



Swiss Payment Standards 2018

Swiss Implementation Guidelines QR-bill

Technical and functional specifications of the payment part with Swiss QR Code and of the receipt

Version 2.0, with effect from 15 November 2018

General note

Comments and questions about this document can be directed to the respective financial institution or to SIX at the following address: billing-payments.pm@six-group.com.

Change control

This document "Swiss Implementation Guidelines QR-bill", Version 2.0 dated 15.11.2018, entirely replaces the previous Version 1.0 dated 27.04.2017.

All changes that have been made compared with Version 1.0 are listed in a separate document. This can be found in the archive under www.paymentstandards.ch/archives.

Patent notice

SIX and the responsible project sponsors for the new QR-bill for the Swiss financial center have together carefully reviewed the technical and legal framework conditions for the territory of Switzerland in consultation with specialists and are providing corresponding specifications for a standardized QR-bill ("standardization"). The usage possibilities for billing and paying a QR-bill listed below were used as a basis:

- Payer captures QR code using a reader or camera in e-/m-banking
- Payer captures QR code using a reader or scanner in their own infrastructure and transmits the payment instruction electronically (e.g. as pain message)
- Cash payment at post office counter (branches and branches with a partner company)
- Credit transfer instruction form

Further uses of the QR-bill that are not listed, such as payment via an ATM, are also not a component of the standardization.

For the commercial technological implementation of the standardization, accepted industry solutions and measures are to be planned by the commercial users.

Important notices

Third-party specifications and company-specific functionality do not form part of the standardisation process. Individual providers are responsible for finding appropriate solutions. This applies particularly to the option of embedding structural information or content in the "Alternative procedures" fields.

The "Billing information" element can be used for sending structured information between the bill issuer and bill recipient. The layout of the QR-bill includes a data field for this purpose.

Containers for alternative procedures are also provided in the "Alternative procedures" elements. The content and use of such data are the responsibility of the providers of those procedures.

In order for the content of the "Billing information" and "Alternative procedures" fields to be identifiable, SIX is prescribing certain coding. This, and use of the fields at all, must be agreed with SIX in a contractual arrangement before they are used.

Guidelines for the QR-bill

If all the processes involved in producing and processing QR-bills are to work smoothly, the Guidelines for the QR-bill must be observed.

The Guidelines for the QR-bill are addressed primarily to the issuers of invoices, but they also apply to financial institutions and their service providers who offer their customers payment traffic services based on the QR-bill, the developers of software for invoice issuers and recipients and banks, and all other associated participants in the market.

In particular, the following three documents are relevant to the Guidelines for the QR-bill:

- Technical and specialist specifications for the payment section with Swiss QR Code and receipt (this document).
- Layout rules and recommendations for the QR-bill.
- Processing rules for QR-bills.

Failure to comply with the Guidelines for the QR-bill may result, for example, in

- it not being possible for the debtor and their financial institution to enter the payment.
- it not being possible for payments to be executed by the debtor and their financial institution.
- credits to the bill issuer and their financial institution being booked incorrectly or not at all.
- laws being violated (e.g. data protection).

SIX Interbank Clearing Ltd assumes no responsibility or liability for the correctness and completeness of the information provided. Likewise, SIX Interbank Clearing Ltd does not offer advice for the specific scope of functionality for systems for using the QR-bill, provides no control mechanisms for technical procedures and offers no guarantee and accepts no liability for the actual mechanical or procedural implementation of the standardisation process or of solutions for using and processing QR-bills.

Support and resources

SIX makes various help resources and other support materials available without liability. Find out more at www.paymentstandards.ch.

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1 Introduction

The Swiss Implementation Guidelines QR-bill were compiled on behalf of the Board of Directors of SIX Interbank Clearing Ltd. The primary target group comprises the developers of software for billers, bill recipients and banks.

The most recent version of this document can be found at www.paymentstandards.ch.

1.1 Introduction to the QR-bill

The payment slips used in Switzerland go back over a hundred years and are used 100 million times a year.

The increasing regulatory requirements for payment traffic make some system modifications necessary, in particular a review of data management. Payment traffic must also take account of digital structural changes in business and society, without forgetting those groups of the population who make payments over the post office counter or by post.

The QR-bill is replacing the existing multiplicity of payment slips in Switzerland and so is helping to increase efficiency and simplify payment traffic, at the same time offering a way of dealing with the challenges presented by digitalisation and regulation.

The following diagram explains the basic process:

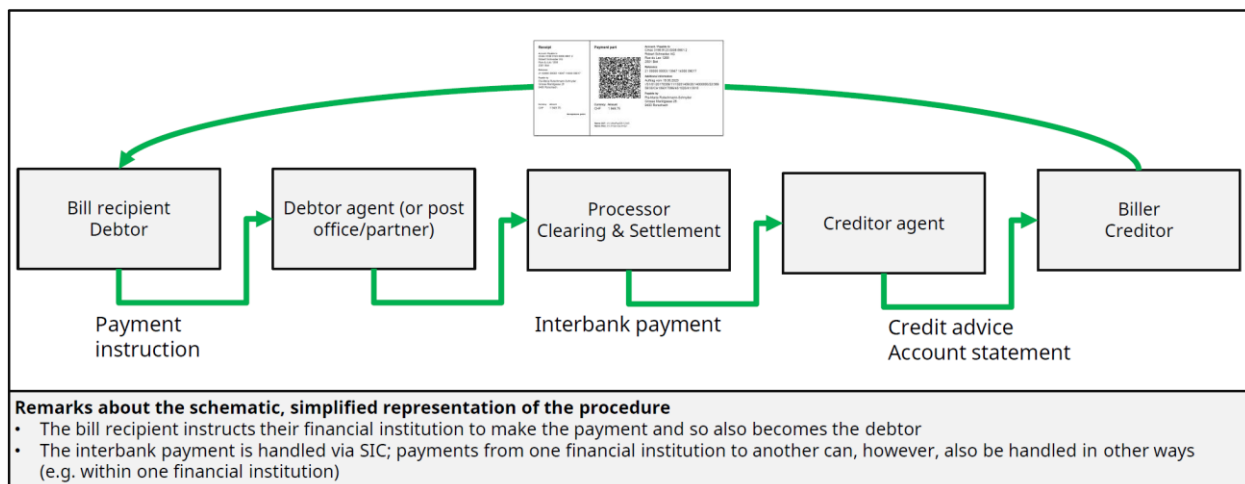


Figure 1: Basic process

This is the basic process. There are also other use cases which vary slightly from it (e.g. where the payer and the debtor are different; the payment part with receipt is used for a donation; debtor is unknown when the payment is set up). We will not go into those any further here.

The basic process comprises the following steps: the biller generates a QR-bill with a payment part and receipt and sends it to the bill recipient. It is usually sent on paper or digitally as a PDF document. The bill recipient (who in this case is also the debtor) can now trigger the payment using various payment channels:

- M-banking

- E-banking
- Paper payment instruction sent to their bank
- Payment at a post office or post office agency
- Entering a payment order in their institution's own infrastructure

The data contained in the QR-code serves as an aid in filling in the data so that no manual entries are required. Alternatively, data can be entered manually based on the textual information.

Complying with the requirements stated in this document will ensure that payments sent via any payment channel can be executed reliably.

In addition to various Swiss Implementation Guidelines governing customer-bank data exchange based on the ISO 20022 standard (e.g. for credit transfers, cash management), the following documents are also relevant to QR-bills:

- Processing rules for QR-bills
- Technical information on the QR-IID and QR-IBAN
- Layout rules and recommendations for QR-bills
- The "Processing rules for QR-bills" describe the relevant technical processing stages. The "Technical information on the QR-IID and QR-IBAN" provides detailed information about the use of the QR-IBAN based on a QR-IID.

1.2 Change ownership

The document «Swiss Implementation Guidelines QR-bill» can only be changed by

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and contains the recommendations of the Swiss financial institutions. Future changes and updates will be made by Interbank Clearing Ltd, which expressly reserves the right to amend, supplement or delete any part or all of it.

The latest version of this document can be downloaded at www.paymentstandards.ch.

1.3 Versioning of the Swiss Implementation Guidelines QR-bill

The main versions place the versioning counter in the first position. (Version 1.0; Version 2.0). Main versions can either have an impact on the data structure, the content or on the design recommendations, and generally require technical adaptations.

Subversions (Version 1.1; Version 1.11) generally do not require any technical adaptations.

The version must be depicted in the data structure (for details see 4.3 "Data structure", "Version" element).

1.4 Reference documents

Ref	Document/schema	Title	Source
[1]	ISO 18004	ISO 18004 Third Edition of 2015-02-01 (Information technology – Automatic identification and data capture techniques – QR Code bar code symbology specification)	ISO
[2]	pain.001.001.03	XML Schema Customer Credit Transfer Initiation V03	ISO
[3]	pain.001.001.03.ch.02	Swiss Implementation Guidelines for customer-bank messages for credit transfers in payment traffic	SIX
[4]	Processing rules	Processing rules for QR-bills	SIX
[5]	QR-IID; QR-IBAN	Technical information on the QR-IID and QR-IBAN for financial institutions	SIX
[6]	Style Guide	Layout rules and recommendations for QR-bills	SIX

Table 1: Reference documents

Organisation	Link
ISO	www.iso20022.org
SIX	www.iso-payments.ch www.sepa.ch www.six-group.com/interbank-clearing
Harmonization of Swiss payments	www.paymentstandards.ch

Table 2: Links to the relevant Internet pages

2 Definition of terms

2.1 QR-bill

The "QR-bill" is understood to mean

- a bill with a payment part and receipt integrated in the form, and
- a bill with a separately enclosed payment part and receipt.

The following figure serves a sketch of two possible designs of a QR-bill with payment part, intended to improved comprehension of the subsequent definitions.

