



SOCIETÀ
BANCARIA
TICINESE

fondata nel 1903

QR-BILL

Dear customers,

In order to harmonise and facilitate payment transactions in Switzerland, the new billing system based on QR-bill has been introduced.

We would like to remind you that as of 1 October 2022, all payments made on the basis of a traditional PVR (orange) or PV (red) payment slips, including standing orders, can no longer be executed.

For this reason, it is necessary for you to change and reinstate all PVR and PV standing orders, using the new QR bill details. Payment orders that are not adapted by 30 September 2022 can no longer be processed.

We would like to inform our customers who issue QR-bills that as of 1 October 2022, the third-party fees charged by PostFinance for over-the-counter payments will again be charged at the current rates.

Your customer advisor will be available for any further information on this matter.

Società Bancaria Ticinese SA

Questions about QR-bill

Question	Answer
When will it no longer be possible to use the red and orange payment slips?	At present, both the red and orange payment slips and the QR-bill can be used. This parallel phase will end on 30 September 2022. From 1 October 2022, it will no longer be possible to use red and orange payment slips.
Until now, I have been receiving pre-printed red/orange payment slips from my financial institution. Is this service also offered for the QR-bill?	This depends on what is offered by each individual financial institution. However, it is always possible to create your QR-bill yourself using a QR-code generator. Further details can be found on the website www.PaymentStandards.ch .
Can payments with an old IBAN (no QR reference) still be entered as a payment instruction?	Payments with an old IBAN can still be entered on various channels.

To the recipients of bills:

Question	Answer
Some of my invoice issuers are still sending old payment slips / I have never received a QR-bill before. What should I do?	You should contact the invoice issuers in question directly and tell them that their payment slips will generally no longer be processed after 1 October 2022.
Will pending payment instructions with execution dates after 30 September 2022 that are based on a red/orange payment slip still be executed?	Payment instructions with an execution date later than 30 September 2022 will generally no longer be processed.
What do I do with my old payment slips?	Please dispose of your "old" payment slips, ensuring that no sensitive data can still be identified.
Do I have to change my standing orders?	Standing orders that were entered using a red/orange payment slip must be amended before 1 October 2022 or they will not be processed. If you have not yet received a QR-bill with the new data from some invoice issuers, please request this from the invoice issuers in question. If you have already received a QR-bill, delete your old standing order, and set up a new standing order with the new data.
I did not switch my standing orders by 30 September 2022. Will my current standing orders that are based on a red/orange payment slip still be executed after 30 September? If not, what do I have to do now?	These standing orders will no longer generally be executed after 30 September 2022. If you have not yet received QR-bills from some invoice issuers, you should request them from the invoice issuers in question as soon as possible. As soon as you have received a new QR-bill, please delete the corresponding "old" standing order, and set up a new one with the QR-bill.

To the issuers of bills:

Question	Answer
I did not change my invoicing over to the QR-bill on time. What should I do now?	Please contact your software provider or financial institution without delay and ensure that you change over as quickly as possible. Further details regarding the changeover can be found on the website www.PaymentStandards.ch .
Am I required to send QR-bills to my invoice recipients?	Financial institutions will stop accepting the orange and red payment slips on 1 October 2022. You must use either the QR-bill or another product, such as eBill.
Where can I find sample QR-bills?	All relevant documents for QR-bills can be found at www.PaymentStandards.ch .
My customers often pay by standing order. Is there anything in particular I need to be aware of once I, the invoice issuer, have switched to the QR-bill?	Please ask your customers to replace existing standing orders with the information on the QR-bill as soon as you, the invoice issuer, have switched to QR-bills. All existing standing orders based on red/orange payment slips that are valid after 30 September 2022 must be replaced by new ones with the information based on QR-bills.