

EBICS 3.0

Client information for the changeover to EBICS 3.0

Introduction

EBICS version 2.4 (H003) will be discontinued by Zürcher Kantonalbank on 21 November 2025.

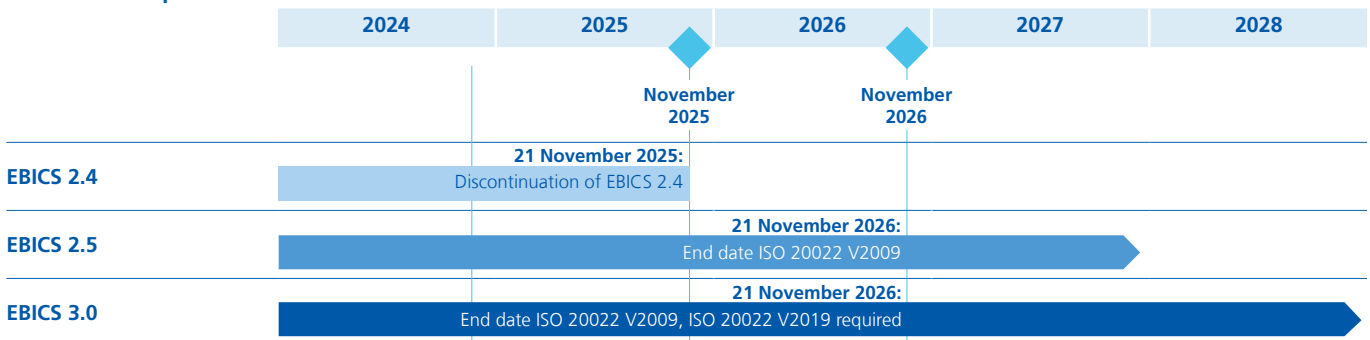
EBICS version 2.5 (H004) will remain in place until further notice, but will only be able to be used for downloading PDF documents and transmitting LSV files (TA875) from November 2026.

Only EBICS version 3.0 (H005) supports all formats and future developments. From November 2026, pain.001 version 09 and camt.052/053/054 version 08 (ISO 20022 version 2019) will be supported exclusively via EBICS version 3.0.

The EBICS order types used under EBICS version 2.4/2.5 (e.g. XE2, Z53) were replaced by the Business Transaction Formats (BTF) with EBICS version 3.0. BTFs are internationally standardised, and define the format of the file to be transmitted when uploading and downloading files.

For a secure EBICS connection, the EBICS keys must have a minimum length of 2048 bits for all EBICS versions.

EBICS roadmap



What you need to do

Please refer to the following sections for the necessary steps for the EBICS version you are using.

1 EBICS 2.4 and EBICS 2.5

1.1 Update key to 2048 bit

If the keys you use are shorter than 2048 bits, they must be changed immediately. EBICS participants with insufficient key lengths will be blocked from 1 February 2025.

With EBICS order type "HCS", you can carry out the key renewal yourself. If your software does not support "HCS", a reinitialisation with new keys is required:

- To reset your EBICS access, please contact our electronic payments specialists by phoning 0800 800 825.
- Send us the duly signed INI/HIA letters by post to:
Zürcher Kantonalbank, Kompetenzzentrum Services Direkt Bank,
P.O. Box, 8010 Zurich.

1.2 Update EBICS software to 3.0

- EBICS 2.4 must be updated to EBICS 3.0 by [November 2025](#).
- EBICS 2.5 must be updated to EBICS 3.0 by [November 2026](#).

We recommend that you plan and implement the changeover for 2025. Please contact your software provider to arrange the update to EBICS 3.0.

1.3 Configure EBICS 3.0 software

- Activate the EBICS user according to your software provider's instructions for EBICS 3.0 (H005), then download the bank keys via order type HPB.
- Set up the desired Business Transaction Formats (BTF) in your EBICS software. You can find the BTFs supported by Zürcher Kantonalbank at zkb.ch/datalink under [Hilfsmittel > EBICS-Verbindungsparameter](#).

Tip: Download the BTFs activated in your EBICS contract via order type HKD. With this, you can avoid having to set up the parameters manually. Ask your software provider about the availability and use of this function.

2 Update to ISO 20022 formats

Once you have successfully migrated to EBICS version 3.0, update your file formats to be transmitted (pain.001, camt.052/053/054) in your business software (e.g. accounts payable, payroll accounting, etc.) to the latest ISO 20022 V2019. Please carry out this changeover by November 2026 at the latest. For further information, please refer to the ISO 20022 factsheet.

Important: Please note that EBICS 2.4/2.5 does not support ISO 20022 V2019. Therefore, please update to EBICS 3.0 before upgrading to new ISO 20022 versions.

3 Verify and update addresses

Addresses, e.g. of the beneficiary, must be available in structured form in your payment software by November 2026 at the latest. For more information, please refer to the Structured Addresses factsheet.

4 Specifications and further information

- Datalink EBICS – Product page
zkb.ch/datalink
- BTFs of Zürcher Kantonalbank zkb.ch/datalink > [Hilfsmittel > EBICS-Verbindungsparameter](#)
- EBICS – Payment standards in Switzerland – SIX Group
ebics.ch

5 Contact

If you have any questions, please contact our electronic payments specialists:

Telephone 0800 800 825

E-mail support.epayment@zkb.ch

Legal notice

This document was prepared by Zürcher Kantonalbank with customary due diligence. However, Zürcher Kantonalbank provides no warranty as to the correctness and completeness of the information contained therein, and accepts no liability for damages resulting from the use of this document or information contained therein. Zürcher Kantonalbank may change the information contained in this document at any time without prior notice. © 2024 Zürcher Kantonalbank. All rights reserved.