



## **Invoicing – Simple, Digital and Automated.**

Thanks to the QR-bill and eBill.

# Welcome to the Digital World.



On 30 September 2022, PostFinance will withdraw the red and orange payment slips from the market. This way, the analogue world of invoicing will be brought into the digital era with the QR-bill and eBill. Therefore, adjust your accounts payable, accounts receivable and your payment traffic in a timely manner. Benefit from the many advantages for your company and your customers.



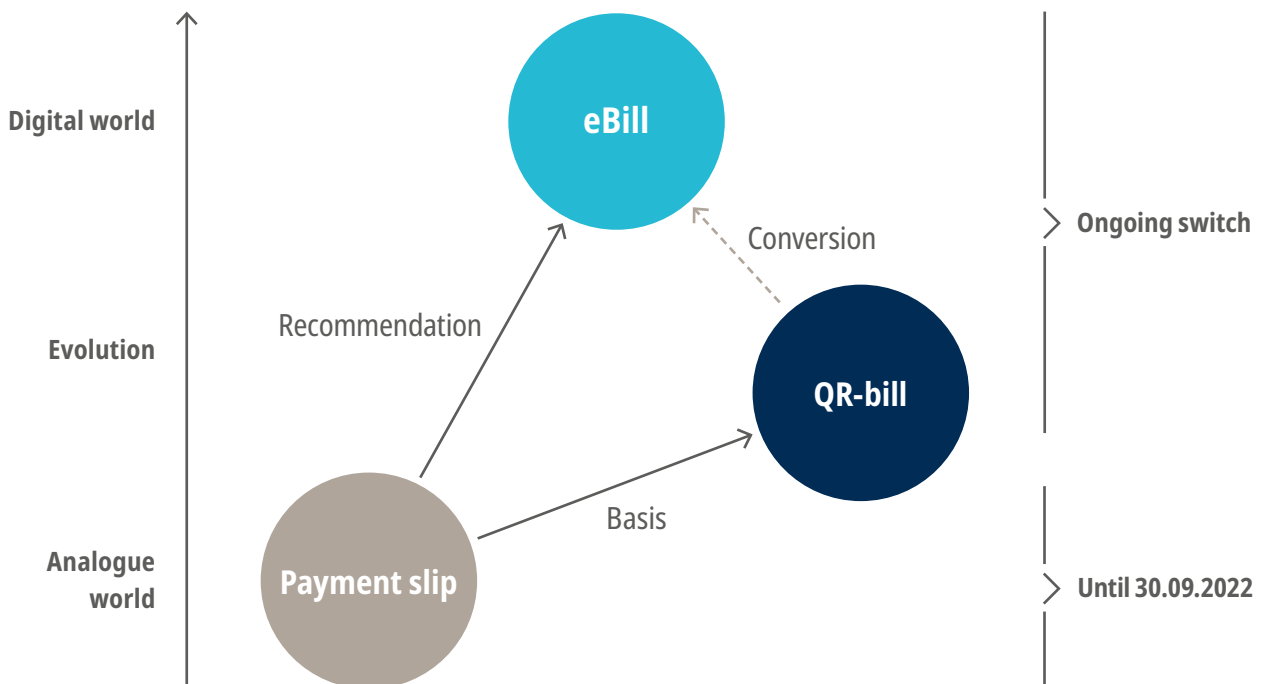
## New Perspectives for Invoicing.

Invoicing and payment traffic will become even more efficient. This is because the red (IS) and orange payment slips (ISR) will be replaced on **30 September 2022**.

### Welcome to the digital world of invoicing.

Digitalize and automate your invoicing and simplify the payment traffic for your customers in the future. With the QR-bill and eBill.

- Increased efficiency in administration, since the invoicing and payments process will be automated.
- Simplified settlement, since there will be less manual work.
- Fewer mistakes, since all payment information will be transferred electronically.
- Less work, since it will no longer be necessary to order pre-printed payment slips.
- Decreased or no paper consumption.
- You may choose between the QR-bill and eBill, or you may simply combine these two solutions. As per your needs and most importantly the needs of your customers.



