QR bill virtual account manual

PostFinance

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Customer support

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1. General information

The QR-bill makes invoicing easier for your company and enables an efficient and automated accounts receivable process. You can use and combine additional structured, digital data exactly how you wish.

1.1 Three types of QR bill

The QR bill comes in three types. The main features are set out in the following sub-sections.

1.1.1 QR bill with IBAN and no reference

IBAN
CHXX **0900 0**XXX XXXX XXXX X

When using the QR bill with IBAN and no reference, the QR reference cannot be used. No reference for the bill or outstanding items is provided. As an option, up to 140 characters of unstructured information can be entered to indicate the payment purpose. This type is suitable for transfers to an account without a reference. The standard institution identification (IID) for PostFinance Ltd is 09000.

1.1.2 QR bill with QR-IBAN and QR reference

QR-IBAN	QR reference
CHXX **3000 0**XXX XXXX XXXX X	XX XXXXX XXXXX XXXXX XXXXX XXXXX

With the QR bill with QR-IBAN and QR reference type, the QR-IBAN differs from the IBAN due to the use of a special institution identification (IID) with a reserved value range from 30000 to 31999, i.e. the QR-IID. The QR-IID for PostFinance is 30000. The QR reference is mandatory with the use of the QR-IBAN. Up to 140 characters of unstructured information can also be entered to indicate additional textual information about the payment. The QR bill with QR-IBAN and QR reference is suitable for transfers to an account with a reference.

1.1.3 QR bill with IBAN and creditor reference (new usage option)

IBAN	Creditor reference
CHXX **0900 0**XXX XXXX XXXX X	**RF**XX XXXX XXXX XXXX

The QR bill with IBAN and creditor reference uses the international creditor reference in accordance with ISO 11649, which is also used in SEPA payment transactions. Simultaneous use of the creditor reference and QR reference is not possible. As an option, up to 140 characters of unstructured information can also be entered to indicate additional textual information about the payment. The standard institution identification (IID) of PostFinance Ltd – 09000 – is to be used in this constellation.

1.2 Inpayment into your own account

No special designation of the QR slips is possible for inpayments to your own account. If inpayments are made to your own account using QR slips, the same conditions apply as to inpayment to a third-party account.

1.3 Slip printing and slip tests

You can create QR bills yourself and print them out on standard white paper (follow perforation). You can create the payment parts directly at **postfinance.ch** or in e-finance itself.
Slip checks can be carried out on the PostFinance test platform at **testplattform.postfinance.ch**.

1.4 Scope

The QR bill is a product from the Swiss financial center. The design and implementation guidelines are determined and published by SIX. The relevant documents are listed under section 1.7.

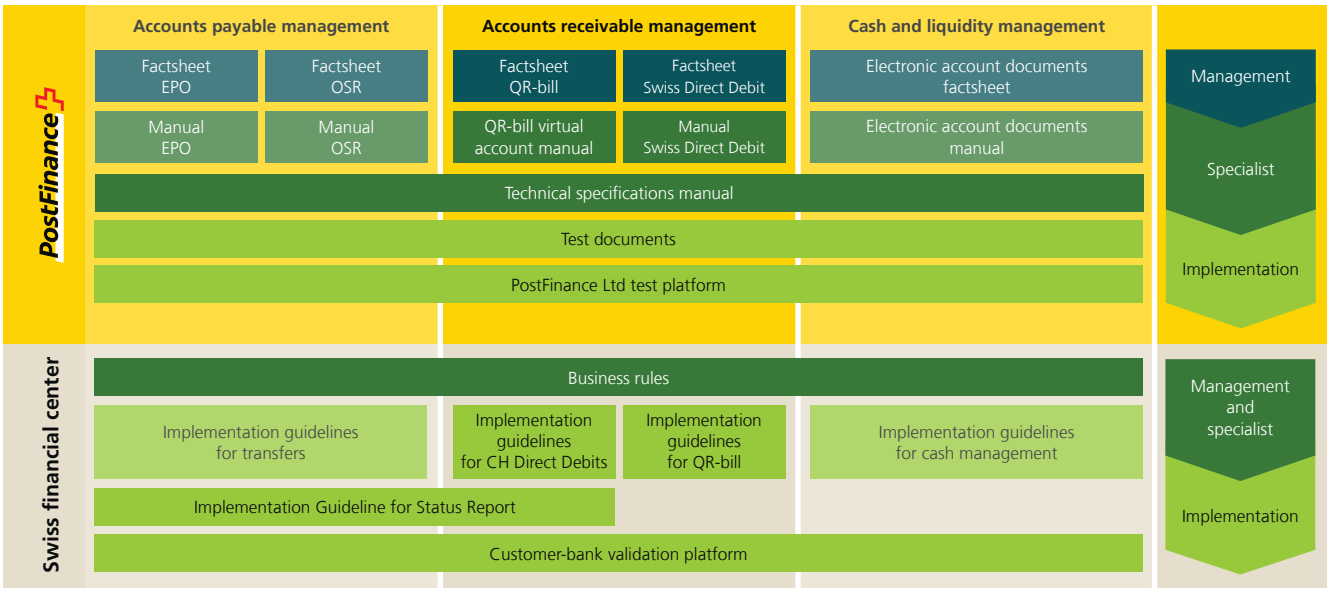
This manual covers the QR bill type with QR-IBAN and QR reference; in short, QR-IBAN. PostFinance provides the **QR bill virtual accounts** for this purpose.

