Swiss Payment Standards

Processing Rules for QR-bills

Rules for producing and processing the payment part with a Swiss QR Code and receipt

Version 1.2, valid from 4 October 2021

Revision History

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

Version	Date	Change description	Chapter
1.0	15 11 2018	First edition	All
1.1	15 02 2020	Corrections and clarifications, in particular:	
		- Changes to the process for the implementation of syntax definitions for billing information and alternative procedures (no obligation to conclude a contract)	
		- Deleted chapter 1.5 "Benefits"	1.5
		- Deleted chapter 4 "Information about the launch" and chapter 5 "Migration" – the information on the launch or migration can be found in the introduction scripts on www.paymentstandards.ch	4
		- Streamlined chapter 7 "Processing rules" (as chapters 4 and 5 have been deleted, it is now chapter 5); integrating the Business Rules from annex	7
		- Corrected Business Rules No. 13 and 22 in chapter 5.6 (Ultimate debtor: address line 1 is not mandatory) and supplementing Business Rule No. 5 in chapter 5.8 (different IBAN or QR-IBAN in the Swiss QR Code compared with the visible part)	5.6, 5.8
1.2	04 10 2021	Corrections and clarifications, in particular:	
		- Clarification of chapter 1.2 "Versioning"	1.2
		- Deleted chapter 3.4 "QR-IIDs in the SIC/euroSIC test system"	(3.4)
		- Updated chapter 4.1.1 "QR-bill with QR-IBAN"	4.1.1
		- Clarification of chapter 5.7 "Non-compliance with Layout Rules"	5.7

Table 1: Revision history

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

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.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender-neutral.

Change Control

All changes made to this document and changed or new specifications are listed in the document history with version details, change date and a brief description of the changes made.

Patent Notice

SIX and the responsible project sponsors for the new QR-bill for the Swiss financial center have together carefully reviewed the technical and legal framework conditions for the territory of Switzerland in consultation with specialists and provide the corresponding specifications for a standardized QR-bill ("standardization"). The usage possibilities for billing and paying a QR-bill listed below were used as a basis:

- Payer captures a QR code using a reader or camera through e-banking or m-banking

- Payer captures A QR code using a reader or scanner in their own infrastructure and transmits the payment instruction electronically (e.g. as pain message)

- Cash deposit at the post office counter (branches and branches with a partner company)

- Credit transfer instruction form

Further uses of the QR-bill that are not listed, such as payment via an ATM, are also not part of this standardization.

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

Important Notices

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

 The invoice issuer can provide the invoice recipient with billing information in a structured form in the "Billing information" element. The design of the QR-bill includes a data field for this purpose.

Containers for alternative procedures are also provided in the "Alternative procedures" elements. The content is the responsibility of the provider of the procedure. The use of the data is the responsibility of the invoice issuer.

In order for the content of the "Billing information" and "Alternative procedures" fields to be identifiable, SIX prescribes a certain coding. This coding, and use of the fields at all, must be agreed with SIX before they are published or used (for the process cf. Implementation Guidelines for the QR-bill, Annex E).

Specifications for the QR-bill

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

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

In particular, the following documents are relevant to the Guidelines for the QR-bill:

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

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 biller and their financial institution being booked incorrectly or not at all.
- laws being violated (e.g. data protection).

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

Support and resources

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

Sensitivity: C2 Internal

Table of Contents

Table of Tables

Table of Figures

Sensitivity: C2 Internal

1   Introduction

Target audience

This document is intended primarily for financial institutions and their service providers offering their customers payments services based on the QR-bill, and for developers of software for invoice issuers and recipients and banks.

Purpose

These "Processing Rules for QR-bills" (Business Rules) describe the technical banking rules and associated processes for processing a payment slip with a Swiss QR Code (hereinafter referred to as the "payment part"), including the associated business processes.

The document specifically describes the procedures to follow for QR-bills with a QR-IBAN and QR-bills with an IBAN.

1.1   Change Ownership

This document "Processing Rules for QR-bills" may only be modified by:

SIX Interbank Clearing Ltd
Hardturmstrasse 201
P.O. Box
CH-8021 Zurich

Future changes and updates will be made by SIX Interbank Clearing Ltd.

