

ISO 20022 adoption: Prepare for Hybrid Address

The webinar has not begun, you are all on mute



09:00 BST - 10:00 CEST - 16:00 SGT
15:00 BST - 16:00 CEST - 10:00 EST

Confidentiality:
Restricted/External

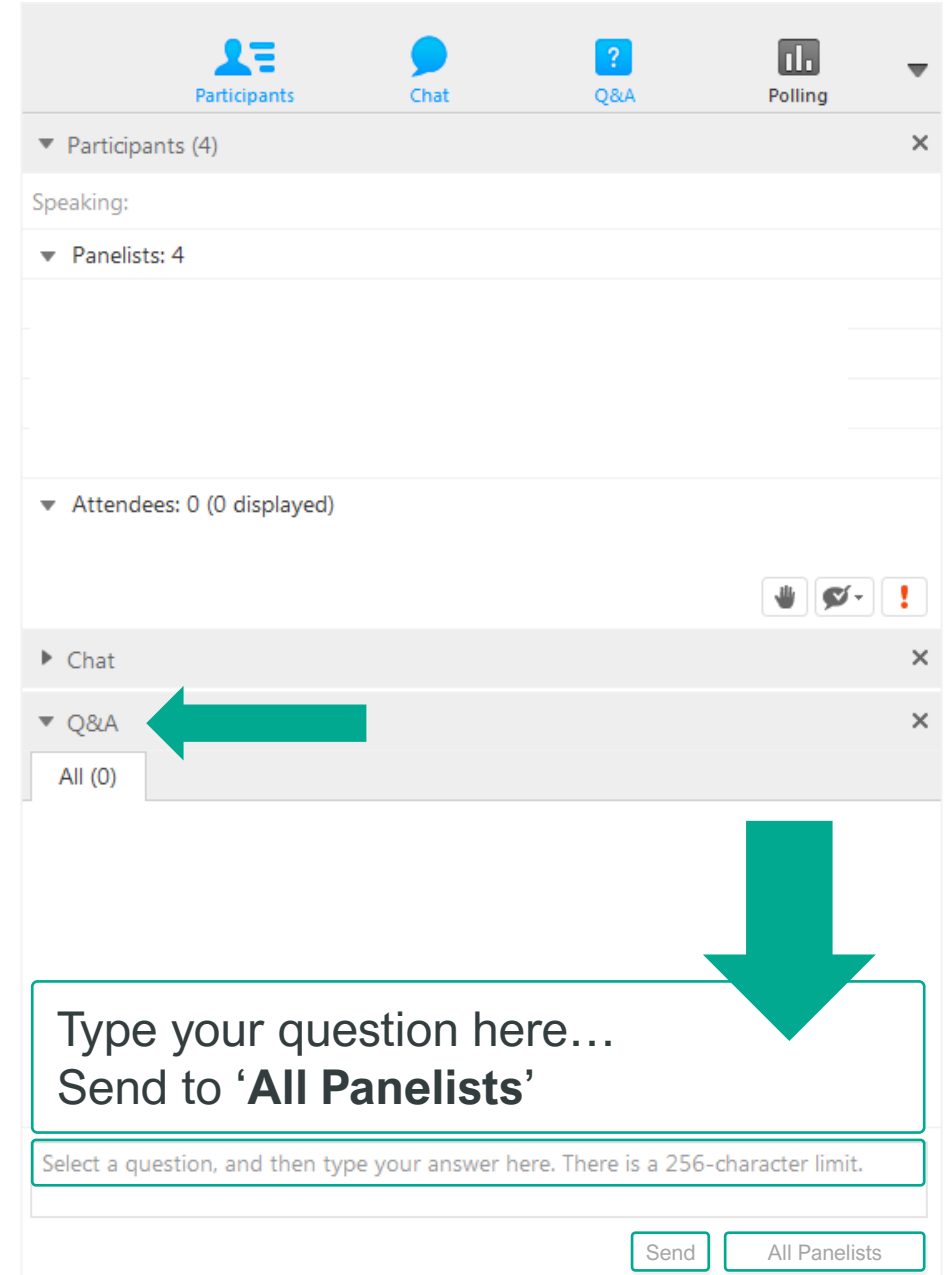
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Remember

1. Your phone is on mute
2. Submit your questions using the **Q&A window**
3. Questions may be submitted at any time to **All Panelists**
4. Q&A session at the end of the presentation



The copy of the presentation and recording will be posted on [swift.com](https://www.swift.com)
[Past webinars overview | Swift](#)



The screenshot shows a webinar control panel with several tabs: Participants (4), Chat, Q&A, and Polling. The Q&A tab is highlighted with a teal arrow pointing to it from the left. Below the tabs, there are sections for Speaking, Panelists (4), and Attendees (0). At the bottom, there is a text input field with the placeholder text "Type your question here... Send to 'All Panelists'", a "Send" button, and an "All Panelists" button. A teal arrow points down to the input field.

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Agenda

1. ISO 20022 adoption
2. SR 2025 – what is the Hybrid Address
3. CBPR+ timeline for Hybrid Address
4. Hybrid Address usage guidelines in PMIs
5. AI to extract Town and Country in your databases
6. Hybrid Address translation rules – MT to ISO 20022
7. Hybrid Address translation rules – ISO 20022 to MT
8. How to test Hybrid Address
9. What the community is saying...

Latest ISO 20022 adoption

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Highlights on CBPR+

June 1st, 2025 – June 30th, 2025

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Average Daily ISO:

Daily Average of
2,008,000+ ISO 20022
payment instructions
are sent and received
on FINplus service
globally

2,008,000+

Total Sender BIC8s:

2,600+ BIC8s
sending domestic or
international ISO
20022 messages on
FINplus service
globally

2,600+

Total Receiver BIC8s:

6,000+ BIC8s
receiving domestic or
international ISO
20022 messages on
FINplus service
globally

6,000+

Total Sending Countries:

180+ countries
sending ISO 20022
messages on FINplus
service

180+

Total Receiving Countries:

220+ countries
receiving ISO 20022
messages on FINplus
service

220+

Adoption Rate:

44.6% (+3.4%) of
payment *instructions*
traffic has already
shifted from FIN to
ISO 20022 messages
(pacs.002, pacs.004,
pacs.008, pacs.009 &
pacs.009Cov)

