




ZBS¹ Združenje bank Slovenije
Bank Association of Slovenia

TECHNICAL STANDARD UNIVERSAL PAYMENT ORDER UPN QR Form



Ime plačnika Janez Novak Lepa cesta 10 2000 Maribor		UPN QR - potrdilo	
Namen in rok plačila Ravn. z odpadki 04/2016 0040098579, 25.06.2016		Koda QR 	
Znesek EUR ***14,71		IBAN plačnika <input type="text"/>	
IBAN in referenca prejemnika SI56 0510 0801 0486 080		Referenca plačnika <input type="text"/>	
SI12 1033842574531		Ime, ulica in kraj plačnika Janez Novak Lepa cesta 10 2000 Maribor	
Ime prejemnika Snaga d.o.o. Povšetova ulica 6 1000 Ljubljana		Znesek EUR ***14,71	
Koda namena SCVE Namen plačila Ravn. z odpadki 04/2016 0040098579		Datum plačila <input type="text"/>	
IBAN prejemnika SI56 0510 0801 0486 080		Rok plačila 25.06.2016	
Referenca prejemnika SI12 1033842574531		Nujno <input checked="" type="checkbox"/>	
Ime, ulica in kraj prejemnika Snaga d.o.o. Povšetova ulica 6 1000 Ljubljana		UPN QR	
Podpis plačnika (neobvezno žig)		<input type="text"/>	

Prostor za vpise ponudnika plačilnih storitev

TECHNICAL STANDARD

of the QR Universal Payment Order

UPNQR Form



TECHNICAL STANDARD

General description of the payment instrument Universal Payment Order UPN QR (UPN QR Form)

The description of the UPN QR form specifies its appearance, its purpose of use and method of production, its format with allowed deviations (tolerances), the allowed raw materials and their quality, its mechanical processing, its packaging, storage and marking, and the technical requirements for the scanning of the fields and the QR code.

The print shop intending to print the UPN QR form must first successfully pass a verification of the form's conformity with the UPN QR technical standard, carried out by a company authorised for this purpose and selected by the ZBS. Only print shops who meet the prescribed standards and are registered in the list of authorised print shops of the UPN QR form may print the UPN QR form. The list of authorised print shops is published on the website of the Bank Association of Slovenia - GIZ (<http://www.zbs-giz.si>). www.zbs-giz.si.

The UPN QR form consists of a **Receipt** (left part) and a **Payment Order** (right part). The Receipt is for the payer and the Payment Order is for the payment service provider.

The Receipt contains the following fields:

- Payer's name (the name, street and city of the payer are each in their own line);
- Purpose and payment deadline (the purpose of the payment and the payment deadline are separated by a comma and a space);
- Amount;
- Recipient's IBAN and reference (IBAN is on the first line);
- Recipient's name (the name, street and city of the recipient are each in their own line);
- Space reserved for the bank's confirmation of the service provided.

The Payment Order contains the following fields:

- QR code (*Koda QR*)
- Payer's IBAN (*IBAN plačnika*)
- Deposit (*Polog*)
- Withdrawal (*Dvig*)
- Payer's reference (*Referenca plačnika*)
- Payer's name, street and city (*Ime, ulica in kraj plačnika*)
- Amount (*Znesek*)
- Date of payment (*Datum plačila*)
- Urgent (*Nujno*)
- Purpose code (*Koda namena*)
- Purpose of payment (*Namen plačila*)
- Payment deadline (*Rok plačila*)
- Recipient's IBAN (*Iban prejemnika*)
- Recipient's reference (*Referenca prejemnika*)
- Recipient's name, street and city (*Ime, ulica in kraj prejemnika*)
- Payer's signature (optional stamp) (*Podpis plačnika/ neobvezno žig*)
- Space for entries of the payment service provider. (*Prostor za vpise ponudnika plačilnih storitev*)

1. Dimensions of the form

The dimensions of the form are expressed in mm. Format of the UPN form:

- Width210 mm
- Payment order width..... 150 mm
- Confirmation width 60 mm
- Height..... 99 mm
- Tolerance ± 0,5 mm

2. Paper characteristics

2.1. General

For the purpose of machine data recognition, it is required to use paper defined as OCR paper for the printing of the UPN QR form. It must be white, non-glossy and of high opacity (non-transparent, high opacity). It shall be free from elements that cause changes in reflection (such as dirt, unevenness, water marks and fluorescent additives). The paper shall comply with the requirements as defined in **DIN 6723** and **ISO1831-1980**.

2.2. Recommended paper characteristics for OCR processing (measured at 230° C and 50% relative humidity)

- paper basis weight: OCR 90-100 g/m2 (± 4%), / ISO 536
- paper thickness: 110-125 µm (± 5 µm) / ISO 534
- smoothness: 5,50 µm ISO 8791/4
- 200 ml/min (± 50) / Bendsten ISO 8791-2
- 160 ml/min (Sheffield) ISO 2494
- ≥205 ml/min (Bekk) DIN 53 107
- porosity: 600 ml/min (-300/+100)/ Bendtsen DIN 53120/1
- burst strength: 148 kPa
- whiteness (R 457 nm): ≥ 95 % / ISO 2470
- opacity: ≥ 85 % / ISO 2471
- bonding: ≤ 30 g/m2 (Cobb 60) ISO 535
- impurity - max. 250 particles Ø > 0.1 mm-0.2 mm/m2
- the form is printed on white paper
- micro perforation is used for separation.

3. Print on the form

The UPN QR form is divided into two parts. On the left side is the 60 mm wide **payment confirmation** (receipt), which is separated by micro perforation from the 150 mm wide right side (payment order). The text of the fields and the borders of the fields of the receipt shall be printed in **PANTONE 172** optical red. The pre-printed marks - UPN QR -receipt and EUR – shall be printed in black.

The text of the fields and the borders of the fields on the **payment order** shall also be printed in optical red **PANTONE 172 U**. The payment order is divided into a part for the payer, which shall be printed in 20 % **PANTONE 172 U**, and a part which contains data of the recipient, which shall be printed in 20 % yellow **PANTONE 116 U**.

The UPN QR and EUR markings and the document alignment software markings are pre-printed in black. Printing on the backside of the UPN QR form is **not allowed**.

3.1. UPN QR - Receipt (copy for the client)

- height: 99 mm
- width: 60 mm

The text of the fields and the borders of the fields shall be printed in optical red. The font is Myriad Pro, size 7 pt. / semibold.

