

Information for billers and bill recipients

The QR-bill simplifies your accounts receivable and payable

As part of the harmonisation of Swiss payment transactions, the QR-bill was introduced on 30 June 2020. Since that date, businesses and individuals are able to send and pay QR-bills. During a transition period of roughly two years, the existing payment slips (orange / red) can continue to be used.

Payment slips – which have been in use for over 30 years – are being replaced by the QR-bill.

The QR-bill brings convincing benefits for billers/creditors

- The QR-bill can be created directly in your invoicing solution.
- Invoicing is available in CHF and EUR.
- The Swiss QR Code contains all the information about the payer (e.g. name and address), increasing the quality of accounts receivable management.
- Except for the check digit, the entire 27-digit QR reference can be used as a reference number.

bill recipients/payers

- The Swiss QR Code integrates all information printed on the voucher – reference, message, amount, details of the creditor and payer.
- Efficient scanning with direct transfer of payment information into the payment system.
- The familiar channels (e.g. Online Banking, Mobile Banking) can be used for payment.
- A perforation is provided between the payment part, the receipt, and the QR-bill.

The QR-bill in brief

The QR-bill **1** has a receipt **2** and a payment part **3**. The payment part consists of the Swiss QR Code **4** with all the necessary data and a visible section **5** with printed information on the payment.



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Datum: 01.07.2020

Sehr geehrte Frau Rutschmann

Für die Erledigung der von Ihnen beauftragten Tätigkeiten berechnen wir Ihnen wie folgt:

Rechnung Nr. 3139

Position	Bezeichnung	Menge	Einzelpreis	Gesamt
1	Gartenarbeiten	28 Std.	CHF 120.00	CHF 3 360.00
2	Entsorgung Schnittmaterial	1	CHF 307.35	CHF 307.35
Summe				CHF 3 667.35
MwSt.				7.7 %
MwSt. Betrag				CHF 282.40
Rechnungstotal				CHF 3 949.75

Ich bitte um Überweisung des Rechnungsbetrages innerhalb von 30 Tagen.

Mit freundlichen Grüßen
Robert Schneider

Empfangsschein 2

Konto / Zahlbar an
CH58 0079 1123 0008 8901 2
Robert Schneider AG
Rue du Lac 1268
2501 Biel

Zahlbar durch
Pia Rutschmann
Marktgasse 28
9400 Rorschach

Zahlteil 3

4

5

Konto / Zahlbar an
CH58 0079 1123 0008 8901 2
Robert Schneider AG
Rue du Lac 1268
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Zusätzliche Informationen
Rechnung Nr. 3139 für Gartenarbeiten und
Entsorgung Schnittmaterial

Zahlbar durch
Pia Rutschmann
Marktgasse 28
9400 Rorschach

Währung Betrag
CHF 3 949.75

Annahmestelle

Währung Betrag
CHF 3 949.75

The three versions of the QR-bill

1. Payment part with QR-IBAN and QR reference

Used in the CHF payment area (Switzerland/Liechtenstein) and characterised by the structured reference. This version replaces the orange payment slip.

QR-IBAN (account number for using the QR reference)

The new QR-IBAN replaces the previous ISR participant number (e.g. 01-200027-2 for the LLB). The credit account and an identification of the beneficiary bank (30172 for the LLB) are used to calculate the QR-IBAN.

QR reference (structured reference of the biller)

Billers may continue to use the existing 27-digit ISR reference number (now referred to as QR reference). If the QR reference is chosen, the QR-IBAN must also be used.

Note: We recommend that you continue to use the 6-digit ISR client ID when using the QR reference. Otherwise, there is a risk that a payment will be credited incorrectly if the bill recipient uses the ISR deposit function instead of the QR deposit function. If you would like to adjust these settings, please contact your client advisor.

2. Payment part with IBAN and message

Used in the CHF payment area (Switzerland/Liechtenstein) and characterised by the IBAN without reference. This version replaces the red payment slip.

IBAN (International Bank Account Number)

The IBAN of the creditor (biller) replaces the previous postal account number (e.g. 80-151-4 for the Liechtensteinische Landesbank).

