

# New payment processes only a few steps away

The time and money you have to invest in the changeover will depend on your circumstances. Find out now where your organization stands and contact your bank and software partner.



**For companies without accounting software**

**1**

## What's relevant for me?

- Manual e-banking credit transfers
- Use of payment slips

**2**

## What will change?

- IBAN will replace old account numbers
- QR-bill will take the place of payment slips



**3**

## Am I ready for the QR-bill?

- Software in place for QR-bills
- Office printer can print QR codes
- Print shop delivers QR-bills
- Master data includes IBAN



**Use of the QR bill from 30 June 2020**

**6**

## What's relevant for me?

- Credit transfers via automated file transfer
- Automated reconciliation of account movements
- Intraday account statements (cash management)
- Automated booking in financial accounting



**For companies with accounting software**

**1**

**2**

## What will change?

- ISO 2022 will replace PostFinance's EPO and the banks' DTA
- New direct debit procedure



**5**



**June 2018**

**Moved over to ISO 2022**

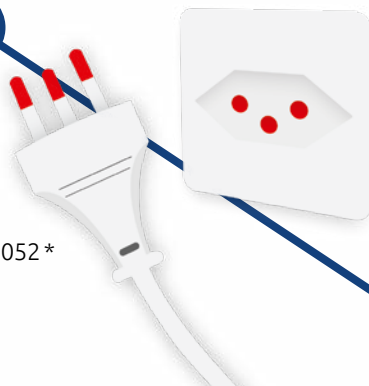
## When do I have to be ready?

- By 30 June 2018

**3**

## Is my ERP system compatible?

- Credit transfers with pain.001
- Direct debits with pain.008 \*
- Account reconciliation with camt.053 \*
- Cash management with camt.054/camt.052 \*



**4**

## How do I proceed?

- Launch changeover project now
- Contact bank and software partner



\* Depending on the banks' offer

## Any questions about the changeover?

Contact your bank or software partner.

## ISO 2002

### Benefits of ISO 2002

- Better data quality, less prone to error
- Simplified cash management and lower costs of capital
- Seamlessly integrated, efficient payment and control processes
- Development and maintenance costs minimized (security of investment)
- Clear identification automated end-to-end (initiating party/recipient)



## QR-bill

### Benefits for billers

- Simplified billing
- Possible to use normal paper (format, content, and placement predefined)
- Printed in-house with standard label, inkjet and laser printers
- Customized software kits for organizations of all sizes
- Value-added services from banks and software providers



### Benefits for bill recipients

- All payment-related information integrated
- Payments by click
- No manual entry errors, saves time and money
- Free choice of payment method (bank account or P2P provider)
- Payments still possible at the post office counter or by mail