Swiss Payment Standards 2020

Processing rules for QR-bills

Rules for producing and processing the payment part with Swiss QR Code and receipt

Version 1.1, with effect from 29 February 2020

General Note

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

Change control

All changes made to this document and changed or new specifications are listed in the document history with version details, change date and a brief description of the changes made.

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 inpayment 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 standardization 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 biller 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 before they are published or used (for the process cf. Implementation Guidelines for the QR-bill, Annex E).

Specifications 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 offering their customers payments 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 functional specifications for the payment section with Swiss QR Code and receipt (this document).
- Style Guide QR-bill (summary of layout rules from this document)
- Processing rules for QR-bills
- Technical information about the QR-IID and QR-IBAN
- Bank Master (list of IIDs and QR-IIDs of banks)
- Swiss Payment Standards (Implementation Guidelines on exchanging of data between customers and banks)
- Implementation Guidelines for Interbank Messages

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 biller 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 standardization 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.

Document history

Version	Date	Change description
1.0	15.11.2018	First edition
1.1	15.02.2020	Corrections and clarifications, in particular:

- Adjustment of the process for the implementation of syntax definitions for billing information and alternative procedures (no obligation to conclude a contract)
- Removing Chapter 1.5 "Benefits"
- Removing Chapter 4 "Information about the launch" and Chapter 5 "Migration" – the information on the launch or migration can be found in the introduction scripts on PaymentStandards.CH
- Streamlining Chapter 7 "Processing rules" (as Chapters 4 and 5 have been deleted, it is now Chapter 5); integrating the Business Rules from annex
- Correcting Business Rules No. 13 and 22 in Chapter 5.6 (Ultimate debtor: address line 1 is not mandatory) and supplementing Business Rule No. 5 in Chapter 5.8 (different IBAN or QR-IBAN in the Swiss QR Code compared with the visible part)

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1 Introduction

Target group

This document is intended primarily for financial institutions and their service providers offering their customers payments services based on the QR-bill, and for developers of software for billers and recipients and banks.

Purpose

The «Processing rules for QR-bills» describe the technical banking rules and associated processes for creating a QR-bill and processing a payment part with Swiss QR Code (referred to below as the «payment part») and receipt, including the associated business processes.

The document specifically describes the procedures for QR-bills with QR-IBAN and QR-bills with IBAN.

1.1 Change ownership

The document «Processing rules for QR-bills» 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 SIX Interbank Clearing Ltd.

The latest version of this document is available from the Download Center at www.PaymentStandards.CH.

1.2 Versioning

Swiss financial institutions guarantee to support the current versions of the Pro- cessing Rules and the Implementation Guidelines as published by SIX Interbank Clearing plus the preceding version (this does not apply to the Implementation Guidelines QR-bill, Version 1.0), i.e. always the two most recent versions in parallel. It may not always be possible to adhere to this principle for regulatory reasons.

The published definitions will be supported by all the financial institutions as of the previously announced cut-off date.

1.3 Reference documents

Ref.	Dokument/Schema	Titel	Quelle
[1]	IG QR-bill	Swiss Implementation Guidelines QR-bill	SIX
[2]	IG customer-bank messages credit trans-fers	Swiss Implementation Guidelines for Customer-Bank Messages Credit Transfer (pain.001)	SIX
[3]	IG customer-bank messages report	Swiss Implementation Guidelines for Customer-Bank Messages (Reports) (camt.052/.053/.054)	SIX
[4]	Business Rules cus-tomer-bank messages	Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages	SIX
[5]	Syntax of Billing Infor-mation	"Billing information" of the invoice issuer in the "Additional information" field of the QR-bill	Swico
[6]	QR-IID; QR-IBAN	Technical information on the QR-IID and QR-IBAN for finan-cial institutions	SIX
[7]	Payments Rulebook	Swiss Payments Rulebook	SIX
[8]	Guidance for migration and testing	- Introduction scripts for invoice issuers and recipients - Introduction scripts for financial institutions - Sample documents	

Table 1:   Reference documents

Organisation	Link
ISO	www.iso.org
SIX Interbank Clearing	www.iso-payments.ch www.six-interbank-clearing.com https://qr-validation.iso-payments.ch/
Harmonization of Swiss pay-ments	www.PaymentStandards.CH
Swico	https://www.swico.ch/de/dienstleistungen/qr-rechnungen

Table 2:   Links to the relevant Internet pages

1.4 Delimitation

The «Processing rules for QR-bills» describe the technical rules and associated processes for creating a QR-bill and processing a payment part with Swiss QR Code and receipt as shown in Figure 1: The key parties involved and their activities in relation to QR-bill.

