

Hybrid Postal Address -



Mobilising the European Payments Community ahead
of November 2026



AMI Pay
5 MAY 2025

Where are we today?

Debtor

Structured/Hybrid	Unstructured	No address
33%	62,8%	4,2%

Creditor

Structured/Hybrid	Unstructured	No address
22%	63,6%	14,4%

Global adoption of hybrid and structured Postal Address (March 2026) - Scope: pacs.008 and CBPR+

April 2026
Source: Swift's Data
Quality Analytics



European Union's adoption of hybrid and structured Postal Address (Mar 2026)

Scope:
- pacs.008
- CBPR+

Debtor			Creditor		
Fully structured or Hybrid Postal Address	Unstructured Postal Address	No Postal Address	Fully structured or Hybrid Postal Address	Unstructured Postal Address	No Postal Address
Debtor element with Postal Address supplied in either structured or hybrid format	Debtor element with unstructured Postal Address	Debtor element without Postal Address information	Creditor element with Postal Address supplied in either structured or hybrid format	Creditor element with unstructured Postal Address	Creditor element without Postal Address information
Structured/Hybrid: 48.4%	Unstructured: 50.0%	No address: 1.6%	Structured/Hybrid: 27.8%	Unstructured: 59.9%	No address: 12.3%

Unstructured = 50.0%

Unstructured = 59.9%

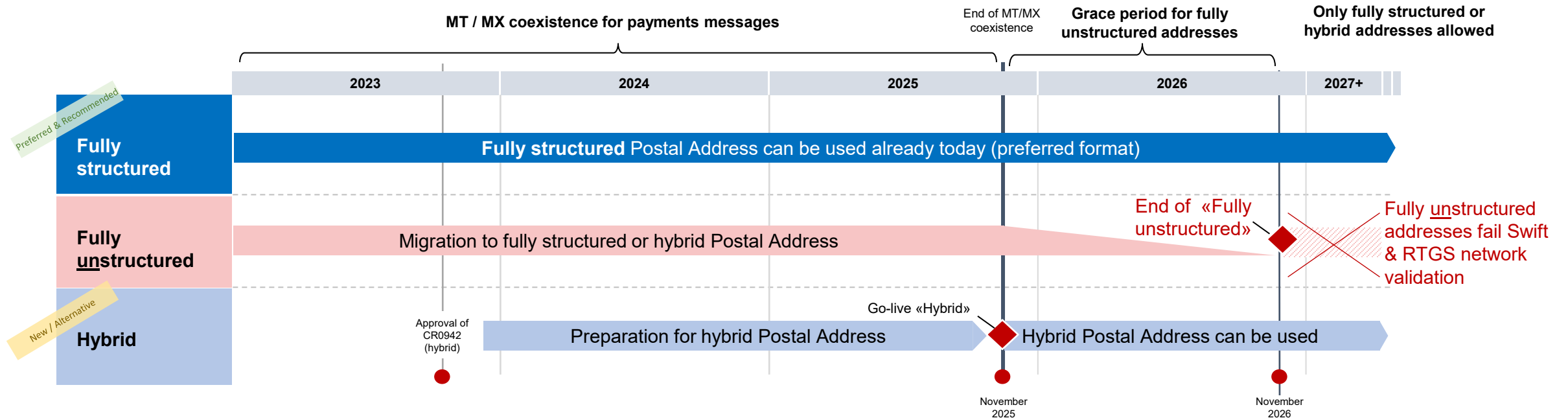
Disclaimer

This report only reflects the statistics computed from the following message types Pacs.008 and exchanged between financial institutions through Swift. Because financial institutions have multiple means to exchange information about their financial transactions, this report does not represent complete market or industry statistics. Swift does not guarantee the fitness for purpose, completeness, or accuracy of this report, and reserves the right to rectify past data.

Swift provides this report on an 'as is' basis, and for information purposes only. As a mere informative report, this report is not meant to provide any recommendation or advice. Swift disclaims all liability for any decisions based, in full or in part, on ISO 20022 structured or hybrid address, and for their consequences.

