

# ISO 20022

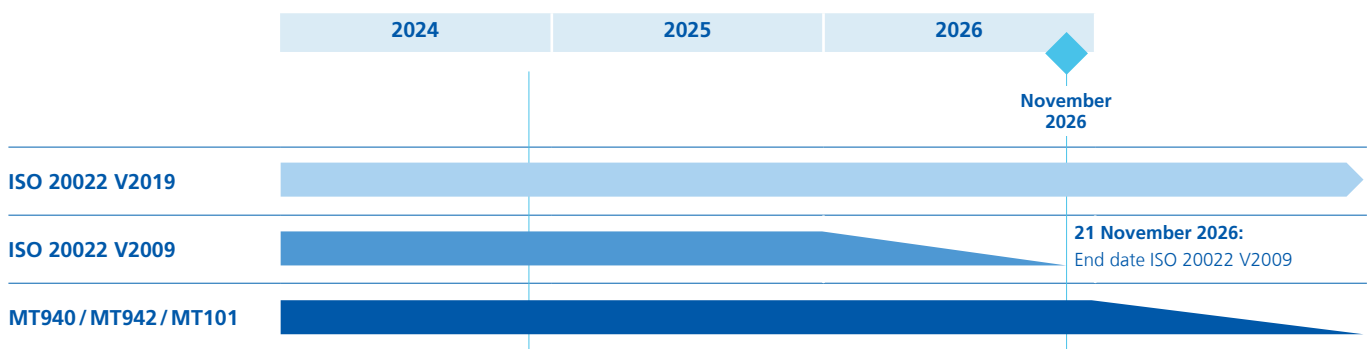
## Client information on the new pain.001/camt.05x scheme versions

### Current situation

Since November 2022, the Swiss financial centre has supported two scheme versions for the transmission of payments (pain.001) and account and booking information (camt.052/camt.053/camt.054). These are based on the ISO 20022 versions 2009 and 2019. The 2009 version will be discontinued on 21 November 2026 in line with the international standards (SEPA and SWIFT).

Only the current ISO 20022 version 2019 supports further developments (e.g. instant payments).

The legacy SWIFT formats MT940/MT942 (account information) and MT101 (payments) do not yet have an end date.



### Message versions

The following ISO 20022 messages are affected:

Message category	ISO 20022 V2009 (supported up to 21 November 2026)	ISO 20022 V2019 (current version)
Payments/status log	<u>pain.001.001.03.ch.02</u>	pain.001.001. <b>09</b>
	<u>pain.002.001.03.ch.02</u>	pain.002.001. <b>10</b>
Account/booking information	<u>camt.052.001.04</u>	camt.052.001. <b>08</b>
	<u>camt.053.001.04</u>	camt.053.001. <b>08</b>
	<u>camt.054.001.04</u>	camt.054.001. <b>08</b>

## 1 Payment file pain.001

The payment file pain.001.001.03.ch.02 will still be accepted until **November 2026**. Thereafter, the file will be rejected.

### 1.1 What you need to do

#### 1.1.1 Verify version and update software

Please contact your software provider or IT department and check which version of pain.001 your business software (e.g. accounts payable and payroll software) creates. In case the old pain.001 version 03 is being generated, it must be updated to version **09**. If all the business software products you are using are version 09, they are technically up to date.

#### 1.1.2 Adjust addresses

Please make sure that all addresses in the master data of your business software are available in a structured form and that they are also created in a structured pain.001 format. Also make sure that the address is complete.

Example of a structured creditor address in pain.001:

```
<Cdtr>
  <Nm>Sample AG</Nm>
  <PstlAdr>
    <StrtNm>Sample street</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>3000</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>
```

For more information on structured addresses, please refer to the factsheet on [structured addresses](#).

Important: Payments with unstructured address details and an execution date after 21 November 2026 will be rejected upon submission.

## 2 Account/booking information camt.05x

The formats camt.052/053/054.001.04 will continue to be supported until **November 2026**. After that, only the current version 08 will be offered.

### 2.1 What you need to do

#### 2.1.1 Verify and update software

Please contact your software provider or the IT department. If your software can only process the legacy camt version 04, it must be updated to version 08. If all the business software products you are using are version 08, they are up to date.

#### 2.1.2 Automatic customisation of your camt version

Zürcher Kantonalbank will automatically convert your existing account and booking information to camt.05x version 08 from **mid-November 2026**. Until then, you will continue to receive version 04. If you would like to upgrade to the current version 08 earlier, please contact our electronic payments specialists by phoning 0800 800 825.

## 3 Legacy SWIFT messages MT940/942 and MT101

The end-of-day statement MT940, the intraday statement MT942 and the payment order MT101 do not yet have a fixed end date, and will continue to be supported for the time being. To be ready for the future, it is advisable to switch to camt and pain (ISO 20022 V2019).

For the changeover to camt.05x, please contact our electronic payments specialists by phoning 0800 800 825.

## 4 ISO 20022 test platform

New pain.001 files can be validated and camt.05x account and booking information can be simulated on [testplattform.zkb.ch](#). Best practice files are also available for you to download.

## 5 Specifications and further information

- ISO 20022 Handbook of Zürcher Kantonalbank [zkb.ch/iso20022-en](#)
- ISO 20022 – Swiss Payment Standards [iso-payments.ch](#)
- ISO 20022 test platform of the ZKB [testplattform.zkb.ch](#)

## 6 Contact

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

Telephone 0800 800 825

E-mail [support.epayment@zkb.ch](mailto:support.epayment@zkb.ch)

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