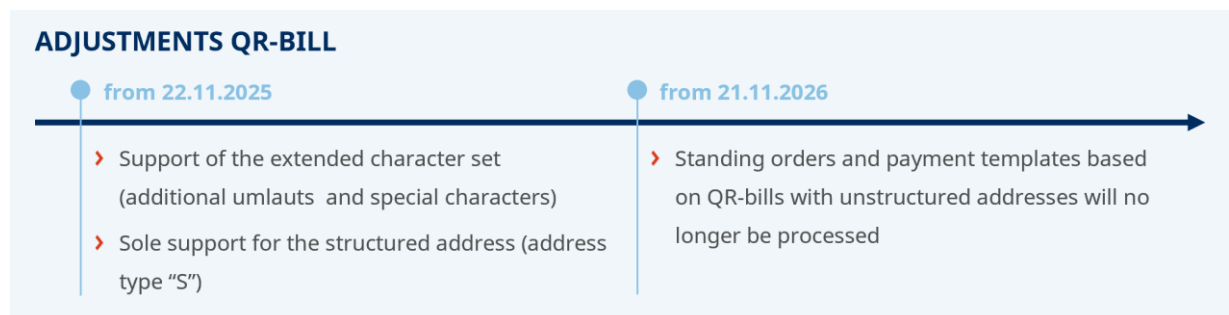# New Requirements QR-bill: Need for Action for ERP/Payment Input Software Providers and Other Providers

Initial situation

The new requirements for the QR-bill come into force on 21 November 2025. The most important adjustment is the sole support of the underlined structured address (address type "S") in the Swiss QR code, i.e. the division of the address into individual elements.

In addition, more special characters and umlauts (diacritical characters[1]) can now be used. The allowed character sets now cover all characters authorised by the federal administration in the register of persons.

ADJUSTMENTS QR-BILL

from 22.11.2025

> Support of the extended character set (additional umlauts and special characters)

> Sole support for the structured address (address type "S")

from 21.11.2026

> Standing orders and payment templates based on QR-bills with unstructured addresses will no longer be processed

Topics requiring action

Adjustment of Swiss QR code generators and invoicing

The invoicing must be adapted by 21 November 2025 at the latest and it must be ensured that QR-bills only contain structured addresses (address type "S"). However, it is recommended to adapt the software now and only use structured addresses.

It must also be ensured that the data is transferred correctly to the payment file (pain.001.001.09) when it is sent to the financial institution and that the mandatory fields for the address (city, country) are always available.

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[1] Diacritical characters are small symbols attached to letters, such as dots, dashes, tick marks and circles, which cause the letter to be pronounced or emphasised differently

If several QR-bills are provided for payments to the respective customers due to the specific business cases over a longer period of time (e.g. leasing instalments, rents), they must be converted sufficiently in advance. It should be noted that bills with unstructured addresses (address type "K") can only be used for a short transitional period after 21 November 2025. If necessary, affected invoice recipients (debtors) must be provided with newly created QR-bills.

The use of the extended character set for QR generators or in QR-bills is at the discretion of the respective invoice issuer.

Further details of these and other adjustments can be found in the following documents:

> Delta Guide: QR-bill Version 2.3

> Implementation Guidelines QR-bill SPS (Version 2.3)

It is not planned to introduce the hybrid address for QR-bills.

Adjustment of reading aids

If reading aids (e.g. hand scanners, PDF reading software) are offered, it must be ensured that they can also process QR-bills with the extended character set from 21 November 2025.

It is also recommended that the new versions of the reading aids no longer process QR-bills with unstructured addresses (address type "K").

Adjustment templates

It must be ensured that users cannot use templates with unstructured addresses in their software from the effective date. It is also recommended that you disallow entering templates with unstructured addresses as early as possible and only allow for the structured address when new templates are entered.

Moreover, customers should already be given the opportunity to adjust older templates. It makes sense to use automatic recognition of templates with insufficient data or outdated structures.

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SIX Interbank Clearing Ltd.   support.billing-payments@six-group.com   www.payment-standards.ch

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