# SAP Payment Readiness **Checklist**

For Finance, Treasury, IT and SAP teams in Switzerland using SAP ECC or S/4HANA

### Will your SAP payment processes be ready for 14 November 2026?

Assess your landscape across payment formats, SAP configuration, master data, bank interfaces and end-to-end testing.

24 questions | 5 risk areas | 10 minutes

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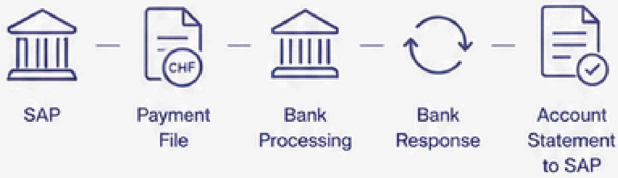
This checklist assesses your SAP payment readiness across five key areas before the 14 November 2026 deadline.

# Why this **checklist** exists




Swiss payment traffic is moving to the new ISO 20022 message versions in November 2026. The parallel phase ends on 14 November 2026. Companies should use the remaining time to verify their message versions and test their payment processes end-to-end.

This checklist helps you quickly assess whether your SAP landscape is ready and where action is required.

**Deadline**

From 14 November 2026, the V2019 message versions and the new address requirements apply under the Swiss Payment Standards.

**Early preparation avoids rejected payments, manual workarounds and project pressure later.**

## How to use this checklist:

For each statement, score your organisation from 0 to 3.

| 0 | 1 | 2 | 3 |
|---|---|---|---|
| Not true / not in place | Partly true, but inconsistent or manual | Mostly true, with some limitations | Fully true, reliable and repeatable |

## What you will get from this assessment

At the end, you will see your overall readiness score, a breakdown by risk area and recommended next steps to close the gaps before November 2026.

- Identify your biggest risks
- Prioritise the right next actions
- Prepare in time and with confidence

# Payment Format Readiness

Do you know exactly what SAP is sending to your banks today?

| # | Statement | Score 0 - 3 | | | |
|---|---|---|---|---|---|
| 1 | We know which ISO 20022 pain.001 message version our production SAP system currently generates. | 0 | 1 | 2 | 3 |
| 2 | Our payment formats have been assessed against the Swiss Payment Standards requirements applicable from 14. November 2026. | 0 | 1 | 2 | 3 |
| 3 | All relevant payment scenarios have been identified, including domestic, SEPA, foreign-currency and international payments. | 0 | 1 | 2 | 3 |
| 4 | We know which SAP payment format trees are used and whether any customer-specific versions exist. | 0 | 1 | 2 | 3 |

**0** Not true

**1** Partly true

**2** Mostly true

**3** Fully true

**YOUR SCORE**

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# SAP Technical Readiness


Your SAP system must be capable and correctly configured to generate the new ISO 20022 message versions.

| # | Statement | Score 0 - 3 | | | |
|---|---|---|---|---|---|
| 1 | Relevant SAP Notes and support package levels for ISO 20022 payments have been identified and assessed. | 0 | 1 | 2 | 3 |
| 2 | The required ISO 20022 V2019 payment format trees are available in our SAP system. | 0 | 1 | 2 | 3 |
| 3 | SAP payment customizing (payment methods, payment medium formats, house banks and bank accounts) has been reviewed against the new requirements. | 0 | 1 | 2 | 3 |
| 4 | We understand how payment formats are determined in SAP and which settings influence the generated message. | 0 | 1 | 2 | 3 |
| 5 | Changes to SAP and payment formats are documented and tested before transport to production. | 0 | 1 | 2 | 3 |

| 0 | 1 | 2 | 3 |
|---|---|---|---|
| Not true | Partly true | Mostly true | Fully true |

**YOUR SCORE**

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# Master Data & Address Readiness

From 14 November 2026, structured or hybrid addresses are required for relevant payment orders.

