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QUICK RESPONSE CODE: GUIDELINES TO ENABLE DATA CAPTURE FOR THE INITIATION OF A SEPA CREDIT TRANSFER

(APPROVED BY THE SCHEME MANAGEMENT BOARD)

1 Introduction

A two-dimensional code consists of black modules arranged in a square pattern on a white background. A Quick Response (QR) code is an example of a 2D code (please see examples provided on page 3).

The purpose of this document is to deal with 2D codes as a means of data capture enabling payment initiation whereby the code contains the required data for the originator to initiate a SEPA Credit Transfer (SCT).

The process starts with the payee printing the 2D code, for example, on the invoice to be sent. Upon receipt of the invoice, the payer scans the 2D code with a Smartphone, PC or scanner (either at home or at bank branch office) and by doing so the payer is directed to his online banking application where the payment details are pre-filled automatically. The payer then simply validates the transaction in order to complete the payment process.

This document is of an informative nature only and describes how the data capture prior to the initiation of an SCT can be made by means of a 2D code. Therefore, it is optional for PSPs adhering to the SCT Scheme to implement this feature and offer it to their customers. Corporates or service providers that are interested in making use of 2D codes for payment processing should contact their PSP for additional information.

2 2D Code Guidelines

Definition:

- QR code error level M (15% of code words can be restored)
- Maximum QR code version 13, equivalent to module size 69 or 331 byte payload
- Character sets:

1: UTF-8	5: ISO 8859-5
2: ISO 8859-1	6: ISO 8859-7
3: ISO 8859-2	7: ISO 8859-10
4: ISO 8859-4	8: ISO 8859-15



Data elements:

O/M	{Or}	Data type	Max. # of characters	Content	Fixed
M		3..3a	3	Service Tag: 'BCD'	
M		3..3an	3	Version: V1: '001' V2: '002'	
M		1..1an	1	Character set (see Definition)	
M		3..3an	3	Identification code: 'SCT'	
V1: M V2: O/M		8/11an	11	AT-23 BIC of the Beneficiary Bank The BIC will continue to be mandatory for SEPA payment transactions involving non-EEA countries. ¹	X
M		1..70an	70	AT-21 Name of the Beneficiary	X
M		1..34an	34	AT-20 Account number of the Beneficiary Only IBAN is allowed.	X
O		3..3an,1..12n	12	AT-04 Amount of the Credit Transfer in Euro Amount must be 0.01 or more and 999999999.99 or less	
O		1..4an	4	AT-44 Purpose of the Credit Transfer	
O	{Or	1..35an	35	AT-05 Remittance Information (Structured) Creditor Reference (ISO 11649 RF Creditor Reference may be used)	X
O	Or}	1..140an	140	AT-05 Remittance Information (Unstructured)	
O		1..70an	70	Beneficiary to originator information	

O: Optional; M: Mandatory; O/M: Conditional (see elements description)

{Or}: Only one of the elements may be populated.

X: fixed value i.e. the originator should not change the elements content when initiating the payment.

The total payload is limited to 331 bytes. Please note that the number of characters may be less than the numbers of bytes with UTF-8.

The elements separator is either a line feed (LF) or a carriage return line feed (CRLF).

The last populated element is not followed by any character or element separator.

¹ The BIC will remain mandatory for payment transactions from PSPs from EU /EEA Member States using another currency than the euro until 31 October 2016.



Examples:

V1

Service Tag	BCD	
Version	001	
Character set	1	
Identification	SCT	
BIC	BHBLDEHHXXX	
Name	Franz Mustermänn	
IBAN	DE71110220330123456789	
Amount	EUR12.3	
Purpose	GDDS	
Remittance (Reference)	RF18539007547034	
Remittance (Text)		
Information*		


*Beneficiary to originator information

95 characters including spaces (1) and line feeds (9), 96 byte UTF-8 code payload

Resulting QR code version 6, module size 41



V2

Service Tag	BCD	
Version	002	
Character set	2	
Identification	SCT	
BIC		
Name	François D'Alsace S.A.	
IBAN	FR1420041010050500013M02606	
Amount	EUR12.3	
Purpose		
Remittance (Reference)		
Remittance (Text)	Client: Marie Louise La Lune	
Information*		

*Beneficiary to originator information

103 characters including spaces (5) and line feeds (10), 103 byte ISO 8859-1 code payload
Resulting QR code version 6, module size 41



3 Change History

Issue number	Dated	Reason for revision
V 1.0	2012	Initial release.
V 2.0	20150702	Update in view of EU Regulation 260/2012.
V 2.1	20160209	Clarification and update.