Consequently, this document should be read together with the «Swiss Implementation Guidelines QR-bill» document, which defines the technical and functional specifications for the payment part with Swiss QR Code, and also with the document «Technical information about the QR-IID and QR-IBAN for financial institutions» which contains all the technical information that banks and software companies need in order to introduce and use the QR-IBAN based on the QR-IID, a special bank IID. In the case of any discrepancies or contradictions between these processing rules and the specifications in the Swiss Implementation Guidelines QR-bill, the latter take precedence.

The technical and functional requirements for transfers and cash management and for interbank messages do not form part of this document.

Nor does this document describe individual services (e.g. counter payments, credit orders, forms or notifications).

1.5 Definition of terms

The «QR-bill» is understood to mean

- a bill with a payment part and receipt integrated in the form (where only the for- mat and quality of the paper and the obligation to perforate the receipt apply to the bill),

- a bill with a separately enclosed payment part and receipt (where the Implementation Guidelines and processing rules for QR-bills apply only to the payment part and receipt).

The following terms and abbreviations that are used in this document are defined in the «Swiss Implementation Guidelines QR-bill» in Section 2:

- Payment part with Swiss QR Code and receipt

- QR code according to ISO 18004

- Swiss QR Code

- QR-IID

- IBAN

- QR-IBAN

- QR reference

- Creditor Reference

2 Parties Involved and Payment Process

The procedure for using QR-bills is described in the «Swiss Implementation Guidelines QR-bill».

Based on that, the following Figure 1 shows the main parties involved in the process (with the addition of Swiss Post and form providers) and also the main activities (circled numbers) associated with the production of a QR-bill and the processing of the payment part. For each activity it also shows the document in which the relevant rules are defined.

QR-bill and the activities involved

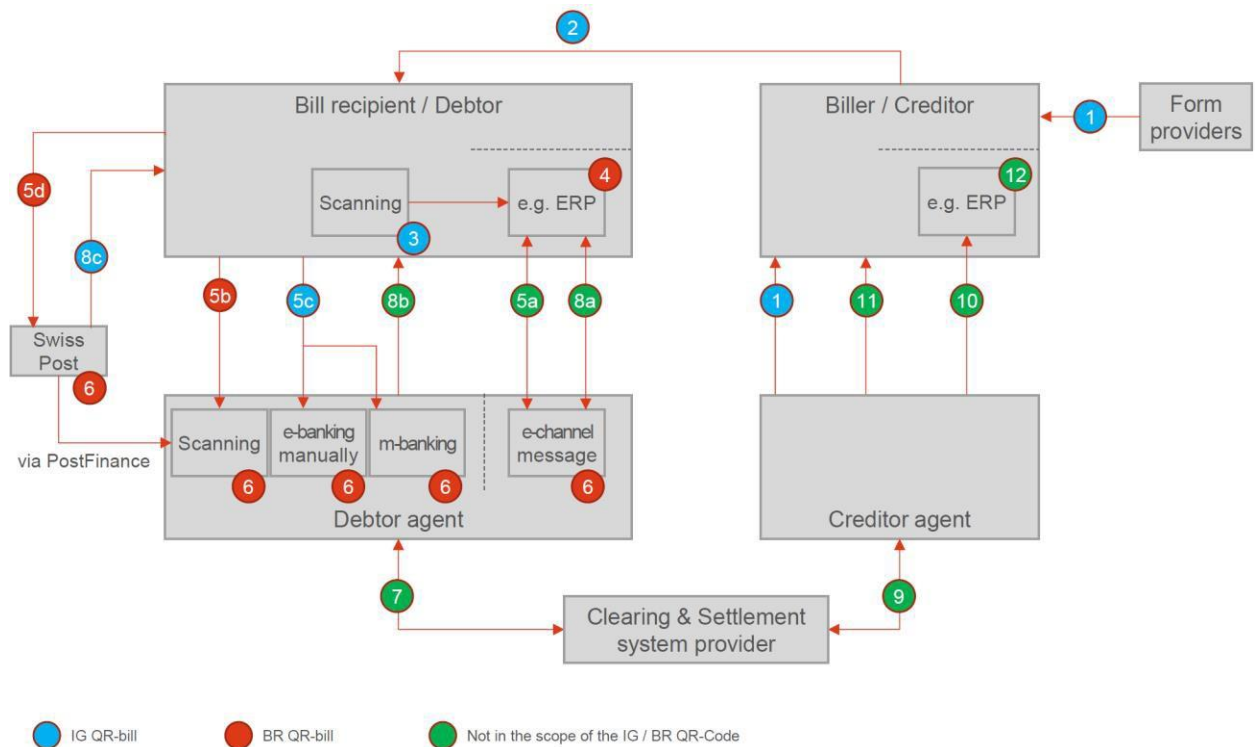*Figure 1:   The key parties involved and their activities in relation to QR-bill*

