UBS

QR-bill

Recommendations for using it successfully

Amendment control

Version	Date	Description of changes
May	22.05.2020	First edition

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1. Introduction

The following pages present key information on the introduction of the QR-bill, both for bill recipients and for bill issuers. This brochure focuses on recommendations for successfully using the QR-bill that clients of UBS Switzerland AG ("UBS") should follow.

1.1. QR-bills will be launched on 30 June 2020

The Swiss financial industry is introducing the QR-bill on 30 June 2020. The new bill format will be in use during a transitional phase lasting several years, in parallel with the existing red and orange payment slips (UBS BESR, UBS BESR Quick and red payment slip). In the medium term, the financial sector expects payment slips to be completely replaced by the QR-bill. An end date for discontinuing payment slips is not known at present, but will be announced promptly by the financial industry as soon as it is available.
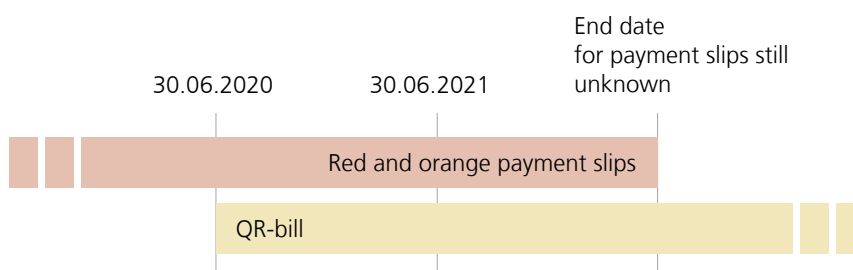
Figure 1: Parallel phase of payment slips and QR-bill

Every UBS client may be affected by the introduction of the QR-bill. A fundamental distinction is whether you are acting as a bill recipient or bill issuer.

As a **bill recipient,** you may receive QR-bills at any time **from 30 June 2020 onwards;** they must be paid on time.

• Take time at an early stage to look into how bills are paid in your company and contact your software or IT service provider about a software update.

• You can still pay your bills through UBS Digital Banking, at UBS Multimat or using an order form, for example with UBS easy or at the post office counter.

As a **bill issuer,** you can decide for yourself when you want to start issuing bills as QR-bills.

• QR-bills can be issued **from 30 June 2020 at the earliest.**

• There will be a transitional period of several years, during which QR-bills as well as the orange and red payment slips will be in use.

1.2.   The path from the payment slipto the QR-bill

Going forward, the QR-bill with QR-IBAN and QR reference will replace the ESR (orange payment slip) for payments within Switzerland, while the QR-bill with IBAN without reference will be the direct successor to the ES (red payment slip). Alternatively, the QR-bill with IBAN and creditor reference can be used instead of the ESR for payments from abroad.

		New billing option QR-bill in three version		
Former billing		1) QR-IBAN and QR reference	2) IBAN and creditor reference	3) IBAN without reference
Orange payment slip (with reference)	→	**Direct successor** for payments within Switzerland	**Direct successor** for payments from abroad	Not recommended as successor
Red payment slip (without reference)	→	Possible alternative	Possible alternative	**Direct successor**

Table 1: Switch from payment slip to QR-bill

1.3.   Preparing for the QR-bill as bill recipient

QR-bills can basically be paid at UBS in the same way as today's payment slips. QR-code scanning does make it easier, though.

- If you wish to pay your **QR-bills via UBS E-Banking, UBS Mobile Banking, UBS Multimat** or order form (UBS easy, UBS easy international, one-off order or standing order), UBS will ensure that this also works smoothly for QR-bills.

- If you use **payment software** to submit electronic payment orders to UBS, you must **ensure that your system is ready for the correct entry of QR-bills.** The ISO format of the electronic payment order (pain.001) remains the same, but there are important differences when entering the payment of QR-bills compared to today's payment slips. Do ask your software service provider in good time whether you require a software update for QR-bills.

1.4.   Preparing for the QR-bill as bill issuer

When preparing for the switchover, a distinction must be made between the following roles

1.   Bill issuers with own billing software
2.   Bill issuers who order payment slips from UBS
3.   Bill issuers who reconcile incoming payments with UBS BESR e-list

1.4.1   Bill issuers with own billing software

To start working with QR-bills, your software must not only be able to issue QR-bills, but also import the new electronic account reports in camt format. The following points must be noted:

- If you use billing software to issue red or orange payment slips yourself, make sure that your software supports the versions of the QR-bill that you require.

- If you currently reconcile your open items electronically using the v11 ESR credit file, you must switch your account reporting to the new standardized camt format before using QR-bills for the first time.

- **Two important additional points** must be taken into account when issuing QR-bills:

  – The **first six digits of the QR reference must be filled in with the existing BESR-ID as identification number** until the orange payment slips are finally discontinued. This prevents potential rejections and posting errors at the recipient bank if a QR-bill is incorrectly paid as an orange payment slip.

  – When printing on paper, it is **strongly recommended to use perforated paper** to avoid possible additional charges and rejections.

1.4.2   Bill issuers who order payment slips from UBS

If you **do not use your own billing software, UBS will offer an option to issue QR-bills, starting from 30 June 2020.** More information can be found at ubs.com/qr-bill

1.4.3   Bill issuers who reconcile incoming payments with UBS BESR e-list

The software solution UBS BESR e-list for reconciling incoming payments using orange payment slips will no longer work for QR-bills. In the case of QR-bills, you will receive details of incoming payments, such as name and address, in the new camt account reports when the account is credited.

2. UBS's QR-bill product range

UBS complies with the financial industry's standards for QR-bills. These specifications are published by SIX and can be found at www.paymentstandards.ch.

2.1. Paying QR-bills as a UBS client

At UBS, you can pay QR-bills in the same way as today's payment slips. It is not necessary to type the address, a reference number or an individual message text. Scanning saves you time, as you can read the necessary payment information from the QR Code quickly and easily.

Payment type	UBS product range
Scan & Pay	
	UBS Mobile Banking: use the integrated scanner to read the QR Code and authorize the QR payment.
	UBS E-Banking: use the desktop camera or an external scanner to read the QR Code and authorize the QR payment.
	UBS Multimat: use the integrated scanner in UBS branches to read the QR Code and authorize the QR payment.
Paper orders	
	Also use the form to submit QR-bills as payment orders: • **UBS easy** for CHF • **UBS easy International** for EUR • **One-off order** via client advisor • **UBS standing order** via mail or fax
UBS interface	
	Submit file payment in pain.001 format (including QR payments) via one of the electronic UBS interfaces: • **UBS KeyPort** (EBICS interface) • **UBS E-Banking** (file upload and OFX) • **UBS SWIFT for Corporates** (FileAct)

Table 2: Options for QR-bill recipients at UBS

2.2. Producing QR-bills as a UBS client

The QR-bill has a number of advantages for bill issuers, such as:

• Simplified payment reconciliation
• Less manual effort
• Electronic transfer of all payment information
• Printing on white paper

As a UBS bill issuer, you still have time to switch from the current payment slips to QR-bills. If you wish to benefit from the advantages of QR-billing, however, we are making the following offer from 30 June onwards:

Function	UBS product range
Billing	
	Bill issuers with their own **billing software** receive an identification number (BESR-ID) for the QR reference and can carry out a form test.
	Bill issuers without their own **billing software** can issue QR-bills on their own via ubs.com/qr-bill.
Reconciliation of receivables	
	Bill issuers with their own **accounting software** can receive electronic account reports in camt format with extensive data. Depending on requirements, **UBS offers different types of XML messages:** • camt.053 (internal collective booking details) • camt.054 (external or separate collective booking details)
	Bill issuers without their own **accounting software** can: • access all **account transactions**, with details, in **UBS E-Banking,** or • receive **transaction lists** for credits with QR reference and creditor reference **as PDF** in UBS E-Banking or UBS Safe, in UBS KeyPort **or in paper form** by mail.

Table 3: Options for QR-bill issuers at UBS

3. The QR-bill

3.1. The QR-bill cycle

The following example shows the flow of messages between the parties involved via UBS KeyPort (EBICS) when a **QR-bill with QR-IBAN and QR reference is sent and paid**. The flow of messages can also take place on UBS E-Banking.