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Act Now, No Contingency Measures Available



- The hybrid address option went live in **Swift (CBPR+)** in **November 2025** and was implemented by most **local RTGS systems (HVPS+)** in **parallel**, ensuring interoperability
- The **decommissioning of fully unstructured addresses** is aligned between **Swift (CBPR+)** and local **RTGS systems (HVPS+)**
- The proposed changes apply to all ISO 20022 **payments message types** containing a Postal Address (*pacs.008/009/004, pain.001*)
- The proposed changes apply to **all Postal Address elements within these message types** (debtor, creditor, ultimates* and agents*)
** Exception: for the elements 'ultimate debtor', 'ultimate creditor' & 'initiating party', the fully unstructured option is not permitted*

What is a Hybrid Address?

As the payments industry transitions to ISO 20022, hybrid address serves as a practical compromise—enabling progress from unstructured to more structured address data, while paving the way for richer, more precise payment information in the future.

Definition of the Hybrid Address

- Hybrid address combines structured data elements with unstructured *AddressLine*

Main Data Element Rules:

- TownName* and Country are always required
- AddressLine*: max 2 lines, 70 characters each
- No repeating structured info in *AddressLine*

Benefits of Hybrid Address

- Reduces false positives in sanctions screening and improves AML monitoring
- Enables more accurate creditor name matching in payment processing
- Enhances monitoring of required information for FATF recommendation 16
- Improves data quality in client reporting
- Increases interoperability and reduces friction for cross-border payments through standardized address formats

ISO 20022 Postal Address Attributes

Name	Department	Sub Department	Street Name	Room	Post Code	Town name	Town Location Name
Building Number	Building Name	Floor	Post Box	District Name	Country Subdivision	Country	AddressLine

Example (Fully) Unstructured Address

Obsolete after Nov 2026



```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
    <AdrLine>1000 BRUSSELS, BE</AdrLine>
  </PstlAdr>
</Cdtr>
```

Example Hybrid Address

New / Alternative



```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <PstCd>1000</PstCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
  </PstlAdr>
</Cdtr>
```

