

# Structured addresses

## Client information for billers and payers

### Introduction

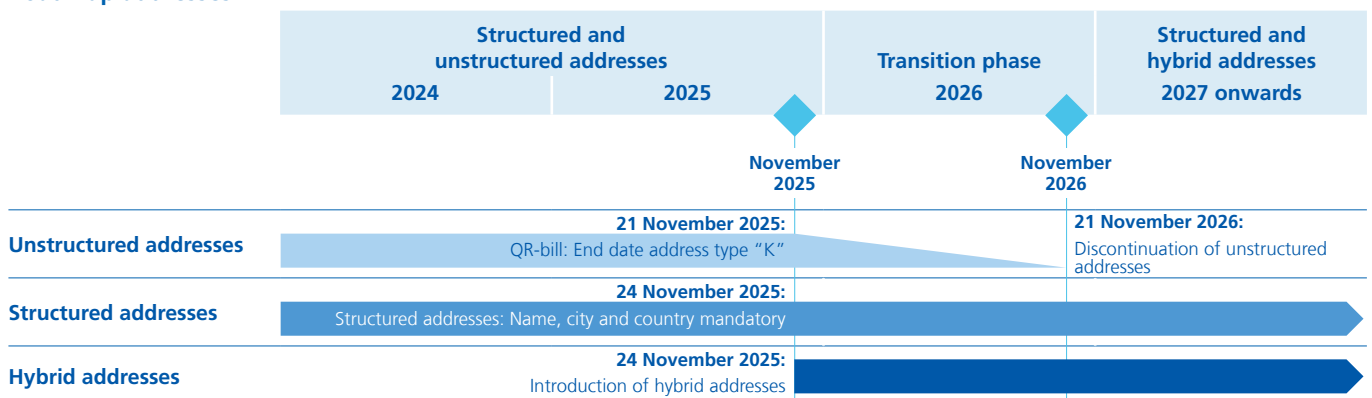
In QR-bill and payment files, addresses, e.g. of the creditor, can currently be formatted in either structured or unstructured form. Unstructured addresses contain multiple address lines, while structured addresses consist of specific standardised fields, such as building number or city.

Due to regulatory requirements, structured address details will be mandatory in payment transactions from November 2026. The Swiss financial centre is adopting these requirements for national and international payments. This will have implications for payers and billers, who must make sure to provide complete and structured address details. As an alternative, "hybrid addresses" will also be introduced from November 2025 in order to map more complex addresses.

### Address examples

Unstructured	Structured	Hybrid
<pre>&lt;Cdtr&gt;   &lt;Nm&gt;Sample AG&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;AdrLine&gt;Sample street 24&lt;/AdrLine&gt;     &lt;AdrLine&gt;CH-3000 Bern&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>	<pre>&lt;Cdtr&gt;   &lt;Nm&gt;Sample AG&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;Sample street&lt;/StrtNm&gt;     &lt;BldgNb&gt;24&lt;/BldgNb&gt;     &lt;PstCd&gt;3000&lt;/PstCd&gt;     &lt;TwnNm&gt;Bern&lt;/TwnNm&gt;     &lt;Ctry&gt;CH&lt;/Ctry&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>	<pre>&lt;Cdtr&gt;   &lt;Nm&gt;Example Company&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;PstCd&gt;123456&lt;/PstCd&gt;     &lt;TwnNm&gt;Singapore&lt;/TwnNm&gt;     &lt;Ctry&gt;SG&lt;/Ctry&gt;     AdrLine&gt;Premium Tower, Floor #01-02,34 Bay     Rd&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>

### Roadmap addresses



## 1 Payment order pain.001

A pain.001 payment file can be transmitted via eBanking, Datalink EBICS or SWIFT FileAct.

### 1.1 Overview of addresses in pain.001

#### – Unstructured addresses

Unstructured addresses will be accepted until [November 2026](#).