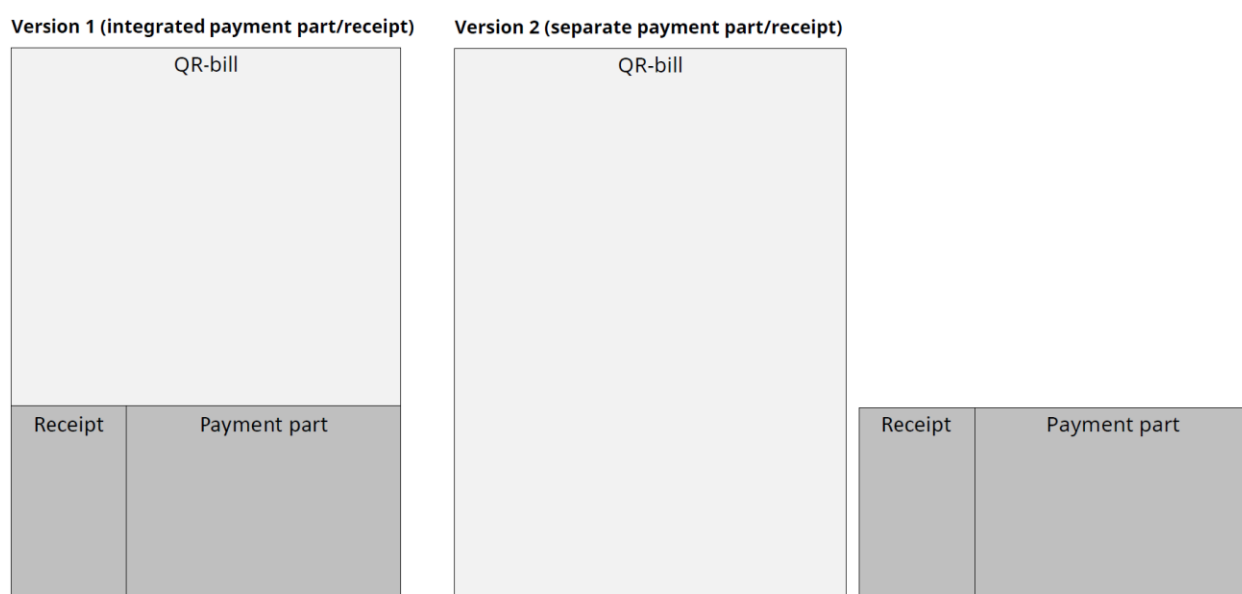


Figure 2: Schematic depiction of a QR-bill with integrated payment part/receipt and with payment part/receipt as an enclosure

2.2 Payment part with Swiss QR code and receipt

The payment part of the QR-bill with receipt contains the information that is required to execute the payment in the form of a QR code and also as readable information.

The receipt must be on the left of the payment part, regardless of whether it is integrated in the bill or on a separate sheet of paper.

The payment part is in DIN-A6 landscape format (148 mm x 105 mm). The receipt to the left of the payment part measures 62 mm x 105 mm, so the two together measure 210 mm x 105 mm (DIN long).

2.3 QR Code according to ISO 18004

The QR Code is a two-dimensional barcode, in accordance with ISO 18004, based on the development of the company DENSO WAVE INCORPORATED. "QR Code" is a registered trademark of DENSO WAVE INCORPORATED.

The QR Code standard stipulates versions for the coding of various data volumes (from Version 1 to Version 40) with correspondingly different storage capacities in the form of modules. The respective codeable data volume depends, on the one hand, on the error correction level chosen, and on the other, on the data to be encoded (numeric, alphanumeric, binary, Kanji).

A fixed number of modules is allocated to each version.

2.4 The term "module" according to ISO 18004

A module designates the smallest information carrier in the QR Code, comparable with a data bit. In the QR Code the modules correspond to the white and black dots of the code.

2.5 The term "error correction level" according to ISO 18004

The QR Code has the ability to restore the data contained in the code if the code is damaged (e.g. through dirt, folding, imprinting). The standard includes four error correction levels corresponding to different restoration capacities (L = approx. 7%, M = approx. 15%, Q = approx. 25%, H = approx. 30%). The higher the error correction level that is chosen, the lower the codeable data volume.

2.6 Swiss QR Code

The Swiss QR Code complies with the specifications in this document and enables payments to be triggered by financial institutions across all payment channels and at post office counters (at branches and branches of a partner company). It is marked with a Swiss cross in the middle.



Figure 3: Swiss QR Code

2.7 DPI

The printer and scanner resolution are customarily specified in Dots per Inch (DPI).

2.8 IID

The IID (institution identification) is used in Switzerland and Liechtenstein to identify financial institutions as participants in the Swiss RTGS systems. Every institution is assigned at least one IID.

2.9 QR-IID

The QR-IID is derived from the institutional identification (IID). QR-IIDs consist exclusively of numbers from 30000 to 31999. IBANs (QR-IBANs) based on these QR-IIDs are used only for the new procedure with a QR reference in the QR-bill (see also paragraph 2.11).

2.10 IBAN

The IBAN is the internationally standardised representation of a bank account number in accordance with the ISO 13616 standard.

2.11 QR-IBAN

For payments with a structured QR reference, the QR-IBAN must be used to indicate the account to be credited. The formal structure of the QR-IBAN corresponds to the rules stipulated in ISO 13616 standard for IBAN. The payment scheme with reference is recognized through a special financial institution identification (QR-IID). The values 30000 – 31999 are exclusively reserved for the QR-IID. Each legally independent financial institution participating in the scheme is assigned one QR-IID. The QR-IBAN contains the QR-IID of the account-keeping financial institution for identification of the scheme.

Detailed information about the QR-IID and QR-IBAN can be found in the "Technical information on the QR-IID and QR-IBAN" document [5]. The latest version can be downloaded at www.paymentstandards.ch.

2.12 Customer references

For payments with structured reference, the two following reference types are used.

2.12.1 QR reference

The structure of the QR reference corresponds to that of the ISR reference (26 numerical characters followed by a Modulo 10 recursive check digit, see Annex B «Check digit generation by Modulo 10 recursive») and can be used by the biller as a structured reference.

2.12.2 Creditor Reference

Creditor Reference according to the ISO 11649 standard.

3 Layout rules for the payment part with Swiss QR Code and receipt

3.1 The basics

The following layout rules apply to the payment part on a QR-bill with receipt which can be used in the following ways:

- integrated in a QR-bill in paper form
- as an enclosure to a QR-bill in paper form

The QR-bill can also be produced as a PDF file (see paragraph 3.7 "Notes about the QR-bill in PDF format").

The layout rules for the payment part apply regardless of whether it is incorporated in a bill or enclosed with it.

The payment part with receipt must be positioned at the lower edge of the QR-bill.

The receipt must be positioned to the left of the payment part. It is of the same height as the payment part. The payment part and receipt together come to the same length as the shorter side of DIN-A4 format.

If the payment part with receipt is integrated in a QR-bill in paper form, there must be a perforation between the bill details and the payment part and receipt.

There should be a perforation between the payment part and the receipt, if the QR-bill is generated on paper.

A perforation between the payment part and the receipt is also required if the payment part and the receipt are enclosed separately with a bill.

If information about the amount and debtor (payable by (name/address)) are not imprinted during the billing process, then corresponding fields are to be provided both in the payment part and on the receipt, for filling in by hand (see also Figure 5, Figure 6, Figure 9). Other handwritten supplementations are not permitted.

Only the defined headings and information or values may be imprinted (see part 3.5 "Sections of the payment part") for the individual sections (see part 3.5.4 "Information section").

Use of payment part and receipt as an advertising platform or advertising is not permitted. The reverse side may not be imprinted.

A Style Guide [6] giving detailed layout information and examples of the payment part and receipt – whether integrated or separate – is available from the Download Center at www.paymentstandards.ch.

3.2 Correspondence language

The QR-bill can be produced in the correspondence languages German, French, Italian and English. The biller is free to choose the correspondence language used. The terms to be used in the respective correspondence languages are listed in multiple languages in Annex D "Multilingual headings".

3.3 Paper format and quality

The payment part with receipt must be printed on white paper with a weight of at least 80 to max. 100 g/m². The use of certified recycled, FSC and TCF papers is permitted. Neither coated nor reflecting standard paper may be used.

The payment part is in DIN-A6 landscape format (148 mm x 105 mm). The receipt to the left of the payment part measures 62 mm x 105 mm, so that the two together measure 210 mm x 105 mm (DIN long).

3.4 Fonts and font sizes

Only the sans-serif fonts Arial, Frutiger, Helvetica and Liberation Sans are permitted in black. Type may not be in italic nor underlined.

The font size for headings and their associated values on the payment part must be at least 6 pt, and maximum 10 pt. Headings in the "Amount" and "Details" sections must always be the same size. They should be printed in **bold** and 2 pt smaller than the font size for their associated values. The recommended font size for headings is 8 pt and for the associated values 10 pt. The exception, in font size 11 pt (**bold**), is the title "Payment part".

When filling in the "Alternative procedures" element, the font size is 7 pt, with the name of the alternative procedure printed in **bold**.

The "Final debtor" element is intended for use in the future but will not be used when QR-bill is introduced and should therefore not be filled in. If approval is given for the field to be filled in, the font size is expected to be 7 pt with the designation in **bold**.

The font sizes for the receipt are 6 pt for the headings (**bold**) and 8 pt for the associated values. The exception, in font size 11 pt (**bold**), is the title "Receipt".

If, during scanning, in addition to the content of the Swiss QR Code, the information in the visible section of the payment part is also read, the best results will be achieved if the headings are in font size 8 pt. and the text information is in 10 pt. However, it must be ensured that all the required information can be shown in the visible section.

3.5 Sections of the payment part

The following illustration depicts the five sections of the payment part. The contents are described in the following chapters.