1.5 Target group

Virtual accounts enable outstanding invoices in CHF and EUR to be billed with ease and incoming payments to be assigned and entered quickly.

1.6 Use of the manual

The following diagram illustrates the service structure for documentation of PostFinance payment transactions and Swiss financial center specifications, and acts as a guide to this manual for the user.



This overview shows a selection of key documents relating to payment transactions. Other documents can be found online at **postfinance.ch/manuals;** version March 2022

The virtual account types in CHF and EUR are described in this manual. Information is also provided about the ISO 20022 standard services. All specifications for electronic notifications are described in the "Technical specifications" manual.

1.7 Applicable provisions and manuals

Unless the manual and its appendices stipulate otherwise, the following apply:
– General Terms and Conditions of PostFinance
– Technical specifications manual
– Electronic account documents manual
– Prices and conditions for business customers

These documents are available at **postfinance.ch/manuals**.

The documents published by SIX can be found at **postfinance.ch/qrb** or **paymentstandards.ch**. These include:
– Swiss Implementation Guidelines QR-bill
– QR-bill style guide

A precondition for subscription to the virtual account service is an active PostFinance account for business customers/associations (savings account, account for private customers, etc. are not admissible). The guidelines and requirements set out in this manual are binding for the customer.

1.7.1 Third-party processing

The customer may transfer processing to a third party, either fully or partially (e.g. data center/processing unit). The customer continues to bear responsibility vis-à-vis PostFinance.

1.7.2 Obligation to provide evidence

The customer undertakes to disclose the required information about the debtor in the case of enquiries, including up to 10 years after cancellation.

1.7.3 Due diligence obligation

The customer undertakes to process the data immediately. Should there be any irregularities, PostFinance must be informed without delay.

1.8 Registration

Registration is carried out using the QR bill virtual account registration/change form. The form must be completed in full with a valid signature and sent to PostFinance. By registering, the customer confirms their acceptance of the guidelines and requirements set out in the manual. The QR bill virtual account can only be actively used after receipt of the written registration confirmation, in which the IBAN of the virtual account (QR-IBAN) is indicated. From this point onwards, QR slips can be issued to debtors.

1.9 Prices and conditions

The current prices are listed at **postfinance.ch/prices-bc** or will be provided on request by your contact person. The prices for the PostFinance services used will be charged at the end of the month. The customer must ensure that sufficient funds are available in the relevant fee debit account.

1.10 Term definitions

Term	Abbreviation	Definition
QR bill	QRB	QR-IBAN When paying with a structured QR reference, the QR-IBAN must be used as a confirmation of the credit account. The payment procedure with reference is identified by a special identification of the financial institution (QR-IID). QR-IID The QR-IID is a variant of institutional identification (IID). QR-IIDs consist solely of numbers from 30000 to 31999. Based on these QR-IIDs, predetermined IBANs (QR-IBANs) will only be used for the new procedure with QR reference in the QR bill. QR bill Invoice with a QR code. SCOR Structured creditor reference (ISO 11649), only possible in conjunction with IBAN.