Meaning of the markings in Figure 1:

- A1** - UPN QR marking- receipt, in black, Myriad Pro, size 10 pt /semibold
- A2** - text 'Payer's name', Myriad Pro, size 7 pt /semibold
- A3** - field for entering the Payer's name, street and city (each in its own line) (4 mm from the left edge, 52,5 mm long and 13,5 mm high)
- A4** - text 'Purpose and date of payment', Myriad Pro, size 7 pt /semibold
- A5** - field for the purpose and payment deadline (4 mm from the left edge, 52,5 mm long and 9 mm high)
- A6** - text 'EUR', in black, Myriad Pro, size 11 pt /semibold
- A7** - text 'Amount', Myriad Pro, size 7 pt /semibold
- A8** - field 'Amount' (16,5 mm from left edge, 40 mm long and 5 mm high)
- A9** - text 'IBAN and recipient reference', Myriad Pro, size 7 pt /semibold
- A10** - field for the entry of the IBAN and reference of the recipient (4 mm from the left edge, 52,5 mm long and 13,5 mm high)
- A11** - text 'Recipient's name', Myriad Pro, size 7 pt /semibold
- A12** - field for entering the name, street and place of the payer (each in its own line) (4 mm from the left edge, 52,5 mm long and 13,5 mm high)
- A13** - space reserved for the bank's confirmation of the service provided
- A14** - text 'Space for payment service provider entries', Myriad pro, size 6 pt

3.2. Payment Order

The order is divided optically into two parts. The upper part is dedicated to the Payer's details (red part), and there is also a space for the QR code in this part. The lower part, yellow, is dedicated to the Recipient.

3.2.1. Upper part

- height: 50 mm
- width: 150 mm

Meaning of the markings in Figure 1:

- A15** - scan and programme alignment mark (61 mm from the left edge of 1.5 x 1.5 mm)
- A16** - scan and programme alignment mark (207,5 mm from left edge, size 1,5 x 1,5 mm)
- A17** - text 'QR Code', Myriad Pro, size 7 pt /semibold
- A18** - text 'Payer's IBAN', Myriad Pro, size 7 pt /semibold
- A19** - text "Deposit", Myriad Pro, size 7 pt /semibold
- A20** - text "Withdrawal", Myriad Pro, size 7 pt /semibold
- A21** - QR code field guides with tolerances
- A22** - Payer's IBAN field (106,5 mm from left edge, 71,25 mm long and 5 mm high)
- A23** - Deposit indication field (185,25 mm from the left edge in width and height 4 mm)
- A24** - field to indicate the withdrawal (196,50 mm from the left edge in width and height 4 mm)
- A25** - QR code entry field (63,5 mm from the left edge, 40 mm width and height 39,5 mm)
- A26** - text 'Payer's reference', Myriad Pro, size 7 pt /semibold

- A27** - reference field 1 (106,5 mm from the left edge, 15 mm long and 5 mm high)
- A28** - reference field 2 (123,5 mm from the left edge, 82,5 mm long and 5 mm high)
- A29** - text 'Payer's name, street and city', Myriad Pro, size 7 pt /semibold
- A30** - field for entering the name and address (106,5 mm from the left edge, 99,5 mm long and 15 mm high)
- A31** - border dotted line (0,5/0,2 pt) for the entry of first and last name (106,5 mm from the left edge, 99,5 mm long, 0,25 pt thick)
- A32** - border dotted line (0,5/0,2 pt) for the entry of the street (106,5 mm from the left edge in length 99,5 mm, thickness 0,25 pt)
- A33** - pre-printed text EUR, in black, Myriad Pro, size 11 pt/semibold (106,5 mm from the left edge)
- A34** - text 'Amount', Myriad Pro, size 7 pt/half crest
- A35** - text 'Date of payment', Myriad Pro, size 7 pt /semibold
- A36** - text 'Urgent', Myriad Pro, size 7 pt /semibold
- A37** -field for entering the amount (114,25 mm from the left edge, 41,25 mm long and 5 mm high)
- A38** - field for entering the date of payment (161,25 mm from the left edge, 30 mm long and 5 mm high)
- A39** - field to indicate urgency (196,75 mm from the left edge, 4 x 4 mm)
- A40** - text 'Purpose code', Myriad Pro, size 7 pt /semibold
- A41** - text 'Purpose of payment', Myriad Pro, size 7 pt /semibold
- A42** - text 'Payment deadline', Myriad Pro, size 7 pt /semibold
- A43** - field for entering the purpose code (63,5 mm from the left edge, 15 mm long and 5 mm high)
- A44** - field for entering the purpose of payment (80,5 mm from the left edge, 93,75 mm long and 5 mm high)
- A45** - field for entering the payment deadline (176,25 mm from the left edge, 29,75 mm long and 5 mm high)

3.2.2. Lower part

- height: 44 mm
- width: 150 mm

- A46** - text " Recipient's IBAN", Myriad Pro, size 7 pt /semibold
- A47** - field for the entry of the IBAN of the recipient (63,5 mm from the left edge, 127,5 mm long and 5 mm high)
- A48** - text 'UPN QR', Myriad Pro, size 10 pt /semibold
- A49** - text 'Recipient's reference', Myriad Pro, size 7 pt /semibold
- A50** - reference field 1 (63,5 mm from the left edge, 15 mm long and 5 mm high)
- A51** - reference field 2 (80,5 mm from the left edge at 82,5 mm long and 5 mm high)
- A52** - stamp and signature field (166 mm from the left edge, 40 mm wide by 23 mm high)
- A53** - text 'Recipient's name, street and city', Myriad Pro, size 7 pt /semibold
- A54** - field for entering the name and address (63,5 mm from left edge, 99,5 mm long and 15 mm high)
- A55** - border dotted line (0,5/0,2 pt) for the entry of first and last name (63,5 mm from the left margin in length 99,5 mm, thickness 0,25 pt)
- A56** - border dotted line (0,5/0,2 pt) for the entry of the street (63,5 mm from the left edge in length 99,5 mm, thickness 0,25 pt)
- A57** - border line for the signature (168,5 mm from the left edge in a length of 35 mm, thickness 0,5 pt)
- A58** - text 'Payer's signature (optional stamp)', Myriad Pro, size 6 pt
- A59** - space for the payment service provider's entries (height: 10 mm, width: 150 mm)
- A60** - text 'Space for entries of the payment service provider', Myriad Pro, size 5 pt
- A61** - space for the printer's mark or logo (printed in PANTONE 172 U optical red). 20 mm space available, height not to exceed 2,5 mm from the bottom edge. The printer's mark or logo shall be aligned to the right of the edge of the stamp and signature field.
- A62** - scan and programme alignment mark (207,5 mm from the left edge of 1,5 x 1,5 mm)

Figure 1: Markings on the UPN QR

The diagram illustrates the UPN QR form layout with various fields and their corresponding markings. The form is organized into two main sections: RECEIPT and ORDER.

