IS YOUR ORGANISATION READY FOR THE ISO 20022 STRUCTURED ADDRESS REQUIREMENT (NOVEMBER 2026)?

BNP PARIBAS

The bank for a changing world

SPEAKERS

Isabelle VOLCKAERT
Marketing Manager
Global Channels

BNP PARIBAS

Amedeo GALLINA
Global Offer Manager
International Payments

BNP PARIBAS

Virginie LIENARD
Product Manager
International Payments

BNP PARIBAS

TODAY'S AGENDA

CHAPTER 1

INTRODUCTION: BENEFITS OF ISO 20022 STANDARD

ISO 20022 MIGRATION – FRAMEWORK

The ISO 20022 migration is a multi-year project impacting the financial industry and clients worldwide.
The project is now reaching its goals, but clients and banks must continue supporting the change

why

To let all the payment types "speaking" the same language with concrete advantages in terms of faster processing times, richer data, easing the interoperability between, international and domestic rails

who

- Banks, Financial Institutions, market infrastructures
- Clients

what

ISO 20022: one standard for all payment types, worldwide

when (November 2025)

Market Infrastructures and interbank networks moved in November 2025 from FIXED FORMAT MESSAGES to **ISO 20022 FLEXIBILE (XML) MESSAGES**

ISO 20022 MIGRATION – BENEFITS FOR CLIENTS

Faster and seamless processing

The adoption of a unified messaging format promotes the interoperability of payment systems

Improved risk mitigation

Structured data reduces delays and false alarms in bank controls

Richer reporting

Enriched data for better reconciliation of transactions

Increased automation

ISO 20022 contains structured fields for better data management

IMPORTANT FOR CUSTOMERS

when (November 2026)

Mandatory use of structured or hybrid address data in payment/collection instructions

CHAPTER 2

WHAT WILL HAPPEN IN NOVEMBER 2026

ISO MIGRATION – IMPACT FOR CLIENTS

With the adoption of the ISO 20022 standard in payments, market infrastructures and financial institutions commit to structure ordering and beneficiary addresses in clearly defined elements

HOW DOES THIS IMPACT YOU?

As payment initiator, only you have all the details of your counterparties. It is therefore critical that you are capable of providing this data in a structured way, for the payment types that require it, by November 2026. We'll explain you...

When is the address required?

How to fill in the address?

CHAPTER 3

Which actions should you take?

CHAPTER 4

POSTAL ADDRESS: WHEN IS IT REQUIRED?

THE REQUIREMENT TO PROVIDE AN ADDRESS DIFFERS IN FUNCTION OF THE PAYMENT TYPE AND THE CONCERNED PARTY

Today, the counterparty address is only MANDATORY in specific cases. These rules are not new.
What changes as of November 2026 is that when addresses are present, they must be structured (or semi-structured).

WHEN IS AN ADDRESS REQUIRED ?
TABLE BASED ON EU REGULATION, APPLICABLE TO EU ACCOUNTS OF THE DEBTOR (PAYMENTS) OR OF THE CREDITOR (SDD)

PAYMENT	DEBTOR ADDRESS	CREDITOR ADDRESS
International (Cross-border) and RTGS (eg Target2 for €)	**Mandatory** if payment to non-EEA country* or in non-EEA currency** (Regulation EU 2023/1113). BNP Paribas provides it for all transactions debited on BNP Paribas accounts	▪ **Mandatory** if requested by local regulation (cfr. BNP Paribas' Currency Guide –e.g. payments towards Canada in all currencies) ▪ Recommended if payment to non-EEA country* or non-EEA currency** ▪ Optional in all other cases
SCT and SCT Inst	**Mandatory** if payment to SEPA non-EEA country*** (Regulation EU 2023/1113). BNP Paribas provides it for all transactions debited on BNP Paribas accounts	Optional

COLLECTION	DEBTOR ADDRESS	CREDITOR ADDRESS
SDD	▪ **Mandatory** if collection to/from SEPA non-EEA country*** ▪ Optional in all other cases	Optional

* EEA - European Economic Area: EU 27 countries, Norway, Liechtenstein and Iceland
** EEA currencies different from €: CHF, CZK, DKK, HUF, ISK, NOK, PLN, RON, SEK
*** SEPA non-EEA countries: Andorra, Monaco, San Marino, Switzerland, United Kingdom + other small territories belonging to some SEPA countries

Provided by BNP Paribas except for third party bank accounts

Provided by Client under its responsability

POSTAL ADDRESS: WHAT IS ALLOWED ?

