



ISO 20022 Structured/Hybrid Beneficiary Address Update

CitiDirect®

How to Update Beneficiary Addresses Using the new Bulk Payment Template Update Tool

Table of Contents

Use these instructions when working with the bulk payment template update tool to update beneficiary address fields to comply with ISO 20022 structured/hybrid address requirements.

- 01 Find Templates Requiring Update**
- 02 Download Excel File from CitiDirect**
- 03 Update Excel File**
- 04 Upload Updated Excel File to CitiDirect**
- 05 Approve Templates (by a Different User)**

Step 1: Find Templates Requiring Update

CitiCitiDirect

Search

HomeLocationUser

PaymentsReceivables & CollectionsTradeReports & AnalyticsInquiries & SearchesFile ServicesSelf Services

Manage Templates

Create a New Template

View, approve, create, and modify payment templates.

1

New ISO address standards will be in effect November 1, 2026. Use the new "Beneficiary Address Update Required" saved filter to find and update affected templates.

How to Update Templates in BulkLearn More

All Templates9000Modify43Approve43

Template Name

Beneficiary Name

Template Type

Status

Last Used

Q Search by Template Name

Q Search by Beneficiary

Select Template Type

Status (4)

Start Date - End Date

☆

+ Add Filter

Save Filter

Reset

0 of 103 selected

Select All

Clear Selection

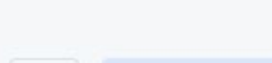
Modify Templates

Delete Templates

Beneficiary Address Update

RefreshFilterExportDownloadSettings

☐	★	Template Name	Template Type	Template Group	Beneficiary Name	Account Number	Last Used	Status	Actions
☐	★	FXTempEUR1234	Editable Template	Default	JPL Pharms LTD	PT50016900010003175700232	08/12/2024	Level 1 Authorization Requ	✎ Modify⋮
☐	★	INCBFT3568	Full - Limited Modifications	Default	India Limited 12455	JUI237474627000987658987	08/12/2024	Level 1 Authorization Requ	✎ Modify⋮



3

Beneficiary Address Update Required

Menu Item



Step 2: Download the Excel File from CitiDirect

Step 2A: Select Templates to Download

- 1. To download **ALL** templates requiring update, skip to Step 3 (recommended).
- 2. OR choose to download specific templates from the grid.

Please note: Normal filters cannot be used in conjunction with this custom filter.

All Templates 9000Modify 43Approve 43

Template Name

Beneficiary Name

Template Type

Status

Last Used

Q Search by Template Name

Q Search by Beneficiary

Select Template Type

Status (4)

Start Date - End Date

0 of 103 selected

Select All

Clear Selection

Modify Templates

Delete Templates

Beneficiary Address Update

☐	★	Template Name ↑	Template Type	Template Group	Beneficiary Name	Account Number
☐	★	FXTempEUR1234	Editable Template	Default	JPL Pharms LTD	PT50016900010003175700232
☐	★	INCBFT3568	Full - Limited Modifications	Default	India Limited 12455	JUI237474627000987658987
☐	★	INCBFT3234	Editable Template	AsiaGroup	Smith & Sons California Asia	UH237474627000987676909
☐	★	INCBFTFX3568_345NA	Editable Template	AsiaGroup	India Limited 12455	UH2374746270009876769
☐	★	Temp123Invoices Asia Paci...	Full - Limited Modifications	Asia	India Limited 12455	JUI23747462700098765899
☐	☆	Temp123Invoices Europe	Predefined Beneficiary	Default	Smith & Sons California	JUI237474627000987658987
☐	☆	JPN2344FX	Editable Template	Default	Smith & Sons California Europe	UH2374746270009876769
☐	☆	PaymentsTemp1	Editable Template	Default	Smith & Sons California Asia	UH237474627000987676990
☐	☆	InternalPayments1	Editable Template	Default	Smith & Sons California Asia	UH2374746270009876769
☐	☆	IND234GovtPays	Editable Template	Default	Smith & Sons California Europe	PT50016900010003175700232

Showing 1-10 of 103 rows

1234567

Items per page

Fit View

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Citigroup.comSecurity CenterPrivacyTerms & Conditions

Step 2B: Open Download/Upload Panel

- 1. Once you select the "Beneficiary Address Update" button, a side panel will appear allowing you to download the templates.
- 2. Open the Excel file after it has been downloaded locally to your computer.

