

Quick Guide for Financial Institutions

Available resources:



Refer to the [PMPG Hybrid Address Industry Guidance](#) for more information on the community impact



Review [MX Standards Release High-Level Information](#)



Review the [MT Standards Release Guide](#)



Visit our dedicated [swift.com page](#) or read our [FAQs](#)



Watch our explainer series - [ISO 20022 CBPR+: Standards Release 2026 Explained](#)

What Is Changing?

After November 2026, only fully structured or hybrid postal addresses will be accepted. The usage guidelines for CBPR+ will enforce these rules across the network, and payments not adhering to these formats will be rejected and delayed, potentially impacting processing timelines and increasing operational overhead.

Until November 2026, there are three valid formats for providing postal addresses in cross-border payment messages:

1. Fully structured (already available and strongly recommended)
2. Hybrid (already available)

3. Fully unstructured (to be decommissioned by November 2026)

From November 2026, where a postal address is provided, data must be in either a fully structured or hybrid format. This rule applies to all payments (including those initiated by corporates, securities, trade, FX and funds) and includes agent and/or party postal address. It applies to all CBPR+ payment messages (except for ISO 20022 message identifiers admi.024, camt.025, camt.052, camt.053, camt.054 and camt.060).

This requirement applies to all payments, including corporate, securities, trade, FX and funds.

Fully structured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN
  EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>
```

A fully structured postal address must include the Town Name and Country Code (ISO 2-letter format) at a minimum. It cannot contain the Address Line element.

Hybrid

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <Adrlne>55 MARK LANE, THE CORN
  EXCHANGE, 6TH FLOOR, EC3R
  7NE</Adrlne>
</PstlAdr>
```

A hybrid postal address must include the Country Code and Town Name elements; it will also allow the Address Line element to be included. We strongly encourage providing as much address information as possible in the structured data elements, such as Postal Code, Street Name and Building Number, whenever this data is available in a structured form.

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. This approach helps maximise data quality and processing efficiency, while still allowing flexibility for complex or non-standard address elements.

In order to make this transition as smooth as possible for the community, we encourage the use of structured data wherever feasible, but also to take advantage of the hybrid format's flexibility to ensure all necessary address information is captured.

Note on Jurisdictional Requirements:

Some jurisdictions mandate the inclusion of agent and/or party address information (for example, for SEPA payments involving a party outside the European Union (EU) or European Economic Area (EEA), the debtor's address is mandatory). It is the responsibility of the executing financial institution to determine these requirements before initiating payment. For payments where postal address is included, town and country data must be provided in either the fully structured or hybrid format. In cases where no address is needed and therefore not included, the postal address structure rules do not apply.

Swift is a member-owned cooperative, providing secure financial messaging services to more than 11,000 organisations, across the financial ecosystem, in almost every country in the world. For nearly five decades we have delivered certainty, continuity and excellence by constantly evolving in an ever-changing landscape. In today's fast moving, increasingly connected and challenging world, this approach has never been more relevant. [swift.com](https://www.swift.com)

Requirements for the Financial Institution Community

Engage customers early to communicate requirements and collect client data

- Educate customers on the upcoming mandatory requirements.
- Clarify that the requirements apply to all payments with a cross-border leg.
- Ensure customers source creditor address data and provide town and country names at a minimum.
- Liaise with technology partners to ensure systems are prepared to handle changes.

Ensure channel applications can capture structured address information

- Align across operations and technology teams on how debtor address data is populated and understand how creditor address data is captured from retail and corporate clients.
- Allocate adequate time and resources to adapt and enhance systems to manage requirements.
- Equip customers with payment specifications and interfaces that mandate the inclusion of the minimum address data.
- Verify customer data conforms to specific target formats before initiating payments

⚠ Post-November 2026 Contingency

There is **no Swift contingency measure** to process uncompliant messages. Messages that do not include structured or hybrid postal address data will be **NAK'ed** on the Swift network. It is therefore important for financial institution to develop processes for handling rejections and repairs in the event that structured data is omitted or incorrectly provided by customers. Such action will minimise operational disruption and delays to message processing.

Structured Address and the Conversion Service

Users of the MT to ISO conversion service must structure postal address data in their MT messages. The conversion service does not structure the postal address when translating the message. To provide a compliant ISO 20022 equivalent, the MT message must include the structured or hybrid postal address in the F-option (Field 50 – Debtor and Field 59 – Creditor).



Example using the MT 103 Field 59 (F-option) format for a hybrid postal address:

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

Where:

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

MT 101 – FI-to-FI Payment Initiation Messages

From November 2026, the conversion service will support the translation of MT101 to pain.001 when exchanged between financial institutions. As with payment instruction messages, a structured or hybrid address must be included in the MT 101 (F-option) to produce a compliant ISO 20022 equivalent.