

# QR-bill overview – invoicing, payment, receivables management

QR-bills are paving the way for more efficient payment transactions – for everyone involved. They fulfill the requirements for seamless digital processing.

Billers can create and print QR-bills entirely on their own computers in just a few simple steps. Certain design features must be ensured during this process. QR-bills allow for three formats of invoicing.

Recipients/payers of invoices can make their payments through all known instruction methods, including cash deposits at the post office counter.

Payers who receive paper bills benefit from having to spend less time and effort. Thanks to QR codes, the entire QR-bill can be scanned using a smartphone, for instance. Payment can then be simply approved without needing to type in any additional information such as account numbers or reference numbers.

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.

## There are three main formats of the QR-bill (payment section)

Billers have various options for their particular needs. For instance, a QR-bill and the payment section can be used for billing and payments in CHF or EUR.

These formats represent the payment process and are defined by the biller's IBAN.

## 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: [rschneider@rschneider.ch](mailto:rschneider@rschneider.ch)  
Internet: [www.rschneider.ch](http://www.rschneider.ch)  
UID: CHE-233.456.789  
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
			<b>Sum</b>	<b>CHF 1'810.35</b>
			VAT rate	7.7 %
			VAT amount	CHF 139.40
			<b>Bill amount</b>	<b>CHF 1'949.75</b>

Thank you for the assignment. Please pay the bill amount within 30 days.

Yours sincerely,  
Robert Schneider

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**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

**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/1/0/120170309/11/10201409/20/14000000/22/36  
958/30/CH106017086/40/1020/41/301  
Payable by  
Pia-Maria Rutschmann-Schnyder  
Grosse Marktgasse 28  
9400 Rorschach

Currency Amount  
CHF 1 949.75

Acceptance point

Name AV1: LV1388Pay005.12345  
Name AV2: XYXXService54321

## 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

## 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.

Payment part	
	<b>Account / Payable to</b> CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel
	<b>Reference</b> 21 00000 00003 13947 14300 09017
	<b>Additional information</b> Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
	<b>Payable by</b> Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
<b>Currency</b>	<b>Amount</b>
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 be provided only by the biller.

Payment part	
	<b>Account / Payable to</b> CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel
	<b>Reference</b> RF18 5390 0754 7034
	<b>Additional information</b> Order of 15 June 2020 //S1/01/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301
	<b>Payable by</b> Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach
<b>Currency</b>	<b>Amount</b>
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 be provided only by the biller.

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

For illustrative purposes only.

## IBAN and QR-IBAN

The QR-bill contains only the IBAN or QR-IBAN as the payee's account number. IBAN is the international standard for bank account numbers under ISO-13616. The IBAN is payable solely to the final beneficiary (biller).

The QR-IBAN is used to identify the process and ensures that the structured reference number is documented without fail for reconciliation of the incoming payment. The bank assigns the QR-IBAN.

## Benefits

Biller

- Simplified billing
- QR-bill printed using standard paper
- Better overview of outstanding receivables
- More substantial information on credits

Billing recipient

- Payment through all methods of instruction
- Simple payment by scanning QR code
- Data entry work eliminated or reduced
- All payment information is already embedded in the code

## Procedure for billers

- Contact your software partner if you have software to create payment slips and want to use it for QR-bills as well.
- If you are using software developed in-house to create invoices/payment slips, make sure you are equipped with the right technology to efficiently create QR-bills, even though the current orange payment slips can still continue to be used.
- If you currently use the v11 file/camt.054 BESR to reconcile incoming bank payment slips with reference number for pending accounts receivable, we suggest switching to camt.054 QRIR when invoicing with QR-bills.

We provide our clients with notification options based on their needs. Details on incoming payments from QR-bills (QRB) can be found in the camt messages.

## Procedure for payers

### ▪ Payers without creditor software

Simply use our online banking or mobile banking to pay your bills. There is nothing else you need to do aside from this. Of course, you can also use our digital interfaces to pay the QR-bill.

### ▪ Payers with creditor software

Check with your software provider to clarify whether you can pay QR-bills using the financial solution you have. If you use software developed in-house, you should make sure you are equipped with the right technology to pay QR-bills.

## Documentation (official documents/specifications)

### More information on QR-bills at:

[paymentstandards.ch](https://paymentstandards.ch) (external link opens new page)

Source: SIX Interbank Clearing

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## Your contact

### Retail and Private Banking:

Call us at +41 (0)848 880 844<sup>1,2</sup>

### 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 50<sup>1</sup> toll free

Mon.–Fri., 8:00–17:00

E-mail: [eb.desk@credit-suisse.com](mailto:eb.desk@credit-suisse.com)

For more information, visit our website at:

**[credit-suisse.com](https://credit-suisse.com)**

<sup>1</sup> For security reasons and training purposes, telephone calls may be recorded.

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## CREDIT SUISSE (Switzerland) Ltd.,

### part of UBS Group

P.O. Box

CH-8070 Zurich

**[credit-suisse.com](https://credit-suisse.com)**

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