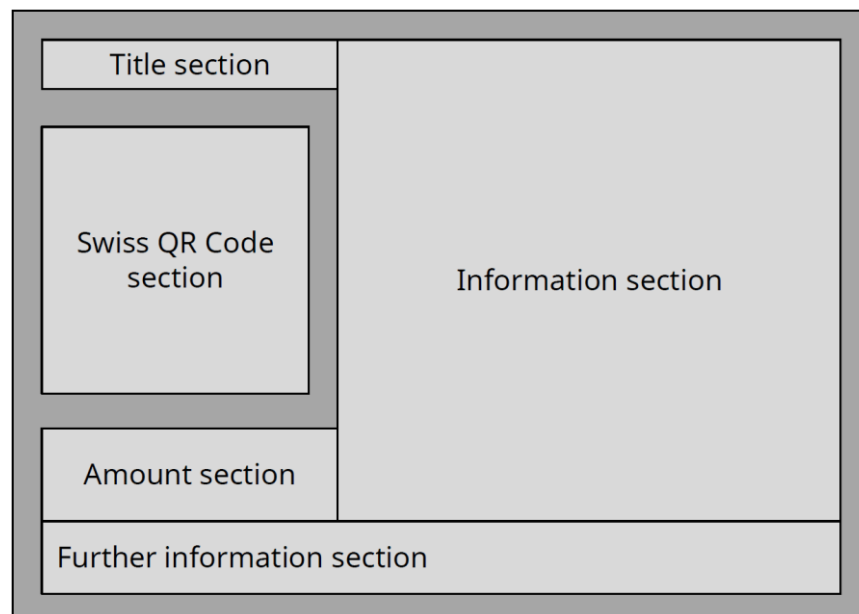


Figure 4: Schematic illustration of the payment part of a QR-bill

The spaces between the sections – darker in color in Figure 4 – are mandatory, must be at least 5 mm in height and width, and may not be printed.

3.5.1 Title section

The term "Payment part" must be printed in the title section in 11 pt type **bold**.

3.5.2 Swiss QR Code section

In the Swiss QR Code section, the maintaining of the 5 mm wide border ensures that the Swiss QR Code can be read without problems.

3.5.3 Amount section

The amount section includes the currency and the amount, which are used as headings. The currencies Swiss francs and euros are supported. The currency codes "CHF" or "EUR" must be printed to the left in front of the amount or the amount field.

If the amount is included in the Swiss QR Code, then it must be printed after the currency code. A blank (space) should be used as the thousands separator and a full stop "." as the decimal separator. The amount must always include two decimal places.

If no amount is contained in the Swiss QR Code, a blank field measuring 1.5 x 4.0 cm and with black edges (line thickness 0.75 pt) must be provided in which the debtor ("Payable by") can add the amount by hand, preferably in black. A file for creating the corner marks is available from the Download Center at www.paymentstandards.ch.

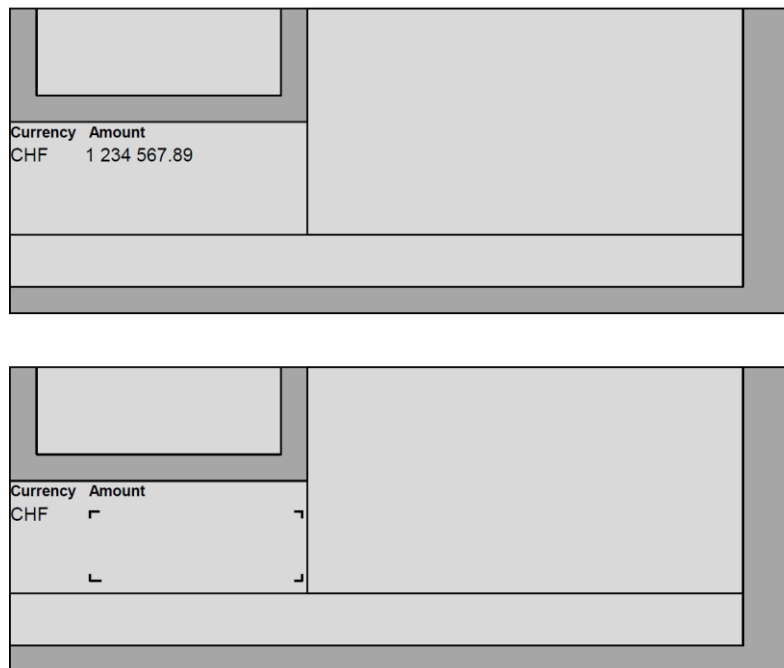


Figure 5: Schematic depiction of the amount section

3.5.4 Information section

All values relevant for a payment from the Swiss QR Code must be printed in the information section. While doing so each bit of information must be marked with a heading. The values **must, if they are contained in the Swiss QR Code**, be positioned in the following correct order. If the Swiss QR Code contains no values, the relevant headings should not be shown.

Heading	Comments
Account / Payable to	IBAN/QR-IBAN from the Swiss QR Code. Printed in blocks of 4 characters (5x4-character groups, the last character separate). Holder of the listed account
Reference	QR reference or Creditor Reference (ISO 11649). The QR reference is printed in blocks of 5 characters (beginning with 2 characters, then 5x5-character groups). The Creditor Reference is printed in blocks of 4 characters, the last block being able to contain less than 4 characters).
Additional information	Additional information for the bill recipient. This is where the content from the data elements "Ustrd" (Unstructured message) and "StrdBkginf" (Billing information) is shown. Both fields together can only contain a maximum of 140 characters. If both elements are filled in, then a line break can be introduced after the information in the first element "Ustrd" (Unstructured message). If there is insufficient space, the line break can be omitted (but this makes it more difficult to read). If not all the details contained in the QR code can be displayed, the shortened content must be marked with "..." at the end. It must be ensured that all personal data is displayed.

Heading	Comments
Payable by or Payable by (name/address)	If the debtor is not included in the Swiss QR Code, then instead of "Payable by " the heading "Payable by (name/address)" must be used and a blank field with black edges (line thickness 0.75 pt) printed out (see Figure 5). The field must measure at least 2.5 x 6.5 cm. A file for this purpose is available from the Download Center at www.paymentstandards.ch .
Payable by	Corresponds to the due date proposed by the biller

Table 3: Headings of the payment part in the information section

Comments

Use of the above-listed headings (see Annex D "Multilingual headings" is mandatory and they may not be changed, if they are contained in the Swiss QR Code.

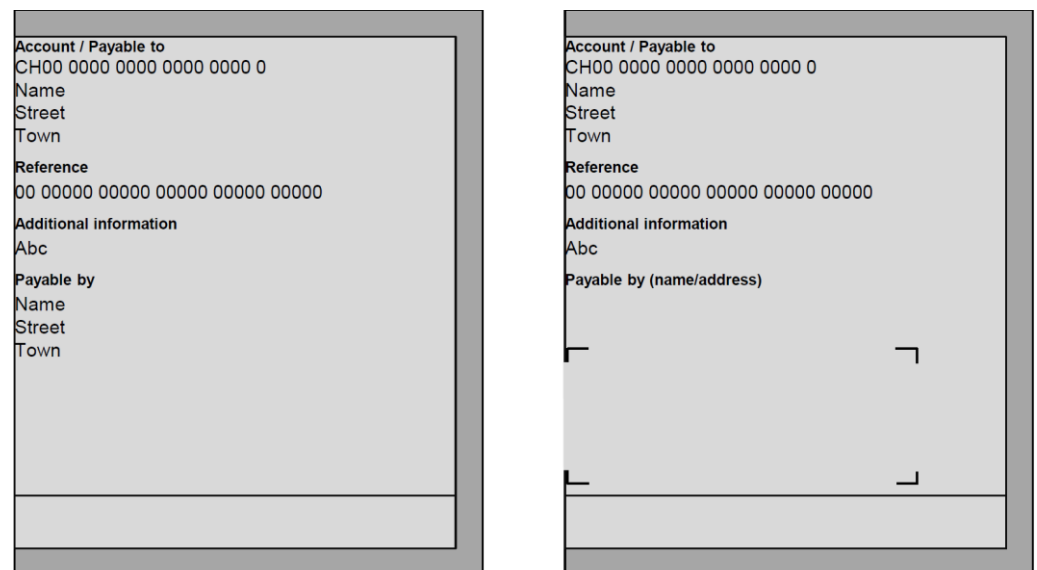


Figure 6: Schematic depiction of the information section

3.5.5 Further information section

Note: The following information about the "Final creditor" field is only for advance information, in the event of it being used in the future.

This section is where the "Final creditor" field, if available and approved for use, is displayed. Instead of the designation "Final creditor", the relevant values in the Swiss QR Code are preceded by the words "In favour of" (**bold**). Just one line is available, so it is possible that not all the information in the QR-bill can be printed there. If that is the case, the shortened entry must be marked by "..." at the end. The data is printed in font size 7 pt, in the same order as in the Swiss QR Code.

Beneath the "Final creditor" field, the "Alternative procedures" elements are displayed, if available. There are a maximum of two elements, each consisting of one line in font size 7 pt. The element includes at the start the (abbreviated) name of the alternative procedure (e.g. eBill, TWINT). This must be followed by the personal data, so that this is certain to be displayed.

In the Swiss QR Code, there are always 100 alphanumerical characters available for the "Alternative procedures". A maximum of approx. 90 characters can be printed on one line, so it is possible that not all the data included in the QR code can be displayed. If that is the case, the shortened entry must be marked by "..." at the end. It must be ensured that all personal data is displayed.

3.6 Sections of the receipt

The following illustration shows the four sections of the receipt. The content of the different sections is described in the paragraphs below. The QR code and further information sections from the payment part are omitted.

The blank areas – shaded dark in Figure 7– are mandatory, must measure at least 5 mm in height or width and must not be printed in.

