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Straight2Bank

ISO20022 – Standard Chartered Address Guidelines (Straight2Bank Web)



About this document

Standard Chartered recommends that its existing and potential clients follow this address; not only to align with recent industry guidelines for CBPR+ (Cross-Border Payments and Reporting Plus) flows but also to future proof for any other payment guidelines/products onboarded for ISO 20022 file formats.

This document outlines the Address Formatting requirements driven by SWIFT CBPR+ (Cross-Border Payments and Reporting Plus) ISO migration plans that Standard Chartered clients need to start adopting from November 2025 and incorporates the recent postal address changes and timelines from the SWIFT guidelines, including the latest SR 2025 (updated v1.2 released on 21st March 2025).

The scope of Address Formatting requirements covers the guidelines to be followed when using any of the below address formats:

- 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.

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1 Address types in ISO 20022

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 fields representing different address categories. Refer to the Structured Address section for details on the applicable fields.	Address captured in a combination of structured and unstructured fields.
Allowed Fields	A maximum of three Address Lines, with up to 35 characters each.	All 14 structured address fields	All 14 structured address fields, with a maximum of two address lines, each up to 70 characters.
Not Allowed Fields	Any of the 14 structured address fields.	Address Lines	Any information presented in structured fields should not be repeated or duplicated in Address Lines.
Mandatory Fields	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.
Timelines	Live now <u>Not supported beyond November 2026</u> SWIFT will not allow unstructured address beyond November 2026	Live now Clients can already use it & continue to use beyond November 2025	Live from November 2025 Clients can start sending in Hybrid address from November 2025 onwards.
Parties Applicable	Beneficiary (ISO term: Creditor)	All parties	All parties

	Unstructured	Structured	Hybrid
<div>Samples (Source: Swift and Payments Market Practice Group (PMPG))</div>	<div><div>Unstructured</div><div><ul style="list-style-type: none">No combination with structured ISO 20022 address elements allowedDifficulty to interpret data due to co-mingling of address elements</div><div><pre><Cdtr> <Nm>JOHN SMITH</Nm> <PstlAdr> <Adrlne>HOOGSTRAAT 6, 18th flo</Adrlne> <Adrlne>1000 BRUSSELS</Adrlne> <Adrlne>BE</Adrlne> </PstlAdr> </Cdtr></pre></div></div>	<div><div>Preferred</div><div>Fully structured</div><div><ul style="list-style-type: none">All available address data is mapped into one of the ISO 20022 fieldsNo co-mingling of dataNo combination with "AdrLine" allowed</div><div><pre><Cdtr> <Nm>JOHN SMITH</Nm> <PstlAdr> <StrtNm>HOOGSTRAAT</StrtNm> <BldgNb>6</BldgNb> <Flr>18</Flr> <PstlCd>1000</PstlCd> <TwnNm>BRUSSELS</TwnNm> <Ctry>BE</Ctry> </PstlAdr> </Cdtr></pre></div></div>	<div><div>NEW</div><div>Hybrid</div><div><ul style="list-style-type: none">Combination of structured ISO 20022 address elements and up to 2 lines of 70 characters of unstructured "AdrLine" <u>allowed</u>Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)Structured elements must not be repeated in the AdrLine element(s)</div><div><div>Network validation rules</div><div>Textual rule</div></div><div><pre><Cdtr> <Nm>JOHN SMITH</Nm> <PstlAdr> <PstlCd>1000</PstlCd> <TwnNm>BRUSSELS</TwnNm> <Ctry>BE</Ctry> <Adrlne>HOOGSTRAAT 6, 18th floor</Adrlne> </PstlAdr> </Cdtr></pre></div></div>

2 Postal address guidelines (Straight2Bank Web)



Overview

For Postal addresses which are essential for the proper identification of parties in financial transactions, ISO 20022 assigns dedicated fields to each data element like street name, building number, postal code, town name, and country code to facilitate detailed data capture, to enhance the efficiency of payment processing, and to improve sanction screening. Similarly, there are dedicated fields to capture party identification details.

Standard Chartered is introducing structured/hybrid address in Straight2Bank Web in [Beneficiary \(ISO Term: Creditor\)](#), [On-Behalf-Of Payer \(ISO Term: Ultimate Debtor\)](#) and [Ultimate Beneficiary \(ISO Term: Ultimate Creditor\)](#) screens as per Cross-Border Payments and Reporting Plus (CBPR+) guidelines. You are required to enter structured or hybrid address for parties starting from timeline as instructed by Standard Chartered communication based on industry timeline.