The latest version of this document is available from the Download Center at
www.paymentstandards.ch.

1.2   Versioning

Swiss financial institutions guarantee to support the current versions of the Processing Rules and Implementation Guidelines as published by SIX.

The digits of the versioning counter before the decimal correspond to the major versions of the documents. (Version 1.0; Version 2.0). Major versions can have an impact on the data structure, the content or the design recommendations and generally require technical adaptations. Minor versions (Version 1.1; Version 1.11) generally do not require any technical adaptations.

1.3   Reference Documents

Ref.	Document/Schema	Title	Source
[1]	IG QR-bill	Swiss Implementation Guidelines QR-bill	SIX
[2]	IG customer-bank messages credit transfers	Swiss Implementation Guidelines for Customer-Bank Messages Credit Transfer (pain.001)	SIX
[3]	IG customer-bank messages report	Swiss Implementation Guidelines for Customer-Bank Messages (Reports) (camt.052/.053/.054)	SIX
[4]	Business Rules customer-bank messages	Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages	SIX
[5]	Syntax of Billing Information	"Billing information" of the invoice issuer in the "Additional information" field of the QR-bill	Swico
[6]	QR-IID; QR-IBAN	Technical information on the QR-IID and QR-IBAN for financial institutions	SIX
[7]	Guide for Migration and Testing	− Introduction scripts for invoice issuers and recipients − Introduction scripts for financial institutions − Sample documents	

Table 2:   Reference documents

Organisation	Link
ISO	www.iso20022.org www.iso.org
SIX	www.iso-payments.ch www.six-interbank-clearing.com qr-validation.iso-payments.ch/
Harmonization of Swiss payments	www.paymentstandards.ch
Swico (German and French only)	www.swico.ch/fr/connaissances/normes-et-standards/factures-qr/

Table 3:   Links to relevant internet pages

1.4   Scope

The "Processing rules for QR-bills" describe the technical banking rules and associated processes for processing a payment part with Swiss QR Code in accordance with Figure 1 (the key parties involved and their activities in relation to QR-bill).

Consequently, this document should be read together with the "Swiss Implementation Guidelines QR-bill" document, which defines the technical and functional specifications for the payment part with a Swiss QR Code, and also with the document "Technical information about the QR-IID and QR-IBAN for financial institutions" which contains all the technical information that banks and software companies need in order to introduce and use the QR-IBAN based on the QR-IID, a special bank IID. In the case of any discrepancies or contradictions between these processing rules and the specifications in the Swiss Implementation Guidelines QR-bill, the latter take precedence.

The technical and functional requirements for transfers and cash management and for interbank messages do not form part of this document.

Nor does this document describe any specific individual services (e.g. counter payments, processing of receipts, credit orders, forms or notifications).

1.5   Definition of Terms

The "QR-bill" is understood to mean

- a bill with a payment part and receipt integrated on the form, or

- a bill with separately enclosed payment part and receipt

The following terms and abbreviations that are used in this document are defined in the "Swiss Implementation Guidelines QR-bill" in chapter 2:

- Payment part with a Swiss QR Code and receipt

- QR code according to ISO 18004

- Swiss QR Code

- QR-IID

- IBAN

- QR-IBAN

- QR reference

- Creditor Reference

2   Parties Involved and the Payment Process

The basic procedure for using QR-bills is described in the "Swiss Implementation Guidelines QR-bill".

Based on that, the following Figure 1 illustrates the main parties involved in the process (with the addition of Swiss Post and form providers) and also the main activities (circled numbers) associated with the production of a QR-bill and the processing of the payment part. For each activity, it also shows the document in which the relevant rules are defined.