Example (Fully) Structured Address

Preferred & Recommended



```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <StrNm>HOOGSTRAAT</StrNm>
    <BldgNb>6</BldgNb>
    <Flr>18</Flr>
    <PstCd>1000</PstCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

Message Scope of Hybrid Address

Impacted pacs message types:

Message type	Description
pacs.008	FI-to-FI Customer Credit Transfer
pacs.008 (stp)	FI-to-FI Customer Credit Transfer 'STP'
pacs.009 (core)	Financial Institution Credit Transfer
pacs.009 (cov)	Cover Financial Institution Credit Transfer 'Cover'
pacs.009 (adv)	Advice Financial Institution Credit Transfer 'Advice'
pacs.002	FI-to-FI Payment Status Report
pacs.003	FI-to-FI Customer Direct Debit
pacs.004	Payment Return
pacs.010	Interbank Direct Debit

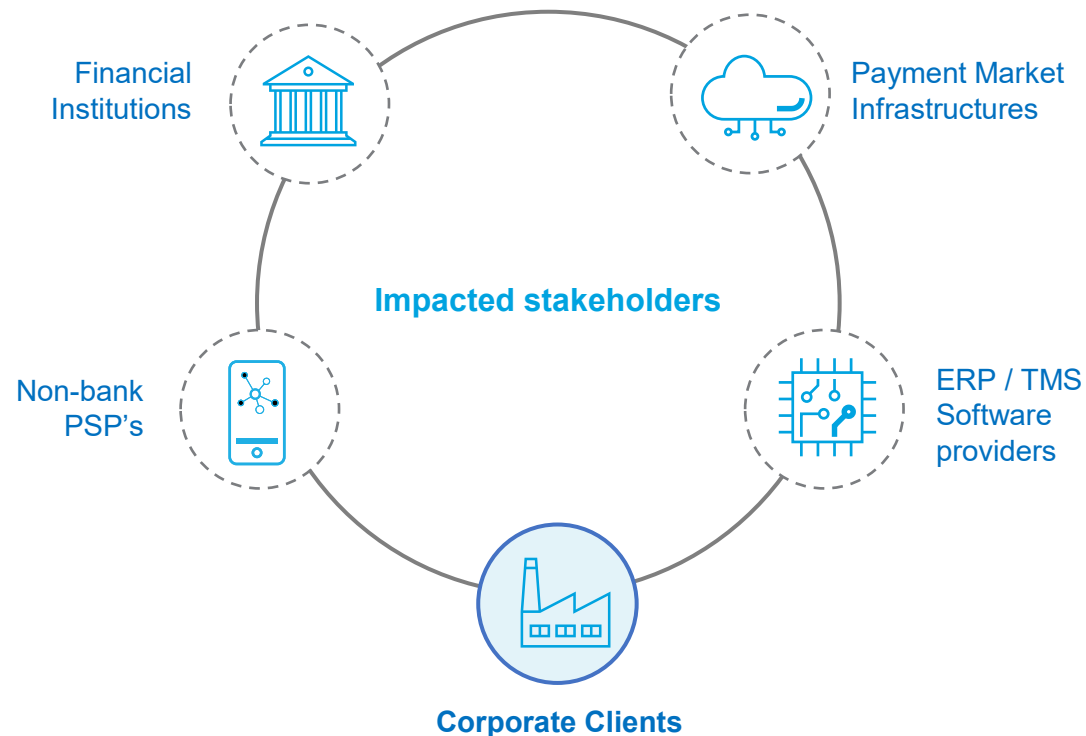
Impacted pain & camt message types:

Message type	Description
pain.001	Customer-to-Bank Credit Transfer
pain.002	Customer Payment Status Report
pain.008	Customer Direct Debit Initiation
camt.029	Resolution of Investigation
camt.055	Customer Payment Cancellation Request
camt.056	FI-to-FI Payment Cancellation Request
camt.057	Notification to Receive
camt.058	Notification to Receive Cancellation Advice
camt.060	Account Reporting Request
camt.105	Charges Payment Notification
camt.106	Charges Payment Request
camt.107	Cheque Presentment Notification
camt.108	Cheque Presentment Cancellation Request
camt.109	Cheque Presentment Cancellation Status Report

Impacted ISO 20022 elements

ISO 20022 element	Type (party or agent)	Structured only structured elements	Fully unstructured only AdrLine elements	Hybrid Mix of structured elements with minimum structured TownName & Country and up to 2 x 70 char AdrLine
Previous Instructing Agent 1	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Previous Instructing Agent 2	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Previous Instructing Agent 3	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Intermediary Agent 1	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Intermediary Agent 2	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Intermediary Agent 3	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Ultimate Debtor	Party	Preferred	Not allowed (new element)	Allowed from NOV25 onwards
Initiating Party	Party	Preferred	Not allowed (new element)	Allowed from NOV25 onwards
Debtor	Party	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Debtor Agent	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Creditor Agent	Agent	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Creditor	Party	Preferred	To be decommissioned by NOV26	Allowed from NOV25 onwards
Ultimate Creditor	Party	Preferred	Not allowed (new element)	Allowed from NOV25 onwards

Data Quality Managed by Corporates



Responsibility:

Provide accurate, complete address details for debtor and creditor in payment initiations (MT101/pain.001). (Ultimate) Debtor (Agent) data is managed by the bank; (Ultimate) creditor data is the corporate's responsibility.

Data Quality:

Review and update records to ensure Town Name and Country are present for all parties. Map all required structured address elements into pain.001.

Format & System Readiness:

Ensure all payment channels and tools support ISO 20022 (MX) address formats. If using legacy formats, discuss upgrades with your bank. Migrate stored payment templates to the new format.

ERP Vendor Coordination:

For corporates using standard ERP software, proactively engage your vendor to align on hybrid address requirements and implementation timelines. Timely coordination is critical for a successful transition.

Best Practices:

- Use the **hybrid format** where not all address components can be provided in structured data elements. Place unknown sub-elements in *AddressLine* and do not duplicate structured data.
- **MT message only:** for agent identification, use Option D (structured, aligned with field 50/59F) to support smooth processing.
- **MT101 from November 2026 (SR 2026):** Option F is required, as it allows conversion to hybrid addresses with mandatory *Town Name* and *Country Code* for cross-border payments.
- **Fully unstructured address data** can lead to incomplete party information being transmitted and increases the risk of delay, rejections, or NACKs, especially for cross-border payments.

Further resources :

For additional guidance and detailed specifications:

Swift : [ISO 20022 milestone for November 2026: Unstructured addresses to be removed](#) | [Swift](#)

PMPG Document Center: [Swift Payments Market Practice Group document centre](#) | [Swift](#)

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