

QR-bills

As part of harmonising and digitising payment transactions, QR-bill replaced the current red and orange payment slips as of 1st October 2022.

Issuing in GoBanking

In GoBanking, BPS (SUISSE) Clients have a QR-bill generator at their disposal, which allows them to generate their own QR-bills to be credited to their BPS (SUISSE) accounts.

The following QR-bill versions can be generated:

1. QR-bill with QR reference (current orange payment slip – BESR)
2. IBAN without a reference (with or without reason for payment – current red payment slip – IS)

1. QR-bill with QR reference

It corresponds to the current BESR procedure and offers additional advantages. The QR reference is equivalent to the reference number on the orange payment slips and is used in conjunction with the QR-IBAN of the beneficiary. The QR-IBAN is distinguished by a specific identification number of the financial institution/clearing number, which makes it possible to determine the payment procedure.

Receipt	Payment part	Account / Payable to
Account / Payable to CH94 3011 0123 4567 8910 C Mario Eempio Via Eempio 15 6900 Lugano		CH94 3011 0123 4567 8910 C Mario Eempio Via Eempio 15 6900 Lugano
Reference 21 00000 00003 13947 14300 09017		Reference 21 00000 00003 13947 14300 09017
Payable by Lucia Eempio Via Eempio 11 6900 Lugano		Lucia Eempio Via Eempio 11 6900 Lugano
Currency Amount CHF 1 000.00	Currency Amount CHF 1 000.00	
Acceptance point		

For more information on the QR-IBAN, see section "Obtaining/activating QR-IBAN" at the [following link](#).

2. IBAN without a reference

It corresponds to the current red inpayment slip and is used for bank transfers with or without a payment reason. Payments are credited directly to the current or private account.

Receipt		Payment part		Account / Payable to	
Account / Payable to CH73 0825 2123 4567 8910 C Mario Eempio Via Eempio 15 6900 Lugano				CH73 0825 2123 4567 8910 C	
Payable by Luca Eempio Via Eempio 11 6900 Lugano				Mario Eempio Via Eempio 15 6900 Lugano	
Currency	Amount	Currency	Amount		
CHF	1 000.00	CHF	1 000.00		
Acceptance point					

Further information on QR-billing is available at www.einfach-zahlen.ch.