In the example below, t**he bill issuer and debtor use a software system.** The systems communicate using **ISO-20022 messages via the EBICS channel.**

Labels:

Znn = EBICS order type
① = Execution sequence
→ = Mandatory ISO message
→ = Optional ISO message

Figure 2: Example of QR-bill message flow using software via EBICS

The individual steps

1. The bill issuer creates a QR-bill with QR-IBAN and QR reference (version 1 of the QR-bill) in their invoicing software and sends it to the debtor, either as a paper bill or electronically as a PDF bill by email.

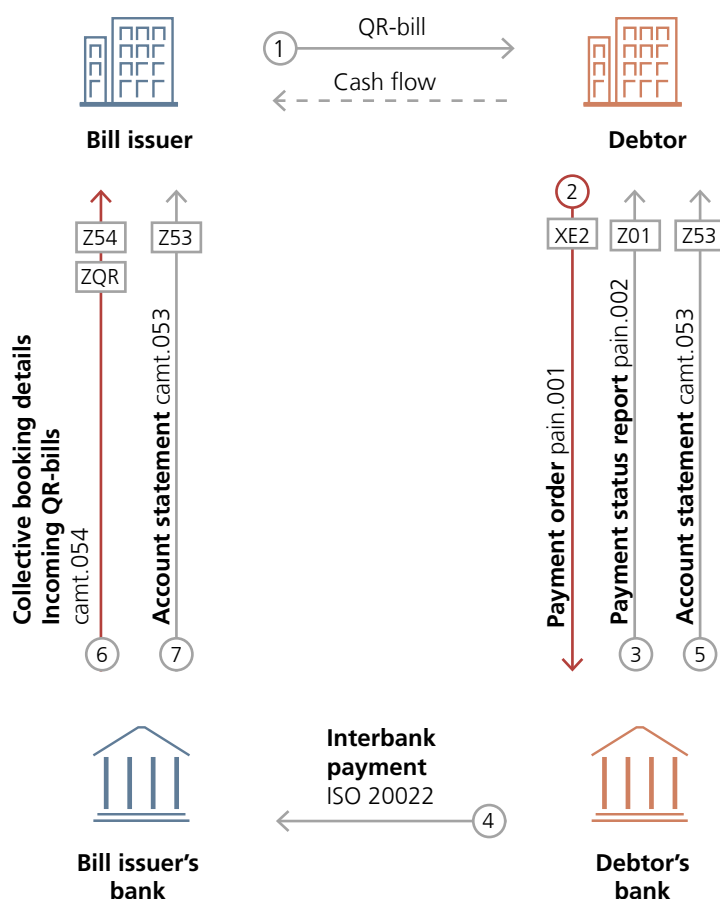2. The debtor creates a payment order in their payment software and sends it electronically as a pain.001 message with the EBICS order type XE2 (or XGI for CGI) to their bank.
3. The debtor receives the payment status report pain.002 with the EBICS order type Z01 in his software.
4. The debtor's bank transfers the amount to the bill issuer's bank.
5. The debtor receives the account statement as a camt.053 message with the EBICS order type Z53 in their software.
6. The bill issuer receives the collective booking details as message type camt.054 with the EBICS order type Z54 (all collective booking details, for example, also LSV and BESR) or ZQR (collective booking details only for QR reference) in their software for reconciling their open items in receivables accounting.
7. The bill issuer receives the account statement as message type camt.053 with the EBICS order type Z53 in their software.

3.2.   Generally applicable layout specifications for the QR-bill

3.2.1   The structure of the QR-bill

The payment part of the QR-bill with a receipt holds all the information required for executing a payment, in the form of a QR Code and as text (directly readable information).

Figure 3: Example of a QR-bill

① **Receipt** can be used as an acknowledgment
② **Swiss QR Code** for scanning the payment information
③ **Payment part** with all information for the payment order

3.2.2   Layout specifications for the QR-bill

A style guide with detailed layout specifications and examples is available from the SIX Download Center at www.paymentstandards.ch.

The payment part of the QR-bill can be used in one of the following ways:

1. Integrated into a paper bill, with perforations
2. As an enclosure to a paper bill, with perforations
3. As a PDF with a scissors symbol or the note "Separate before paying in"

The layout specifications apply regardless of whether the payment part of the QR-bill is integrated in a bill or enclosed with it.

3.2.3   Perforations

Perforations are required if the QR-bill is produced in paper form. They are also necessary if the payment part and receipt are enclosed separately in a bill.

3.2.4   Correspondence language

The QR-bill can be produced in the correspondence languages German, French, Italian and English. The bill issuer is at liberty to choose the language of correspondence. The terms to be used for headings, field names and instructions are defined in Appendix D of the "Swiss Implementation Guidelines QR-bill".

3.2.5   Paper format and quality

The payment part with receipt must be produced on white paper with a minimum weight of 80 to maximum 100 g/m². Certified recycled, FSC and TCF paper may be used.

3.2.6   Amount

The amount part comprises the currency and the amount. The currencies supported are the Swiss franc and the euro, with the currency codes "CHF" and "EUR", respectively, being printed.

If the amount is not printed on the bill when it is issued, an appropriate field must be provided to add handwritten information.

3.2.7   Account / Payable to

This section contains the bill issuer's IBAN / QR-IBAN and the holder of the specified account.

3.2.8   Reference

In the case of QR-bills of versions 1 and 2, this section is printed either with the QR reference or the creditor reference.

3.2.9   Additional information

This section can be printed with additional information for the recipient of the bill.

3.2.10   Payable by

This section contains the debtor from the viewpoint of the bill issuer.

If the debtor is not printed on the bill when it is issued, an appropriate field must be provided to add handwritten information.

3.2.11 Notes on QR-bills in PDF format

QR-bills in PDF format are only suitable for payments in E-Banking and Mobile Banking, but not for paper-based payment transactions. When printing the PDF, it is essential to comply with the format specifications:

• The A6 format of the payment part and the receipt attached on the left must be marked by lines.
• In addition, a scissors symbol must be placed on each of these lines or, alternatively, the note "Separate before paying in" above the line.

The debtor must detach the payment part and the receipt if they wish to forward the QR-bill by mail to their financial institution for payment, or to settle it at a post office counter (branches, and branches with a partner company).

3.3.   The Swiss QR Code

The Swiss QR Code on the QR-bill contains the same information that must be printed on the payment part as text in legible form.

In order to make the code more recognizable and distinctive for users, the Swiss QR Code is overlaid with a Swiss cross logo.

Figure 4: Swiss QR Code with Swiss cross as distinguishing feature

The **data content of the Swiss QR Code** is based on the Swiss Implementation Guidelines for transfers (ISO-20022 message pain.001), since most of the information in the QR Code is transferred by the payment software to an electronic payment order in the pain.001 message format.

Datengruppe	Feld	Definition
Header	**QR Type**	Unique identifier for the QR Code and fixed value "SPC" (Swiss Payments Code).
	Version	Contains the version of the specification (IG) used at the time the QR Code was produced. The first two digits indicate the main version, the following two digits indicate the sub-version (example "0200" for version 2.0).
	Coding Type	Character set code for UTF-8. Fixed value 1.
Creditorinformation "Account / Payable to"	**IBAN**	IBAN or QR-IBAN of the beneficiary.
	Address	Address of the creditor in structured or unstructured form.
Ultimate creditor "In favor of"	**Address**	Not used at present.
Payment amount information	**Address**	Amount of the payment.
	Currency	Only CHF and EUR permitted.
Ultimate debtor "Payable by"	**Address**	Address of the bill recipient in structured or unstructured form.
Payment reference	**Reference type**	The following codes are allowed: QRR – QR reference SCOR – creditor reference NON – no reference
	Referenz	• QR reference: 27 positions, numeric, check digit calculation based on modulo 10 recursive (27th digit of reference). • Creditor reference: up to 25 positions, alphanumeric, structure and validation based on ISO 11649 standard
Additional information Note: Unstructured messages and billing information may contain a maximum of 140 characters in total.	**Unstructured message**	Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference.
	Trailer	Unambiguous indicator for end of payment data. Fixed value "EPD" (End Payment Data).
	Billing information	Billing information contains coded information for automated booking of the payment. The data is not forwarded with the payment. The content of this field has been standardized and specified by Swico (www.swico.ch).
Alternative schemes	**Parameters for alternative schemes**	Parameter character chain of the alternative scheme according to the syntax definition. A maximum of two occurrences may be provided. Maximum 100 characters per occurrence permitted.

