



Deutsche Bank

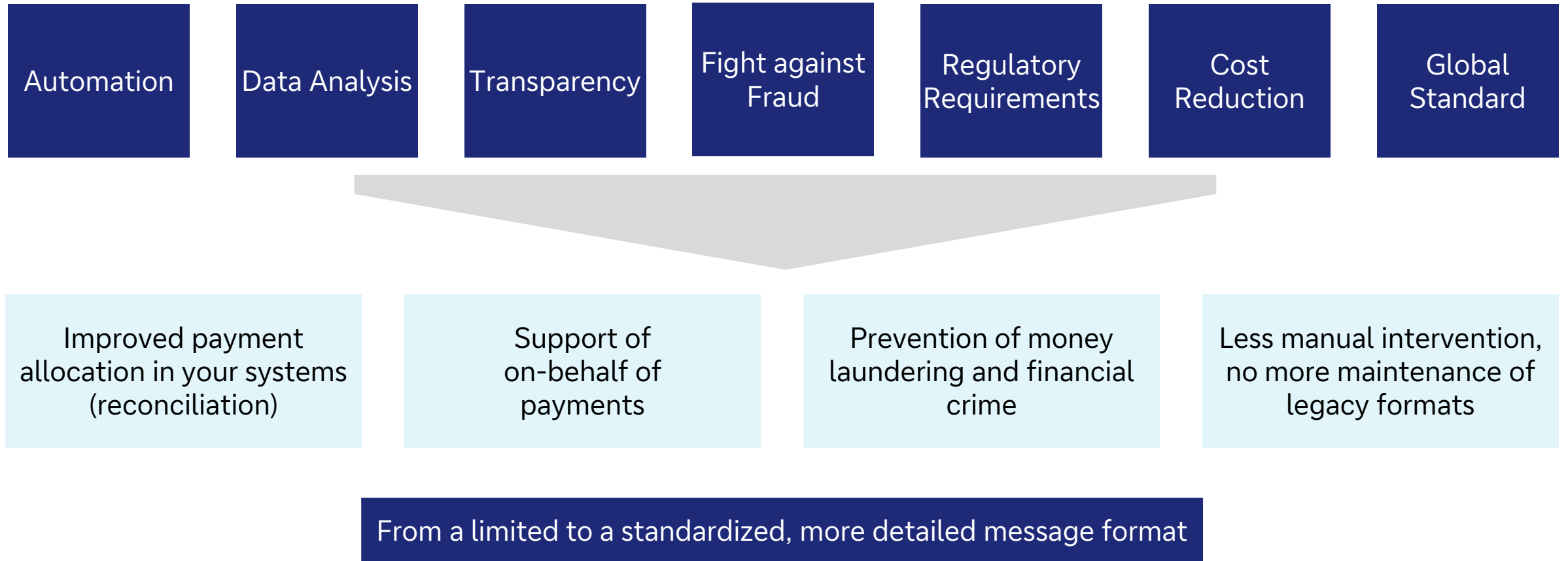
ISO 20022 Migration – Changes in Payments and Account Statements

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01. Introduction

ISO 20022 – Driver and Opportunities



Next steps towards the global payment standard of the future



SEPA



International payment



Same day value payment



Account statement



2025: Get ready for ISO 20022 and start your ISO migration project!

- **Analyze your processes** and talk to your **software vendors and banks**
- Migrate to structured information and **new XML message versions** (if required)
- **Adjust address master data in your systems** to provide **structured or hybrid addresses**
- Adjust your systems to provide **structured regulatory information**
- Make sure you can process **camt statements with structured information**

2026: Migrate from legacy formats (e.g. MT101, pain.001 V02, DTAZV) to ISO 20022 until Nov. 2026

- Afterwards: Only structured / hybrid addresses in ISO format
- Plan your **migration to the pain.001 format** in good time!