# The QR-bill – the Evolution of Payment Slip.



The QR-bill can either be printed or issued in a digital form. It will replace the current payment slips. The QR-bill consists of a payment part and a receipt. All payment information is included in a digital form in the Swiss QR Code and as usual in plain text. This allows invoice recipients to check whether the payment data is correct after scanning and before approving the payment and, if necessary, enter payments also manually.

#### **How is the QR-bill generated?**

All you need is a few steps to create and print QR-bills by yourself. You must follow certain design features defined in the guidelines. You can find them on [PaymentStandards.ch](https://www.paymentstandards.ch)\*. This will become even easier if you digitalize your accounts payable and accounts receivable together with your bank and software partner now. Since the QR-bill and eBill are synchronized, you may also benefit from the advantages of eBill immediately or as a next step.

\* [www.paymentstandards.ch/de/shared/communication-grid/style-guide.html](https://www.paymentstandards.ch/de/shared/communication-grid/style-guide.html)



#### **ADVANTAGES FOR QR-BILL ISSUERS:**

- You print invoices, including the payment part and receipt, directly on white, perforated paper – pre-printed receipts are no longer necessary.
- If you wish, you may issue your QR-bills without printing them.
- Simpler and quicker invoicing in CHF and EUR directly in the invoicing solution, with no need of preparing ISR or ISR bank.
- An existing ISR reference can be taken over without any changes and continue to be used as a QR reference. Always combined with a QR-IBAN.
- The “Structured Creditor Reference” (SCOR) makes it easier to allocate a payment at accounts receivable with an identifier unique for every transaction. Combined with the IBAN, it can be used both in Switzerland and abroad.
- Incoming payments can be processed in a fully automated manner.

**This is how the QR-bill replaces payment slips.**

Orange IS (ISR) with ISR reference

Red payment slip



QR-bill with **QR-IBAN**  
+ QR reference

QR-bill with **IBAN**  
without reference

QR-bill with **IBAN**  
+ Creditor Reference (ISO 11649)



Target groups:

- All business customers
- All associations
- All private customers

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- Associations
- Private customers

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**ADVANTAGES FOR QR-BILL RECIPIENTS:**

- Increased automation of supplier process, since all payment information is integrated into the Swiss QR Code.
- Increased data quality thanks to more and precise information in a standardized form.
- Less manual work thanks to continuously automated payment references from the initiating party to the receiver.
- Billing information can be delivered for automated accounting reconciliation.
- Simple and secure scanning of payment data in the Swiss QR Code with readers and smartphones instead of manually recording it.
- The option to scan all payment relevant data from the Swiss QR Code provides more efficient payment processing and ensures fewer mistakes when entering data.
- Correct data is compared thanks to the text output in the payment part.
- The payment channel can still be freely selected: e-banking, m-banking or payments per mail or at the post office counter.

The QR reference corresponds to the current ISR reference and is used to easily reconcile your invoices with incoming payments. Hence, existing ISR reference numbers can still be used. However, the QR reference may only be used with the so-called QR-IBAN provided to you by your principal bank.

The Structured Creditor Reference (SCOR) has the same function as the QR reference. The only difference is that it is calculated according to another logic. Moreover, it is also used in international payment transactions, while the QR reference is limited to Switzerland and Liechtenstein. The use of SCOR requires the simultaneous use of IBAN.



# eBill – the Digital Invoice for Switzerland.



Digitalize your invoicing with eBill. Send invoices directly and securely to your customers' e-banking or m-banking. This reduces your workload – in return, you benefit from reliable incoming payments and retain control over the invoicing process. To use eBill as an invoice issuer, you need a network partner. A corresponding list can be found here: <https://www.ebill.ch/en/issue-an-invoice.html>. These partners will support you in switching your invoicing and answer all additional questions.



## ADVANTAGES FOR eBill ISSUERS:

- You minimize the amount of paper used for invoicing, thus conserving resources and protecting the environment.
- Invoicing, sending and payments are fully digitalized and processed automatically, which makes your company prepared for the future.
- You receive your money in a more timely manner. Incoming payments are processed in an automated manner.
- eBill is an answer to real customer needs. Therefore, it increases customer satisfaction.
- With little effort needed to introduce the QR-bill, you can benefit from the advantages of eBill.



