

## 05 – More flexibility for entry and delivery

With the introduction of the QR bill, new options for the management of entry and delivery frequency will become available.

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

At present, batch entries of credits are carried out on the registered credit account by default on the evening of the entry date. The account and detailed notifications are issued by 6 a.m. on the following

day at the latest. The entry and delivery of batch entries is therefore carried out once per Swiss Post working day.

### This entry and delivery frequency will also be the standard option for batch entries for the QR bill.

Batch entry	Delivery
Daily (8 p.m. – 12 midnight)	Daily (10 p.m. – 6 a.m. on the following day)

It is possible to select further options in order to receive additional entry and detailed notifications during the day on Swiss Post working days. The

batch entry and delivery variants can be combined. Example: twice-daily batch entry with daily delivery.

### The following options will additionally be available for the QR bill from 30 June 2020.

Batch entry	Delivery
Twice daily (9 a.m. – 10.30 a.m. and 8 p.m. – 12 midnight)	Twice daily (10.30 a.m. – 12 noon and 10 p.m. – 6 a.m. on the following day)
Hourly* (on the hour between 2 a.m. and 5 p.m.)	Within 45–90 minutes following successful entry
Three individually selectable times* (on the hour between 2 a.m. and 5 p.m.)	Within 45–90 minutes following successful entry

\* If there are pending entries in the evening, an additional 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.

### The conditions of use for the various options are as follows:

Batch entry		Delivery	
Option	Price per transaction	Option	Price per transaction
Daily	CHF 0.00	Daily	CHF 0.00
Twice daily	CHF 0.00	Twice daily	CHF 0.08
Hourly	CHF 0.08	Hourly	CHF 0.08
Individually selected time	CHF 0.08	Individually selected time	CHF 0.08

**The prices for batch entry and delivery are added together per transaction. Examples:**

- For twice-daily batch entries and daily deliveries, no fees are charged
- For hourly batch entries and hourly deliveries, fees of CHF 0.16 per transaction (CHF 0.08 each for batch entry and delivery) are charged

- For hourly batch entries and daily deliveries, fees of CHF 0.08 per transaction (CHF 0.08 for batch entry) are charged

## Changes to be checked in your systems and processes

### Current status

At present, batch entries of credits – orange inpayment slips (ISR) and red inpayment slips (IS) – are carried out on the registered credit account by default on the evening of the entry date. The account and detailed notifications are issued by 6 a.m. on the following day at the latest. The entry and delivery of batch entries is therefore carried out once per Swiss Post working day.

### With conversion to QR bill

#### What is changing?

From 30 June 2020, you will be able to select new options for managing the frequency for batch entries and deliveries of QR payments. The default option for entries and deliveries remains once per Swiss Post working day.

#### What needs to be done?

Check whether prompt entry and delivery of credits makes sense for you. In order to manage your liquidity actively, we recommend that you switch to twice-daily batch entries with the new value date rules (→ see Factsheet 3 “New value date rules”). This will enable you to transfer the credits in good time and, in doing so, to manage your interest and credit fees.

#### What is the added value?

Continuous and accordingly very prompt entry of credits makes particular sense if you process large quantities of QR payments on a daily basis. Regular entries facilitate more active cash management.

Continuous delivery enables you to respond to outstanding payments even during the day or to deliver orders promptly following receipt of the credit transfer.

### More information

- Factsheet 03 “New value date rules”
- Electronic account documents manual (autumn 2019)
- [www.postfinance.ch/qrb](http://www.postfinance.ch/qrb)