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ISO20022 – Standard Chartered Address Guidelines (H2H and API)



About this document

Standard Chartered recommends its existing and potential clients to follow this address guideline; not only to align with recent industry guidelines for HVPS and CBPR+ flows, but also to future proof your payment instructions as you transition to ISO 20022 message formats.

This document outlines the Address Formatting requirements driven by SWIFT CBPR+ and HVPS market requirements that Standard Chartered clients are recommended to adopt from Nov 2025.

This document incorporates the recent postal address changes and timelines from the SWIFT guidelines, including the latest Standard Release (SR) 2025 (updated v1.2 released by SWIFT on 21st Mar'25).

The scope of Address Formatting requirements covers the guidelines to be followed when using any of the below address formats for channels such as H2H and API:

- Structured Address
- Hybrid Address
- Unstructured Address

Structured addresses were introduced to capture granular, enriched information in standardised fields. However, it might be challenging to implement structured addresses in regions where the addresses contain several secondary attributes that are not available in the current structured format. To combat this problem, SWIFT has introduced the hybrid address option, which is a combination of both structured and unstructured fields. This new format will facilitate the eventual migration to structured addresses, while limiting the implementation efforts.

Contents

- 1 Address format requirement summary 4**
- 2 Postal address fields 5**
 - 2.1 Unstructured address 5**
 - 2.2 Structured address 5**
 - 2.3 Hybrid address 7**
 - 2.3.1 Hybrid address from MT formats 8
- 3 Samples 9**
 - 3.1 H2H 9**
 - 3.1.1 Unstructured address 9
 - 3.1.2 Structured address 9
 - 3.1.3 Hybrid address 10
 - 3.2 API 11**
 - 3.2.1 Structured address 11
 - 3.2.2 Hybrid address 11
- 4 FAQs 12**

1 Address format requirement summary

The ISO 20022 standard allows for financial messages to capture precise, richer, and structured postal addresses for different parties or agents in the payment chain. This ensures better data quality and greater operational efficiency.

SWIFT allows the use of three different postal address formats:

	Unstructured	Structured	Hybrid
Definition	Address captured in a maximum of three Address Line fields.	A combination of 14 XML fields representing different address categories. Refer to the Structured Address section for details on the applicable XML fields.	Address captured in a combination of structured and unstructured XML fields.
Allowed Tags	A maximum of three Address Line tags, with up to 35 characters each.	Up to 14 structured address tags.	Up to 14 structured address tags, with a maximum of two address lines, each up to 70 characters.
Not Allowed Tags	Any of the 14 structured address tags.	Address Line	Any information presented in structured tags should not be repeated or duplicated in Address Line.
Mandatory Tags	At least one Address Line field, with up to 35 characters.	1. Town Name 2. Country	1. Town Name 2. Country 3. Minimum one Address Line with up to 70 characters.
Timelines*	Live now <u>Not supported beyond Nov'26</u> SWIFT will not allow unstructured address beyond Nov'26	Live now Clients can continue to use going forward	Live from Nov'25 Clients can start sending in Hybrid address format from Nov'25 onwards.
Parties Applicable	All parties and agents	All parties and agents	All parties and agents

* As per SWIFT timelines in SR2025, applicable for all parties in the payment chain from Nov 2026 onwards.

2 Postal address fields

2.1 Unstructured address

The following table shows a list of all fields that will be allowed for all parties until November 2026.

Field Description	ISO 2022 Tag	API JSON Placeholder	Occurrences*	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag
Address Line	<AdrLine>	instruction.<party or agent>. postalAddress.line_1	[0..1]	Text{1,35}
		instruction.<party or agent>. postalAddress.line_2	[0..1]	Text{1,35}
		instruction.<party or agent>. postalAddress.line_3	[0..1]	Text{1,35}

Notes:

- Occurrences are presented in the format **[x..y]**, where x is the minimum number of occurrences of the field, and y is the maximum number of occurrences. For example, **[0..1]** refers to an optional field and **[1..1]** refers to mandatory.
- <party or agent>:
 - For parties, replace <party or agent> with creditor
 - For agents, replace <party or agent> with debtorAgent.financialInstitution / creditorAgent.financialInstitution / intermediaryAgent.financialInstitution

2.2 Structured address

The following table shows a list of all fields allowed.