Official format end dates (Deutsche Bank timelines outlined in separate roadmap overview)



Payments > Migration to e.g. pain.001 V09		Account Statements > Migration to e.g. camt.053 V08	
German multi-bank EBICS standard International payments (legacy DTAZV format) Same-day value payments (pain.001 V03) SEPA SCT, SDD, Instant pain.001 V03 & pain.008 V02 and older versions	Nov. 2026*	German multi-bank EBICS standard MT940 End-of-day account statement MT942 Intraday report camt.053 V02 End-of-day account statement camt.052 V02 Intraday report camt.054 V02 SEPA bulk / return report	Nov. 2025*, Deutsche Bank will support these formats beyond 2025, and plans to offer a phased MT 94x migration for EBICS clients
Legacy formats MT101: International, urgent, third-party bank payments IDOC and EDIFACT: all payment types	Nov. 2026	Swift: Legacy formats used by corporates MT940 End-of-day account statement MT942 Intraday report	No end date yet for corporates, but limited information. End-date for MT94x between banks is Nov. 2028.
Global: CGI-MP standard (pain.001 V03, pain.008 V02, pain.002 V03) International, urgent payments, SEPA, other payment types, e.g. domestic non-urgent payments and direct debits	No end date yet, but changes required for structured / hybrid address and regulatory information	Global: CGI-MP standard camt.053 V02 End-of-day account statement camt.052 V02 Intraday report camt.054 V02 SEPA bulk / return report	No end date yet

*As per EBICS (DK) multi-bank standard, the current SEPA pain versions must be replaced until Nov. 2026 by the new versions pain.001 V09 and pain.008 V08, and the current account statement messages MT940/942 and camt V02 until Nov. 2025 by the new camt V08 format. After these dates, the support of the current pain and camt versions, and MT940/942 depends on individual client agreements.



02.

Changes for SEPA transactions



New versions (ISO "Version Family" 2019)

pain.001.001.09 = SEPA Credit Transfer/SEPA Instant
pain.008.001.08 = SEPA Direct Debit
pain.002.001.10 = Payment Status Report

Current versions (ISO "Version Family" 2009)

pain.001.001.03 = SEPA Credit Transfer/SEPA Instant
pain.008.001.02 = SEPA Direct Debit
pain.002.001.03 = Payment Status Report

- The SEPA EPC Rulebook amendment introduced the new pain message version in March 2024.
- **Global CGI-MP* standard**
Both versions are supported (no end-date for ISO 2009 version family). We recommend to migrate in general to the new ISO 2019 family version. Client format specifications will be available on Swift MyStandards.
- **German EBICS standard**
Required to migrate from current to new version (e.g. pain.001 V09) until Nov. 2026.
Deutsche Bank will still support the current version (e.g. pain.001 V03).
The known SEPA-GVOs/order types can be used for both versions.
Link to the EBICS format specifications: <https://www.ebics.de/de/datenformate>

* CGI-MP: Common Global Implementation – Market Practice (industry forum)

SEPA – New structure of addresses in new pain version



The address of the payer (debtor) is already mandatory today, if a bank is involved in a non-EU / EEA country (e.g. Switzerland, UK).*

- **Global CGI-MP standard**

Both current ISO version 2009 and new version 2019: Structured or hybrid address recommended

- **German EBICS standard**

Current pain version ISO 2009: Only unstructured address option (plus the <Country> element) is allowed**

New ISO version 2019: Only structured address or from Nov. 2025 alternatively the hybrid address option

pain.001 V03 / pain.008 V02 (current version) Unstructured Address

```
<Dbtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <Ctry>CH</Ctry>
    <AdrLine>Mountain Road 11</AdrLine>
    <AdrLine>1234 Bern, Switzerland</AdrLine>
  </PstlAdr>
</Dbtr>
```

pain.001 V09 / pain.008 V08 (new version) Structured Address***

```
<Dbtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <StrtNm>Mountain Road</StrtNm>
    <BldgNb>11</BldgNb>
    <PstCd>1234</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Dbtr>
```

This is only part of the
available ISO elements

* Provision of client address information is covered by Deutsche Bank (if required)

** Deutsche Bank also supports structured/hybrid address in pain version ISO 2009. Nevertheless, migration to latest pain version ISO 2019 is recommended.

*** In the case of structured (and in future also hybrid) address information, the provision of town name and country is mandatory (further address information is recommended)



03.

Changes for international and urgent payments

International / urgent (same day value) payments – New pain versions



Global CGI-MP standard

New version pain.001 V09 will be supported in a phased approach (V09 is optional, as no end-date yet for V03). Deutsche Bank international / urgent payment format specifications are made available on Swift MyStandards.