The chapters below describe all the parties and their activities as illustrated below:
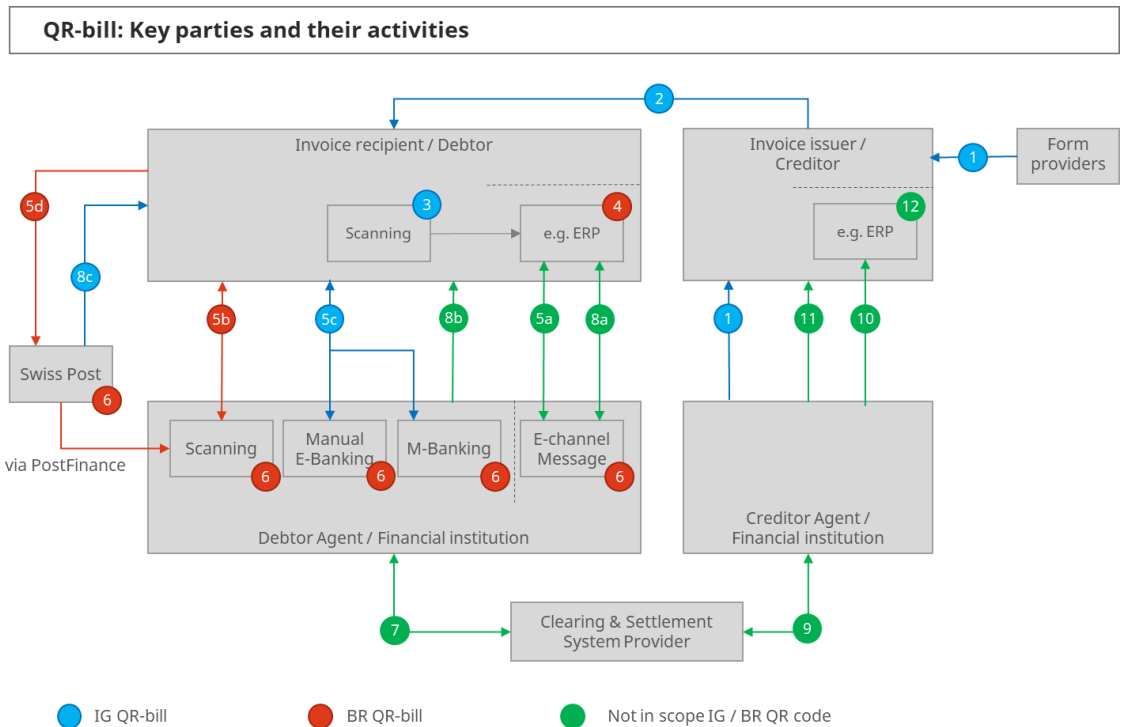

Figure 1:   The key parties involved and their activities in relation to the QR-bill

2.1.1 Form Providers

Party involved	Providers of forms (e.g. financial institution, printers, paper suppliers).
Activity No.	**1** Service provided to the invoice issuer for the provision of the forms.

2.1.2 Invoice Issuer/Creditor

Party involved	The party issuing an invoice or making an appeal for donations.
Activity No.	**2** Prepares and issues an invoice or an appeal for donations (either on paper or electronically, for example using eBill) based on the Swiss Implementation Guidelines QR-bill.

2.1.3 Invoice Recipient/Debtor

Party involved	The party receiving either an invoice or an appeal for donations. The party making the payment (Ultimate Debtor) is normally also the debtor.
Activity No.	**3** The invoice recipient reads the QR-bill using the scanning infrastructure and saves the data in their own infrastructure (e.g. the ERP system).
	4 As an alternative to (3), the payment data can also be entered manually in the debtor's own infrastructure.
	5a Payments are sent from the debtor's own infrastructure in a pain.001 message via an electronic channel (e-banking or file transfer) to the debtor institution.
	5b The debtor submits a physical payment instruction to the debtor institution or their service provider.
	5c The debtor enters the payment in the debtor institution's e-banking or m-banking system.

2.1.4 Swiss Post

Party involved	Swiss Post fulfils its legal public service mandate to provide payment traffic services (e.g. at the post office counter). The payments are processed by PostFinance.
Activity No.	**5d** The debtor settles the invoice e.g. at the post office counter.
	6 The payment part and receipt are checked.
	8c The debtor receives confirmation (a receipt or an entry in the receipts book).

