BCV

Checklist for switching to QR bills with a QR-IBAN

How to prepare for the end of orange (BVR) payment slips

As of 1 October 2022, your customers will no longer be able to pay any orange (BVR) or red (BV) payment slips you send out. To avoid unpleasant surprises, you should make the transition to QR bills well in advance.

We recommend that you stop sending out BVR payment slips as soon as your billing cycle allows, but at the latest by the end of June 2022.

Switching to QR bills involves a number of steps, so we have put together a checklist to help you keep track of it all.

30/09/22 The current orange (BVR) and red (BV) payment slips will stop being issued on 30 September 2022. We recommend that you begin transitioning to QR bills now in order to get ahead of this deadline.

☐ Update your billing software

Your software update should enable you to generate QR bills with a QR-IBAN and reference number, as well as process payment files in the CAMT format.

If your software still cannot generate QR bills or process CAMT files, contact your software provider to find out when this update will take place. If necessary, get new billing software that lets you generate QR bills.

ⓘ CAMT files let you process data from both BVR payment slips and QR slips, which gives you some flexibility in adapting your billing processes. For example, you could change the payment file format before you send out your first QR bills.

☐ Enter your new QR-IBANs into your billing software

You should have received your QR-IBANs in the post. These must be saved in your billing software so you can generate your invoices. If you cannot find your QR-IBAN, please contact your BCV advisor.

ⓘ You now have one QR-IBAN per payment account. If you previously used several participant numbers for a single payment account, please note that you will no longer be able to receive your payment data in separate files. All your payment data will be incorporated into a single CAMT file.

For a smoother transition from BVR slips to QR bills, you can keep your current BVR reference numbers (27 digits) as your QR reference numbers. That way, your software will recognize your old participant numbers based on the first six digits of your reference numbers.

☐ Change the payment file format in BCV-net or BCV-connect

When you receive your first payment from a QR slip, you will stop receiving BVR payment files (v11 files). After that, you will receive all your payment data (from both BVR and QR slips) in the CAMT format.

This means that before you send your first QR bill (even as a test), you should make sure that CAMT message files are turned on in BCV-net (Preferences > Camt message files) or in BCV-connect.

ⓘ You will now receive CAMT files, which contain all the payment data for a given payment account. You will receive one CAMT file per bank account.

☐ Order perforated white A4 paper

You can now print your own payment slips on perforated white A4 paper. You can order this type of paper from specialized providers.

ⓘ If you have been ordering preprinted orange payment slips from BCV, please note that this service will not be available for QR bills, since you can easily print these yourself. We will stop providing preprinted orange slips in the first half of 2022.

☐ Follow the instructions to generate your QR bills

SIX has published a complete set of guidelines for generating QR bills. If you use commercial billing software, your software developer should have already updated it in line with these standards. However, there are some rules that must be followed for your incoming payments to continue to be processed correctly.

ⓘ Most of these rules concern technical details that are handled by your software, such as font size and the receipt part of the bill. You are required to check the information you enter to generate a QR bill. Specifically, the beneficiary name and address on the QR bill must match the name and address of the accountholder for the creditor account; otherwise, the bill will be returned to the sender.

☐ Let your bill recipients know you are switching to QR bills

If your bill recipients continue to use the payment data they have saved in their online banking platform to pay their QR bills, their payments may not go through. To avoid this problem, you should let them know that that they can no longer use their saved BVR payment data to pay their QR bills and that they must create new payment orders.

ⓘ You can find an informational leaflet (in French only) on our website that you can print and send to customers with your first QR bills.

Please do not hesitate to contact your advisor if you have any questions.

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