44.6%



Scope of messages migrating to ISO 20022 November 2025 deadline confirmed

End of Life - NAK

MT 102	Removed
MT 102 STP	Removed
MT 103 REMIT	Removed
MT 201	Removed
MT 203	Removed

MT-to-MX Conversion Service

MT 103	pac.008/004/002
MT 103 STP	pac.008
MT 200	pac.009
MT 202	pac.009/004/002
MT 202 COV	pac.009 COV/004/002
MT 205	pac.009/004/002
MT 205 COV	pac.009 COV/004/002

Note: MT103 and MT 202 REJT/RETN (pac.002 and pac.004 equivalent) are in scope of CBPR+ and must be replaced by Nov 25

Payment instructions

Scope of messages migrating to ISO 20022 November 2027 deadline confirmed

End of Life - NAK

E&I messages	
MT 195 Removed	camt.110
MT 196 Removed	camt.111
MT 295 Removed	camt.110
MT 296 Removed	camt.111
MT 995 Removed	camt.110
MT 996 Removed	camt.111
Payment Cancellation messages	
MT 192 Removed	camt.056
MT 196 Removed	camt.029
MT 292 Removed	camt.056
MT 296 Removed	camt.029
MT 992 Removed	camt.110

Retired for E&I purposes

MT 199 Retired	camt.110
	camt.111
MT 299 Retired	camt.056
	camt.029
MT 199 Retired	camt.056
	camt.029
MT 299 Retired	camt.110
	camt.111
MT 999 Retired	camt.110
	camt.111
MT 198 Retired	camt.110
	camt.111
MT 298 Retired	camt.110
	camt.111
MT 998 Retired	camt.110
	camt.111

Exceptions & investigations

Reporting

Other

Deprecated but supported after November 2025

MT 210	camt.057
MT 292	camt.058
MT 900	camt.054
MT 910	camt.054
MT 920	camt.060
MT 935	camt.053
MT 940	camt.053
MT 941	camt.052
MT 942	camt.052
MT 950	camt.053

Charges

MT 190	camt.105
MT 191	camt.106
MT 290	camt.105
MT 291	camt.106
MT 990	
MT 991	

Cheques

MT 110	camt.107
MT 111	camt.108
MT 112	camt.109

Direct debit

MT 104	pain.008
	pac.003
MT 107	pac.003
MT 204	pac.010

Payment initiation

MT 101 (single)	pain.001
MT 101 (multiple)	

Note: the pain.002 is a payment status report on a pain.001 message and has no MT equivalent

Common group messages

For non-E&I purposes

MT 198	admi.024
MT 199	admi.024
MT 298	admi.024
MT 299	admi.024
MT 998	admi.024
MT 999	admi.024

Tracker notifications

MT 199	trck.001
	trck.002
MT 299	trck.001
	trck.002
	trck.003
Tracker to user	trck.004
	trck.005

Deprecated = MT allowed on FIN but no longer maintained

Retired = Not removed, but should no longer be used for its current purpose (E&I/SRP)

Removed = NAK/ed by the network

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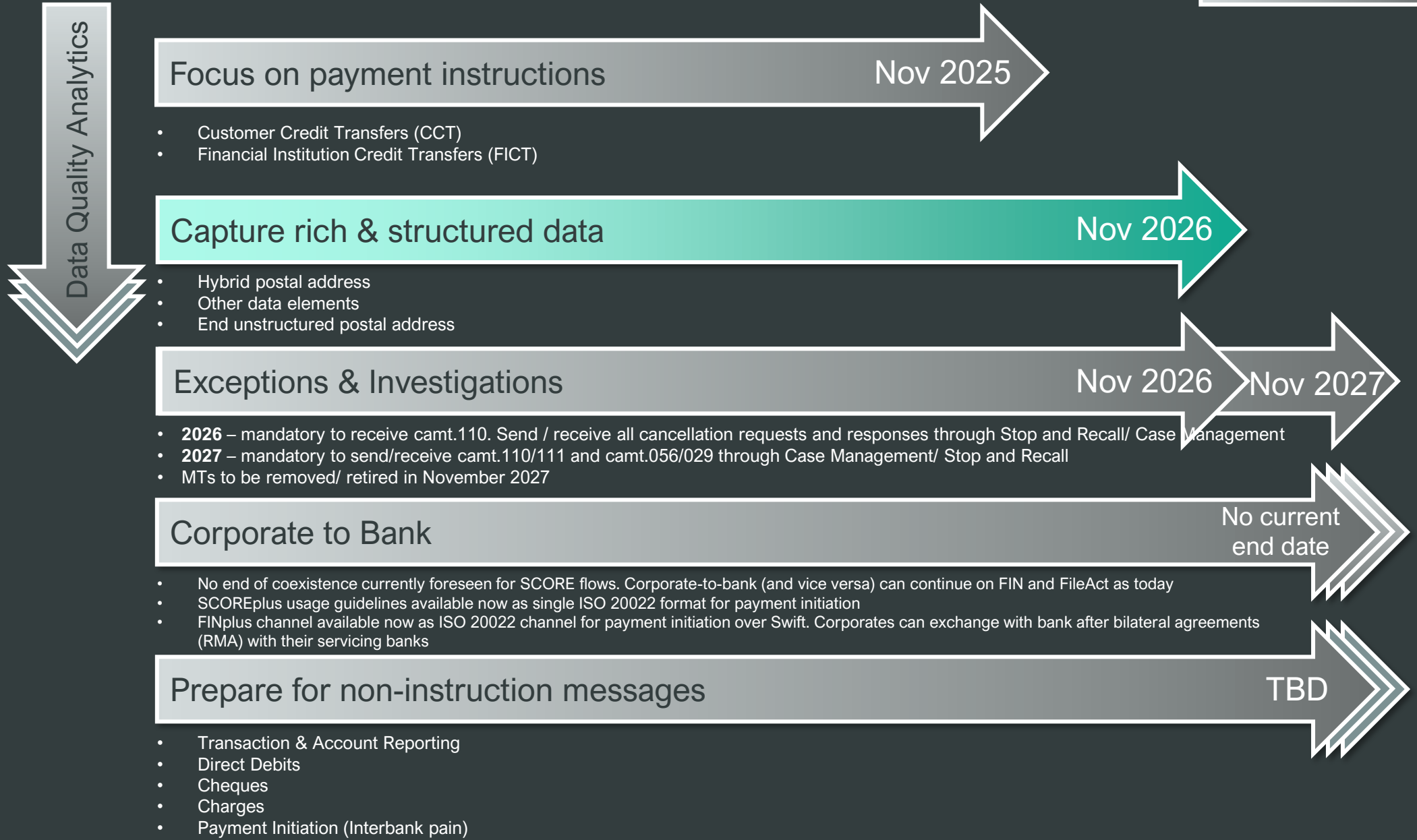
SR 2025

What is the Hybrid Address in all Postal Address fields

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Access the CBPR+ Case Management Roadmap webcast

Overview of key ISO 20022 initiatives



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What is an **unstructured** postal address?