Term	Abbreviation	Definition
Quick response code	QR code	The QR code is a two-dimensional barcode in accordance with ISO 18004. The QR code comprises a quadratic matrix consisting of black and white squares which depict the coded data in a binary format. A special marking in three of the four corners of the square allows the scanner to determine the correct way to process the image. The Swiss QR code is used for the QR bill.
Virtual account	VA	Virtual accounts are provided by PostFinance to make receivables easy to manage. This means, for example, that the notification for each virtual account can be individually managed and processed in decentralized receivables departments. Several virtual accounts with the same or different settings can be used on a main account. The credits are always made to the main account to which the virtual account is linked as per the settings selected. No account statements or interest statements are created for virtual accounts.
Swiss Post working day		Swiss Post working days are considered to be weekdays from Monday to Friday. Exceptions are general public holidays in the Canton of Berne. If the periodicity falls on a public holiday, the delivery takes place on the next Swiss Post working day.
International Organization for Standardization	ISO	The International Organization for Standardization (ISO) is the international association of organizations for standardization which develops international standards in various fields.
ISO 20022 standard		The objective of the International Organization for Standardization (ISO) standard is to accomplish the global harmonization of existing and new message standards across various areas of the financial industry. ISO 20022 not only includes payment transaction and account reporting messages, but also covers other areas, including securities trading, foreign trade and treasury. The new ISO version 2019 has been in operation in the Swiss financial center since November 2022. The parallel phase, in which the 2009 (pain) / 2013 (camt) and 2019 versions will be available as standard, will run until November 2026. From this point onwards, the processing systems must be able to support the new ISO version.
camt message types	camt	camt is the abbreviation for cash management. These XML-based message types serve to report between bank and customer as per the definitions set out in the ISO 20022 standard.
Extensible Markup Language	XML	Extensible Markup Language (XML) is a file format.
Society for Worldwide Interbank Financial Telecommunication	SWIFT	A cooperative undertaking between international banks which operates a global telecommunications network and defines standards for electronic collaboration.
Swiss Infrastructure and Exchange	SIX	SIX Group. Swiss financial service provider.
Single Euro Payments Area	SEPA	The Single Euro Payments Area (SEPA) is the area of the EU/EEA Member States plus Switzerland, where citizens, companies and other economic operators are able to make and receive payments in euros, whether across or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.
Instant payments	IP	Instant payments are transfers that are processed between financial institutions in Switzerland and Liechtenstein every day, 24/7 and within a few seconds.

2. Range of services offered

2.1 How the system works

The customer invoices QR bills on which the QR-IBAN and a QR reference are printed. The QR reference contains the debtor's information (e.g. customer number and invoice number). Using this QR reference, the customer can individually identify the payer. The QR reference contains 26 numerical positions. In addition, there are check digits. The customer can freely choose the content of the QR reference. However, it cannot consist of nothing but zeros. The customer receives the delivery file with all the required information, so that payments can be entered automatically.

2.1.1 Service description

– Several QR bill virtual accounts can be opened for the same credit account
– Electronic and automated entry of credits in the accounting software, including reminders
– Secure and inexpensive processing of payments
– Simple monitoring of accounts receivable
– QR bills in EUR are the same in terms of structure and processing as those in CHF
– Data delivery in accordance with ISO 20022 standard via e-finance or file transfer for business customers

2.1.2 Notification of electronic account documents in accordance with ISO standard

The following overview is a summary of the possible combinations for notification services.

