

ISO 20022 · IMPLEMENTATION GUIDANCE

# Structured Address in pain.001 and MT101 guidance

A technical implementer's guide to the CBPR+ postal-address mandate for the Customer Credit Transfer Initiation message.

**August 2026**

Mashreq | Payments Standards

*Rise every day*



## WHY THIS MATTERS

# The mandate and the deadline

### NOV 2025

#### Coexistence ends

MT-to-ISO 20022 migration completes for cross-border payment instructions. The Hybrid address format is introduced to ease transition.

### NOV 2026

#### Unstructured removed

With Standard Release 2026, SWIFT CBPR+ rejects fully unstructured (free-text) postal addresses. Only Structured or Hybrid are accepted.

### MINIMUM RULE

#### Town + Country

Whenever an address is present, Town Name and Country must sit in structured tags. Never populate 'NOTPROVIDED' or similar.

**Applies to any party address in the message:** Debtor · Creditor · Ultimate Debtor / Creditor · Agents (where an address is provided).



## THE THREE FORMATS

# Structured, Hybrid, or Unstructured

### PREFERRED

## Structured

Every address component in its own dedicated tag. The <AdrLine> free-text element is not allowed.

*Fully machine-readable · best STP & screening · target state.*

### TRANSITIONAL

## Hybrid

Structured Town + Country, plus up to two free-text <AdrLine> of 70 characters each.

*Bridges legacy data · lines must not duplicate Town / Country.*

### RETIRING

## Unstructured

The whole address in free-text <AdrLine> only. No structured elements are present.

*Rejected by CBPR+ from November 2026.*



## THE POSTALADDRESS ELEMENT

# Structured <PstlAdr> field breakdown

| XML tag                | Element                           | Example                |
|------------------------|-----------------------------------|------------------------|
| <StrtNm>               | Street name                       | Pennsylvania Avenue NW |
| <BldgNb>               | Building number                   | 1600                   |
| <BldgNm>               | Building name                     | White House            |
| <Flr>                  | Floor                             | 5                      |
| <PstBx>                | Post box                          | PO Box 1234            |
| <Room>                 | Room                              | 210                    |
| <PstCd>                | Post code (max 10)                | 20500                  |
| <b>&lt;TwnNm&gt; *</b> | <b>Town name (mandatory)</b>      | Washington             |
| <CtrySubDvsn>          | Country subdivision               | DC                     |
| <b>&lt;Ctry&gt; *</b>  | <b>Country ISO 3166-1 alpha-2</b> | US                     |

### Minimum for a valid structured address

**<TwnNm>**

**<Ctry>**

Full ISO set also includes  
<Dept>, <SubDept>,  
<TwnLctnNm> and  
<DstrctNm>.



## FULLY STRUCTURED · EXAMPLE

# Every component in its own tag

```
<PstAdr>  
  <StrtNm>Pennsylvania Avenue NW</StrtNm>  
  <BldgNb>1600</BldgNb>  
  <PstCd>20500</PstCd>  
  <TwnNm>Washington</TwnNm>  
  <Ctry>US</Ctry>  
</PstAdr>
```

## Rules

- Each address component sits in its own dedicated tag.
- The <AdrLine> free-text element must NOT appear.
- Minimum required: <TwnNm> and <Ctry>.
- Delivers the cleanest data for STP and sanctions screening.



## Structured essentials plus two free-text lines

<PstAdr>

<AdrLine>1600 Pennsylvania Avenue NW</AdrLine>

<AdrLine>Suite 100</AdrLine>

<PstCd>20500</PstCd>

<TwnNm>Washington</TwnNm>

<Ctry>US</Ctry>

</PstAdr>

### Rules

- <TwnNm> and <Ctry> must be structured and present.
- Up to two <AdrLine> of 70 characters each.
- Free-text lines must not duplicate Town or Country.
- A bridge only – fully structured stays the target state.

## IMPLEMENTATION



# Mapping and validation checklist

### Where it applies in pain.001

Dbtr / PstlAdr

Cdtr / PstlAdr

UltmtDbtr / PstlAdr

UltmtCdtr / PstlAdr

Agents (BIC preferred)

### DO

- ✓ Populate Town + Country at minimum, in structured tags.
- ✓ Collect payee town & country now; adopt pain.001.001.09 or 03 for file acts.
- ✓ Validate messages with SWIFT tools before go-live.

