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# Swiss Payment Standards 2019

## Swiss Implementation Guidelines QR-bill

Documentation of Changes between Versions 2.0 and 2.1

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

**General Note**

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

For better readability, the simultaneous use of male and female language forms is avoided. All personal designations apply equally to both genders.

**Objectives**

This document «Documentation of Changes », Version 2.1 of 30 September 2019, is intended to demonstrate changes between the IG QR-bill Version 2.0 (15 November 2018) and 2.1 (30 September 2019). The aim is to increase the readability of the IG QR-bill published recently.

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

**SIX Group 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.**

# Revision History

**Change Description**

Change in Part 0:

General Note

- Corrected contact address

- Section «Other Notes »:
  Change in the sentence «In order for the content of the «Billing information» and «Alternative procedures» fields to be identifiable, <u>SIX</u> is prescribing certain <u>parameters for</u> coding <u>syntax</u>. This, and use of the fields at all, must be agreed with SIX ~~in a contractual arrangement~~ before they are <u>published or</u> used.»
  Reason: replacement of the obligation to conclude a contract with a more streamlined process (now added in Annex E).

- Section «Guidelines for the QR-bill»:
  Adding relevant specifications for the QR-bill or processing of payments based on a QR-bill to the list of documents:
  - Correction of name «Layout rules» to «Style Guide QR-bill»
  - Adding «Bank master»
  - Adding «Swiss Payment Standards (Implementation Guidelines on exchanging of data between customers and banks)»
  - Adding «Implementation Guidelines for interbank messages»

Change in Chapter 1.1: Introduction to the QR-bill

- The figure illustrating the basic process of the Swiss payment traffic based on the QR-bill: revising the illustration of the payment process to make the interplay between different Implementation Guidelines and business rules transparent.

- Relevant documents for the introduction of the QR-bill (penultimte section): Adding the following documents to the list:
  - Correction of name «Layout rules» to «Style Guide QR-bill»
  - Adding «Bank master»

Change in Chapter 3.4: Fonts and font sizes

- Correction in the third paragraph: «Ultimate creditor» instead of «Ultimate debtor».

Change in Chapter 3.6.2 (applicable only to the French version): Table 4, last row:

- Correction of edge measurements for the field «Payable by (name/address)». The correct measurements are 52 x 20 mm (width x height).

Change in Chapter 3.6.3 (applicable only to the French version): last paragraph:

- Correction of edge measurements for the field «Amount». The correct measurements are 30 x 10 mm (width x height).

Changes in Chapter 4.4.3: Additional information

- Penultimate paragraph: removal of the information, according to which the use of the «Billing information» and «Alternative procedures» fields requires a written agreement with SIX. Adding a note on process description to Annex E.
- Last paragraph: removing a note on the syntax definition of Swico.

Changes in Annex A:
- Applicable only to English and French versions:
  Tables 10, 11 and 12 «Data example for the QR code (…)» for sample payment parts (figures 14, 15 and 16): 3 corrections in each order of data elements:
  1. Address type before the name of creditor,
  2. Address type before the name of the ultimate creditor (future use).
  3. Address type before the name of the ultimate debtor.
- Table 10 and figure 14: Updating the «Billing information» field in the data scheme (table 10) and the sample payment part (figure 14), since an old version of syntax definition by Swico was used in the «Billing information» field.
- Table 11 and figure 15: Replacement of the sample with a new version with a fictitious creditor.

Change in Annex D:
- Breakdown of the tri-lingual glossary 1. into terms used in the QR-bill payment part and 2. into other terms. Adding the terms «Billing information» and «Alternative procedures».

Change in Annex E:
- Adding «Guidelines for syntax definitions in the Billing information and Alternative procedures fields»
- Declaration that the syntax defitinion of Swico constitutes an example which otherwise is not the current version.  It is available on the Swico website.

- End of the Documentation of Changes -