Table 4: Content of Swiss QR code

3.4. QR-bill version 1: QR-IBAN with QR reference

The direct successor of the orange payment slip (ESR) is the QR-bill with QR-IBAN and QR reference. The QR reference enables the bill issuer to reconcile their open receivables and incoming payments automatically. **Use of the QR reference requires that a QR-IBAN is used**. In other words, a normal Swiss IBAN may not be used.

Figure 5: Example of QR-bill with QR-IBAN and QR reference

① QR-IBAN
② QR reference

Overview of the features of the QR-bill with QR-IBAN and QR reference:

Feature	Version 1
Account identification of the beneficiary	QR-IBAN
Reference for reconciling receivables	QR reference
Likelihood that reference is returned	Very high
Reference standardization	Switzerland and Liechtenstein
Message possible	Yes
Billing information possible	Yes
Amount and debtor can be added by hand	Yes
Billing in CHF or EUR	Yes
Posting of incoming payment	Collective booking (standard and extended collection)

Table 5: Features of QR-bill version 1

3.4.1   The QR-IBAN

Like the Swiss IBAN, the QR-IBAN is structured on the basis of the ISO 13616-1:2007 standard and is used to identify the bill issuer's account. It is an **IBAN with a special QR-IID (bank identification)** to identify QR-bill version 1. The **QR-IID of UBS Switzerland AG is always 30005.**

The QR-IBAN has the same structure with 21 positions as the Swiss IBAN:

Element	Size	Content
Country	2 characters	Country code "CH" or "LI"
Check digit	2 digits	The check digit is calculated according to ISO standard 7064 using modulo 97-10.
QR-IID	5 digits	Special institution identification for QR-bill with QR-IBAN and QR reference
Account number	12 digits	Account name

Table 6: Structure of the QR-IBAN

The QR-IBAN has the following structure at UBS:

Check digit   Account number
↓   ↓

C H   5 2   3 0 0 0 5   0 2 3 4 5 6 7 8 1 0 0 0

↑   ↑

Country   Bank identification

Figure 6: Example of QR-IBAN at UBS

3.4.2   The QR reference

The QR reference can be used by a company to reconcile its receivables automatically.

During the transition period for ESR and QR-bill, the QR reference at UBS is set up in the same way as the ESR reference, in terms of both structure and function. This BESR-ID requirement for the QR reference ensures that there will be no rejections or incorrect postings if a QR-bill is incorrectly paid by the debtor as ESR.

In the case of the QR reference, 26 of the 27 positions are generally available to the bill issuer. Due to the BESR-ID requirement, the BESR-ID must still be quoted in the first six digits, followed by a reference of the bill issuer with a maximum of 20 digits. Unfilled digits must be filled with zero. The last digit of the QR reference is a check digit based on modulo 10 recursive to ensure that the reference is input correctly.

The QR reference has the following structure at UBS:

Element	Size	Content
Identification number (BESR-ID)	6 digits	Is assigned to the client by UBS, or corresponds to the old BESR-ID. This must continue to be used.
Reference of the bill issuer	20 digits	Numerical reference of the bill issuer
Check digit	1 digit	Check digit based on modulo 10 recursive

Table 7: Structure of QR reference at UBS

Example of a QR reference at UBS:

Reference of the bill issuer

↓

3 3 0 0 0 5   0 0 0 0 2 3 4 5 6 7 8 1 2 3 4 5 6 7 8 8   1

↑   ↑

Identification number   Check digit
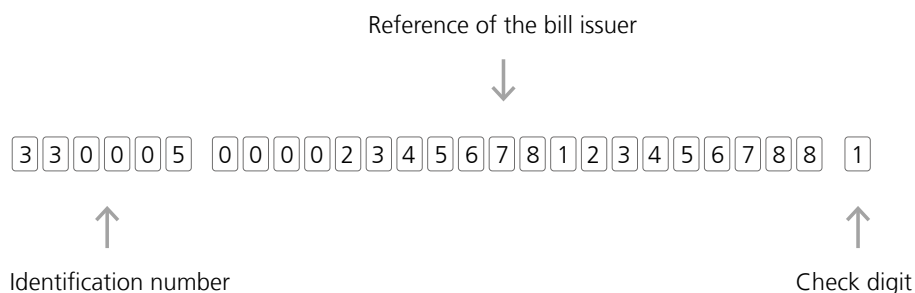
Figure 7: Example of QR reference at UBS

3.4.3   Mapping of QR-bill version 1 to pain.001 and camt.052 / 053 / 054

This chapter shows field-by-field how a QR payment with QR-IBAN and QR reference must be filled out in the electronic payment order pain.001 message and how it is mapped in the camt message.

Note: The following example can be loaded in the UBS test platform under QR-bill biller -> Import Example -> "QRR incl. additional info" and the full pain.001 and camt.05n messages can be generated.

Receipt

Account / Payable to
CH52 3000 5023 4567 8100 0
Robert Schneider AG
Rue du Lac 1268
2501 Biel

Reference
21 00000 00003 13947 14300 09017

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

Currency   Amount
CHF   1 949.75

Acceptance point

Payment part

Currency   Amount
CHF   1 949.75

Account / Payable to
CH52 3000 5023 4567 8100 0
Robert Schneider AG
Rue du Lac 1268
2501 Biel

Reference
21 00000 00003 13947 14300 09017

Additional information
Order of 15 June 2020

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

Figure 8: Mapping of QR-bill version 1 to ISO format

Mapping of fields with direct reference to the QR-bill, Figure 6:

ID	Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
①	**Currency and amount** CHF 1,949.75	Credit Transfer Transaction Information + Amount ++ **Instructed Amount** XML Tag: **InstdAmt**	Entry +Amount Details ++**Instructed Amount** XML Tag: **InstdAmt**
②	**Account** QR-IBAN account number of the account to be credited of the bill issuer: CH5230005023456781000	Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN XML Tag: **IBAN**	Entry **+Entry Reference** XML Tag: **NtryRef**
③	**Payable to** Information on the holder of the account to be credited: Robert Schneider AG, Rue du Lac 1268, 2501 Biel	Credit Transfer Transaction Information +**Creditor** XML Tag: **Cdtr**	Statement +Account ++**Owner** XML Tag: **Ownr**
④	**Reference** QR reference: 210000000003139471430009017	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++**Reference** XML Tag: **Ref**	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++**Reference** XML Tag: **Ref**
⑤	**Additional information** Order of 15.06.2020	Credit Transfer Transaction Information +Remittance Information ++Structured +++**Additional Remittance** **Information** XML Tag: **AddtlRmtInf**	Transaction Details +Remittance Information ++Structured +++**Additional Remittance** **Information** XML Tag: **AddtlRmtInf**
⑥	**Payable by** Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28, 9400 Ror- schach	Credit Transfer Transaction Information +**Ultimate Debtor** XML Tag: **UltmtDbtr**	Transaction Details +Related Parties ++**Ultimate Debtor** XML Tag: **UltmtDbtr**

Table 8: Mapping of fields with direct reference to the QR-bill, Figure 6

Important fields in ISO messages with indirect reference to the QR-bill, Figure 6:

Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
Reference type "QRR" is always used for QR-IBAN	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++**Proprietary** XML Tag: **Prtry**	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++**Proprietary** XML Tag: **Prtry**
Debit account IBAN of the debited account: CH2801234000123456789	Payment Information +**Debtor Account** XML Tag: **DbtrAcct**	n/a Darf aus Datenschutzgründen nicht angezeigt werden
Payer The payer is identified only by the "Debtor account" element. Entries in the "Debtor" field are ignored. The financial institution's master data on this debtor is the main factor in this respect: Hans Rutschmann, Grosse Marktgasse 28, 9400 Rorschach	Payment Information +**Debtor** XML Tag: **Dbtr**	Transaction Details +Related Parties ++**Debtor** XML Tag: **Dbtr**
Credit-debit identifier Indicates whether it is a credit (CRDT) or debit (DBIT): Always "CRDT"	n/a	Entry +**Credit Debit Indicator** XML Tag: **CdtDbtInd**
Account Physical account number of the account to be credited of the bill issuer in IBAN form: CH6501234023456781000	n/a	Statement +Account ++Identification +++**IBAN** XML Tag: **IBAN**
Bank Transaction Code Always "PMNT RCDT VCOM"	n/a	Entry +Bank Transaction Code XML Tag: **BkTxCd**
Bank Transaction Code Always "PMNT RCDT VCOM"	n/a	Transaction Details +Bank Transaction Code XML Tag: **BkTxCd**
Reporting Source (only for camt.054) Always "C53F"	n/a	Statement +Reporting Source ++Proprietary XML Tag: **Prtry**

Table 9: Mapping of fields with indirect reference to the QR-bill, Figure 6

3.5. QR-bill version 2: IBAN with creditor reference

An alternative as successor of the orange payment slip (ESR) is the QR-bill with IBAN and creditor reference. The internationally used creditor reference also enables the bill issuer to reconcile their open receivables and incoming payments automatically. **An IBAN must be used in order to use the creditor reference**. A QR-IBAN may not be used.

