Structured addresses in the QR-bill

Mandatory requirements for invoicing with QR-bills from 21 November 2025

Due to regulatory requirements, the Swiss financial center is implementing changes to the QR-bill. As of 21 November 2025, the new Implementation Guidelines QR-bill Version 2.3 will apply when creating QR-bills. From this date, only structured addresses (Address Type S in the Swiss QR Code) will be permitted in the Swiss QR Code of the QR-bill. Un-structured or combined addresses (Address Type K) will no longer be allowed.

After 21 November 2025, the seamless processing of QR-bills with unstructured or incomplete addresses in the Swiss QR Code will no longer be guaranteed. QR-bills with unstructured addresses in the Swiss QR Code may be rejected by the payer's financial institution or at the post office counter.

Which address information in the QR-bill is affected?

A **Address of the invoice issuer** or payee
In the payment section: **Account / Payable to**

These details must match the information of your credit account with Zürcher Kantonalbank.

B **Address of the payer** or debtor
In the payment section: **Payable by**

Zahlteil	Konto / Zahlbar an
	CH89 3070 0110 1123 4657 8
	Mustergarten GmbH
	Landstrasse 20
	8000 Seldwyla
	A
	Referenz
	00 00000 00000 12340 24000 50100
	Zusätzliche Informationen
	Rechnung 24/501 vom 31.5.2025
	Zahlbar durch
	Anna Beispiel
	Mustergasse 1
	8000 Seldwyla
	B
Währung Betrag	
CHF 384.55	

What do you need to do now?

1. Check whether your QR-bills already contain structured and complete addresses in the Swiss QR Code. Structured addresses must include at least the name, city, and country.

2. Complete your address master data, e.g., in your business/invoicing software, in a structured format with street, building number, postal code, city, and country.

3. Contact your software provider if your system does not generate QR-bills with structured addresses.

4. Ensure that, by 21 November 2025 at the latest, you provide your debtors with QR-bills containing only structured addresses and advise your customers to adjust any standing orders.
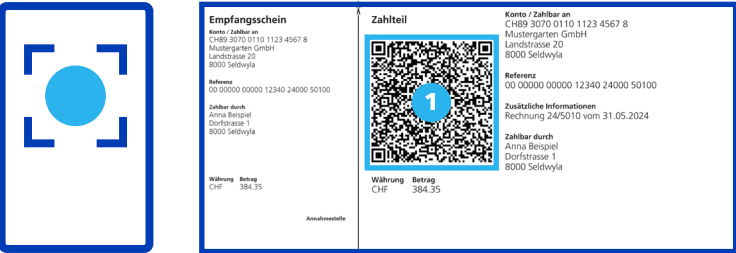
💬 Note
– If you ordered your QR-bills from Zürcher Kantonalbank, they already include structured and complete addresses.
– Order QR-bills quickly and easily via eBanking (search: QR Invoice), either electronically in PDF format or in paper form.

Zürcher Kantonalbank

The requirements for using structured addresses, as well as other optional updates to the QR-bill, such as the extended character set and design specifications for online use of the QR-bill, can be found in the Implementation Guidelines QR-bill Version 2.3 at zkb.ch/qr-rechnung.

How can I, as an invoice issuer, determine whether my QR-bills already contain structured and complete addresses in the Swiss QR Code?

The visible part of the payment part does not indicate whether the address information is structured or unstructured. The address type is only visible in the Swiss QR Code.

1 Scan the Swiss QR Code with a QR scanner app on your smartphone.

2 Check the address type (S = structured or K = combined/unstructured) before the respective address, as well as the completeness of the address information. At a minimum, the name, city, and country must be present.

A Payable to: Invoice issuer / Payee, Data Group Cdtr (Creditor)

B Payable by: Ultimate debtor, Data Group UltmtDbtr (Ultimate Debtor)

Example of a QR-bill with address type **S** (structured address)

Example of a QR-bill with address type **K** (combined/unstructured address)
Not permitted after 21 November 2025.

```
SPC
0200
1
CH8930700110112345678
S                          A
Mustergarten GmbH
Landstrasse
20
8000
Seldwyla
CH

384.55
CHF
S                          B
Anna Beispiel
Mustergasse
1
8000
Seldwyla
CH
```

```
SPC
0200
1
CH8930700110112345678
K                          A
Mustergarten GmbH
Landstrasse 20
8000 Seldwyla


CH

384.55
CHF
K                          B
Anna Beispiel
Mustergasse 1
8000 Seldwyla


CH
```