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```
<Nm>JOHN SMITH</Nm>  
<PstlAdr>  
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>  
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>  
  <AdrLine>EC3R 7NE</AdrLine>  
</PstlAdr>
```

- An **unstructured** postal address uses only the address line element
- Interrogating the data is often challenging
- Widely used across the payment industry today
- Allows 3 lines of 70 characters

What is a **fully structured** postal address?

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CBPR+ Cross Border
Payment and Reporting
defines the roadmap
adopting ISO 2022.



The mission of **HVPS+** is to drive consistent market practices and correct use of standards, to support full STP and improved customer outcomes, and ultimately, promote interoperability between MIs.



```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  ! <TwnNm>LONDON</TwnNm> !
  • <Ctry>GB</Ctry> •
</PstlAdr>
```

- A **fully structured** postal address is **always the preferred option** to be populated on a message, this is the “*gold-standard*”
- Across CBPR+ and HVPS+ Market Infrastructures the elements **town name and country will be mandatory!**
- Remaining address data is conveyed in additional structured elements such as street name, post code etc.
- The **address line element is forbidden** as this allows unstructured data

What is a **hybrid** postal address?

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The mission of **HVPS+** is to drive consistent market practices and correct use of standards, to support full STP and improved customer outcomes, and ultimately, promote interoperability between MIs.



```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  ! <TwnNm>LONDON</TwnNm> !
  • <Ctry>GB</Ctry>
    <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>
```

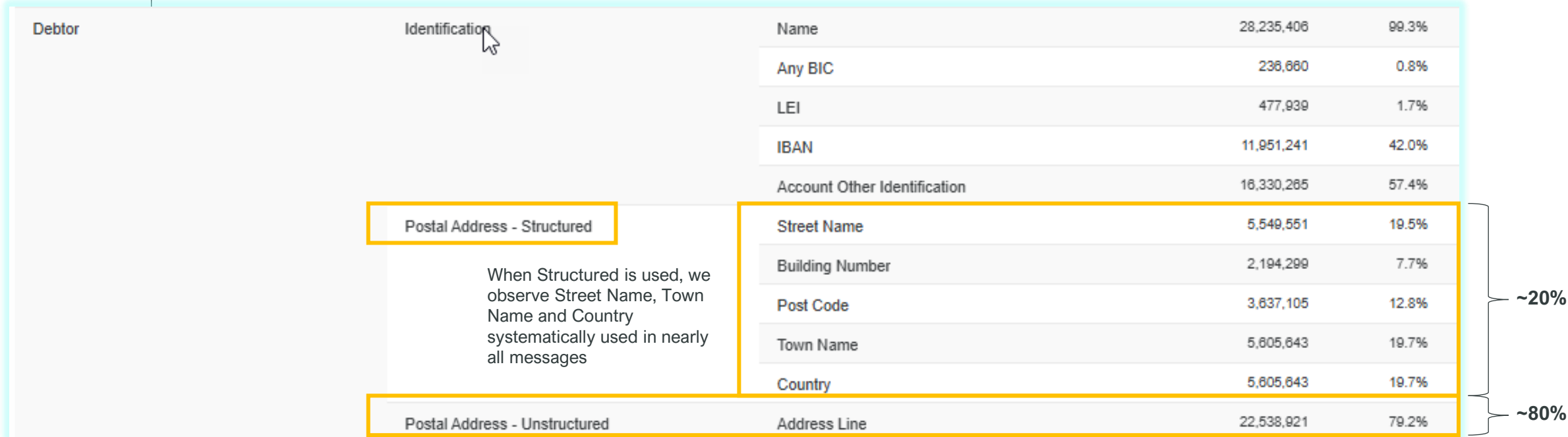
- A **hybrid** postal address combines structured and unstructured data
- Across CBPR+ and HVPS+ member MIs the elements town name and country will be mandatory!
- Unstructured address data is conveyed in the address line element (maximum 2 lines)
- It is possible for other structured elements to be quoted in addition to town name and country
- Structured data must not be repeated in the address line element (textual rule **not validated** on FINplus)

Current usage of Postal Address? Data Quality Analytics | Swift

- Debtor field in pacs.008
- Usage of Postal Address

ISO 20022 is transforming payments, bringing huge benefits for financial institutions that use its richer and more structured data to its fullest. With Data Quality Analytics, you can measure, analyse and optimise the data in your ISO 20022 cross-border payment transactions. And unlock insights to increase operational efficiency, improve compliance, and enhance your customers' experience.

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CBPR+ timeline for Hybrid Address

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CBPR+ timeline

Until November 2025

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Fully structured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>
```

Hybrid

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>
```

Does not exist in the SR
 2024 CBPR+ messages

Unstructured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
  <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>
```

CBPR+ timeline

November 2025 to November 2026 (Standards Release 2025)

Fully structured

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>

```

Hybrid

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>

```

Added in SR 2025
CBPR+ messages

Unstructured

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
  <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>

```

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CBPR+ timeline

November 2026 onwards... (Standards Release 2026)

Fully structured

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>

```

Hybrid

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>

```

Unstructured

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
  <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>

```

NAK

as of November 2026

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Details on Postal Address

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Fully structured and **hybrid** postal addresses apply to all agents and all parties across the CBPR+ and HVPS+ messages. Where a BIC is quoted for an agent, there is no need to provide a postal address



When using a **hybrid** postal address, the standard for the unstructured data within the address line element is up to 2 lines of 70 characters



A **hybrid** postal address cannot be used on a CBPR+ message until November 2025



The postal address rules and timelines do not just apply to payments, other CBPR+ messages such as charges, cheques, cancellations etc. are also impacted



A notable exception will see the CBPR+ camt.052, camt.053 and camt.054 permit an **unstructured** postal address beyond November 2026. These statements and notifications will include domestic entries where a **fully structured** or **hybrid** postal address is not always enforced, therefore we must allow this flexibility



Hybrid Address managed by Payment Market Infrastructures (PMIs)

Note: always check the latest recommendations with the Payment Market Infrastructure
The information below as provided **best effort** and may change without notice

PMI	Hybrid Address validation	Unstructured not allowed	Comment
ESMIG T2	✘	To be defined	
Bank of England	✔	November 2026	
SIX Switzerland	✘	Target: November 2026	
PayCan Lynx	✔	To be defined	
HVPS+	-	-	The HVPS working group has a recommendation for PMIs to validate the Hybrid Address reusing the HVPS Usage Guideline, but countries may decide to follow or not the recommendation
Other PMIs	-	-	See the Usage Guideline specification in MyStandards or contact the PMI representative

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Key actions



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Engage your channel teams

How do you capture Creditor postal address data from your consumer and corporate clients?