This version is particularly **suitable if the majority of bills are paid from abroad** and nevertheless a maximum number of incoming payments are to be automatically reconciled with open receivables through the creditor reference.

Incoming payments are posted collectively when received via SIC and euroSIC. SEPA and SWIFT incoming payments will not be posted collectively for the time being.

Figure 9: Example of QR-bill with IBAN and creditor reference

① IBAN
② Creditor Reference

Overview of the features of the QR-bill with IBAN and creditor reference:

Feature	Version 2
Account identification of the beneficiary	IBAN
Reference for reconciling receivables	Creditor reference
Likelihood that reference is returned	Medium
Reference standardization	International
Message possible	Yes
Billing information possible	Yes
Amount and debtor can be added by hand	Yes
Billing in CHF or EUR	Yes
Booking of incoming payment	Collective booking (standard and extended collection)[1]

[1] EPA and SWIFT incoming payments will not be booked collectively for the time being.

Table 10: Features of QR-bill version 2

3.5.1   The IBAN

In the case of version 2 of the QR-bill, the Swiss IBAN is used for account identification. The IBAN is a standardized international account number, structured in accordance with the ISO 13616-1:2007 standard.

The Swiss IBAN has 21 positions and the following structure:

Element	Size	Content
Country	2 characters	Country code "CH"
Check digit	2 digits	The check digit is calculated according to ISO standard 7064
IID	5 digits	using modulo 97 – 10.
Account number	12 digits	Institution identification

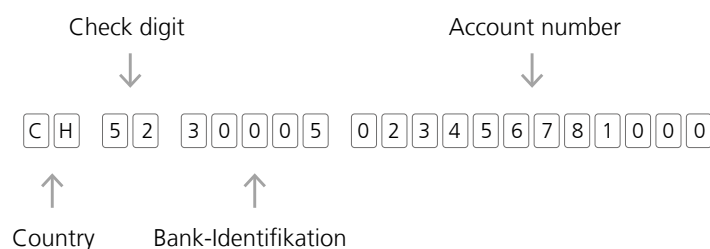Table 11: Structure of the Swiss IBAN

Example of an IBAN:

Figure 10: Example of the Swiss IBAN

3.5.2   The Creditor Reference

The creditor reference is a standardized reference in accordance with ISO 11649 that was introduced in 2008. A company can use the creditor reference to reconcile incoming payments automatically with its open receivables.

In terms of functionality, the creditor reference is comparable with the ESR and QR reference. The advantage of the creditor reference is that it is also used in the SEPA area and is consequently more likely to be delivered along with the incoming payment in international payment transactions than the proprietary Swiss references. The disadvantage is that a bill payer does not necessarily have to enter the creditor reference when paying, unlike the ESR and QR reference, where a payment within Switzerland can only be made with a valid reference.

The creditor reference is an alphanumeric string of up to 25 positions with the letters "RF" at the beginning. The letters are followed by two check digits to confirm that the reference is entered correctly.

The remaining part of the creditor reference (up to 21 alphanumeric characters) is the bill issuer's reference. There are no restrictions on the content of the creditor reference, also the length. As a result, a creditor reference can be made shorter than the 27-position QR references. UBS checks and processes the creditor reference without any change, i.e. as it is delivered.

The creditor reference has between 5 and 25 positions and the following structure:

Element	Size	Content
Reference identifier	2 characters	Value "RF"
Check digit	2 digits	The check digit is calculated according to ISO standard 7064 using modulo 97 – 10.
Reference of the bill issuer	1 – 21 positions	Letters and/or numbers (alphanumeric)

Table 12: Structure of creditor reference
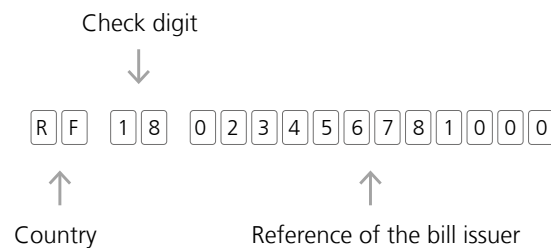
Example of a creditor reference with 12-digit reference:

Check digit
↓

R F 1 8 0 2 3 4 5 6 7 8 1 0 0 0

↑   ↑
Country   Reference of the bill issuer

Figure 11: Example of creditor reference 16-position

Example of a creditor reference with 21-position reference:

Check digit
↓

R F 1 8 0 0 0 0 2 3 4 5 6 7 8 1 2 3 4 5 6 7 8 8 1

↑   ↑
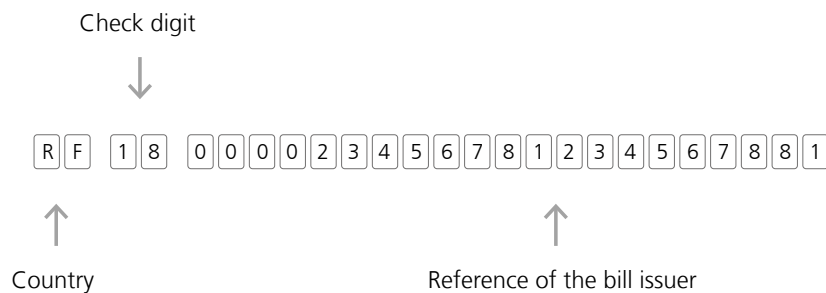Country   Reference of the bill issuer

Figure 12: Example of creditor reference 25-position

3.5.3   Mapping of QR-bill version 2 to pain.001 and camt.052 / 053 / 054

This chapter shows field-by-field how a QR payment with IBAN and creditor reference must be filled out in the electronic payment order pain.001 message and how it is mapped in the camt message.

Note: The following example can be loaded in the UBS test platform under QR-bill issuer -> Import example -> "SCOR incl. message" and the full pain.001 and camt.05n messages can be generated.

This mapping example only addresses those fields that differ from version 1 QR-IBAN and QR reference.

Figure 13: Mapping of QR-bill version 2 to ISO format

Mapping of fields with direct reference to the QR-bill, Figure 8:

ID	Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
①	**Account** IBAN account number of the ac- count to be credited of the bill issuer: CH5800791123000889012	Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN XML Tag: **IBAN**	Entry +**Entry Reference** XML Tag: **NtryRef**
②	**Reference** Creditor reference: RF18539007547034	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++**Reference** XML Tag: **Ref**	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++**Reference** XML Tag: **Ref**

Table 13: Mapping of fields with direct reference to the QR-bill, Figure 8

Important fields in messages with indirect reference to the QR-bill, Figure:

Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
Reference type In the case of creditor reference, "SCOR" is always used.	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++**Code** XML Tag: **Cd**	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++**Code** XML Tag: **Cd**
Bank Transaction Code Always "PMNT RCDT AUTT".	n/a	Entry +Bank Transaction Code XML Tag: **BkTxCd**
Bank Transaction Code Always "PMNT RCDT AUTT".	n/a	Transaction Details +Bank Transaction Code XML Tag: **BkTxCd**

Table 14: Mapping of fields with indirect reference to the QR-bill, Figure 8

3.6. QR-bill version 3: IBAN without reference

The direct successor of the red payment slip (ES) is the QR-bill with IBAN without reference. This version is particularly suitable if incoming payments are not to be automatically reconciled with open receivables. This is the case, for example, with appeals for donations and when just a few bills are issued. Incoming payments in this version are always posted individually.

