Deutsche Bank
Corporate Bank

Postal Address Requirements for Cross-Border Payments

July 2026

Overview

Swift Standards Release 2026 introduces an important change for cross-border payment messages: from **14 November 2026**, fully **unstructured postal addresses** will no longer be supported in CBPR+ messages. Similar requirements are being implemented across payment market infrastructures as part of the November 2026 industry migration weekend. This document provides Deutsche Bank's Financial Institution clients with a high-level overview of the change, its expected impact, and practical considerations for preparing payment data.

Postal Address Requirements for Cross-Border Payments

From the effective date, where address information is provided, **town and country information must be included** in the dedicated structured fields for agents and parties in CBPR+ payment messages. This requirement is validated under Swift CBPR+ and similar requirements are being implemented across payment market infrastructures. Therefore, if a client submits a payment instruction to Deutsche Bank through an electronic front-end channel without the required town and country information, the resulting payment message may be rejected or require repair before it can be processed. Payment instructions that contain only unstructured postal address information may also be delayed, rejected or subject to manual intervention by payment service providers.

Clients should prepare to use one of the following supported postal address formats:

- **Fully structured address:** Address components are provided in dedicated fields. At a minimum, Town Name and Country must be populated. Address Line is not used in this format.
- **Hybrid address:** Town Name and Country are provided in structured fields, together with additional postal address details provided in Address Line.

Below is an example of a postal address, showing both a hybrid and a fully structured postal address.

Hybrid

```
<Nm>Customer Name</Nm>
<PstlAdr>
    <TwnNm>Berlin</TwnNm>
    <Ctry>DE</Ctry>
    <AdrLine>Sample Street 23, Rear Building, 10117</AdrLine>
</PstlAdr>
```

Fully structured

```
<Nm>Customer Name</Nm>
<PstlAdr>
    <StrtNm>Sample Street</StrtNm>
    <BldgNb>23</BldgNb>
    <BldgNm>Rear Building</BldgNm>
    <PstCd>10117</PstCd>
    <TwnNm>Berlin</TwnNm>
    <Ctry>DE</Ctry>
</PstlAdr>
```

Regulatory Requirement vs. Address Formatting

Clients may distinguish between the regulatory requirement to provide an address and the message-formatting requirement for how that address must be submitted. Regulations such as EU Regulation 2023/1113, commonly known as the Funds Transfer Regulation (FTR), determine **when** address information is required. Payment market infrastructures and market practice frameworks determine **how** address information must be structured **when it is included** in a payment message.

This section is provided for general information only and should not be interpreted as regulatory advice. Regardless of minimum regulatory requirements, clients are encouraged to provide meaningful and accurate address information wherever possible to support payment transparency, compliance screening and efficient cross-border payment processing.

FTR Refresher: When an Address Is Required

As a simplified overview, the following FTR principles apply:

- **All payment service providers are located within the EU/EEA:** The ordering party account number and beneficiary account number are generally sufficient.
- **At least one payment service provider is located outside the EU/EEA:** The ordering party account number, ordering party name and address, beneficiary account number, and beneficiary name are generally required.

Address Quality and Completeness

Regulation does not generally prescribe every element of an address. In addition, to regulatory requirements, payment messages must comply with applicable market practice and message-formatting requirements, including the use of structured Town Name and Country fields where address information is provided.

Beyond minimum regulatory requirements, clients are encouraged to **provide meaningful address information** wherever possible. Clear and informative address details support payment transparency, effective sanctions and compliance screening, and more frictionless cross-border processing. This approach is also broadly aligned with the Wolfsberg Payment Transparency Standards, which emphasize the importance of complete and accurate payment information to reduce processing friction and support financial crime risk management.

Deutsche Bank Processing Expectations

Where address information is required, Deutsche Bank expects clients to provide **clear and meaningful address details** that support efficient payment processing, payment transparency and effective compliance and sanction screening.

- Country;
- Town Name;
- Additional meaningful address details, where available and relevant; and
- No placeholder, filler, or non-informative values.

Recommended Client Preparation

Clients are encouraged to **assess their payment initiation processes**, customer and counterparty master data, and formats to ensure that town and country information can be captured and submitted in the required structured fields by the effective date.

- Review address data currently used for cross-border payments and identify records held only in free-text format.
- Capture Town Name and Country as separate data elements wherever address information is required.
- Avoid placeholder or filler values such as “not provided”, “n/a”, or similar expressions.
- Plan testing and validation activities early.

Further Information

Clients may wish to consult Swift and industry guidance on the removal of unstructured postal addresses and the use of structured or hybrid address formats. Deutsche Bank will continue to support clients in preparing for the transition.

- Swift guidance on the removal of unstructured postal addresses: https://www.swift.com/sites/default/files/files/hybrid-postal-address-industry-requirement-fi_0.pdf
- Payments Market Practice Group guidance on postal address requirements: https://www.swift.com/sites/default/files/files/pmpg-hybrid-postal-address-v1.12-05mar2026.pdf

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