

# ISO 20022 – Products postal address data requirements

The ongoing implementation of the ISO 20022 standard is bringing significant changes to international payment processing. One of the key updates is the mandatory use of structured or hybrid postal address data in payment instructions. This change affects all corporate clients and requires proactive adjustments to enterprise resource planning (ERP) and treasury management systems (TMS) to ensure seamless payment execution.

## Which payment instruments are affected?

Address details -at minimum, town name and country code are mandatory in the following cases:

- 1. International and urgent payments (debtor, creditor and ultimate debtor/creditor), this is valid if any part of the transaction is outside of the own jurisdiction (i.e. country or region, such as the EU/EEA).
- 2. SEPA payments and direct debits, where payer address details are already mandatory, if any part of the transaction occurs outside the EU/EEA. For payments involving ultimate debtors or ultimate creditors, address details are generally not allowed.

Exceptions apply when a valid corporate SWIFT BIC is provided instead of name and address.

## Background and relevance of structured addresses

From **November 2026**, international and urgent payments outside the EU/EEA must include structured postal address information. For ultimate debtor and ultimate creditor, fully structured postal addresses are already required. Starting from **November 2025**, the hybrid postal address option will additionally be enabled.

ISO 20022 pain messages include structured XML components such as street name, building number, floor, postal code, town name, and country. Industry's goal or objective is to improve data quality, enhance automation, and meet regulatory requirements for combating financial crime.

In addition to the mandatory data elements **town name** and **country code** it is recommended to include postal codes where applicable, as well as further address details such as street name, building number, department, etc. Address information should be provided in the designated structured data elements wherever possible. Unstructured address lines may be used in the hybrid address option. To support anti-money laundering processes across the payment chain, the industry requires the provision of the full postal address for all parties.

#### Address Option 1 – structured address

To ensure the highest level of address accuracy and compliance, we strongly recommend using the fully structured postal address format, which relies exclusively on dedicated XML data elements. Please note that the building number is entered in a designated XML element to avoid potential future payment rejections. Please note that, this fully structured option does not support the use of address line.

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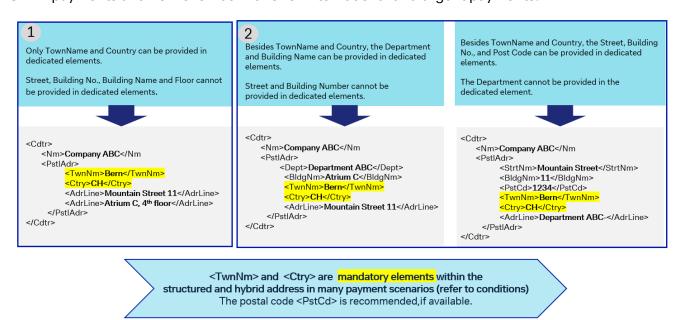
```
<Cdtr>
    <Nm>Corporate customer ABC</Nm
    <Pst|Adr>
        <StrtNm>Mountain Road</StrtNm>
        <BldgNm>11</BldgNm>
        <PstCd>1234</PstCd>
        <TwnNm>Bern</TwnNm>
        <Ctry>CH</Ctry>
        <AdrLine>Department ABC-</AdrLine>
        </Cdtr>
</ctr>
```

By using fully structured address information, you can significantly reduce the risk of payment delays during transaction and sanctions screening—helping ensure your payments are processed more efficiently and without interruption.

# Address Option 2 – hybrid address

If certain address details—such as separating street name and building number—cannot be provided using the dedicated XML data elements (structured address), this information may instead be included in up to two address lines. This hybrid address option offers a pragmatic approach to combining existing unstructured address data with structured data elements.

Town name and country code are mandatory and must be provided in the designated structured data elements. In principle, address details already included in structured elements must not be repeated in the address lines. Hybrid addresses will be supported by clearing systems starting 5 October 2025 for SEPA payments and 23 November 2025 for international and urgent payments.



#### Note:

As of November 14th, 2026, fully unstructured postal addresses using "Address Line" only will no longer be supported. Payments containing such data may be rejected from that point onward. To ensure continued processing, either a structured or hybrid postal address must be provided from this date.

#### What actions need to be taken?

To ensure a smooth transition, we recommend prioritising the following measures:

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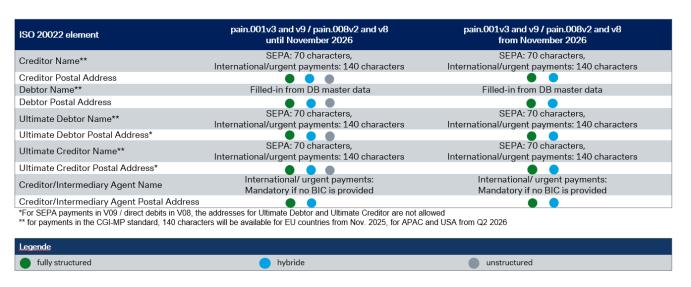
- Initiate a comprehensive review and update of your postal address master data and the processes by which your business partners' address information is stored in your systems.
- Ensure that all payment instructions in your pain.001 messages include at least the structured data elements for town name and country for all involved parties. This includes the creditor as well as any ultimate debtor/creditor.

Deutsche Bank will ensure the correct transmission of the debtor's name and address taken from the master account record. If no Swift BIC is provided to identify the beneficiary bank or correspondent bank, the bank name and bank address must be included.

## Support from Deutsche Bank

Strategically, from now until November 2026, both the fully structured and hybrid address options are supported in pain.001 message versions 03 and 09. To facilitate a smooth migration to structured address data, Deutsche Bank already offers the option to submit address information (fully structured or alternatively hybrid) in payment instructions for (EUR urgent payments as CCU (Deutsche Kreditwirtschaft (DK) EUR Urgent Payments) orders. Starting November 2025 Deutsche Bank will begin validating the town name and country of the ultimate debtor/creditor, if address information is provided.

In general, all address elements are accepted (i.e. no payment rejection) but depending on the payment type and standard, they may be forwarded either fully or - at this stage - partially to the beneficiary bank. Currently, the content of the address data is not validated (e.g., whether the town name exists in the specified country). To support smooth payment processing Deutsche Bank recommends providing the town name in English or in the recipient country's language using Latin characters. For payments originating from Asian accounts, if ultimate debtor/creditor are included, it must be ensured that town name and country code are populated in the dedicated structured data elements. Please note that fully unstructured postal address allowing the use of Address Line (<AdrLine>) only, are not supported for ultimate parties. Address lines (<AdrLine>) are not supported for ultimate creditor.



The address requirements described above are outlined in the client format specifications available in Swift MyStandards for payment instruments as per the CGI-MP standard, and for the Deutsche Kreditwirtschaft (DK) Standard in the Specification for Data Formats (Annex 3 of the DFÜ Agreement) – EBICS (Spezifikation für Datenformate (Anlage 3 des DFÜ-Abkommens) - EBICS). During format testing via SWIFT MyStandards for international and urgent payments, it is verified whether town name and country were provided - helping you prepare for future validations.

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