**Important:** Payments with unstructured addresses and an execution date after 20 November 2026 will be rejected.

#### – Structured addresses

Structured addresses are already supported. From 24 November 2025, a structured address must contain complete address details in the specific address fields.

#### – Hybrid addresses

Zürcher Kantonalbank will support hybrid addresses from November 2025. We recommend using structured addresses whenever possible.

## 1.2 What you need to do

### 1.2.1 Verify and update software

Please make sure that your software (e.g. accounts payable or payroll accounting) saves the addresses in a structured form (separate input fields for street, building number, postcode, city and country). Make sure that this data is correctly transferred to the pain.001 payment file and that it corresponds to a structured or hybrid address. If not, please contact your software provider to ensure readiness by 20 November 2026.

### 1.2.2 Complete addresses

Check that all the addresses for the creditor, ultimate creditor and ultimate debtor in your business software are complete. Add any missing data (e.g. street, building number, postcode, town and country). For payments abroad in particular, complete addresses will be mandatory from [24 November 2025](#). Even if the minimum requirements of city and country are met, a payment may be rejected if for example the street or postcode is missing.

**Recommendation:** Always complete all address fields for all payment methods.

**Please note:** Tolerances are permitted for domestic payments (payment type "D"). For example, the building number (BldgNb) may be included in the street element (StrtNm). However, it is recommended to separate these into distinct elements in the medium term.

**Important:** When using the ultimate creditor or ultimate debtor address elements for international payments, domestic foreign currency payments (payment type "X") and SEPA payments (payment type "S"), the address fields must be filled in a structured or hybrid form. If the data is delivered unstructured, this information cannot be forwarded and may lead to the payment being rejected.

## 2 Invoicing via QR-bill

From [21 November 2025](#), the new Implementation Guidelines Version 2.3 will apply when creating QR-bills. As of this date, [only structured addresses will be permitted](#) for address information in the Swiss QR Code of QR-bills (address type "S"). Unstructured addresses (address type "K") will no longer be permitted.

The following are affected by these changes:

#### – Your address information as biller or creditor

In the payment part: "Account / Payable to"

In the Swiss QR Code: From line 5 or data group Cdtr (Creditor)

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

#### – Your debtor's address information

In the payment part: "Payable through"

In the Swiss QR Code: From line 21 or data group UltmtDdtr (Ultimate Debtor)

Please note that when paying the continuous processing of QR-bills [with an unstructured address as well as a structured address without postcode, city and country will only be ensured until the end of September 2026 at the latest](#). If necessary, you must provide your payers with new QR-bills.

Further optional new features in the QR-bill, such as an extended character set and the layout rules for the online use of the QR-bill can be found in the Implementation Guidelines QR-bill version 2.3.

## 2.1 What you need to do

### 2.1.1 Verify and update addresses

Check whether the addresses are structured in your invoicing software. Make the necessary changes to ensure complete and structured addresses by 21 November 2025 at the latest. This will ensure that payers can continue to pay your invoices without any problems in the future.

**Please note:**

- Are you unsure whether your QR-bill already contain structured and complete addresses in the Swiss QR Code? Scan the Swiss QR Code with a QR scan app on your smartphone and check the address type (“S” = structured or “K” = unstructured) in front of the respective address information.
- If you have ordered your QR-bill from Zürcher Kantonalbank, they will already contain structured and complete addresses. Order the [QR payment parts](#) quickly and easily in [eBanking](#) (search: QR Invoice), electronically in PDF format or in paper form.

**3 Specifications and further information**

- ISO 20022 Manual of Zürcher Kantonalbank  
[zkb.ch/iso20022-en](https://zkb.ch/iso20022-en)
- Further documents at  
[six-group.com/standards-download-center](https://six-group.com/standards-download-center)
  - Swiss Business Rules
  - Implementation Guidelines for Credit Transfers
  - Implementation Guidelines QR-bill

**4 Contact**

If you have any questions, please contact our technical specialists:

Telephone 0800 800 825

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

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