2.1.5 Debtor Agent (DEB-FI, Debtor's Financial Institution)

Party involved	Manages the debtor's payment account and offers its customers payment transaction services.
Activity No.	**6** The DEB-FI checks the payment part.
	7 The DEB-FI forwards the payment to the CR-FI.
	8a The debtor's IT system receives an electronic debit advice/ account statement from the DEB-FI in the form of a camt.* message.
	8b The debtor receives a debit advice/account statement from the DEB-FI (hard copy, in PDF format).

2.1.6   Clearing & Settlement System Provider

Party involved   The party offering clearing and settlement services for payments between the DEB-FI and the CR-FI.

Activity No.   **9**   The clearing and settlement system provider forwards the payment to the CR-FI.

2.1.7   Creditor Agent (CR-FI, Creditor's Financial Institution)

Party involved   Manages the creditor's payment account and offers payment transaction services to its customers.

Activity No.   **10** The CR-FI sends the creditor an electronic credit advice/account statement in the form of a camt.* message.

                    11 The CR-FI sends the creditor a credit advice/account statement (hard copy, in PDF format).

2.1.8   Creditor (= invoice issuer)

Party involved   The party being credited.

Activity No.   **12** The creditor reconciles the credits with their unpaid items in their debtor accounts.

Sensitivity: C2 Internal

3   Aids and Tools

3.1   Introduction Scripts

The introduction scripts for invoice issuers and recipients as well as for financial institutions contain all of the necessary information for a successful introduction of the QR-bill by the target groups mentioned:

- migration of red and orange payment slips (IS/ISR) to the QR-bill

- checklists for project planning

- test cases

- payment part template

3.2   Validation Portal for the Swiss QR Code

The validation portal (qr-validation.iso-payments.ch) can be used for uploading and validating text files and images to check the quality of the content of the Swiss QR Code. The detailed results of the validation process are produced immediately for each file submitted.

3.3   Grid for Homologation

A grid sheet (PDF) for checking payment parts can be found in the Style Guide on page 24 which is available in the communication matrix at www.paymentstandards.ch.

In particular, the grid sheet can be used to check the positioning of the Swiss QR Code on the payment part.

3.4   Communication Matrix on the PaymentStandards Website

Publications and guidelines about the Swiss ISO 20022 payment standard and the harmonization of payment transactions are available from the communication matrix at www.paymentstandards.ch.

4   Transactions using the QR-bill

The transactions distinguish between creating, booking and sending notification, on the one hand, and paying, booking and sending notification of a QR-bill on the other.

4.1   Creating, Booking and Sending Notification

4.1.1   QR-bill with QR-IBAN

Objective

In using the procedure with QR-IBAN and a structured QR reference, the invoice issuer aims to be able to automatically reconcile its open receivables (debtors) when payments are received using the returned reference. The procedure can also be used for appeals for donations.

Alternative versions

The QR-IBAN is used in conjunction with the QR reference (previously known as the ISR reference number).

The "Unstructured Message" element can be used in addition to the structured reference.

A QR-bill with QR-IBAN and QR reference is for a domestic payment only. Cross-border payments should always implement a variant of the QR-bill with IBAN.

Note:

For the QR-bill with QR-IBAN procedure to be recognized, there must be a QR-IBAN present. This requires a QR reference to be entered, and ensures that the QR reference will be sent back to the creditor. It can only be guaranteed that an additional message from the debtor will be forwarded to the creditor if the debtor enters the QR reference.

Booking and sending notification of incoming payments

Depending on the offerings of the CR-FI, incoming payments may be booked individually and/or in batches. Notification of credits is sent electronically in accordance with the definitions in the "Swiss Implementation Guidelines for Customer-to-Bank Messages (Reports)", either in paper form or as a PDF file.

- Notification of incoming payments from QR-bills are sent electronically in a bank-to-customer camt.05x message complying with the ISO 20022 standard.

- Notification of incoming payments from payment parts with a QR-IBAN and QR reference can be sent using separate credit notes.

- Notification of incoming payments from QR-bills with IBAN and Creditor Reference are delivered by financial institutions in accordance with their offerings.

- Notification on paper still remains possible.

4.1.2 QR-bill with IBAN

Objective

The procedure with IBAN allows the invoice issuer to better manage open receivables. The procedure can also be used for appeals for donations.

