



Specifications for using the eBill Alternative Procedure in the Swiss QR Code

Document history

Version	Date	Amendments	Section(s)
1.0	16.11.2018	First version	All

General notes

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About this document

Target group

These specifications for addressing eBills using the QR-bill are intended for network partners, the issuers of bills and their software partners who produce QR-bills and also want to reach the recipients via eBill.

Purpose

The specifications for addressing eBills using the QR-bill are intended to supplement the [Swiss Implementation Guidelines QR-bill \[1\]](#). They describe how the "Unstructured Message" and "Alternative Procedure Parameters" fields on the QR-bill can be filled in to make it as easy as possible for network partners to convert a QR-bill into an eBill.

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Reference documents

Ref.	Document	Title	Source
[1]	IG QR-bill	<u>Swiss Implementation Guidelines QR-bill</u> – Technical and professional specifications of the payment part with Swiss QR Code and of the receipt	SIX
[2]	Structured information from the biller	<u>Recommended structure for information from the biller on QR-bills</u>	Swico

1. Automatic conversion of QR-bills

In order for a QR-bill also to give access to the eBill system, network partners have the option of automatically converting QR-bills into eBill format.

The conversion into eBill format requires the following elements that are not covered by the QR-bill:

Element	Explanations
<i>businessCaseDate</i>	Transaction date or date of bill
<i>dueDate</i>	Due date
<i>referenceNumber</i>	Bill reference or bill number
<i>payableAmountCanBeModified</i>	Either "true" or "false"; states whether the amount on the bill may be altered. Since the amount for payment is defined in the QR-bill as an optional field, this element always contains the value "true".
<i>billerID</i>	Unique identification of the biller
<i>emailAddress</i>	Email address of the bill recipient
<i>billRecipientID</i>	Alternative unique identification of the bill recipient (e.g. PID)

In the Swiss QR Code, data for alternative procedures in the context of payments can be sent in the "Alternative Procedure Parameters" element. This element can be used for sending the missing data.

QRCH +AltPmtInf ++AltPmt	AltPmt
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Figure 1: "Alternative Procedure Parameters" data element in the Swiss QR Code

Because of the limitations on the "Alternative Procedure Parameters" element, other data fields can be sent as structured additional information in the "Bill information" element.

QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf
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Figure 2: "Bill information" data element in the Swiss QR Code

SIX recommends using this field. Alternatively, billers (BI) and network partners (NWP) can agree bilaterally how the relevant information reaches the network partner.

Filling in the elements:

Element	Filled in with
<i>businessCaseDate</i>	As agreed between BI and NWP or from "Bill information", see Section2.
<i>dueDate</i>	As agreed between BI and NWP or from "Bill information", see Section2.
<i>referenceNumber</i>	As agreed between BI and NWP or from "Bill information", see Section2.
<i>payableAmountCanBeModified</i>	Fixed value.
<i>billerID</i>	Is known to the network partner and can be filled in during conversion.
<i>emailAddress</i>	"Alternative Procedure Parameters", see Section 3.
<i>billRecipientID</i>	"Alternative Procedure Parameters", see Section 3.

2. Structured additional information from the biller in the "Bill information" element

The following data can be sent as structured additional information in the "Bill information" element. When filling in the element, use Swico syntax definition:

Element	Explanations
<i>businessCaseDate</i>	Corresponds to tag /11/ (voucher date)
<i>referenceNumber</i>	Corresponds to tag /10/ (bill number) Because of the limitations of the eBill format, the <i>referenceNumber</i> element can only have a maximum length of 120 characters.
<i>dueDate</i>	The due date must be sent as a condition in tag /40/ , stating the period for payment (in days). The voucher date (tag /11/) is used as the reference date.

Example: Bill dated 05.11.2018, payable by 05.12.2018 (30-day period for payment)

S1/10/10201409/11/181105/40/0:30

More information about Swico syntax definition can be found in the [Swiss Implementation Guidelines QR-bill](#) Version 2.0 (Appendix E: "Recommended structure for information from the biller on QR-bills" from Swico) and at www.swico.ch/de/dienstleistungen/qr-rechnungen [2]

Invoice issuers who want to address eBills using the alternative procedure in the QR-bill must either send the structured additional information or work with their network partner to find a way in which the relevant information can be sent. SIX recommends using the structured additional information as prescribed by Swico.

3. Filling in the "Alternative Procedure Parameters" element

When filling in the "Alternative Procedure Parameters" element for the eBill alternative procedure, the following rules must be observed:

- The first five characters (alphanumeric) are the identifier for the eBill alternative procedure:
 - Identifier for eBill = **eBill**
- The next character must be the subelement separator that is used. The character "/" must be used as the separator (like the separator in the "Bill information" element).
- The identifier for the alternative procedure is followed by the identifier for the transaction type (*type*). This must be sent as follows in the element for the Alternative Procedure 1 (AV1):
 - bills and rolled over bills: **B**
 - reminders: **R**
- The following subelements should be sent, within the permitted field length (100) for the *AltPmt* element:
 - Identification of the bill recipient
 - *emailAddress* or
 - *billRecipientID* (max. length: 17, pattern: ([0-9]*)*)
 - *referencedBill* (bill number of the referenced transaction): This subelement is optional. It only needs to be filled in for reminders and rolled-over bills, to identify the original bill.

The *AltPmt* for the alternative procedure should be filled in according to the following table (the fields marked in red must be sent):

Element <i>AltPmt</i>	Filling in the element	Examples
AV1 – parameters for the eBill alternative procedure	eBill / <i><type></i> / <i><emailAddress billRecipientID></i> / <i><referencedBill></i>	1. Where <i>emailAddress</i> is used: Bill: eBill /B/peter@example.ch Reminder: eBill /R/peter@example.ch Rolled-over bill: eBill /B/peter@example.ch/10201409 <hr/> 2. Where <i>billRecipientID</i> is used: Bill: eBill /B/41010560425610173 Reminder: eBill /R/41010560425610173 Rolled-over bill: eBill /B/41010560425610173/10201409

4. Limitations

Staged payments which are offered in the eBill format are not possible with the QR-bill.

Only bills, reminders and rolled-over bills are possible using the QR-bill. There is no provision for credit advices or notifications.