# The QR bill



For marketing purposes

#### **Brief description**

On 30 June 2020 the QR bill was rolled out across the whole of Switzerland and, after a transitional period, will replace red and orange payment slips.

The distinctive feature of the QR bill is the Swiss QR code, which contains all information relevant to payments. The bill recipient simply scans the QR code in the payment part with their smartphone, PC camera or a special scanner and then

must simply approve the payment without the need for making any further entries in e-banking. QR bills can also be entered in e-banking and paid at the bank counter or the post office

You will find important information about the QR bill below.

# If you issue bills

- You can use QR bills to issue invoices in CHF and EUR.
- Your software must be ready to use QR bills.
- Your invoicing solution (ERP software) must support the creation of the payment part of QR bills, including the QR code.
- If you issue QR bills with a QR IBAN, please use a 27-character QR reference (the same as the current BESR reference number).
- If you issue QR bills with an IBAN, please use either the creditor reference (ISO standard 11649), your own reference or no reference at all.

### **Incoming payments**

- It is only possible to view incoming payments from QR bills, together with incoming payments from orange payment slips (BESR payments) in camt.054 format. The camt.054 format is available in CIC eLounge or in EBICS.
  - If you have already actively requested type 3 BESR files, you will continue to receive these.
  - To avoid being notified of incoming BESR payments twice, please use only the type 3 BESR file or the camt.054 file to reconcile your incoming BESR payments.
- If you use EBICS and have to date used only the

- type 3 BESR file, please contact your relationship manager to request the camt.054 file.
- Please check that your ERP software reconciles invoicing and incoming payments correctly with your debtor entries. There are three variants.

### How to set up QR bills

- Update and check your ERP software for issuing and sending notification for the three QR bill variants.
- Where necessary, request the camt.054 file from your relationship manager, and terminate the type 3 BESR file if you use EBICS.
- Check your debtor master data now. Ensure that addresses are saved in a structured manner if possible, with separate fields for street, post code, town and country.
- Bank CIC notifies you of your QR IBAN.

# The QR bill



# If you are a bill recipient

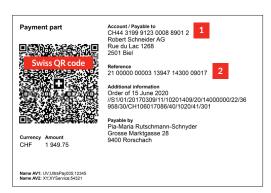
- Your software must be able to process and pay all three QR bill variants.
- It is possible to enter both red and orange payment slips and QR bills in CIC eLounge and approve them for payment.

## How to set up QR bills

 Check that your ERP software can process QR bills (e.g. use the readiness list at paymentstandards.ch).
If necessary, contact your software partner.

- Update any scanning devices so they are able to read the QR code.
- Confirm that your ERP software correctly transmits your payment instructions to our payment channels (EBICS, CIC eLounge).
- Confirm that your ERP software correctly reconciles outgoing payments with outstanding creditor positions. There are three variants.
- Check your creditor master data. Ensure that addresses are saved in a structured manner if possible, with separate fields for street, post code, town and country.

# The three variants of the new QR bill



## Bill with QR IBAN

With **QR IBAN** (1) and **QR reference** (2). The QR reference has the same structure as the ESR reference and must be used with the QR IBAN.



### Bills with IBAN, with reference

With **IBAN** (3) and **creditor reference** (4). The creditor reference (ISO standard, also used for SEPA payments) is used together with the IBAN.

## Bills with IBAN, without reference

For bank transfers **without a reference** (4) the **IBAN** (3) is used (previously the postal account number).

If you have any further questions, please contact your relationship manager. For more information on the switch, please go to **cic.ch/qr-bill.** 

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