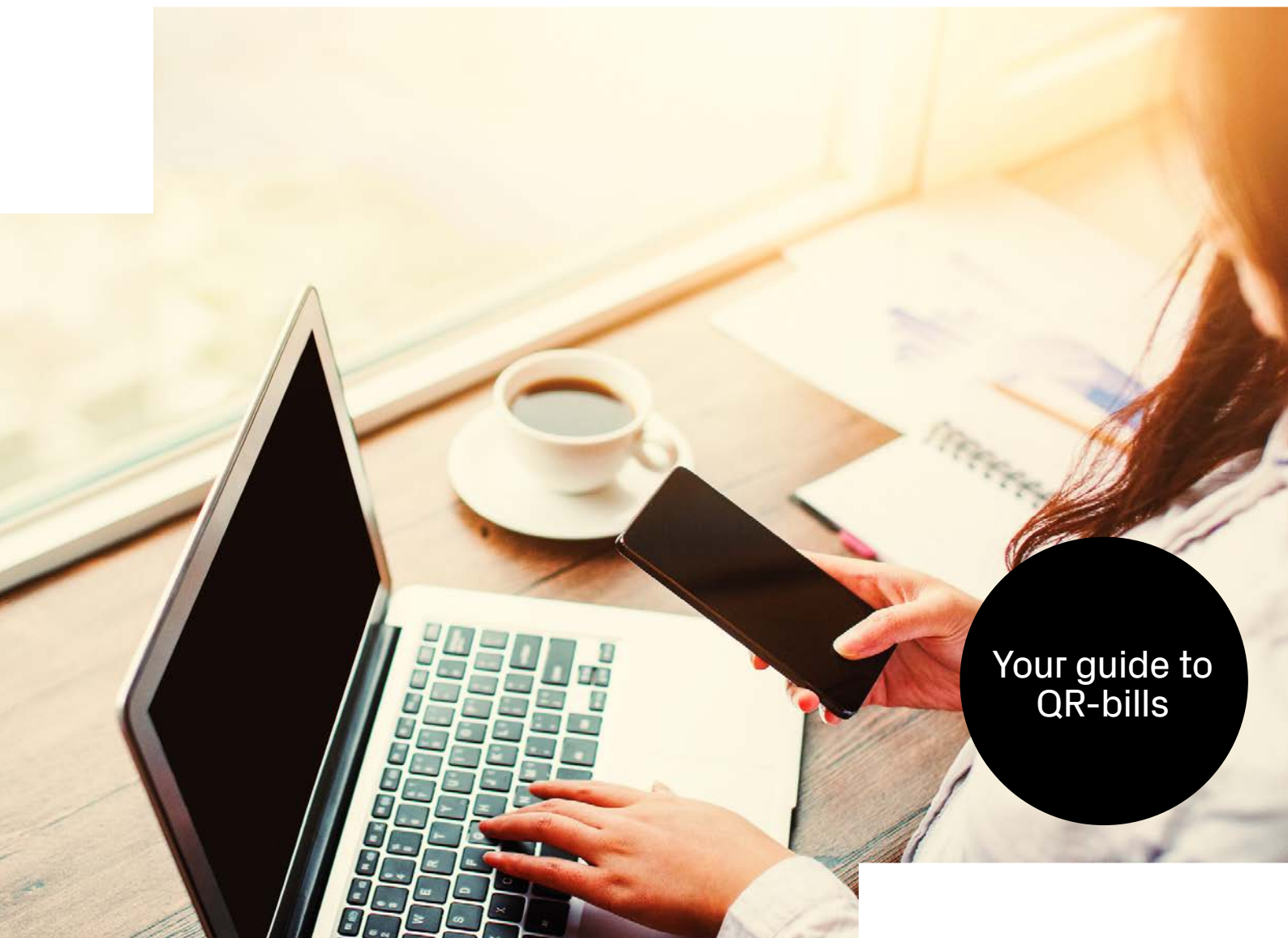


# Ready for the QR-bill?



Your guide to  
QR-bills

# The QR-bill for companies

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The QR invoice will completely replace Swiss payment slips (orange ISR / red IS ) as of September 30, 2022. Our guide will explain the key points and next steps for you as entrepreneur.

