




ISO 20022 – Address Requirements

The purpose of this document is to provide clarification on the Wire payment address requirements and its deadlines throughout 2025 and 2026.

Important Address Deadlines

	<p>Starting November 2025, all Creditor (formerly known as Beneficiary) addresses will be required. At a minimum, town & country, or address line 1 will be required. This requirement applies all wires, regardless of initiation channel.</p> <p>Note: If you are sending a wire on behalf of a consumer in SinglePoint, address is required in the Originator Information (ORG) field as well.</p>
	<p>Beginning in November 2026, unstructured addresses will be eliminated from Domestic & International wires.</p>

Address Examples

	Example
<p>Unstructured</p> <p>A freeform approach to capture an address, utilizing the characters available on lines 1-3.</p>	<pre><Cdtr> <Nm>JOHN SMITH</Nm> <PstlAdr> <AdrLine> HOOGSTRAAT 6, PREMIUM</AdrLine> <AdrLine> TOWER, 18TH FLOOR</AdrLine> <AdrLine>1000 BRUSSELS, BELGIUM</AdrLine> </PstlAdr> </Cdtr></pre>
<p>Structured</p> <p>An organized format to capture address by field, instead of freeform address lines.</p>	<pre><Cdtr> <Nm>John Smith</Nm> <PstlAdr> <StrtNm>Hoogstraat</StrtNm> <BldgNb>6</BldgNb> <BldgNm>Premium Tower</BldgNm> <Flr>18</Flr> <PstCd>1000</PstCd> <TwnNm>Brussel</TwnNm> <Ctry>BE</Ctry> </PstlAdr> </Cdtr></pre>
<p>Hybrid</p> <p>A mixture of the unstructured and structured fields by incorporating Address line 1 of unstructured and town & country fields from the structured field tags.</p>	<pre><Cdtr> <Nm>John Smith</Nm> <PstlAdr> <PstCd>1000</PstCd> <TwnNm>Brussel</TwnNm> <Ctry>BE</Ctry> <AdrLine>Hoogstraat 6, 18th floor</AdrLine> </PstlAdr> </Cdtr></pre>

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