Benefits

- ✓ V09 is the latest market version
- ✓ Dedicated elements for country / payment specifics (e.g. regulatory purpose code)
- ✓ New elements e.g. for UETR tracking reference and Legal Entity Identifier
- ✓ Improved harmonization when working with multiple banking partners

German EBICS standard

Migration of international payments to new **pain.001 V09 is mandatory until Nov. 2026**

file format DTAZV (AZV) ➡ pain.001.001.09 (AXZ new EBICS order type)

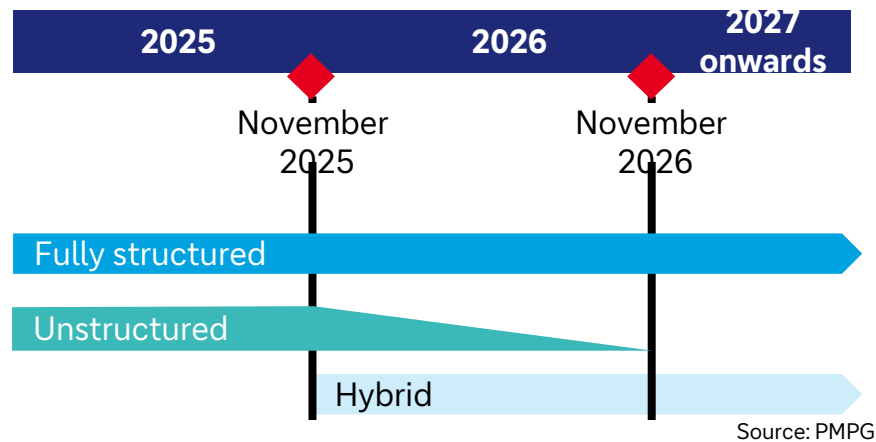
Migration of same-day value payments to new **pain.001 V09 is recommended ***

pain.001.001.03 file format (CCU) ➡ pain.001.001.09 (same CCU EBICS order type)

Link to format specifications: <https://www.ebics.de/de/datenformate>

* pain.001.001.03 (for CCU) only supports unstructured address

Postal Address Information in international / urgent payments – Timeline



Structured Address

Strategic option

Unstructured Address (address lines only)

End date Nov. 2026, therefore not recommended

Hybrid Address

As of Nov. 2025 supported by Clearing, strategic option

Today – German EBICS Standard: Town Name & Country of the Creditor are in the pain.001 V09 (AXZ) **mandatory as dedicated elements**

Nov. 2025 – CGI-MP Standard: We recommend to provide for the Creditor (beneficiary) the dedicated elements Town Name and Country, as this is the strategic mandatory address information. Provision of Town Name and Country in address lines is allowed only until Nov. 2026.

In case of on-behalf of payments with an **Ultimate Debtor or an Ultimate Creditor the Town Name and Country in the dedicated elements are mandatory by Nov. 2025**, if a bank (agent) is involved outside EU / EWR, and if Name and Address of the Creditor are provided (i.e. no corporate BIC).

Nov. 2026 - CGI-MP Standard: Town Name & Country become **mandatory for the Creditor (beneficiary) as dedicated elements**, if a bank (agent) is involved outside EU / EWR, and if Name and Address of the Creditor are provided (i.e. no corporate BIC).

Nov. 2026 - End date of the unstructured address lines, therefore Deutsche Bank will **no longer support some legacy formats** (e.g. DTAZV, MT101) after this date.

Set your address master data for all payment types to structured or hybrid addresses to reduce complexity and be prepared for future changes of other payment types

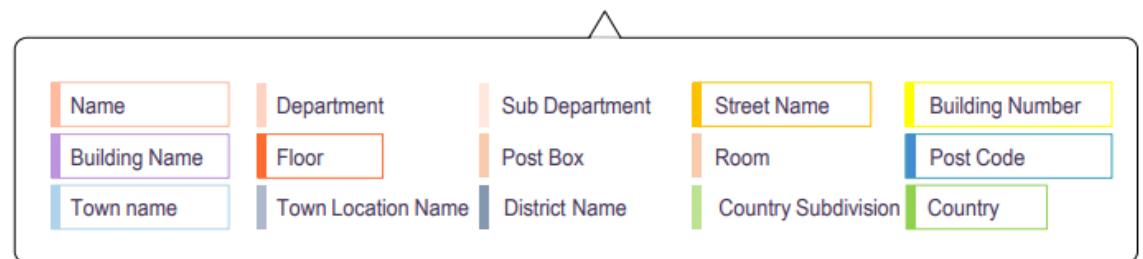
Structured Address



- **Town name** (city) and **Country** must be provided as mandatory information.
 - **Post code** is recommended if available in the country.
 - Additional address information, e.g., **Street Name, Building Number**, is optional, however it is recommended to provide as much address information as possible
 - **No address lines** are allowed.
- This structured address is strategic, meaning it has **no end date**.