### DON'T

- ✗ Use 'NOTPROVIDED' or dummy values for Town / Country.
- ✗ Duplicate Town or Country inside <AdrLine>.
- ✗ Send fully unstructured addresses after Nov 2026.



## WORKED EXAMPLE

# A pain.001 address in practice

```
<PstAdr>  
  <StrtNm>Fifth Avenue</StrtNm>  
  <BldgNb>350</BldgNb>  
  <PstCd>10118</PstCd>  
  <TwnNm>New York</TwnNm>  
  <Ctry>US</Ctry>  
  <AdrLine>350 Fifth Avenue</AdrLine>  
</PstAdr>
```

## In this example

- Structured tags carry street, building, post code, town and country.
- <TwnNm> and <Ctry> are present – the mandatory minimum.
- A supplementary <AdrLine> repeats the street as free text.



## MT101 · REQUEST FOR TRANSFER

# What changes for MT101 senders

### OPTION F

#### Structured only

From SR 2026, MT101 party fields carry addresses only in Option F (50F / 59F). Free-text lines in 50K / 59 no longer meet the standard.

### MULTIPLE

#### Bulk MT101 retired

MT101 multiple (bulk) is withdrawn at SR 2026. Instructions sent in the old bulk format are rejected with a NACK.

### SINGLE

#### Emergency only

MT101 single survives as a contingency path. Messages are force-converted to MX.

**Target state:** migrate MT101 flows to pain.001 — 50F maps to Debtor / PstlAdr, 59F maps to Creditor / PstlAdr.



## STRUCTURED PARTY · OPTION F

# How 50F and 59F are built

### Structured Option F — code lines

1/ Name

2/ Address Line (street, building)

3/ Country/Town · BE/BRUSSELS,1000  
code / town [, postal code]

50F and 59F share this structure

## Rules

- 1/ Name is mandatory and free-format (up to 4 lines).
- 3/ carries Country code, Town Name and optional postal code — the hybrid minimum.
- 2/ Address Line adds structured street detail; pair it with 3/ for a hybrid address.
- Codes appear in ascending order, each on its own line.



## HYBRID ADDRESS · WORKED EXAMPLE

# Beneficiary 59F in practice

:59F:/BE30001216371411

1/JOHN SMITH

2/HOOGSTRAAT 6, 18TH FLOOR

3/BE/BRUSSELS, 1000

BE = Country · BRUSSELS, 1000 = Town, Postal

Hybrid = free 2/ line + structured 3/

## How it maps

- 1/ is the party name — John Smith.
- 2/ is a free-format address line — street and floor.
- 3/ is structured: Country BE, Town Brussels, Postal 1000.
- Maps to pain.001 Cdtr/PstlAdr: Ctry, TwNm, PstCd, AdrLine.



## 50F & 59F in a Request for Transfer

:50F:/AE1200000000000000000001

1/ACME TRADING LLC  
2/100 EXAMPLE STREET  
3/AE/DUBAI

:59F:/GB00SAMP0000000000000001

1/GLOBEX CORPORATION  
1/HOLDINGS LIMITED  
2/200 SAMPLE AVENUE  
3/US/ANYTOWN CA 90001

### How it maps

- 50F Ordering Customer maps to pain.001 Debtor (Dbtr / PstlAdr).
- 59F Beneficiary maps to pain.001 Creditor (Cdtr / PstlAdr).
- 1/ Name, 2/ Address line and 3/ Country/Town are the F-option code lines.
- 3/ carries the structured Town + Country required from SR 2026.

# Act before the November 2026 deadline

- 1 Structured is the target.** Populate every address component in its own tag; drop free-text <AdrLine> where you can.
- 2 Hybrid buys time.** Structured Town + Country plus up to two 70-char lines that don't duplicate them.
- 3 Town + Country are non-negotiable.** Mandatory whenever an address is present — never 'NOTPROVIDED'.
- 4 Prepare data and test.** Cleanse payee address data, move to pain.001.001.09/03, and validate before go-live.