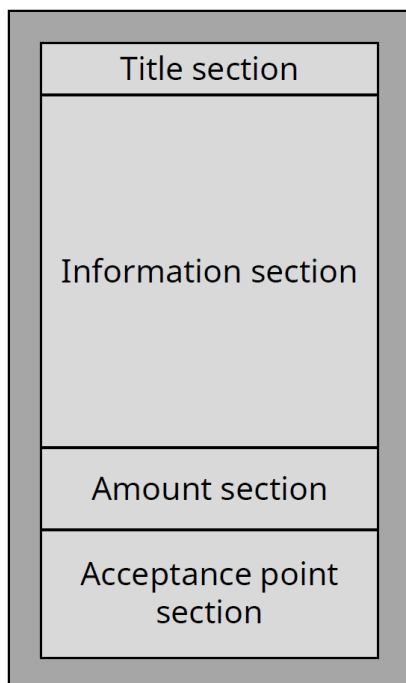


Figure 7: Schematic depiction of the receipt for the payment part of a QR-bill

3.6.1 Title section

The term "Receipt" must be printed in the title section in 11 pt **bold** type.

3.6.2 Information section

In the information section, the values used must be printed, just as they are in the payment part, exactly matching those in the Swiss QR Code. Each piece of information must be labelled with a heading. The following values **must be shown**, in the order indicated below, **provided they are contained in the Swiss QR Code**:

Heading	Comments
Account / Payable to	IBAN/QR-IBAN from the Swiss QR Code. Printed in blocks of 4 characters (5x4-character groups, the last character separate). Holder of the listed account
Reference	QR reference or Creditor Reference (ISO 11649). The QR reference is printed in blocks of 5 characters (beginning with 2 characters, then 5x5-character groups). Der Aufdruck der Creditor Reference erfolgt in blocks of 4 characters, the last block being able to contain less than 4 characters).
Payable by or Payable by (name/address)	If the debtor is not included in the Swiss QR Code, then instead of "Payable by" the heading "Payable by (name/address)" must be used and a blank field with black edges (line thickness 0.75 pt) printed out (see Figure 9). The field must measure at least 2.0 x 5.2 cm. A file for this purpose is available from the Download Center at www.paymentstandards.ch .

Table 4: Headings of the payment part in the information section

Comments

Use of the above-listed headings (see Annex D "Multilingual headings" is mandatory and they may not be changed, if they are contained in the Swiss QR Code.

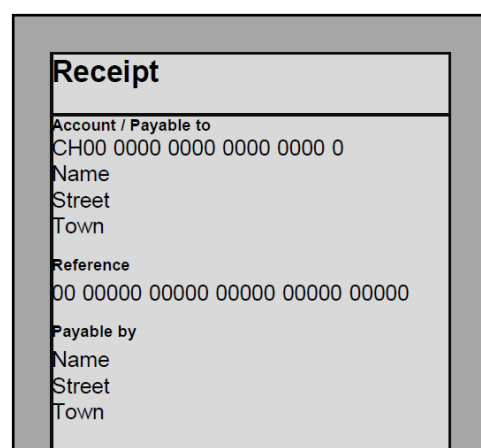


Figure 8: Schematic depiction of the information section on the receipt of a QR-bill

Because of the limited space, it is permitted to

- enter information in smaller or different font sizes from in the payment part. The minimum font size is 6 pt.
- omit the street name and building number from the addresses of the creditor (Payable to) and the debtor (Payable by).

3.6.3 Amount section

The amount section includes the currency and the amount, which are printed as headings. The currencies Swiss francs and euros are supported. The currency codes "CHF" or "EUR" must be printed to the left in front of the amount or the amount field.

If the amount is included in the Swiss QR Code, then it must be printed after the currency code. A blank (space) should be used as the thousands separator and a full stop "." as the decimal separator. The amount must always include two decimal places (e.g. CHF 1 590.00).

If no amount is contained in the Swiss QR Code, a blank field measuring 1.0 x 3.0 cm and with black edges (line thickness 0.75 pt) must be provided in which the debtor can add the amount by hand. A file for this purpose is available from the Download Center at www.paymentstandards.ch.

3.6.4 Acceptance point section

The acceptance point section contains the word "Acceptance point", which should be printed right-aligned in the language of correspondence.

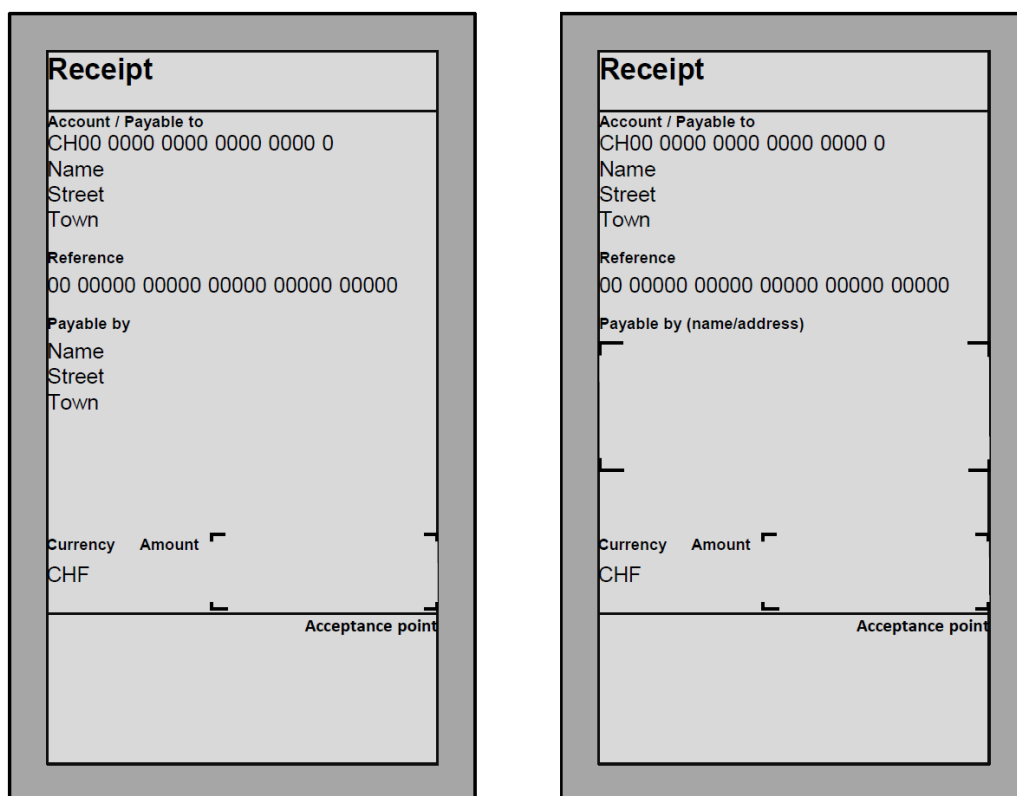


Figure 9: Schematic depiction of the receipt of a QR-bill

3.7 Notes about the QR-bill in PDF format

QR-bills (or separate payment parts with receipts) in PDF format are only suitable for payments in e-banking or mobile banking, but not for paper payment traffic. When printing out PDF files, it must be ensured that the format specifications given above are complied with.

If the QR-bill with payment part and receipt or the separate payment part with receipt are generated as a PDF document and sent electronically, the A6 format of the payment part and the receipt on the left must be indicated by lines. Each of these lines must bear the scissors symbol "✂" or alternatively the instruction "Separate before paying in" above the line (outside the payment part). This indicates to the debtor that he or she must neatly separate the payment part and receipt if they want to forward the QR-bill to their financial institution by post for payment, or settle it at the post office counter (branches or branches of partner organisations).

4 Swiss QR Code database

4.1 In general

The database of the Swiss QR Code is oriented upon the Swiss Implementation Guidelines for Credit Transfers for the ISO 20022 "Customer Credit Transfer Initiation" message (pain.001).

4.2 Technical specifications

4.2.1 Character set

According to the Swiss standard, in the Swiss QR Code, for reasons of compatibility with the Swiss Implementation Guidelines for Credit Transfers for the ISO 20022 "Customer Credit Transfer Initiation" message (pain.001) [3], only the Latin character set is permitted. UTF-8 should be used for encoding.

For certain fields, additional restrictions apply regarding characters e.g. only alphanumerical values are possible for the IBAN.

4.2.2 Field lengths

The field lengths specified represent maximum lengths for the individual elements. It is not permitted to fill in the elements with blanks up to the maximum length.

4.2.3 Separator element

The individual elements in the Swiss QR Code according to the Swiss standard are separated from one another with a carriage return (CR + LF).

The carriage return is eliminated after the final element.

Note: Instead of the characters CR + LF, the LF character can be used alone (see also the FAQ at www.paymentstandards.ch/FAQ)

4.2.4 Delivery of the data elements

All data elements must be present. If there is no content for a data element, then at least one carriage return (CR + LF or LF) must take place.

The sole exceptions to this are additional data elements marked with "A" (alternative scheme). These may be omitted if they are not being used.

The last data element delivered may not be completed with a concluding carriage return (CR + LF or LF).

4.2.5 Data groups

The data groups highlighted in light blue in Table 5 "Status of the elements" serve solely for depiction of the technical context and the definition of common rules.

Such data groups may not be delivered in the Swiss QR Code.

If a data group is used, in those marked with "optional", all sub-elements marked as "dependent" must be filled.

4.3 Data structure

Table 7 "Swiss QR Code data elements" specifies all elements relevant for the Swiss QR Code.

4.3.1 Depiction conventions

The following depiction conventions apply for this document.