Fully Structured postal address

```
<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Hoogstraat</StrtNm>
    <BldgNb>6</BldgNb>
    <BldgNm>Premium Tower</BldgNm>
    <Flr>18</Flr>
    <PstCd>1000</PstCd>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```



Source: PMPG

Hybrid Address



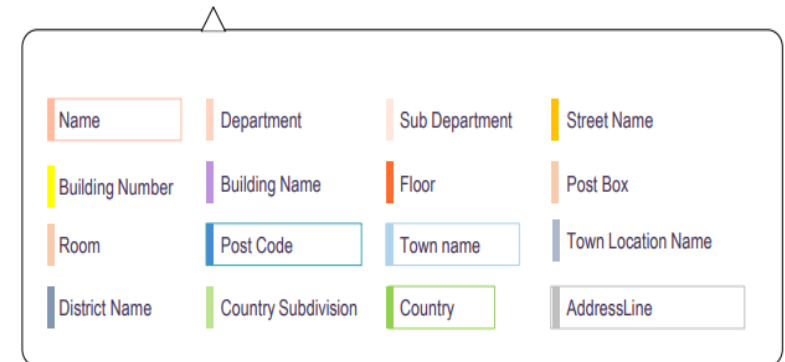
- Challenges with the structured address:
Identification and provision of some dedicated address parts (e.g. street and house number).
- Supported from Nov 2025 by the clearing infrastructure.
- The hybrid address is also strategic, i.e. it has **no end date**.

Definition & rules

- The hybrid address enables **simultaneous** use of structured elements and unstructured *AddressLine* elements within the *PostalAddress* element group.
- TownName** and **Country** are mandatory fields within the *PostalAddress* Element group when using both the hybrid and the purely structured address.
- The unstructured *AddressLine* element may be used **up to two times** with 70 characters within the hybrid address.
- Address information provided in a structured field must **not** be **repeated** in *AddressLine(s)*.

Example

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <PstCd>1000</PstCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
  </PstlAdr>
</Cdtr>
```



Source: PMPG

This option is recommended if not all parts of the address can be provided in dedicated elements. Deutsche Bank accepts the hybrid address data already before Nov. 2025.

Change required: Regulatory information (e.g. payment reason) Structured data will be required in pain.001



- Example: International payment from Switzerland to China in currency RMB.
The **Purpose of Payment (6 char code, e.g., CGODDR)** is **mandatory**, as stipulated by the regulatory authority in China.
- Today: Provided in payment details (RemittanceInformation.Unstructured), or already for some countries under Regulatory Reporting.
- In future (when fully supported): Provided **within the dedicated structured elements under Regulatory Reporting**.
It is expected that there is a parallel phase for usage of current and new fields. Examples and more details are available in the [CGI-MP](#) User Handbook on Swift MyStandards. Deutsche Bank format specifications will explain which new elements to use.

Regulatory Reporting example pain.001

```
<RgltryRptg>  
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd> ..... Required, CRED means requirement defined by money receiving country China  
  <Dtls>  
    <Tp>PURP</Tp> ..... Required to identify which kind of code is provided, e.g., Purpose of Payment (PURP)  
    <Cd>CGODDR</Cd> ..... E.g., 6 char code required (e.g., CGODDR = goods trade)  
  </Dtls>  
</RgltryRptg>
```

We recommend to provide regulatory information in pain.001 V03 or V09 in the current elements as well as in the new elements for the time being. We will inform you once the structured fields have become the new normal.

Change is optional: Structured Remittance Information International and urgent payments



Remittance Information	0	1
Unstructured	0	*
Structured	0	*
Referred Document Information	0	*
Referred Document Amount	0	1
Creditor Reference Information	0	1
Invoicer	0	1
Invoicee	0	1
Tax Remittance	0	1
Garnishment Remittance	0	1
Additional Remittance Information	0	3

- While today the **Structured Remittance Information** with max. 9,000 characters is supported upon bilateral agreement between banks, banks will be able to support it after Nov. 2025 without bilateral agreement. At Deutsche Bank, a timeline is not yet available.
- **Either** Unstructured **or** Structured Remittance Information can be provided.
- Usage of Structured Remittance Information should be agreed with the payment recipient and only makes sense if the recipient uses a camt account statement which can transport all these dedicated fields.
- Usage option 1) multiple dedicated fields with potential repetitions e.g., for invoice numbers, invoice dates, discount amount (up to 9,000 characters, which can travel within the payment to the Creditor).
- Usage option 2) only structured Creditor Reference, assigned by the Creditor to ensure automated reconciliation (market practice e.g. for SEPA and as QR code for Swiss local payments).