RECEIPT Section:

- A1:** Marking "UPN QR - receipt"
- A2:** Text "Payer's Name"
- A3:** Field for the Payer's name (52,5 mm x 13,5 mm)
- A4:** Text 'Purpose and deadline of payment'
- A5:** Field for the purpose and deadline of payment (52,5 mm x 9 mm)
- A6:** Text 'Amount'
- A7:** Text 'EUR' in black
- A8:** Amount field (40 mm x 5 mm)
- A9:** Text 'Recipient's IBAN and reference'
- A10:** Recipient's IBAN and reference field (52,5 mm x 13,5 mm)
- A11:** Text 'Recipient's name'
- A12:** Recipient's name field (52,5 mm x 13,5 mm)
- A13:** Space for the entries of the payment service provider (60 mm x 26,5 mm)
- A14:** Text 'Space for entries of the payment service provider'

ORDER Section:

- A15:** Scan and programme alignment mark (1,5 x 1,5 mm)
- A16:** Scan and programme alignment mark (1,5 x 1,5 mm)
- A17:** Text 'QR Code'
- A18:** Text 'Payer's IBAN'
- A19:** Text 'Deposit'
- A20:** Text 'Withdrawal'
- A21:** Guides for the ideal positioning of the QR code with a required white border (1,8 mm from the edge of the QR code field, length 0,6 mm, thickness 0,25 pt)
- A22:** Payer's IBAN field (71,25 mm x 5 mm)
- A23:** Deposit marking field (4 x 4)
- A24:** Withdrawal marking field (4 x 4)
- A25:** QR code field (40 x 39,5 mm)
- A26:** Text 'Payer's reference'
- A27:** Payers reference field 1 (15x5)
- A28:** Payers reference field 2 (82,5x5)
- A29:** Text 'Payer's name, street and city'
- A30:** Address entry field (99,5x15)
- A31:** Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)
- A32:** Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)
- A33:** Text 'EUR' in black
- A34:** Text »Amount«

Other markings include A1 through A58, covering various fields and sections of the form.

FIELDS BY COORDINATES

Table 1: Coordinates and height and width of the fields according to the document

Field marking	Field content	Left upper edge		Right bottom edge	
		x1	y1	x2	y2
RECEIPT					
A1	Marking "UPN QR - receipt"	32,6	2,0	56,5	4,9
A2	Text " Payer's Name"	4,0	3,5	17,2	5,8
A3	Field for the Payer's name (52,5 mm x 13,5 mm)	4,0	6,0	56,5	19,5
A4	Text 'Purpose and deadline of payment'	4,0	20,0	25,4	22,2
A5	Field for the purpose and deadline of payment (52,5 mm x 9 mm)	4,0	22,5	56,5	31,5
A6	Text 'Amount'	16,5	32,0	24,0	33,8
A7	Text 'EUR' in black	7,8	35,6	14,2	38,3
A8	Amount field (40 mm x 5 mm)	16,5	34,5	56,5	39,5
A9	Text ' Recipient's IBAN and reference'.	4,0	40,0	34,8	42,3
A10	Recipient's IBAN and reference field (52,5 mm x 13,5 mm)	4,0	42,5	56,5	56,0
A11	Text 'Recipient's name'	4,0	56,5	20,8	58,8
A12	Recipient's name field (52,5 mm x 13,5 mm)	4,0	59	56,5	72,5
A13	Space for the entries of the payment service provider (60 mm x 26,5 mm)	0,0	72,5	60,0	99,0
A14	Text 'Space for entries of the payment service provider'	13,8	97	46,0	98,6
ORDER	Payer's section	x1	y1	x2	y2
A15	Scan and programme alignment mark (1,5 x 1,5 mm)	61,0	1,0	62,5	2,5
A16	Scan and programme alignment mark (1,5 x 1,5 mm)	207,5	1,0	209,0	2,5
A17	Text 'QR Code'	63,5	3,5	72,4	5,5
A18	Text ' Payer's IBAN'	106,5	3,5	121,0	5,7
A19	Text 'Deposit'	184,3	3,5	190,1	5,7
A20	Text 'Withdrawal'	196,1	3,5	200,8	5,7
A21	Guides for the ideal positioning of the QR code with a required white border (1,8 mm from the edge of the QR code field, length 0,6 mm, thickness 0,25 pt)				
A22	Payer's IBAN field (71,25 mm x 5 mm)	106,5	6,0	177,7	11,0
A23	Deposit marking field (4 x 4)	185,2	6,5	189,2	10,5
A24	Withdrawal marking field (4 x 4)	196,5	6,5	200,5	10,5
A25	QR code field (40 x 39,5 mm)	63,5	6,0	103,5	45,5
A26	Text 'Payer's reference'	106,5	11,5	126,3	13,8
A27	Payers reference field 1 (15x5)	106,5	14,0	121,5	19,0
A28	Payers reference field 2 (82,5x5)	123,5	14,0	206,0	19,0
A29	Text 'Payer's name, street and city'	106,5	19,5	133,0	21,8
A30	Address entry field (99,5x15)	106,5	22,0	206,0	37,0
A31	Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)	106,5	27,0	206,0	27,0
A32	Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)	106,5	32,0	206,0	32,0
A33	Text 'EUR' in black	106,5	41,6	112,9	41,6
A34	Text »Amount«	114,2	38,0	121,8	39,8

