QR-bills – payment/creditor processes

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

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 0000 0003 13947 14300 09017

Additional information
Order of 15 June 2020
31/01/20170306/11/10201409/20/14000000/22/36
958/30/CH106017086/40/102041/301

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
31/01/20170309/11/10201409/20/14000000/22/36
958/30/CH106017086/40/102041/301

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
31/01/20170309/11/10201409/20/14000000/22/36
958/30/CH106017086/40/102041/301

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
Starting on June 30, 2020, you could potentially receive a QR-bill or a payment section that you want to pay quickly and easily. QR-bills were designed to allow the QR code to be scanned conveniently, e.g. using a smartphone.

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, including counter payments at the post office (payment section with receipt).

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

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.