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## In brief:

The existing orange and red payment slips are being replaced by the QR-bill.

The embedded QR code includes all of the data needed for payment.

There will be a transitional period for the old billing formats.

### What you need to know

The QR-bill is being rolled out as the next generation of Swiss payment solutions. For the time being, the red and orange payment slips can still be used instead of the QR-bill. The date on which the Swiss financial center will stop accepting the old formats has yet to be determined. The migration to the QR-bill, which will make payment transactions digital and thus much more convenient for all parties, offers numerous benefits.

### Benefits

- Biller
  - Simplified billing
  - QR-bill printed using standard paper
  - Better overview of outstanding receivables
  - More substantial information on credits
- Bill recipient
  - Payment via all methods of instruction
  - Simple payments by scanning the QR codes
  - Data entry work eliminated or reduced
  - All payment information is already embedded in the code



# Three QR-bill versions

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The QR-bill allows you to suit the needs of billers and payers alike, while meeting all legal and regulatory requirements at the same time. The Swiss QR code, which displays a Swiss cross in the center, can be read electronically with a compatible device to extract all payment-related data. These details are also printed on the payment section and can be read in plain text. There are three options to choose from.

## 1. QR-bill with QR-IBAN and QR reference

This change replicates the advantages of the ISR procedure and is suitable for clients who invoice in CHF and EUR using their professional IT infrastructure/accounting software and who wish to have an overview of open and received payments at all times. Information about incoming payments is sent electronically, so payments can be compared automatically with your accounts receivable. The incoming payments

can be posted as global or individual credits. The structure of the QR reference is the same as the usual ISR reference, and any existing reference numbers can still be used if needed. The QR-IBAN is the identifier for the process. The QR-IBAN is distinguished by a special QR-IID (institution identification number). For instructions on migrating to the QR reference process, please see “How do I generate a QR-bill?”

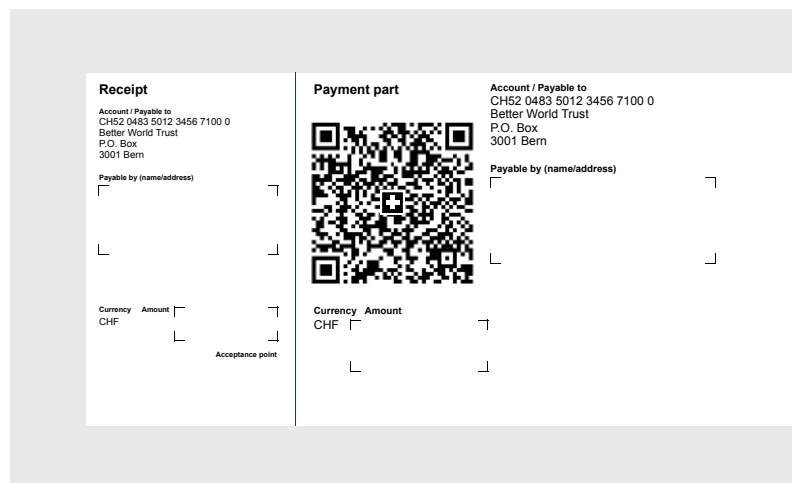
Receipt		Payment part	
<b>Account / Payable to</b> CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel		<b>Account / Payable to</b> CH44 3199 9123 0008 8901 2 Robert Schneider AG Rue du Lac 1268 2501 Biel	
<b>Reference</b> 21 00000 00003 13947 14300 09017		<b>Reference</b> 21 00000 00003 13947 14300 09017	
<b>Payable by</b> Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach		<b>Additional information</b> Order of 15 June 2020 //S/1/0/1/20170309/11/10201409/20/14000000/22/36 958/30/CH106017086/40/1020/41/301	
<b>Currency</b>	<b>Amount</b>	<b>Currency</b>	<b>Amount</b>
CHF	1 949.75	CHF	1 949.75
Acceptance point		<b>Payable by</b> Pia-Maria Rutschmann-Schnyder Grosse Marktgasse 28 9400 Rorschach	
		<b>Name AV1:</b> UV.UltraPay05;12345 <b>Name AV2:</b> XY.XYService;54321	