CitiDirect

Payments

Receivables & Collections

Trade

Reports & Analytics

Inquiries & Searches

File Services

Self Services

Manage Templates

View, approve, create, and modify payment templates.

1

All Templates9000

Modify43

Approve43

Template Name

Beneficiary Name

Template Type

Status

Last Used

Q Search by Template Name

Q Search by Beneficiary

Select Template Type

Status43

Start Date - End Date

0 of 103 selected

Select All

Clear Selection

Modify Templates

Delete Templates

Beneficiary Address Update

		Template Name ↑	Template Type	Template Group	Beneficiary Name	Account Number	Last Used
☐	★	FXTempEUR1234	Editable Template	Default	JPL Pharms LTD	PT50016900010003175700232	08/12/2024
☐	★	INCBFT3568	Full - Limited Modifications	Default	India Limited 12455	JUI237474627000987658987	08/12/2024
☐	★	INCBFT3234	Editable Template	AsiaGroup	Smith & Sons California Asia	UH237474627000987676909	08/12/2024
☐	★	INCBFTFX3568_345NA	Editable Template	AsiaGroup	India Limited 12455	UH2374746270009876769	08/12/2024
☐	★	Temp123Invoices Asia Paci...	Full - Limited Modifications	Asia	India Limited 12455	JUI237474627000987658999	08/12/2024
☐	☆	Temp123Invoices Europe	Predefined Beneficiary	Default	Smith & Sons California	JUI237474627000987658987	08/12/2024
☐	☆	JPN2344FX	Editable Template	Default	Smith & Sons California Europe ...	UH2374746270009876769	08/12/2024
☐	☆	PaymentsTemp1	Editable Template	Default	Smith & Sons California Asia	UH237474627000987676990	08/12/2024
☐	☆	InternalPayments1	Editable Template	Default	Smith & Sons California Asia	UH2374746270009876769	08/12/2024
☐	☆	IND234GovtPays	Editable Template	Default	Smith & Sons California Europe	PT50016900010003175700232	08/12/2024

Showing 1-10 of 103 rows

1234567<

Items per page

Fit View

Beneficiary Address Update

Processed templates affected by the new ISO standards can now be downloaded as a spreadsheet. Follow the instructions in the spreadsheet to update that information. You can then upload the spreadsheet and update all the templates at once. Only templates with the Processed status will be included in the spreadsheet.

1. Download Templates

Download all ISO affected templates as a spreadsheet and update them.

Download Templates

2

2. Upload Templates

Drop or select a corrected spreadsheet file to upload updated templates. Only one file can be uploaded at a time.

Drop files to attach, or select file

- Maximum size is 10MB. Supported file types are .XLS and .XLSX. File names must have between 7 and 50 characters and use no special characters except hyphen (-) and underscore (_).
- Ensure you only upload Excel (.XLSX or .XLS) files with 1000 templates or fewer.
- If a file contains more than 1000 templates to repair, only the first 1000 templates will be processed.
- If you have more than 1000 templates to repair, make copies of the spreadsheet including no more than 1000 templates each.
- Once submitted, your updates will usually be reflected on Manage Templates within 15-30 minutes. Refresh the Modify Templates grid to view any errors or remaining templates.

