Specification on the Use of the Alternative Scheme eBill in the Swiss QR Code

Change History

Version	Date	Changes
1.0	Nov. 16, 2018	First version
1.1	Feb. 3, 2020	Extension of elements for the alternative procedure regarding the UID

General Information

Should you encounter any errors in this document or have any suggestions for improvements, we would be grateful if you would e-mail your feedback to **support.billing-payment@six-group.com**.

About This Document

Target group

The Specification for Addressing eBill by Means of the QR-bill is aimed at network partners, invoice issuers and the software partners of network partners and invoice issuers who issue QR-bills and also wish to reach recipients via eBill in the process.

Purpose

The Specification for Addressing eBill by Means of the QR-bill is an addition to the Swiss Implementation Guidelines QR-bill [1]. It describes how to fill in the "Unstructured message" and "Alternative scheme parameters" fields of the QR-bill in a way that makes it as simple for the network partner to convert the QR-bill to an eBill as possible.

Contents

Reference documents

Ref.	Document	Title	Source
[1]	IG QR-bill	Swiss Implementation Guidelines QR-bill – technical and functional specifications for the payment section using the Swiss QR code	SIX
[2]	Structured information for the bill issuer	Recommendations on the structure of information from the biller for QR-bills	Swico

1. Automatic conversion of QR-bills

In order also to enable simultaneous access to eBill via the QR-bill, network partners can provide automatic conversion of QR-bills into the eBill format.

The following elements, which are not covered by the QR-bill, are required for conversion into the eBill format:

Element	Explanations
businessCaseDate	Business case date or invoicing date
dueDate	Due date
referenceNumber	Invoice reference or invoice number
payableAmountCanBeModified	Either "true" or "false"; states whether the invoice amount may be modified. As the payment amount in the QR-bill is defined as an optional field, this element always contains the value "true".)
billerID	Unique identification of the invoice issuer
emailAddress	E-mail address of the invoice recipient
billRecipientID	Alternative unique identification of the invoice recipient (e.g. PID)
enterpriseIdentificationNumber	Enterprise identification number (UID) for companies as invoice recipients (in the eBill for Business context).

In the Swiss QR code, data for alternative procedures in the context of payments can be provided in the *"Alternative scheme parameters"* element. This element can be used to provide the missing data.

QRCH +AltPmtInf ++AltPmt	AltPmt

Figure 1: Swiss QR code "Alternative scheme parameters" data element

Due to the restrictions of the *"Alternative scheme parameters"* element, further data fields can be provided as structured additional information in the *"Billing information"* element.

QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf

Figure 2: Swiss QR code "Billing information" data element

SIX recommends using this field. Alternatively, invoice issuers and network partners can also agree bilaterally on how the relevant information will reach the network partner.

Filling in the elements:

Element	Filled in from
businessCaseDate	As agreed between the invoice issuer and network partner or from *"Billing information"*, see Chapter 2.
dueDate	As agreed between the invoice issuer and network partner or from *"Billing information"*, see Chapter 2.
referenceNumber	As agreed between the invoice issuer and network partner or from *"Billing information"*, see Chapter 2.
payableAmountCanBeModified	Fixed value.
billerID	If the network partner is known and can be filled in during conversion.
emailAddress	*"Alternative scheme parameters"*, see Chapter 3.
billRecipientID	*"Alternative scheme parameters"*, see Chapter 3.
enterpriseIdentificationNumber	*"Alternative scheme parameters"*, see Chapter 3.

2. Structured additional information for the invoice issuer in the "Billing information" element

The following data can be provided as structured additional information in the *"Billing information"* element. The Swico syntax definition must be used to fill in the element:

Element	Explanations
businessCaseDate	Corresponds to tag **/11/** (voucher date)
referenceNumber	Corresponds to tag **/10/** (invoice number)
	Due to the restrictions of the eBill format, the *referenceNumber* element has a maximum length of 120 characters.
dueDate	The due date must be provided as a condition in tag **/40/**, stating the term (days). The voucher date (tag **/11/**) serves as a reference date.

Example: invoice dated November 5, 2018, payable by December 5, 2018 (30-day payment term)

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

You can find further information on the Swico syntax definitions in the Swiss Implementation Guidelines QR-bill Version 2.0 (Annex E: "Recommendations on the structure of information from the biller for QR-bills" from Swico) as well as at www.swico.ch/de/dienstleistungen/qr-rechnungen [2]

Invoice issuers who wish to address eBill via the alternative procedure in the QR-bill must either provide the structured additional information or find a solution with their network partner for communicating the relevant information. SIX recommends using the structured additional information as specified by Swico.

3. Filling in the "Alternative scheme parameters" element

The following rules must be observed when filling in the *"Alternative scheme parameters"* element for the alternative procedure for eBill:

- The first five characters (alphanumeric) are the indicator for the alternative procedure for eBill:
  - Indicator for eBill = **eBill**
- The next character must contain the sub-element separator used. The character "/" must be used as a separator (analogous to separators in the *"Billing information"* element).
- The identifier of the business case type (*type*) follows the indicator for the alternative procedure. This must be provided in the element for the AV1 as follows:
  - Invoices and rolled over invoices: **B**
  - Reminders: **R**
- The following sub-elements must be provided within the permitted field length (100) of the *AltPmt* element:
  - Identification of the invoice recipient
    - *emailAddress* or
    - *billRecipientID* (maxLength: 17, pattern: ([0-9])*)
    - *enterpriseIdentificationNumber* (maxLength: 12, pattern: CHE[0-9]{9})
  - referencedBill (invoice number of the referenced business case): This sub-element is optional. It only has to be filled for reminders and rolled over invoices in order to identify the original invoice.

The *AltPmt* element for the alternative procedure should be filled in as per the following table (the fields marked red are mandatory):

Element	Element filled in with	Examples
AltPmt	eBill/*<type>*/*<emailAddress | billRecipientID | enterpriseIdentificationNumber>*/*<referencedBill>*	1. When using *emailAddress*: Invoice: eBill/B/peter@sample.ch Reminder: eBill/B/peter@sample.ch Rolled over invoice: eBill/B/peter@sample.ch/10201409
		2. When using *billRecipientID*: Invoice: eBill/B/41010560425610173 Reminder: eBill/R/41010560425610173 Rolled over invoice: eBill/B/41010560425610173/10201409
		3. When using *enterpriseIdentificationNumber:* Invoice: eBill/B/CHE123456789 Reminder: eBill/R/ CHE123456789 Rolled over invoice: eBill/B/ CHE123456789/10201409

4.   Delimitations

Only invoices, reminders and rolled over invoices are possible with QR-bill. There is no provision for credits.

QR-bill offers the option of creating QR-bills that are not intended for payment with 0.00 as the amount. The network partner can submit such QR-bills to the eBill platform as notifications. However, the corresponding offering is dependent on the respective network partner.

Stating installment options in an invoice (analogous to installment invoices in eBill) is not supported by QR-bill either.