Engage your corporate clients

What do they need to do to provide **fully structured** or **hybrid** Creditor postal addresses?

Engage your operations and technology teams

How do you populate postal address data for your clients (Debtors)?

Engage your operations and technology teams

How do you populate bank (Agent) data? If you do not always use a BIC and at times use name and address data for an agent, the same postal address rules will apply...

Are there any interoperability challenges with Payment Market Infrastructures' timeline not aligned with CBPR+ ?

Are there any market practice agreed to handle these cases?

Are you capable of outputting **fully structured** or **hybrid** postal addresses today? What effort needs to be undertaken to make this a reality?

How can you stop your clients (Debtors) providing **unstructured** postal addresses for Creditors?

Do not treat this as a 'normal' standards release, leaving analysis, development, testing, client engagement etc. to 2026 is a high-risk approach...

AI to extract Town and Country in your databases or corporate channels

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Leveraging AI to help the community meet the hybrid address structuring deadline in November 2026

More than 80% of party fields are fully unstructured, as banks migrate from MT to ISO 20022 mostly in “like-for-like” mode

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Swift has developed an NLP-based* AI system to infer structured data (town and country) from unstructured fields (MT103 party fields 50K and 59 4*35x). The output is limited to town and country predictions.

(* NLP: Natural Language Processing



The model can be used by Corporate clients, Operations and Technology teams at FIs, Service Bureaux and Swift Partners to improve legacy databases and corporate originated payments that contain free format address structures.



The model will be open-source at no cost, reinforcing our commitment to open innovation, collaboration, and the success of the ISO 20022 migration. It will be available in November 2025.



Examples of databases or payments with free format addresses

Pozhal (alternate spelling Puzhal) is town in Chennai city

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Result of data extraction
→ can be used to enrich database

/1234
HANK LE
FAKE ST 123
PUZHAL CHENNAI 600066 TN, INDIA
DOB: 1970-01-01

Tamil Nadu (state)



COUNTRY: IN
TOWN: PUZHAL

/1234
HANK LE
FAKE ST 123
CHENNAI 600066 TN, INDIA
DOB: 1970-01-01



COUNTRY: IN
TOWN: CHENNAI

We respect what the message mentions, and recognise 600066 postal code as a suburb town in Chennai city

/1234
HANK LE
FAKE ST 123
PUZHAL 600066 TN,
DOB: 1970-01-01 POB: INDIA

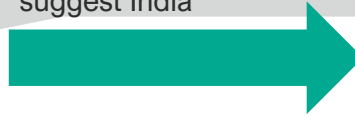


COUNTRY: IN
TOWN: PUZHAL

Country wasn't explicitly mentioned, but is inferred from double data points: matching town & postal code

/1234
HANK LE
FAKE ST 123
PUZHAL,
DOB: 1970-01-01 POB: INDIA

We can either avoid interpreting INDIA as country of residence, and PUZHAL alone is not enough to be confident – or we can switch on inference and suggest India



COUNTRY: IN
TOWN: PUZHAL



Benefits of the Swift approach

Privacy and compliance

- With the synthetic data approach, no personal information is used. There is no risk of intentional or accidental leakage of personal data, that would lead to personal data breach
- The model runs fully offline and isolated within the customer's systems; there is no need to submit API calls containing sensitive data to an external provider

Grounded in reality

- The model has universal applicability as it is trained on the global Swift payments data set (over 200 countries and territories). It reflects actual user data on the Swift network from all geographies
- The synthetic data approach enables balanced datasets. We have ensured that known edge cases are covered

Adaptability

- The model can be tuned to focus on specific geographies.
- The model can be tuned to switch on inferences or not, based on confidence scores

Questions may be sent to swift.address structuring@swift.com

Hybrid Address Translation rules documentation

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Usage of translation rules:

- ➔ Outbound flow from an MT back-office using on-premise translation to send ISO 20022
- ➔ Inbound flow receiving ISO 20022 and convert it internally into an MT for downstream consumption
- ➔ Swift contingency processing and In-flow translation use these translation rules

What is available to get prepared for translation of the Hybrid Address and by when?

Translation Portal is updated to support SR 2025 ISO 20022 Hybrid Address. This allows users to exercise hybrid address translations

- Documentation: Translation word document available in section “Download Documentation” (*MyStandards>TranslationPortal>DownloadDocumentation*) including updates of the relevant translation functions
- Test messages:
 1. pacs.008 SR2025 to MT103
 2. MT103 to pacs.008 SR2025
- Translation scenarios:
 1. ISO 20022 Hybrid Address (Agents, Parties) to MT
 2. Fields 50F, 59F to ISO 20022 Hybrid Address

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The screenshot shows the Swift Translation Portal interface. At the top, there is a header with the Swift logo and 'Translation Portal' on the left, and 'MyStandards' with user and help icons on the right. The main content area contains introductory text about CBPR+ Translation Rules, followed by a table titled 'Available Translation Rules'. Below the table are three buttons: 'Download Release Note', 'Download Documentation' (highlighted with a red box), and 'How to use this portal'. At the bottom, there is a disclaimer about the translations following the FIN MT User Handbook.

Translator Library Version	Publication date on the Translation Portal	End Date	CBPR+ Usage Guidelines	Note
CBPRPlus 1.6.1	January 2025		CBPRPlus SR2024 (Combined)	All translation rules including the SR2024 new translations with bug fixes and CRs Hybrid address testing facilities. MT103 to and from pacs.008. See CBPRPlus SR2025 (Combined)

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What is available to get prepared for translation of the Hybrid Address and by when?