Important Notes for Structured/Hybrid Address

Note: Payee (ISO Term: Creditor) is relabelled to Beneficiary as part of ISO 20022 on Straight2Bank web. In the entire document, we will be using new label “Beneficiary” to represent existing party label “Payee”.

- Structured/Hybrid Address is optional for [Beneficiary \(ISO Term: Creditor\)](#) till November 2026. You can continue to use unstructured address (Address Line 1, Address Line 2 and Address Line 3 (Country)) till November 2026, however **Standard Chartered highly recommends you use structured or hybrid Address for Beneficiaries and also to start migrating address of your pre-defined Beneficiary from unstructured to structured or hybrid during this period.** Industry will stop supporting unstructured address post November 2026 for Beneficiary.
- Structured/Hybrid Address is mandatory for [On-Behalf-Of Payer\(OBO\) \(ISO Term: Ultimate Debtor\)](#) and [Ultimate Beneficiary \(ISO Term: Ultimate Creditor\)](#) post November 2025, at the minimum with Town and Country. **Standard Chartered highly recommends that you migrate address of your pre-defined On-Behalf-Of Payer(OBO) to structured or hybrid address.**
- As part of ISO20022, Straight2Bank Web payment screen is updated to allow user to add [Ultimate Beneficiary \(ISO Term: Ultimate Creditor\)](#). You must enter Ultimate Beneficiary details, if applicable in your case. Only structured or hybrid address will be supported for Ultimate Beneficiary post November 2025.
- There will not be any changes to the existing address fields in local language for Beneficiary.



Structured/Hybrid Address Fields for Parties

Note: Address Line 1, Address Line 2, Address Line 3(Country Code) are existing fields in Beneficiary and On-Behalf-Of Payer (OBO) screens.

Field	Mandatory/ Optional	Field Length & Type	Applicable for Beneficiary Screen	Applicable for OBO Screen	Applicable for Ultimate Beneficiary Screen
Department	Optional	Textbox (70)	Yes	Yes	Yes
Street Name	Optional	Textbox (70)	Yes	Yes	Yes
Building Number	Optional	Textbox (16)	Yes	Yes	Yes
Building Name	Optional	Textbox (35)	Yes	Yes	Yes
Floor	Optional	Textbox (70)	Yes	Yes	Yes
Post Box	Optional	Textbox (16)	Yes	Yes	Yes
Post Code	Optional	Textbox (16)	Yes	Yes	Yes
Province/State	Optional	Textbox (35)	Yes	Yes	Yes
Town Name	Optional	Textbox (35)	Yes	Yes	Yes
Address Line 1*	Optional	Textbox (35)	Yes	Yes	Yes
Address Line 2*	Optional	Textbox (35)	Yes	Yes	Yes
Address Line 3 (Country)*	Mandatory	Textbox (35)	Yes	Yes	Yes

3 Postal address guidelines (Bulk Import-ipayment.csv)

3.1 Unstructured address

Unstructured address will be allowed only for **Beneficiary (ISO Term: Creditor)** till November 2026. **However Standard Chartered highly recommends you use structured or hybrid Address for Beneficiaries and to start migrating address of your pre-defined Beneficiaries from unstructured to structured or hybrid during this period.** Industry will stop supporting unstructured address post November 2026 for Beneficiaries.

Note: Payee (ISO Term: Creditor) is relabelled to Beneficiary as part of ISO 20022 on Straight2Bank web. In the entire document, we will be using new label “Beneficiary” to represent existing party label “Payee”.

Field Description	ISO 20022 Tag	iPayments CSV equivalent fields*	Occurrences	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag
Address Line*	<AdrLine>	<ul style="list-style-type: none">P12-Beneficiary Address1P13-Beneficiary Address2P14- Beneficiary Address3	[0..3]	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.
- Country will be captured in P14-Address Line 3 like BAU and is mandatory.
- All the above address fields will support extended ISO character set (A-Z, a-z, 0-9, space, ., -, () / + ' = : ? @ _ # Cr Lf Space { ! " % & * ; < > }.
- There will not be any change to field length and character set support for Beneficiary address in local language i.e. *P52: Beneficiary Address 1 in LL, P53: Beneficiary Address 2 in LL, P54: Beneficiary Address 3 in LL, P55: Beneficiary Address 4 in LL* post November 2025. Continue to provide local language address in the existing fields.

