

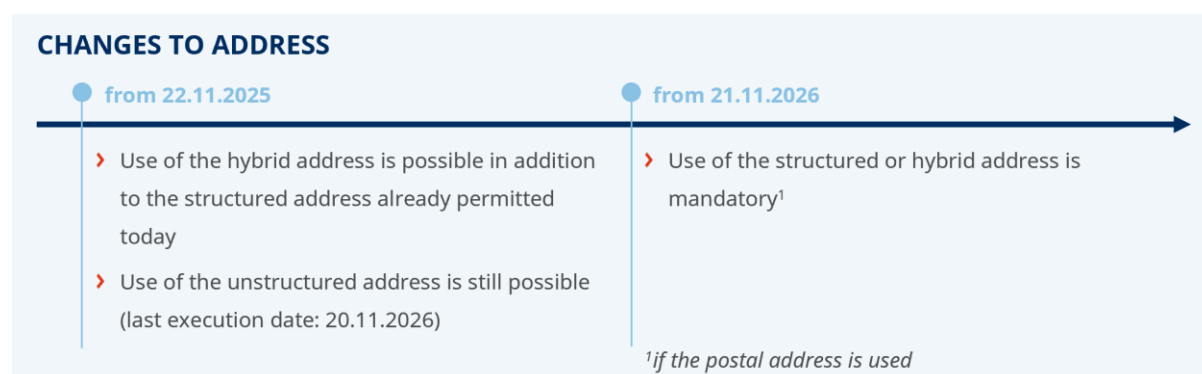
Adjustment of Addresses in Payment Orders: Need for Action for Natural Persons

Initial situation

As of 20 November 2026, payment orders must include the addresses¹ of all parties involved in the payment must in compliance with the new requirements for a structured address and at least indicate the place and country of domicile of the respective party. Payments that do not meet these requirements can no longer be processed as of 20 November 2026.

The financial institutions will adjust their interfaces, such as online banking, in good time.

For invoice issuers: Information on the adjustments to the QR-bill is provided in a separate [factsheet](#).



Topics requiring action

Clean-up of standing orders and templates

The financial institution (FI) must ensure that existing standing orders and templates are adjusted and comply with the new requirements by 20 November 2026 at the latest.

You should therefore pay attention to the corresponding instructions from the FI for adjusting existing standing orders and templates.

It can also happen that invoice issuers send new QR-bills for existing payments (e.g. lessors or leasing providers), where the amount and the data remain the same, but the address is in a structured form. In these cases, standing orders must be adjusted.

¹ The use of the address (postal address, usually legal domicile address) is voluntary in itself, but strongly recommended and also required in most use cases. Incomplete addresses can lead to the rejection of the payment by a participating financial institution.