The following paragraphs describe all the parties depicted in Figure 1 and their activities.

2.1.1   Form providers

Party involved	Providers of forms (e.g. financial institution, printers, paper suppliers).
Activity No.	1 Service provided to the biller for the provision of the forms.

2.1.2	**Biller/creditor**

Party involved	The party issuing an invoice or making an appeal for donations.
Activity No.	2 Prepares and issues an invoice or an appeal for donations (either on paper or electronically, for example using eBill) based on the Swiss Implementation Guidelines QR-bill.

2.1.3	**Bill recipient/debtor**

Party involved	The party receiving either an invoice or an appeal for donations. The party making the payment (ultimate debtor) is normally also the debtor.
Activity No.	3 The bill recipient reads the QR-bill using the scanning infra- structure and saves the data in their own infrastructure (e.g. the ERP system).
	4 As an alternative to (3), the payment data can also be entered manually in the debtor's own infrastructure.
	5a Payments are sent from the debtor's own infrastructure in pain.001 via an electronic channel (e-banking or file transfer) to the debtor institution.
	5b The debtor submits a physical payment instruction to the debtor institution or their service provider.
	5c The debtor enters the payment in the debtor institution's e- or m-banking system.

2.1.4	**Swiss Post**

Party involved	Swiss Post fulfils its legal public service mandate to provide payment traffic services (e.g. at the post office counter). The payments are processed by PostFinance.
Activity No.	5d The debtor settles the invoice e.g. at the post office counter.
	6 The payment part and receipt are checked.
	8c The debtor receives confirmation (a receipt or an entry in the receipts book).

2.1.5 Debtor agent (DEB-FI)

Party involved	Manages the debtor's payment account and offers its customers payment transaction services.
Activity No.	6 Das ZP-FI prüft den Zahlteil.
	7 The DEB-FI forwards the payment to the CR-FI.
	8a The debtor's IT system receives an electronic debit advice/ account statement from the DEB-FI in the form of a camt.05x message.
	8b The debtor receives a debit advice/account statement from the DEB-FI (hard copy, in PDF format)

2.1.6 Clearing & Settlement system provider

Party involved	The party offering clearing and settlement services for payments between the DEB-FI and the CR-FI.
Activity No.	9 The clearing and settlement system provider forwards the payment to the CR-FI.

2.1.7 Creditor agent (CR-FI)

Party involved	Manages the creditor's payment account and offers its customers payment transaction services.
Activity No.	10 The CR-FI sends the creditor an electronic credit advice/account statement in the form of a camt.05x message.
	11 The CR-FI sends the creditor a credit advice/account statement (hard copy, in PDF format).

2.1.8 Creditor (= biller)

Party involved	The party being credited.
Activity No.	12 The creditor reconciles the credits with their unpaid items in their debtor accounts.