THESE OPTIONS APPLY TO: INTERNATIONAL PAYMENTS, SEPA PAYMENTS AND COLLECTIONS (SCT, SCT INST, SDD)

what	**Unstructured address**	Migration →	**Semi-structured (Hybrid) address**	**Structured address**
when	**POSSIBLE UNTIL NOVEMBER 2026 IF USED AFTER = REJECTION**		**ALREADY AVAILABLE**	**ALREADY AVAILABLE**
where	▪ PAIN.001 (ISO20022) ▪ MT101 ▪ OTHERS NON ISO20022 FORMATS		▪ PAIN.001 (ISO20022) ▪ MT101 (OPTION 50F/59F) ▪ OTHERS NON ISO20022 FORMATS (LIMITED USE WITH SPECIFC RULES)	▪ PAIN.001 (ISO20022)

CHAPTER 3

ADDRESSES & STANDARDS

HOW TO FILL IN THE ADDRESS – ISO 20022 - STRUCTURED

POSTAL ADDRESS – PAIN.001 VERSION 2019 – RULES VALID FOR ALL PAYMENT TYPES

	STRUCTURED DATA	
STRUCTURED OPTION POSTAL ADDRESS (PstlAdr)	Department	<Dept>
	Sub Department	<SubDept>
	Street Name	<StrtNm>
	Building Number	<BldgNb>
	Building Name	<BldgNm>
	Floor	<Flr>
	Post Box	<PstBx>
	Room	<Room>
	Post Code	<PstCd>
	Town Name	<TwnNm>
	Town Location Name	<TwnLctnNm>
	District Name	<DstrctNm>
	Country Sub Division	<CtrySubDvsn>
	Country	<Ctry>

➢ STRUCTURED OPTION

ALL ITEMS ARE REGISTERED IN A SPECIFIC STRUCTURED FIELD, WITH THE MINIMUM MANDATORY OF:

- TOWN NAME <TwnNm>
- COUNTRY < Ctry>

EXAMPLE

```
<PstlAdr>
        <StrtNm>Hoogstraat<StrtNm>
        <BldgNb>6<BldgNb>
        <BldgNm>Premium Tower<BldgNm>
        <Flr>18<Flr>
        <PstCd>1000<PstCd>
        <TwnNm>Brussels<TwnNm>
        <Ctry>BE<Ctry>
<PstlAdr>
```

HOW TO FILL IN THE ADDRESS – ISO 20022 – SEMI-STRUCTURED

POSTAL ADDRESS – PAIN.001 VERSION 2019 – RULES VALID FOR ALL PAYMENT TYPES

SEMI-STRUCTURED OPTION

POSTAL ADDRESS (PstlAdr)

STRUCTURED DATA	
Department	<Dept>
Sub Department	<SubDept>
Street Name	<StrtNm>
Building Number	<BldgNb>
Building Name	<BldgNm>
Floor	<Flr>
Post Box	<PstBx>
Room	<Room>
Post Code	<PstCd>
Town Name	<TwnNm>
Town Location Name	<TwnLctnNm>
District Name	<DstrctNm>
Country Sub Division	<CtrySubDvsn>
Country	<Ctry>
UNSTRUCTURED DATA	
Address – Line 1	<AdrLine>
Address – Line 2	<AdrLine>

➢ SEMI-STRUCTURED (HYBRID) OPTION

ITEMS CAN BE REGISTERED IN A NON-STRUCTURED ADDRESS LINE, WITH THE MINIMUM MANDATORY OF STRUCTURED DATA FOR:

- TOWN NAME <TwnNm>
- COUNTRY < Ctry>

IS IT POSSIBLE TO ADD MORE STRUCTED DATA, AVOIDING TO REPEAT THE INFO IN THE ADDRESS LINE

EXAMPLE

```
<PstlAdr>
    <PstCd>1000<PstCd>
    <TwnNm>Brussels<TwnNm>
    <Ctry>BE<Ctry>
    <AdrLine>Hoogstraat 6, Premium Tower
    18<AdrLine>
<PstlAdr>
```

HOW TO FILL IN THE ADDRESS – ISO 20022 – WHICH VERSION?