Samples: pacs.008 sample messages with Hybrid Addresses are available [here](#)

The screenshot shows the Swift MyStandards website. The main heading is 'CBPR+'. Below it, there are two buttons: 'CBPR+ Usage Guidelines and Readiness Portal' and 'CBPR+ Translation Portal'. Under 'Additional resources', there is a 'Document centre' with several items, each with a 'Download >' link. A red box highlights the 'Samples library' section, which contains two items: 'CBPR+ sample messages' and 'In-flow translation service sample messages', both with 'Learn more >' links.

As of July 2025: All translations applicable to SR2025 release, including translation to/from ISO 2022 Hybrid Address are available:

- in CBPR+ SR2025 Release Translation Library (via the [download center](#))
- in Translation Portal (via [MyStandards>TranslationPortal](#))
- for In-flow in Pilot Future environment for testing (ISO 2022->MT)

Hybrid Address translation rules available in SR 2025

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MT to ISO 20022

Hybrid Address Translation – MT to ISO 20022

Translation rules for MT Address translated to Hybrid Address

Field 50F/59F	→	Hybrid Address							
1/Name	=>	Name <i>(removal of '1/')</i>							
2/Information	=>	PostalAddress/AddressLine <i>(removal of '2/')</i>							
3/CC/TownName*	=>	<table border="0"> <tr> <td rowspan="2" style="font-size: 2em; vertical-align: middle;">{</td> <td>CC</td> <td>-></td> <td>PostalAddress/Country</td> </tr> <tr> <td>TownName</td> <td>-></td> <td>PostalAddress/TownName</td> </tr> </table>	{	CC	->	PostalAddress/Country	TownName	->	PostalAddress/TownName
{	CC	->		PostalAddress/Country					
	TownName	->	PostalAddress/TownName						

* if TownName is displayed on 2 occurrences of “3/” lines, TownName is first concatenated and its length must be < 36 chars

Field F validation for a successful translation


- Only fields **50F** and **59F** are translated
- Other fields 52a, 53a, 54a, 55a, 56a, 57a are translated to Unstructured Address
- **Country** and **Town Name** must be present in line number ‘3/’
- Length of Town Name must be < 36 chars


➔ Until November 2026, **any other usage of Option F** will be translated to an ISO 20022 **Unstructured Address**, copying the numbers from Option F


Hybrid Address examples – MT to ISO 20022

Valid MT Addresses translated to Hybrid Addresses

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<p>:50F:/12345678 1/John Dear 2/Room 3 Floor 10 Block A 2/Northumbria University 3/GB/Newcastle</p>	<p>Debtor</p> 	<p><Nm>John Dear</Nm> <PstlAdr> <TwnNm>Newcastle</TwnNm> <Ctry>GB</Ctry> <AdrLine>Room 3 Floor 10 Block A Northumbria University</AdrLine> </PstlAdr></p> <p style="text-align: right;">→ AdrLine must be < 70 chars</p>
--	--	--

<p>:50F:/12345678 1/A. Jansen 2/Prinses Beatrixlaan 23 3/NL/AK Den Haag 5654</p>	<p>Debtor</p> 	<p><:Nm>A. Jansen</Nm> <PstlAdr> <TwnNm>AK Den Haag 5654</TwnNm> <Ctry>NL</Ctry> <AdrLine>Prinses Beatrixlaan 23</AdrLine> </PstlAdr></p>
--	--	--

<p>:59F:/12345678 1/John Dear 2/Northumbria University 3/GB/Newcastle 3/Additional Address</p>	<p>Creditor</p> 	<p><Nm>John Dear</Nm> <PstlAdr> <TwnNm>Newcastle Additional Address</TwnNm> → must be < 36 chars <Ctry>GB</Ctry> <AdrLine>Northumbria University</AdrLine> </PstlAdr></p>
---	--	---

Hybrid Address examples – MT to ISO 20022

Invalid MT Addresses translated to Unstructured Addresses

Absence of TownName

:50F:/12345678
 1/John Dear
 2/Room 3 Floor 10 Block A
 2/Northumbria University
 3/GB

Debtor



<Nm>John Dear</Nm>

<PstlAdr>

<AdrLine>2/Room 3 Floor 10 Block A</AdrLine>

<AdrLine>2/Northumbria University</AdrLine>

<AdrLine>3/GB</AdrLine>

</PstlAdr>

+ Error Message* : Failure to translate to hybrid address, Country or TownName is missing

Absence of TownName

(SPACE follows '3/GB/')

:50F:/12345678
 1/John Dear
 2/Room 3 Floor 10 Block A
 2/Northumbria University
 3/GB/

Debtor



<Nm>John Dear</Nm>

<PstlAdr>

<AdrLine>2/Room 3 Floor 10 Block A</AdrLine>

<AdrLine>2/Northumbria University</AdrLine>

<AdrLine>3/GB/ </AdrLine>

</PstlAdr>

+ Error Message* : Failure to translate to hybrid address, "3/CC Information" or 3/CCInformation" or "3/CC/ " are not expected. After "CC" the country code, a "/" is expected followed by the Town Name.

Length of TownName > 35

:59F:/12345678
 1/John Dear
 2/Room 3 Floor 10
 3/GB/Newcastle Upon Tyne NE1 8SU
 3/Additional Address

Creditor



<Nm>John Dear</Nm>

<PstlAdr>

<AdrLine>2/Room 3 Floor 10</AdrLine>

<AdrLine>3/GB/Newcastle Upon Tyne NE1 8SU</AdrLine>

<AdrLine>3/Additional Address</AdrLine>

</PstlAdr>

+ Error Message* : Failure to translate to hybrid address, TownName length > 35 characters

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(* The error message
 is displayed in
 MyStandards
 Translation Portal and
 in Swift Translator test
 window



Hybrid Address translation rules available in SR 2025

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ISO 20022 to MT Field F and Ultimate Parties

Hybrid Address Translation – ISO 20022 Party to MT

1) For Debtor and Creditor, Hybrid Address is translated to field 50F or 59F respectively:

		:50F:/12345678
Name	=>	1/Name
PostalAddress/AddressLine	=>	2/AddressLine information
PostalAddress/Country	} =>	3/CC/TownName
PostalAddress/TownName		

