



# 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, affecting all corporate clients, is the mandatory use of structured or hybrid address data in payment instructions. Proactive modifications to your ERP and TMS systems are necessary to ensure uninterrupted payment processing.

### Which payment instruments are affected?

The following cases necessitate mandatory address information, which must comprise at least the town name and country:

- International and urgent payments (for the beneficiary, the ultimate payer and the ultimate beneficiary), when part of the payment occurs outside your own jurisdiction (i.e., country or region, such as the EU/EEA), or when the payment is made in a foreign currency.
- SEPA payments and direct debits, where payer address information is already mandatory if part of the transaction occurs outside the EU/EEA. For ultimate payer and ultimate beneficiary, address information is not permitted.

### 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 industry's objective is to achieve improved data quality, enhanced automation, and compliance with regulatory requirements for combating 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 ensure accurate identification of all parties involved in a payment, which is critical for anti-money laundering efforts, 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, we would encourage you to migrate to structured or hybrid formats well in advance of this deadline.

#### Requirements for pain.001 v03 and v09

- From 14 November 2026, addresses for international and urgent payments may no longer consist solely of unstructured address lines; instead they must be provided in a hybrid or structured format.
- Since November 2025, 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.
- As a rule: Once a dedicated address data element is provided, town name and country must be included.

## Address Option 1 – Structured address

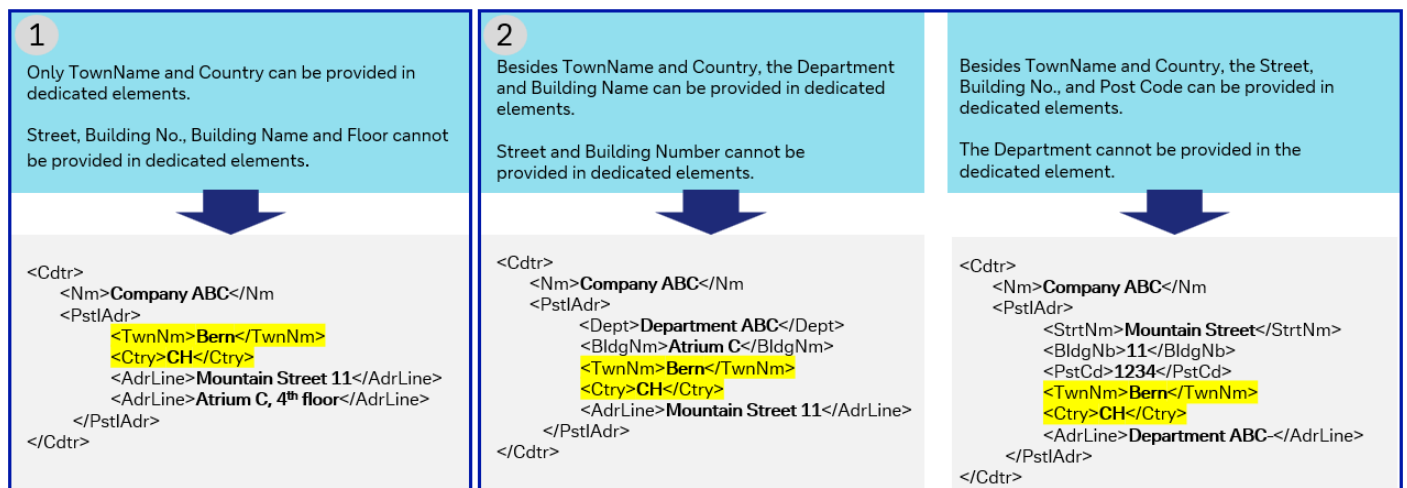
By providing the address information exclusively in the dedicated XML elements, the fully structured address format offers the highest level of detail. For example, the building number should be put in a separate data element to avoid potential future payment rejections. In this fully structured option,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

```
<Cdtr>
  <Nm>Firmenkunde ABC</Nm>
  <PstlAdr>
    <Dept>Abteilung ABC</Dept>
    <StrtNm>Bergstrasse</StrtNm>
    <BldgNb>11</BldgNb>
    <BldgNm>Atrium C</BldgNm>
    <PstCd>1234</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>
```

The use of fully structured address information diminishes the risk of payments being stopped during transaction or sanctions screening, leading to faster 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), you can enter this information into maximum of two address lines. This hybrid address option pragmatically combines unstructured and structured address data. 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.

