


The QR bill

PostFinance 

With the QR bill, you can issue bills with ease, collect debts securely and manage your accounts receivable quickly and in a straightforward manner. Use and combine additional structured, digital data just the way you want.


QR bills with a QR reference (counterpart to the current ISR)

Empfangsschein Konto: Zahler an CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Referenz 21 00000 00003 13947 14300 09017 Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach Währung Betrag CHF 1 949.75 Annahmestelle	Zahlteil  Währung Betrag CHF 1 949.75 Name AV1: UV/UltraPay005.02345 Name AV2: XY/XYService.54321	Konto: Zahler an CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Referenz 21 00000 00003 13947 14300 09017 Zusätzliche Informationen Auftrag vom 15.08.2020 IS 110 10201429811/200701/20140.000- 5330010207383131/200615/327.7139.40/40/0.30 Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach
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QR bills without a reference (counterpart to the current IS)

Empfangsschein Konto: Zahler an CH58 0078 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach Währung Betrag CHF 1 949.75 Annahmestelle	Zahlteil  Währung Betrag CHF 1 949.75 Name AV1: UV/UltraPay005.02345 Name AV2: XY/XYService.54321	Konto: Zahler an CH58 0078 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Referenz RF-18 5390 0754 7034 Zusätzliche Informationen Auftrag vom 15.08.2020 IS 110 10201429811/200701/20140.000- 5330010207383131/200615/327.7139.40/40/0.30 Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach
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QR bills with a creditor reference (counterpart to the current IS, now with a reference)

Empfangsschein Konto: Zahler an CH58 0078 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Referenz RF-18 5390 0754 7034 Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach Währung Betrag CHF 1 949.75 Annahmestelle	Zahlteil  Währung Betrag CHF 1 949.75 Name AV1: UV/UltraPay005.02345 Name AV2: XY/XYService.54321	Konto: Zahler an CH58 0078 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel Referenz RF-18 5390 0754 7034 Zusätzliche Informationen Auftrag vom 15.08.2020 IS 110 10201429811/200701/20140.000- 5330010207383131/200615/327.7139.40/40/0.30 Zahler durch Pia-Maria Rutschmann-Schryder Grosse Marktgasse 28 9400 Rorschach
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The advantages for you

- You will boost the automation and quality of your accounts receivable management with comprehensive records (all payment-related data, including information on the debtor).
- You can create the QR bill yourself and print it out on standard white paper (follow perforation).
- The bill recipient can scan the data really quickly and easily. There is no need to laboriously type out long sequences of numbers, which keeps errors to a minimum.
- The details of inpayments and outpayments are notified by means of camt.053 or camt.054.
- Thanks to its database, the new QR bill meets all the requirements in terms of scope, function and format (ISO 20022) for digital and seamless processing.

When I am the QR bill recipient (from accounts payable)

What is changing for me?

From 30 June 2020, the software your company uses must also be capable of processing QR bills.

What should I do?

Get in touch with your software company and follow their instructions (software update).

What are the main changes from the current slips (inpayment slip with/without reference)?

- Scan the Swiss QR code simply and easily using the PostFinance App or a QR slip scanner.
- Make urgent payments via express payments in e-finance or as inpayments to be credited directly at the counter.
- Handwritten notifications are no longer permitted.

PostFinance will be happy to help you switch over to the new QR bill.

If you have any questions, please call 0848 888 900.

You can find more detailed information on the QR bill at: postfinance.ch/qrb.

When I am the QR bill issuer (from accounts receivable)

What is changing for me?

By switching over to the new QR bill, you can guarantee the lawful, secure and fully-automated processing of your bills.

What should I do?

You decide when you wish to switch over to the QR bill (from 30 June 2020 at the earliest). Existing customers (ISR) are assigned a QR IBAN by PostFinance. If you already have one or more ISR subscriber numbers, PostFinance will automatically open an equivalent number of virtual accounts with the same settings as for the ISR subscriber numbers.

Get in touch with your software company and follow their instructions (software update).

What are the main changes from the current slips (inpayment slip with/without reference)?

- The QR bill contains all payment-related data, including information about the debtor.
- As the bill issuer, you are obliged to integrate all essential payment information in the Swiss QR code. The only exception is the amount, as well as the name and address of the debtor. These fields can be completed manually. Any missing or handwritten information on the slip is always recorded for a fee in paper-based payment transactions.
- You no longer require special paper. You can create the QR bill yourself and print it out on standard white paper (follow perforation).
- PostFinance no longer provides any pre-printed slips or slip tests. You can generate the payment parts yourself and check them on the PostFinance test platform at <https://testplattform.postfinance.ch>.

- All data is now recorded in full and delivered to you in its entirety. Slip images do not require post-processing, and you can compare the data automatically in your bookkeeping software. PostFinance no longer provides slip images for QR bills.
- PostFinance now offers fee-based options for speedier credit and notifications. You can find details at: postfinance.ch/qrb.
- For QR bills with a QR reference, the same ISO code used for ISR inpayments (PMNT RCDT VCOM) is used.
- For the detailed notification of IS payments, the business case identifier will be removed from the filename by 30 June 2020.
- The control options available to you with the current ISR subscriber number are now provided by PostFinance with virtual accounts in the form of the QR bill. You can find details at: postfinance.ch/qrb.
- QR bills will be credited with value dates on the same day as the debit entries. PostFinance will also be improving the value date rules for the current red inpayment slip (IS) by 30 June 2020. The value date of D+1 will continue to apply to payments made at the counter. The value date rules for the orange inpayment slip with reference (ISR) will remain unchanged.
- Cash inpayments to your own account will now be credited to you on the same day. A fee is charged for cash inpayments. Use your PostFinance Card or PostFinance Card Pay in order to benefit from the exemption limit of up to 20 inpayments per month.