Step 3: Update Excel File

Step 3A: Instructions for Updating Your Templates

1. An ISOcompliant address for applicable payments **Address Line 1, Town/City, and Country/Jurisdiction** information are **conditionally mandatory**.
2. If you do not have the information for all three fields, **leave all address fields blank**.
3. Address Line Requirements: Fields marked with * are required
 - A. *Address Line 1: 35 characters
 - B. Address Line 2 (optional): 35 characters
 - C. Address Line 3: Move content to other fields, if applicable. Other information will be ignored.
 - D. *Beneficiary Town/City: 32 characters
 - E. * Beneficiary Country/Jurisdiction: Use dropdown only (list of 200+ countries)
4. Use only English alphanumeric or local language characters.
5. The following special characters are allowed for the address fields: ~!@#\$%^&*()_+{|: "<>?.,/;'[]\='`

1. The first **grey** columns are to help you identify your templates. **These columns cannot be edited.**
2. Only update the **green** columns.
3. The second **grey** columns help Citi systems update your templates after uploading. **These columns cannot be edited.**



Step 3C: Preparing for Upload

1. Locate your saved file (*with your template edits*).
2. If the file has more than 500 templates, filter the list so that only the 1,000 templates that you want to upload first are displayed in the file. If no filtering is applied, then the first 1,000 templates displayed will be considered for processing.
3. Maintain file integrity:
 - A. Keep all sheets (Instructions, Repair)
 - B. Maintain the existing positioning of columns (AQ)
 - C. Leave column headers on Row 6 unchanged
 - D. Do not remove Rows 16 from the “Repair” sheet
4. File Size: Max 3 MB.
5. File names (7-35 characters) can only use hyphens (-), underscores (_), and parentheses ().

Step 4: Upload Updated Excel File back into CitiDirect

Step 4A: Check File Formatting

1. Max 500 templates per file. Split large files.
2. Headers are on row 6.
3. Both sheets are present (Instructions & Repair).
4. Columns A-V are present.
5. Only columns P-T have been updated.

Step 4B: Return to Upload/Download Panel

- 1. Navigate to Manage Templates Modify tab.
- 2. Select “Save Filter” option.
- 3. Select “Beneficiary Address Update Required” saved filter.
- 4. Click “Beneficiary Address Update” Button.

Manage Templates

View, approve, create, and modify payment templates.

1

All Templates 9000 Modify 43 Approve 43

Template Name

Beneficiary Name

Template Type

Status

Last Used

Q Search by Template Name

Q Search by Beneficiary

Select Template Type

Status (4)

Start Date - End Date

☆

+ Add Filter

Save Filter

Reset

0 of 103 selected

Select All

Clear Selection

Modify Templates

Delete Templates

Beneficiary Address Update

🔄 ⚙️ 📄 ⬇️ ⚙️

☐	★	Template Name ↑	Template Type	Template Group	Beneficiary Name	Account Number	Last Used	Status	Actions
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☐	★	INCBFT3568	Full - Limited Modifications	Default	India Limited 12455	JUI237474627000987658987	08/12/2024	Level 1 Authorization Requ	🔗 Modify ⋮
☐	★	INCBFT3234	Editable Template	AsiaGroup	Smith & Sons California Asia	UH237474627000987676909	08/12/2024	Level 2 Authorization Requ	🔗 Modify ⋮
☐	★	INCBFTFX3568_345NA	Editable Template	AsiaGroup	India Limited 12455	UH2374746270009876769	08/12/2024	Level 1 Authorization Requ	🔗 Modify ⋮
☐	★	Temp123Invoices Asia Paci...	Full - Limited Modifications	Asia	India Limited 12455	JUI23747462700098765899	08/12/2024	Processed	🔗 Modify ⋮
☐	☆	Temp123Invoices Europe	Predefined Beneficiary	Default	Smith & Sons California	JUI237474627000987658987	08/12/2024	Invalid	🔗 Modify ⋮
☐	☆	JPN2344FX	Editable Template	Default	Smith & Sons California Europe	UH2374746270009876769	08/12/2024	Input	🔗 Modify ⋮
☐	☆	PaymentsTemp1	Editable Template	Default	Smith & Sons California Asia	UH237474627000987676990	08/12/2024	Level 1 Authorization Requ	🔗 Modify ⋮
☐	☆	InternalPayments1	Editable Template	Default	Smith & Sons California Asia	UH2374746270009876769	08/12/2024	Level 1 Authorization Requ	🔗 Modify ⋮
☐	☆	IND234GovtPays	Editable Template	Default	Smith & Sons California Europe	PT50016900010003175700232	08/12/2024	Level 2 Authorization Requ	🔗 Modify ⋮

