October 2026

# Appendix XXXVI - ISO 20022 Structured adress

SWIFT accepted a community request to defer the November 2026 deadline for the implementation of structured addresses in ISO20022 payment messages. While structured addresses will remain recommended, a revised timeline will be announced before the end of 2026.

Until the new date is confirmed, unstructured address formats for international and treasury transfers exchanged via SWIFT will continue to be accepted. Major market infrastructures (including SEPA, RTGS, and various local payment systems) that were previously aligned with the November 2026 deadline have also decided to follow SWIFT's updated timeline.

While this extension provides additional preparation time, we strongly recommend continuing your implementation process without delay.

## Key Requirements and deadlines

| *Date* | *Action Required* |
|---|---|
| November 2025 | **Transition period:** All 3 formats (unstructured, semi-structured, structured) are accepted. |
| Deadline to be confirmed | **Fully Unstructured addresses rejected:** Only semi-structured or fully structured allowed. |

## Why does this matter to you?

Unstructured addresses could pose operational risks: they may lead to delays, additional compliance investigation costs, or even rejection by the beneficiary’s bank.

Further details are available in the newsletter via this link:
https://cashmanagement.bnpparibas.com/sites/default/files/2026-03/Newsl…

## Minimum requirements

As of the deadline that will be communicated soon, every address must include at least a country code and a town name in the dedicated structured fields in MX

Generic terms (e.g., “not provided”, “unknown”) in the Town/City field will not trigger automatic rejection by BNP Paribas but may cause processing delays or rejection by the beneficiary’s bank.

| **MX (pain.001)** | | |
|---|---|---|
| Semi-structured format | **<Nm>ALAIN DUPONT</Nm>**<br>**<PstAdr>**<br>**<PstCd>1000</PstCd>**<br>**<TwnNm>Brussels</TwnNm>**<br>**<Ctry>BE</Ctry>**<br>**<AdrLine>Rue de France 23</AdrLine>**<br>**<PstAdr>** | The semi-structured postal address format enables you to combine structured and unstructured address data. At a<br>minimum, the structured part must include the Town Name and Country Code (ISO 2-letter format).<br>In the semi-structured address, structured elements must not be repeated in the AdrLine element(s) |
| Fully structured format | **<Nm>ALAIN DUPONT</Nm>**<br>**<PstlAdr>**<br>**<StrtNm>Rue de France</StrtNm>**<br>**<BldgNb>23</BldgNb>**<br>**<PstCd>1000</PstCd>**<br>**<TwnNm>Brussels</TwnNm>**<br>**<Ctry>BE</Ctry>**<br>**<PstlAdr>** | We strongly<br>encourage you to provide as much address information as possible in the structured data elements—such as Postal Code,<br>Street Name and Building Number—whenever this data is available in a structured form. |

The remaining address details can be entered across two lines, each limited to 70 characters of free-form text in <AdrLine> . The unstructured address lines should only be used for information that cannot be reliably structured or does not

fit into the available structured data elements.

Impacted legacy formats:

- MT101: This format does not support fully structured addresses. However, using the 59F field for the beneficiary's address allows for a semi-structured format that meets the financial industry requirements.
- CFONB320: This format only supports semi-structured addresses under limited conditions. We recommend planning its phase-out and migrating to pain.001 as soon as possible.

MT (MT101)

If you are still using the MT101, use Field 59**F** to indicate a beneficiary address and ensure that it includes Country

Code and Town Name as structured elements in line 3.

This is the only way to support the transmission of semi structured postal addresses.

If **no beneficiary address** is provided, Field 59 without**Letter Option** may be applied. In this case, the first two lines will

be processed as the beneficiary's name only, excluding address interpretation.

| | | |
|---|---|---|
| Semi-structured format | :59F:/BE30001216371411<br><br>1/JOHN SMITH<br><br>2/HOOGSTRAAT 6, 18TH FLOOR<br><br>3/ BE / BRUSSELS , 1000<br><br>*Where:*<br><br>*1/= Name (JOHN SMITH)*<br><br>*2/=Address Line (HOOGSTRAAT 6, 18TH FLOOR)*<br><br>*3/= Country Code (BE)/ Town Name (BRUSSELS) , and Postal Code (1000)* | **Subfield 1**<br><br>'Party Identifier' /(Account) or (Code)(Country Code)(Identifier)<br><br>**Subfield 2 'Name & Address'**<br><br>1/Name of the ordering customer<br><br>2/Address details<br><br>3/Country code/Town**,** Postal Code<br><br>*! We emphasize the importance of properly respecting the structure “Country Code / Town name”. If additional information follows the Town Name, it must be separated by a comma.* |

CFONB320

| | | |
|---|---|---|
| Semi-structured format | Address line n°1 = Batiment Alsace<br><br>Address line n°2 = 60 rue de la source<br><br>**Address line n°3 = FR/Paris , 75010** | In the CFONB320 file, BNP Paribas can only identify the Country Code and Town Name if **line 3** is present in the address and formatted as :<br><br>**Line "3"** = Country code ( 2 character ISO code) **a slash** and the City **a comma** and the Postal Code<br><br>*! We emphasize the importance of properly respecting the structure "Country Code / Town name". If additional information follows the Town Name, it must be separated by a comma.* |