Alternative versions

When an IBAN is used, the following two alternatives are possible:

- The IBAN is used in conjunction with the Creditor Reference, with or without the "Unstructured message" element.

- The IBAN is used without the Creditor Reference, with or without the "Unstructured message" element.

Note:

It can only be guaranteed that the Creditor Reference and/or the unstructured message from the debtor will be forwarded to the creditor if the debtor provides those values.

Booking and giving notification of incoming payments

Depending on the offerings of the CR-FI, incoming payments may be booked individually and/or in batches. Notification of credits is sent electronically in accordance with the definitions in the "Swiss Implementation Guidelines for Customer-to-Bank Messages (Reports)", either on paper or as a PDF file.

4.2 Entering a Payment Order

Physical payment order, unstructured

An unstructured physical payment order includes those payment orders which customers place or submit manually, perhaps by physically visiting the bank or sending a letter.

Physical payment order, structured

A structured physical payment order makes it easy to reconcile payments with a "payment part".

E-banking

E-banking can be used to enter and authorise individual payments and standing orders. Data files can be uploaded in a pain.001 message (Upload).

M-banking

M-banking applications enable transfers to be made based on a payment part.

File transfer

Payment Connectivity Services are integrated payment transaction solutions for corporate customers and businesses. They enable file transfers between accounting or cash management applications and the financial institution operating the account. Data files can be uploaded in pain.001 messages (Upload).

Booking and sending notification of debits

Depending on the offerings of the CR-FI, debits may be booked individually and/or in batches. Notification of debits is sent either electronically in accordance with the definitions in the "Swiss Implementation Guidelines for Customer-to-Bank Messages (Reports)", either on paper or as a PDF file.

Sensitivity: C2 Internal

5   Processing Rules

5.1   Procedure with QR-IBAN

The procedure with QR-IBAN can only be used with prior agreement from the CR-FI. When the invoice is issued with a QR reference, a QR-IBAN must be used to indicate the account to be credited.

When a payment is received from a QR-bill with QR reference, the QR-IBAN should be used as the basis for crediting the relevant customer account.

Payment instructions debited with a QR-IBAN will be rejected by financial institutions.

Invoice issuers who use QR-bill and want electronic notification must be able to process camt messages.

When payments are received from payment parts with a structured reference, or from orange payment slips, notification can be sent both in the same camt message and separately in a camt message/V11 file.

5.1.1   Continued Use of the BISR-ID

The customer identification occurring in the first six positions in the reference (formerly known as the BISR customer identification) will no longer be necessary for identifying the creditor's account. This means that the reference can be entirely filled in by the invoice issuer, apart from the check digit. The BISR-ID (usually 6-digit) can still be used when issuing invoices.

This means that banks' individual structuring and use of the reference can either continue as it is or be started afresh.

Invoice issuers can also use other forms of identification number by agreement with their financial institutions.

5.1.2   ISR Participant Numbers

PostFinance customers (not banks) with one or more ISR participant numbers can continue to use these until 30 September 2022. These can be used in parallel with QR-bill. QR-bill credits are not made to the ISR participant number but to the virtual Q-bill account.

5.2   Procedure with IBAN

An IBAN must be used if the QR-bill is to be used for invoicing in both versions "with Creditor Reference" and "without reference".

5.3   Procedural and Processing Rules

The binding procedural and processing rules relating to the QR code payment part are as follows:

- Reading of the Swiss QR Code and any manually entered content from the visible part

- Layout rules and recommendations

- Data comparison between the scanned Swiss QR Code and the visible part

- Manual post-processing

5.4 Data Sharing

Processing obligations and the binding nature of the system documentation are described in the SIC/euroSIC Handbook, chapter 10.

5.5 Deposits Made at Physical Premises of Swiss Post

5.5.1 Fees for Deposits and Processing Payment Parts

Current prices are listed at www.postfinance.ch.

5.5.2 Blank Payment Parts/Substitute Payment Slips

Because at least the creditor and other information must be precaptured in a QR-bill payment part, the banks and Swiss Post may not issue blank payment parts.

5.6 Reading the Swiss QR Code and Manually Entered Content from the Visible Part

The following table lists the processing rules that apply when scanning the Swiss QR Code and, when necessary, manually populating the "Amount" and "Payable by" fields. The rules apply to the channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes and defines the standard. More liberal or more restrictive applications may also be defined.