3 Aids and tools

3.1 Introduction scripts

The introduction scripts for invoice issuers and recipients as well as for financial institutions contain all information relevant for a successful introduction of the QR-bill by the target groups mentioned:

- migration of red and orange payment slips (IS/ISR) to the QR-bill,

- checklists for project planning,

- test cases,

- sample payment parts.

3.2 Validation portal for the Swiss QR Code

The validation portal (https://qr-validation.iso-payments.ch) can be used for uploading and validating text files and images to check the quality of the content of the Swiss QR Code. The detailed results of the validation process will be produced immediately for each file used.

3.3 Grid for homologation

A grid sheet (PDF) for checking payment parts can be found in the Style Guide on page 24 which is available in the Download Center at www.PaymentStandards.CH.

In particular, the grid sheet can be used to check the positioning of the Swiss QR Code on the payment part.

3.4 QR-IIDs in the SIC/euroSIC test system

A Bank Master containing QR-IIDs is available – for test purposes only – from the Download Center at www.PaymentStandards.CH.

From summer 2019 the full SIC Platform Release 4.6 (taking effect on 16 November 2019) will be available in the SIC/euroSIC test system. From that time, the QR-IIDs in the test system will also be activated.

The test Bank Master including QR-IIDs makes it possible to simulate the behaviour of the customer-bank interface in detail on a test platform.

A test platform using the test Bank Master can check the conformity of generated customer-to-bank messages (validation) and produce bank-to-customer messages (simulation) complying with Swiss processing rules and the Swiss Implementation Guidelines.

In this way it can be quickly and easily seen whether the ISO messages are being correctly formulated and the data exchange is working from the point of view of ISO processing.

Thanks to these detailed test results and simulations of electronic statements, any possible failures in the banking and customer software can be quickly identified and corrected.

3.5 Download Center at Payment Standards

Publications and guidelines about the Swiss ISO 20022 payment standard and the harmonization of payment transactions are available from the Download Center at www.PaymentStandards.CH.

4 Transactions in QR-bill

The transactions distinguish between, on the one hand, creating, booking and sending notification and, on the other, paying, booking and sending notification of a QR-bill.

4.1 Creating, booking and sending notification

4.1.1 QR-bill with QR-IBAN

Objective

In using the procedure with QR-IBAN and structured QR reference, the biller is trying to make automatic reconciliation of unpaid items (debtors) possible when payments come in by using the reference that is returned. The procedure can also be used for appeals for donations.

Alternative versions

The QR-IBAN is used in conjunction with the QR reference (previously the ISR reference number).

The «Unstructured Message» element can be used in addition to the structured reference.

Note: For the QR-bill with QR-IBAN procedure to be recognized, there must be a QR-IBAN present. This requires a QR reference to be entered, and ensures that the reference will be sent back to the creditor. It can only be guaranteed that an additional message from the debtor will be forwarded to the creditor if the debtor enters one.

Booking and sending notification of incoming payments

Depending on the facilities of the CR-FI, incoming payments may be booked individually and/or in batches. Notification of credits is sent electronically in accordance with the definitions in the «Swiss Implementation Guidelines for customer-to-bank messages (reports)», on paper or as a PDF file.

- Notification of incoming payments from QR-bills will be sent electronically in a bank-to-customer camt.05x message complying with the ISO 20022 standard.

- Notification using the ISR credit record Type 3 is not possible for incoming payments from QR-bills with a QR-IBAN and QR reference.

- Notification of incoming payments from orange payment slips and incoming payments from payment parts with a QR-IBAN and QR reference can be sent using separate credit advice notes.

- Notification of incoming payments from QR-bills with IBAN and Creditor Reference will be delivered by financial institutions in accordance with their facilities to do so.

- Notification on paper will still be possible.

4.1.2   QR-bill with IBAN

Objective

By using the procedure with IBAN, the biller is trying to manage his debtors. The procedure can also be used for appeals for donations.

Alternative versions

When an IBAN is used, the following two alternatives are possible:

- The IBAN is used in conjunction with the Creditor Reference, with or without the «Unstructured message» element

- The IBAN without reference is used in conjunction with or without the "Unstructured message" element

Note: It can only be guaranteed that the Creditor Reference and/or the unstructured message from the debtor will be forwarded to the creditor if the debtor enters them.

