

QR-bill with IBAN – invoicing, receivables management

QR-bills fulfill the requirements for seamless digital processing. Billers can prepare and print QR-bills on their own computer in a few easy steps. Those who do so are required to adhere to the SIX AG design standards.

QR-bills enable billers to issue invoices in different formats. Recipients/payers of invoices can make their payments through all known instruction methods, including cash deposits at the post office counter.

Your needs

Would you like to bill customers in one or more forms in CHF and EUR and have control over your accounts receivable?

Would you prefer to administer a low volume of invoices with simple receivables management processes? Are you authorized to print complete invoices yourself? And would you like to not have to use different paper templates?


Our solution

Our QR-bill with IBAN is suitable for billers with various needs. Our QR-bill with IBAN takes into account the practices well established by today's red payment slips and covers every need with two versions:

QR-bill with IBAN and additional information (reason for payment)

IBAN is the internationally standardized representation of a bank account number in accordance with ISO-13616. The IBAN used belongs to the final beneficiary (biller).

The additional information is optional and can only be entered by the biller.

<p>Payment part</p>  <table border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p><small>Name AV1: UV:UltraPay005;12345 Name AV2: XY:XYService;54321</small></p>	Currency	Amount	CHF	1 949.75	<p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Additional information Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301</p> <p>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p>
Currency	Amount				
CHF	1 949.75				

QR-bill with IBAN and reference and additional information (reason for payment)

The use of additional information and the structured creditor reference (SCOR, international standards according to ISO-11649) is optional.

The reference and the additional information can only be entered by the biller.

<p>Payment part</p>  <table border="0"> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p><small>Name AV1: UV:UltraPay005;12345 Name AV2: XY:XYService;54321</small></p>	Currency	Amount	CHF	1 949.75	<p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Reference RF18 5390 0754 7034</p> <p>Additional information Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301</p> <p>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p>
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CHF	1 949.75				

Your benefits

- You can print invoices yourself on white, perforated paper, which means there is no longer any need to order preprinted payment slips.
- You can continue to use additional information (reason for payment) for your own purposes.
- The structured credit reference (SCOR) is suitable for billing in the SEPA zone.
- The reference can be combined with a message (free text or application of SWICO syntax recommendation for accounts payable processes).
- Field for amount and payer can be left blank.
- Alternative procedures (e.g., eBill) can be used.
- Receivables management and cash management use standard notice options (physical, electronic).

Services and framework conditions

- Incoming payments based on a QR-bill with IBAN are booked to the account/IBAN (default account) individually.
- The conditions are published on a separate price list.
- The guidelines applicable in Switzerland (published by SIX AG) for billing with BANs must be adhered to. Failure to comply with the minimum requirements may lead to rejection or additional effort and expense, for which the biller can be charged.

Third-party charges such as those levied by the post office for cash deposits, correction, or rejection will be passed on to the payee.

- The name of the company or individual and the IBAN on the QR-bill or payment section must match those for the client relationship (CIF). Otherwise, incoming payments may be rejected.

Alternative products

QR-bill with QR-IBAN
LSV+
BDD
SEPA DD

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.

CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100

CH-8070 Zurich

credit-suisse.com

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