Showing 1-10 of 103 rows

1 2 3 4 5 6 7

Items per page

Fit View

As of: 07/26/2024 08:10:02 PM GMT+05:30

3

Beneficiary Address Update Required

Menu Item

2

Save Filter

4

Status (4)

Step 4C: Upload File(s)

1. Drag or select files to the upload section, ***one file at a time***.
2. While file is uploading, the upload box will temporarily grey out.
3. Once an upload is complete, the upload box will reset automatically, and you can proceed with uploading the next file if needed (refer to the screenshot).
4. Wait for approximately 15 minutes before proceeding to Step 5 (Approve Your Updated Templates).

Beneficiary Address Update

Processed templates affected by the new ISO standards can now be downloaded as a spreadsheet. Follow the instructions in the spreadsheet to update that information. You can then upload the spreadsheet and update all the templates at once. Only templates with the Processed status will be included in the spreadsheet.

1. Download Templates
Download all ISO affected templates as a spreadsheet and update them.

Download Templates

2. Upload Templates
Drop or select a corrected spreadsheet file to upload updated templates. Only one file can be uploaded at a time.

1

 Drop files to attach, or [select file](#)

- Maximum size is 10MB per file. Supported file types are .XLS and .XLSX. File names must have between 7 and 35 characters and use no special characters except hyphen (-) and underscore (_).
- Ensure you only upload Excel (.XLSX or .XLS) files with 500 templates or fewer.
- If a file contains more than 500 templates to repair, only the first 500 templates will be processed.
- If you have more than 500 templates to repair, make copies of the spreadsheet including no more than 500 templates each.
- Once submitted, your updates will usually be reflected on Manage Templates within 15-30 minutes. Refresh the Modify Templates grid to view any errors or remaining templates.

Done

3

 **File Uploaded**

[filename.xls] uploaded. Refresh the Modify Templates grid in 15-30 minutes to view updated templates. You can now upload another file.

Step 5: Approve Templates (by a different user)

Approve Your Updated Templates

- 1. Entitled users should navigate to the Approve tab on the Manage Templates screen.
- 2. **Select All** your recently updated templates.
- 3. Select the “Approve Selected” button.

Manage Templates

+ Create a Template

View, approve, create, and modify payment templates.

All Templates 146Modify 146Approve 69

Template Name

Select Template Name

Beneficiary Name

Search by Benefici...

Template Type

Select Template Type

Template Group

Search by Templat...

