

08 – Batch entry and delivery

The introduction of the QR bill makes it possible to replace batch entry for the QR-IBAN business case. Thanks to digital entry, all data is delivered electronically – without slip images. The technical specifications of the camt messages are adapted to the standard and the file name structure of the camt.054 detailed notification is standardized.



What is this about and what does it mean for you?

Accounting logic for crediting of QR bills

The QR bill makes it possible to enter inpayments using "individual entry" or "batch entry". The default setting for the QR bill is batch entry. If desired, the accounting logic can be reset to individual entry.

The QR bill as a replacement of the red inpayment slip (IS) and orange inpayment slip with reference number (ISR) requires enhancements to the batch entry replacements. PostFinance is currently supporting batch entry replacements for the IS, ISR/OSR, CH-DD and Return business cases. From 30 June 2020, the new QR-IBAN business case will also be supported and the IS business case will be enhanced with the IBAN from QR bills.

Business case	Batch criteria	Comment
IS and IBAN from QR bill	Value date and credit account	IBAN from QR bill valid from 30 June 2020
ISR	Value date, credit account and subscriber number	
QR-IBAN	Value date, credit account and QR-IBAN	Valid from 30 June 2020

Delivery of payment information on QR bills

Entries from QR bills are integrated into the existing account documents.

Account documents	Batch criteria	Comment
Account statement	<ul style="list-style-type: none"> – camt.053 – MT940 – Paper – PDF 	<ul style="list-style-type: none"> – With/without slip image for IS – Without slip image for IBAN from QR bill
Notification services (ISO 20022)	Notification in account statement camt.053 – Transaction details integrated in camt.053	<ul style="list-style-type: none"> – With/without slip image for IS – Without slip image for IBAN from QR bill
	Separate detailed notification camt.054 per product – IS and IBAN from QR bill – QR-IBAN – ISR – OSR – CH-DD COR1/B2B – Return (without ISR/OSR/CH-DD)	<ul style="list-style-type: none"> – With/without slip image for IS – Without slip image for IBAN from QR bill – The detailed notification can be delivered per product (IS/IBAN from QR bill, QR-IBAN, ISR, OSR, CH-DD, Return) in a camt.054 or combined
Intraday account movements	<ul style="list-style-type: none"> – camt.052 – MT942 	
Credit and debit notifications	<ul style="list-style-type: none"> – camt.054 	

With the new QR bill, payment-relevant data will be entered entirely digitally. Slip images are no longer required so are no longer delivered for IBAN payments from QR bills at the counter or by payment

order (→ see Factsheet 07 “Replacement of slip images by digital entry of payment-relevant data”). Slip images for IS payments are delivered in the same way as before.

camt messages: enhancement of technical specifications to Version 1.7 of the Implementation Guidelines (IG) for Cash Management

New technical specifications increase and/or change the amount of information in camt messages. This is why an amendment to Version 1.7 of the Swiss Implementation Guidelines (IG) for Cash Management is being carried out. You will be affected by this

as soon as you switch to the QR bill (not before 30 June 2020). If one of the changes indicated above is relevant to you, please make the necessary changes in your software and processes.

Currently applicable

The ISR subscriber number is shown in the "Entry Reference" (C-Level) element.

For ISR payments, the ISR reference number is shown in the "Creditor Reference Information / Reference" element. The element "Creditor Reference Information / Type / Proprietary" is populated with the value "ISR Reference".

Additional information besides the ISR reference is not permitted.

Comment

For batch entry for QR-IBAN, the QR-IBAN is shown in the "Entry Reference" (C-Level) element.

If a payment has been credited to a QR-IBAN, the QR reference is shown in the "Creditor Reference Information / Reference" element. This means that in the "Creditor Reference Information / Type / Proprietary" element, the value "QRR" is shown.

If a payment has been credited to an IBAN from QR bill with a reference number (SCOR), the Creditor Reference is shown in the "Creditor Reference Information / Reference" element. This means that in the "Creditor Reference Information / Type / Code" element, the value "SCOR" is shown.

Besides the structured reference "QRR" or "SCOR", additional information can be provided in the "Structured / Additional Remittance Information" element.

**Amendment of file name for detailed notification camt.054 for IS and QR bill
(valid from 30 June 2020)**

Currently, for a separate camt.054 delivery with detailed notification, the business case is included in the file name as an abbreviation.

Example

camt.054-**ES**_P_CH0309000000250090342_9999999_0_2014111311011199.xml

For detailed notification of payments with the red inpayment slip (IS) or with the QR bill, the business case identifier will now be removed from the file name. Detailed notifications can then contain IS and QR bill payments. This change is effective from the reference date of 30 June 2020.

Example

camt.054_P_CH0309000000250090342_9999999_0_2014111311011199.xml

For all other detailed notifications, e.g. payments with orange inpayment slip with reference number (ISR) or outpayment slip (OSR), the existing file names remain unchanged.

Example

camt.054-**ESR-ASR**_P_CH0309000000250090342_9999999_0_2014111311011199.xml

PostFinance basically recommends no automated reading of file names as these have to be amended from time to time. If you amend the file name during processing, amendments may be required to the software and the processes.

Changes to be checked in your systems and processes

From 30 June 2020 (for all customers – reference date)

The file name for deliveries relating to IS is amended – the product abbreviation has been removed. Check whether you are parsing the file name of IS detailed notification camt.054. PostFinance basically recommends no automated reading of file names as these have to be amended from time to time. If you amend the file name during processing, amendments may be required to the software and the processes.

With conversion to QR bill

What is changing?

You have the option of selecting individual entry or batch entry as the accounting logic for all credits from QR bills (IBAN and QR-IBAN).

With the new QR bill, payment-relevant data will be entered entirely digitally. Slip images are no longer required and are therefore no longer delivered for in-payments from QR bills.

The information content of camt messages is enhanced using the new technical specifications.

The file name for deliveries relating to QR bill is amended – the product abbreviation has been removed.

What needs to be done?

Check when converting to the QR bill which accounting logic you wish to use. Undertake amendments to your processes if you currently process IS slip images so that you can continue to work efficiently with the digital data they contain.

What is the added value?

You also have the option of having payments from QR bills (IBAN and QR-IBAN) entered individually.

More information

- Factsheet 04 “QR bill virtual accounts as replacement for ISR subscriber numbers”
- Factsheet 07 “Replacement of slip images by digital entry of payment-relevant data”
- “Electronic account documents” manual (autumn 2019)
- “Technical specifications” manual (autumn 2019)
- Swiss Implementation Guidelines for Cash Management, Version 1.7
- www.postfinance.ch/qrb

Test opportunity

Would you like to test your implementation?
To do so, please use our test platform at <https://testplattform.postfinance.ch>.