COMPARISON TABLE: STRUCTURED ADDRESS FIELDS IN THE SUPPORTED ISO20022 VERSIONS

	pain.001.001.09 pain.008.001.08	pain.001.001.03 pain.008.001.02	pain.001.001.02
Department	✓	✓	
Sub Department	✓	✓	
Street Name	✓	✓	✓
Building Number	✓	✓	✓
Building Name	✓		
Floor	✓		
Post Box	✓		
Room	✓		
Post Code	✓	✓	✓
Town Name	✓	✓	✓
Town Location Name	✓		
District Name	✓		
Country Sub Division	✓	✓	✓
Country	✓	✓	✓

Pain.001

- 14 structured fields in V9
- 8 structured fields in V3
- 6 structured fields in V2

Pain.001 v2 will be discontinued by end-2027

Pain.008

- 14 structured fields in V8
- 8 structured fields in V2

The two mandatory structured fields are available in all versions

FUTURE OF MT101

FROM NOVEMBER 2026

MT101
IF AN ADDRESS IS REGISTERED,
WHICH OPTION IS AVAILABLE?

SEMI-STRUCTURED (BY USING TAG 59 OPTION F)

OPTION THAT ALLOWS TO DETECT AND TRANSMIT THE MANDATORY COUNTRY CODE AND TOWN NAME

TAG 59 WITH OPTION F

- Tag 59 with option F enables the structured identification of information, specifically for distinguishing the country and town name
- This enables the transmission of the beneficiary's hybrid address, in accordance with the rules in force from November 2026

EXAMPLE

:59F:/BE30001216371411
1/JOHN SMITH
2/HOOGSTRAAT 6, 18TH FLOOR
3/BE/BRUSSELS, 1000

Where:
1/= Name (JOHN SMITH)
2/=Address Line (HOOGSTRAAT 6, 18TH FLOOR)
3/=Country Code (BE)/Town Name (BRUSSELS), and Postal Code (1000)

If additional information follows the Town Name, it must be separated by a comma .

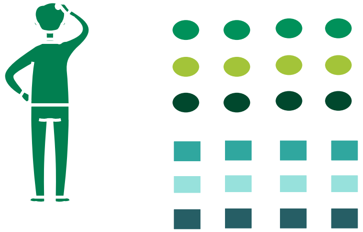
- However, the 59F option is not optimal for complex, very data-rich addresses: customers are advised to initiate migration projects from MT101 to XML.

- Content of tag 59 no letter option will be processed as the beneficiary name only, excluding address interpretation (possible disruptions at beneficiary bank side)

CHAPTER 4

GET READY

WHICH ACTIONS SHOULD YOU TAKE?



- As the sender, only you have all the details of your counterparties
- It is crucial that this data is entered in a "structured" way when providing the address fields

1. Redesign your counterparty databases to support the structured format
2. Update your payment instructions to align with structured postal address rules
3. Involve ERP and/or TMS providers, informing them of format and timeline requirements, to ensure a smooth and timely migration
4. If not already in use, we recommend adopting XML standards

BNP PARIBAS SUPPORT: THE CURRENCY GUIDE

ONLINE GUIDE THAT HELPS CUSTOMERS TO INSTRUCT CORRECTLY PAYMENTS IN ANY CURRENCY, MINIMIZING RISKS AND OPTIMIZING EXECUTION

Currency Guide | BNP Paribas Cash Management

What the Guide offers

- Clear and detailed instructions for your international payments
- Reduce risk and streamline payment execution
- Real-time updates, uniform by uniform

What is it?

