

How a QR-bill becomes an electronic invoice

QR-bill with the eBill alternative payment procedure

With the QR-bill and “eBill alternative payment procedure”, it’s possible to generate an electronic invoice from a QR-bill. On the following pages, we’ll show you how to do this.

Background

When PostFinance’s “QR-bill PDF” is suitable:

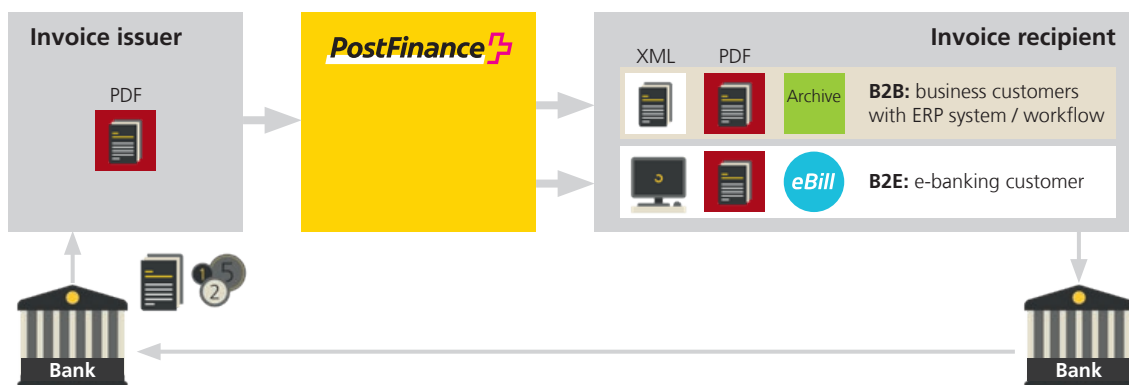
- You can already create QR-bills from your system.
- You would like to send QR-bills to e-banking customers (eBill).
- Your customer (B2B recipient, e.g. hospitals, property and public administrations, etc.) requests that you send electronic invoices.
- You are a software manufacturer and would like to offer your customers eBill or an electronic invoice solution without an interface to PostFinance.

In brief: “How a QR-bill PDF becomes an eBill or electronic invoice”

Invoice issuers submit invoice data to PostFinance in the form of a QR-bill in PDF format. They can either upload them in the elnvoicing portal or submit them via web services or SFTP. The QR-bill is automatically converted into an electronic invoice and forwarded to the recipient.


Preconditions

- The invoice issuer must be registered as a biller with PostFinance. In order to send electronic invoices to eBill, the invoice issuer must also be registered with eBill. Both registrations can be carried out on the elnvoicing platform.
- The invoice issuer creates QR-bills, including the “eBill alternative procedure”, in the QR code.
- Invoice issuers who also want to send electronic invoices to B2B recipients (not eBill) must create a QR-bill including Swico syntax definition. In B2B business, the invoice recipient requires Swico information (<https://www.swico.ch/de/wissen/normen-standards/qr-rechnungen>) for automated processing in financial accounting (accounts payable workflow).
- The filename of the PDF document must comply with the following naming convention: <BillerID>_<TransactionID>.pdf (example: 411010000000001_123abc.pdf). The TransactionID must be max. 30 characters long (alphanumeric) and could be an invoice number, document number, etc.



PDF with QR code and eBill alternative payment procedure

Example QR-bill with QR-IBAN payment method and eBill alternative payment procedure:

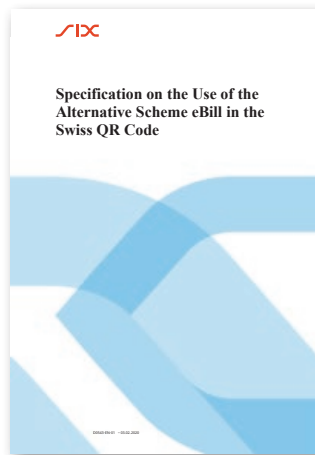
<p>Receipt</p> <p>Account / Payable to CH22 3198 9000 0076 1114 6 Health Insurance fit&kicking 3000 Bern</p> <p>Reference 00 00037 01588 13258 31368 09972</p> <p>Payable by Sarah Beispiel 3600 Thun</p> <table border="1"> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>121.00</td> </tr> </table> <p>Acceptance point</p>	Currency	Amount	CHF	121.00	<p>Payment part</p>  <table border="1"> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>121.00</td> </tr> </table>	Currency	Amount	CHF	121.00	<p>Account / Payable to CH22 3198 9000 0076 1114 6 Health Insurance fit&kicking Am Wasser 1 3000 Bern</p> <p>Reference 00 00037 01588 13258 31368 09972</p> <p>Additional information Premium calculation July 2020 //S1/10/10201409/11/200630/20/140.000- 53/30/102673831/31/200630/32/7.7/33/7.7:9.30/40/0:30</p> <p>Payable by Sarah Beispiel Mustergasse 1 3600 Thun</p>
Currency	Amount									
CHF	121.00									
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eBill/B/411010000000000001 **Alternative Scheme eBill**