The above highlights the minimum fields required for a valid Hybrid Address. Translation of additional ISO 20022 fields from the Postal Address will follow the priorities defined by [PMPG](#)

Possible truncation: '+' sign is used in case of space limitations in the translated MT field

2) For Ultimate Debtor and Ultimate Creditor (no corresponding MT Party field), when Hybrid Address is used, ONLY Name, TownName and Country are translated (the remaining fields from PostalAddress are ignored)

Name	} =>	:70:/	ULTB	/Name/CC/TownName*	OR
PostalAddress/AddressLine		:70:/	ULTD	/Name/CC/TownName	
PostalAddress/Country					
PostalAddress/TownName					

(*) ULTD Ultimate Debtor
ULTB Ultimate Creditor

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Hybrid Address examples – ISO 20022 to MT

<Nm>JOHN SMITH</Nm>
<PstlAdr>
 <PstCd>1000</PstCd>
 <TwnNm>BRUSSELS</TwnNm>
 <Ctry>BE</Ctry>
 <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
</PstlAdr>

Debtor

:50F:/12345678
1/JOHN SMITH
2/HOOGSTRAAT 6, 18th floor
3/BE/BRUSSELS,1000

<Nm>JOHN SMITH</Nm>
<PstlAdr>
 <StrtNm>HOOGSTRAAT</StrtNm>
 <BldgNb>6</BldgNb>
 <Flr>14</Flr>
 <PstCd>1000</PstCd>
 <TwnNm>BRUSSELS</TwnNm>
 <Ctry>BE</Ctry>
 <AdrLine>Very Long Building Name</AdrLine>
</PstlAdr>

Creditor

:59F:/12345678
1/JOHN SMITH
2/HOOGSTRAAT,6,Very Long Building N
2/ame,14
3/BE/BRUSSELS,1000

<Nm>JOHN SMITH</Nm>
<PstlAdr>
 <StrtNm>Merchandise Plaza</StrtNm>
 <BldgNb>222</BldgNb>
 <PstCd>60654</PstCd>
 <TwnNm>CHICAGO</TwnNm>
 <CtrySubDvsn>IL</CtrySubDvsn>
 <Ctry>US</Ctry>
 <AdrLine>20th Floor Suite 2024</AdrLine>
</PstlAdr>

Ultimate Creditor

:70:/ULTB/JOHN SMITH/ US / CHICAGO

Hybrid Address translation rules available in SR 2025

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**ISO 20022 to MT Fields 52a, 53a,
54a, 55a, 56a, 57a,
Intermediary Agents and
Previous Instructing Agents**

Hybrid Address Translation – ISO 20022 Agent to MT

- 1) For ISO 20022 Agents that **have a corresponding MT Agent** field (ie, fields 52a, 53a, 54a, 55a, 56a, 57a) Hybrid Address is translated to **Option D** without numbers ‘n/’ (Option F doesn’t exist for MT Agents)

Name	=>	Name	:52D:/12345678
PostalAddress/AddressLine	=>	AddressLine information	
PostalAddress/Country	} =>	CC/TownName	
PostalAddress/TownName			

The above highlights the minimum fields required for a valid Hybrid Address. Translation of additional ISO 20022 fields from the Postal Address follows the same priorities defined by [PMPG](#)

Possible truncation: ‘+’ sign is used in case of space limitations in the translated MT field

- 2) For Intermediary Agent 2, 3 (**no corresponding MT Agent** field), when Hybrid Address is used, ONLY Name, TownName and Country are translated to field 72 (the remaining fields from PostalAddress are ignored)

Name	} =>	:72:/INTA/Name (CC (TownName	
PostalAddress/AddressLine			
PostalAddress/Country			
PostalAddress/TownName			

➔ Note usage of “(“ delimiters and not “/”

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Hybrid Address Translation – ISO 20022 Agent to MT

3) For Previous Instructing Agent 1, 2, 3, PostalAddress (and Hybrid Address) is never translated to MT field. Only Name is translated to Field 72

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Name	}	=>	:72:/INS/Name
PostalAddress/AddressLine			
PostalAddress/Country			
PostalAddress/TownName			

Hybrid Address examples – ISO 20022 to MT

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <PstCd>1000</PstCd>
  <TwnNm>BRUSSELS</TwnNm>
  <Ctry>BE</Ctry>
  <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
</PstlAdr>
  
```

Debtor Agent



```

:52D:/12345678
JOHN SMITH
HOOGSTRAAT 6, 18th floor
BE/BRUSSELS,1000
  
```

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```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>HOOGSTRAAT</StrtNm>
  <BldgNb>6</BldgNb>
  <PstCd>1000</PstCd>
  <TwnNm>BRUSSELS</TwnNm>
  <Ctry>BE</Ctry>
  <AdrLine>Very Long Building Name</AdrLine>
</PstlAdr>
  
```

Intermediary Agent 2, 3



```

:72:/INTA/JOHN SMITH(BE(BRUSSELS
  
```

➔ Note usage of “(“ delimiters and not “/”

```

<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>Merchandise Plaza</StrtNm>
  <PstCd>60654</PstCd>
  <TwnNm>CHICAGO</TwnNm>
  <Ctry>US</Ctry>
  <AdrLine>20th Floor Suite 2024</AdrLine>
</PstlAdr>
  
```

Previous Instructing Agent 1, 2, 3



```

:72:/INS/JOHN SMITH
  
```

Prepare your test plans for hybrid address

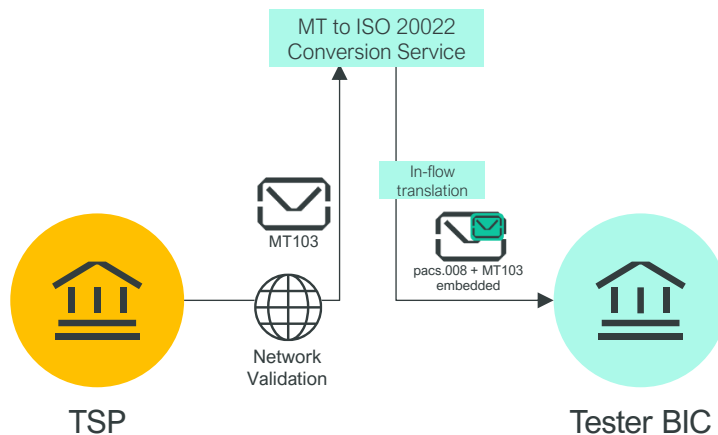
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TSP: use contingency processing catalogue to test hybrid addresses MT to ISO 2022