Electronic account documents at PostFinance			
Account statement	**ISO 20022 account statement** camt.053	**SWIFT account statement** MT940 – with/without booking code	**PDF account statement**
Notification services (ISO 20022)	**Notification in account statement camt.053** – Transaction details integrated into camt.053		
	Separate detailed notification camt.054 per product – OSR – IBAN – CH-DD Direct Debit – QR bill virtual account – Return (without QR bill virtual account / OSR / CH-DD Direct Debit)		
Intraday account movements	**ISO 20022 intraday account movements** camt.052	**SWIFT intraday account movements** MT942	
Credit and debit notifications	**ISO 20022 credit and debit notifications** camt.054	**SWIFT credit and debit notifications** MT900/910 (only for banks)	

2.2 Process steps

Precondition: the customer has appropriate accounting software.

1. Invoicing: provision of reference data (QR reference), creation and issuing of invoices.
2. Sending of invoices: the QR bills are sent to the customer (physically or digitally).
3. Reconciliation and entry of incoming payments: after the incoming payments have been processed, the customer receives the delivery file with the information required for the entry of the transactions. The customer reads the delivery file into the accounting software, and the outstanding items are closed based on the reference data. The account statement is downloaded, and the accounts are reconciled.

3. Preconditions, testing and operative launch

3.1 Preconditions

To enable the customer to benefit from test support, it is recommended that the contact person is contacted directly.

3.2 Test platform

The customer can generate and download a test file on PostFinance's test platform (**testplattform.postfinance.ch**), so that it can be read into the accounting software.

A check can also be carried out on the platform to determine whether the QR code generated can be read and whether the structure of the slip meets SIX's requirements.

3.3 Operative launch

Upon successful completion of the recommended test activities, the products and services can be accepted for use in productive operation.

3.4 Test procedures, PostFinance recommendations

If the customer decides to use a new delivery channel or if the accounting software is updated, it is recommended that tests are carried out beforehand. Carrying out the tests guarantees that the customer's accounting software can also continue to automatically process QR transactions.

3.4.1 Productive customer test

The customer always has the option of ordering test files of its productive delivery data. These files are marked "test". The tests can be set up for a maximum of two months. It should be noted that this concerns productive data for test purposes, and this must be handled carefully.

A productive customer test cannot be carried out until the customer's virtual account is already in productive use and receiving incoming payments.

4. Operation

4.1 Specifications

4.1.1 Identification of the customer of the QR bill virtual account

A virtual account IBAN (QR-IBAN) is assigned for the processing of QR bills with a virtual account. The customer can use several virtual accounts for the same credit account and therefore receive different QR-IBANs.

The virtual account IBAN (QR-IBAN) is based on the credit account.

Example:

Credit account
CH7909000000250090720

Virtual account 1
CH3030000001250090720

Virtual account 2
CH8230000002250090720

Notes on the structure of the QR-IBAN

C	H	3	0	3	0	0	0	0	0	0	1	2	5	0	0	9	0	7	2	0

The **QR-IID** of PostFinance is **30000**. The QR-IID indicates that the number is not an IBAN (IID 09000), but instead a QR-IBAN and therefore a payment procedure with a reference.

The **three-digit identification number** after the QR-IID serves to differentiate the virtual accounts. If just one virtual account is required, the default identification number is **001**. If required, the three digits of the identification number can be assigned alphanumerically. PostFinance must be notified of this during registration.

4.1.2 Account designation

The account designation of the credit account must be used on the QR bills. There is no separate designation for the QR bill virtual account.

4.2 Notification/data delivery of incoming payments

This section covers the delivery formats/channels and delivery with several virtual accounts. The transactions are only delivered with a productive file. Multiple deliveries are not allowed in order to prevent the data from being processed twice.

4.2.1 Delivery formats

There is a choice between two types of detailed notification:
a) Separate detailed notification (camt.054)
b) Detailed notification in the account statement (camt.053)

4.2.2 Delivery channels

Data can be delivered with the following channels:
- E-finance – the selected user is authorized for the download per virtual account
- Cash & Multibanking Tool (CMT)
- EBICS
- Managed File Transfer PostFinance (MFTP)
- H-Net
- SWIFT FileAct

Incoming and outgoing deliveries via the TBS channel are now offered only to customers who have an existing TBS contract. This channel is no longer offered for new registrations.
The FDS channel will no longer be offered for new registrations and will be replaced by the MFTPF payment channel.

For more details, please contact PostFinance, Customer Center, tel. +41 848 888 900.

