

ISO 20022 UPDATE: CASH MESSAGES

This document provides an overview of the ISO 20022 updates for Cash Messages that are part of the annual Swift Standard Release, scheduled to take effect on November 22, 2025. Please note that this document is not intended to serve as a replacement for the [SR2025 documents](#) provided by Swift.

A New Postal Address Model

The principal change in the Swift Standard Release 2025 is the implementation of the Hybrid Postal Address. This updated postal address format will be applicable to all parties and agents across all ISO 20022 MX payment messages.

NEW Hybrid Postal Address:

The address must include the country and town name, with the postcode recommended. Additional structured elements can be included, with a maximum of two address lines, each up to 70 characters. Elements provided in structured format should not be repeated in the address line.

The existing address formats continue to be supported:

Unstructured Address:

Up to three address lines are permitted, each with a maximum of 35 characters. Structured address elements are not allowed. Please note that unstructured address usage will be discontinued effective November 2026.

Fully Structured Address:

The inclusion of the country and town name is mandatory, while the postcode and any additional structured address elements are recommended. Please note that address lines are not permitted.

Exceptions apply to Camt.052, Camt.053, Camt.054 and Camt.060, which will continue allowing unstructured postal addresses post November 2026.

Impact of SR2025 on the Business Service/ Business Application Header

For all the messages, a new usage identifier value must be included in the mandatory **Business Service** element of the Business Application header.

New ISO Messages

Finally, Swift is set to introduce two additional optional ISO 20022 MX messages: admi.024 (Notification of Correspondence) and camt.025 (Receipt), which will be contingent upon bilateral agreements. At this time, BNY will not support these new messages.

For comprehensive details regarding Standard Release 2025, please refer to the documents available on the CBPR+ SR2025 [MyStandards](#) page.

End of Co-existence for FIN MT Payment Messages

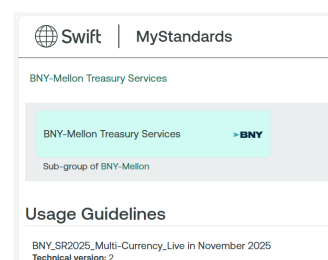
As previously [communicated](#), starting November 22, 2025, all cross-border payments will be exchanged solely in ISO 20022 MX format through the Finplus Service. **The FIN MT payment message types listed below will no longer be available on the Swift FIN Network and will require contingency processing for Swift participants who are not able to transmit the ISO 20022 equivalents.**

FIN MT Messages	ISO 20022 Equivalent
MT 103	pacs.008.001.xx
MT 103 STP	pacs.008.001.xx
MT 200	pacs.009.001.xx
MT 202	pacs.009.001.xx
MT 202 COV	pacs.009COV.001.xx
MT 205	pacs.009.001.xx
MT 205 COV	pacs.009COV.001.xx
MT 103/MT 202 Return (Field 72)	pacs.004.001.xx
MT 103/MT 202 Reject (Field 72)	pacs.002.001.xx (Negative)

MyStandards

Clients can find our updated Swift messaging collections and guidelines available in BNY's section of [MyStandards](#) (swift.com credentials are required).

Clients interested in participating in testing are encouraged to access our [Readiness Portal](#).



If you do not have access to swift.com, MyStandards page or the BNY Readiness portal, please consult this [guide for detailed instructions on requesting access](#). Should you have any questions regarding this notice, please reach out to your designated BNY representative.

For further information on the ISO 20022 transformation and BNY's implementation strategy, please visit our [ISO 20022 Transition & Readiness Resource Center](#).

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