Table 7 "Swiss QR Code data elements" about the data structure contains the following columns and information:

1. Data structure
 - Logical data structure, defined data groups (name of the data group always in the blue fields) which logically belong to one another
2. Element name
 - Technical element name
3. St.
 - Status
4. General definition
 - Technical definitions and terms
5. Field definition
 - Technical field definitions

Status

The following status values (information about usage) are possible for the individual elements:

Status (St.)	Designation	Description
M	Mandatory	Field must mandatorily be delivered filled.
D	Dependent	Field must mandatorily be filled if the superordinate optional data group is filled.
O	Optional	Field must mandatorily be delivered, but not necessarily filled (can be empty).

Status (St.)	Designation	Description
A	Additional	Field does not necessarily have to be delivered.
X	Do not fill in	Field must not be filled in but must be sent (intended "for future use", so the field separator needs to be sent).

Table 5: Status of the elements

Coloring in the tables

Data elements that contain at least one sub-element represent so-called data groups and are colored **light blue**.

Depiction of the logical structure in the tables

To be able to recognize where in the logical structure of the Swiss QR Code an element is positioned, the nesting depth is indicated with a "+" sign placed in front of the "Data structure" column. For example, the IBAN in the "Creditor information" is shown as follows:

QRCH

+CdtrInf

++IBAN

Depiction of deviations in naming in the payment part/receipt

A name is listed in the table for individual data groups that differ from the field names, which is to be used as a designation in the payment part/receipt. This designation is listed in the tables *in italics and in blue* beneath the designation of the data group:

Ultimate Creditor
Payable by

Figure 10: Data group with technical element name and technical name for the payment part

4.3.2 Permitted characters in the field definitions

Details about the "Field definitions" column in Table 7:

Characters	Field definitions
general	Character set as stipulated in part 4.2.1
numeric	0-9
alphanumeric	A-Z a-z 0-9
decimal	0-9 plus decimal separator "."

Table 6: Characters permitted

4.3.3 Data elements in the QR-bill

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +Header	Header		Header Header Data. Contains basic information about the Swiss QR Code	Mandatory data group
QRCH +Header ++QRType	QRType	M	QRType Unambiguous indicator for the Swiss QR Code. Fixed value "SPC" (Swiss Payments Code)	Fixed length: three-digit, alphanumeric
QRCH +Header ++Version	Version	M	Version Contains version of the specifications (Implementation Guidelines) in use on the date on which the Swiss QR Code was created. The first two positions indicate the main version, the following two positions the sub-version. Fixed value of "0200" for Version 2.0	Fixed length: four-digit, numeric
QRCH +Header ++Coding	Coding	M	Coding Type Character set code. Fixed value 1 (indicates UTF-8 restricted to the Latin character set)	Fixed length: one-digit, numeric
QRCH +CdtrInf	CdtrInf		Creditor information Account / Payable to	Mandatory data group
QRCH +CdtrInf ++IBAN	IBAN	M	IBAN IBAN or QR-IBAN of the creditor.	Fixed length: 21 alphanumeric characters, only IBANs with CH or LI country code permitted.
QRCH +CdtrInf ++Cdtr	Cdtr		Creditor	Mandatory data group
QRCH +CdtrInf ++Cdtr +++AdrTp	AdrTp	M	Address type The address type is specified using a code. The following codes are defined: "S" - structured address "K" - combined address elements (2 lines)	Fixed length: one-digit, alphanumeric
QRCH +CdtrInf ++Cdtr +++Name	Name	M	Name The creditor's name or company according to the account name. Comment: always matches the account holder	Maximum 70 characters permitted First name (optional, sending is recommended, if available) + last name or company name

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +CdtrInf ++Cdtr +++StrtNmOrAdrLine1	StrtNmOrAdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from the creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	Maximum 70 characters permitted
QRCH +CdtrInf ++Cdtr +++BldgNbOrAdrLine2	BldgNbOrAdrLine2	O	Building number or address line 2 Structured Address: Building number from creditor's address Combined address elements: Address line 2 including postal code and town from creditor's address	Structured Address: max. 16 characters allowed Combined address elements: maximum 70 characters permitted Must be provided for address type "K".
QRCH +CdtrInf ++Cdtr +++PstCd	PstCd	D	Postal code Postal code from creditor's address	Maximum 16 characters permitted The postal code is must be provided without a country code prefix. Combined address elements: must not be provided
QRCH +CdtrInf ++Cdtr +++TwnNm	TwnNm	D	Town Town from creditor's address	Maximum 35 characters permitted Combined address elements: must not be provided
QRCH +CdtrInf ++Cdtr +++Ctry	Ctry	M	Country Country from creditor's address	Two-digit country code according to ISO 3166-1
QRCH +UltmtCdtr	UltmtCdtr		Ultimate Creditor <i>In favour of</i> Information about the ultimate creditor	Optional data group; may only be used in agreement with the creditor's financial institution This whole data group must not be filled in for the time being (for Future Use)
QRCH +UltmtCdtr ++AdrTp	AdrTp	X	Address type The address type is specified using a code. The following codes are defined: "S" - structured address "K" - combined address elements (2 lines)	Fixed length: one-digit, alphanumeric
QRCH +UltmtCdtr ++Name	Name	X	Name The ultimate creditor's name or company	Maximum 70 characters permitted First name (optional, sending is recommended, if available) + last name or company name

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +UltmtCdtr ++StrtNmOrAdrLine1	StrtNmOrAdrLine1	X	Street or address line 1 Structured Address: Street/P.O. Box from ultimate creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	Maximum 70 characters permitted
QRCH +UltmtCdtr ++BldgNbOrAdrLine2	BldgNbOrAdrLine2	X	Building number or address line 2 Structured Address: Building number from ultimate creditor's address Combined address elements: Address line 2 including postal code and town from ultimate creditor's address	Structured Address: max. 16 characters allowed Combined address elements: maximum 70 characters permitted Must be provided for address type "K".
QRCH +UltmtCdtr ++PstCd	PstCd	X	Postal code Postal code from ultimate creditor's address	Maximum 16 characters permitted The postal code is must be provided without a country code prefix. Combined address elements: must not be provided
QRCH +UltmtCdtr ++TwnNm	TwnNm	X	Town Town from ultimate creditor's address	Maximum 35 characters permitted Combined address elements: must not be provided
QRCH +UltmtCdtr ++Ctry	Ctry	X	Country Country of the ultimate creditor's address	Two-digit country code according to ISO 3166-1
QRCH +CcyAmt	CcyAmt		Payment amount information	Mandatory data group
QRCH +CcyAmt ++Amt	Amt	O	Amount The payment amount	The amount element is to be entered without leading zeroes, including decimal separators and two decimal places. Decimal, maximum 12-digits permitted, including decimal separators. Only decimal points (".") are permitted as decimal separators.
QRCH +CcyAmt ++Ccy	Ccy	M	Currency The payment currency, 3-digit alphanumeric currency code according to ISO 4217	Only CHF and EUR are permitted.
QRCH +UltmtDbtr	UltmtDbtr		Ultimate Debtor <i>Payable by</i>	Optional data group

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +UltmtDbtr ++AdrTp	AdrTp	D	Address type The address type is specified using a code. The following codes are defined: "S" - structured address "K" - combined address elements (2 lines)	Fixed length: one-digit, alphanumeric
QRCH +UltmtDbtr ++Name	Name	D	Name The ultimate debtor's name or company	Maximum 70 characters permitted First name (optional, sending is recommended, if available) + last name or company name
QRCH +UltmtDbtr ++StrtNmOrAdrLine1	StrtNmOrAdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from ultimate debtor's address Combined address elements: Address line 1 including street and building number or P.O. Box	Maximum 70 characters permitted
QRCH +UltmtDbtr ++BldgNbOrAdrLine2	BldgNbOrAdrLine2	O	Building number or address line 2 Structured Address: Building number from ultimate debtor's address Combined address elements: Address line 2 including postal code and town from ultimate debtor's address	Structured Address: max. 16 characters allowed Combined address elements: maximum 70 characters permitted Must be provided for address type "K".
QRCH +UltmtDbtr ++PstCd	PstCd	D	Postal code Postal code from ultimate debtor's address	Maximum 16 characters permitted The postal code is must be provided without a country code prefix. Combined address elements: must not be provided
QRCH +UltmtDbtr ++TwnNm	TwnNm	D	Town Town from ultimate debtor's address	Maximum 35 characters permitted Combined address elements: must not be provided
QRCH +UltmtDbtr ++Ctry	Ctry	D	Country Country from ultimate debtor's address	Two-digit country code according to ISO 3166-1
QRCH +RmtInf	RmtInf		Payment reference	Mandatory data group

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +RmtInf ++Tp	Tp	M	Reference type Reference type (QR, ISO) The following codes are permitted: QRR – QR reference SCOR – Creditor Reference (ISO 11649) NON – without reference	Maximum four characters, alphanumeric Must contain the code QRR where a QR-IBAN is used; where the IBAN is used, either the SCOR or NON code can be entered
QRCH +RmtInf ++Ref	Ref	D	Reference Note: The structured reference is either a QR reference or an ISO 11649 Creditor Reference	Maximum 27 characters, alphanumeric; must be filled if a QR-IBAN is used. QR reference: 27 characters, numeric, check sum calculation according to Modulo 10 recursive (27th position of the reference) Creditor Reference (ISO 11649): max 25 characters, alphanumeric The element may not be filled for the NON reference type.
QRCH +RmtInf ++AddInf	AddInf		Additional information Additional information can be used for the scheme with message and for the scheme with structured reference.	Unstructured message and Booking instructions may contain a common total of up to 140 characters
QRCH +RmtInf ++AddInf +++Ustrd	Ustrd	O	Unstructured message Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference.	Maximum 140 characters permitted
QRCH +RmtInf ++AddInf +++Trailer	Trailer	M	Trailer Unambiguous indicator for the end of payment data. Fixed value "EPD" (End Payment Data).	Fixed length: three-digit, alphanumeric
QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf	O	Bill information Bill information contain coded information for automated booking of the payment. The data is not forwarded with the payment.	Maximum 140 characters permitted Use of the information is not part of the standardization. In the Annex you will find the version of Swico's "Recommendations on the structure of information from the biller for QR-bills" that is valid at the time of publication of these Implementation Guidelines.
QRCH +AltPmtInf	AltPmtInf		Alternative schemes Parameters and data of other supported schemes	Optional data group with a variable number of elements

QR Elements		Swiss QR Definition		
Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +AltPmtInf ++AltPmt	AltPmt	A	Alternative scheme parameters Parameter character chain of the alternative scheme according to the syntax definition in the "Alternative scheme" section	A maximum of two occurrences may be provided. Maximum 100 characters per occurrence permitted

Table 7: Swiss QR Code data elements

4.4 Technical specifications

The mapping of the data in the Swiss QR Code in the ISO 20022 pain.001 message is described in the Swiss "Implementation Guidelines for Credit Transfers" (pain.001) [3].