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	Swiss QR Code is **not recognized** (e.g. outside error tolerances)	Payment is not processed	Payment is not processed	n/a[1)]
2	**Sequence** within the Swiss QR Code does not comply with IG on QR-bill	Payment is not processed	Payment is not processed	n/a[1)]
3	Maximum **field lengths** do not comply with IG on QR-bill	Payment is not processed	Payment is not processed	n/a[1)]
4	**QRType** is invalid (no fixed value "SPC" for the Swiss Payments Code)	Payment is not processed	Payment is not processed	n/a[1)]
5	**Version** is invalid (e.g. no "0200" for Main Version 02) Note: Further information can be found in circulars A36/2020 and S24/2020	Payment is not processed	Payment is not processed	n/a[1)]
6	**Coding Type** invalid (no fixed value "1" for Latin Character Set)	Payment is not processed	Payment is not processed	n/a[1)]

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
7	**Field content** in the Swiss QR Code does not comply with the permitted character set (see IG QR-bill chapter. 4.2.2, Table 7)	Payment is not processed	Payment is not processed	n/a[1]
8	**IBAN** (incl. QR-IBAN) for the creditor is invalid (structure and check digit validation)	Payment is not processed	Payment is not processed	n/a[1]
9	**IBAN** (incl. QR-IBAN) for the creditor is missing	Payment is not processed	Payment is not processed	n/a[1]
10	**IBAN** (here only QR-IBAN) is missing where there is a QR reference	Payment is not processed	Payment is not processed	n/a[1]
11	**Creditor address type** is invalid (not "S" or "K")/or missing	Payment is not processed	Payment is not processed	n/a[1]
12	Compulsory **creditor** data is missing for address type "S"– structured address (name, postcode, location, country)	Payment is not processed	Payment is not processed	n/a[1]
13	Compulsory **creditor** data is missing for address type "K"– combined address (name, country)	Payment is not processed	Payment is not processed	n/a[1]
14	**Creditor** data has been wrongly provided for address type "K"– combined address (postcode, location)	Payment is not processed	Payment is not processed	n/a[1]
15	Field for **ultimate creditor** has been wrongly provided (prior to "future use" approval)	Payment is not processed	Element is not processed	n/a[1]
16	**Amount** is present in the Swiss QR Code but not in the visible part	Payment is not processed	Payment is processed	n/a[1]
17	**Amount** is preprinted in the visible part but is not in the Swiss QR Code	Payment is processed	Entered manually later	n/a[1]
18	The uncolored field with **black corner marks** is missing where the **Amount** is also empty (in the Swiss QR Code)	Payment is not processed	Entered manually later	n/a[1]
19	**Currency** invalid (not "CHF" or "EUR")/ or missing	Payment is not processed	Payment is not processed	n/a[1]
20	**Ultimate debtor** address type is invalid (not "S" or "K" or " ")	Payment is not processed	Payment is not processed	n/a[1]

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
21	Compulsory data for the **ultimate debtor** is missing for address type "S"– structured address (name, postcode, location, country)	Payment is not processed	Manual entry possible later	n/a[1]
22	Compulsory data for the **ultimate debtor** is missing for address type "K" combined address (name, country)	Payment is not processed	Manual entry possible later	n/a[1]
23	Data for the **ultimate debtor** has been wrongly provided for address type "K"– combined address (postcode, location)	Payment is not processed	Elements are not processed	n/a[1]
24	Data for the **ultimate debtor** has been provided and the address type for the ultimate debtor (= " ") is missing	Payment is not processed	Manual entry possible later	n/a[1]
25	The blank field with **black corner marks** is missing where the **ultimate debtor** is blank (in the Swiss QR Code)	Payment is not processed	Manual entry possible later	n/a[1]
26	**Reference type** invalid (not "SCOR", "QRR" or "NON") or missing	Payment is not processed	Payment is not processed	n/a[1]
27	**Reference** missing where a QR-IBAN and reference type **QRR** have been used	Payment is not processed	Payment is not processed	n/a[1]
28	**Reference** missing where an IBAN is used with reference type **SCOR**	Payment is not processed	Payment is not processed	n/a[1]
29	**Reference** is listed where reference type is **NON**	Payment is not processed	Payment is not processed	n/a[1]
30	**Reference** with invalid check digit in the QR reference (reference type = **QRR**)	Payment is not processed	Payment is not processed	n/a[1]
31	**Reference** with invalid Creditor Reference check digit (reference type = **SCOR**)	Payment is processed	Payment is processed	n/a[1]
32	If an object is used, The **billing information** has not been provided in accordance with a valid syntax.	Payment is processed	Payment is processed	n/a[1]
33	Parameters from **alternative procedures** have been used	Payment is processed	Payment is processed	n/a[1]