Figure 14: Example of QR-bill with IBAN without reference

Overview of the features of the QR-bill with IBAN without reference:

Feature	Version 3
Account identification of the beneficiary	IBAN
Reference for reconciling receivables	None
Likelihood that reference is returned	–
Reference standardization	–
Message possible	Yes
Billing information possible	Yes
Amount and debtor can be added by hand	Yes
Billing in CHF and EUR	Yes
Posting of incoming payment	Individual posting

Table 15: Features of QR-bill version 3

3.6.1   Mapping of QR-bill version 3 to pain.001 and camt.052 / 053 / 054

This chapter shows how an incoming QR-bill with IBAN and without reference to payment must be filled out in the electronic message format pain.001 and how the individual credit is mapped in the camt format.

Note: The following example can be loaded in the UBS test platform under QR-bill issuer -> Import example -> "NON incl. message" and the full pain.001 and camt.05n messages can be generated.

Figure 15: Mapping of QR-bill version 3 to ISO format

Mapping of fields with direct reference to the QR-bill, Figure 10:

ID	Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
(1)	**Currency and amount** CHF 1,949.75	Credit Transfer Transaction Information + Amount ++ **Instructed Amount** XML Tag: **InstdAmt**	Entry +Amount Details ++**Instructed Amount** XML Tag: **InstdAmt**
(2)	**Account** IBAN account number of account to be credited of the bill issu- er:CH5800791123000889012	Credit Transfer Transaction Information +Creditor Account ++Identification +++**IBAN** XML Tag: **IBAN**	Statement +Account ++Identification +++**IBAN** XML Tag: **IBAN**
(3)	**Payable to** Information on the holder of the account to be credited**:** Robert Schneider AG, Rue du Lac 1268, 2501 Biel	Credit Transfer Transaction Information +**Creditor** XML Tag: **Cdtr**	Statement +Account ++**Owner** XML Tag: **Ownr**
(4)	**Additional information** Order of 15.06.2020	Credit Transfer Transaction Information +Remittance Information ++**Unstructured** XML Tag: **Ustrd**	Transaction Details +Remittance Information ++**Unstructured** XML Tag: **Ustrd**
(5)	**Payable by** Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28, 9400 Ror- schach	Credit Transfer Transaction Informa- tion +**Ultimate Debtor** XML Tag: **UltmtDbtr**	Transaction Details +Related Parties ++**Ultimate Debtor** XML Tag: **UltmtDbtr**

Table 16: Mapping of fields with direct reference to the QR-bill, Figure 10

Important fields in messages with indirect reference to the QR-bill, Figure 10:

Content on QR-bill	Debtor QR payment entry in pain.001	Bill issuer QR incoming payment in camt.052/053/054
Debit account IBAN of the debited account: CH2801234000123456789	Payment Information +**Debtor Account** XML Tag: **DbtrAcct**	n/a Darf aus Datenschutzgründen nicht angezeigt werden
Payer The payer is identified only by the "Debtor account" element. Entries in the "Debtor" field are ignored. The financial institution's master data on this debtor is the main factor in this respect: Hans Rutschmann, Grosse Marktgasse 28, 9400 Rorschach	Payment Information +**Debtor** XML Tag: **Dbtr**	Transaction Details +Related Parties ++**Debtor** XML Tag: **Dbtr**
Credit-debit identifier Indicates whether it is a credit (CRDT) or debit (DBIT): Always "CRDT"	n/a	Entry +**Credit Debit Indicator** XML Tag: **CdtDbtInd**
Bank Transaction Code Always "PMNT RCDT DMCT"	n/a	Entry +Bank Transaction Code XML Tag: **BkTxCd**
Bank Transaction Code Always "PMNT RCDT DMCT"	n/a	Transaction Details +Bank Transaction Code XML Tag: **BkTxCd**

Table 17: Mapping of fields with indirect reference to the QR-bill, Figure 10

3.7. Special case 1: "Payable by" and "Amount" fields not printed

If information on the amount and debtor is not printed on the bill when it is issued, appropriate fields must be provided in the payment part and on the receipt to add handwritten information. Other hand-written additions are not permitted.

Figure 16: "Payable by" and "Amount" fields not printed

3.8. Special case 2: Additional information

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

3.8.1   Unstructured messages

Unstructured messages may be used to indicate a reason for payment or to provide additional information on QR payments with a structured reference. Unstructured messages are printed under the heading "Additional information" on the payment part.

Figure 17: Example of unstructured message

3.8.2   Billing information

The "billing information" element contains coded information from the bill issuer to the bill recipient. This information can be used, for example, to automate payables processes. Although the data is included in the QR Code and in the payment part, it is not recorded when the QR payment is made. The syntax definition (version 1.2) is published by Swico (www.swico.ch).

Figure 18: Example of QR-bill with billing information

3.9.   Special case 3: QR-bill as notification with amount 0.00

A QR-bill can be used not only for payment transactions, but also as a notification. All three versions of the QR-bill can be used as notification. It is important that the entries in the two fields "Additional informa-tion" and "Amount" are filled in exactly as specified. This applies to the Swiss QR Code, the payment part and to the receipt.

The following rules must be followed for the QR-bill as notification:

- In the "Additional information" field, the message "DO NOT USE FOR PAYMENT" must be printed in capital letters.
- The Amount field must contain the amount CHF 0.00 for a notification and must not be empty.

Figure 19: Example of QR-bill as notification

① Specification for amount
② Specification for amount
③ Specification for message

3.10. Special case 4: QR-bill fees when cash is deposited at a post office counter

When cash is deposited at a post office counter, PostFinance charges fees for expenses incurred in processing QR-bills. These fees are debited to QR-bill issuers via the recipient bank in accordance with the instructions of the payers or debtors. These fees are as follows:

Fee code	Definition
CDC	Cash deposit charge
RJC	Reject charge
PPC	Post-processing charge
FRC	Full recording charge

Tabel 18: QR-bill fees at a post office counter

The QR-bill fees incurred for UBS bill issuer's are automatically debited by PostFinance to UBS. UBS bills these QR-bill fees to its bill issuers on a monthly basis, charged to the QR-bill issuers. UBS provides detailed information on which fees PostFinance has charged in the electronic camt reports at transaction level.

3.10.1   Prices of the QR-bill fees

The legal relationship between PostFinance and the payers or debtors regarding client payments is the sole responsibility of PostFinance. The prices of the QR-bill fees can be found on the PostFinance website. The prices are set unilaterally by PostFinance and may be adjusted at any time. In the case of client payments, the payers or debtors will be informed in advance by PostFinance, in a suitably transparent manner, that a client payment contains one of their instructions and that the QR-bill fees for this instruction will be charged to the QR-bill issuers.

3.11. Special case 5: Alternative procedures

The financial sector assumes that, in future, bill issuers will want to offer their clients other alternative procedures in addition to the bank transfer, which possibly do not yet exist at this time. In order to future-proof the Swiss QR Code in this respect, the banks have included an "Alternative procedures" element at the end of the QR Code.

Up to two alternative procedures can be displayed on one payment part, each with about 90 characters. The data in the "Alternative procedures" element is only interpreted and used by the relevant procedures. They are intended solely for the bill issuer to make simple use of these procedures.

The only alternative procedure registered with SIX so far comes from SIX itself. This is the electronic bill called eBill. With this additional information, a QR-bill can be automatically converted into an eBill.

Figure 20: Example of alternative procedures

4. Creating QR-bills

A QR-bill conveys considerably more information than today's payment slips.

In order to ensure that the QR-bill can be processed, the layout of the QR-bill must meet certain requirements in line with chapter 3.2 "Generally applicable layout specifications for the QR-bill". Detailed information is available at www.paymentstandards.ch.

4.1. Creating QR-bills via UBS

If you do not use your own billing software, UBS will offer an option to issue QR-bills, starting expected from 30 June 2020. More information can be found at ubs.com/qr-rechnung.

4.2. Producing QR-bills using your own billing software

If you use software to produce payment slips and want to switch to QR-bills, you have to contact your software partner at an early stage so that they can provide support with a software update, if needed.

4.3. BESR-ID requirement – issuing QR-bills securely with UBS

The orange payment slip (ESR) will be in circulation together with the QR-bill during a transitional period. As the QR reference in the QR-bill uses the basic structure of the ESR reference, there is a risk that incorrect bookings and payment rejections may be triggered if QR-bills are incorrectly paid using ESR.

