

Checklist for QR-bill:

Are you ready for the QR-bill?

The QR-bill was introduced on 30 June 2020. This date marked the start of a transition phase in which payments can still be made using red payment slips (ES/IS) and orange payment slips with a reference number (ESR/ISR), as well as with the new QR-bill. PostFinance has now decided to withdraw the red and orange payment slips from the market on 30 September 2022.

In concrete terms, this means it will no longer be possible to process payments using red or orange slips as of the cut-off date.

Please ensure that you adapt your accounting procedures to the QR-bill over the next few months. The following checklist is designed to help you take the necessary steps.

Managing accounts payable – receiving and paying QR-bills

With effect from 30 September 2022, the traditional red and orange payment slips will no longer be supported by the Swiss banking industry. **This means that you need to act now in order to avoid payment defaults or interruptions.**

Essential measures

- Check whether your ERP software can process QR-bills (e.g. using the readiness list available at [paymentstandards.ch](https://www.paymentstandards.ch)); contact your software partner for this directly if necessary.
- Check whether your document scanner can interpret QR codes. All data will now be read using the Swiss QR code.
- Check whether your ERP software sends your payment orders correctly to our payment channels (e.g. EBICS, e-banking, Mobile Banking).
- Notify your billing recipients in good time and start submitting the new QR-bills to them as soon as possible. **Even if you have migrated within your company, if your customers do not use the new QR-bills you will no longer receive any payments from 30 September 2022.**

Optional

- Check whether your ERP software reconciles payments correctly with outstanding accounts payable items (with and without structured billing information in accordance with the Swico syntax definition available at [swico.ch](https://www.swico.ch)). Please note the following three versions:
 - QR-bill with QR-IBAN and QR reference (replaces orange payment slip (ESR/ISR))
 - QR-bill with IBAN but no reference (replaces red payment slip (ES/IS))
 - QR-bill with IBAN and creditor reference (international format of reference number)
- Review your accounts payable master data. Make sure addresses are filed in a structured manner if possible (using separate fields for street, postcode, town, country, etc.).

Managing accounts receivable – billing and posting incoming payments with the QR-bill

Essential measures

- Make sure your current invoicing solution (ERP software) supports the generation of QR-bills. See the readiness list available at paymentstandards.ch or find out directly from your software partner whether your ERP solution is able to process QR-bills.
- Verify the database for the Swiss QR code on the central validation portal for the Swiss financial centre (validation.iso-payments.ch).
- Use the grid sheet to confirm that the payment part of your QR-bill with receipt looks correct (see “Style Guide QR-bill”, available at paymentstandards.ch).
- If you are sending hard copies of QR-bills to your recipients, make sure that the payment part with tear-off receipt is perforated.
- After the migration to invoicing via QR-bills, it will no longer be possible to use the V11 format for the collection of incoming payments. In e-banking, please change the settings for the collection of incoming payments to the camt.054 format.
- To verify the payment part of the QR-bill and your incoming payments using camt.052, camt.053 or camt.054, please contact your software partner.

Optional

- Check whether your ERP software reconciles billing and incoming payments correctly with your accounts receivable items. Please note the following three versions: 1. QR-bill with QR-IBAN and QR reference; 2. QR-bill with IBAN and creditor reference; 3. QR-bill with IBAN but no reference. As a minimum, you should test the version(s) you plan to use in future.
- Use the “Billing information” field (in accordance with the syntax definition from Swico at swico.ch) so that the other party (the payer) can process its accounts payable automatically.
- Review the master data for your accounts receivable. Make sure addresses are filed in a structured manner if possible (using separate fields for street, postcode, town, country, etc.).

Further information is available at zugerkb.ch/corporate.

The provider of your software solution is your primary contact for migration to the QR-bill. Should you require further information on e-banking settings, please get in touch with us using the number below.

Contact

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