

QR-bills – payment

QR-bills meet the demand for seamless digital processing. As the recipient of the bill, you can simply scan the QR code on the payment section with a smartphone, for instance. After checking the scanned-in data, you can approve payment without needing to type in any additional information, such as account numbers or reference numbers.

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.schneider.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

Currency Amount
CHF 1 949.75

Acceptance point

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/10120170309/11/10201409/20/14000000/22/36
958/30/CH1105017086/40/102014 1/301

Payable by
Pia-Maria Rutschmann-Schnyder
Grosse Marktgasse 28
9400 Rorschach

Currency Amount
CHF 1 949.75

Name AV: UV/UltraPay05:12345
Name AV: UV/UT/Service:36321

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


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.

The three main formats of payment sections

Different options for different needs. For instance, a QR-bill and the payment section can be used for billing and payments in CHF and EUR.


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 and ensures that the reference number is always specified upon payment.

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 only be provided 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 only be provided 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 is the internationally standardized representation of a bank account number in accordance with ISO-13616.

Your needs

As a payer, do you want an easy way to pay your QR-bills? Do you want to scan a QR-bill securely, making use of the QR code?

Would you like to be able to review and approve a payment in Credit Suisse's mobile banking app or online banking?

Do you also want to use all the digital (e.g. online banking) and conventional payment methods (e.g. multi-payment order) as you have in the past?

Our solution

The payment section of the QR-bill can be used to initiate a payment through all known instruction methods.

Electronic placement of an order:

- Online banking
- Mobile banking
- File transfer interfaces (Direct Link, Direct Exchange)

Conventional placement of an order:

- Multi-payment order (form 7270)

Your benefits

- The QR code contains all the information printed on the slip and allows the data to be imported using a scanner or smartphone.
- Existing and conventional methods (e.g., online banking, mobile banking, multi-payment orders) can be used for payment.
- Option of billing information for automated creditor processes

Additional services

The payment is entered and notice is provided based on the account settings and the order placed.

Potential entry/notice options:

- Single entry with or without individual advice
- Collective entry with list of charges or advice of collective charge, or without advice

More information on QR-bills at:

paymentstandards.ch (external link opens new page)

Source: SIX Interbank Clearing

For illustrative purposes only.

Your contact

Retail and Private Banking:

Call us at +41 (0)848 880 844^{1,2},
Monday to Friday, 8:00 a.m. to 8:00 p.m.

Corporate Clients:

If you have any questions regarding the electronic banking products and payment transaction solutions offered by Credit Suisse (Switzerland) Ltd., our specialists from the Electronic Banking Desk will be happy to help:
From Switzerland, call +41 (0)800 80 87 50¹ toll free
Mon.–Fri., 8:00–17:00
E-mail: eb.desk@credit-suisse.com

For more information, visit our website at:
[credit-suisse.com](https://www.credit-suisse.com)

1 For security reasons and training purposes, telephone calls may be recorded.

2 Domestic rates (Switzerland), standard connection rates apply (Swisscom).

Mobile phone and foreign rates as well as the charges of other providers may vary.



CREDIT SUISSE (Switzerland) Ltd.

P.O. Box
CH-8070 Zurich
[credit-suisse.com](https://www.credit-suisse.com)

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Investments in foreign currencies involve the additional risk that the foreign currency might lose value against the investor's reference currency. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager.
Copyright © 2021 Credit Suisse Group AG and/or its affiliates. All rights reserved.