Evaluate, if Structured Remittance Information adds value to your payments process, and in which way you use it.



03.

Postal address and specific requirements for EMEA payment types

EMEA Payments – Structured address requirements and other specifics (1/2)



Payment Type	Requirement*. Overall, it is recommended to provide structured or hybrid address for all payment types to simplify data provision.
International payments (cross-border non-SEPA, non-urgent or urgent)	Fully Structured or Hybrid Address (with minimum mandatory Town Name and Country) will be mandatory for the Ultimate Debtor / Ultimate Creditor by Nov. 2025, and for the Creditor and Agents (banks) by Nov. 2026, if an Agent involved in the payment is located outside EU/ EEA (European Economic Area), and if BIC is not provided. After Nov. 2026, usage of fully unstructured address lines is no more allowed. <u>Specific:</u> Several countries or transaction currencies require regulatory reporting information.
UK domestic urgent payments (CHAPS)	Fully Structured or Hybrid Address (with minimum mandatory Town Name and Country) will be mandatory for the Ultimate Debtor / Ultimate Creditor by Nov. 2025, and for the Creditor and Agents (if BIC is not provided) by Nov. 2026. After Nov. 2026, usage of fully unstructured address lines is no more allowed. <u>Specific:</u> Payment purpose in case of property-related transactions (not yet mandatory for corporates)
Switzerland domestic urgent and non-urgent payments (SIX)	Structured or hybrid address with dedicated elements town and country is already mandatory. <u>Specific:</u> For QR-bill payments the structured creditor reference must be provided. In the QR bill itself, only structured address is allowed after Nov. 2025, while formally the clearing accepts in the related payment still a hybrid address until Nov. 2026. All domestic payments are cleared through the same RTGS system, so the address requirements and QR-bill reference apply for both domestic non-urgent and urgent payments. Payments flagged as urgent are processed earlier into clearing.
Hungary domestic urgent payments (VIBER) – will likely adopt the requirement	Fully Structured or Hybrid Address (with minimum Town Name and Country) will be mandatory for the Ultimate Debtor / Ultimate Creditor by Nov. 2025, and for the Creditor and Agents (if BIC is not provided) by Nov. 2026. After Nov. 2026, usage of fully unstructured address lines is no more allowed.
Turkey domestic urgent and non-urgent payments	Fully Structured or Hybrid Address (with minimum Town Name and Country) will be mandatory for the Ultimate Debtor / Ultimate Creditor by Nov. 2025, and for the Creditor and Agents (if BIC is not provided) by Nov. 2026. After Nov. 2026, usage of fully unstructured address lines is no more allowed. <u>Specific:</u> Payment purpose for payments exceeding TRY 50 mio to non-residents (regulatory requirement).

*Driver of the requirement: Market Infrastructures require certain information to facilitate successful end-to-end processing based on regulatory requirements (e.g. FATF 16 recommendation which is to be implemented in national laws, e.g. FTR regulation).
Postal address data is essential for allowing Financial Crime Compliance (FCC)-mandated due diligence on the payment (addressing potential sectorial sanctions).
Regulatory reporting data (if applicable) is required by the respective authority of a country (e.g. central bank).

EMEA Payments – Structured address requirements and other specifics (2/2)



Payment Type	Requirement. Overall, it is recommended to provide structured or hybrid address for all payment types to simplify data provision.
EUR urgent payments (non-SEPA, e.g. from AT, BE, ES, FR, IT, NL)	Provision of postal address (for beneficiary and Ultimate Debtor / Ultimate Creditor) is not mandatory, as within EU / EEA (European Economic Area). However, if postal address is provided, it must be either structured or hybrid address with mandatory town and country (for Ultimate Debtor / Ultimate Creditor by Nov. 2025, for Creditor after Nov. 2026).
SEPA (SCT, INST, SDD)	In pain.001 V09 and pain.008 V08, fully Structured or Hybrid Address (with minimum Town Name and Country) will be mandatory for the Debtor (payer) by Nov. 2026, if an Agent involved in the payment is located outside EU/ EEA, e.g. in CH or UK. The requirement itself to provide the Debtor address under this condition exists already today. Postal address is not allowed for Ultimate Debtor or Ultimate Creditor as per EPC rulebook.
Other EMEA domestic payment types	Provision of postal address as structured or hybrid address is not mandatory , as the local clearing has not (yet) adopted ISO 20022 standard.