- A BNP Paribas tool designed to allow companies to manage foreign payments in more than **130 currencies**, ensuring compliance, reducing complexity and optimizing execution

Who is it for?

- **Corporate treasuries**
  that need up-to-date information on foreign currencies or local market practices
- **Corporate or SME**
  that want to enter new foreign markets

How it works?

- **Comprehensive information**
- Cover of more than 130 currencies, with details on the minimum information required, documents, restrictions and compliance rules
- **Rules for instructions**
  Detailed instructions on the fields to be used for instructions via MT101 or ISO 20022 file
- **Real-time updates**
  A team to support the Guide with continuous updates, uniform by uniform
- **An interactive tool**
  Navigable via the web with direct references to lists of codes to be applied or additional documents to be produced

BNP PARIBAS SUPPORT: NEWSLETTER ISO 20022 FOR CORPORATES

BNP Paribas is guiding you through those changes

Visit our webpage and find our ISO 20022 newsletters

ISO 20022 Adoption in Corporate Payments | BNP Paribas Cash Management

Through the ISO 20022 newsletter for corporates, we provide regular updates on the MT to ISO 20022 XML (also called MT to MX) migration

202603 - ISO 20022: Transposition of addresses to ISO 20022 format

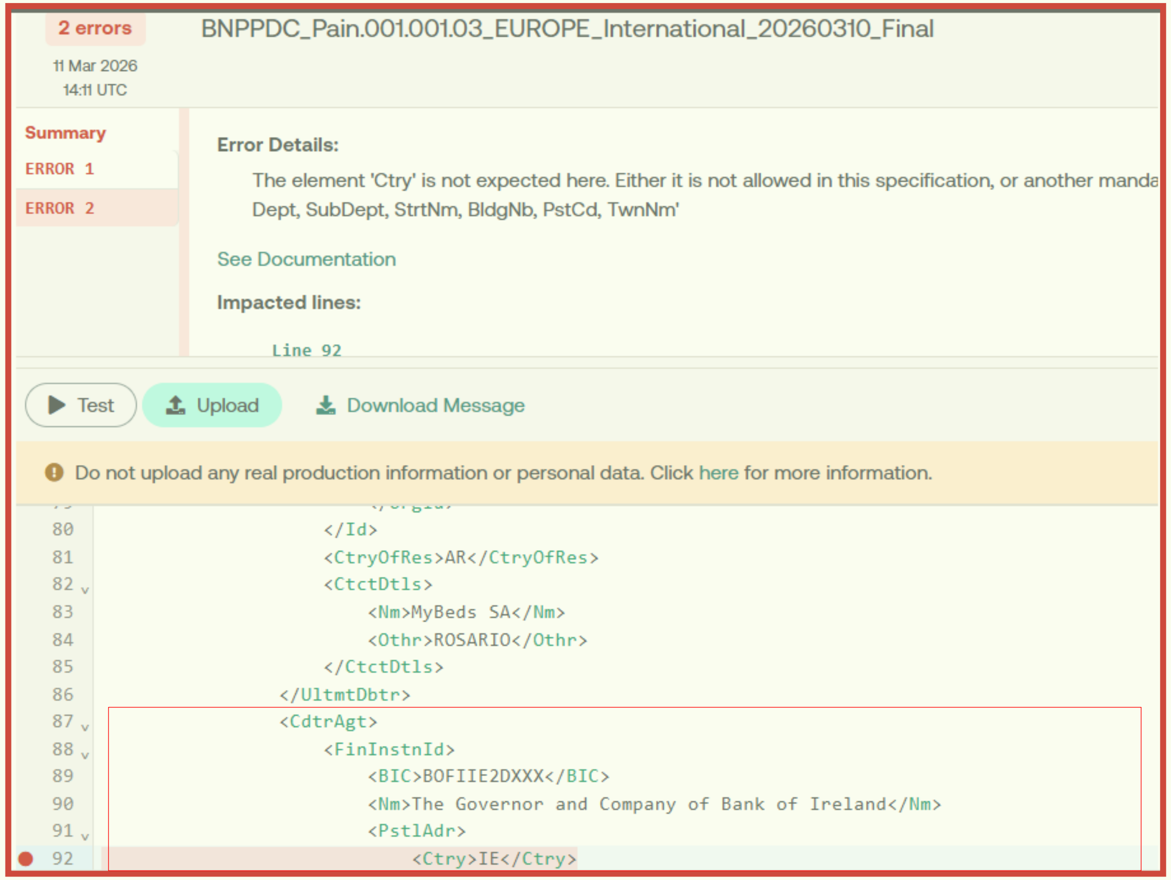
202606 - ISO 20022: The end of the beginning