A35	Text 'Date of payment'	161,2	38,0	175,7	40,2
A36	Text 'Urgent'	195,3	38,0	201,6	40,2
A37	Amount field (41,25 mm x 5 m / width of set field 3,75 mm)	114,2	40,5	155,5	45,5
A38	date of payment field (30 mm x 5 mm / width of the set fields 3,75 mm)	161,2	40,5	191,2	45,5
A39	Field to indicate the urgency (4 mm x 4 mm)	196,5	41,0	200,5	45,0
A40	Text 'Purpose code'	63,5	46,5	77,9	48,3
A41	Text 'Purpose of payment'	80,5	46,5	95,35	48,7
A42	Text 'Payment deadline'	176,2	46,5	187,5	48,7
A43	Purpose code field (15 mm x 5 mm / width of the set fields 3,75 mm)	63,5	49,0	78,5	54,0
A44	Payment purpose field (93,75 mm x 5 mm / width of set fields 3,75 mm)	80,5	49,0	174,2	54,0
A45	Payment deadline field (29,75 mm x 5 mm / width of set fields 3,72 mm)	176,2	49,0	206,0	54,0
ORDER	Recipient's section	x1	y1	x2	y2
A46	Text ' Recipient's IBAN'	63,5	55,5	81,2	57,8
A47	Recipient's IBAN field	63,5	58,0	191,0	63,0
A48	(127,5 mm x 5 mm / width of the fields 3,75 mm)	194,3	59,1	206,0	61,9
A49	Pre-printed text 'UPN QR', in black	63,5	63,5	86,5	65,8
A50	Text ' Recipient's reference'	63,5	66,0	78,5	71,0
A51	Recipient's reference field 1	80,5	66,0	163,0	71,0
A52	(15 mm x 5 mm / width of the set fields 3,75 mm)	166,0	66,0	206,0	89,0
A53	Recipient's reference field 2 (82,5 mm x 5 mm / 3,75 mm)	63,5	71,5	93,2	73,8
A54	Signature and stamp field (40 mm x 23 mm)	63,5	74,0	163,0	89,0
A55	Text 'Recipient's name, street and place'	63,5	79,0	163,0	79,0
A56	Address entry field (99,5 mm x 15 mm)	63,5	84,0	163,0	84,0
A57	Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)	168,6	85,3	203,3	85,3
A58	Border dotted line (05 pt/02 pt, 99,5 mm, 0,25 pt thick)	172,0	86,0	200,0	88,0
A59	Signature border line (35 mm, 0,5 pt)	60,0	89,0	210,0	99,0
A60	Space for the entries of the payment service provider (150 mm x 10 mm)	118,9	97,0	151,0	98,6
A61	Space for the printer's mark or logo 15 mm x 3 mm	191,0	96,0	206,0	99,0
A62	Scan and programme alignment mark (1.5 x 1.5 mm)	207,5	96,5	209,0	98,0

Figure 2: UPN QR dimensions

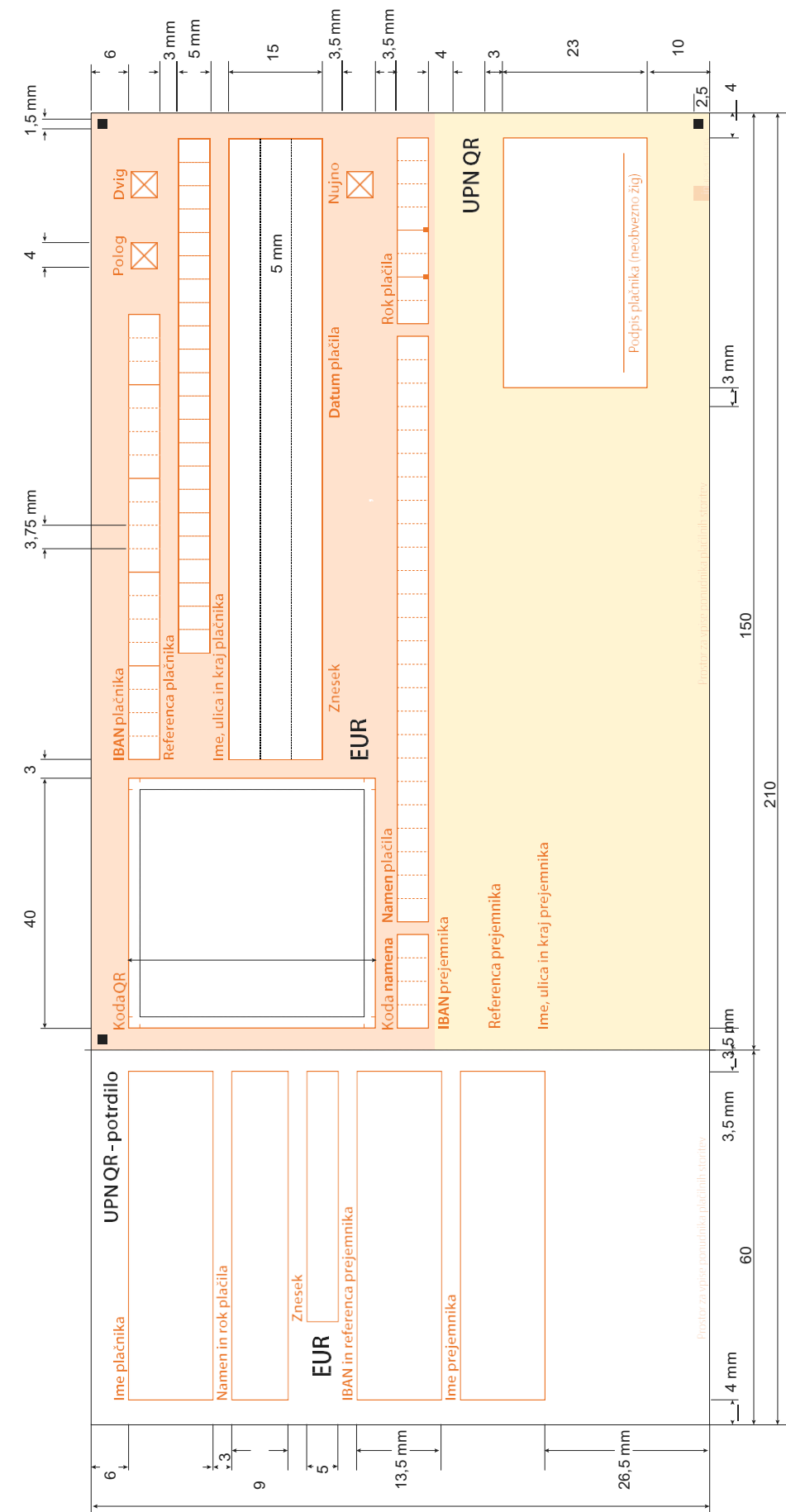


Figure 3: Example of a UPN QR order completed by the issuer

Figure 4: Example of a UPN QR order after scanning with the red filter

4. Technical requirements for printing and method of recording data

4.1. Printing the form

Colours:

- PANTONE 172 U** - used for printing the raster background of the section containing the Payer's data (20%), field borders and text (100%).
- PANTONE 116 U** - used for printing the raster background of the section containing the Recipient's data (20 %).
- Pantone Black** - used for printing the UPN QR, UPN QR - receipt, EUR and programme alignment marks.