03.

Changes re. MT101 format



MT101 Use (Treasury / Urgent Payments and Third-Party Bank Payments) – Your Options

MT101 via Swift FIN / Swift FileAct / H2H / EBICS multinational / Cash Manager

- 1 Available, however Deutsche Bank planned **end date: Nov. 2026**.
For clients using Swift FIN channel, we recommend to migrate to option 4 in 2026, i.e. changing format and Swift channel.
For non-Swift clients, we recommend to migrate to options 2 or 3.

pain.001 V03 (CGI-MP) via Swift FileAct / H2H / EBICS multinational / Cash Manager

- 2 Available, no end date yet. The address must be adjusted to structured or hybrid option.
If the payment instruction is not sent shortly before cut-off time, this processing is similar in speed to today's MT101 processing via Swift FIN.

pain.001 V09 (CGI-MP) via Swift FileAct / H2H / EBICS multinational / Cash Manager

- 3 Refer to separate availability timeline overview.

pain.001 V09 (SCORE+) via Swift FINplus = successor service for MT101 via Swift FIN

- 4 Payment initiation in SCORE+ standard: Refer to separate availability timeline overview.



04.

Bank statements / report

Changes to bank statements – New camt version



New versions (ISO "version family" 2019) camt = Cash Management

camt.053.001.08 = End of day statement (MT940 successor)
camt.052.001.08 = Intraday report (MT942 successor)
camt.054.001.08 = SEPA bulk / return report (DTI successor)

Current versions (ISO 2009)

camt.053.001.02 = End of day statement
camt.052.001.02 = Intraday report
camt.054.001.02 = SEPA bulk / return report

camt version 08 (EBICS and CGI-MP Standard) is supported (few country exceptions, refer to availability overview)

- Use MT940 and camt V08 parallel provision for a limited period
- Deutsche Bank format specifications (EBICS and CGI-MP standard) are made available on Swift MyStandards

Benefits

- ✓ Comprehensive and structured information for allocation/post-processing
- ✓ Improved harmonization when working with multiple banking partners (CGI-MP)
- ✓ Global and granular bank transaction codes

MT940/942 CGI-MP standard: will be supported by Deutsche Bank at least until 2028 (Swift end date for MT940/942 between banks is Nov. 2028; open end-date for corporates).

MT940/942 EBICS standard*: For EBICS customers we plan a phased migration to camt V08.

* In the German EBICS (DK) standard, the current account statement format MT940/942 and camt V02 will be replaced by the ISO camt V08 format in Nov. 2025. After that date, the provision of MT940/942 and camt V02 is available upon client-individual agreement.



Third-party bank account statements (Relay service)

- Relay service, i.e. use of a bank communication channel to get statements from another bank holding the account (or to forward statements to another bank)
- Due to the different approach to the replacement of MT940/942 (EBICS vs. Swift), third-party bank MT940/942 may continue to be supported or discontinued as of Nov. 2025, depending on the bank service
- Re. future relay service with camt V08, refer to separate availability timeline overview

Specifics of the relay camt.053 V08 due to the Swift FINPlus network e.g.

- Max. camt V08 file size 100 KB. Pagination may be applied (i.e. camt is split into multiple camt messages)
- In case of bulk booking entries, only one transaction of the bulk can be reported (i.e. camt.054 with multiple bulk transaction details cannot be transported between the banks via FINPlus network)
- Limited character set (few special characters)
- 1 x 140 characters unstructured remittance information (structured remittance information will be supported only after Nov. 2026 by the interbank standard).

