

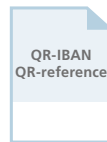
Adopt an automated, fast and secure way to pay and issue invoices

The QR-bill, defined according to ISO standards 20022, facilitates payments thanks to automated data processing. It replaces the red and orange payment slips.

The essentials

The QR-bill enables you to both issue and pay invoices. It contains a Swiss QR-code (the Quick Response Code is a two-dimensional barcode) which has all the important information relating to its payment.

There are three types of QR-bill, according to the needs of the issuer, the software used and the reconciliation method chosen. This enables the issuer to generate the following invoices:



with QR-IBAN and reference
old payment slip with reference number (BVR)

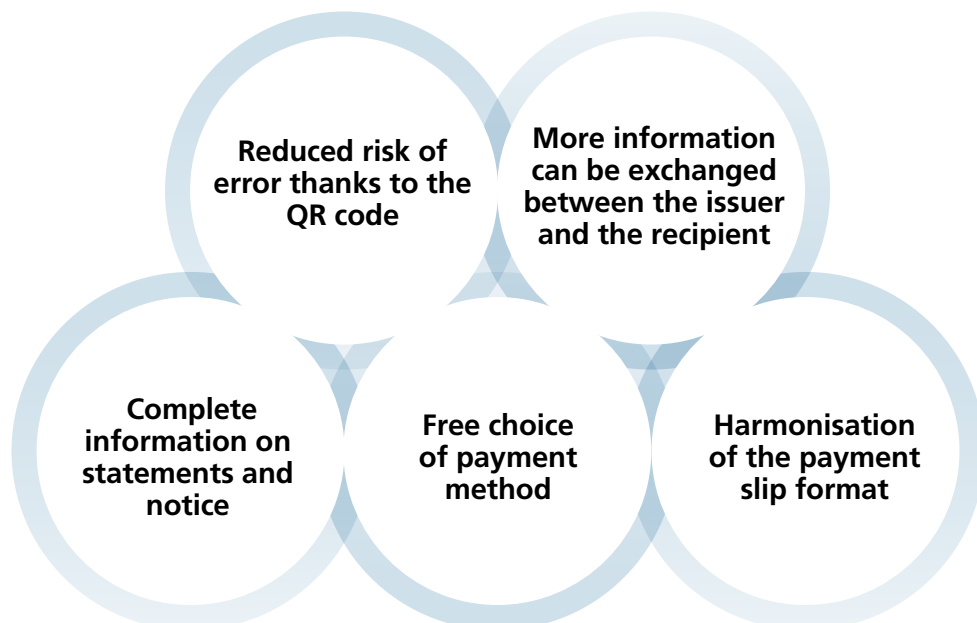


with IBAN without reference
old red payment slip (BV)



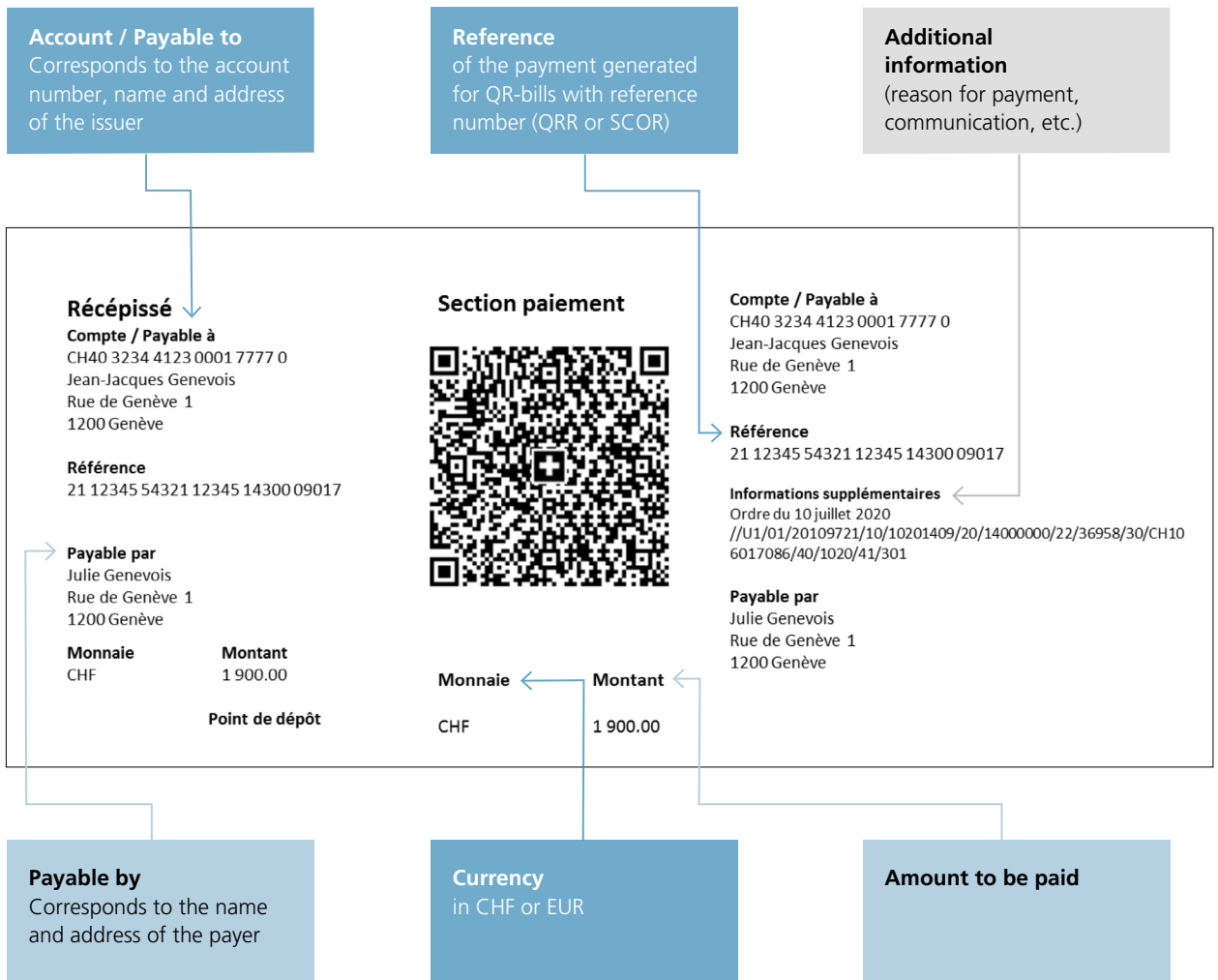
with IBAN and SCOR reference
new European standard