4.4.1 Use of address information

The address of the parties involved – for example that of the creditor – may be sent either structured (separately) or as combined address fields (two pieces of data in each field).

Structured address fields: The elements "Street or address line 1", "Building number or address line 2", "Postal code", "Town" and "Country" should be filled in. For a P.O. Box, the "Street or address line 1" element should be used.

Combined address fields: The elements "Street or address line 1", "Building number or address line 2" and "Country" should be filled in. For a P.O. Box, the "Street or address line 1" element should be used.

	Beispiel: Strukturiert	Beispiel: Kombiniert	Bemerkungen
Address type	«S»	«K»	«S» - Structured address «K» - Combined address
Name	Pia-Maria Rutschmann- Schnyder	Pia-Maria Rutschmann- Schnyder	
Street or address line 1	Grosse Marktgasse	Grosse Marktgasse 28	«S» - Street/P.O. Box «K» - Street and building number of P.O. Box
Building number or address line 2	28	9400 Rorschach	«S» - Building number «K» - Postal code and town
Postal code	9400		«S» - Postal code «K» - Do not fill in
Town	Rorschach		«S» - Town «K» - Do not fill in
Country	CH	CH	

Table 8: Examples of how to use address information

4.4.2 Customer references

Structured reference as "payment reference"

The two following types of structured references can be delivered in the "Reference" element:

- **Use of the QR reference**

The QR reference (see paragraph 2.12.1) enables the creditor to compare their invoices and the incoming payments automatically. In its structure, it equates to the ISR reference (27 characters, numerical; check digit calculated by Modulo 10 recursive; 27th digit of the reference; see Annex B "Check digit generation by Modulo 10 recursive").

Use of the QR reference presupposes that a QR-IBAN has been used. The QR-IBAN identifies the payment across all payment channels as one which must have a QR reference delivered with it. An IBAN must therefore not be used.

- **Use of the Creditor Reference**

The internationally used Creditor Reference (ISO 11649) also enables the creditor to compare their invoices and incoming payments automatically.

Use of the Creditor Reference (ISO 11649) presupposes that an IBAN has been used. A QR-IBAN must not be used.

4.4.3 Additional information

The two elements "Unstructured message" and "Billing information" are available for additional information. The number of characters in the two fields together must not exceed 140 characters:

- Unstructured messages can be used to give the payment purpose or for additional textual information about payments with a structured reference. Unstructured references are printed on the payment part under the heading "Additional information".
- The element "Billing information" contains coded information of the biller for the bill recipient. This information may be used for automating accounts payable processes, for instance. The data is not forwarded with the payment but it is printed on the payment part. The coding of the element always begins with "/" (slash slash) followed by the abbreviated name of the proposed version of the "Structured information for the bill issuer" that is being used

Regarding the "Billing information" element: Swiss financial institutions do not prescribe the structure of this information, to allow for the individual needs of the different sectors. A flexible solution has therefore been defined which allows for the use in parallel of different ways of coding this information. For this purpose, the first two characters are reserved as the code for the rule defining how the remaining characters of this field should be interpreted. For more information on coding, see www.paymentstandards.ch.

So that the relevant "Billing information" can be identified, SIX is prescribing a two-digit coding system. This and all the content of the billing information must be agreed with SIX before it is used, and confirmed in writing. Billing data must not include any personal data.

In the Annex to this document you will find the version of Swico's "Recommendations on the structure of information from the biller for QR-bills" that is valid at the time of publication.

4.4.4 Alternative schemes

Since only ca. 90 characters can be displayed on the payment part in "Alternative schemes", the following rules are to be followed in order to ensure the of data protection while filling this element:

- First the (abbreviated) name of the alternative procedure must be coded (e.g. eBill, TWINT). The next character must contain the subelement separator that is used (e.g. "/").
- Subsequently, the the data that may include personal data should be coded so that they are displayed on the payment part.
- An unlimited number of sub-elements can be delivered within the permitted field length of the element.

The data in the alternative scheme element is only interpreted and used by the corresponding scheme.

It solely serves the debtor for the easy use of this scheme.

For current information about alternative procedures, please see www.paymentstandards.ch/alternative-schemes.

5 Parameters for generating the code

The following points are binding for generating the Swiss QR Code.

5.1 Error correction level

The code generation must take place with error correction level "M", which means a redundancy or assurance of around 15%.

5.2 Maximum data range and QR code version

The maximum Swiss QR Code data content permitted is 997 characters (including the element separators). The version of the QR Code resulting with error correction level "M" and binary coding is version 25 with 117 x 117 modules.

5.3 Minimum module size

To guarantee the secure scanning of the Swiss QR Code, a minimum module size of 0.4 mm is recommended for printing.

5.4 Measurements of the Swiss QR Code for printing

The measurements of the Swiss QR Code for printing must always be 46 x 46 mm (without surrounding quiet space) regardless of the Swiss QR Code version. Depending on the printer resolution, the Swiss QR Code produced must be enlarged or reduced accordingly. This must occur on the basis of a vector graphic in order to maintain the quality of the Swiss QR Code.

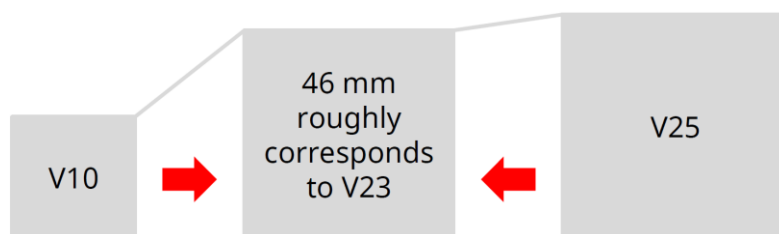


Figure 11: Scaling of the Swiss QR Code to fixed sizes

5.4.1 Ruhezone gemäss ISO 18004

To ensure the readability of the Swiss QR Code, an unprinted border must be provided around the Swiss QR Code corresponding to the width of four modules (corresponds to ≥ 1.6 mm).

In the design recommendations, this border was expanded to five mm to improve user-friendliness (see 3.5.2 "Swiss QR Code section").

5.4.2 Recognition characters

To increase the recognizability and differentiation for users, the Swiss QR Code created for printout is to be overlaid with a Swiss cross logo measuring 7 x 7 mm.

A corresponding file with the logo can be downloaded from the website's download section at www.paymentstandards.ch.



Figure 12: Swiss QR Code with Swiss cross as recognition feature (not true to scale)

5.4.3 The payment amount

The "Amount" element is to be entered without leading zeroes, including decimal separators and with two decimal places. The "." symbol is to be used as a decimal separator.

The "Amount" element need not be filled in the Swiss QR Code.

6 Field contents and meta data

The following rules apply for payment instructions to financial institutions as well as to payments at post office counters (branches and branches with partner organisations). They relate to their solutions for reading from the Swiss QR Code and further processing. This especially applies for scanning solutions (physical payment instructions) as well as for mobile end devices (M-banking). Producers of software solutions must adhere to these rules in order to enable smooth processing.

6.1 Checking of field contents

Before the further processing of the values read from the Swiss QR Code, individual field contents that are listed in the Implementation Guidelines must be checked. This means that:

- The content must match a valid value; this applies for QRType, the version, the coding type and the currency.
- The general specifications according to part 4.2 «Technical specifications» must be adhered to.
- The value must be syntactically correct; this applies for the amount (if entered).
- The permitted combinations of account with reference type (IBAN only with "SCOR" [Creditor Reference] or "NON" [optional free text information]; QR-IBAN with "QRR" [QR reference]) must be used.

6.2 Meta data

The following elements from the Swiss QR Code (data group header) will never be forwarded with the payment:

- QRType
- Version
- Coding Type

Annex A: Examples

The QR-bills shown in the following examples are schematic and not drawn to scale. The exact depictions are published in the Style Guide [6].

The following abbreviations and symbols are used in the examples below:

¶ = CR + LF

Note:

Instead of the character string CR + LF, the character LF can be used alone.

CR = Creditor

UCR = Ultimate creditor

This group must not be filled in at present, because it is intended for future use.

