3.1																																
1.3.2	2.3.2	3.3.2																																
1.3.3	2.3.3	3.3.3																																
1.3.4	2.3.4	3.3.4																																

Table 8: Test cases for printing and sending a QR-bill on paper or as PDF

6.4 Opening accounts payable item

This step is relevant for you if you utilize an IT solution in accounts payable management. To obtain support for the use of your solution, e.g. the use of billing information, please contact your software partner.

6.5 Recording payment order

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.5A	Unstructured individual order at the bank counter	<ul style="list-style-type: none"> Separate payment parts from the QR-bill and receipt 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 cut corner mark 	all samples are suitable
6.5B	Structured collective order to the bank	<ul style="list-style-type: none"> Separate payment parts from the QR-bill and receipt Send the order along with a cover page to the bank 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 cut corner mark 	all samples are suitable
6.5C	Payments at the post office counter	<ul style="list-style-type: none"> Separate payment parts from the QR-bill and receipt 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 cut corner mark 	all samples are suitable
6.5D	Recording payments with m-banking	<ul style="list-style-type: none"> Scan the QR code with the m-banking application of your bank To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The data in the QR code are imported with the bank application The data correspond to the information in the visible part of the payment part The payment can be recorded with "Confirm" or rejected with "Cancel" 	all samples are suitable
6.5E	Recording payments with e-banking	<ul style="list-style-type: none"> Scan the QR code with the e-banking application of your bank To do this, you can use the payment parts generated in Chapter 6.2 	<ul style="list-style-type: none"> The data in the QR code are imported with the bank application The data correspond to the information in the visible part of the payment part The payment can be recorded with "Confirm" or rejected with "Cancel" 	all samples are suitable
6.5F	Using QR-bill for recurring payments	<ul style="list-style-type: none"> Scan the QR code with the m-banking or e-banking application of your bank 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"> The data in the QR code are imported with the bank application The data correspond to the information in the visible part of the payment part The payment can be recorded with "Confirm" or rejected with "Cancel" Payments can be saved as standing orders 	all samples are suitable

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No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.5G	Negative test case: Recording a QR-bill with QR-IBAN without QR reference	<ul style="list-style-type: none"> Scan the QR code with the m-banking or e-banking application of your bank Delete QR reference To do this, you can use the payment part 6.2B generated in Chapter 6.2 	<ul style="list-style-type: none"> Error message in the input screen: "QR reference requires the use of a QR-IBAN (and vice versa)" 	Consec. No. 1-16 Sample files No.
				1.1.1 1.3.1
				1.1.2 1.3.2
				1.1.3 1.3.3
				1.1.4 1.3.4
				1.2.1 1.4.1
				1.2.2 1.4.2
				1.2.3 1.4.3
				1.2.4 1.4.4
6.5H	Negative test case: Recording a QR-bill with a conventional IBAN and QR reference	<ul style="list-style-type: none"> Scan the QR code with the m-banking or e-banking application of your bank Replace QR-IBAN with a conventional IBAN To do this, you can use the payment part 6.2B generated in Chapter 6.2 	<ul style="list-style-type: none"> Error message in the input screen: "QR reference requires the use of a QR-IBAN (and vice versa)" 	Consec. No. 1-16 Sample files No.
				1.1.1 1.3.1
				1.1.2 1.3.2
				1.1.3 1.3.3
				1.1.4 1.3.4
				1.2.1 1.4.1
				1.2.2 1.4.2
				1.2.3 1.4.3
				1.2.4 1.4.4

Table 9: Test cases for recording a payment order

6.6 Converting payment order by network partner

To test this function, the specifications of the alternative procedure provider must be observed.