For illustrative purposes only.

### 2. QR-bill without a reference

This change retains the advantages of today's red payment slips and is suitable for clients who manage a low invoice volume with simple processes in accounts receivable management.

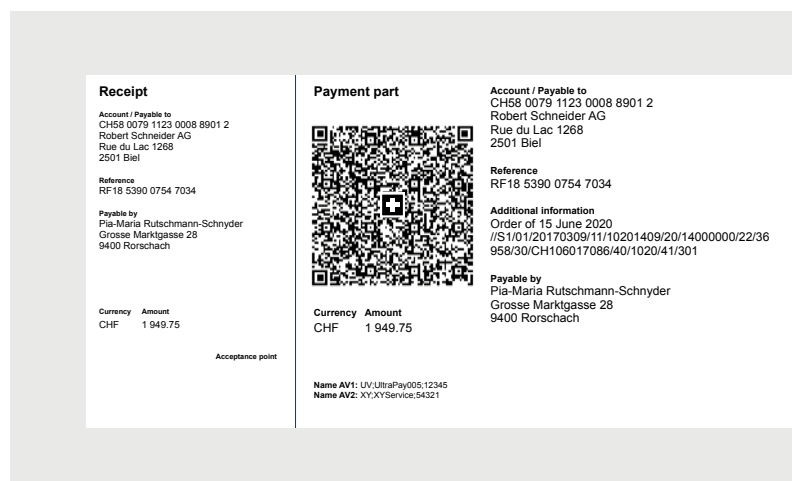
The incoming payments are posted individually to the account. The IBAN can be used for this process. A QR-IBAN is not required. For instructions on switching to this process, please see "How do I generate a QR-bill?"



### 3. QR-bill with IBAN and Creditor Reference

The third version supports the Creditor Reference SCOR (Structured Creditor Reference) with the "RF 18 5390 0754 7034" format, which is

particularly common in Europe. This reference is an ISO standard, is used together with the IBAN, and can also be used for SEPA transfers.



For illustrative purposes only.

# Explanations

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## Summary of definitions

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### **QR-IBAN**

For payments with a structured QR reference, the QR-IBAN must be used to identify the account to be credited. The payment procedure with a reference is recognized using a special identifier for the financial institution (QR-IID). The QR-IBAN cannot be used for outgoing payments.

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### **QR-IID**

The QR-IID is a variation on the institution identifier (IID) for the current bank clearing process. QR-IIDs consist exclusively of numbers between 30000 and 31999. IBANs identified on the basis of these QR-IIDs (QR-IBANs) are used only in the new procedure with a QR reference in the QR-bill. The QR-IID for CREDIT SUISSE (Switzerland) Ltd. is 31000.

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### **QR reference**

The QR reference corresponds to the current ISR reference, and still allows the biller to easily compare the invoices paid. The existing ISR reference numbers are still valid. However, please note that the QR-reference can be used only in combination with the QR-IBAN.

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### **Creditor Reference**

The Structured Creditor Reference (SCOR) has the same function as a QR reference. Unlike the QR reference, it is used for international payment transactions. You must use the SCOR reference together with the IBAN.



On the following pages, we have provided checklists and diagrams to illustrate the accounts payable and accounts receivable procedures. This will give you a quick overview of the steps you still need to take.