Last Used

Start Date - End Date

Incoming / Outgoing Templates

Both

+ 1

+ Add Filter

Save Filter

Reset

69 of 69 selected

Select All Rows

Clear Selection

Approve Selected

Reject Selected

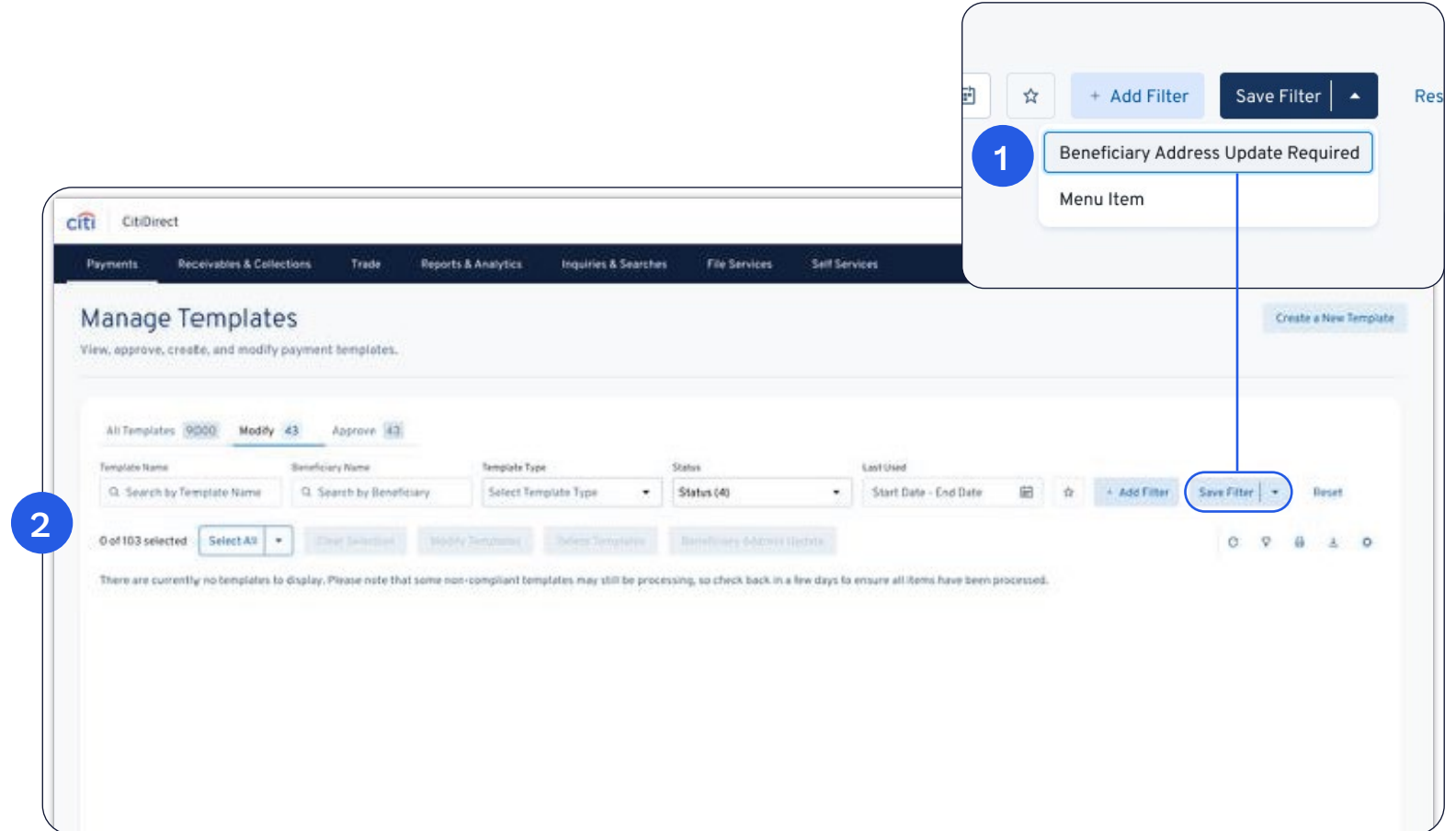
Delete Selected

All	Template Name ↑	Template Type	Template Group	Beneficiary ...	Account Number	Last Used	Status	Actions
☒		Full - Limited Modifications	Default					☒ Approve ☒ Reject ...
☒		Full - Limited Modifications	Default					☒ Approve ☒ Reject ...
☒		Editable Template	Default					☒ Approve ☒ Reject ...

Check Status of Uploaded Templates

Check For Outstanding Templates

1. Rerun the filter on the Modify tab under Manage Templates
2. If the table is empty, **Congratulations!** All processed templates' beneficiary addresses are now ISO compliant.
3. If any templates remain, repeat this instruction deck until the table is empty.



Common Errors

Common Errors

Error Type	Error Text	What to Do
Download	<i>Download Failed</i>	Try downloading again.
Upload	<i>Supported file types are only .XLS and .XLSX.</i>	Save updated file as .XLSX or .XLS and try again.
Upload	<i>File name may not contain special characters except parenthesis (), hyphen (-), and underscore (_).</i>	Rename file and try again.
Upload	<i>File name must be between 7 and 35 characters long.</i>	Rename file and try again.
Upload	<i>Only one file can be uploaded at a time.</i>	Upload one file at a time. Wait for the upload success message to appear on the screen and then proceed with your next upload



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