Additional information (messages)

Billers have the option of providing additional information to their bill recipients:

- Unstructured information (e.g. payment purpose)
- Billing information: Structured information (The accounts payable process is aided in particular by information on the invoice number/date, client reference, UID number, VAT, conditions, etc.). The Swico industry association provides definitions: swico.ch/de/dienstleistungen/qr-rechnungen

Note: Ask your vendors for structured additional information if you want to use it for accounts payable management.

3. Payment part with IBAN and Creditor Reference

Used in the EUR payment area (internationally) and characterised by the structured reference (ISO 11649).

Creditor Reference (international structured reference)

The Structured Creditor Reference (Ref Type SCOR) has the same function as the QR reference. It simplifies the assignment of a payment in accounts receivable with an identification number that is unique to each transaction. The prerequisite for using the Creditor Reference is simultaneous use of the IBAN. Structured, at most 25-character Creditor Reference according to ISO 11649 for international payment transactions:



LI 24 3017 2110 0070 6298 4

Account number (12 digits)
QR-IID (5 digits)
Check digits (2 digits)
Country code (2 digits)

21 00000 00003 13947 14300 0901Z Prüfziffer



RF 48 5000056789012345

Reference
Check digits
Identifier

Other elements of the QR-bill

Receipt: For free certification of deposits at the post office counter.

Swiss QR Code: All information printed in the payment part is contained in the Swiss QR Code.

Currency and amount: Invoicing is available in CHF and EUR. A payment part with an amount in EUR can be used throughout Europe. The currency must be printed, while printing of the amount is optional.

Supported payment options

The QR-bill supports all conventional and new payment methods, namely:

- Physical payment orders at the bank or post office
- Payment via LLB Online or Mobile Banking (manual entry or scanning)

Notification using camt messages

Notification options are available tailored to our clients' needs. Details of incoming and outgoing payments contained in the payment part of the QR-bills (QRR) are reported using camt messages (camt.053/054). If you use ISR credit record type 3 for the electronic notification of incoming payments, you will automatically receive notification of receipt via camt.054 QRR when you switch to QR-bill. Notification via ISR credit record type 3 will no longer be possible for incoming QR-bills.

camt.053 account statement end of day	camt.054 credits / debits
<ul style="list-style-type: none"> ■ Individual bookings with details (incoming and outgoing) ■ Collective bookings without details (incoming and outgoing) <p>Optional settings:</p> <ul style="list-style-type: none"> ■ Details on collective debits, without Salary¹ ■ Details on credits ■ Details on ISR credits ■ Details on LSV credits ■ Details on ISR / LSV credits ■ Details on QRR credits 	<p>No credit/debit notes (camt.054)</p> <p>Optional settings:</p> <ul style="list-style-type: none"> ■ Details on individual credits (corresponds to MT910) ■ Details on individual debits (corresponds to MT900) ■ Details on collective debits, without Salary¹ (camt.054 ZA) ■ Details on ISR credits (camt.054 ISR) ■ Details on LSV credits (camt.054 LSV) ■ Details on ISR/LSV credits (camt.054 ISR/LSV) ■ Details on QRR credits (camt.054 QRR)

¹No details are provided for salary and pension payments. The payment reason is specified for incoming salary and pension payments.

You can access the data for camt.054 QRR or camt.053 messages yourself in Online Banking (under «Online Services»). Please ask your client advisor if you have any questions.

Timeline

The QR-bill will be introduced on the market according to the implementation plan defined by the Swiss financial centre:

Invoicing	2019	2020	2021	2022
Old payment slips	[Dark green bar from 2019 to 2021]			
QR-bill		[Gold bar from 2020 to 2022]		
Notification / Account statement ¹	[Dark green bar from 2019 to 2022]			
SWIFT MT940 / MT942	[Dark green bar from 2019 to 2022]			
camt messages	[Dark green bar from 2019 to 2022]			
ISR delivery	[Dark green bar from 2019 to 2021]			
camt.054 QRR		[Gold bar from 2020 to 2022]		

¹Physical notifications (account statement, debit and credit notes) as well as electronic bank receipts in PDF format will continue to be supported.

Contact

Additional information is available at llb.li/en/business/payments/transactions/qr-bill.

Your client advisor and the team Service Direct (tel. +423 236 88 11) are happy to answer any questions you may have.