4.2.3 Delivery with several virtual accounts

The data of several virtual accounts can either be consolidated in one file or delivered individually per virtual account IBAN (QR-IBAN). It is only possible to consolidate several virtual accounts if they are linked to the same credit account. One C level is usually created per virtual account. This corresponds to the entry in the account statement. The details of the transaction are shown at D level, and one D level is created per transaction.

If a virtual account IBAN (QR-IBAN) is removed or cancelled in the camt.054 delivery, the customer will receive a file on the day of the change, regardless of the selected periodicity, provided transactions have been received.

4.2.4 Adjusted and reverse entries

Differences in amount between QR code/amount field

The amounts in the amount field and QR code must match. Discrepancies occur when the payer alters the amount in the amount field or when the slip is printed incorrectly. The amount in the amount field is usually credited to the customer.

Adjustments to delivered data

The scanned error-free data is delivered without rechecking. Adjusted and reverse entries may therefore follow at a later date. The adjusted and reverse entries are reported with their own C level and correspond to the entries in the account statement. The details of the adjusted and/or reverse entries are shown at D level, and one D level is created per adjusted/reverse entry. Customers are advised to get in touch with their contact person in cases of doubtful payments (e.g. double payments), before proceeding to a final adjustment.

4.2.5 Delivery of the QR slips

The QR slips are not delivered to the customer but remain in the possession of PostFinance and are electronically archived.

4.2.6 Crediting of the amounts

The credit is transferred as per the selected periodicity to the PostFinance account that is indicated by the customer and linked to the virtual account.

4.2.7 Reconciliation of delivered data

The amount posted to the account for credits can be reconciled by comparing the C level of camt.054 deliveries with the batch credits on the camt.053 account statements (C level). The credit date is given in the camt file. For camt.053 account statements with detailed notifications, the total amount is also visible at C level. Any discrepancies should be reported immediately to the contact person.

4.2.8 Rejects

QR bills which do not meet the provisions of the SIX Implementation Guidelines may cause problems during processing. These slips cannot be processed automatically. This means manual post-processing must be carried out.

A possible reason for rejects is:
The QR code exceeds the max. number of characters per field.

To ensure that customers (or their processing unit) are always informed about slip quality, they are advised of any rejected QR bills. This enables the causes of rejection to be investigated and remedied as quickly as possible. Incorrect slips are identified in the delivery file:
0 = no reject
1 = reject
5 = bulk reject

Transactions with code number 1 are rejects and are charged to the customer as per the prices and conditions for business customers.

4.2.9 Reconstructions

Reconstructions are required in the event of data loss, amendments or damage to the original delivery, etc. The reconstructions correspond to the original delivery. Reconstructions can be created with retroactive effect for two years (720 days).
Requests for reconstructions may be ordered from the contact person. When ordering, the delivery number, the virtual account IBAN (if applicable), the total amount and the creation date of the delivery are to be indicated. Reconstruction orders are processed on the same day. When ordering reconstructions, the customer must specify why the file could not be processed, as a technical problem may have occurred. PostFinance reserves the right to charge a fee. Reconstruction files are delivered separately from productive data and are marked with an "R". TBS/EBICS deliveries are an exception. These cannot be labelled with an "R" and are not delivered separately from the productive data.

4.2.10 Instant payments and inpayments for immediate credit

Instant payments and payments for immediate credit from Swiss Post branches are credited individually to the credit account of the virtual account as standard. Notification is provided both in the account statement and in the camt.054 detailed notification with its own C level.

Instant payments and payments for immediate credit can be integrated into the batch entry on request. As soon as this option is activated, such payments will be taken into account when creating the batch entry. More details can be found at postfinance.ch/ip.

4.3 Delivery times and deadlines

	Day –1	Day 0	Day +1
Swiss Post branches		-	+
Payment order		- +	
All electronic payments (e.g. EPO)		- +	

- Debit
+ Credit value date

4.3.1 Periodicity of entry

The entry is carried out as a batch entry by default. If required, it is possible to switch from batch to individual entry. With batch entry, the credit is made to the account per QR bill virtual account, as per the periodicity selected. If individual entry is required, the entries are carried out individually to the account after credit.