Field Description	ISO 2022 Tag	API JSON Placeholder	Occurrences*	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag

Field Description	ISO 20022 Tag	API JSON Placeholder	Occurrences*	Data Type	
Department	<Dept>	instruction.<party or agent>.postalAddress.department	[0..1]	Text{1,70}	
Sub Department	<SubDept>	instruction.<party or agent>.postalAddress.subDepartment	[0..1]	Text{1,70}	
Street Name	<StrtNm>	instruction.<party or agent>.postalAddress.streetName	[0..1]	Text{1,70}	
Building Number	<BldgNb>	instruction.<party or agent>.postalAddress.buildingNumber	[0..1]	Text{1,16}	
Building Name	<BldgNm>		[0..1]	Text{1,35}	
Floor	<Flr>		[0..1]	Text{1,70}	
Post Box	<PstBx>		[0..1]	Text{1,16}	
Room	<Room>		[0..1]	Text{1,70}	
Post Code	<PstCd>	instruction.<party or agent>.postalAddress.postcode	[0..1]	Text{1,16}	
Town Name	<TwnNm>	instruction.<party or agent>.postalAddress.city	[1..1]	Text{1,35}	Mandatory
Town Location Name	<TwnLctnNm>		[0..1]	Text{1, 35}	
District Name	<DstrctNm>		[0..1]	Text{1,35}	
Country Subdivision	<CtrySubDvsn>	instruction.<party or agent>.postalAddress.state	[0..1]	Text{1,35}	
Country	<Ctry>	instruction.<party or agent>.postalAddress.country	[1..1]	Text{A-Z}{2,2}	Mandatory

Notes:

- Occurrences are presented in the format **[x..y]**, where x is the minimum number of occurrences of the field, and y is the maximum number of occurrences. For example, **[0..1]** refers to an optional field and **[1..1]** refers to mandatory.
- <party or agent>:
 - For parties, replace <party or agent> with ultimateDebtor / ultimateCreditor / creditor
 - For agents, replace <party or agent> with debtorAgent.financialInstitution / creditorAgent.financialInstitution / intermediaryAgent.financialInstitution

2.3 Hybrid address

The following table shows a list of all fields allowed in combination.

Field Description	ISO 20022 Tag	API JSON Placeholder	Occurrences*	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag
Department	<Dept>	instruction.<party or agent>.postalAddress.department	[0..1]	Text{1,70}
Sub Department	<SubDept>	instruction.<party or agent>.postalAddress.subDepartment	[0..1]	Text{1,70}
Street Name	<StrtNm>	instruction.<party or agent>.postalAddress.streetName	[0..1]	Text{1,70}
Building Number	<BldgNb>	instruction.<party or agent>.postalAddress.buildingNumber	[0..1]	Text{1,16}
Building Name	<BldgNm>		[0..1]	Text{1,35}
Floor	<Flr>		[0..1]	Text{1,70}
Post Box	<PstBx>		[0..1]	Text{1,16}
Room	<Room>		[0..1]	Text{1,70}
Post Code	<PstCd>	instruction.<party or agent>.postalAddress.postcode	[0..1]	Text{1,16}
Town Name	<TwnNm>	instruction.<party or agent>.postalAddress.city	[1..1]	Text{1,35} <div>Mandatory</div>
Town Location Name	<TwnLctnNm>		[0..1]	Text{1,35}
District Name	<DstrctNm>		[0..1]	Text{1,35}
Country Sub Division	<CtrySubDvsn>	instruction.<party or agent>.postalAddress.state	[0..1]	Text{1,35}
Country	<Ctry>	instruction.<party or agent>.postalAddress.country	[1..1]	Text{A-Z}{2,2} <div>Mandatory</div>
Address Line*	<AdrLine>	instruction.<party or agent>.postalAddress.line_1	[0..1]	Text{1,70}
		instruction.<party or agent>.postalAddress.line_2	[0..1]	Text{1,70}

Notes:

- Any information presented in structured tags **should not be duplicated or repeated** in Address Lines.
- Occurrences are presented in the format **[x..y]**, where x is the minimum number of occurrences of the field, and y is the maximum number of occurrences. For example, **[0..1]** refers to an optional field and **[1..1]** refers to mandatory.
- <party or agent>:
 - For parties, replace <party or agent> with ultimateDebtor / ultimateCreditor / creditor
 - For agents, replace <party or agent> with debtorAgent.financialInstitution / creditorAgent.financialInstitution / intermediaryAgent.financialInstitution

2.3.1 Hybrid address from MT formats

Addresses in MT101 / 103 can be translated to hybrid MX pain.001 / pacs.008 addresses if the following conditions are met:

- Structured information is captured in 50 F and 59 F.
- Country and Town Name must be present in '3/' line(s).
- Length of Town Name (when concatenated if on 2 occurrences of '3/' lines) must be < 36 characters.