| # | Statement | Score 0 - 3 |
|---|---|---|
| 1 | Town Name and Country can be populated correctly for all relevant payment partners in SAP. | 0 1 2 3 |
| 2 | Business Partner, supplier and customer addresses are complete, structured and consistent. | 0 1 2 3 |
| 3 | We have a process in place to identify and fix incomplete or unstructured address data. | 0 1 2 3 |
| 4 | Payment-relevant master data changes are governed and kept up to date. | 0 1 2 3 |
| 5 | We have confirmed with our banks whether hybrid addresses are supported and where fully structured addresses are required. | 0 1 2 3 |

**0** Not true
**1** Partly true
**2** Mostly true
**3** Fully true

**YOUR SCORE**

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# Bank, Interfaces, & Custom Developments

A correct payment file from SAP is only one part of the journey. The full transmission chain must be aligned and tested.

| # | Statement | Score 0 - 3 |
|---|---|---|
| 1 | We have confirmed the required ISO 20022 message version and testing process with each bank we use. | 0 1 2 3 |
| 2 | All interfaces between SAP and banks (e.g. MBC, EBICS, SFTP or middleware) are identified and documented. | 0 1 2 3 |
| 3 | Any bank-specific or middleware transformations and mappings are understood and up to date. | 0 1 2 3 |
| 4 | Customer-specific DMEE/DMEEX trees, mappings or enhancements affecting payment files are identified. | 0 1 2 3 |
| 5 | The ownership and support of custom developments and interfaces are clearly defined. | 0 1 2 3 |

| **0** | **1** | **2** | **3** |
|---|---|---|---|
| Not true | Partly true | Mostly true | Fully true |

**YOUR SCORE**

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# End-to-End Testing


Readiness is proven only when the entire payment process works end-to-end - from SAP to bank and back into reconciliation.

| # | Statement | Score 0 - 3 |
|---|---|---|
| 1 | V2019 payment files (pain.001 and other relevant messages) have been validated and accepted in the bank test environment. | 0 1 2 3 |
| 2 | The complete process has been tested: SAP creation -> file transmission -> bank status response -> account statement -> SAP reconciliation. | 0 1 2 3 |
| 3 | Both positive (successful) and negative (rejections, returns) scenarios have been tested. | 0 1 2 3 |
| 4 | All relevant payment types, currencies, banks and edge cases are included in the test plan. | 0 1 2 3 |
| 5 | A clear cutover plan exists, including timeline, responsibilities and contingency procedures. | 0 1 2 3 |

| 0 | 1 | 2 | 3 |
|---|---|---|---|
| Not true | Partly true | Mostly true | Fully true |

**YOUR SCORE**

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# Your readiness level at a **glance**

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Add up your scores from all five sections to understand where you stand and what to do next.

## Readiness Levels

| Total Score | Readiness Level | What it means | Recommended next step |
|---|---|---|---|
| 0 - 29 points | **HIGH RISK** Not ready | Your organisation is unlikely to meet the Swiss payment standards requirements after November 2026. | **Act now.** Conduct a detailed assessment and define a remediation plan with clear priorities. |
| 30 - 49 points | **MEDIUM RISK** Partially Ready | Some key areas are not yet ready or fully tested. There is a risk of payment rejections or delays. | **Prioritise gaps.** Address the weakest areas and start end-to-end testing as soon as possible. |
| 50 - 64 points | **LOW RISK** Mostly Ready | You are largely prepared, but a few open points should be closed and tested before the deadline. | **Close the gaps.** Complete testing, document results and confirm with your banks. |
| 65 - 72 points | **WELL PREPARED** Ready | Your organisation is well prepared for the November 2026 transition with a tested and robust setup. Final validation with your SAP setup and banks is still recommended. | **Stay in control.** Monitor changes, keep documentation up to date and maintain ongoing testing. |

## Recommended Next Step

### Don’t wait until it’s too late.

November 2026 will come quickly. The earlier you act, the lower your risk of payment rejections, manual work and last-minute stress.

### Need expert support?

We help Swiss organisations assess, prepare and test their SAP payment processes for the 2026 transition.

**Get in touch →**

This checklist provides an initial readiness indication and does not replace technical validation or testing with your banks.