Periodicity of batch entry
a) On every Swiss Post working day: 7.30 p.m. – 12 midnight
b) Twice daily: 9 a.m. – 10.30 a.m. and 7.30 p.m. – 12 midnight
c) Hourly (subject to charge): on the hour between 2 a.m. and 5 p.m. [1]
d) Three individually selectable times (subject to charge): on the hour between 2 a.m. and 5 p.m. [1]

[1] If there are pending entries in the evening, an additional batch entry (7.30 p.m. – 12 midnight) and delivery (10 p.m. – 6 a.m. on the following day) will be carried out in order to guarantee end-of-day settlement.

4.3.2 Periodicity of delivery

The delivery cannot take place more frequently than the selected entry periodicity. For a volume in excess of 99,999 transactions, there is, for technical reasons, a subsequent file with the corresponding batch credit. In these cases, several batch credits are listed in the account statement for the same virtual account. Customers are free to choose the periodicity of data delivery for each of their individual delivery numbers.

Periodicity of delivery
a) On every Swiss Post working day: 10 p.m. – 6 a.m. on the following day
b) On 1 to 4 designated Swiss Post working days per week (with the exception of camt.053)
c) Twice monthly: delivery on the 15th calendar day and the last Swiss Post working day of the month
d) Monthly: delivery on the last Swiss Post working day of the month
e) Twice a day: 10 a.m. – 12 noon and 10 p.m. – 6 a.m. on the following day (with the exception of camt.053)
f) Hourly (subject to charge): within 45 to 90 minutes of the entry being carried out (with the exception of camt.053) [1]
g) Three individually selectable times (subject to charge): within 45 to 90 minutes of the entry being made (with the exception of camt.053) [1]

[1] If there are pending entries in the evening, an additional batch entry (8 p.m. – 12 midnight) and delivery (10 p.m. – 6 a.m. on the following day) will be carried out in order to guarantee end-of-day settlement.

Specific points:
– An automated delivery is also carried out outside of the selected periodicity (less frequently than daily) on the last day of the year if transactions have been booked since the last delivery. This guarantees that customers can book all incoming credits until 31 December. Exception: account statement with detailed notifications (camt.053); in this case, the delivery takes place on 1 January.
– Data deliveries may be suspended for a certain amount of time (e.g. holidays). Please inform your contact person of such a suspension. The data will be consolidated in one delivery at the end of the suspension.
– If no transaction is conducted, no delivery is created.

4.4 Changes to customer data

The contact person must be notified of changes at least three Swiss Post working days before they come into effect:

In writing
– Change of address
– Change of processing unit
– Change of identification number
– Periodicity of the entry and/or delivery (if subject to charge)

Verbally
– Delivery channel
– Periodicity of the entry and/or delivery (if not subject to charge)

4.4.1 Change of credit account

If the credit account is changed, the IBAN of the virtual account also changes. In such cases, the customer must re-register for the virtual account linked to the new credit account. The contract for the virtual account that is no longer required should therefore be cancelled.

4.5 Enquiries

Enquiries should be submitted via the "Enquiries" tile in e-finance. If the tile is not yet active, ask your contact person to have it activated.

4.5.1 Information required

– Virtual account IBAN (QR-IBAN)
– Reference number
– Amount
– Processing date
– AccountServicerReference <AcctSvcrRef> from the D level of the corresponding camt message

Enquiries are subject to a charge.

4.6 Cancellation

4.6.1 Cancellation of services by the customer

Cancellation of the virtual account must be submitted in writing and duly signed. The cancellation letter must indicate the cancellation date. For technical reasons, the contact person must be notified of cancellations at least a week before they come into effect. No more payments to the virtual account will be processed from the cancellation date.

All transactions processed up to the date of cancellation are sent to the customer as a special delivery on the same day. The customer undertakes to process the data immediately upon receipt. A virtual account can be reactivated for the existing customer, provided the credit account is active.

4.6.2 Cancellation of services by PostFinance

PostFinance reserves the right to cancel virtual accounts (e. g. in case of low usage).