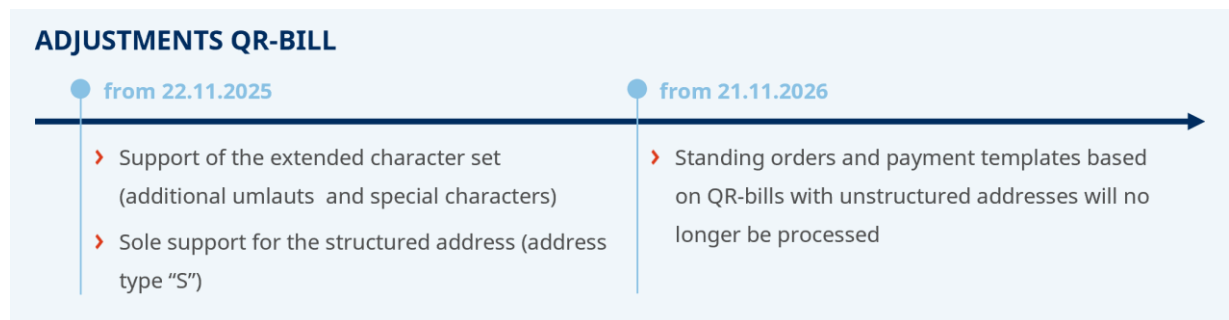


New Requirements QR-bill: Need for Action for Natural Persons and Sole Proprietorships

Initial situation

The new requirements for the QR-bill come into force on 21 November 2025. The most important adjustments are the sole support of the structured address (division of the address in the Swiss QR code into individual elements) and the introduction of additional umlauts and special characters.



Topics requiring action

Clean-up of standing orders and templates

Your financial institution must ensure that existing standing orders and templates are adjusted and comply with the new requirements by 20 November 2026 at the latest.

You should therefore pay attention to the corresponding instructions from the financial institution for adjusting existing standing orders and templates.

It can also happen that invoice issuers send new QR-bills for existing payments (e.g. landlords or leasing providers), where the amount and the data remain the same, but the address is in a structured form.