

# 01 – All about the QR bill and the receipt

The QR bill is a product from the Swiss financial center. The structure guidelines are published by the SIX. Find out here what is changing at PostFinance for invoice issuers as a result of these innovations.

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

### QR bill

Payment transactions in Switzerland are continually being standardized and digitized. Conversion to the ISO 20022 standard has laid the groundwork for the QR bill.

inpayment slips (IS) and orange inpayment slips with reference number (ISR) – after a transition period. You can undertake the conversion from the IS/ISR procedure to the QR bill during this transition period.

The QR bill – a product from the Swiss financial center – will be introduced on 30 June 2020. From then on, you may send QR bills and must therefore be prepared to receive QR bills. The digitally readable QR bill will be replacing today's documents – red

### Receipt

Information about the receipt can be found in the Swiss Implementation Guidelines QR bill and/or in the Style Guide under: <https://www.paymentstandards.ch/en/home/companies.html>

You no longer require special paper to create the QR bill. QR bills can be created and printed using all standard infrastructure. For this reason, PostFinance is not offering any pre-printed payment parts. If you create the QR bill in paper form, you must however perforate the payment part.

In order that you can check your newly created QR bill and the QR code directly online for completeness of content and correct structure, PostFinance is offering a digital test platform – supplementary to the Swiss financial center platform – at <https://testplattform.postfinance.ch>. The slip test is no longer available.

## QR bill features

There are three types of QR bill. The QR bill with QR-IBAN and QR reference as well as the QR bill with IBAN and no reference are the replacements for the ISR/IS procedures. The QR bill with IBAN and

Creditor Reference supports invoicing in international payment transactions and uses a reference that is based on the ISO-11649 standard.

### QR bill with QR-IBAN and QR reference (replaces the ISR)

#### QR-IBAN

CHXX 3000 0XXX XXXX XXXX X

#### + QR reference:

XX XXXXX XXXXX XXXXX XXXXX  
XXXXX

- QR reference is mandatory
- QR reference has the same structure as the ISR reference
- Notifications are optional
- QR-IBAN has a special identifier to identify the payment procedure

### QR bill with IBAN and no reference (replaces the IS)

#### IBAN without reference

CHXX 0900 0XXX XXXX XXXX X

- QR reference is not permitted
- Notifications are optional
- For bank transfers without a reference

### QR bill with IBAN and Creditor Reference (new usage option)

#### IBAN

CHXX 0900 0XXX XXXX XXXX X

#### + Creditor Reference:

RFXX XXXX XXXX XXXX

- QR reference is not permitted
- The Creditor Reference is used together with the IBAN
- Notifications are optional
- ISO standard, which is also used in SEPA payment transactions

## Difference between QR-IBAN and IBAN

The structure of the QR-IBAN conforms to the regulations set out in the ISO-13616 standard for IBAN. The QR-IBAN differs from the IBAN because of the use of a special institution identification (IID) – the QR-IID. Values in the range 30000 – 31999 are reserved exclusively for the QR-IID. A QR-IID therefore always begins with the digit three in fifth place

in the QR-IBAN. The QR-IID for PostFinance is 30000 and the IID is 9000.

The QR-IBAN ensures that the mandatory QR reference (formerly ISR reference) is also supplied when the payment is entered. The QR-IBAN is assigned to you by PostFinance.

## Meaning of the QR reference

The QR reference corresponds to the ISR reference (26 numerical characters followed by one check digit). It enables the invoice issuer to continue reconciling invoices with payments. The existing ISR reference

numbers can still be used without any changes. The QR reference may only be used together with the QR-IBAN.

## Changes to be checked in your systems and processes

### Current status

You can order pre-printed red and orange inpayment slips at PostFinance or print receipts yourself and send them to PostFinance for checking. All red and orange inpayment slips must be perforated.

If a receipt has an error and must therefore be processed manually, rejects arise that are chargeable.

### With conversion to QR bill

#### What is changing?

PostFinance is no longer offering any pre-printed payment parts. You can generate and print the payment parts yourself and check them on the PostFinance test platform.

QR bills in paper format must continue to be perforated for payment in Swiss Post branches or by payment order.

#### What needs to be done?

Take a look at the changes when you first use the QR bill as an invoice issuer (from 30 June 2020 only).

#### What is the added value?

All important payment information is integrated into the Swiss QR code, which enables automated invoice processing and increases the data quality accordingly. The error rate for reading paper payment parts is also reduced (reject costs can be minimized in this way). Also, this information is printed out on the payment part and is legible without technical aids. QR bills can be printed directly on white standard paper.

The PostFinance test platform is available to you for the verification of payment parts, payment orders and/or inpayments from QR bills.

### More information

- Factsheet 02 "Inpayments to your own account: providing for the exemption limit"
- Factsheet 03 "New value date rules"
- Factsheet 04 "QR bill virtual accounts as replacement for ISR subscriber numbers"
- Factsheet 05 "More flexibility for entry and delivery"
- Factsheet 06 "Notification texts and BTC codes"
- Factsheet 07 "Replacement of slip images by digital entry of payment-relevant data"
- Factsheet 08 "Batch entry and delivery"
- [www.postfinance.ch/qrb](http://www.postfinance.ch/qrb)
- Information about the receipt: <https://www.paymentstandards.ch/en/home/companies.html>
- Clearit 79 – Issue June 2019:  
<https://www.six-group.com/interbank-clearing/dam/downloads/en/clearit/79/edition.pdf>
- Validation portal for Swiss QR Codes:  
<https://www.paymentstandards.ch/de/shared/communication-grid/validation-qr.html>
- Validation portal Swiss Payment Standards:  
<https://www.paymentstandards.ch/de/shared/communication-grid/validation-sps.html>

### Test opportunity

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