List of countries requiring the address of the counterparty

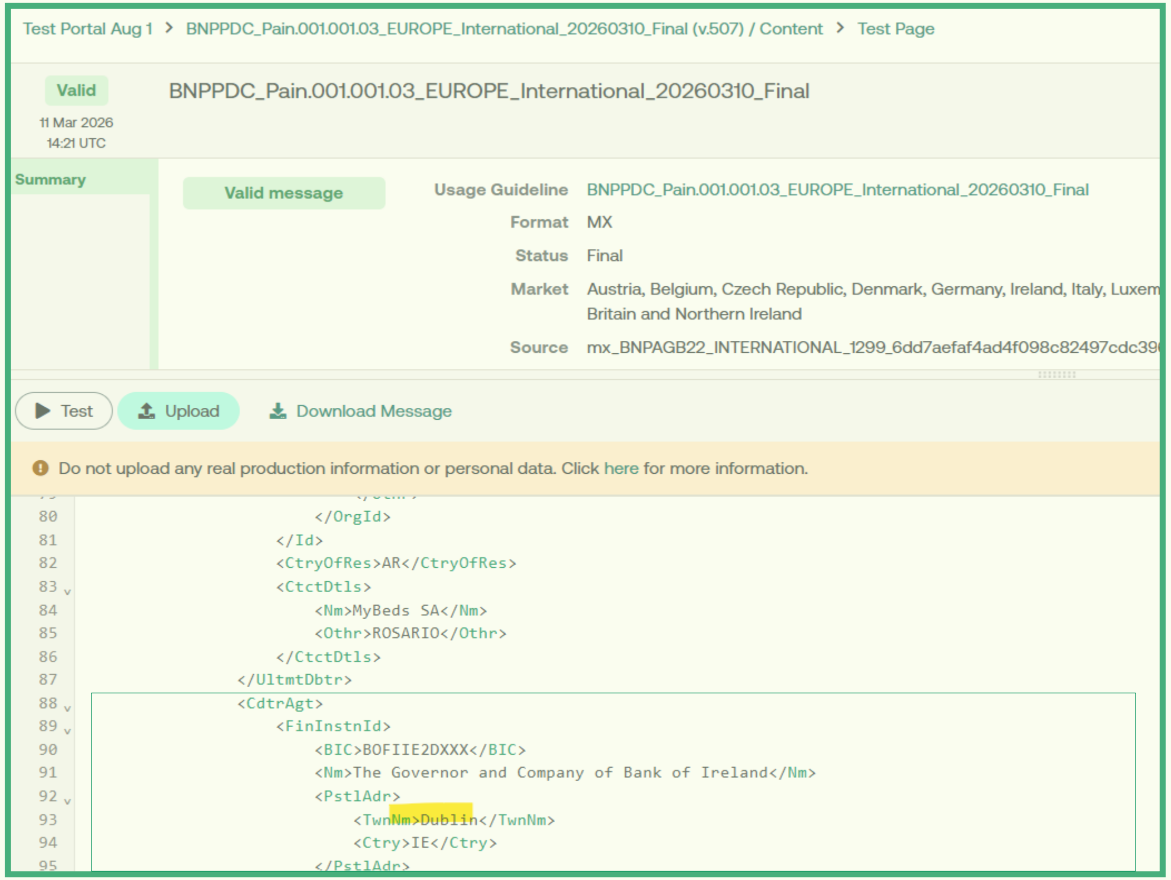
BNP PARIBAS SUPPORT: MYSTANDARDS

MyStandards : Control of the presence of Country code and Town Name is implemented for all addresses in all the message guidelines (Domestic Urgent / INTC / International / SEPA CT / SEPA DD / Six). The sample files illustrating the guidelines are compliant