For this reason, UBS recommends that during the parallel phase, its clients put the identification number assigned to them, or their existing BESR-ID, in the first six digits of the QR reference in order to exclude this risk in the payment process. Compliance with this recommendation protects bill issuers.

All UBS clients who already use the orange payment slip will be informed by letter about their QR-IBAN and use of the BESR-ID. New clients can order their QR-IBAN and identification number (BESR-ID) from their client advisor.

4.4. Using the QR-bill for shipment abroad

The QR-bill is designed for Switzerland and Liechtenstein, as both countries form a single payments area. Nevertheless, a QR-bill can also be paid from abroad. Please note the following:

Feature	Explanation
QR-bill with reference	Use QR-bill version 2 IBAN and creditor reference for billing abroad. This increases the likelihood that your reference will be returned to you through the entire payment channel. You can also use QR-bill version 1 QR-IBAN and QR reference, since payments to a QR-IBAN from abroad are also possible. It is possible, however, that your reference will not be returned to you through the entire payment channel. The main reason for this is the length of the Swiss reference compared to standards abroad.
QR-bill without reference	QR-bills without reference can be used for billing abroad without any problems.
BIC is necessary	Enter the BIC of your recipient account on the QR-bill above the payment part or in the additional information. The BIC is often required by foreign financial institutions for payments to Switzerland. You can find out how to ascertain your BIC at: https://www.ubs.com/ch/de/help/account/iban.html.
Posting of incoming payment	Outside Switzerland, the QR Code cannot be scanned and automatically processed. When reconciling open items, you should therefore check whether your reference was entered in the reason for payment or as an end-to-end reference. Payments of this type are generally posted individually and not posted collectively. When using creditor reference and SEPA or SWIFT payments, incoming payments will be collected at UBS, starting from the introduction of ISO 20022 version 2019 onwards. ISO 20022 version 2019 will not be introduced in Switzerland until 2022.

Table 19: Using the QR-bill abroad

5. Reconciliation of receivables with QR-bill

5.1. Overview of UBS products for reconciling receivables

UBS offers a comprehensive product range for efficient reconciliation of receivables using QR incoming payments with reference:

Product range	Available via channel
Electronic	
Electronic credit notification and account statements in camt format with extensive data	• UBS KeyPort • UBS E-Banking
Manual	
Account transactions online with details	• UBS E-Banking
Transaction list QR reference/creditor reference as PDF	• UBS E-Banking / UBS Safe • UBS KeyPort
Transaction list QR reference/creditor reference in paper form	• Sent by post

Table 20: UBS product range for reconciliation of receivables with QR incoming payments

5.2. Automated reconciliation of receivables with QR incoming payments

UBS provides camt messages for automated reconciliation of receivables with QR incoming payments with reference. The **v11 ESR credit file of the orange payment slip cannot be used for QR-bills,** as QR-bills provide much more information and cannot be mapped in the v11 ESR credit file.

5.2.1   UBS camt account reporting

Using electronic camt account reporting in XML format in accordance with ISO standard 20022, UBS can provide you with more information in digital format for precise automated processing of your incoming payments.

Your benefits at a glance:

More information	Digital format	Automation
A greater volume of structured information is available, both for your **automatic reconciliation** and for your **manual clarifications.**	The **electronic data** can be easily and reliably **read and processed digitally – without media discontinuity.**	With the **structured information** in internationally standardized camt format, **cash management** and **reconciliation processes** can be fully **automated.**

Table 21: Benefits of camt account reporting

5.2.2   camt messages at UBS for QR incoming payments

Depending on your needs for automatic reconciliation of receivables and depending on the capabilities of your software, you can obtain a range of camt versions from UBS:

Product range	Description
camt.053 internal	Collective booking details within the camt.053 message (account statement)
camt.053 external	camt.053 with external collective booking details in a camt.054 message
camt.054 separate	Collective booking details in a camt.054 message without reference to a camt.053 message (account statement). This product is usually used together with a SWIFT MT940 message (account statement).

Table 22: camt messages for QR incoming payments

These camt messages are available through the existing UBS KeyPort and UBS E-Banking channels and are provided on client request.

The camt messages supplement the existing digital account statement message in SWIFT format (MT940) and the v11 ESR credit file of the orange payment slip. The existing formats will remain available until further notice. However, it is recommended to switch completely to camt messages now.

5.2.3   Migration from v11 ESR credit file to camt message

If you wish to reconcile your receivables electronically for QR incoming payments as well, you must switch the account reporting of your incoming payment account to camt format before sending QR-bills for the first time.

Status before QR-billing:
v11 ESR credit file for the orange payment slip

↓

Delivery of V11 for the orange payment slip

Step 1: Preparation for QR-billing:
Switch to camt format for the orange payment slip

↓

Delivery of camt message for the orange payment slip

Step 2: Preparation for QR-billing:
Use camt massage for QR incoming payments with reference and launch of QR-bill

↓

- Delivery of camt message for the orange payment slip
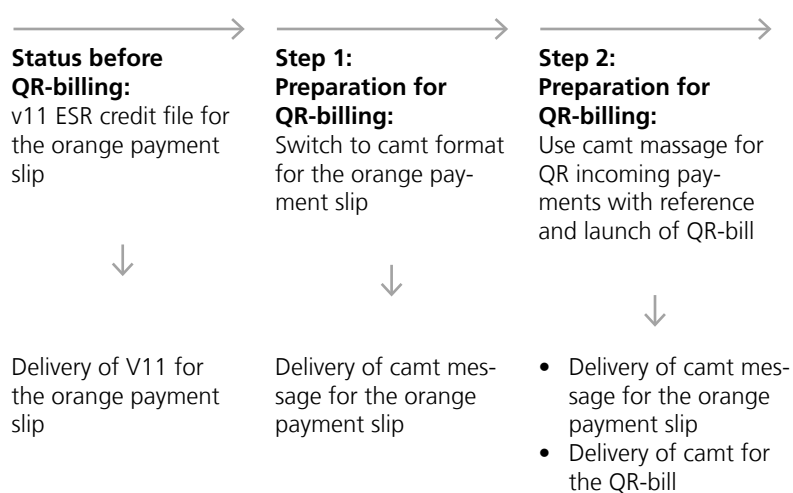- Delivery of camt for the QR-bill

Figure 21: Switch to camt account reporting

5.3. Variants of collective booking

5.3.1   Standard collection

QR incoming payments are collected separately for version 1 (QR-IBAN with QR reference) and version 2 (IBAN with creditor reference) if they are clearly assigned.

All incoming transactions of one version are always combined in a collective booking if the transactions have the following identical values:
• QR-IBAN or IBAN with Creditor Reference
• Posting date
• Value date
• Transaction currency

UBS delivers collective booking details for each collective booking. Depending on client requirements, either as a camt message, PDF or paper document. Receivables can also be reconciled conveniently using the account transactions in UBS E-Banking.

5.3.2   camt message for standard collection

In the standard collection, the QR-IBAN or IBAN is mapped in the "Entry reference" field of the camt message. The QR reference or creditor reference is not relevant in the case of the standard collection. Here is an example, shown with the QR reference:

Incoming payments

ID	QR reference
1	**21 0000**0 00000 00000 00000 00013
2	**21 0000**0 00000 00000 00000 00029
3	**21 0000**0 00000 00000 00000 00037
4	**21 0001**0 00000 00000 00000 00015
5	**21 0001**0 00000 00000 00000 00020

A camt.054 message

ID	QR reference Entry reference with QR-IBAN: CH5230005023456781000
1	**21 0000**0 00000 00000 00000 00013
2	**21 0000**0 00000 00000 00000 00029
3	**21 0000**0 00000 00000 00000 00037
4	**21 0001**0 00000 00000 00000 00015
5	**21 0001**0 00000 00000 00000 00020

Figure 22: Example of camt message for standard collection

5.3.3   Extended collection (planned from end of 2020)

If, as a client, you wish to settle several receivables systems or clients via the same incoming payments account, at UBS you can split the collective booking with the extended collection according to your own needs and, in this way, receive separate camt messages. You can then use them for the different receivables systems or clients.