New catalogue available as of **26 July**:

- Request TSP to send an MT message to your testing BIC
- **Tester bank chooses the MT content to test with**
- ISO 2022 delivered contains **result of Postal Address mapped to Hybrid Address**
- TSP will provide MT message samples to trigger reception of various scenarios



The screenshot shows the CBPR+ interface. At the top, it says 'CBPR+' and 'Test the sending, receiving and relaying of ISO 2022 CBPR+ messages over the FINplus p'. Below this is a warning message: 'Is your BIC connected correctly for CBPR+? Check our CBPR+ connection prerequisites'. The main section is titled 'Contingency Processing catalogue' and lists 'Contingency Processing' with a hand cursor icon. Below that is 'Customer credit transfers' with a 'Core' tag and the text 'pacs.008 (normal or STP), optional pacs.002 positive'. The bottom section is titled 'Contingency processing-TSP send the FIN message of your choice to your BIC'. It has a 'Sender' field with 'TSPXUS30XXX' and a 'Receiver' field with 'Your BIC'. There is a 'Send message' button. The 'MT message type' dropdown is open, showing options: 103, 103STP, 202, 202COV, 205, and 205COV. The 'Message' field has a placeholder 'Paste MT (FIN) mes'.

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New TSP catalogue to test hybrid addresses ISO 2022 to MT

➤ Dedicated catalogue

- All parties and agents have a hybrid address

➤ Testing goals

- Test most popular payment scenarios (pacs.008 and pacs.009) with hybrid addresses
- Ensuring correct handling of Debtor/ Creditor/ Ultimate Parties, Debtor Agent/ Creditor Agent
- By default: Receiver BIC must be opted-in In-flow translation

➤ Roadmap

- At a later stage end Q3 users will have an option to select parties and agents with hybrid addresses in any CBPR+ test case

Swift Test Sparring Partner Test Catalogues Reports Dojo Administration Dev & Specs v.2025.25-2

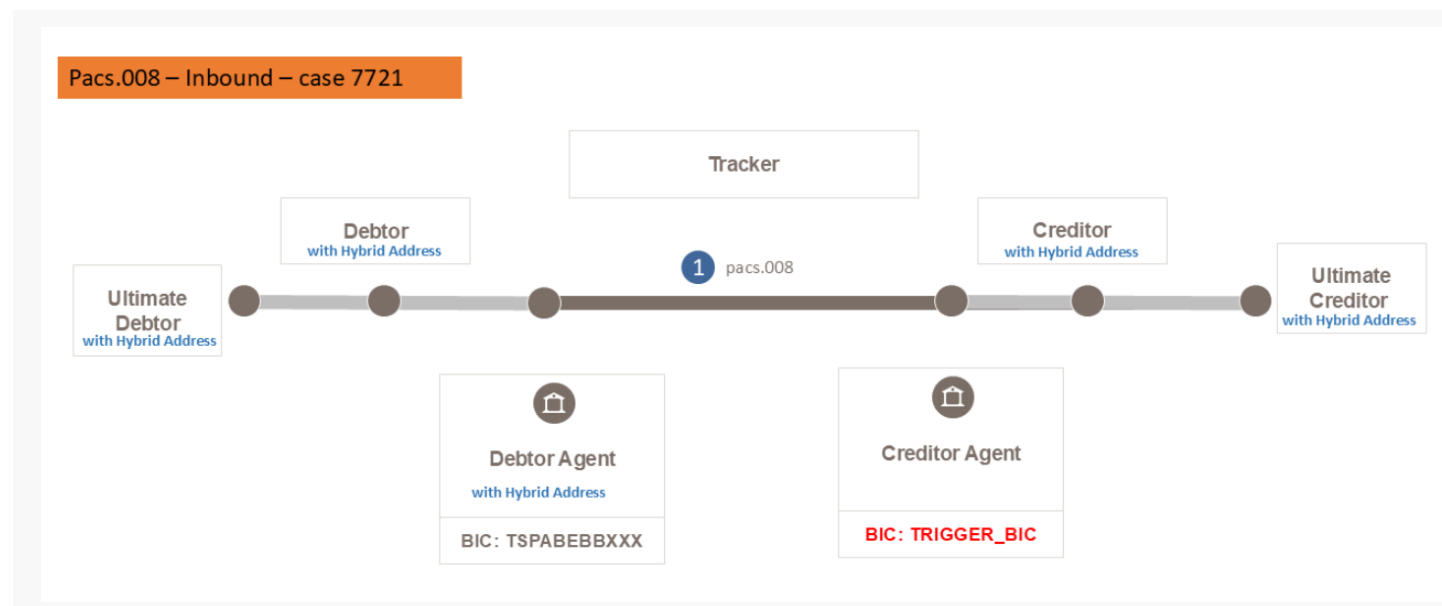
Home / Test catalogue / CBPR+ / pacs.008/pacs.009 messages with hybrid addresses

pacs.008/pacs.009 messages with hybrid addresses

Select a test case to execute

Filter: Message type My Role BIC Status

Test Case (10 of 10) ^	Message Type	Role
TC7721 Reception of basic inbound Customer Credit Transfer with 2 agents, no intermediaries, only mandatory fields.	pacs.008	Creditor Agent
TC7722 Reception of inbound Customer Credit Transfer via 1 intermediary (i.e. 3 agents overall: debtor agent, intermediary agent and creditor agent)	pacs.008	Creditor Agent
TC7723 Sending of plain vanilla Customer Credit Transfer with 2 agents and INDA settlement type	pacs.008	Debtor Agent

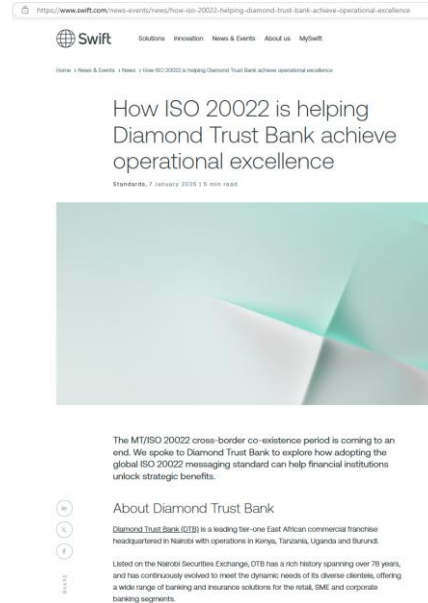


What the community is saying...

