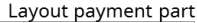
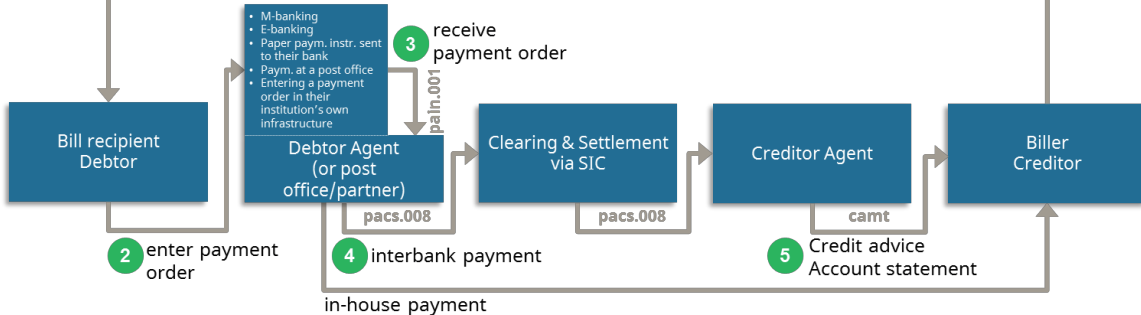


Scope of the «Swiss Implementation Guidelines QR-bill»



1
invoicing



- M-banking
- E-banking
- Paper paym. instr. sent to their bank
- Paym. at a post office
- Entering a payment order in their institution's own infrastructure

3 receive payment order

pain.001

pacs.008

pacs.008

camt

5 Credit advice
Account statement

in-house payment

- 2 Scope of the «Swiss Payment Standards – Processing rules for QR-bills»
 - 3 Scope of the Swiss Payment Standards (Implementation Guidelines and Business Rules SPS)
 - 4 Scope of the «Implementation Guidelines for ISO 20022 Interbank Messages»