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)
6.6A	Sending a QR-bill to a network partner	<ul style="list-style-type: none"> Create a payment part with an alternative procedure Submit the QR-bill payment to the network partner 	<ul style="list-style-type: none"> The network partner converts the QR-bill payment into an alternative payment procedure and provides it to the invoice recipient Payment data in the payment part corresponds to the payment data in the alternative payment procedure 	Sample files No.
				QR SCOR NON
				1.2.1 2.2.1 3.2.1
				1.2.2 2.2.2 3.2.2
				1.2.3 2.2.3 3.2.3
				1.2.4 2.2.4 3.2.4
				1.3.1 2.3.1 3.3.1
				1.3.2 2.3.2 3.3.2
				1.3.3 2.3.3 3.3.3
				1.3.4 2.3.4 3.3.4
6.6B	Sending a "DO NOT USE FOR PAYMENT" QR-bill to a network partner	<ul style="list-style-type: none"> Create a payment part with an amount of 0.00, message saying "DO NOT USE FOR PAYMENT" and an alternative procedure Submit the QR-bill payment to the network partner 	<ul style="list-style-type: none"> The network partner converts the QR-bill payment into a notification and provides it to the recipient No payment can be triggered based on a notification 	–

Table 10: Test cases for the conversion into an alternative procedure

6.7 Accepting 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. It is an integral part of the Introduction Script for financial institutions.

6.8 In-house or interbank settlement

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. It is an integral part of the Introduction Script for financial institutions.

6.9 Notification about debit on customer account

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. It is an integral part of the Introduction Script for financial institutions.

6.10 Closing accounts payable item

This step is relevant for you if you utilize an IT solution in accounts payable management. To obtain support for the use of your solution, e.g. the use of billing information, please contact your software partner.

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)	
6.10A	Automatic reconciliation within accounts payable	<ul style="list-style-type: none"> Receiving a notification about a successful debit on the account through a defined interface to the ERP software of your financial institution Synchronizing data 	<ul style="list-style-type: none"> The notification of the financial institution is delivered through a requested channel or a requested interface The notification contains all relevant payment information The accounts payable item has been automatically closed 	Consec. No. 1-32 Sample files No.	
				1.1.1	2.1.1
				1.1.2	2.1.2
				1.1.3	2.1.3
				1.1.4	2.1.4
				1.2.1	2.2.1
				1.2.2	2.2.2
				1.2.3	2.2.3
				1.2.4	2.2.4
				1.3.1	2.3.1
				1.3.2	2.3.2
				1.3.3	2.3.3
				1.3.4	2.3.4

Table 11: Test cases for closing an accounts payable item

6.11 Incoming payment at financial institution

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. It is an integral part of the Introduction Script for financial institutions.

6.12 Notifying about credit to customer account

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. It is an integral part of the Introduction Script for financial institutions.

6.13 Closing accounts receivable item

This step is relevant for you if you utilize an IT solution in receivables management. To obtain support for the use of your solution, e.g. the use of reference numbers for open invoice line items, please contact your software partner.

No.	Test case description	Test steps	Expected result	Sample (Sect. 7)	
6.13A	Automatic reconciliation within accounts receivable in case of a single payment	<ul style="list-style-type: none"> Receiving a notification about a successful credit to the account through a defined interface to the ERP software of your financial institution Synchronizing data 	<ul style="list-style-type: none"> The notification of the financial institution is delivered through a requested channel or a requested interface The notification contains all relevant payment information The accounts receivable item has been automatically closed 	Consec. No. 1-32 Sample files No.	
				1.1.1	2.1.1
				1.1.2	2.1.2
				1.1.3	2.1.3
				1.1.4	2.1.4
				1.2.1	2.2.1
6.13B	Automatic reconciliation within accounts receivable in case of recurring payments	<ul style="list-style-type: none"> Receiving a notification about a successful credit to the account through a defined interface to the ERP software of your financial institution Synchronizing data 	<ul style="list-style-type: none"> The notification of the financial institution is delivered through a requested channel or a requested interface The notification contains all relevant payment information The accounts receivable item for the ongoing period has been automatically closed based on the reference number The accounts receivable items for future periods remain open and contain the same reference number so that future payments can be correctly assigned 	1.2.2	2.2.2
				1.2.3	2.2.3
				1.2.4	2.2.4
				1.3.1	2.3.1
				1.3.2	2.3.2
				1.3.3	2.3.3
				1.3.4	2.3.4

Table 12: Test cases for closing an accounts receivable item

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 13: 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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