# What will replace the old formats?

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## Red payment slip (PS)

Characteristics	Old	New	
Ordering forms	Pre-printed PS ordered from Credit Suisse for CHF 0.20/each	Pre-printed forms can no longer be ordered. The QR-bill is designed to be created and sent digitally by the biller; alternatively, it can be printed on white perforated paper.	QR-bill without reference
Payment info	The payer must be listed	The payer must be listed	
Posting incoming payments	Individual credit	Individual credit	
Notifications	Possible	Possible	

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## BESR Easy

Characteristics	Old	New	
Ordering forms	Pre-printed forms ordered from Credit Suisse free of charge	No 1:1 "successor" product	Migration to procedures with or without a QR-reference is required.
Payment info	The number of the BESR Easy must be listed		
Posting incoming payments	Individual credit		
Notifications	Not possible		

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## BESR Bank

Characteristics	Old	New	
Ordering forms	Pre-printed forms ordered from Credit Suisse free of charge	No 1:1 "successor" product	Migration to procedures with or without a QR-reference is required.
Payment info	ISR number must be listed		
Posting incoming payments	Individual or global credit		
Notifications	Not possible		

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## BESR Expert

Characteristics	Old	New	
Ordering forms	Blanks can be ordered if needed from Credit Suisse at no charge	The QR-bill is designed to be created and sent digitally by the biller; alternatively, it can be printed on white perforated paper.	QR-bill with reference*
Payment info	ISR number must be listed	The QR reference and payer must be listed	
Posting incoming payments	Individual or global credit	Individual or global credit	
Notifications	Not possible	Possible	

\* We will be happy to assist you with migration to the QR-bill with reference. Contact our regional specialists about this.

# Checklist for invoice recipients

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More and more billers are replacing orange and red payment slips with the QR invoice and you should therefore also be in a position to pay them in this way. The following checklist shows you how you can best prepare for this change.

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## No software

If you have used a document scanner to date, you must determine whether it can interpret QR codes. If not, you must purchase a new reader. One option is the PayEye from Crealogix, available to you at a special price as a Credit Suisse client.

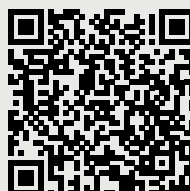


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## Software

Here's what to do:

- Determine whether your ERP software can process QR-bills (such as by looking at the “readiness list” from [PaymentStandards.ch](https://www.paymentstandards.ch)). If needed, contact your software partner directly for information.



- Check whether your document scanner (reader) can interpret QR codes. All data will now be read using the Swiss QR code.





- Verify the correct entry of QR-bills and/or payment data in pain.001 (payment order) on the validation portal of the financial center.



- Check whether your ERP software sends your payment orders correctly to the payment channels of your bank (such as EBICS, electronic banking, mobile banking). If you have questions, contact our specialists.

