

QR-bill with a QR-IBAN and structured reference (billing, 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. Thanks to QR-bills, billers can issue invoices efficiently and simplify their receivables management. Recipients/payers can use them to make their payments by any conventional channels, including paying in cash at a bank or post office counter.

Your needs

You would you like to bill customers in CHF and EUR using your professional IT infrastructure and accounting software while staying on top of outstanding and incoming payments at all times. You wish to print complete invoices yourself without having to use different paper templates.

Our solution

The QR-IBAN and structured reference version of the QR-bill is the ideal process for your needs. It adds flexibility to your billing, regardless of how high your billing volume is. Incoming payments are made available to you electronically, thereby allowing you to automatically reconcile incoming payments with your accounts receivables accounting. Moreover, this process offers additional options (for example, accounts payable information) and more detailed information on incoming payments compared to conventional methods.

The QR-IBAN is the unique identifier used in this process. It ensures that your structured creditor reference is always included with payments using a QR-bill. The structure of your creditor reference is the same as the conventional number on an inpayment slip with reference (26 digits followed by a check code).

Payment part with QR-IBAN, structured reference, and additional information

The QR-IBAN complies with the ISO 13616 standard for IBANs. This payment procedure, including a reference, is recognized by a special financial institution identification number (QR-IID).

The QR-IID 31000 is reserved for Credit Suisse (Switzerland) Ltd.

The QR-IBAN replaces the subscriber number on an inpayment slip with reference number and is used to identify the process.

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
Currency Amount CHF 1 949.75		Additional information Order of 15 June 2020 //S/1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
		Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
<small>Name AV1: UV:UltraPay005:12345 Name AV2: XY:XYService:54321</small>		

Your benefits

- You can print invoices yourself on white, perforated paper. That means there is no longer any need to order preprinted payment slips.
- You can continue using the 27-digit reference numbers on your inpayment slips and your bookkeeping system's unique structure (QRR reference).
- You can use the first six digits of the reference number as you wish.
- You can enter additional information to accompany the QR reference number.
- Payments credited from billing using your QR-IBAN and structured reference will be booked to the account individually or collectively upon request.
- You have a choice of the type and channel of notification.
- You have the option of providing your creditor information.
- You have the option to use alternative procedures (e.g. eBill).

Requirements and framework conditions

Billing and receivables management using QR-bills in the QR-IBAN and structured reference version require an account at Credit Suisse. Your account with Credit Suisse will form the basis of your QR-IBAN, which is issued by the bank. A QR-IBAN is suitable only for this type of billing and payment.

The guidelines applicable in Switzerland (published by SIX AG) for billing with QR-IBANs must be adhered to. Failure to comply with the minimum requirements may lead to bills being rejected or to additional effort and expense, for which the biller can be charged. Third-party charges, such as those levied by the post office for cash payments, correction, or rejection, will be passed on to the payee.

Notification and notification channels

Are you interested in using our service for collection and notification of incoming payments based on QR-billing with a QR-IBAN and structured reference? Our service offers you the following options:

Method of collection:

- Collection of incoming payments with the same QR-IBAN
- Collection of incoming payments with the same QR-IBAN and first six digits of the reference

Method of notification (format)	Notification channel
camt.054 QR with details, daily	Online Banking, Direct Link, Direct Exchange
camt.054 QR with details, hourly	Direct Link, Direct Exchange

Additional services and conditions

- Incoming payments with a QR-IBAN (or also using the first six digits of the reference number) will be periodically collected and booked to the account/IBAN (default account) only upon request of the client.
- Our collection of incoming payments with QR-IBAN service is offered only in the currencies of CHF and EUR. The conditions are published on a separate price list.
- Payments are booked and notifications sent (digital statements and credit advice) to the account/IBAN (default account).
- Incoming payments with a QR-IBAN that are not denominated in the currency of the account to be credited will, as a rule, be converted to the account currency and credited directly to the account without being collected.
- When billing, the name of the company or individual and the QR-IBAN on the QR-bill or payment part must match those for the client relationship (CIF). Otherwise, incoming payments may be rejected.
- All other transactions based on the account number/IBAN will be processed and notifications sent according to the respective account settings.
- Termination of the account or corresponding digital channels for data provision (Online Banking, Direct Link, or Direct Exchange) will simultaneously result in cancellation of this service.

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 contacts

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

eb.desk@credit-suisse.com

For more information, visit our website at:

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.



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