



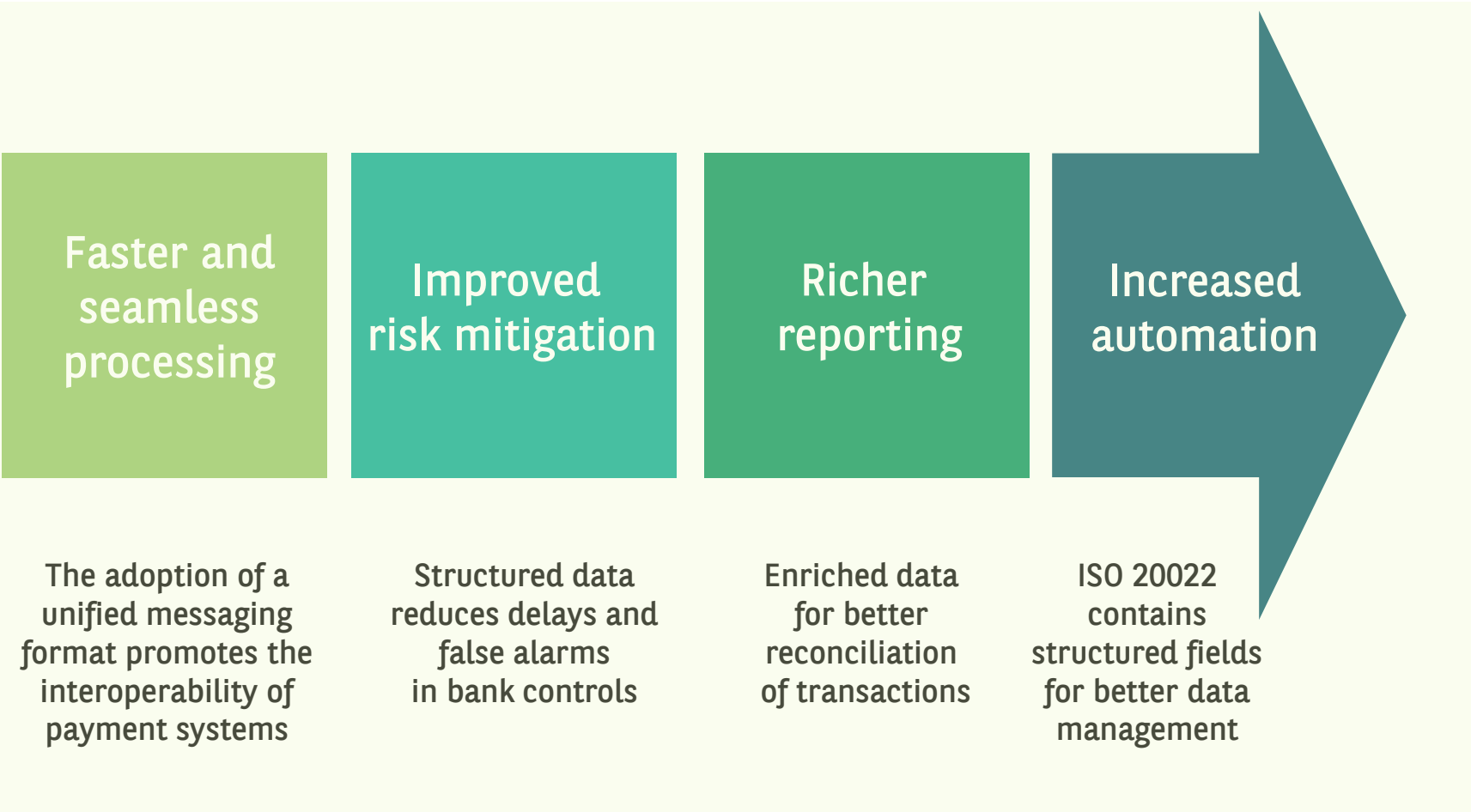
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Understanding ISO 20022: Simple guidelines for structured addresses

October 2026

ISO 20022 MIGRATION – BENEFITS FOR CORPORATES



IMPORTANT FOR CUSTOMERS

The use of structured or hybrid address data in payment/collection instructions will become mandatory.

The effective date will be announced by the end of 2026.

↓

Early adoption of ISO address standards is strongly encouraged to ensure higher data quality and smoother payment processing.



POSTAL ADDRESS: WHEN IS IT REQUIRED?



