

A post-quantum roadmap by mid-2027.

FINMA recommends that supervised institutions have one by mid-2027. It also says it will look at this topic more closely in future supervision.

FINMA'S RECOMMENDED DATE

Mid-2027



Harvest now, decrypt later.

Attackers can record encrypted traffic today and decrypt it once a quantum computer can break it. For that data, the exposure has already started. **Mid-2027 is when FINMA wants the plan. It is not when the risk begins.**

WHAT FINMA ASKS

WHAT	Guidance 05/2026, Quantum computing · 9 July 2026
TYPE	Guidance (Aufsichtsmitteilung), not a circular. It creates no new duty.
APPLIES TO	Banks, insurers, managers of collective assets, financial market infrastructures
ASKS FOR	A roadmap by mid-2027, built on an inventory of the cryptography you use (ch. 3)
ALGORITHMS	None of its own. Points to NIST FIPS 203, 204 and 205.
ALSO STATES	The rules on governance and risk that already bind you cover quantum risk too. FINMA expects action in good time.

WHY NOW

In FINMA's survey of 60 institutions

72%

had not yet planned or implemented any measures

8%

had a specific roadmap for quantum-safe encryption

IF NOTHING HAPPENS

- **Closer supervision.** FINMA says it will look at this topic more closely in its ongoing supervision.
- **Duties you already have.** FINMA states that the governance and risk rules that bind you today cover quantum risk too.
- **No evidence.** Without an inventory, a question about your cryptography gets an estimate, not an answer.
- **Growing exposure.** Every month, more data is sent under a key exchange that a quantum computer will be able to break.
- **Reputation.** A gap that supervision finds is harder to explain than a gap you found and planned for.

THE METHOD



01 Find it

ch. 3.2

An inventory, with a status for every system.

02 Rank it

ch. 3.2 · 3.3

A ranked list: what moves first, and why.

03 Plan it

ch. 3.1 · 3.4 · 3.5

A roadmap your board has approved.

WHAT A FIRST PROJECT DELIVERS

About twelve weeks for a first project. It ends with the roadmap and a FINMA report that shows the evidence behind every number. Your systems decide the real time, and we tell you after the first scan, not before.

TALK TO US

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Sources. FINMA Guidance 05/2026, Quantum computing, 9 July 2026, finma.ch/en/news/2026/07/20260709-mm-am-05-26; survey conducted November 2025 to January 2026. CISA, NSA and NIST, Quantum-Readiness: Migration to Post-Quantum Cryptography, 21 August 2023.

Facts checked against the guidance on 13 August 2026. This summary is not legal advice.