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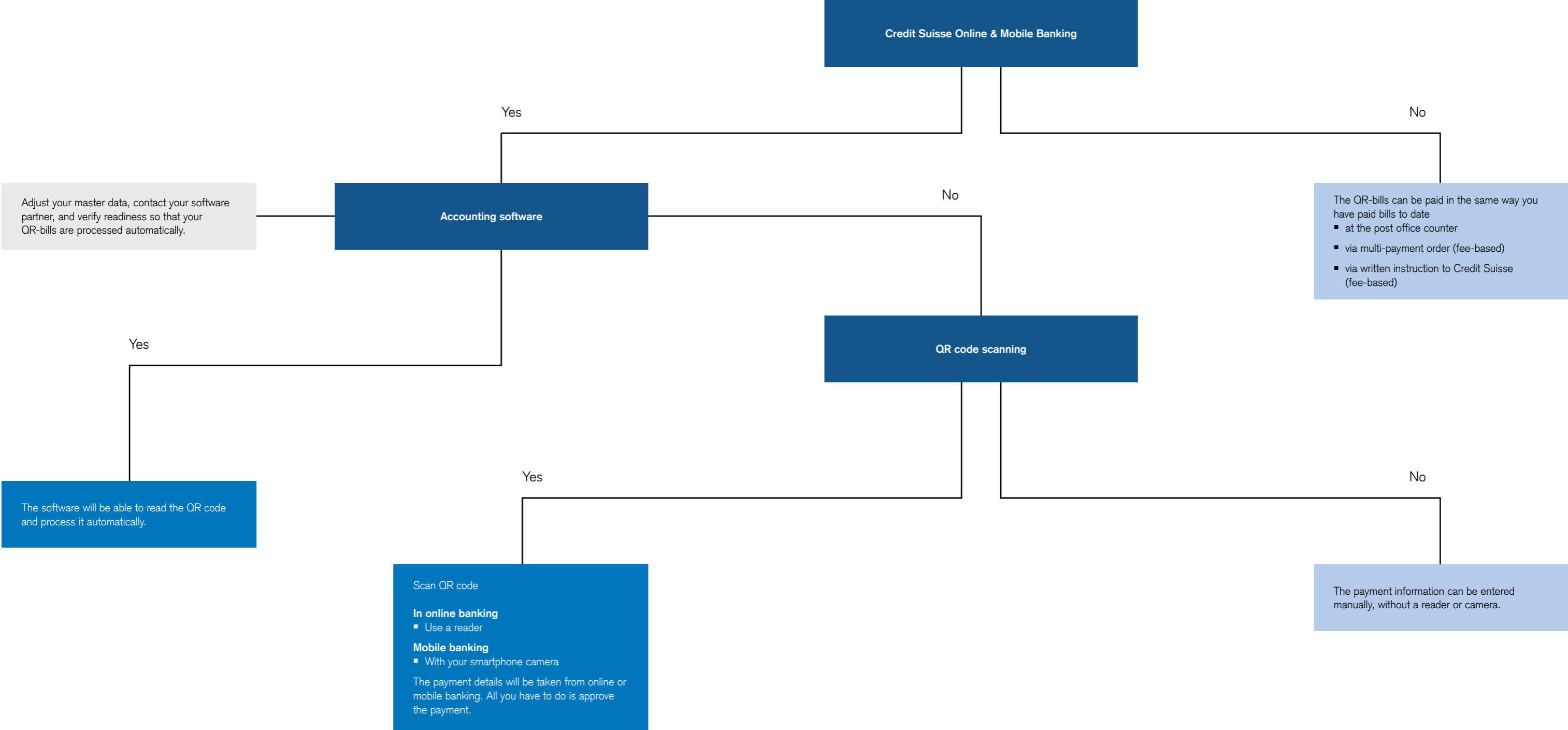
#### **Software**

Here's what to do:

- Check whether your ERP software reconciles payments correctly with your accounts payable items.
- You should already begin checking the master records for your accounts payable. Make sure that the addresses are filed in a structured manner if possible (using separate fields for street, postal code, town, and country).

# How do I pay a QR-bill?

## Recommendations for billing recipients



# Checklist for billers

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The QR invoice will completely replace the orange and red payment slips as of September 30, 2022. The following checklist shows you the key steps for migration to the QR-bill.

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## No software

- If you opt for the procedure without a QR reference, you can create QR codes with the existing IBAN number. If you choose the procedure with a QR reference, you will need a QR-IBAN. Contact our specialists so we can give you your QR-IBAN and adjust the settings (reporting, booking instructions) based on your wishes.
- Decide which option for creating your own QR-bills is right for you:
  - Print QR-bills with a web-based solution (a list of compatible web-based tools, validated by SIX, can be found at <https://www.paymentstandards.ch/en/home/readiness/generators.html>. At a later date, you will also be able to generate QR-bills directly in online banking.)
  - Order pre-printed QR-bills. We assume that a number of providers will be marketing pre-printed QR-bills. Credit Suisse does not offer this service.