3.2 Structured address

Structured/Hybrid Address is mandatory for **On-Behalf-Of Payer (OBO) (ISO Term: Ultimate Debtor) and Ultimate Beneficiary (ISO Term: Ultimate Creditor)** post November 2025. From November 2025 onwards, you will need to provide in address at least Town and Country for your one time and pre-defined On-Behalf-Of Payer (OBO). The following table shows a list of all fields allowed in structured address.

Field Description	ISO 20022 Tag	iPayments CSV equivalent fields*	Occurrences*	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag
Department	<Dept>	<ul style="list-style-type: none">P249: Department (Beneficiary)	[0..1]	Text{1,70}

Field Description	ISO 20022 Tag	iPayments CSV equivalent fields*	Occurrences*	Data Type
		<ul style="list-style-type: none"> P261: Department (On-Behalf-Of) P278: Department (Ultimate Beneficiary) 		
Street Name	<StrtNm>	<ul style="list-style-type: none"> P250: Street Name (Beneficiary) P262: Street Name (On-Behalf-Of) P279: Street Name (Ultimate Beneficiary) 	[0..1]	Text{1,70}
Building Number	<BldgNb>	<ul style="list-style-type: none"> P251: Building Number (Beneficiary) P263: Building Number (On-Behalf-Of) P280: Building Number (Ultimate Beneficiary) 	[0..1]	Text{1,16}
Building Name	<BldgNm>	<ul style="list-style-type: none"> P252: Building Name (Beneficiary) P264: Building Name (On-Behalf-Of) P281: Building Name (Ultimate Beneficiary) 	[0..1]	Text{1,35}
Floor	<Flr>	<ul style="list-style-type: none"> P253: Floor (Beneficiary) P265: Floor (On-Behalf-Of) P282: Floor (Ultimate Beneficiary) 	[0..1]	Text{1,70}
Post Box	<PstBx>	<ul style="list-style-type: none"> P254: Post Box (Beneficiary) P266: Post Box (On-Behalf-Of) P283: Post Box (Ultimate Beneficiary) 	[0..1]	Text{1,16}
Post Code	<PstCd>	<ul style="list-style-type: none"> P208: Beneficiary Zip Code (Beneficiary) P267: Post Code (On-Behalf-Of) P284: Post Code (Ultimate Beneficiary) 	[0..1]	Text{1,16}
Town Name	<TwnNm>	<ul style="list-style-type: none"> P255: Town (Beneficiary) P310: Town (On-Behalf-Of) P285: Town (Ultimate Beneficiary) 	[0..1] for Beneficiary/ OBO and [1..1] for Ultimate Beneficiary	Text{1,35}
Country Subdivision	<CtrySubDvsn>	<ul style="list-style-type: none"> P256: Country Subdivision (Beneficiary) P268: Country Subdivision (On-Behalf-Of) P286: Country Subdivision (Ultimate Beneficiary) 	[0..1]	Text{1,35}
Country	<Ctry>	<ul style="list-style-type: none"> P14: Beneficiary Address Line 3 (Beneficiary) P159: Country (On-Behalf-Of) P287: Country (Ultimate Beneficiary) 	[1..1]	Text{A-Z}{2,2}

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.
- When using structured address for parties and agents, Town Name and Country are mandatory fields. Based on Payment Type (International and RTGS (for select markets) payments), you will be required to provide Town Name as mandatory field before payment submission.
- **P285-Town Name** is mandatory field for Ultimate Beneficiary.
- All the above address fields will support extended ISO character set (A-Z, a-z,0-9,space, . , - () / + ' = : ? @ _ # Cr Lf Space { ! " % & * ; < >).
- Address Line 1 and 2 should not be used in the structured address format.
Note: Refer to Address usage guidelines on Swift MyStandards for more details.