Test example of invalid address



Test example of valid address



CHAPTER 5

FREQUENTLY ASKED QUESTIONS

QUESTIONS

In several months of meetings with clients and webinars, we received many questions: for your prompt reference you find here the answers to the most frequent ones, grouped per category

a

FORMATTING PAIN.001

	QUESTION	ANSWER
#1	Today I'm sending a non-structured address, may I continue using this format after November 2026?	No, you have to provide the address with the minimum of Country and Town Name in the structured fields. If not, your instructions will be rejected by banks/network
#2	In case the address of a payment is not consistent (eg Town Name is missing) are you refusing the single payment or the whole file?	Only transactions not respecting the rules will be rejected, not the whole file as such
#3	If I don't know the City of my beneficiary, may I use a generic wording such as NOT PROVIDED or UNKNONW?	In principle you shouldn't use generic words that could cause potential disruptions at beneficiary bank side (investigations, return, extra fees), depending on its policies
#4	If address is not mandatory, is it possible to leave fields blank (address, town, country) or should all fields be removed?	Please remove the PostalAddress or the blank fields because empty fields are forbidden in ISO XML

#1

```
<PstlAdr>
    <AdrLine>Hoogstraat 6, Premium
    Tower 18, Brussels BE<AdrLine>
<PstlAdr>
```

The payment is rejected

#2

```
<PstlAdr>
    <Ctry>BE<Ctry>
    <AdrLine>Hoogstraat 6, Premium Tower  18,
    Brussels<AdrLine>
<PstlAdr>
```

The payment is rejected, not the whole file, if other payments respect the rule of minimum Country and Town Name in structured fields

#3

```
<PstlAdr>
    <TwnNm>NOT PROVIDED<TwnNm>
    <Ctry>BE<Ctry>
    <AdrLine>Hoogstraat 6, Premium Tower  18,
    Brussels<AdrLine>
<PstlAdr>
```

The payment is not rejected and could reach the beneficiary bank: however, this bank could investigate the payment or even return it (with potentially extra fees) depending on its internal policy

QUESTIONS

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a

FORMATTING PAIN.001

	QUESTION	ANSWER
#5	Do I have to apply the same rules for the addresses of the banks/agents involved in the transaction?	This is not required if you use only the BIC. If instead you use an address of the banks, then you have to register Country and Town Name (minimum) in structured fields More in general, for any party in the instruction, if an address is present, it must be structured/semi-structured
#6	I cannot isolate the building number from the street name: can I put both data in the Street Name field	In principle you shouldn't overuse fields because that could cause potential disruptions at beneficiary bank side (investigations, return, extra fees), depending on its policies
#7	May I use structured fields and then repeat the same in the Address Line?	In principle you shouldn't duplicate data because that could cause potential disruptions at beneficiary bank side (investigations, return, extra fees), depending on its policies
#8	When will pain.001 v3 be discontinued ?	There is no end date scheduled for the pain.001 v3 but the pain.001 v2 will be discontinued by end-2027

#6

<PstlAdr>
<StrtNm>Hoogstraat 6<StrtNm>
<PstCd>1000<PstCd>
<TwnNm>Brussels<TwnNm>
<Ctry>BE<Ctry>
<PstlAdr>

The payment is not rejected and could reach the beneficiary bank: however, this bank could investigate the payment or even return it (with potentially extra fees) depending on its internal policy

#7

<PstlAdr>
<StrtNm>Hoogstraat<StrtNm>
<PstCd>1000<PstCd>
<TwnNm>Brussels<TwnNm>
<Ctry>BE<Ctry>
<AdrLine>Hoogstraat 6, 1000 Brussels, BE<AdrLine>
<PstlAdr>

The payment is not rejected and could reach the beneficiary bank: however, this bank could investigate the payment or even return it (with potentially extra fees) depending on its internal policy

