



ISO 20022 –

Structured Address Information: What companies need to know

Structured address data in payment transactions

The ongoing introduction of the ISO 20022 standard is bringing significant changes to international and urgent payments.

A key change concerns the mandatory use of structured or hybrid address data in payment instructions whenever an address is provided. Proactive modifications to your ERP and TMS systems are required to support efficient and compliant payment processing as market practices evolve.

Which payment instruments are affected?

The following cases require the provision of address information comprising, at a minimum, the town name and ISO country code:

1. International payments (for the beneficiary, the ultimate payer and the ultimate beneficiary and the agents along with the local clearing code if no BIC is provided)
2. SEPA direct debits, where payer address information is mandatory if part of the transaction occurs outside the EU/EEA. For ultimate payer and ultimate beneficiary, address information is not permitted.

Attention: Countries/regions (jurisdictions) may define deviating regulations for domestic transactions, e.g. addresses are not required in United Kingdom for domestic credit transfers and direct debits; addresses are not required for urgent payments within EU/EEA in EU/EEA currency; addresses are not required for SEPA direct debits within EU/EEA nor SEPA credit transfers.

Deutsche Bank applies the orderer's name and, if required, address from customer master data to provide them in the outbound clearing message.

Rule: Once a postal address is provided, town name and ISO country code must be included in dedicated elements. This rule is valid for international payments across the globe, all SEPA transactions, and those urgent domestic payments where the payment market infrastructure follows the ISO postal address requirements, e.g. T2, CHAPS for UK, SIX for Switzerland.

Most domestic non-urgent payments don't require structured or hybrid postal address data.

Background and relevance of structured addresses

ISO pain messages (versions 03 and 09) contain dedicated data elements (XML fields) such as street name, building number, floor, postal code, town name and country. The adoption of structured address data supports improved data quality, enhanced automation, and compliance with applicable regulatory requirements, including those related to the prevention of financial crime.

In addition to the mandatory town name and country, we strongly recommend including the postal code (if available) and additional address details such as street name and building number, each in its designated element. To support accurate identification of all parties involved in a payment, which is relevant for customer due diligence and transaction monitoring processes, address information should be provided in dedicated elements whenever possible. Whilst unstructured beneficiary addresses (i.e., using only address lines) are still accepted until November 2026, clients are therefore encouraged to migrate to structured or hybrid formats well in advance of this deadline.

Requirements for pain.001 v03 and v09, as well as pain.008 v02 and v08

- From 14 November 2026, in line with current market timelines, addresses for payments are expected to be provided in a hybrid or structured format rather than solely as unstructured address lines.
- Since November 2025, international and urgent payments involving an ultimate payer or ultimate beneficiary (i.e., 'on behalf of' payments) have required addresses to be submitted in structured or hybrid format.

Address Option 1 – Structured address

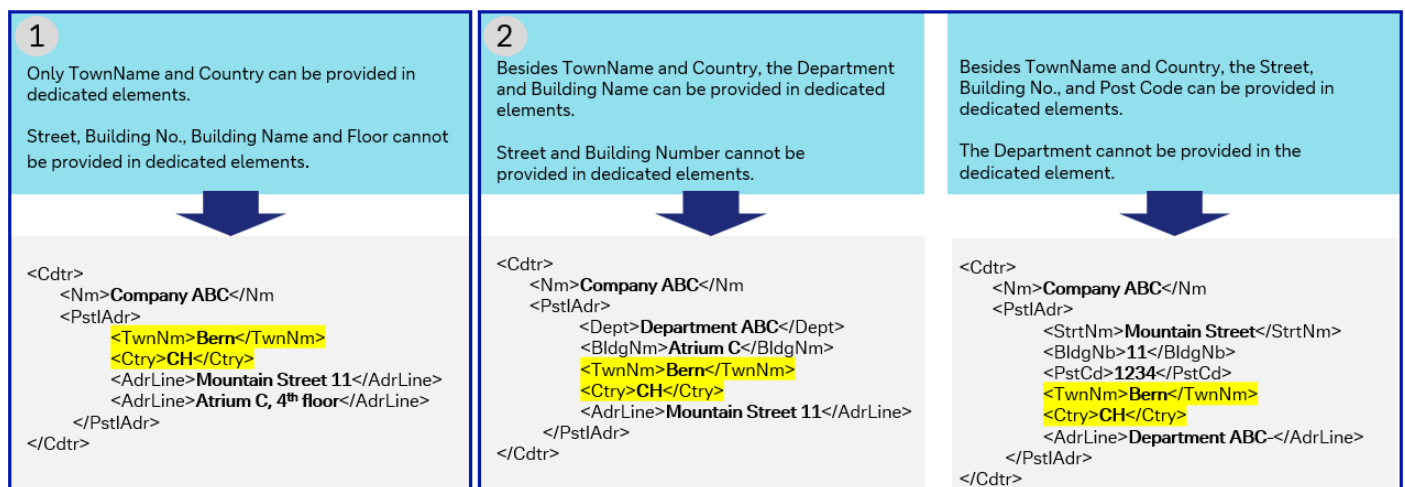
By providing the address information exclusively in the dedicated XML elements, the fully structured address format offers the highest level of detail. For example, the building number should be put in a separate data element to avoid potential future payment rejections. In this fully structured option, no address line is included.

```
<Ctr>
  <Nm>Company ABC</Nm>
  <PstAdr>
    <Dept>Department ABC</Dept>
    <StrtNm>Mountain Street</StrtNm>
    <BldgNb>11</BldgNb>
    <BldgNm>Atrium C</BldgNm>
    <PstCd>1234</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstAdr>
</Ctr>
```

The use of fully structured address information may reduce the likelihood of payment interventions during transaction or sanctions screening processes, thereby supporting more efficient processing.

Address Option 2 – Hybrid address

If you cannot provide part of the address information in dedicated XML elements (e.g., separating street name and building number), this information may be provided in a maximum of two address lines. This hybrid address option combines unstructured and structured address data in a pragmatic manner. Town and country are mandatory dedicated data elements and should not be repeated in the address lines if already provided.



<TwnNm> and <Ctry> are **mandatory elements** within the structured and hybrid address in many payment scenarios (refer to conditions)
The postal code <PstCd> is recommended, if available.

Reference to format specifications

The address requirements described above are defined in the relevant format specifications available in [SWIFT MyStandards](#) for payment instruments under the CGI-MP standard and in [Specification on Data Formats \(Annex 3 of the DFÜ Agreement\) – EBICS](#) for the DK standard. Format tests conducted via SWIFT MyStandards for CGI-MP standard will verify that town name and country are provided, in preparation for future validations. for the DK standard. Format tests conducted via SWIFT MyStandards for CGI-MP standard will verify that town name and country are provided, in preparation for future validations.

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