THE REQUIREMENT TO PROVIDE AN ADDRESS VARIES DEPENDING ON THE PAYMENT TYPE AND THE PARTY INVOLVED.

While counterparty addresses are currently only MANDATORY in specific cases, the upcoming ISO 20022 regulations will introduce a change: whenever an address is provided, it must be formatted as a structured or semi-structured address. The exact effective date for this requirement is yet to be confirmed.

WHEN IS AN ADDRESS REQUIRED ?

TABLE BASED ON EU REGULATION,
APPLICABLE TO EU ACCOUNTS
OF THE DEBTOR (PAYMENTS)
OR OF THE CREDITOR (SDD)

PAYMENT	DEBTOR ADDRESS	CREDITOR ADDRESS
International (Cross-border) and RTGS (eg Target2 for €)	Mandatory if payment to non-EEA country* or in non-EEA currency** (Regulation EU 2023/1113). BNP Paribas provides it for all transactions debited on BNP Paribas accounts	Mandatory if requested by local regulation (cfr. BNP Paribas' Currency Guide -e.g. payments towards Canada in all currencies) Recommended if payment to non-EEA country* or non-EEA currency** Optional in all other cases
SCT and SCT Inst	Mandatory if payment to SEPA non-EEA country*** (Regulation EU 2023/1113). BNP Paribas provides it for all transactions debited on BNP Paribas accounts	Optional
COLLECTION	DEBTOR ADDRESS	CREDITOR ADDRESS
SDD	Mandatory if collection to/from SEPA non-EEA country*** Optional in all other cases	Optional

* EEA - European Economic Area: EU 27 countries, Norway, Liechtenstein and Iceland

** EEA currencies different from €: CHF, CZK, DKK, HUF, ISK, NOK, PLN, RON, SEK

*** SEPA non-EEA countries: Andorra, Monaco, San Marino, Switzerland, United Kingdom +
other small territories belonging to some SEPA countries

Provided by BNP Paribas
except for third party
bank accounts

Provided by Client
under its responsibility



POSTAL ADDRESS: WHAT IS ALLOWED ?



THESE OPTIONS APPLY TO: INTERNATIONAL PAYMENTS, DOMESTIC RTGS, SEPA PAYMENTS AND COLLECTIONS (SCT, SCT INST, SDD), AS WELL AS INTRACOMPANY PAYMENTS

what	Unstructured address	Semi-structured (Hybrid) address	Structured address
when	ACCEPTED UNTIL END DATE (TO BE ANNOUNCED) IF USED AFTER END DATE = REJECTION NOV 2026 → DATE TBC X	ALREADY AVAILABLE AND ALLOWED AFTER END DATE NOV 2026 → DATE TBC →	ALREADY AVAILABLE AND ALLOWED AFTER END DATE NOV 2026 → DATE TBC →
where	▪ PAIN.001 (ISO 20022) ▪ MT101 ▪ OTHERS NON ISO 20022 FORMATS	▪ PAIN.001 (ISO 20022) ▪ MT101 (OPTION 50F/59F) ▪ OTHERS NON ISO 20022 FORMATS (LIMITED USE WITH SPECIFIC RULES)	▪ PAIN.001 (ISO 20022)



HOW TO FILL IN THE ADDRESS – ISO 20022 – STRUCTURED



POSTAL ADDRESS – PAIN.001 VERSION 2019 – RULES VALID FOR ALL PAYMENT TYPES

STRUCTURED OPTION POSTAL ADDRESS (PstlAdr)	STRUCTURED DATA	
	Department	<Dept>
	Sub Department	<SubDept>
	Street Name	<StrtNm>
	Building Number	<BldgNb>
	Building Name	<BldgNm>
	Floor	<Flr>
	Post Box	<PstBx>
	Room	<Room>
	Post Code	<PstCd>
	Town Name	<TwnNm>
	Town Location Name	<TwnLctnNm>
	District Name	<DstrctNm>
	Country Sub Division	<CtrySubDvsn>
	Country	<Ctry>

➤ STRUCTURED OPTION

ALL ITEMS ARE REGISTERED IN A SPECIFIC STRUCTURED FIELD, WITH THE MINIMUM MANDATORY OF:

- TOWN NAME <TwnNm>
- COUNTRY <Ctry>

EXAMPLE

<PstlAdr>

<StrtNm>Hoogstraat<StrtNm>

<BldgNb>6<BldgNb>

<BldgNm>Premium Tower<BldgNm>

<Flr>18<Flr>

<PstCd>1000<PstCd>

<TwnNm>Brussels<TwnNm>

<Ctry>BE<Ctry>

<PstlAdr>



HOW TO FILL IN THE ADDRESS – ISO 20022 – SEMI-STRUCTURED



POSTAL ADDRESS – PAIN.001 VERSION 2019 – RULES VALID FOR ALL PAYMENT TYPES

SEMI-STRUCTURED OPTION

POSTAL ADDRESS
(PstlAdr)

STRUCTURED DATA

Department	<Dept>
Sub Department	<SubDept>
Street Name	<StrtNm>
Building Number	<BldgNb>
Building Name	<BldgNm>
Floor	<Flr>
Post Box	<PstBx>
Room	<Room>
Post Code	<PstCd>
Town Name	<TwnNm>
Town Location Name	<TwnLctnNm>
District Name	<DstrctNm>
Country Sub Division	<CtrySubDvsn>
Country	<Ctry>

UNSTRUCTURED DATA

Address – Line 1	<AdrLine>
Address – Line 2	<AdrLine>

➤ SEMI-STRUCTURED (HYBRID) OPTION

ITEMS CAN BE REGISTERED IN A NON-STRUCTURED ADDRESS LINE, WITH THE MINIMUM MANDATORY OF STRUCTURED DATA FOR:

- TOWN NAME <TwnNm>
- COUNTRY <Ctry>

IS IT POSSIBLE TO ADD MORE STRUCTURED DATA, AVOIDING TO REPEAT THE INFO IN THE ADDRESS LINE

EXAMPLE

```
<PstlAdr>
  <PstCd>1000<PstCd>
  <TwnNm>Brussels<TwnNm>
  <Ctry>BE<Ctry>
  <AdrLine>Hoogstraat 6, Premium Tower
  18<AdrLine>
<PstlAdr>
```



HOW TO FILL IN THE ADDRESS – ISO 20022 – WHICH VERSION?



COMPARISON TABLE: STRUCTURED ADDRESS FIELDS IN THE SUPPORTED ISO 20022 VERSIONS

	pain.001.001.09 pain.008.001.08	pain.001.001.03 pain.008.001.02	pain.001.001.02
Department	✓	✓	
Sub Department	✓	✓	
Street Name	✓	✓	✓
Building Number	✓	✓	✓
Building Name	✓		
Floor	✓		
Post Box	✓		
Room	✓		
Post Code	✓	✓	✓
Town Name	✓	✓	✓
Town Location Name	✓		
District Name	✓		
Country Sub Division	✓	✓	✓
Country	✓	✓	✓

Pain.001

- 14 structured fields in V9
 - 8 structured fields in V3
 - 6 structured fields in V2
-
- V2 will be discontinued by end-2027
 - No end date scheduled for V3
 - V9 is the most recent and complete

Pain.008

- 14 structured fields in V8
- 8 structured fields in V2

The two mandatory structured fields are available in all versions





MT101
IF AN ADDRESS
IS REGISTERED,
WHICH OPTION
IS AVAILABLE?



**FROM END DATE
(TO BE ANNOUNCED)**



SEMI-STRUCTURED (BY USING TAG 59 OPTION F)

**OPTION THAT ALLOWS TO DETECT AND TRANSMIT THE
MANDATORY COUNTRY CODE AND TOWN NAME**

TAG 59 WITH OPTION F

- Tag 59 with option F enables the structured identification of information, specifically for distinguishing the country and town name
- This enables the transmission of the beneficiary's hybrid address, in accordance with the rules in force from end date (**not available yet**)

- However, the 59F option is not optimal for complex, very data-rich addresses: customers are advised to initiate migration projects from MT101 to XML.
- Content of tag 59 no letter option will be processed as the beneficiary name only, excluding address interpretation (possible disruptions at beneficiary bank side)
- MyStandard is no longer intended to be used for MT101 testing

EXAMPLE

:59F:/BE30001216371411
1/JOHN SMITH
2/HOOGSTRAAT 6, 18TH FLOOR
3/**BE/BRUSSELS**, 1000

Where:

1/= Name (JOHN SMITH)
2/=Address Line (HOOGSTRAAT 6, 18TH FLOOR)
3/=Country Code (**BE**)/Town Name (**BRUSSELS**), and
Postal Code (1000)

If additional information follows the Town Name, it
must be separated by a comma.