3.3 Hybrid address

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

Field Description	ISO 20022 Tag	iPayments CSV equivalent fields*	Occurrences*	Data Type
Postal Address	<PstlAdr>		[0..1]	Parent Tag
Department	<Dept>	<ul style="list-style-type: none">• P249: Department (Beneficiary)• P261: Department (On-Behalf-Of)• P278: Department (Ultimate Beneficiary)	[0..1]	Text{1,70}
Street Name	<StrtNm>	<ul style="list-style-type: none">• P250: Street Name (Beneficiary)• P262: Street Name (On-Behalf-Of)• P279: Street Name (Ultimate Beneficiary)	[0..1]	Text{1,70}
Building Number	<BldgNb>	<ul style="list-style-type: none">• P251: Building Number (Beneficiary)• P263: Building Number (On-Behalf-Of)• P280: Building Number (Ultimate Beneficiary)	[0..1]	Text{1,16}
Building Name	<BldgNm>	<ul style="list-style-type: none">• P252: Building Name (Beneficiary)• P264: Building Name (On-Behalf-Of)• P281: Building Name (Ultimate Beneficiary)	[0..1]	Text{1,35}
Floor	<Flr>	<ul style="list-style-type: none">• P253: Floor (Beneficiary)• P265: Floor (On-Behalf-Of)• P282: Floor (Ultimate Beneficiary)	[0..1]	Text{1,70}

Field Description	ISO 20022 Tag	iPayments CSV equivalent fields*	Occurrences*	Data Type
Post Box	<PstBx>	<ul style="list-style-type: none"> P254: Post Box (Beneficiary) P266: Post Box (On-Behalf-Of) P283: Post Box (Ultimate Beneficiary) 	[0..1]	Text{1,16}
Post Code	<PstCd>	<ul style="list-style-type: none"> P208: Beneficiary Zip Code (Beneficiary) P267: Post Code (On-Behalf-Of) P284: Post Code (Ultimate Beneficiary) 	[0..1]	Text{1,16}
Town Name	<TwnNm>	<ul style="list-style-type: none"> P255: Town (Beneficiary) P310: Town (On-Behalf-Of) P285: Town (Ultimate Beneficiary) 	[0..1]	Text{1,35}
Country Subdivision	<CtrySubDvsn>	<ul style="list-style-type: none"> P256: Country Subdivision (Beneficiary) P268: Country Subdivision (On-Behalf-Of) P286: Country Subdivision (Ultimate Beneficiary) 	[0..1]	Text{1,35}
Country	<Ctry>	<ul style="list-style-type: none"> P14: Beneficiary Address Line 3 (Beneficiary) P159: Country (On-Behalf-Of) P287: Country (Ultimate Beneficiary) 	[1..1]	Text{A-Z}{2,2}
Address Line*	<AdrLine>	<ul style="list-style-type: none"> P12-Beneficiary Address1 (Beneficiary) P13-Beneficiary Address2 (Beneficiary) P157: On-Behalf-Of Address Line 1 (On-Behalf-Of) P158: On-Behalf-Of Address Line 2 (On-Behalf-Of) P315: Address Line 1 (Ultimate Beneficiary) P316: Address Line 2 (Ultimate Beneficiary) 	[0..2]	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.

- When using hybrid address for parties and agents, Town Name and Country are mandatory fields. Based on Payment Type (International and RTGS (for select markets) payments), you will be required to provide Town Name as mandatory field before payment submission.
- All the above address fields will support extended ISO character set (A-Z, a-z, 0-9, space, ., - () / + = : ? @ _ # Cr Lf Space { ! " % & * ; < >).
- Avoid repeating same information in individual structured address elements and address lines 1 and 2 when providing hybrid address.

Note: Refer to Address usage guidelines on Swift MyStandards for more details.

4 FAQ

1. What are the recent changes in SWIFT Postal Address guidelines?

The recent postal address guidelines mandate the following:

- November 2025 - Introduction of **hybrid addresses**.
- November 2025 to November 2026 - Grace period for using **unstructured addresses** for Beneficiary (Creditor).
- November 2026 onwards:
 - Complete phasing out of unstructured addresses.
 - Only Hybrid or Structured addresses can be used.

2. 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.

3. 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 Standard Chartered 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.

4. How does the recent changes in Postal Address guidelines impact me?

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

- We encourage you to start providing structured or hybrid address specially for On-Behalf-Of Payer (OBO) as per industry timeline. Unstructured format **can be used only until November 2025** for OBO and **November 2026** for Beneficiaries (earlier known as Payee).

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

- Ensure that you have provided Town Name and Country as mandatory fields for all parties and agents in all your payment messages (Single Payment and Bulk Payments).
- 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.
- Avoid repeating same information in structured elements and Address lines when providing hybrid address.

Note: Refer to Address usage guidelines on Swift MyStandards for more details.

5. 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.

6. Where can I find more information?

You can reach out to your dedicated relationship manager for more information.

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