As the form is printed using laser printers, it is required to use inks for the pre-printing of the form that allow the subsequent use of laser printers. If the print is digital, the Pantone in the CMYK colour system is used for the Pantone 172 U and Pantone 116 U. Text fields, borders and rasters shall be free of black and blue (CK) (ensuring drop-out when scanned with a red filter).

No adhesives may be used on the UPN QR form.

4.2. Method of recording data

The form is designed for manual and machine data recording. The height of the fields to be filled in is 5 mm. **When a QR code is used, all the data contained on the form must be entered in the QR code.**

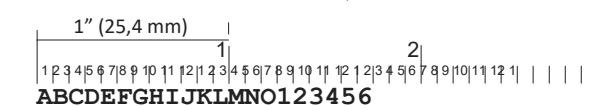
4.2.1. Manual completion

The width of the individual fields for manual completion shall be 3,75 mm and the height of the fields shall be 5 mm. The order shall be completed in capital letters. Enter one letter or number in each of the fields. The use of dark coloured pens (black, blue) is required. The content of the fields should be written so that it is aligned to the left-hand side - the beginning of the field. Enter the amount in the field in cents, aligned to the right. The 'Name, street and town' field is entered by writing each piece of information in its own line, making sure that they do not overlap.

4.2.2. Machine completion

The form shall be completed by machine using the prescribed non-proportional font Courier New (bold) in size 12 CPI. When filling in by machine, letters or numbers should not be filled in the fields, they should only be left aligned and in the correct field. The Amount, Payment Date, Payment Deadline, IBAN and Reference will be formatted when the payment order is machine-completed. The standard specifies that the non-proportional font Curier New (bold) shall be used for machine completion. The size of the form completion is set to 12 cpi (characters per inch), which does not mean 12 pt (font size designation) as many people mistakenly believe. However, 17 cpi is recommended for filling in the talon.

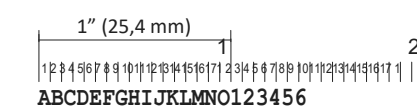
Curier New 12 cpi ✓ CORRECT



✗ INCORRECT

Curier New 12 pt
ABCDEFGHIJKLMNO123456

Curier New 17 cpi ✓ CORRECT



✗ INCORRECT

Curier New 17 pt
ABCDEFGHIJKLMNO123456

5. Technical requirements for recording QR code data

The QR code is a two-dimensional barcode developed in 1994 in Japan for the automotive industry. It quickly spread to other industries in Japan and then worldwide. The QR code specification was approved as an ISO 18004 standard in 2000. QR code reading is fast, reliable and inexpensive, as it can be read by devices such as smart phones, tablets, scanners and special-purpose readers.

5.1. Characteristics of the printed QR code on the UPN QR form

- a. QR Version: Version 15 (77x77 modules). Version 15 is required, regardless of the amount of data entered.
- b. QR data type: Byte data (Binary).
- c. QR Error Correction Level: ECC_M (Error Correction Level M).
- d. QR Character Set: ISO 8859-2. The use of Extended Channel Interpretation (ECI value 000004) is required.
- e. QR module size: 0,42333 mm x 0,42333 mm.
- f. QR code size without the required white border: 32,59676 x 32,59667 mm.
- g. QR space with the required white border: 35,98333 x 35,98333 mm.
- h. QR minimum print resolution: 600 x 600 DPI.

If a QR code is being completed, restrictions on the length of individual fields apply according to the structure of the QR record. The content of the QR record must be identical to the records on the form.

ISO/IEC 8859-2																
	x0	x1	x2	x3	x4	x5	x6	x7	x8	x9	xA	xB	xC	xD	xE	xF
0x	not used															
1x	not used															
2x	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
3x	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
4x	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5x	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
6x	.	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7x	p	q	r	s	t	u	v	w	x	y	z	{		}	~	
8x	not used															
9x	not used															
Ax	NBSP	À	Á	Â	Ã	Ä	Å	Ā	Ĉ	Č	Ď	Ě	Ě	Ě	İ	Ī
Bx	°	ą	.	ł	ł	ł	ł	ł	ł	ł	ł	ł	ł	ł	ł	ł
Cx	Ř	Á	Â	Ã	Ä	Å	Ā	Ĉ	Č	Ď	Ě	Ě	Ě	İ	Ī	Ď
Dx	Đ	Ñ	Ń	Ó	Ô	Õ	Ö	×	Ř	Ú	Ů	Ů	Ů	Ů	Ů	Ů
Ex	í	á	â	ã	ä	å	ā	ĉ	č	ď	ě	ę	ę	ę	ę	ę
Fx	đ	ń	ñ	ó	ô	õ	ö	÷	ř	ú	ů	ů	ů	ů	ů	ů

More details at https://sl.wikipedia.org/wiki/ISO_8859-2

5.2. QR code record structure

At the end of each field, from sequence number 1 up to and including 20, add the punctuation LF (0x0A, '\n'). If an individual field is blank, it contains only the punctuation mark.