Note: All information following /CC/ is considered as the town name. Delimiters are not considered as it could truncate the town name.

3 Samples

3.1 H2H

3.1.1 Unstructured address

It allows only Address line field (up to 3 occurrences of maximum 35 characters each).

Sample 1 - Use of all three lines of address lines

```
<PstlAdr>
  <AdrLine> Addressline1 Max 35 chars
    supported
  </AdrLine>
  <AdrLine> Addressline2 Max 35 chars
    supported
  </AdrLine>
  <AdrLine> Addressline3 Max 35 chars
    supported
  </AdrLine>
</PstlAdr>
```

Unstructured address – Three address lines

Sample 2 - Use of only one address line

```
<PstlAdr>
  <AdrLine> Addressline1 Max 35 chars
    supported
  </AdrLine>
</PstlAdr>
```

Unstructured address – One address line

3.1.2 Structured address

1. It allows usage of all structured fields with Town Name and Country being Mandatory.
2. Address line (<PstlAdr> <AdrLine>) is not allowed.

Sample 3 - Use of all allowed structured fields

```
<PstlAdr>
  <BldgNb>32A</BldgNb>
  <BldgNm>ABC Towers</BldgNm>
  <Flr>15</Flr>
  <DstrctNm>New District</DstrctNm>
  <PstCd>12345</PstCd>
  <StrtNm>Street Name 12 Street</StrtNm>
  <Dept>Shared Services</Dept>
  <TwnNm>Singapore</TwnNm>
  <Ctry>SG</Ctry>
</PstlAdr>
```

All structured fields included

Sample 4 - Use of only minimum mandatory fields

```
<PstlAdr>
  <TwnNm>Singapore</TwnNm>
  <Ctry>SG</Ctry>
</PstlAdr>
```

Only minimum mandatory structured fields used

Sample 5 - Use of minimum mandatory fields and few optional structured fields

```
<PstlAdr>
  <PstCd>12345</PstCd>
  <StrtNm>Street Name 12 Street</StrtNm>
  <Dept>Shared Services</Dept>
  <TwnNm>Singapore</TwnNm>
  <Ctry>SG</Ctry>
</PstlAdr>
```

Few optional fields

Minimum mandatory fields

3.1.3 Hybrid address

- 1. It allows usage of all structured fields with Town Name and Country being Mandatory.
- 2. 2 occurrences of Address lines with up to 70 characters each.

Sample 6 - Use of minimum mandatory structured fields and two unstructured address lines

```
<PstlAdr>
  <PstCd>12345</PstCd>
  <StrtNm>Street Name 12 Street</StrtNm>
  <Dept>Shared Services</Dept>
  <PstCd>12345</PstCd>
  <TwnNm>Mumbai</TwnNm>
  <Ctry>IN</Ctry>

  <AdrLine> No duplication from above
    structured fields
  </AdrLine>
  <AdrLine> No duplication from above
    structured fields
  </AdrLine>
</PstlAdr>
```

Structured address – mandatory fields and few additional fields

Unstructured address - two address lines

Sample7 - Use of minimum mandatory fields and two unstructured address lines

```
<PstlAdr>
  <PstCd>12345</PstCd>
  <TwnNm>Mumbai</TwnNm>
  <Ctry>IN</Ctry>

  <AdrLine> No duplication from above
    structured fields
  </AdrLine>
  <AdrLine> No duplication from above
    structured fields
  </AdrLine>
</PstlAdr>
```

Structured address – mandatory fields and few additional fields

Unstructured address - two address lines

Sample 8 - Use only minimum mandatory structured fields and one unstructured address line

```
<PstlAdr>
  <TwnNm>Mumbai</TwnNm>
  <Ctry>IN</Ctry>

  <AdrLine> No duplication from above
    structured fields
  </AdrLine>
</PstlAdr>
```

