

Quick Guide for the Corporate Community

Available resources:



Refer to the [PMPG Hybrid Address Industry Guidance](#) for more information on the community impact



Review the [MT Standards Release Guide](#)



Visit our dedicated [swift.com page](#) or read our [FAQs](#)



Watch our explainer series - [ISO 20022 CBPR+: Standards Release 2026 Explained](#)



Review the [SCORE+ usage guidelines](#) to support the migration to pain.001

What Is Changing?

After November 2026, only fully structured or hybrid postal addresses will be accepted. The usage guidelines for CBPR+ will enforce these rules across the network, and payments not adhering to these formats will be rejected and delayed, potentially impacting processing timelines and increasing operational overhead.

Until November 2026, there are three valid formats for providing postal addresses in cross-border payment messages:

1. Fully structured (already available and strongly recommended)
2. Hybrid (already available)

3. Fully unstructured (to be decommissioned by November 2026)

From November 2026, where a postal address is provided, data must be in either a fully structured or hybrid format. This rule applies to all payments (including those initiated by corporates, securities, trade, FX and funds) and includes agent and/or party postal address. It applies to all CBPR+ payment messages (except for ISO 20022 message identifiers admi.024, camt.025, camt.052, camt.053, camt.054 and camt.060).

This requirement applies to all payments, including corporate, securities, trade, FX and funds.

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>
```

A fully structured postal address must include the Town Name and Country Code (ISO 2-letter format) at a minimum. It cannot contain the Address Line element.

Hybrid

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

A hybrid postal address must include the Country Code and Town Name elements; it will also allow the Address Line element to be included. We strongly encourage providing as much address information as possible in the structured data elements, such as Postal Code, Street Name and Building Number, whenever this data is available in a structured form.

The unstructured address lines should only be used for information that cannot be reliably structured or does not fit into the available structured data elements. This approach helps maximise data quality and processing efficiency, while still allowing flexibility for complex or non-standard address elements.

In order to make this transition as smooth as possible for the community, we encourage the use of structured data wherever feasible, but also to take advantage of the hybrid format's flexibility to ensure all necessary address information is captured.

Requirements for the Corporate Community:

1. Review and assess existing payment initiation systems and data formats, including formats such as MT101 or proprietary files, against ISO 20022 requirements.

– *Take note of CR3108 and identify where current practices rely on the no-letter option (name and address only), which will no longer be supported.*

2. If not already doing so, prepare to support the fully structured or at a minimum the hybrid postal address format by November 2026.

3. Ensure that, by November 2026, payment initiation processes consistently provide the postal address information required for the debtor, creditor, ultimate debtor/creditor (if applicable) and all agents where no BIC is available, with name and postal address details populated using designated fields for town and country.

– **If using SCORE (MT101):** Corporates must ensure name and address data is provided for all relevant parties, with town and country populated in the

appropriate fields, in line with CR3108 requirements, noting that the no-letter option (name and address only, without town and country in designated fields) will no longer be supported.

– **If using SCORE+ (pain.001):** Corporates must provide postal addresses using either the hybrid or fully structured format, in line with ISO 20022 requirements, for all relevant parties.

4. Whether using the fully structured or hybrid format, you must provide at least a structured Town Name and a structured Country Code (ISO 2-letter format) for each party.

– *If your records do not currently include the Town Name and Country Code for these parties, prioritise reaching out to payees and begin collecting this information as soon as possible. Timely action is essential to ensure compliance with the upcoming requirements and to avoid any disruption to your payment processing.*

5. If using MT messages or other non-ISO 20022 communication protocols, ensure that address data includes Town Name and Country as structured elements, even when submitted via semi-structured fields.

Example using the MT101 Field 59 (F-option) format for a hybrid postal address:

:59F:/BE30001216371411
1/JOHN SMITH
2/HOOGSTRAAT 6, 18TH FLOOR
3/BE/BRUSSELS

Where:

1/=Name (JOHN SMITH)
2/=Address Line (HOOGSTRAAT 6, 18TH FLOOR)
3/=Country Code (BE), Town Name (BRUSSELS)

Impact for Specific C2B channels:



For pain.001 version 3 and version 9, the fully unstructured postal address option allows up to seven lines of Address Line (AdrLine), providing flexibility for complex addresses. However, when using the hybrid postal address format, only two lines of AdrLine are permitted. Please ensure your systems and data mapping reflect this limitation to avoid processing issues.



If agents are identified by name and postal address in MT messages, the option D should be used, the second, third or fourth line of the name and address subfield must be formatted as “3/CC/TOWN NAME”, where CC is a

valid ISO country code and TOWN NAME is present. The country code and town name provided are for the agent. This approach ensures frictionless processing by the Debtor Agent upon receipt, aligning with best practices for address data submission.



With the implementation of Standards Release (SR) 2026, only Option F in MT101 messages will enable the transmission of properly structured postal addresses - specifically, the line containing the Town Name and Country Code will be mandatory for cross-border payments. Only Option F provides the structure required for these transactions.



Some local payment methods, such as domestic transfers or SEPA, may still allow the initiation of payments using MT101 fields 50/59 with unstructured data. However, when address details are provided in an unstructured format, the bank processing the transaction will not be able to pass on these details - only the name of the party will reliably be transmitted. This limitation could lead to payment delays, rejections or costly follow-up inquiries, especially for cross-border payments where structured address information is required.

Migration to ISO 20022 and pain.001

To fully benefit from this transition, we strongly recommend migrating to the ISO 20022 messaging standard, specifically using the pain.001 message format for payment initiation. This will:

- Improve straight-through processing (STP)
- Reduce manual interventions and errors
- Enhance data quality and integrity throughout the payment lifecycle
- Facilitate compliance with global regulatory and screening requirements

What support can you get?

Discuss with your banking correspondents. Most will be able to support with:

- Providing detailed format specifications
- Offering testing support
- Reviewing legacy mappings and helping to design compliant templates
- Offering additional resources, including address validation tools where applicable
- Swift's Address Structuring Tool - our open-source, AI-powered address structuring solution is available for free to help you meet this ISO 20022 requirement and structure your customer information. The solution is available to download on [swift.com](https://www.swift.com).

Note on Domestic and Jurisdictional Payments:

While the changes described primarily affect cross-border payments, please be aware that similar requirements may apply to certain domestic or jurisdictional payments, such as when one of the parties is outside the relevant country or region (For example, for SEPA payments involving a party outside the European Union (EU) or European Economic Area (EEA), where the debtor's address becomes mandatory).

For domestic payments, requirements may vary depending on the country, region or payment scheme. We recommend that you consult your bank or payment service provider for guidance on local requirements.

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