

QR-code on invoice for credit transfer initiation

Implementation guidelines for printing on invoice

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Introduction

This document provides guidelines for application in Belgium of the “Quick Response Code - Guidelines to Enable the Data Capture for the Initiation of a SEPA Credit Transfer” published by the European Payments Council (EPC) which enter into force on 1/02/2026.

Basic guidelines

[Quick Response Code - Guidelines to Enable the Data Capture for the Initiation of a SEPA Credit Transfer](#) with the following specifications:

- Version 2 (BIC optional)
- AT-T009 The Remittance Information (Structured): “Creditor Reference (ISO 11649 RF Creditor Reference may be used)” must be replaced by “Belgian Structured Communication in the format +++/123/1234/12345+++”
- Minimum dimensions: 2x2 cm
 - Position on invoice (not on the credit transfer form)