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Visit swift.com to discover what the community is saying about ISO 20022



Visit swift.com about Postal Address and Ultimate Parties

ISO 20022 FAQs

A brief introduction to the Postal Address field

Postal Address is information that locates and identifies a specific address, as defined by postal services.

A brief introduction to the Postal Address field

- Overview
- Why is it important?
- View from PMPG
- CBPR+ usage guidelines
- Useful lessons
- Challenges
- More information

A brief introduction to the Ultimate Parties field

- Overview
- Why is it important?
- View from PMPG
- CBPR+ usage guidelines
- Populating Ultimate Party fields
- Addressing common challenges
- More information

ISO 20022 FAQs

A brief introduction to the Ultimate Parties field

Ultimate Parties are the true originators or beneficiaries in a payment, distinct from the usual Debtor and Creditor.

Questions

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Swift

SR 2025 Postal Address in MyStandards

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(*) **Formal validation:**
 Swift network validates
 the data



Link to MyStandards

	Ultimate Debtor/Creditor		Other Parties	
Postal Address	0	1	0	1
Department	0	1	0	1
Sub Department	0	1	0	1
Street Name	0	1	0	1
Building Number	0	1	0	1
Building Name	0	1	0	1
Floor	0	1	0	1
Post Box	0	1	0	1
Room	0	1	0	1
Post Code	0	1	0	1
Town Name	1	1	0	1
Town Location Name	0	1	0	1
District Name	0	1	0	1
Country Sub Division	0	1	0	1
> Country	1	1	0	1
Address Line	0	2	0	3

- The ISO 2022 component for a postal address commonly used across CBPR+ and HVPS+ member MIs is comprised of 16 elements
- The address line element allows unstructured data
- **Ultimate Parties:** Hybrid Address representation in MyStandards with multiplicity of fields Town Name, Country and Address in **orange**
- **Other Parties:** Hybrid Address representation in MyStandards with multiplicity of fields Town Name, Country and Address in **blue**. A **formal** validation rule* applies to these fields. Non-compliant messages are NAK
- **CBPR_GracePeriod_Hybrid_FormalRule***
 If Address Line is present and any other Postal Address element(s) are present, then **Town Name and Country are mandatory** in Postal Address and a **maximum of two occurrences** of Address Line are allowed.

Hybrid Address Translation – ISO 20022 Party to MT > Priorities

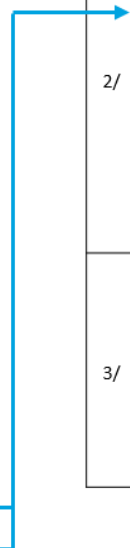
Source: PMPG paper- Industry guidance on the introduction of the hybrid postal address

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Element description	ISO20022 tag	Occurrences	Data type	Target field/sub-field in SWIFT FIN	Priority fully structured within sub-field	Priority for Hybrid within sub-field
Debtor	<Dbtr>	[1..1]				
Name	<Nm>	[0..1]	text{1,140}	F Option Subfield 1 (two occurrences if no LEI is present, 1 occurrence if LEI is present)	1	1
Postal Address	<PstAdr>	[0..1]				
Department	<Dept>	[0..1]	text{1,70}	F Option Subfield 2	7	8
Sub Department	<SubDept>	[0..1]	text{1,70}	F Option Subfield 2	8	9
Street Name	<StrtNm>	[0..1]	text{1,70}	F Option Subfield 2	1	1
Building Number	<BldgNb>	[0..1]	text{1,16}	F Option Subfield 2	2	2
Building Name	<BldgNm>	[0..1]	text{1,35}	F Option Subfield 2	3	4
Floor	<Flr>	[0..1]	text{1,70}	F Option Subfield 2	4	5
Post Box	<PstBx>	[0..1]	text{1,16}	F Option Subfield 2	5	6
Room	<Room>	[0..1]	text{1,70}	F Option Subfield 2	6	7
Post Code	<PstCd>	[0..1]	text{1,16}	F Option Subfield 3	3	3
Town Name	<TwnNm>	[0..1]	text{1,35}	F Option Subfield 3	2	2
Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	F Option Subfield 3	5	5
District Name	<DstrctNm>	[0..1]	text{1,35}	F Option Subfield 3	6	6
Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	F Option Subfield 3	4	4
Country	<Ctry>	[0..1]	text[A-Z]{2,2}	F Option Subfield 3	1	1
Address Line	<AdrLine>	[0..1]	text{1,70}	F Option Subfield 2	n/a	3
Address Line	<AdrLine>	[0..1]	text{1,70}	F Option Subfield 2	n/a	3



	SWIFT FIN sub-field (option F)
1/	<Nm> (mandatory) (use '+' in case of space limitations)
2/	Prio 1: <StrtNm> Prio 2: <BldgNb> Prio 3: <AdrLine> (first occurrence) Prio 4: <BldgNm> Prio 5: <Flr> Prio 6: <PstBx> Prio 7: <Room> Prio 8: <Dept> Prio 9: <SubDept> (use '+' in case of space limitations)
3/	Prio 1: <Ctry> (mandatory) Prio 2: <TwnNm> (mandatory) Prio 3: <PstCd> Prio 4: <CtrySubDvsn> Prio 5: <TwnLctnNm> Prio 6: <DstrctNm> (use '+' in case of space limitations)



The final strategy... why?

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In an industry readiness survey of corporates, conducted by the Payment Market Practice Group (PMPG) in April 2023, over half (54%) confirmed that they would not be capable of outputting **fully structured** postal addresses by November 2025. Therefore, they would bypass any rules by truncating or concatenating data



In the same survey over half (53%) of corporates confirmed they had no active project considering how to output **fully structured** postal addresses



The PMPG also found various corporates and financial institutions typically store postal address data as a **(hybrid)** combination of structured and unstructured



The introduction of the **hybrid** postal address in addition to the **fully structured** postal address should ease the migration away from **unstructured** postal addresses



Whilst a combination of structured and unstructured data is allowed in the **hybrid**, the mandatory presence of structured town name and country elements ensures the data quality is still sufficient to take advantage of structured data benefits e.g. improved sanction scanning