Booking and giving notification of incoming payments

Depending on the facilities of the CR-FI, incoming payments may be booked individually and/or in batches. Notification of credits is sent electronically in accordance with the definitions in the «Swiss Implementation Guidelines for customer-to-bank messages (reports)», on paper or as a PDF file.

4.2   Recording Payment Order

Physical payment order, unstructured

The physical payment order, unstructured, includes those payment orders which customers place or submit perhaps by visiting the bank or sending a letter.

Physical payment order, structured

The physical payment order, structured, makes it easy to reconcile payments with payment parts.

E-banking

E-banking can be used to enter and authorise individual payments and standing orders. Data files can be uploaded in the pain.001 message (Upload).

M-banking

M-banking apps enable transfers to be made on the basis of a payment part.

File transfer

Payment Connectivity Services are integrated payment transaction solutions for corporate customers and businesses. They enable file transfer between accounting or cash management applications and the financial institution operating the account. Data files can be uploaded in the pain.001 message (Upload).

Booking and sending notification of debits

Depending on the facilities of the CR-FI, debits may be booked individually and/or in batches. Notification of debits is sent either electronically in accordance with the definitions in the «Swiss Implementation Guidelines for customer-to-bank messages (reports)», on paper or as a PDF file.

5   Processing rules

5.1   Procedure with QR-IBAN

The procedure with QR-IBAN may only be used by agreement with the CR-FI. Where the bill is issued with a QR reference, a QR-IBAN must be used to indicate the account to be credited.

When a payment is received from a QR-bill with QR reference, the QR-IBAN should be used as the basis for crediting the relevant customer account.

Billers who use QR-bill and want electronic notification must be able to process camt messages.

When payments are received from payment parts with a structured reference, or from orange payment slips, notification can be sent both in the same camt message and separately in a camt message/V11 file.

5.1.1   Continued use of the BISR-ID

The customer identification in the first six positions in the reference (formerly BISR customer identification) will no longer be key to identifying the creditor's account. This means that the reference can be entirely filled in by the biller, apart from the check digit. The BISR-ID (usually 6-digit) can still be used when issuing bills.

This means that banks' individual structuring and use of the reference can either continue as it is or be started afresh.

Billers can also use other forms of identification number by agreement with their financial institutions.

5.1.2   ISR participation numbers

PostFinance customers (not banks) with one or more ISR participation numbers (amended as described in Section 5.3) can continue to use these with QR-bill.

5.2   Procedure with IBAN

An IBAN must be used if the QR-bill is to be used for invoicing in the versions "with Creditor Reference" or "without reference".

5.3 Procedural and processing rules

The following binding procedural and processing rules relating to the QR code payment part are described as follows:

- Reading the Swiss QR Code and manually entered content from the visible part

- Layout rules and recommendations

- Comparing data between the scanned Swiss QR Code and the visible part

- Manual post-recording

5.4 Data sharing

Processing obligations and the binding nature of documentation are described in the Swiss Payments Rulebook in paragraph 1.8.2.

5.5 Inpayments at physical access points of Swiss Post

5.5.1 Fees for inpayments and processing payment parts

Current prices are listed at www.postfinance.ch.

5.5.2 Blank payment parts/substitute payment slips

As at least the creditor and other information must be precaptured in a QR-bill payment part, the banks or post may not issue blank payment parts.

5.6 Reading the Swiss QR Code and manually entered content from the visible part

The following table lists the processing rules that apply when scanning the Swiss QR Code and if necessary manually filling in the content of the «Amount» and «Payable by» fields. The rules apply to the channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes and defines the standard. More liberal or more restrictive applications may also be defined.

