



ISO 2022 FOR CORPORATES

NEWSLETTER - 2026 #3

Cash Management

ISO 2022: Extra time to prepare for Structured Address Requirements

SWIFT extends deadline for structured address migration in ISO 2022 payments.

SWIFT has accepted a community request to defer the November 2026 deadline for the implementation of structured addresses in ISO 2022 payment messages. While structured addresses will remain mandatory, 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.

Further details will be shared in a future newsletter. While this extension provides additional preparation time, we strongly recommend continuing your implementation process without delay.



BNP PARIBAS

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What does this announcement mean for you and what are our recommendations ?

1. Structured and semi-structured addresses remains the target

Structured and semi-structured addresses are supported today by **BNP Paribas** as well by the interbanking networks.

If you have an on-going implementation towards structured or semi-structured addresses, there is no reason to stop or to wait for future releases.

While the revised timeline offers more breathing room, we encourage you to continue your efforts without delay.

Technical specifications, documentation, and self-testing tools remain available via MyStandards. If a postal address is present, MyStandards will check for the presence of the minimum mandatory fields to be ISO 20022 compliant.

2. Address format validation will be relaxed

While unstructured addresses (primarily for file imports) will continue to be accepted by BNP Paribas beyond November 2026 depending on the payment type or network, the bank remains committed to the adoption of structured addresses.

Consequently, starting 15 October 2026, the structured field "town name" will become mandatory for **manual payment initiations in Connexis Cash**.

This requirement applies to third-party orderers and to creditors for the following transaction types:

- International payments
- Intracompany payments.
- Urgent domestic payments
- Domestic payments in countries adopting the ISO 20022 interbanking messages and rules

3. MT101

SWIFT FIN will continue to accept unstructured addresses in MT101 messages for an additional year. This extension provides more time to implement field 59F for beneficiary addresses and ensure that the Country Code and Town Name are provided as structured elements. Despite this extension, we strongly encourage the adoption of **pain.001 via FINplus**, SWIFT's store-and-forward service designed for the secure and reliable exchange of ISO 20022 messages.



4.CFONB and other local formats

CFONB

The **CFONB320** format does not currently support fully structured address fields. Due to the deadline extension, the current format remains usable with the unstructured address option for an additional year. However, we strongly encourage you to migrate to XML pain.001. If you continue using the CFONB320 format after the deadline, it is essential to implement the strict format on line 3, which will enable **BNP Paribas** to accurately identify the Country Code and Town Name:

"3" = **country code** (2-character ISO code), followed by a **slash and the city**, a comma and **postal code** or any other subdivision.

Example of a **CFONB320** semi-structured postal address format:

Address line n°1 = Bâtiment Alsace

Address line n°2 = 60 rue de la source

Address line n°3 = **FR/Paris, 75010**

Local formats

Local formats that do not support structured or semi-structured addresses will remain available in Connexis Cash and via Direct Connectivity for a limited time. However, these formats will be decommissioned prior to the new deadline. If you currently rely on these formats, we strongly advise transitioning to **XML pain.001** as soon as possible.

You can continue to rely on your dedicated Cash Management Officer and the BNP Paribas team of experts to guide you through this critical technical transition phase. Our team is committed to ensuring a seamless transition and is available to address any questions or concerns you may have.

More info:
Contact your Cash Management Officer

[linkedin.com/company/bnpp-cash-management](https://www.linkedin.com/company/bnpp-cash-management)
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