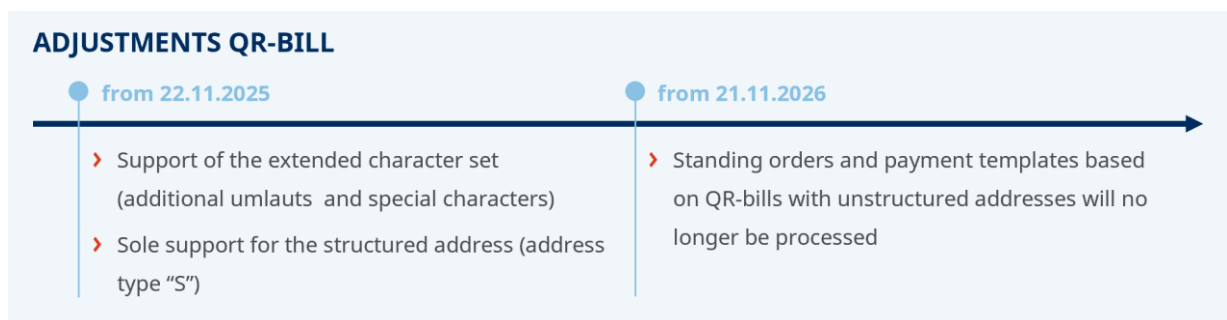


# New Requirements QR-bill: Need for Action for SMEs (with Standard Software)

## 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 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<sup>1</sup>) can now be used. The allowed character sets now cover all characters authorised by the federal administration in the register of persons.



## Topics requiring action

### *Adjustment of Swiss QR code generators and invoicing*

The company's own 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"). It is recommended to only create QR-bills with structured addresses from now on. This applies to both the address of the invoice issuer and the address of the debtor.

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 can only be used for a short transitional period after 21 November 2025. If

<sup>1</sup> 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

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.

The providers of standard software for payment transactions in Switzerland are informed and can provide support with the changeover.

#### *Adjustment of reading aids*

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

#### *Clean-up of standing orders and templates*

Financial institutions must ensure that existing standing orders and templates are adjusted by 20 November 2026 at the latest.

It is therefore recommended that you no longer use old templates (e.g. online banking) and that you follow the financial institution's instructions for adjusting existing standing orders.