SN	Field descript.	Max. length	QR content description	Example of a completed field on the form	Example of a field in a QR code
1.	Leading style	5	Constant »UPNQR«.		UPNQR\n
2.	Payer's IBAN		Rules for SI IBAN without spaces.	SI56 0201 7001 4356 205	SI56020170014356205\n
3.	Deposit	1	Uppercase "X" or blank.		\n
4.	Withdrawal	1	Uppercase "X" or blank.		\n
5.	Payer's reference		(4+22) Model and reference together without spaces. 4 - SI or RF model rules. 22 - Rules for SI or RF reference (without spaces).	SI00 225268-32526-222	SI00225268-32526-222\n
6.	Payer's name		All characters of the ISO 8859-2 code table. No leading or following spaces.	Any company Ltd.	Any company Ltd.\n
7.	Payer's street and No.		All characters of the ISO 8859-2 code table. No leading or following spaces.	Lepa cesta 10	Lepa cesta 10\n
8.	Payer's city		All characters of the ISO 8859-2 code table. No leading or following spaces.	2000 Maribor	2000 Maribor\n
9.	Amount		Just numbers with leading zeros. Amount multiplied by 100 and without prefix or decimal places. The maximum amount that can be entered is 999,999,999,999.99 (one billion - 1). If 0, the content is "000000000000".	***1.268,74	00000126874\n
10.	Payment date		Format 'DD.MM.YYYY'.	11.07.2016	11.07.2016\n
11.	Urgent	1	Uppercase "X" or blank.	X	X\n
12.	Purpose code	4	Uppercase letters (A-Z). Purpose code rules.	CPYR	CPYR\n
13.	Purpose of payment		All characters of the ISO 8859-2 code table. No leading or following spaces.	Invoice payment 18/2016.	Invoice payment 18/2016.\n
14.	Payment deadline		Format 'DD.MM.YYYY'.		\n
15.	Recipient's IBAN		Rules for SEPA IBAN without spaces.	SI56 0203 6025 3863 406	SI56020360253863406\n
16.	Recipient's reference		(4+22) Model and reference together without spaces. 4 - SI or RF model rules. 22 - Rules for SI or RF reference (without spaces).	SI08 1236-17-345679	SI081236-17-345679\n
17.	Recipient's name		All characters of the ISO 8859-2 code table. No leading or following spaces.	Bank Association of Slovenia-GIZ	Bank Association of Slovenia - GIZ\n
18.	Recipient's street and No.		All characters of the ISO 8859-2 code table. No leading or following spaces.	Šubičeva 2	Šubičeva 2\n
19.	Recipient's city		All characters of the ISO 8859-2 code table. No leading or following spaces.	1000 Ljubljana	1000 Ljubljana\n
20.	Sum of the lengths of fields 1 to 19, including punctuation marks	3	Numbers with leading zeros. Formula: Value = strlen(N1+'\n') + strlen(N2+'\n') + + strlen(N19+'\n').		252\n
	Reserve		Blank or spaces.		

(*) The reserve field may be blank or contain spaces and have no punctuation. The maximum length of the reserve field is limited by the capacity of the QR record (V15, Binary, ECC_M, ECI ISO-8859-2), which is 411 characters. To complete the reserve field, the maximum length can be calculated using the following formula: ReserveMaxLength = 411 - (strlen(N1+'\n') + strlen(N2+'\n') + + strlen(N20+'\n')).

The maximum length of the data, including punctuation without reserve, is 411 characters.

6. Possible forms of the UPN form

6.1. UPN QR forms on A4/3

3 UPN QR forms are pre-printed on an A4 sheet. The height of each form is 99 mm, width 210 mm. The total height is 297 mm, width 210 mm (A4). The forms are separated by micro perforation (including the receipt part).

6.2. UPN QR A4 with letter

Measures of the sheet: 297 mm x 210 mm. The height of the form shall be 99 mm and the width of the form shall be 210 mm. The space above the form shall be used as a letter. The form shall be separated by micro perforation (including the part for the receipt).

6.3. Other specific forms of the UPN form:

Other, non-standard forms for UPN forms are also allowed, but only if (when) they have been pre-approved by the printshop with an approved company that verifies that the form complies with the requirements of the standard.

WARNING: Adhesives must not be used on the entire UPN form.

7. Packaging

- Packed in cardboard boxes.
- Label the divided forms on the cardboard.
- A label shall be affixed to the carton with the following contents: customer, type of product, weight, composition, load, number of forms in the carton, product code and date of manufacture, and the name of the manufacturer and the certificate of conformity of the consignment.
- The cartons shall be sealed with adhesive tape.

8. Transport

- EURO (ISO 1) pallet size 800 x 1200 x 144 mm (SIST-ISO1983 and DIN 15 146)
- Maximum 6 rows per pallet per height (cartons must not overhang the edge of the pallet).
- Stacking pallets on top of each other is not allowed.

9. Storage

- Temperature 18–22°C
- Relative humidity 63–67 %

9. Document production security and traceability

Any company or print shop producing documents will need to comply with the standards set out here. They will also have to prove this by a declaration and signature that they will have to add to the boxes of printed documents. The declaration must include the details of the company that printed the documents, its VAT registration and identification number, the date of printing and a statement 'that the standards have been complied with in the printing and preparation', which should also be certified by the signature and stamp of the company and the person responsible.

A Example of a completed UPN QR form - Order for the payment of obligations (cash)

QR code content

Field sequence number	Content
1	UPNQR
2	
3	
4	
5	
6	Janez Novak
7	Dunajska 1
8	1000 Ljubljana
9	00000008105
10	
11	
12	COST
13	Payment of obligations 10/2016
14	
15	SI56051008010486080
16	SI0598765432100
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	183

B Example of a completed UPN QR form - Order for the payment of obligations (non-cash)

QR code content

Field sequence number	Content
1	UPNQR
2	SI56020170014356205
3	
4	
5	SI003528-990
6	Združenje bank Slovenije
7	Šubičeva 2
8	1000 Ljubljana
9	00000128067
10	
11	
12	ADVA
13	Payment in advance - Offer 2016/12
14	
15	SI56051008010486080
16	SI00123456-67890-12345
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	238

Example of a completed UPN QR form - Order for the payment of obligations of registered issuers

QR code content

Field sequence number	Content
1	UPNQR
2	
3	
4	
5	
6	Janez Novak
7	Dunajska 1
8	1000 Ljubljana
9	00000008105
10	
11	
12	RENT
13	Rent payment 10/2016
14	15.11.2016
15	SI56051008010486080
16	SI129990000359896
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	194

D Example of a completed UPN QR form - Order for the payment of obligations of registered issuers for humanitarian purposes

E Example of a completed UPN QR form - cash deposit

QR code content

Field sequence number	Content
1	UPNQR
2	
3	
4	
5	
6	
7	
8	
9	000000000000
10	
11	
12	CHAR
13	Charity donation
14	
15	SI56051008010486080
16	SI121234567890120
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	152

QR code content

Field sequence number	Content
1	UPNQR
2	
3	X
4	
5	
6	
7	
8	
9	00000028000
10	30.11.2016
11	
12	CASH
13	Deposit of profit for November
14	
15	SI56051008010486080
16	
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	143

F Example of a completed UPN QR form - cash withdrawal

The form shows a cash withdrawal from 'Novo podjetje d.o.o.' to 'Dnevnice november 2016'. The amount is EUR 350.00, and the date is 30.11.2016. The QR code content is detailed in the table below.

