



Quick Response Code - Guidelines to Enable the Data Capture for the Initiation of a SEPA Credit Transfer

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Public



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0 Document Information

Issue number	Dated	Reason for revision
V 1.0	2012	Initial release.
V 2.0	02/07/2015	Update in view of EU Regulation 260/2012.
V 2.1	09/02/2016	Clarification and update.
V 3.0	13/09/2022	Clarification in the introduction in which SCT use cases these guidelines are suitable.
V 3.1	19/03/2024	Review by the September 2023 Payment Scheme Management Board meeting

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).

These specific guidelines are suitable for SCT use cases whereby the SCT transaction data stored in the QR code is also shown at the same time in plain text to the Originator (e.g., on an invoice presented/sent to the Originator). This allows the Originator to verify whether the SCT transaction data in the QR code corresponds with the SCT transaction data shown in plain text.

For payment use cases whereby the Beneficiary would only present an QR code to the Originator at a Point-of-Interaction (e.g., at a payment terminal in a shop, in the shopping cart purchase webpage of an online merchant), the Beneficiaries concerned are advised to consult instead the document [EPC 024-22 Standardisation of QR-codes for Mobile Initiated SEPA \(Instant\) Credit Transfers](#).

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 or another device via an appropriate feature in his/her payment/banking application or scanning equipment provided by his/her Payment Service Provider (PSP). By doing so, the contained payment details are pre-filled



automatically to the proper input elements. The payer validates the transaction to complete the payment process by the authorisation means of his/her PSP.

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

2.1 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

2.2 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 section 2.1 Definition)	
M		3..3an	3	Identification code: 'SCT'	
V1: M V2: O/M		8/11an	11	AT-C002 The BIC code of the Beneficiary PSP The BIC will continue to be mandatory for SEPA payment transactions involving SCT scheme participants from non-EEA countries.	X
M		1..70an	70	AT-E001 The name of the Beneficiary	X
M		1..34an	34	AT-C001 The IBAN of the account of the Beneficiary Only IBAN is allowed.	X
O		3..3an, 1..12n	12	AT-T002 Amount of the SEPA Credit Transfer in euro	



O/M	{Or}	Data type	Max. # of characters	Content	Fixed
				Amount must be larger than or equal to 0.01, and cannot be larger than 999999999.99	
O		1..4an	4	AT-T007 Purpose of the SEPA Credit Transfer	
O	{Or}	1..35an	35	AT-T009 The Remittance Information (Structured) Creditor Reference (ISO 11649 RF Creditor Reference may be used)	X
O	Or}	1..140an	140	AT-T009 The 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.

2.3 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.