Advantages



How it works

The data appearing on the payment slip and in the QR code are adapted according to the selected specification and the options used or not used (communication, additional information, etc.).



- Mandatory element generated electronically
- Mandatory element generated electronically or completed manually
- Optional element generated electronically

Invoice issuer

What steps should be taken to issue QR-bills?



Electronic processing of invoices

To issue QR-bills, please find below an indicative list of measures to be taken:

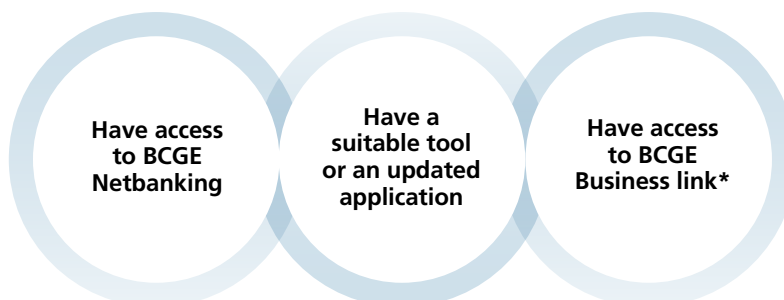
- 1 Check with your software supplier to ensure that your tools/applications are suitable for generating QR-bills in the specific format. Update them if necessary.
- 2 Check with your software supplier to ensure that you will be able to process electronic statements and notices in ISO20022 (camt) format.
- 3 For payments with a reference number, contact your BCGE adviser to obtain your QR-IBAN.
- 4 Record your account number and those of your clients in IBAN/QR-IBAN format in your database and invoicing software.
- 5 Update the documents and other forms in which your account number appears (payment templates, invoices, forms, letter templates, etc.).
- 6 Ensure that you meet the requirements defined for printing your QR-bills in PDF format.
- 7 To switch to camt. format:
 - if you upload your statements via Netbanking, modify your settings when you issue your first QR-bills;
 - if you upload your statements via Business Link, contact BCGE's Enterprises e-solutions centre to set up the function.



Processing paper invoices

- If you attach a blank payment slip to your invoices:
You can order pre-filled QR payment slips via BCGE Netbanking.
- If you attach a pre-filled payment slip to your invoices:
You can order pre-filled QR payment slip via BCGE Netbanking or issue a QR-bill.

Requirements for electronic processing



* Additional requirement for processing statements and notices

Invoice recipient

What steps should you take to pay your QR-bills?

You can continue to use your usual payment method to pay your QR-bills:

- **BCGE Netbanking**
- **BCGE Mobile Netbanking**
- **Payment software**
- **Quick order**



No steps to be taken

- If you use **BCGE Netbanking**
- If you use the **BCGE Mobile Netbanking app**
- If you send **Quick orders** to the bank (by depositing at a branch or by post)



Steps to be taken

- If you scan the payment slips:
 - Obtain a **reader capable of reading** and interpreting the data in the **QR-bill** (ask your supplier for details)
- If you use an accounting or payment software:
 - Save all **account numbers in IBAN¹ format** in your software
 - Check with your software supplier to make sure that the **processing of the QR-bill is integrated into your software**

¹The IBAN (International Bank Account Number) is an internationally standardised account number format. It facilitates the input, transmission and processing of payment data.

Contact



Your personal adviser



Online advice 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm



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