If the extended collection is enabled for an account, **all QR incoming payments with a certain value in the reference are collected separately. In the case of QR reference, based on the first six digits and for creditor reference, according to digits 5 – 10.** UBS delivers collective booking details in camt account reporting for each of these collective bookings.

5.3.4   camt messages for extended collection

In the extended collection, the QR-IBAN is mapped in the "Entry reference" field of the camt message together with the first six digits of the QR reference, or the IBAN together with digits 5 – 10 of the creditor reference. Here is an example, shown with QR reference:

Incoming payments

ID	QR reference
1	**21 0000**0 00000 00000 00000 00013
2	**21 0000**0 00000 00000 00000 00029
3	**21 0000**0 00000 00000 00000 00037
4	**21 0001**0 00000 00000 00000 00015
5	**21 0001**0 00000 00000 00000 00020

Two camt.054 messages

ID	QR reference
	Entry Reference with QR-IBAN, "/" and six digits of the reference: CH5230005023456781000/**200000**
1	**21 0000**0 00000 00000 00000 00013
2	**21 0000**0 00000 00000 00000 00029
3	**21 0000**0 00000 00000 00000 00037
	Entry Reference with QR-IBAN, "/" and six digits of the reference: CH5230005023456781000/**200001**
4	**21 0001**0 00000 00000 00000 00015
5	**21 0001**0 00000 00000 00000 00020

Figure 23: Example of camt message for extended collection

5.4.   EBICS order types for QR-bill

With the launch of QR-billing, UBS also supports the order types for the QR-bill listed below via UBS Key-Port (EBICS).

5.4.1   EBICS for bill payers

The well-known EBICS 2.5 CH order type XE2 is used for QR payment orders in all three versions. It is strongly recommended that pain.001 file payments transmitted with XE2 comply semantically with Swiss recommendations.

Note: If the Swiss recommendations are not followed, the creditor (bill issuer) will be incorrectly credited.

5.4.2   EBICS for bill issuers

UBS supports the following EBICS-2.5-CH order types for the resolution of collective postings of incoming QR-bills::

Order type	Service
Z54	Retrieve all camt.054 messages, including new messages for the QR-bill (QRR and SCOR).
ZQR	Retrieve the camt.054 messages from payments with QR-IBAN and QR reference (QRR).
ZRF	Retrieve the camt.054 messages from payments with IBAN and creditor reference (SCOR).

The order types ZQ2 and ZR2 for the resolution of intraday camt.052 are not offered by UBS until further notice.

6. UBS test platform for QR-bills

The UBS PaymentStandard test platform supports you with extensive test options for QR-billing. Testing of the entire process chain for QR-bill issuers and QR-bill recipients is supported, from validation through the generation of test data, to simulation of the relevant messages in ISO-20022 format according to the Swiss Payment Standard. Detailed information is available at ubs.com/testplattform.
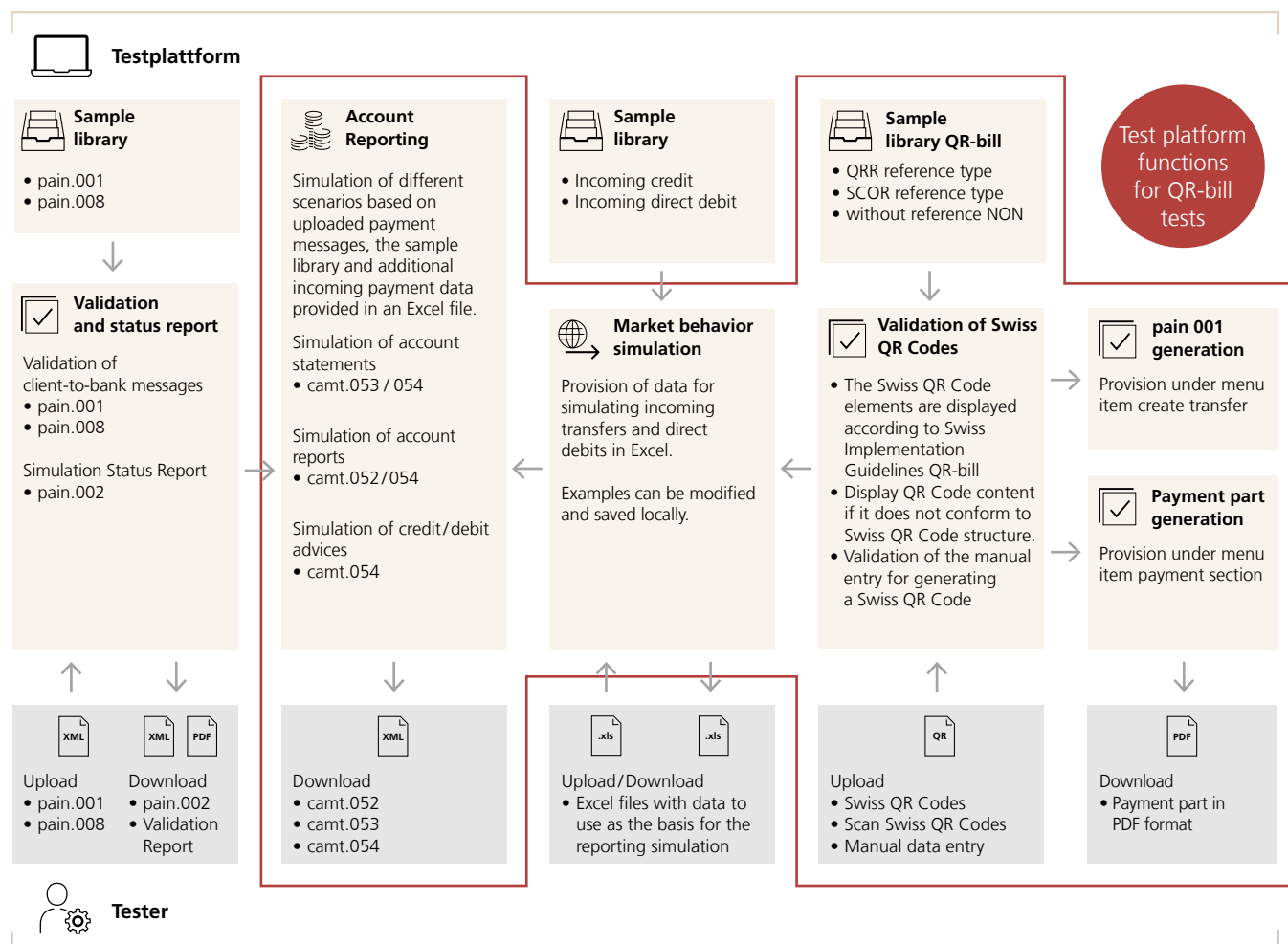

Figure 24: UBS test platform for QR-bills

6.1. Validating the QR Code

Check the Swiss QR Codes generated by your system to ensure they are correct. Syntactic and semantic errors based on the current version of the Swiss Implementation Guidelines for the QR-bill are displayed, or conformity is confirmed.
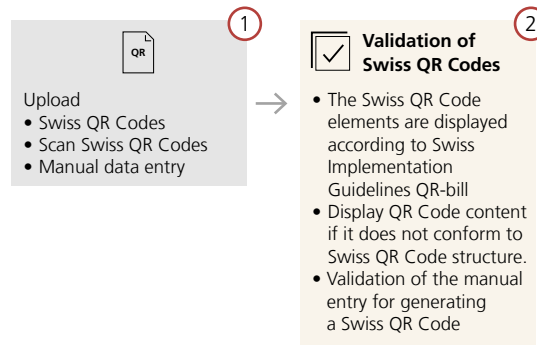

Figure 25: Validation of Swiss QR Code

6.2. Generating QR-bills

Produce payment parts as test data to test the process chain of the QR payer, starting with scanning the Swiss QR Code. The QR Code data can be entered manually, or you can use QR Codes from our sample library and adapt them if necessary.