UD = Ultimate debtor

APn = Alternative scheme n

Table 9: Abbreviations used in the examples


<p>Receipt</p> <p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Payable by Pia Rutschmann Marktgasse 28 9400 Rorschach</p> <table> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>3 949.75</td> </tr> </table> <p style="text-align: right;">Acceptance point</p>	Currency	Amount	CHF	3 949.75	<p>Payment part</p> <div style="text-align: center;">  </div> <table> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>3 949.75</td> </tr> </table> <p>Account / Payable to CH58 0079 1123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Additional information Bill no. 3139 for gardening work and disposal of waste material</p> <p>Payable by Pia Rutschmann Marktgasse 28 9400 Rorschach</p>	Currency	Amount	CHF	3 949.75
Currency	Amount								
CHF	3 949.75								
Currency	Amount								
CHF	3 949.75								

Figure 13: Example of a QR-bill (schematic, not true to scale)

Data example for the QR code with two additional schemes and structured biller information

Element as described in part 4.3 Data structure (partially shortened)	Filling
QRType	SPC¶
Version	0200¶
Coding Type	1¶
Account	CH4431999123000889012¶
CR – Name	Robert Schneider AG¶
CR – AdressTyp	S¶
CR – Street or address line 1	Rue du Lac¶
CR – Building number or address line 2	1268¶
CR – Postal code	2501¶
CR – City	Biel¶
CR – Country	CH¶
UCR – Name	¶
UCR – AdressTyp	¶
UCR – Street or address line 1	¶
UCR – Building number or address line 2	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	1949.75¶
Currency	CHF¶
UD– Name	Pia-Maria Rutschmann-Schnyder¶
UD– AdressTyp	S¶
UD– Street or address line 1	Grosse Marktgasse¶
UD– Building number or address line 2	28¶
UD– Postal code	9400¶
UD– City	Rorschach¶
UD– Country	CH¶
Reference type	QRR¶
Reference	210000000003139471430009017¶
Unstructured message	Instruction of 15.09.2019¶
Trailer	EPD¶

Element as described in part 4.3 Data structure (partially shortened)	Filling
Billing information	S1/01/20170309/11/10201409/20/14000000/22/36958/30/CH106017086/40/1020/41/3010¶
AV1 – Parameters	Name AV1: UV;UltraPay005;12345¶
AV2 – Parameters	Name AV2: XY;XYService;54321

<p>Receipt</p> <p>Account / Payable to CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel</p> <p>Reference 21 00000 00003 13947 14300 09017</p> <p>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p> <table> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p style="text-align: right;">Acceptance point</p>	Currency	Amount	CHF	1 949.75	<p>Payment part</p> <div style="text-align: center;">  </div> <table> <tr> <th>Currency</th> <th>Amount</th> </tr> <tr> <td>CHF</td> <td>1 949.75</td> </tr> </table> <p>Name AV1: UV;UltraPay005;12345 Name AV2: XY;XYService;54321</p>	Currency	Amount	CHF	1 949.75
Currency	Amount								
CHF	1 949.75								
Currency	Amount								
CHF	1 949.75								

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 dated 18.06.2020
//S1/01/20170309/11/10201409/20/14000000/22/36958/30/CH106017086/40/1020/41/3010

Payable by
Pia-Maria Rutschmann-Schnyder
Grosse Marktgasse 28
9400 Rorschach

Figure 14: Swiss QR Code example 1 (schematic, not true to scale)

Data example for QR code without amount (donation), without debtor and with unstructured additional information, as well as without alternative scheme

Element as described in part 4.3 Data structure (partially shortened)	Filling
QRType	SPC¶
Version	0200¶
Coding Type	1¶
Account	CH3709000000304442225¶
CR – Name	Salvation Army Foundation Switzerland¶
CR – AdressTyp	S
CR – Street or address line 1	¶
CR – Building number or address line 2	¶
CR – Postal code	3000¶
CR – City	Bern¶
CR – Country	CH¶
UCR – Name	¶
UCR – AdressTyp	¶
UCR – Street or address line 1	¶
UCR – Building number or address line 2	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	¶
Amount	¶
Currency	CHF¶
UD– Name	¶
UD– AdressTyp	¶
UD– Street or address line 1	¶
UD– Building number or address line 2	¶
UD– Postal code	¶
UD– City	¶
UD– Country	¶
Reference type	NON¶
Reference	¶
Unstructured message	Donation to the Winterfest Campaign¶
Trailer	EPD
Billing information	¶

Element as described in part 4.3 Data structure (partially shortened)	Filling
AV1 – Parameters	
AV2 – Parameters	

<p>Receipt</p> <p>Account / Payable to CH37 0900 0000 3044 4222 5 Salvation Army Foundation Switzerland 3000 Bern</p> <p>Payable by (name/address)</p> <p>┌</p> <p>└</p> <p>Currency Amount</p> <p>CHF </p> <p>┌</p> <p>└</p> <p>Acceptance point</p>	<p>Payment part</p> <p>Account / Payable to CH37 0900 0000 3044 4222 5 Salvation Army Foundation Switzerland 3000 Bern</p> <p>Additional information Donnation to the Winterfest campaign</p> <p>Payable by (name/address)</p> <p>┌</p> <p>└</p> <p>Currency Amount</p> <p>CHF </p> <p>┌</p> <p>└</p>
---	---

Figure 15: Swiss QR Code example 2 (schematic, not true to scale)

Data example for QR code with structured reference without additional information and without alternative scheme

Element as described in part 4.3 Data structure (partially shortened)	Filling
QRType	SPC¶
Version	0200¶
Coding Type	1¶
Account	CH5800791123000889012¶
CR – Name	Robert Schneider AG¶
CR – AdressTyp	S¶
CR – Street or address line 1	Rue du Lac¶
CR – Building number or address line 2	1268¶
CR – Postal code	2501¶
CR – City	Biel¶
CR – Country	CH¶
UCR – Name	¶
UCR – AdressTyp	¶
UCR – Street or address line 1	¶
UCR – Building number or address line 2	¶
UCR – Postal code	¶
UCR – City	¶
UCR – Country	CH¶
Amount	199.95¶
Currency	CHF¶
UD– Name	Pia-Maria Rutschmann-Schnyder¶
UD– AdressTyp	K¶
UD– Street or address line 1	Grosse Marktgasse 28¶
UD– Building number or address line 2	9400 Rorschach ¶
UD– Postal code	¶
UD– City	¶
UD– Country	CH¶
Reference type	SCOR¶
Reference	RF18539007547034¶
Unstructured message	
Trailer	EPD
Billing information	¶

Element as described in part 4.3 Data structure (partially shortened)	Filling
AV1 – Parameters	
AV2 – Parameters	

<p>Empfangsschein</p> <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>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p> <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>199.95</td> </tr> </table> <p style="text-align: right;">Acceptance point</p>	Currency	Amount	CHF	199.95	<p>Zahlteil</p> <div style="text-align: center;">  </div> <table> <tr> <td>Currency</td> <td>Amount</td> </tr> <tr> <td>CHF</td> <td>199.95</td> </tr> </table> <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>Payable by Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach</p>	Currency	Amount	CHF	199.95
Currency	Amount								
CHF	199.95								
Currency	Amount								
CHF	199.95								

Figure 16: Swiss QR Code example 3 (schematic, not true to scale)

Annex B: Check digit generation by Modulo 10 recursive

The QR reference consists of 27 positions and is numerical. The last position (on the right) is occupied by a check digit (P).

The use of check digit generation by Modulo 10 recursive ensures both that the digits that are used are correct themselves and also that they come in the correct order in the QR reference.

Modulo 10 recursive must be used to generate the check digit. The recursive schema for calculating the QR reference consists of using Modulo10 to keep separating off the next digit of the 26 digit reference until the number only consists of one digit.

The sequence of numbers to be checked is processed from left to right. For the first digit the carry-forward = 0.

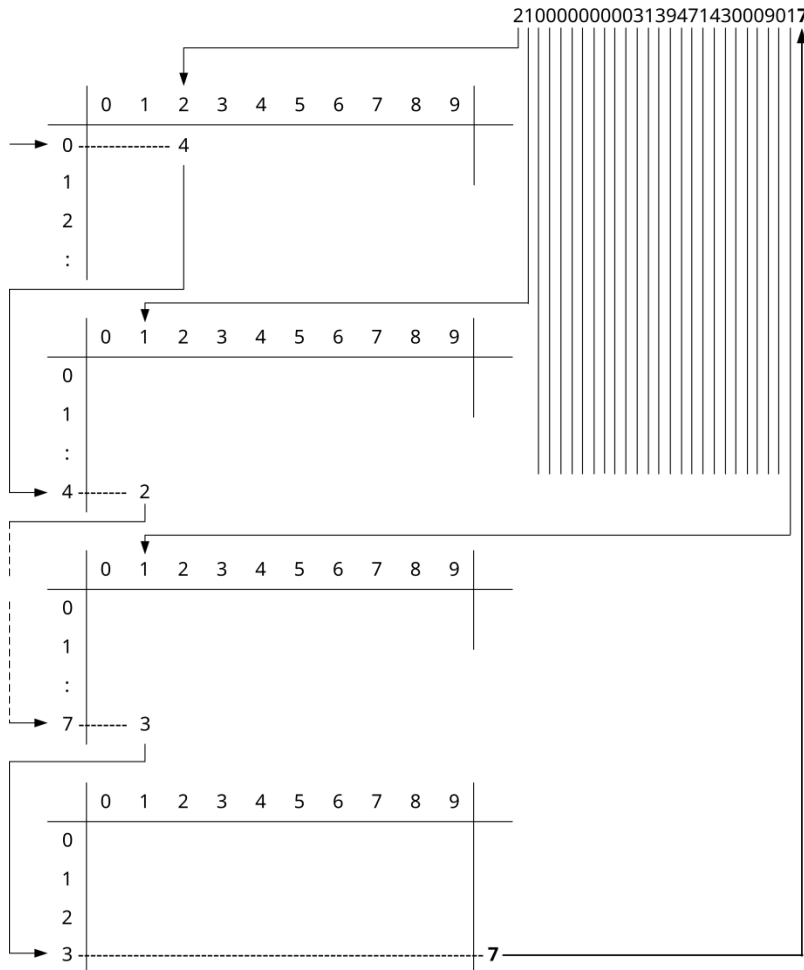
The number to be checked corresponds to the column number, and the carry-forward to the line number in the table. The combined value of both produces the carry-forward for the next digit in the sequence.