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infra-structure or by a service pro- vider on behalf of the debtor
1	Swiss QR Code is **not recognized** (e.g. outside the tolerance for error)	Payment is not processed	Payment is not processed	n/a[1]
2	**Sequence** within the Swiss QR Code does not comply with IG on QR-bill	Payment is not processed	Payment is not processed	n/a[1]
3	Maximum **field lengths** do not comply with IG on QR-bill	Payment is not processed	Payment is not processed	n/a[1]
4	**QRType** is invalid (no fixed value «SPC» for the Swiss Payments Code)	Payment is not processed	Payment is not processed	n/a[1]
5	**Version** is invalid (e.g. no «0200» for Version 2.0)	Payment is not processed	Payment is not processed	n/a[1]
6	**Coding Type** invalid (no fixed value «1» for Latin Character Set)	Payment is not processed	Payment is not processed	n/a[1]
7	**Content of the fields** in the Swiss QR Code does not comply with the permitted characters (see IG QR-bill paragraph. 4.3.2, Table 5)	Payment is not processed	Payment is not processed	n/a[1]
8	**IBAN** (incl. QR-IBAN) for the creditor is invalid (validation of structure and check digit)	Payment is not processed	Payment is not processed	n/a[1]
9	**IBAN** (incl. QR-IBAN) for the creditor is missing	Payment is not processed	Payment is not processed	n/a[1]
10	**IBAN** (here only QR-IBAN) is missing where there is a QR reference	Payment is not processed	Payment is not processed	n/a[1]
11	**Creditor address type** is invalid (not «S» or «K»)/or missing	Payment is not processed	Payment is not processed	n/a[1]
12	Compulsory **creditor** data for address type «S»– structured address (name, postcode, location, country) is missing	Payment is not processed	Payment is not processed	n/a[1]
13	Compulsory **creditor** data for address type «K»– combined address (name, country) is missing	Payment is not processed	Payment is not processed	n/a[1]
14	**Creditor** data for address type «K»– combined address (postcode, location) has been filled in	Payment is not processed	Payment is not processed	n/a[1]
15	Field for **ultimate creditor** (for «future use» until authorized) has been filled in	Payment is not processed	Element is not processed	n/a[1]

16	**Amount** is present in the Swiss QR Code but not in the visible part	Payment is not processed	Payment is processed	n/a[1]
17	**Amount** is preprinted in the visible part but not in the Swiss QR Code	Payment is processed	Entered manually later	n/a[1]
18	The blank field with **black corner marks** is missing where the **Amount** is empty (in the Swiss QR Code)	Payment is not processed	Entered manually later	n/a[1]
19	**Currency** invalid (not «CHF» or «EUR»/missing	Payment is not processed	Payment is not processed	n/a[1]
20	**Ultimate debtor** address type is invalid (not «S» or «K» or « »)	Payment is not processed	Payment is not processed	n/a[1]
21	Compulsory data for the **ultimate debtor** with address type «S»– structured address (name, postcode, location, country) is missing	Payment is not processed	Manual entry possible later	n/a[1]
22	Compulsory data for the **ultimate debtor** with address type «K» combined address (name, country) is missing	Payment is not processed	Manual entry possible later	n/a[1]
23	Data for the **ultimate debtor** with address type «K»– combined address (postcode, location) has been filled in	Payment is not processed	Elements are not processed	n/a[1]
24	Data for the **ultimate debtor** has been filled in and the address type for the ultimate debtor (= « ») is missing	Payment is not processed	Manual entry possible later	n/a[1]
25	The blank field with **black corner marks** is missing where the **ultimate debtor** is blank (in the Swiss QR Code)	Payment is not processed	Manual entry possible later	n/a[1]
26	**Reference type** invalid (not «SCOR», «QRR» or «NON »)/missing	Payment is not processed	Payment is not processed	n/a[1]
27	**Reference** missing where a QR-IBAN and reference type **QRR** have been used	Payment is not processed	Payment is not processed	n/a[1]
28	**Reference** missing where an IBAN is used with reference type **SCOR**	Payment is not processed	Payment is not processed	n/a[1]
29	**Reference** is listed where reference type is **NON**	Payment is not processed	Payment is not processed	n/a[1]
30	**Reference** with invalid check digit in the QR reference (reference type = **QRR**)	Payment is not processed	Payment is not processed	n/a[1]
31	**Reference** with invalid Creditor Reference check digit (reference type = **SCOR**)	Payment is processed	Payment is processed	n/a[1]
32	If an object is used, the **billing information** has not been filled in in accordance with valid syntax.	Payment is processed	Payment is processed	n/a[1]
33	Parameters from **alternative procedures** have been used	Payment is processed	Payment is processed	n/a[1]
34	**Handwritten additions** made after the payment part was printed (does not apply to the debtor's amount payable)	Payment is processed	n/a	n/a[1]

| 35 | **Handwritten changes** made after the payment part has been printed (applies to creditor, currency, amount) | Payment is not processed | n/a | n/a[1] |