QUESTIONS

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b

FORMATTING MT101

	QUESTION	ANSWER
#9	Today I'm sending a non-structured address, may I continue using this format after November 2026, so tag 59 without option F?	In principle you can but in such a case, the entire tag will be processed as Beneficiary Name, with potential disruptions at beneficiary bank side (investigations, return, extra fees), depending on their policies
#10	Do I have to respect the order imposed by Swift for the formatting of 59F? What if I put the Postal code before the Town Name?	Yes, you should respect the rule otherwise banks will wrongly populate the field Town Name of the interbank message, with potential disruptions at beneficiary bank side (investigations, return, extra fees), depending on its policies

#9

INSTRUCTION	INTERBANK MESSAGE
:59:/BE30001216371411 JOHN SMITH HOOGSTRAAT 6, 18TH FLOOR BE BRUSSELS, 1000	<Cdtr> <Nm>John Smith Hoogstraat 6 18th floor BE Brussels 1000<Nm> <Cdtr>

The payment is not rejected and could reach the beneficiary bank: however, this bank could investigate the payment or even return it (with potentially extra fees) depending on its internal policy

#10

WRONG INSTRUCTIONS	INTERBANK MESSAGE
:59F:/BE30001216371411 1/JOHN SMITH 2/HOOGSTRAAT 6, 18TH FLOOR 3/BE/1000, BRUSSELS	<PstlAdr> <TwnNm>1000<TwnNm> <Ctry>BE<Ctry> <AdrLine>Hoogstraat 6, 18th floor, Brussels <AdrLine> <PstlAdr>

The payment is not rejected and could reach the beneficiary bank: however, this bank could investigate the payment or even return it (with potentially extra fees) depending on its internal policy

QUESTIONS

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for your prompt reference you find here the answers to the most frequent ones, grouped per category

C

DATABASE QUALITY

	QUESTION	ANSWER
#11	If the address is no longer true (because for instance the beneficiary has changed it), are you rejecting the payment?	If the address is still respecting the rules (ie Country and Town Name in structured fields) the payment will be processed but we cannot guarantee that the beneficiary bank won't investigate or return it
#12	My beneficiary's address is in country A while its bank is in country B: which rules do I have to follow for the address?	You should apply the rules of the beneficiary's bank country, (country B in the example) – see also #14

QUESTIONS

In several months of meetings with clients and webinars, we received many questions: for your prompt reference you find here the answers to the most frequent ones, grouped per category

d

OTHER QUESTIONS

	QUESTION	ANSWER
#13	In case the banks will investigate or even return the payment, what is the expected extra fees, if any, and who bears the costs?	We don't know what will be the policy of the other banks but we've seen already cases of payments returned for wrong formatting, with extra fees deducted from the principal amount
#14	Can I start using structured or semi-structured fields today?	Yes, you can and we recommend to start doing that as soon as possible, well before the deadline of November 2026
#15	How can I check if the beneficiary address is mandatory in a given country?	We recommend you to always check in the BNP Paribas Currency Guide, available online in EN/FR/IT
#16	Is the address rule applicable to international payments only?	No, the new rules apply to all payment types (International, SCT, SCT INST, SDD). For domestic payments it depends if the local infrastructure is based on ISO 20022 or Swift messaging: if so, then the new rules apply (eg CHAPS in UK)
#17	What if I use local standards such as CFONB320 (FR) or CBI (IT)?	The CFONB standard could be used providing that instructions respect the rules provided in the BNP Newsletter / webinar for FR: however, its use is deteriorated and clients should start sending, as soon as possible, instructions in pain.001 CBI standards are already based on ISO2022: however, some usage rules will change as of November
#18	Are other local formats affected by the ISO 20022 address rules?	Due to their inability to process structured or semi-structured addresses, the following formats will be phased out by November 2026: CH DTA DE DTAZV IT CBI-BONI PE and BONI PC CZ CFA AT Edifact Paymul NL BTL91 SAP IDOC PL Multicash PLA We recommend you to migrate to XML pain.001 without delay

THANK YOU

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world