Carry over	Digits of sequence of digits to be checked										Check digit
	0	1	2	3	4	5	6	7	8	9	
0	0	9	4	6	8	2	7	1	3	5	0
1	9	4	6	8	2	7	1	3	5	0	9
2	4	6	8	2	7	1	3	5	0	9	8
3	6	8	2	7	1	3	5	0	9	4	7
4	8	2	7	1	3	5	0	9	4	6	6
5	2	7	1	3	5	0	9	4	6	8	5
6	7	1	3	5	0	9	4	6	8	2	4
7	1	3	5	0	9	4	6	8	2	7	3
8	3	5	0	9	4	6	8	2	7	1	2
9	5	0	9	4	6	8	2	7	1	3	1

Figure 17: Check digit matrix

Example

Input: Sequence of digits 21000000000313947143000901
(positions 1 to 26 of the 27-digit QR reference)



Rules

- Commence with carry-over 0 and combine with **1st digit** of row 2, resulting in a value or carry-over of 4
- Carry-over 4 combined with **2nd digit** of row 1 results in a combination or carry-over of 2

etc.

- Carry-over 7 combined with **last digit** of row 1 results in a combination or carry-over of 3
- The value in the last column in the extension of carry-over 3 is the check digit = 7

Figure 18: Check digit calculation example

Output: Sequence of digits 21 00000 00003 13947 14300 09017
(positions 1 to 27 of the 27-digit QR reference)

Annex C: Depiction of the customer reference in the ISO 20022 pain.001 payment message

The above-listed options for the provision of a customer reference are to be delivered when generating a pain.001 payment message as follows:

Scheme with structured reference without additional information

Data element in the QR code

Billers's reference

123456789098765432101234567

Additional information

Not filled in

Depiction in pain.001

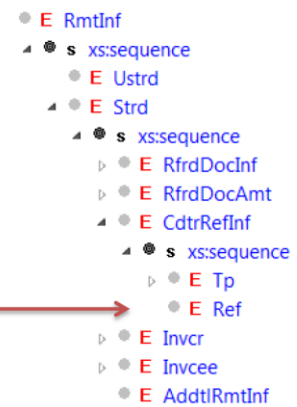


Figure 19: *pain.001 – Scheme with structured reference without additional information*

QR element/Content	pain.001 element	pain.001 element content
Reference QR reference (presupposes the use of the QR-IBAN) or Creditor Reference (ISO 11649; presupposes the use of an IBAN)	RmtInf/Strd/CdtrRefInf/Ref	Structured reference (QRR, SCOR)

Table 10: *Structured reference in pain.001*

Scheme with structured reference with additional information

Data element in the QR code

Depiction in pain.001

Structured reference

210000000003139471430009017

Unstructured message

Your order of 12.1.2021

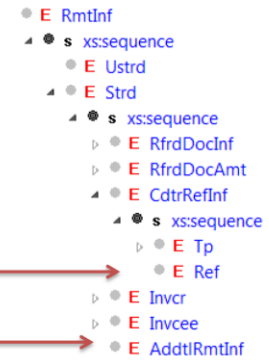


Figure 20: pain.001 – Scheme with structured reference with additional information

QR element/Content	pain.001 element	pain.001 element content
Reference QR reference (presupposes the use of the QR-IBAN) or Creditor Reference (ISO 11649; presupposes the use of an IBAN)	RmtInf/Strd/CdtrRefInf/Ref	Structured reference (QRR, SCOR)
Unstructured message	RmtInf/Strd/AddtlRmtInf	Messages

Table 11: Structured reference with additional information in pain.001

Scheme with message

Data element in the QR code

Structured reference

Not filled in

Unstructured message

Your order of 12.1.2021

Depiction in pain.001

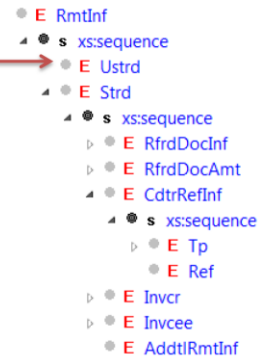


Figure 21: *pain.001 – Scheme with message*

QR element/Content	pain.001 element	pain.001 element content
Unstructured message	RmtInf/Ustrd	Messages

Table 12: *Biller's additional information in pain.001*

Annex D: Multilingual headings

German	French	Italian	English
Zahlteil	Section paiement	Sezione pagamento	Payment part
Konto / Zahlbar an	Compte / Payable à	Conto / Pagabile a	Account / Payable to
Referenz	Référence	Riferimento	Reference
Zusätzliche Informationen	Informations supplémentaires	Informazioni supplementari	Additional information
Währung	Monnaie	Valuta	Currency
Betrag	Montant	Importo	Amount
Empfangsschein	Récépissé	Ricevuta	Receipt
Annahmestelle	Point de dépôt	Punto di accettazione	Acceptance point
Vor der Einzahlung abzutrennen	A détacher avant le versement	Da staccare prima del versamento	Separate before paying in
Zahlbar durch	Payable par	Pagabile da	Payable by
Zahlbar durch (Name/Adresse)	Payable par (nom/adresse)	Pagabile da (nome/indirizzo)	Payable by (name/address)
Zugunsten	En faveur de	A favore di	In favour of

Table 13: Multilingual headings

Annex E: "Recommended structure for information from the biller on QR-bills" from Swico

Here is the "Recommended structure for information from the biller on QR-bills" from Swico that is valid at the time of publication of these Implementation Guidelines. This third-party specification does not form part of the standardisation of the QR-bill. The latest version can be found at www.swico.ch.

Syntax definition from Swico, Version 1.2

"Structured additional information" from the biller in the "Structured information from the biller" field on the QR-bill

Area	Tag	What	Examples of values	Comments
Separator			//	"//"always marks the start of the structured information from the biller for printing on the visible part
Prefix	S1	Organisation identifier	S1	Fixed for syntax definition by Swico in Version 1.x
Voucher number	/10/	Bill number	/10/10201409	Free text
Voucher date	/11/	Voucher date	/11/190512	12.05.2019
Customer reference	/20/	Customer reference	/20/140.000-53	Free text
VAT number	/30/	UID number	/30/106017086	UID CHE-106.017.086 without the CHE prefix and separator.
VAT date	/31/	Date or start and end date of the service	/31/180508 /31/181001190131	08.05.2018 01.10.2018 to 31.01.2019
VAT details	/32/	Rate for calculation or list of rates with corresponding net amounts	/32/7.7 /32/8:1000;2.5:51.80;7.7:250	7.7% for the total amount 8.0% on 1000.00, 2.5% on 51.80 and 7.7% on 250.00
VAT import tax	/33/	VAT purely on import	/33/16.15	16.15 pure VAT where goods are imported
Conditions	/40/	Conditions or list of conditions	/40/2:10 /40/3:5;1.5:20	2% discount for 10 days 3% discount for 5 days, 1.5% discount for 20 days

Rules
The /nn/ tags must be filled in in ascending order.
Each tag may only be given once.
A tag with no data can be omitted.
A tag with no data is the equivalent of an omitted tag.
The length of the value for any tag is not directly limited.
The "Unstructured message" and "Structured information from the biller" fields must not contain more than 140 characters in total
Field content may not contain the characters "/" and "\"; these must be replaced by "\/" and "\\\" (Escape).
An amount or a percentage with decimal places must use the character "." (full stop) as the separator.
Dates are formatted as YYMMDD (year, month, day).
Fields including more than one data element in a list use the character ";" (semicolon) as a separator.

Information such as the amount and the currency are given in dedicated fields in the dataset of the QR code, so they are not sent in the "Billing information".

Fields	
/11/	<ul style="list-style-type: none">• The voucher date is the same as the date of bill; it is used as the reference date for the terms and conditions.
/20/	<ul style="list-style-type: none">• The customer reference is a reference sent by the customer and is used to identify the bill.
/30/	<ul style="list-style-type: none">• The VAT number is the same as the numerical UID of the service provider (without the CHE prefix, separator and VAT suffix).• The VAT number can be used by the bill recipient to identify the biller unambiguously. All billers who have a UID should enter it here, even if the other VAT fields are omitted.• For a bill with more than one VAT number, the first should be entered.
/31/	<ul style="list-style-type: none">• The VAT date can either be the date on which the service was provided or the start and end date of the service (e.g. for a subscription).• If the voucher date and the VAT date are the same, the VAT date can be omitted.• If the document refers to several services with different dates of delivery, the /31/ field must be omitted (enter manually).
/32/	<ul style="list-style-type: none">• The VAT details refer to the invoiced amount, excluding any discount.• VAT details contain either:<ul style="list-style-type: none">– a single percentage that is to be applied to the whole invoiced amount or– a list of the VAT amounts, defined by a percentage rate and a net amount; the colon ":" is used as the separator.• The net amount is the net price (excluding VAT) on which the VAT is calculated.• If a list is given, the total of the net amounts and the VAT calculated on them must correspond to the amount in the QR Code.• This can be seen in the 2nd example: $(400.19+14.81) + (553.39+42.61) + (14.00+0) = 1025.00$
/33/	<ul style="list-style-type: none">• Where goods are imported, the import tax can be entered in this field. The amount is the VAT amount.• This makes it easier for the bill recipient to record the VAT in the case of an import.

Fields	
/40/	<ul style="list-style-type: none"> The terms and conditions may refer to a discount or list of discounts. The voucher date counts as the reference date. Each discount is defined by a percentage and a deadline (in days); the colon ":" is used as the separator

Examples	
S1/10/10201409/11/190512/20/1400.000-53/30/106017086/31/180508/32/7.7/40/2:10	
S1/10/10104/11/180228/30/395856455/31/180226180227/32/3.7:400.19;7.7:553.39;0:14	
S1/10/4031202511/11/180107/20/61257233.4/30/105493567/32/0:49.85/33/14.85	
S1/10/X.66711V8824/11/180712/20/MW-2018-04/30/107978798/32/2.5:117.20/40/3:5;1.5:20	

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