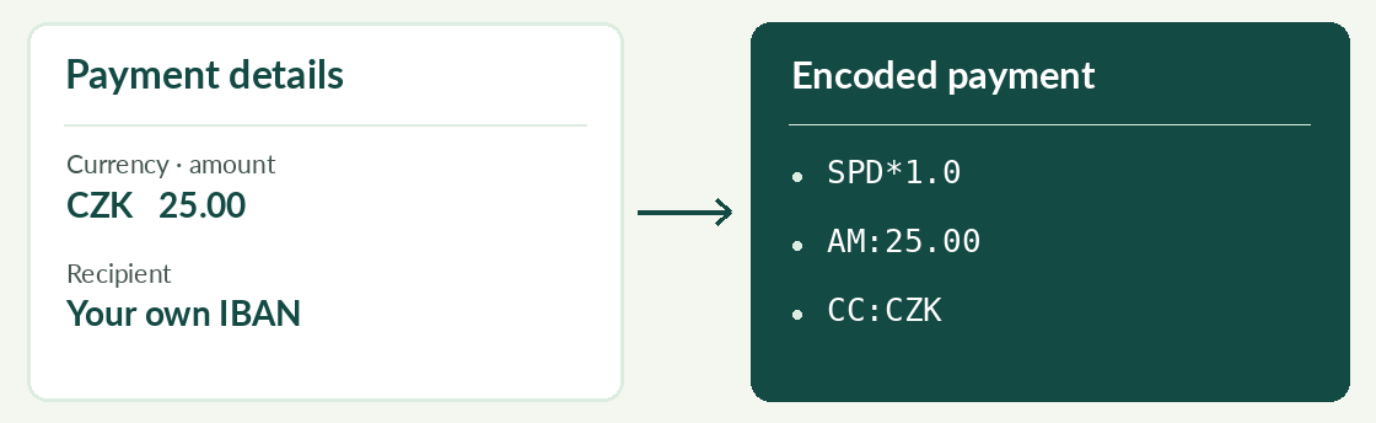
Payment QR and IBAN check

Create a payment QR without issuing an invoice. Choose a Czech or euro transfer and inspect the payment text that will be encoded.



The recipient account, currency and amount become a QR code that the payer can open in a banking app.

How to use it

1. Open **Check an IBAN and generate a payment QR**. Replace the prefilled details with your own IBAN, recipient name and message.
2. Choose **QR Platba · CZK** or **SEPA · EUR**. Enter a positive amount and the BIC if needed. Select **Generate QR**.
3. Read the payment text below the QR. When scanning in a banking app, compare the recipient account, currency and amount with the original document.

Try it

Try your own IBAN, **25.00** and CZK mode. The Czech payment text starts with `SPD*1.0` and contains `AM:25.00` and `CC:CZK`. You can inspect the result without confirming a transfer.

Reading the result

A valid checksum confirms the IBAN format. Verify account ownership separately. If the QR is missing, check the IBAN, amount and, for SEPA, recipient name.

Open the tool ↗