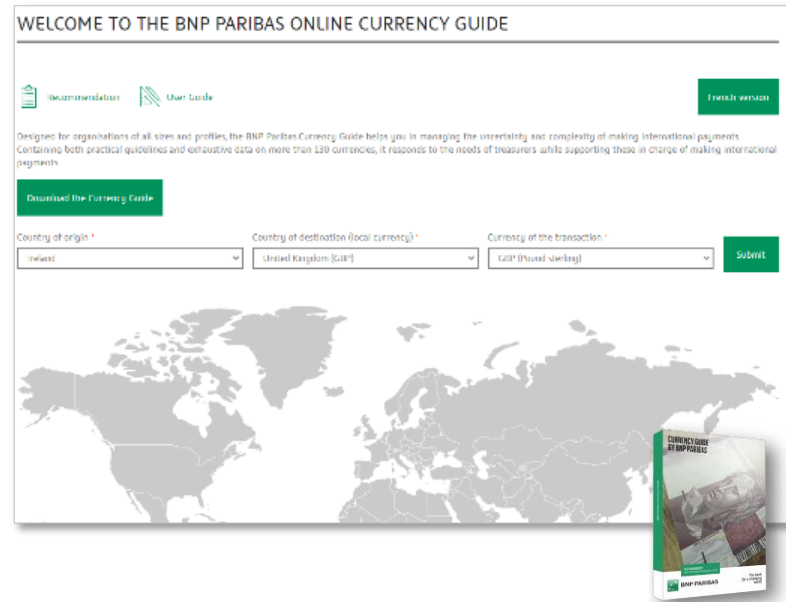


HOW CAN WE HELP YOU?

BNP PARIBAS SUPPORT: THE CURRENCY GUIDE



ONLINE GUIDE THAT HELPS CUSTOMERS TO INSTRUCT CORRECTLY PAYMENTS IN ANY CURRENCY, MINIMIZING RISKS AND OPTIMIZING EXECUTION



Currency Guide | BNP Paribas Cash Management

What the Guide offers

- Clear and detailed instructions for your international payments
- Reduce risk and streamline payment execution
- Real-time updates, uniform by uniform

What is it?

- A BNP Paribas tool designed to allow companies to manage foreign payments in more than **130 currencies**, ensuring compliance, reducing complexity and optimizing execution

Who is it for?

- **Corporate treasuries** that need up-to-date information on foreign currencies or local market practices
- **Corporate or SME** that want to enter new foreign markets

How does it work?

- **Comprehensive information**
 - Cover of more than 130 currencies, with details on the minimum information required, documents, restrictions and compliance rules
- **Rules for instructions**
 - Detailed instructions on the fields to be used for instructions via MT101 or ISO 20022 file
- **Real-time updates**
 - A team to support the Guide with continuous updates, uniform by uniform
- **An interactive tool**
 - Navigable via the web with direct references to lists of codes to be applied or additional documents to be produced



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MyStandards : Control of the presence of Country code and Town Name is implemented for all addresses in all the message guidelines (Domestic Urgent / INTC / International / SEPA CT / SEPA DD / Six). The sample files illustrating the guidelines are compliant

Test example of invalid address

2 errors

BNPPDC_Pain.001.001.03_EUROPE_International_20260310_Final

11 Mar 2026
14:11 UTC

Summary

ERROR 1

ERROR 2

Error Details:

The element 'Ctry' is not expected here. Either it is not allowed in this specification, or another manda
Dept, SubDept, StrtNm, BldgNb, PstCd, TwnNm'

See Documentation

Impacted lines:

Line 92

Test

Upload

Download Message

Do not upload any real production information or personal data. Click here for more information.

80

</Id>

81

<CtryOfRes>AR</CtryOfRes>

82

<CtctDtls>

83

<Nm>MyBeds SA</Nm>

84

<Othr>ROSARIO</Othr>

85

</CtctDtls>

86

</UltmtDbtr>

87

<CdtrAgt>

88

<FinInstnId>

89

<BIC>BOFIIE2DXXX</BIC>

90

<Nm>The Governor and Company of Bank of Ireland</Nm>

91

<PstlAdr>

92

<Ctry>IE</Ctry>

Test example of valid address

Valid

BNPPDC_Pain.001.001.03_EUROPE_International_20260310_Final

11 Mar 2026
14:21 UTC

Summary

Valid message

Usage Guideline

BNPPDC_Pain.001.001.03_EUROPE_International_20260310_Final

Format

MX

Status

Final

Market

Austria, Belgium, Czech Republic, Denmark, Germany, Ireland, Italy, Luxem
Britain and Northern Ireland

Source

mx_BNPAGB22_INTERNATIONAL_1299_6dd7aefaf4ad4f098c82497cdc39

Test

Upload

Download Message

Do not upload any real production information or personal data. Click here for more information.

