

4.3.3 Data elements in the QR-bill

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

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

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

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

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

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Data Structure	Element Name	St.	General Definition	Field Definition
QRCH +AltPmtInf	AltPmtInf		Alternative schemes Parameters and data of other supported schemes	Optional data group with a variable number of elements
QRCH +AltPmtInf ++AltPmt	AltPmt	A	Alternative scheme parameters Parameter character chain of the alternative scheme according to the syntax definition in the "Alternative scheme" section	A maximum of two occurrences may be provided. Maximum 100 characters per occurrence permitted

Table 7: Swiss QR Code data elements