

QR invoices

QR invoices are set to revolutionise Swiss payment transactions. They contain all the relevant payment information inside the QR code, replacing those red and orange deposit slips.

The most important points to remember:

- QR invoices replace those red and orange deposit slips.
- The QR code on an invoice contains all relevant payment information.
- It is now a lot easier both for the invoicing party to draw up an invoice and for the consumer to pay, and sources of error are also reduced.
- Once a QR code has been scanned in, the data recorded will have to be compared to the correct payment information stated on the invoice (IBAN, recipient, amount, etc.).

What's new?

Invoices no longer contain any red or orange deposit slips, but instead now include a section containing a machine-readable QR code in the foreground.



(https://www.ebas.ch/wp-content/uploads/2020/06/Rechnungsbild_EN.png)

Source: www.einfach-zahlen.ch (<https://www.einfach-zahlen.ch>)

This matrix consisting of black and white squares (QR code) can be read by a QR reader, a PC camera or a smartphone. The code contains all information required to pay an invoice. Additional information can also be integrated into a QR code to facilitate processing by account departments.

In addition to this QR code, new invoices also contain all important (previous) payment information in plain text.

What should you look out for to stay secure?

A QR invoice is basically just as secure as the red and orange deposit slips used so far.

But you should look out for the following: **Once a QR code has been scanned in, the data recorded will have to be compared to the correct payment information (IBAN, recipient, amount, etc.) stated on the invoice in plain text. If these details don't agree, you must stop your payment immediately!**

It is important to check this, since criminals can use mass e-mail to send out invoices containing a QR code referring to a different account number than the one stated in plain text on such an invoice.

Payment options

Using QR invoices will make it easier to pay invoices. Instead of laboriously typing in account and reference details when e-banking, QR codes already contain these details.

As a private individual, there are three options to pay a QR invoice as follows:

Via e-banking

Open e-banking, scan the QR code in using a QR reader, your PC camera or your smartphone, and click to trigger the payment.

Via Mobile banking

Open mobile banking app on your smartphone, scan the QR code in using the QR reader function, and tap to trigger the payment.

By mail

A QR invoice works the same as those deposit slips previously used. You can either pay them over the counter at a post office branch, a partner branch, or by sending a payment order in a letter to your bank.

<https://www.youtube.com/embed/ZIU9knFKbhA>

Source: www.einfach-zahlen.ch (<https://www.einfach-zahlen.ch>)

If you are a company and use business software to pay your invoices, you should update this to ensure you can also process QR invoices.

Switching to QR invoices is also worth their while for invoicing parties. They can print out invoices on blank paper themselves. This also means there no longer is a need to order any pre-printed deposit slips anymore.

Further information can be found on the SIX website here: www.einfach-zahlen.ch/en/home/qr-bill.html (<https://www.einfach-zahlen.ch/en/home/qr-bill.html>)

Create your own QR invoices

The independent www.qr-rechnung.net (<http://www.qr-rechnung.net>) website enables private individuals, clubs and smaller businesses - who only issue invoices periodically and therefore don't want to use special software to do so - to create their own QR invoices simply and free of charge.

A QR (quick response) code consists of a square matrix made up of black and white squares, which contain information (for instance a link to a website) in binary-coded form.



<https://www.ebas.ch/wp-content/uploads/2020/02/qr-code.svg>

Example QR code by "eBanking – but secure!"