



Frequently asked questions.

The most important answers to the termination of the payment slip (IS/ISR).



1. The QR-bill has been in use since 30 June 2020. Is it appropriate to communicate the termination of IS/ISR payments if the new product is not even fully established on the market?

When the QR-bill was introduced, it was already communicated that IS/ISR payments would be terminated after a parallel phase. The QR-bill is developing according to its schedule, and the number of transactions processed is increasing month by month. All Swiss financial center players will work together in the coming months to ensure that IS/ISR payments are replaced by the QR-bill or by eBill.

2. How will it be ensured that invoice issuers will be ready in time to issue QR-bills instead of IS/ISR? When will the big invoice issuers switch?

The financial institutions support the invoice issuers in passing over to the QR-bill and have been working closely with them for many years. Banks have already conducted communication campaigns on QR-bill and will continue to ensure that their customers are well informed about the termination of IS/ISR payments and can switch to QR-bill without any problems. More and more QR-bills are being issued every month and based on the feedback received, it is expected that the major invoice issuers will switch to the QR-bill starting in the second half of 2021.

3. Does it make sense to terminate IS/ISR payments, which have such a long history, in such a short time?

When the QR-bill was introduced, it was already communicated that IS/ISR payments would be terminated after a parallel phase. The QR-bill was developed by SIX together with banks and business software providers with the intention of replacing IS/ISR payments. The parallel phase should ensure a smooth transition from the old to the new product – the transaction figures show that this transition is taking place. In addition, the parallel phase should be as short as possible, otherwise the efforts and costs for both products are incurred at the same time or doubled.

4. What happens if I receive payment slips with a due date that is after the IS/ISR end date? Will it still be possible to pay them?

No IS/ISR payments will be processed after the end date. Invoice issuers should therefore switch their customers to QR-bill in a timely manner.

5. The end date for the use of IS/ISR payments has been communicated. Will it only be possible to invoice QR-bills in the future or are there other options?

It is already possible to invoice with QR-bill as well as pay invoices with eBill.

6. For the past 20 years, I have paid my invoices at the post office counter and have no intention of purchasing special readers to pay QR-bills. How will I be able to settle payments in this case?

The QR-bill offers the possibility to make payments via different channels: via e-banking or mobile banking as well as by mail or at the counter.

7. I use direct debit for the majority of my recurring payments. What impacts will the decision to terminate IS/ISR have on me? Do I need to do anything?

The direct debit procedure (LSV) will continue to be available for recurring payments after the IS/ISR end date. Hence, you do not need to do anything.

8. I am an eBill user and pay the majority of my invoices with eBill. What impacts will the termination of IS/ISR have on me? Do I need to do anything?

After the IS/ISR end date, you will still be able to receive and approve your invoices with eBill as usual. Hence, you do not need to do anything.

9. How long will the banks continue to submit IS/ISR to their customers?

This must be decided by each bank individually. There are already some banks that have stopped submitting IS/ISR.

10. Will the IBAN also be mandatory for payments after the IS/ISR end date?

Structured account numbers for customer payments are already used 99% of cases. Once ISR is replaced by the QR-bill, an IBAN or a QR-IBAN will be used. Therefore, we expect the proportion of IBAN/QR-IBAN for customer payments to also amount to over 99%. Hence, the mandatory usage of IBAN is not planned from today's perspective. However, whenever possible, we recommend using the IBAN.



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](https://www.pay-simple.ch).