What is the QR-bill with eBill alternative payment method?

The “eBill alternative payment procedure” is used to convert QR-bills into an eBill/electronic invoice format. This ensures that the invoice data can be interpreted as thoroughly as possible. The eBill alternative procedure in the QR code primarily contains the invoice type and the identification of the invoice recipient (e.g. eBillAccountID).

Additional information: [SIX specifications](#)



Technical specifications of the “eBill alternative payment procedure”

The data in this element (containing four attributes) enables the forwarding of QR-bills with the “alternative payment procedure” as an electronic invoice/eBill.

Element	Structure of the element (4 attributes)	Examples	Description
AltPmt 1	eBill/<type>/<emailAddress>/<referencedBill>	When using emailAddress: Invoice: eBill/B/peter@muster.ch	Only for eBill/e-banking recipients (B2E)
2	eBill/<type>/<enterprisidentificationNumber>/<referencedBill>	When using <i>enterprisidentificationNumber</i> : Invoice: eBill/B/CHE123456789	For B2B and eBill/e-banking recipients (B2E)
3	eBill/<type>/<billRecipientID>/<referencedBill>	When using recipient ID (billRecipientID): Invoice: eBill/B/411010000000000001	For B2B and eBill/e-banking recipients (B2E)

The following business case types can/must be mapped in the attribute <type>:

- Invoices and rolled over invoices: **B**
- Reminders: **R**

Note

As there is no information on the due date in the “eBill alternative payment procedure”, the following rules apply on a permanent basis:

- Invoice date = date of submission
- Due date: set date of submission + 30 days.

If you attach the “additional information” (Swico codes <https://www.swico.ch/de/wissen/normen-standards/qv-rechnungen>) to the QR-bill, a due date can be included.

Which variant of the “alternative payment procedure” do I need in order to send an eBill/ electronic invoice to my invoice recipient?

With reference to the table above, we recommend the following:

- If you want to reach *only eBill recipients in e-banking*, you can use *element 1* “Only for eBill/ e-banking recipients (B2E)”.
- If you would like to reach *electronic invoice/B2B recipients and eBill/e-banking customers*, we recommend you use *elements 2 or 3*.

Examples of QR-bills

<p>Receipt</p> <p>Account / Payable to CH22 3198 9000 0076 1114 6 Health Insurance fit&kicking 3000 Bern</p> <p>Reference 00 00037 01588 13258 31368 09972</p> <p>Payable by Sarah Beispiel 3600 Thun</p> <table><thead><tr><th>Currency</th><th>Amount</th></tr></thead><tbody><tr><td>CHF</td><td>121.00</td></tr></tbody></table> <p>Acceptance point</p>	Currency	Amount	CHF	121.00	<p>Payment part</p>  <table><thead><tr><th>Currency</th><th>Amount</th></tr></thead><tbody><tr><td>CHF</td><td>121.00</td></tr></tbody></table> <p>eBill/E/sarah.beispiel@einfach-zahlen.ch</p>	Currency	Amount	CHF	121.00	<p>Account / Payable to CH22 3198 9000 0076 1114 6 Health Insurance fit&kicking Am Wasser 1 3000 Bern</p> <p>Reference 00 00037 01588 13258 31368 09972</p> <p>Additional information Premium calculation July 2020 //S1/10/10201409/11/200630/20/140.000- 53/30/102673831/31/200630/32/7.7/33/7.7:9.30/40/0:30</p> <p>Payable by Sarah Beispiel Mustergasse 1 3600 Thun</p>
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eBill alternative payment procedure with e-mail

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eBill alternative payment procedure with EBillAccountID

QR code testing

You can check your newly created QR-bill and the QR code directly online on the PostFinance test platform at <https://testplattform.postfinance.ch/corporates>. You can register once and free of charge under "Login".

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