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
34	Handwritten additions that are made to a printed payment part are not entered later or are ignored (does not apply to the debtor and amount fields)	Payment is processed	n/a	n/a[1]
35	**Handwritten changes** made after the payment part has been printed (applies to creditor, currency, amount)	Payment is not processed	n/a	n/a[1]

Table 4:   Reading the Swiss QR Code & manually entered content from the visible part

[1]   n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on Customer-to-Bank Messages for Credit Transfers (Customer Credit Transfer Initiation pain.001) must be complied with.

5.7 Non-compliance with Layout Rules

The following table shows the processing rules which apply when scanning the Swiss QR Code. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes and defines the standard. More liberal or more restrictive applications may be defined by the supplier on an individual basis.

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	A complete QR-bill is submitted instead of only a payment part with receipt (210 x 105 mm)	Payment is not processed	Payment can be processed	n/a[1]
2	Rules on the paper format for the payment part (DIN A6 portrait format, without receipt) are not complied with for paper-based payment transactions with an order form (debit)	Payment is not processed	n/a	n/a
3	Rules on the paper format with receipt are not complied with where payment is made at a post office	Payment is not processed	n/a	n/a
4	Layout rules and recommendations for the payment part are not complied with (sequence and name of headings in the details section, positioning of the areas of the payment part)	Payment is not processed	Payment can be processed	n/a[1]
5	Layout rules and recommendations for the payment part are not complied with (paper quality, print colour, font and font size)	Payment is not processed	Payment can be processed	n/a[1]
6	Payment part is submitted with no receipt	Payment is not processed at Swiss Post	Payment can be processed	n/a[1]

Table 5:   Layout rules and recommendations

[1]   n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on Customer-to-Bank Messages for Credit Transfers (Customer Credit Transfer Initiation pain.001) must be complied with.

5.8 Comparing Data between the Scanned Swiss QR Code and the Visible Part

The following table shows the processing rules that apply when scanning the Swiss QR Code. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table (1-3) describes and defines the standard. More restrictive applications may also be defined.

No.	Discrepancies	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	Different creditor (Name)[1] in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
2	Different currency[1] in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
3	Different amount[1] (where present) in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
4	Different content in other fields in the visible part compared with the Swiss QR Code	According to the FI/Swiss Post rules	No systematic comparison, must be done by the debtor	Compared depending on the debtor's assess-ment of the risk
5	Different IBAN or QR-IBAN in the visible part compared with the Swiss QR Code	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison mandatory

Table 6:   Comparing data between the scanned Swiss QR Code and the visible part

[1] The financial sector recommends comparing the creditor (name), currency and amount. Other fields can be compared but are not required to be compared.

5.9   Manual Post-Processing

The following table lists the rules that apply to post-processing. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes the standard.

No.	Discrepancies	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	Handwritten ultimate debtor	Must be entered later	Can be entered later	n/a[1]
2	Handwritten amount	Must be entered later	Must be entered later	Must be entered later
3	Additions are listed after the payment part has been printed (does not apply to the debtor amount payable)	Additions are ignored	Can be entered later	Can be entered later
4	Changes made after the payment part has been printed (applies to the creditor, currency, amount)	Payment is not processed	Can be entered later	Can be entered later

Table 7:   Manual post-processing

[1]   n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on Customer-to-Bank Messages for Credit Transfers (Customer Credit Transfer Initiation pain.001) must be complied with.