The payment parts are available for download in PDF format. The complete content of the QR Code is output in readable form above the payment part.
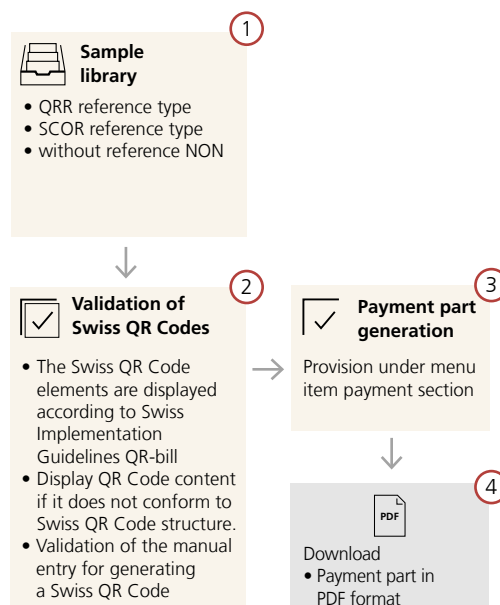

Figure 26: Generating QR-bills

6.3. Generating payment order pain.001 from QR-bill

A pain.001 can be generated from the Swiss QR Code data. This enables the assignment of the QR-bill data in the XML structure of the payment order to be clarified.

In addition, self-produced pain.001 messages can be validated in accordance with the various standards.
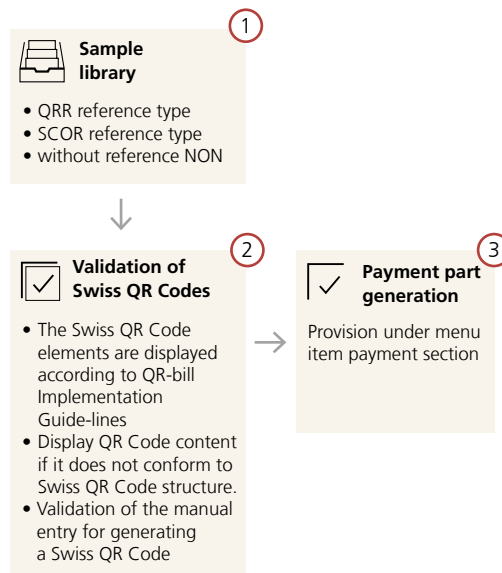
Sample library ①
- QRR reference type
- SCOR reference type
- without reference NON

Validation of Swiss QR Codes ②
- The Swiss QR Code elements are displayed according to QR-bill Implementation Guide-lines
- Display QR Code content if it does not conform to Swiss QR Code structure.
- Validation of the manual entry for generating a Swiss QR Code

Payment part generation ③

Provision under menu item payment section

Figure 27: Generating payment order pain.001 from QR-bill

6.4. Simulating QR incoming payments

On the basis of the QR-bill data, incoming payments of the various reference types of QR-bill can be simulated. The collective booking criterion can be selected and various specifications for account reporting in ISO-20022 camt format can be taken into account.
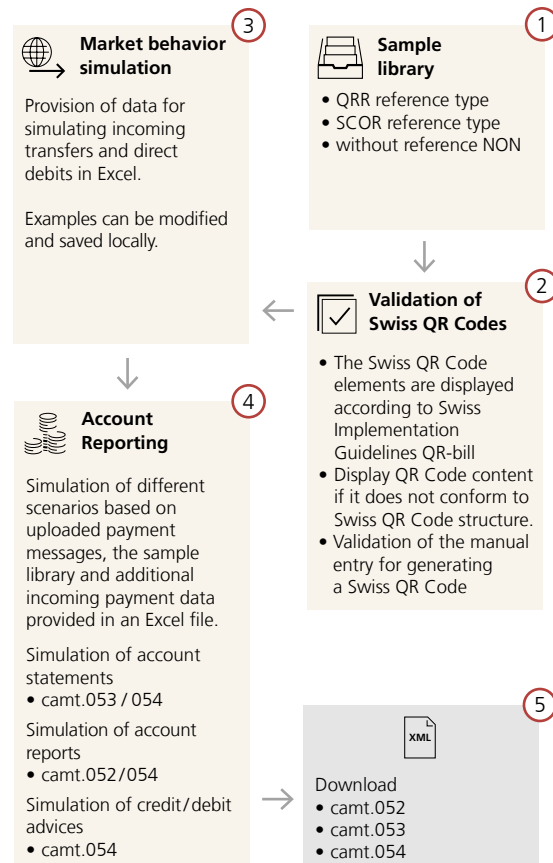

③ Market behavior simulation

Provision of data for simulating incoming transfers and direct debits in Excel.

Examples can be modified and saved locally.

① Sample library

- QRR reference type
- SCOR reference type
- without reference NON

② Validation of Swiss QR Codes

- The Swiss QR Code elements are displayed according to Swiss Implementation Guidelines QR-bill
- Display QR Code content if it does not conform to Swiss QR Code structure.
- Validation of the manual entry for generating a Swiss QR Code

④ Account Reporting

Simulation of different scenarios based on uploaded payment messages, the sample library and additional incoming payment data provided in an Excel file.

Simulation of account statements
- camt.053 / 054

Simulation of account reports
- camt.052/054

Simulation of credit/debit advices
- camt.054

⑤

Download
- camt.052
- camt.053
- camt.054

Figure 28: Simulating QR incoming payments

7. Glossary

Term	Definition
Alternative procedure	The bill issuer can support two alternative procedures for each QR-bill. The first alternative procedure to be registered was eBill. In future, bill issuers will be able to have a QR-bill converted automatically into an eBill invoice, if required.
Creditor reference	Structured reference for client payments in accordance with ISO standard 11649. It may only be used by the bill issuer in combination with the IBAN.
IBAN	IBAN is the internationally standardized representation of a bank account number in accordance with ISO standard 13616.
IID	See Institution identification.
Institution identification	In Switzerland and Liechtenstein, institution identification (IID) is used to identify financial institutions as participants in the Swiss RTGS systems. At least one IID is assigned to each institution.
QR-IBAN	For payments with a structured QR reference, the QR-IBAN must be used to indicate account to be credited. The formal structure of the QR-IBAN corresponds to the rules laid down in ISO standard 13616 for IBAN. The payment procedure with reference is recognized through special identification of the financial institution (QR-IID).
QR-IID	The QR-IID is a variant of institution identification (IID). QR-IIDs consist exclusively of numbers from 30,000 to 31,999. IBANs (QR-IBANs) defined on the basis of these QR-IIDs are used exclusively for the new procedure with QR reference in the QR-bill.
QR-bill	From 30 June 2020, it will replace all current versions of Swiss payment slips (red and orange) for billing in CHF and EUR.
QR reference	Structured reference for client payments. Its structure corresponds to the current ESR reference (27-digit number) and can only be used by the bill issuer in combination with QR-IBAN.
Swiss QR Code	A QR Code (in accordance with ISO standard 18004) in the payment part of the QR-bill, with the Swiss cross as distinguishing feature. The Swiss QR Code contains all information necessary for payment in electronically readable form.
Payment part	The payment part of the QR-bill with a receipt holds the information required for executing a payment, in the form of a QR Code and as readable information.
Additional information	This enable bill issuers to provide unstructured information (corresponds to the reason for payment in the red payment slip) or structured billing information (according to Swico's syntax definition) to the bill recipient.
EBICS	The Electronic Banking Internet Communication Standard (EBICS) is a multibank-compatible standard for the transmission of payment transaction data via the Internet.
SWIFT FileAct	File transfer via SWIFT's secure IP network for payment service providers to exchange financial message files (payment transaction information and comprehensive reports) between SWIFTNet participants.

Table 23: Glossary

8. Appendix

8.1. List of figures

8.2. List of tables

8.3. Information sources

Current UBS Implementation Guidelines for the ISO message types pain and camt:
https://www.ubs.com/ch/de/corporates/payment-solutions/zv-migration/documents.html

UBS information on QR-bills and account reporting:
https://www.ubs.com/ch/de/corporates/payment-solutions/zv-migration.html

UBS PaymentStandards test platform for ISO 200200 including QR-bill::
https://www.ubs.com/ch/de/swissbank/unternehmen/zahlungsverkehr/harmonisierung/testplat-tform-iso-20022.html

SIX information on QR-bill and account reporting::
https://www.paymentstandards.ch/de/shared/communication-grid.html

Current SIX Implementation Guidelines for the ISO message types pain and camt:
https://www.six-group.com/de/products-services/banking-services/standardization/iso-payments.html

Current information from SWICO on billing information:
https://www.swico.ch/de/wissen/normen-standards/qr-rechnungen/

Current information from eBill on alternative procedures:
https://www.ebill.ch/de/home/network-partners.html#qr

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