#### **Receive money punctually.**

The feedback from numerous companies shows that customers pay their invoices more reliably compared to paper and e-mail invoices. The payment date preset by the company for the invoices is loaded in e-banking as a suggestion.



#### **Issue invoices efficiently and securely.**

You create the invoices in your invoicing software and send them seamlessly as an eBill invoice to your customers' e-banking or m-banking. Reliably, securely and transparently. Avoid reputational damage due to spam and phishing.



#### **Increase customer satisfaction.**

With eBill, your customer receives and checks the invoice directly in their e-banking or m-banking account and thus can pay it simply and securely. You benefit from fewer customer queries and from more reliable receipt of payments.

#### **eBill facts and figures:**

**2 million** registered users who receive, check and approve invoices via the eBill infrastructure.

**95%** of all Swiss financial institutions are connected to the eBill infrastructure and contribute to it actively.

**4000** invoice issuers using eBill successfully through their network partners.

**0** cases of fraud or abuse thanks to the highest technical and organizational security standards of the eBill infrastructure.

#### **Switch easily to eBill now.**

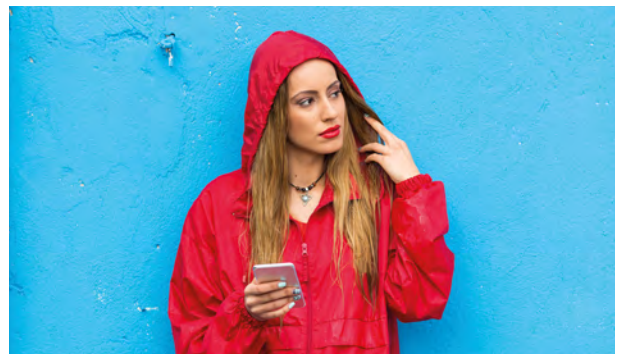
Send eBill invoices and provide your customers with the option to receive, check and pay them in a fully digital manner. To easily switch your invoicing, you need the services of a selected eBill network partner.

To do this, simply make use of the necessary switch to the QR-bill. It is designed in a way that you can also benefit from eBill with little effort. Your bank or network partner will provide you with advice.



#### **ADVANTAGES FOR eBill RECIPIENTS:**

- eBill is sent seamlessly and directly to e-banking or m-banking.
- With just a few clicks, payments are carried out securely and quickly.
- Invoice recipients have full control over their payments, whether at the office, in home office or while traveling.
- eBill is free of charge for invoice recipients.



# Talk to Your Bank and Your Software Partner Now!



## The digitalization of payment traffic in Switzerland.

SIX is working to digitalize Swiss payment transactions and thus simplify the processes for all invoicing parties involved. Since 30 June 2020, the QR-bill has been gradually replacing the conventional payment slip, bridging the gap between the paper-based and digital world.

eBill goes considerably further, closing the last remaining media gaps and digitalizing the entire value chain from the invoicing to payment. Invoice issuers send invoices directly and securely to their customers' online and mobile banking. The customers check all the details online and can approve payment of the invoices at the click of a button. eBill consistently simplifies all processes and capitalizes entirely on the paperless, digital customer experience. This provides positive stimulus for the Swiss economy and society and for future competitiveness.

You can find out more about the Swiss payment transactions from the White Paper of SIX under [six-group.com/future-billing](https://six-group.com/future-billing). Based on current trends, it provides strategic insights into possible future developments in invoicing, both for invoice recipients and invoice issuers.

## Digitalize invoices now – together with your bank and your software partner.

On 30 September 2022, all conventional payment slips will be withdrawn from the market. Plan your switch early – from analogue to digital invoices. Your bank and software partner will support you with their solid know-how.




All information on the digitalization of invoicing, the implementation of QR-bill and eBill and the harmonization of payment traffic is included under [pay-simple.ch/invoice-issuers](https://pay-simple.ch/invoice-issuers).

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