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## Software

Here's what to do:

- Check whether your current invoicing solution (ERP software) allows you to create payment portions including the Swiss QR code. See the “readiness list” on [PaymentStandards.ch](https://www.paymentstandards.ch) or contact your software partner directly to find out if your ERP solution is capable of generating QR-bills.



- If you are sending hard copies of bills to your recipients, be sure that the payment portion with tear-off receipt is perforated.

- Verify the database for the Swiss QR code on the central validation portal for the Swiss financial center.



- Use the grid sheet to confirm that the payment portion of your QR-bill with receipt looks correct (see “Style Guide for QR-bills,” available at [PaymentStandards.ch](https://www.paymentstandards.ch)).



- If you are still using the ISR type 3 record for electronic notification about incoming payments, after the migration to QR-bills, you will automatically receive camt.054 messages. If you do not use the ISR type 3 record, please contact our specialists to receive camt.054 messages (or camt.052/camt.053 messages if preferred).

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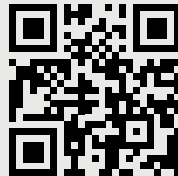
## Software

Here's what to do:

- Check whether your ERP software reconciles your billing and incoming payments correctly with your accounts receivable items. Note the three following versions:
  - QR-bill with QR-IBAN and QR-reference
  - QR-bill with IBAN and Creditor Reference
  - QR-bill with IBAN but without reference

At a minimum, you should test the version(s) you plan to use in future.

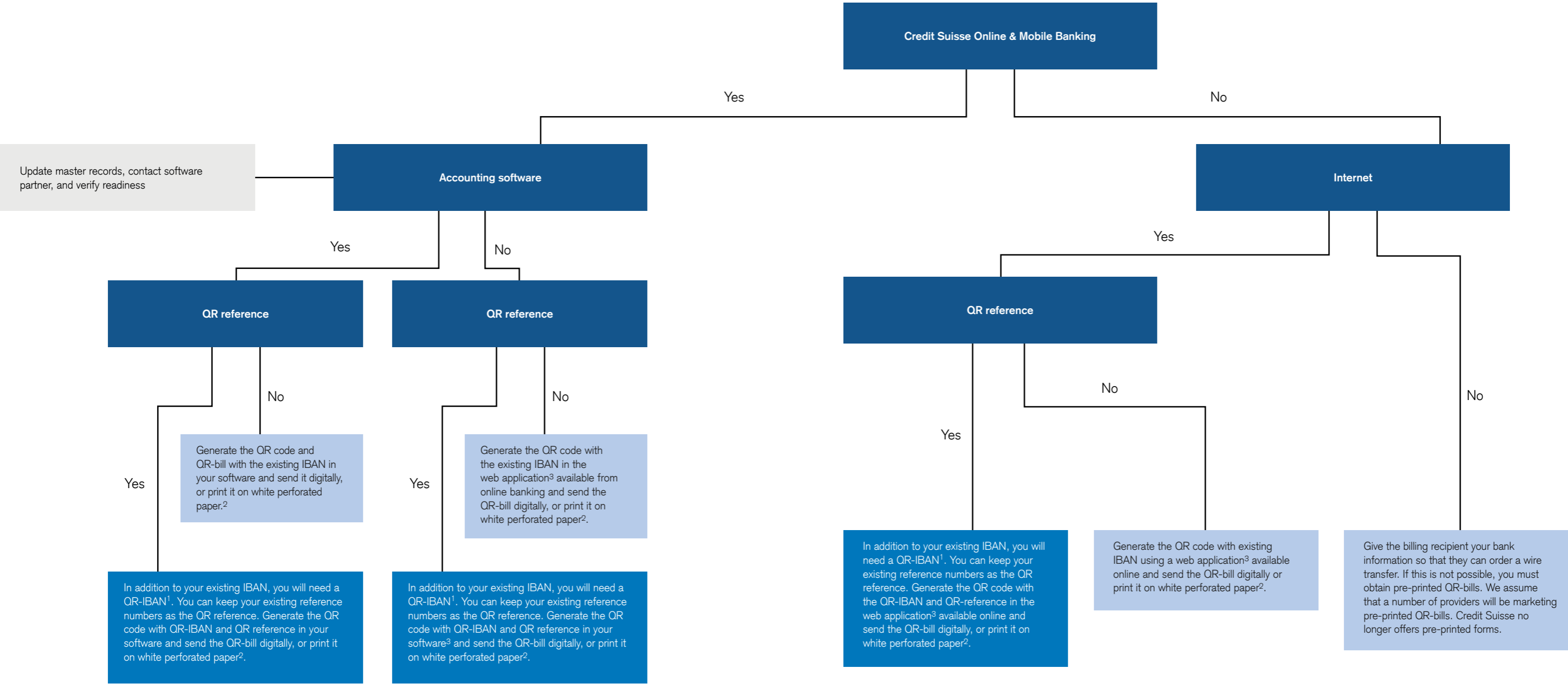
- Use the field “Billing information” (according to the syntax definition from Swico at [swico.ch](https://www.swico.ch) or your industry association, if it has defined a syntax) so that the other party (the payer) can process its accounts payable automatically.