QR code content

Field sequence number	Content
1	UPNQR
2	SI56051008010486080
3	
4	X
5	
6	Novo podjetje d.o.o.
7	Lepa cesta 15
8	3698 Loški Potok
9	00000035000
10	30.11.2016
11	
12	CSDB
13	Subsistence allowance November 2016
14	
15	
16	
17	
18	
19	
20	140

G Example of a completed UPN QR form - Order for payment of obligations (non-cash, cross-border) using a standardised RF debit and credit reference

The form shows a cross-border payment from 'Novo podjetje d.o.o.' to 'Gesselshaft GmbH'. The amount is EUR 131.67, and the date is 30.11.2016. The QR code content is detailed in the table below.

QR code content

Field sequence number	Content
1	UPNQR
2	SI56051008010486080
3	
4	
5	RF81352ADD05899
6	Novo podjetje d.o.o.
7	Lepa cesta 15
8	3698 Loški Potok
9	00000013167
10	
11	
12	SUBS
13	Annual ZZYS subscription
14	
15	DE12500105170648489890
16	RF45SBO2010
17	Gesselshaft GmbH
18	Rosenthal 15
19	DE-86807 Buchloe
20	222

H Example of a completed UPN QR form - Order for payment of obligations of registered issuers using a standardised RF credit reference

UPN QR - potrdilo

Ime plačnika
Janez Novak
Dunajska 1
1000 Ljubljana

Namen in rok plačila
Plačilo najemnine 10/2016,
15.11.2016

Znesek
EUR ***81,05

IBAN in referenca prejemnika
SI56 0510 0801 0486 080

RF45 SBO2 010

Ime prejemnika
Novo podjetje d.o.o.
Lepa cesta 15
3698 Loški Potok

Koda QR [QR Code]

IBAN plačnika
Referenca plačnika

Ime, ulica in kraj plačnika
Janez Novak
Dunajska 1
1000 Ljubljana

Znesek
EUR ***81,05

Datum plačila
15.11.2016

Nujno

Koda namena **Namen plačila**
RENT Plačilo najemnine 10/2016

Rok plačila
15.11.2016

IBAN prejemnika
SI56 0510 0801 0486 080

Referenca prejemnika
RF45 SBO2 010

Ime, ulica in kraj prejemnika
Novo podjetje d.o.o.
Lepa cesta 15
3698 Loški Potok

UPN QR

I Example of a manually completed UPN QR form - Order for payment of obligations (non-cash)

UPN QR - potrdilo

Ime plačnika
ZDRUŽENJE BANK SLOVENIJE
ŠUBIČEVA 2
LJUBLJANA

Namen in rok plačila
PLAČILO AVANSA
2016/12

Znesek
EUR =1.280,67

IBAN in referenca prejemnika
SI56 0510 0801 0486 080

SI00 123456-67890-12345

Ime prejemnika
NOVO PODJETJE D.O.O.
LEPA CESTA 15
3698 LOŠKI POTOK

Koda QR [QR Code]

IBAN plačnika
SI56 0201 7001 4356 205

Referenca plačnika
SI00 3528-990

Ime, ulica in kraj plačnika
ZDRUŽENJE BANK SLOVENIJE
ŠUBIČEVA 2
1000 LJUBLJANA

Znesek
EUR 1280,67

Datum plačila
15.11.2016

Nujno

Koda namena **Namen plačila**
ADVA PLAČILO AVANSA 12/2016

Rok plačila
15.11.2016

IBAN prejemnika
SI56 0510 0801 0486 080

Referenca prejemnika
SI00 123456-67890-12345

Ime, ulica in kraj prejemnika
NOVO PODJETJE D.O.O.
LEPA CESTA 15
3698 LOŠKI POTOK

UPN QR

QR code content

Field sequence number	Content
1	UPNQR
2	
3	
4	
5	
6	Janez Novak
7	Dunajska 1
8	1000 Ljubljana
9	00000008105
10	
11	
12	RENT
13	Rent payment 10/2016
14	15.11.2016
15	SI56051008010486080
16	RF45SBO2010
17	Novo podjetje d.o.o.
18	Lepa cesta 15
19	3698 Loški Potok
20	188

j Example of a manually and machine filled UPN QR form - for humanitarian purposes

UPN QR - potrdilo

Ime plačnika
JANEZ NOVAK
DUNAJSKA 1
1000 LJUBLJANA

Namen in rok plačila
Donacija v dobrodelne namene

Znesek
EUR 150,00

IBAN in referenca prejemnika
SI56 0510 0801 0486 080

SI12 1234567890120

Ime prejemnika
Novo podjetje d.o.o.
Lepa cesta 15
3698 Loški Potok

Koda QR [QR Code]

IBAN plačnika
Referenca plačnika

Ime, ulica in kraj plačnika
JANEZ NOVAK
DUNAJSKA 1
1000 LJUBLJANA

Znesek
EUR 150,00

Datum plačila
15.11.2016

Nujno

Koda namena **Namen plačila**
CHAR Donacija v dobrodelne namene

Rok plačila
15.11.2016

IBAN prejemnika
SI56 0510 0801 0486 080

Referenca prejemnika
SI12 1234567890120

Ime, ulica in kraj prejemnika
Novo podjetje d.o.o.
Lepa cesta 15
3698 Loški Potok

UPN QR

K Instructions for manual and machine completion of fields

Manual completion– in capital letters; one letter or number in each box; use dark-coloured pens (black, blue). The contents of the fields shall be filled left aligned - to the beginning of the field, but the amount shall always be written right aligned, with decimal point and cents.

Each letter is correctly in its own box.

✓ CORRECT

The letters are outside the specified fields, double space is incorrect in the reference.

✗ INCORRECT

Correct entry of the amount and date (pre-printed fields taken into account).

✓ CORRECT

Although the division characters are already pre-printed, the use of dots, commas and other characters is also allowed for the amount. The amount shall be aligned right.