## What actions need to be taken?

We recommend prioritising the following actions to ensure a smooth transition:

- Begin with a comprehensive review and revision of your address master data and the process by which your business partners' address data is stored in your systems.
- Ensure that, from the outset, the fully structured or hybrid structure is applied when providing an address, including the mandatory data elements town name and country. This applies to the payer, the beneficiary, as well as any ultimate payer or ultimate beneficiary.

## Support from Deutsche Bank

Strategically, both the fully structured and hybrid address options are supported in pain.001 messages versions 03 and 09, as well as pain.008 messages versions 02 and 08. If the beneficiary's address details are missing the town name or country, Deutsche Bank will, until November 2026, format the address as required to meet clearing mandates for successful payment processing.

With respect to address details of the ultimate payer or ultimate beneficiary, town name and country must already be provided in dedicated data elements. Deutsche Bank will accept all address data without rejecting payments; however, this data will be gradually forwarded to the recipient bank as part of the ISO 20022 migration.

## Important details on data processing in the payment process

- Currently, address data content, such as whether the town name matches the provided country, is not validated.
- For smooth payment processing, the town name should be in English or the recipient country's language using Latin characters.
- The name and address of the payer are supplemented from Deutsche Bank's master data. For the beneficiary bank or correspondent bank, it is advisable to use the SWIFT BIC. If this is not available and the local clearing code is applied, then the bank name and bank address (town name and country) must be provided.

ISO 20022 element	pain.001v3 and v9 / pain.008v2 and v8 until November 2026	pain.001v3 and v9 / pain.008v2 and v8 from November 2026
Initiating Party Name / Postal Address	currently no validation Outlook: Validation in case of third-party bank payments ● ●	currently no validation. Outlook: Validation in case of third-party bank payments ● ●
Creditor Name**	SEPA: 70 characters, International/urgent payments: 140 characters ● ● ●	SEPA: 70 characters, International/urgent payments: 140 characters ● ●
Creditor Postal Address	● ● ●	● ●
Debtor Name**	Filled-in from DB master data ● ●	Filled-in from DB master data ● ●
Debtor Postal Address	● ●	● ●
Ultimate Debtor Name**	SEPA: 70 characters, International/urgent payments: 140 characters ● ● ●	SEPA: 70 characters, International/urgent payments: 140 characters ● ●
Ultimate Debtor Postal Address*	● ●	● ●
Ultimate Creditor Name**	SEPA: 70 characters, International/urgent payments: 140 characters ● ● ●	SEPA: 70 characters, International/urgent payments: 140 characters ● ●
Ultimate Creditor Postal Address*	● ●	● ●
Creditor/Intermediary Agent Name	International/ urgent payments: Mandatory if no BIC is provided ● ● ●	International/ urgent payments: Mandatory if no BIC is provided ● ●
Creditor/Intermediary Agent Postal Address	International/ urgent payments: Mandatory if no BIC is provided ● ● ●	International/ urgent payments: Mandatory if no BIC is provided ● ●

\*For SEPA payments in V09 / direct debits in V08, the addresses for Ultimate Debtor and Ultimate Creditor are not allowed  
\*\* for payments in the CGI-MP standard, 140 characters are planned for EMEA countries until Q1 2026, for APAC and US from Q2 2026

Legende		
● fully structured	● hybrid	● unstructured

## Reference to format specifications

The address requirements described above can be found in the 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.

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