Table 3:   Reading the Swiss QR Code & manually entered content from the visible part

[1] n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on customer-to-bank messages for transfers in payment traffic (Customer Credit Transfer Initiation pain.001) must be complied with.

5.7 Layout rules and regulations

The following table shows the processing rules which apply when scanning the Swiss QR Code. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes and defines the standard. More liberal or more restrictive applications may be defined by the supplier individually.

No.	Description of fault/error	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	A complete QR-bill is submitted instead of only a payment part with receipt (210 x 105 mm)	Payment is not processed	Payment is processed	n/a[1]
2	Rules on paper format for the payment part (DIN A6 portrait format, without receipt) are not complied with for paper-based payment transactions with an order form (debit)	Payment is not processed	n/a	n/a
3	Rules on paper format with receipt are not complied with where payment is made at a post office	Payment is not processed	n/a	n/a
4	Layout rules and recommendations for the payment part are not complied with (sequence and name of headings in the details section, positioning of the areas of the payment part)	Payment is not processed	Payment is processed	n/a[1]
5	Layout rules and recommendations for the payment part are not complied with (paper quality, print colour, font and font size)	Payment is not processed	Payment is processed	n/a[1]
6	Payment part is submitted with no receipt	Payment is not processed at Swiss Post	Payment is processed	n/a[1]

Table 4:   Layout rules and recommendations

[1]   n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on customer-to-bank messages for transfers in payment traffic (Customer Credit Transfer Initiation pain.001) must be complied with.

5.8 Comparing data between the scanned Swiss QR Code and the visible part

The following table shows the processing rules that apply when scanning the Swiss QR Code. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table (1-3) describes and defines the standard. More restrictive applications may also be defined.

No.	Discrepancies	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	Different creditor (Name)[1] in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
2	Different currency[)] in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
3	Different amount [)] (where present) in the Swiss QR Code compared with the visible part	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison recommended
4	Different content in other fields in the visible part compared with the Swiss QR Code	According to the FI/Swiss Post rules	No systematic comparison, must be done by the debtor	Compared depending on the debtor's assess- ment of the risk
5	Different IBAN or QR-IBAN in the visible part compared with the Swiss QR Code	Payment is not processed	No systematic comparison, must be done by the debtor	Comparison man- datory

Table 5:   Comparing data between the scanned Swiss QR Code and the visible part

[1]   The financial sector recommends comparing the creditor (name), currency and amount. Other fields can be compared but do not have to be.

5.9　　　Manual post-recording

The following table lists the rules that apply to post-recording. The rules apply to channels used by financial institutions (physical processing and m-banking). For debtor solutions, rules/recommendations are only listed where necessary. The following table describes the standard.

No.	Discrepancies	Processing of physical payment orders by FI, service providers on behalf of an FI or by Swiss Post	Processing using m-banking solutions from an FI	Processing on the debtor's infrastructure or by a service provider on behalf of the debtor
1	Handwritten ultimate debtor	Must be entered later	Can be entered later	n/a[1]
2	Handwritten amount	Must be entered later	Must be entered later	Must be entered later
3	Additions are listed after the payment part has been printed (does not apply to the debtor amount payable)	Additions are ignored	Can be entered later	Can be entered later
4	Changes made after the payment part has been printed (applies to the creditor, currency, amount)	Payment is not processed	Can be entered later	Can be entered later

Table 6:　　　Manual post-recording

[1]　n/a, because no rules have been set. The rules in the Swiss Implementation Guidelines on customer-to-bank messages for transfers in payment traffic (Customer Credit Transfer Initiation pain.001) must be complied with.

Annex A: Index of tables

Annex B: Index of figures