

QR-bill overview – invoicing, payment, receivables management

QR-bills pave the way for more efficient payment transactions – for everyone involved. They meet the demand for seamless digital processing and were introduced in Switzerland on June 30, 2020.

Billers can create and print QR-bills entirely on their own computers in just a few simple steps. Certain design features must be ensured during this process. QR-bills allow for three formats of invoicing.

Recipients/payers of invoices can make their payments through all known instruction methods, including cash deposits at the post office counter.

Payers who receive paper bills benefit from having to spend less time and effort. Thanks to QR codes, the entire QR-bill can be scanned using a smartphone, for instance. Payment can then be simply approved without needing to type in any additional information such as account numbers or reference numbers.

The payment section of a QR-bill with receipt includes the information required to make a payment in the form of a QR code and as text.

There are three main formats of the QR-bill (payment section)

Billers have various options for their particular needs. For instance, a QR-bill and the payment section can be used for billing and payments in CHF or EUR.

These formats represent the payment process and are defined by the biller's IBAN.

QR-bills explained in brief



Ms
Pia Rutschmann
Marktgasse 28
9400 Rorschach

Robert Schneider AG
Rue du Lac 1268
2501 Biel
Phone: 059 987 65 40
E-Mail: robert@rschneider.ch
Internet: www.rschneider.ch
UID: CHE-123 456 789
Date: 01.07.2020

Bill no. 3139

Dear Ms. Rutschmann

We are billing you as follows for completion of the assigned activities:

Item	Description	Amount	Individual price	Total
1	Garden work	12.5 hrs	CHF 320.00	CHF 1'500.00
2	Disposal of cuttings	1	CHF 310.35	CHF 310.35
Sum				CHF 1'810.35
VAT rate				7.7%
VAT amount				CHF 139.40
Bill amount				CHF 1'949.75

Thank you for the assignment. Please pay the bill amount within 30 days.

Yours sincerely,
Robert Schneider

Receipt
Account / Payable to
CH44 3199 9123 0008 8901 2
Robert Schneider AG
Rue du Lac 1268
2501 Biel
Reference
21 00000 00003 13947 14300 09017
Payable by
Pia-Maria Rutschmann-Schnyder
Grosse Marktgasse 28
9400 Rorschach

Payment part
Account / Payable to
CH44 3199 9123 0008 8901 2
Robert Schneider AG
Rue du Lac 1268
2501 Biel
Reference
21 00000 00003 13947 14300 09017
Additional information
Order of 15 June 2020
/S/101/2017/0309/11/10201409/20/14000000/22/36
988/30/CH106017086/40/102041/301
Payable by
Pia-Maria Rutschmann-Schnyder
Grosse Marktgasse 28
9400 Rorschach

Currency Amount
CHF 1'949.75

Acceptance point
Name: MY: UYUzPwY6S: 13MS
Name AVZ: XYXYSeWCoS4521

A QR-bill is:


A bill with a *payment section* and receipt embedded in the form

A bill with an *enclosed payment section* and receipt

Payment section with QR-IBAN, structured reference number, and additional information


The QR-IBAN conforms to the rules of the ISO-13616 standard on IBANs. This special identification for the financial institution (QR-IID) is used to identify the payment process with a reference number. Values in the range of 30000–31999 are exclusively reserved for QR-IIDs.

The QR-IBAN replaces the ISR subscriber number as a feature of the procedure.

Payment part	
	Account / Payable to CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel
	Reference 21 00000 00003 13947 14300 09017
	Additional information Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
	Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
Currency	Amount
CHF	1 949.75
Name AV1: UV:UltraPay005;12345 Name AV2: XY:XYService;54321	


Payment section with IBAN, reference number, and additional information

The reference number and additional information may be provided only by the biller.

Payment part	
	Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel
	Reference RF18 5390 0754 7034
	Additional information Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
	Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
Currency	Amount
CHF	1 949.75
Name AV1: UV:UltraPay005;12345 Name AV2: XY:XYService;54321	

Payment section with IBAN and additional information

The additional information can be provided only by the biller.

Payment part	
	Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel
	Additional information Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
	Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
Currency	Amount
CHF	1 949.75
Name AV1: UV:UltraPay005;12345 Name AV2: XY:XYService;54321	

IBAN and QR-IBAN

The QR-bill contains only the IBAN or QR-IBAN as the payee's account number. IBAN is the international standard for bank account numbers under ISO-13616. The IBAN is payable solely to the final beneficiary (biller).

The QR-IBAN is used to identify the process and ensures that the structured reference number is documented without fail for reconciliation of the incoming payment. The bank assigns the QR-IBAN.

Benefits

Biller

- Simplified billing
- QR-bill printed using standard paper
- Better overview of outstanding receivables
- More substantial information on credits

Billing recipient

- Payment through all methods of instruction
- Simple payment by scanning QR code
- Data entry work eliminated or reduced
- All payment information is already embedded in the code

Procedure for billers

- Contact your software partner if you have software to create payment slips and want to use it for QR-bills as well.
- If you are using software developed in house to create invoices/payment slips, make sure you are equipped with the right technology to efficiently create QR-bills, even though the current orange payment slips can still continue to be used.
- If you currently use the v11 file/camt.054 BESR to reconcile incoming bank payment slips with reference number for pending accounts receivable, we suggest switching to camt.054 QRIR when invoicing with QR-bills.

We provide our clients with notification options based on their needs. Details on incoming payments from QR-bills (QRB) can be found in the camt messages.

Procedure for payers

Payers without creditor software

Simply use our online banking or mobile banking to pay your bills. There is nothing else you need to do aside from this.

Our electronic interfaces have been ready for QR-bills since they were introduced.

Payers with creditor software

Check with your software provider to clarify whether you can pay QR-bills using the financial solution you have. If you use software developed in house, you should make sure you are equipped with the right technology to pay QR-bills.

Documentation (official documents/specifications)

More information on QR-bills at:

[paymentstandards.ch](https://www.paymentstandards.ch) (external link opens new page)

Source: SIX Interbank Clearing

Your contact

Your client advisor or advisory team.

Call us at 0800 80 87 50*;

Mon.–Fri., 08:00–17:00

For more information, visit us at:

credit-suisse.com

* Please note that telephone conversations may be recorded. By making a call, you acknowledge your agreement with this business practice.



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