✓ CORRECT

The amount is always aligned to the right. Incorrectly filled in date.

✗ INCORRECT

Machine completion – in the prescribed Courier New font (non-proportional font) in accordance with the technical standard (size 12 cpi, bold). When filling in by machine, the characters should not be entered exactly in the boxes, it is only necessary that they are in the right field. The amount and the date shall be printed in formatted characters when the form is filled in by machine.

Correctly formatted printout of the amount and date (it doesn't matter where the entry is, as long as it's in the right field).

✓ CORRECT

✓ CORRECT

Incorrectly formatted printout of amount and payment date. When completing the characters by machine, the characters should not be entered exactly in the boxes provided for manual completion, but should be formatted without spaces.

✗ INCORRECT

Correct machine printout of fields (Courier New 12 CPI, bold).

✓ CORRECT

Incorrect fields printout. The entries are outside the foreseen fields.

✗ INCORRECT

Incorrect fields printout. The entries are outside the foreseen fields.

✗ INCORRECT

Incorrect entry - unformatted.

IBAN plačnika
SI56020170014356205
Referenca plačnika

Polog Dvig

INCORRECT

Incorrect entry - entry in fields for manual completion.

IBAN plačnika
S I 5 6 0 2 0 1 7 0 0 1 4 3 5 6 2 0 5
Referenca plačnika

Polog Dvig

INCORRECT

QR code position – on the form, in the field dedicated to the QR code, there are special guides indicating the ideal position of the QR code, with tolerances. The QR code shall be surrounded by a 'data-free space' of at least four modules wide.



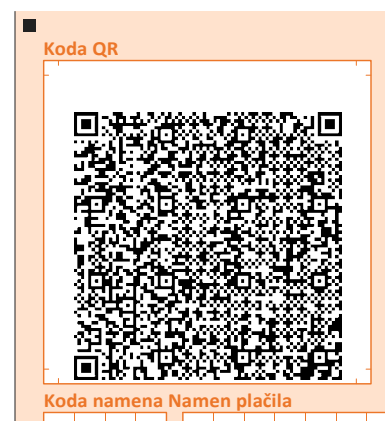
CORRECT ideal



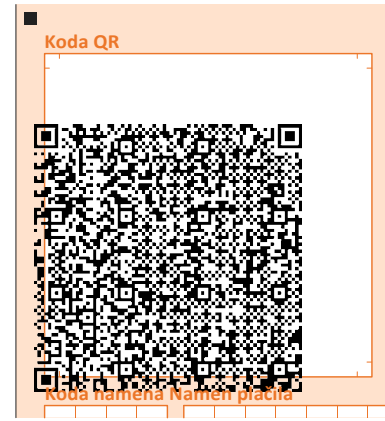
CORRECT within limits



INCORRECT



INCORRECT



INCORRECT

L Demonstration of how to fill in the fields for different uses of the UPN QR form - payment order

FIELD	ORDER FOR PAYMENT OF OBLIGATIONS	ORDER FOR PAYMENT OF OBLIGATIONS OF REGISTERED ISSUERS	CASH DEPOSIT ORDER	CASH WITHDRAWAL ORDER	Description
QR code	Optional	Required	Optional	Optional	QR code generated in accordance with the technical instructions.
Payer's IBAN	Optional	Not allowed	Not allowed	Required	Entry of the account No. in the IBAN structure in the format SI56 9999 9999 9999 9999.
Deposit	Not allowed	Not allowed	Required	Not allowed	Entry of the mark "X".
Withdrawal	Not allowed	Not allowed	Not allowed	Required	Entry of the mark "X".
Payer's reference	Optional	Not allowed	Not allowed	Optional	Entry of a reference specified by the payer. The field shall be completed in accordance with the Instructions governing the creation and use of standardised references in force at the time.
Payer's name, street and city	Required	Required (1)	Optional	Required	Entry of the name, street, postcode and city of the payer. (1) The entry of the payer's details is optional for registered UPN QR issuers (e.g., humanitarian activities).
Amount	Required	Required (2)	Required	Required	Entry of the amount in EUR. (2) The entry of the amount is optional for registered UPN QR issuers (e.g., humanitarian activities).
Payment date	Optional	Not allowed	Required	Required	Entry of the transaction execution date. For a non-cash transfer, it is allowed to enter a forward date.
Urgent	Optional	Not allowed	Not allowed	Not allowed	Entry of the mark "X".
Purpose code	Required	Required	Required	Required	Entry of the purpose code in accordance with the current purpose code list.
Payment purpose	Required	Required	Required	Required	Entry of purpose details.
Payment deadline	Optional	Optional	Not allowed	Not allowed	Entry of payment deadline information.
Recipient's IBAN	Required	Required	Required	Not allowed	Entry of the account No. in the IBAN structure in the format SI56 9999 9999 9999 9999) if the recipient's account is in the Republic of Slovenia. For other SEPA accounts, formatted AA99 XXXX XXXX XXXX XXXX XXXX XXXX XX (up to 34 characters - according to the IBAN rules of each country).
Recipient's reference	Optional (3)	Required	Optional	Not allowed	Entry of a reference specified by the recipient or the payer. The field shall be completed in accordance with the Instructions governing the creation and use of standardised references in force at the time. (3) The entry of a reference is required in the case of payment of compulsory levies and other public revenue - PFI (e.g., income tax, VAT, contributions, fines, offences, administrative charges, etc.).
Recipient's name, street and city	Required	Required	Required	Optional	Entry of the name, street, postcode and city of the recipient.
Payer's signature (Optional stamp)	Optional	Optional	Optional (4)	Optional (4)	If there are several signatures, they must not overlap. If the order is to be stamped, it is recommended to use a blue or black stamp. (4) The stamp and signature shall be mandatory depending on the internal requirements of the individual issuer or bank.

UPN QR – Receipt

FIELD NAME	Description
Payer's name	Entry of the same data as on the UPN QR form. The name, street and place of the payer are each in their own line.
Purpose and payment deadline	Entry of the same data as on the UPN QR form. The purpose of the payment and the payment deadline are separated by a comma and a space.
Amount	Entry of the same data as on the UPN QR form (Amount).
Recipient's IBAN and reference	Entry of the same data as on the UPN QR form. IBAN is in the first line.
Recipient's name	Entry of the same data as on the UPN QR form. The name, street and place of the recipient are each in their own line.