Structured address – mandatory fields only

Unstructured address - one address line

Sample 9 - Incorrect usage of address fields, duplicate values should not be used
Not Recommended

```
<PstlAdr>
  <PstCd>12345</PstCd>
  <StrtNm>12 Street</StrtNm>
  <Dept>Shared Services</Dept>
  <TwnNm>Singapore</TwnNm>
  <Ctry>SG</Ctry>

  <AdrLine>Duplicated values 12 Street Shared Services
  </AdrLine>
  <AdrLine>Duplicated value Singapore
  </AdrLine>
</PstlAdr>
```

Structured address - Incorrect usage of address fields

Unstructured address - Duplicated values in address lines

3.2 API

3.2.1 Structured address

Ultimate debtor - structured address example

```
"ultimateDebtor": {  
  "name": "Test Account",  
  "postalAddress": {  
    "city": "NY",  
    "country": "US"  
  },  
  "identification": {  
    "organisationId": {  
      "LEI": "LEI12345678912345678",  
      "other": [  
        {  
          "id": "111111111111"  
        }  
      ]  
    }  
  }  
}
```

Structured address – mandatory fields

3.2.2 Hybrid address

Ultimate debtor - hybrid address example

```
"ultimateDebtor": {  
  "name": "Test Account",  
  "postalAddress": {  
    "city": "NY",  
    "country": "US",  
    "line_1": "address line1 up to 70 chars",  
    "line_2": "address line2 up to 70 chars"  
  },  
  "identification": {  
    "organisationId": {  
      "LEI": "LEI12345678912345678",  
      "other": [  
        {  
          "id": "111111111111"  
        }  
      ]  
    }  
  }  
}
```

Structured address – mandatory fields

Unstructured address - two address lines

4 FAQs

What are the recent changes in Postal Address guidelines?

The recent postal address guidelines mandate the following:

- November 2025 onwards:
 - Introduction of hybrid addresses where Town Name and Country are mandatory.
- November 2026 onwards:
 - Complete phasing out of unstructured addresses.
 - For all parties and agents, only hybrid or structured addresses can be used where Town Name and Country are mandatory.

What are the address formats supported by SWIFT?

SWIFT supports three postal address formats:

- **Unstructured** (until November 2026): Non-standard address format stored in Address Line fields.
- **Structured**: Addresses stored in a set of 14 standardized XML fields, where Town Name and Country are mandatory.
- **Hybrid**: A combination of structured and unstructured XML fields. It can use a combination of the following:
 - 14 fields of Structured addresses, where Town Name and Country are mandatory.
 - Up to two instances of Address Lines field for storing unstructured information.**Note:** Information must not be duplicated in structured and unstructured fields.

Why can I not use unstructured addresses?

SWIFT is phasing out unstructured addresses by November 2026. It is strongly recommended to switch to either completely Structured or Hybrid address format before this deadline. Also, as SCB is in the process of adopting ISO 20022, we are moving towards storing more granular, detailed, and precise address information for allowing better data quality. This is possible only by using structured fields for storing standardised address information.

How do the recent changes in Postal Address guidelines impact me?

If you are using unstructured postal addresses for any or all parties and agents:

- This address format **cannot be used** for all parties and agents including Creditor when using ISO pain.001 v2 / v3 CGI formats and SC Bank standard file format (iPayment-CSV) to instruct payments to SC.
- Before November 2026, it is recommended to switch to either Hybrid or Structured address formats for all parties & agents.

If you are already using structured postal addresses for all parties and agents:

- Ensure that you have included the Town Name <TwnNm> and Country <Ctry> as mandatory fields for all parties and agents in all your payment messages.
- If you are already using these mandatory fields, there is no impact for you.
- Address Line should not be used in the Structured address format.

What are the differences between Structured and Hybrid addresses?

Structured Addresses	Hybrid Addresses
Have a standardised format captured under pre-defined address categories.	Can have both standardised address categories and non-standardised address information.
Uses a combination of predefined XML fields to store address information, where Town Name and Country are mandatory fields.	Uses a combination of the same structured address fields, along with the Address Line field for storing unstructured information.
Does not contain any unstructured fields.	Can contain up to two occurrences of the unstructured Address Line field, containing up to 70 characters.
No provision for extra information other than the pre-defined structured fields.	Extra address information that does not fit into structured fields can be accommodated within the Address Line fields. However, ensure that the information in the structured fields is not repeated in the Address Line fields.

Where can I find more information?

For more ISO 20022 resources, you can check out [ISO 20022 | Standard Chartered](#). For further support or queries, you can reach out to your dedicated relationship manager.

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