➤ **These new specifics also apply to the Score+ camt for Swift corporates that are also transferred via FINPlus**

Shifting from GVC to ISO Bank Transaction Code (BTC)



GVCs (transaction codes) are replaced by the ISO BTC (Bank Transaction Code)

ISO Bank Transaction Code (DFS structure)

Domain, 4-digit alpha code, e.g., **PMNT** = payment

Family code, 4-digit alpha code, e.g., **ICDT** = Issued Credit Debit

Sub-family code, 4-digit alpha code, e.g., **ESCT** = SEPA Credit Transfer

- Deutsche Bank delivers **in camt version 08 both the ISO BTC and the GVC** (GVC in the example "116"). This applies to German EBICS and CGI-MP standard and is a long-term offering without an end date.
- German EBICS standard: camt version 08 reports only the ISO BTC code, therefore check with your banking partners if the GVC code is still provided.

```
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>ESCT</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NTRF+116+9075/656</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
```

Time for your questions!



More information: [db.com/iso20022](https://www.db.com/iso20022)



Appendix

Additional information



camt	Cash management (ISO20022 message type)
CBPR+	Cross-Border Payments and Reporting Plus
CGI MP	Common Global Implementation – Market Practice (global harmonisation forum)
DK	Deutsche Kreditwirtschaft (German banking industry forum)
DTAZV	German international payment transactions in data exchange (local German format)
EBICS	Electronic Banking Internet Communication Standard (German multi-banking standard)
EPC	European Payments Council
ERP	Enterprise Resource Planning
ISO	International Organization for Standardization
MT	Message Type (Swift Standard message type)
pain	Payment initiation (ISO20022 message type)
PMPG	Payments Market Practice Group
SEPA	Single Euro Payments Area
Swift	Society for Worldwide Interbank Financial Telecommunication
TMS	Treasury management system
XML	Extensible Markup Language

ISO message version ISO 2009 vs. 2019



ISO message	ISO message type	ISO 2009 version	ISO 2019 version
Credit Transfer	pain.001	03	09
Direct Debit	pain.008	02	08
Status Report	pain.002	03	10
Account Statement (end of day)	camt.053	02	08
Account Report (intraday)	camt.052	02	08
Debit / Credit Notification, SEPA bulk report, returns report	camt.054	02	08

Differences between pain.001 V03 and pain.001 V09



	pain.001 V03	pain.001 V09	comments
BIC of an organization	<BICorBEI>	<AnyBIC>	Data type and format have changed!
BIC Financial Institution	<BIC>	<BICFI>	Data type and format have changed!
UETR (Unique End-to-End Txn Ref.)	Not present, Workaround: Instruction for Creditor Agent <InstrInf>UETR/eb6305c9-1f7f-49de-aed0-16487c27b42d</InstrInf>	<UETR>eb6305c9-1f7f-49en-aed0-16487c27b42d</UETR>	New element (optional) to track international payments
Legal Entity Identifier (LEI)	Not present, workaround: <OrgId><Othr><Id>LEIvaluexxxxxx</Id><SchmeNm><Prtry>LEIC</Prtry></SchmeNm>...	<LEI>LEIvaluexxxxx</LEI>	New element (optional) as organization identification
Proxy (account number alternative)	Not present, no workaround	<Acct><Prxy><Tp><Cd><MBNO><Id>034756563745</Id> (mobile number)	New element group (optional) as an alternative to account number
Structured address elements	Existing elements: Department, Sub Department, Street Name, Building No., Post Code, Town Name, Country Sub Division, Country	Additional elements: Building Name, Floor, Post Box, Room, Town Location Name, District Name	Additional elements (optional)
Execution date / time	<ReqdExctnDt> (date)	<ReqdExctnDt><Dt> (date) or <ReqdExctnDt><DtTm> (date/time)	New element (optional), for SEPA Instant payments

More examples of Hybrid Address



Street, house number, building name and floor cannot be delivered in dedicated fields.



```
<Cdtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Bergstrasse 11</AdrLine>
    <AdrLine>Atrium C, 4th Floor</AdrLine>
  </PstlAdr>
</Cdtr>
```

Street and house number cannot be delivered in dedicated fields. Department and building name can be delivered in dedicated fields.



```
<Cdtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <Dept>Department ABC</Dept>
    <BldgNm>Atrium C</BldgNm>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Bergstrasse 11</AdrLine>
  </PstlAdr>
</Cdtr>
```

Street, street number and postcode can be delivered in dedicated fields, but not the department.



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

<TwnNm> and <Ctry> are mandatory fields for the structured and hybrid addresses (ZIP code <PstCd> is recommended if available).



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