- You should start reviewing the master records for your accounts payable. Make sure that the addresses are filed in a structured manner if possible (using separate fields, such as for street, postal code, town, and country).

# How do I create a QR-bill?

## Recommendations for billing recipients



1 Our specialists will provide you with your QR-IBAN. Contact us so we can configure the grouping criteria (reporting, booking instructions) based on your wishes.

2 Perforated paper is available at print shops. For a list of participating print shops, see [www.paymentstandards.ch/en/home/readiness/printers.html](https://www.paymentstandards.ch/en/home/readiness/printers.html).

3 A list of compatible web-based tools validated by SIX can be found at <https://www.paymentstandards.ch/en/home/readiness/generators.html>. It will also be possible to generate QR-bills directly in online banking at a later date.

# The next steps

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## **For billing recipients**

- Migrate the accounts payable and payment software.
- Review master records for accounts payable and update to include IBAN and QR-IBAN if needed.
- Check readers and scanning platforms; make sure that your hardware and software can read and process QR codes.

## **For billers**

- Migrate your accounts receivable and check whether your software can receive and process the new messages (camt).
- Notify billing recipients that you are using a QR-IBAN  
(Attachment to bills can be found at [credit-suisse.com/qrbill](https://credit-suisse.com/qrbill)).

## **Important during the transition phase:**

As the QR-bill uses the basic structure of the ISR reference, any incorrect use during the parallel operational phase could result in payment rejections and erroneous credits. Care should therefore be taken to ensure that payments with ISR (participant number and ISR reference) and payments with the QR-bill (QR IBAN and QR reference) are processed separately from one another. For example, existing accounts payable master records should not be overwritten with data from the QR-bill and vice versa.

# Schedule a consultation now

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Do you have questions about migrating from the current formats to the new QR-bill?  
We will be happy to provide you with advice and support, and look forward to hearing from you.



## Online

See [credit-suisse.com/qrbill](https://credit-suisse.com/qrbill) for additional information on the new QR-bill.



## By phone

You can reach us Monday through Friday as follows:

### Private clients:

8:00 to 18:00, phone  
+41 (0)848 880 840\*

### Corporate clients:

8:00 to 17:00, phone  
+41 (0)800 80 87 50\*



## In person

Make an appointment at one of our branches.

For the office locator, please go to: [credit-suisse.com/locations](https://credit-suisse.com/locations).

\* Please note that telephone conversations may be recorded. By making a call, you acknowledge your agreement with this business practice.



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