

ISO 20022: New Requirements Regarding Beneficiary Address – technical guide and file specifications

Introduction

As part of the global migration of payment systems to the modern ISO 20022 standard, the requirements concerning beneficiary address details included in payment orders will change starting from **November 2026**.

Although the beneficiary address is currently not required when initiating a payment, it is often an important element for the beneficiary's bank, as it facilitates verification and thereby reduces the risk of errors and delays. In view of the continued automation of financial flows, the banking sector indicates a need for greater transparency and better structuring of data, including the beneficiary address.

The upcoming changes will require data to be provided in the appropriate structure when initiating payments. Therefore, we encourage you to ensure that you already have information such as the town and country of your counterparties.

Field specifications for different file formats

XML V3 (pain.001.001.03)

Field ID:	Element name	Full X-Path	Field characteristics
652	Town Name	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\TwnNm	It becomes required if the address is provided.
654	Country	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\Ctry	It becomes required if the address is provided.
655	Address Line	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\AdrLine	Optional field. Up to 2 occurrences are allowed, each no longer than 70 characters.

XML V2 (pain.001.001.02)

Field ID:	Element name	Full X-Path	Field characteristics
697	Town Name	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\TwnNm	Staje się obowiązkowe, jeśli podano adres.
699	Country	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\Ctry	Staje się obowiązkowe, jeśli podano adres.
693	Address Line	PmtInf\CdtTrfTxInf\Cdtr\PstlAdr\AdrLine	Pole opcjonalne. Dozwolone 2 wystąpienia, każde po maks. 35 znaków.

Examples of correct and incorrect XML file formatting (effective from November 2026)

1. Structured format - correct

```
<Cdtr>
  <Nm>ABC Ltd</Nm>
  <PstlAdr>
    <StrtNm>Bank Street</StrtNm>
    <BldgNb>40</BldgNb>
    <PstCd>E14 5JP</PstCd>
    <TwnNm>London</TwnNm>
    <Ctry>GB</Ctry>
  </PstlAdr>
</Cdtr>
```

2. Hybrid format (two address lines) - correct

```
<Cdtr>
  <Nm>ABC Ltd</Nm>
  <PstlAdr>
    <TwnNm>London</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>40 Bank Street</AdrLine>
    <AdrLine>E14 5JP</AdrLine>
  </PstlAdr>
</Cdtr>
```

3. Incorrect format: fully unstructured address (results in payment rejection)

```
<Cdtr>
  <Nm>ABC Ltd</Nm>
  <PstlAdr>
    <AdrLine>40 Bank Street, E14 5JP, London, GB</AdrLine>
  </PstlAdr>
</Cdtr>
```

Rejection cause: Missing separate tags <TwnNm> and <Ctry>.

4. Incorrect format: maximum number of address lines is exceeded in hybrid format

```
<Cdtr>
  <Nm>ABC Ltd</Nm>
  <PstlAdr>
    <TwnNm>London</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>40 Bank Street</AdrLine>
    <AdrLine>E14 5JP</AdrLine>
    <AdrLine>5th Floor</AdrLine> <!-- Error: Third line AdrLine -->
  </PstlAdr>
</Cdtr>
```

Rejection cause: The maximum allowed number (2) of occurrences has been exceeded for the element <AdrLine>.

Flat files (CDFF/other) – CitiDirect

For flat files, the key change consists of placing the country code and town name in a single, specific address line.

- **Format:** COUNTRYCode/TOWNName (e.g. PL/WARSAW)
- **Location:** Last line of the address in the Beneficiary Name and Address field (4th for cross border transactions, 3rd for domestic transactions)

Example – correct	Example – incorrect
PL/Warsaw	Poland/Warsaw
DE/Frankfurt	/Frankfurt
GB/London	UK/London

Other formats – field specifications

Format	Field ID:	Field / segment name	Description
CP2E	77	City	Beneficiary town: becomes mandatory if address lines 1 and 2 are provided.
	47	Target Country Code	Beneficiary country code: becomes mandatory if address lines 1 and 2 are provided.
IDOC	759/849	E1EDKA1 ORT01	Beneficiary town: becomes mandatory if address lines 1 and 2 are provided.
	780/870	E1EDKA1 ISOAL	Beneficiary country code: becomes mandatory if address lines 1 and 2 are provided.
PAYMUL D96A	389	SG13 NAD-3164	Beneficiary town: becomes mandatory if address lines 1 and 2 are provided.
	392	SG13 NAD-3207	Beneficiary country code: becomes mandatory if address lines 1 and 2 are provided.