80

</OrgId>

81

</Id>

82

<CtryOfRes>AR</CtryOfRes>

83

<CtctDtls>

84

<Nm>MyBeds SA</Nm>

85

<Othr>ROSARIO</Othr>

86

</CtctDtls>

87

</UltmtDbtr>

88

<CdtrAgt>

89

<FinInstnId>

90

<BIC>BOFIIE2DXXX</BIC>

91

<Nm>The Governor and Company of Bank of Ireland</Nm>

92

<PstlAdr>

93

<TwnNm>Dublin</TwnNm>

94

<Ctry>IE</Ctry>

95

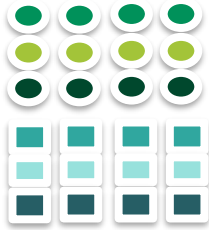
</PstlAdr>

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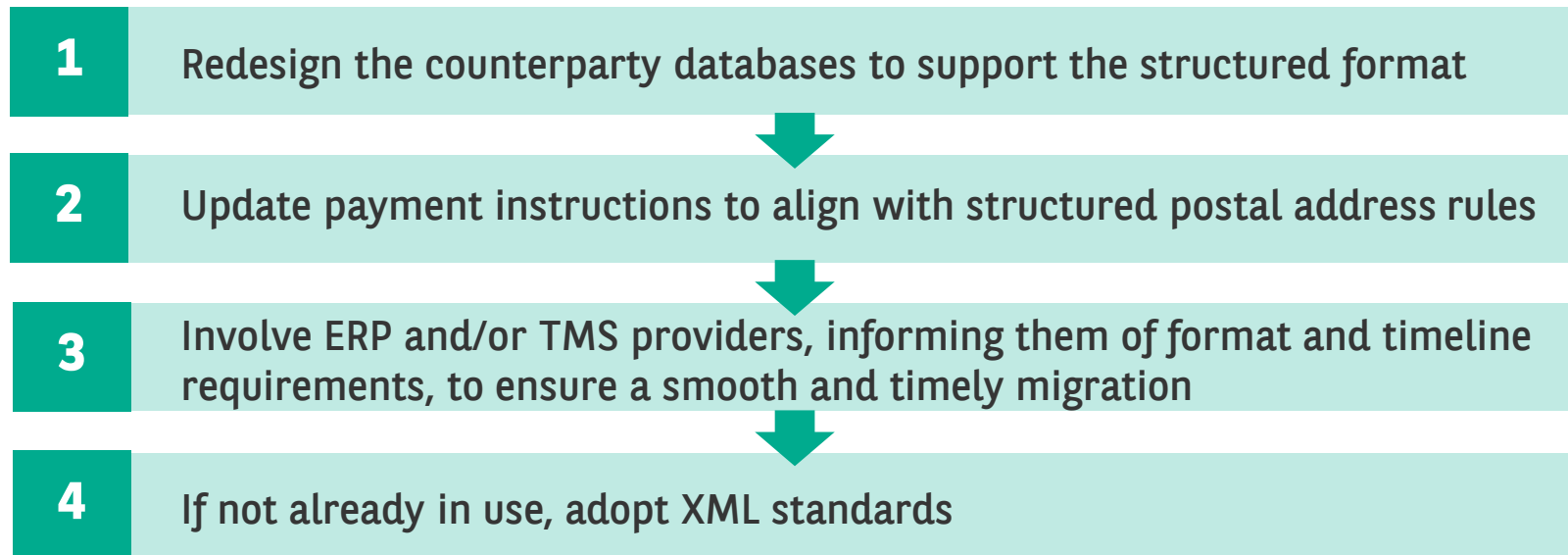
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ISO ADDRESSES - GUIDELINES - Q4/2026 | 11

WHICH ACTIONS SHOULD YOU TAKE?



- As the sender, only you have all the details of your counterparties
- It is crucial that this data is entered in a "structured" way when providing the address fields



THANK YOU



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