

Introduction of the QR-bill at companies:

Prepare in good time



Companies have to be able to pay QR-bills from 30 June 2020. From billing to payment and notification, corporate users will find the new payment processes easier and more cost-efficient. But they will have to make certain adjustments, particularly in terms of their accounts payable and payment software. They will also need to make sure the hardware and software of their reading devices and scanning platforms are prepared in time to process QR-bills.

THE ADVANTAGES

- Invoices in CHF and EUR
- One QR-code for all types of payment and reference
- Data digitized for more efficient processing and monitoring of payments
- Better data quality thanks to a greater amount of more precise information in standardized form
- Payment references automated end to end, from initiating party to recipient



FOR BILL RECIPIENTS

- More straightforward invoice processing
- All payment information built into QR-code in digital form
- Fewer reading errors
- Less manual work, saving time and money
- Supports digital payments and payments by mail or at the post office

FOR BILLERS

- Simplified payment reconciliation, less manual work
- All payment information transferred electronically
- Printed on plain paper

PREPARE IN GOOD TIME

The QR-bill will be introduced, and the first bills of this type sent, on 30 June 2020. Plan the changeover well ahead and adapt your hard- and software in good time to be able to process and pay QR-bills.

THREE TYPES OF QR-BILL

QR-IBAN and QR Reference

The QR Reference has the same structure as the ESR reference, and must be used in conjunction with the QR-IBAN. The QR-IBAN has a special label to identifying the payment procedure.

IBAN and Creditor Reference

The Creditor Reference is used in conjunction with the IBAN. It's an ISO standard that is also used for SEPA payment transfers.

IBAN without reference

For bank transfers without a reference.

For more information

www.qr-bill.ch

Your partners

Your bank and software partners will be glad to help you with planning and implementing the changeover. Get in touch now!

THE PATH TO THE QR-BILL

The precise adjustments required will depend on your hard- and software infrastructure. Find out in good time what technical modifications will be needed, and contact your bank and software partners to make sure you're ready to pay QR-bills on an automated basis on 30 June 2020.

What will change?

- A QR-code contains all the data relevant to the payment
- New payment references: QR Reference and Creditor Reference
- Only IBAN or QR-IBAN given as account numbers

What do I have to change?

- Switch accounts payable system and payment software
- Check creditor master data and add IBAN or, as necessary, QR-IBAN
- Check reading devices and scanning platforms; make sure your hard- and software can read and process QR-codes

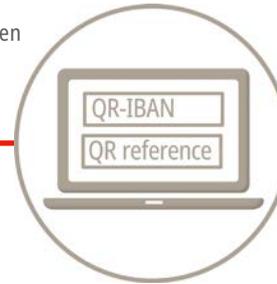


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How do you pay bills?

- With a digital invoicing and processing system
- With an accounts payable system and payment software with file transfer

2



3



What do I have to do?

- Initiate a project
- Contact bank and software partners

3

What do I have to do?

- Talk with your bank about setting up and adapting account statements and notifications
- Notify bill recipients that you'll be using the QR-IBAN

First bills sent

30 June 2020

Ready to pay!

4

What will change?

- The QR-bill replaces existing payment slips
- Only IBAN or QR-IBAN are given as account numbers
- New procedure for references: QR-IBAN with QR Reference, and IBAN with Creditor Reference
- Notification option with all procedures
- Printed on plain paper

How do you invoice?

- On an automated basis using an accounts receivable system and billing software
- With payment slips (ES and/or ESR/BESR)



BILLERS

2

1