

ISO 20022 –  
Standard Chartered Address  
Guidelines (H2H and API)



## About this document

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. It 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 21<sup>st</sup> Mar 2025).

Standard Chartered recommends its existing and potential clients to follow these guidelines; 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.

### Scope

The scope of Address Formatting requirements applies to the following address formats used in H2H (Host-to-Host) and API (Application Programming Interface) channels:

- **Unstructured Address:** These are traditional, non-standard addresses used in Address Line fields.
- **Structured Address:** Structured addresses capture granular, enriched information in standardised fields.
- **Hybrid Address:** A new option introduced by SWIFT that combines both structured and unstructured fields. This format facilitates a smoother transition to structured addresses for regions where the addresses contain several secondary attributes unavailable in the current structured format.

# 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.....	6
2.3.1	Hybrid address from MT formats.....	7
3	Samples.....	8
3.1	H2H.....	8
3.1.1	Unstructured address.....	8
3.1.2	Structured address.....	8
3.1.3	Hybrid address.....	9
3.2	API.....	10
3.2.1	Hybrid address.....	10
4	FAQs.....	11

# 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, greater operational efficiency, and compliance.

SWIFT allows the use of three different postal address formats:

	Unstructured	Structured	Hybrid
<b>Definition</b>	Address captured in a maximum of three Address Line fields.	A combination of 14 XML fields representing different address categories. Refer to the <a href="#">Structured Address</a> section for details on the applicable XML fields.	Address captured in a combination of structured and unstructured XML fields.
<b>Allowed Tags</b>	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.
<b>Not Allowed Tags</b>	Any of the 14 structured address tags.	Address Line	Any information presented in structured tags <b>should not be repeated or duplicated</b> in Address Line.
<b>Mandatory Tags</b>	At least one Address Line field, with up to 35 characters.	<ol style="list-style-type: none"> <li>Town Name</li> <li>Country</li> </ol>	<ol style="list-style-type: none"> <li>Town Name</li> <li>Country</li> <li>Minimum one Address Line with up to 70 characters.</li> </ol>
<b>Timelines</b>	<p><b>Live now</b>  <b>Not supported after Nov 2026</b>            SWIFT will not allow unstructured address beyond Nov 2026.</p>	<p><b>Live now</b>            Clients can continue using this going forward.</p>	<p><b>Live from Nov 2025</b>            Clients can start sending in Hybrid address format from Nov 2025 onwards.</p>
<b>Parties Applicable</b>	All parties and agents	All parties and agents	All parties and agents

## 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 Nov 2026.

Field Description	ISO 20022 Tag	Occurrences	Data Type
Postal Address	<PstlAdr>	[0..1]	Parent Tag
Address Line	<AdrLine>	[0..1]	Text{1,35}
		[0..1]	Text{1,35}
		[0..1]	Text{1,35}

**Note:** 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.

### 2.2 Structured address

The following table shows a list of all fields allowed.

Field Description	ISO 20022 Tag	Occurrences	Data Type
Postal Address	<PstlAdr>	[0..1]	Parent Tag
Department	<Dept>	[0..1]	Text{1,70}
Sub Department	<SubDept>	[0..1]	Text{1,70}
Street Name	<StrtNm>	[0..1]	Text{1,70}
Building Number	<BldgNb>	[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>	[0..1]	Text{1,16}
<b>Town Name</b>	<b>&lt;TwnNm&gt;</b>	<b>[1..1]</b>	<b>Text{1,35}</b>

**Mandatory**

Field Description	ISO 20022 Tag	Occurrences	Data Type
Town Location Name	<TwnLctnNm>	[0..1]	Text{1, 35}
District Name	<DstrctNm>	[0..1]	Text{1,35}
Country Sub Division	<CtrySubDvsn>	[0..1]	Text{1,35}
<b>Country</b>	<b>&lt;Ctry&gt;</b>	<b>[1..1]</b>	<b>Text{A-Z}{2,2}</b> <b>Mandatory</b>

**Note:** 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.

## 2.3 Hybrid address

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

Field Description	ISO 20022 Tag	Occurrences	Data Type
Postal Address	<PstAdr>	[0..1]	Parent Tag
Department	<Dept>	[0..1]	Text{1,70}
Sub Department	<SubDept>	[0..1]	Text{1,70}
Street Name	<StrtNm>	[0..1]	Text{1,70}
Building Number	<BldgNb>	[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>	[0..1]	Text{1,16}
<b>Town Name</b>	<b>&lt;TwnNm&gt;</b>	<b>[1..1]</b>	<b>Text{1,35}</b> <b>Mandatory</b>
Town Location Name	<TwnLctnNm>	[0..1]	Text{1,35}
District Name	<DstrctNm>	[0..1]	Text{1,35}
Country Sub Division	<CtrySubDvsn>	[0..1]	Text{1,35}
<b>Country</b>	<b>&lt;Ctry&gt;</b>	<b>[1..1]</b>	<b>Text{A-Z}{2,2}</b> <b>Mandatory</b>
Address Line	<AdrLine>	[0..1]	Text{1,70}
		[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.

### 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 fields (up to three 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

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

**Sample 3 - Use of all allowed structured fields**

```
<PstlAdr>
  <BldgNb>32A</BldgNb>
  <BldgNm>ABC Tower</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

- It allows usage of all structured fields with Town Name and Country being Mandatory.
- Two 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

**Sample 7 - 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>
    
```

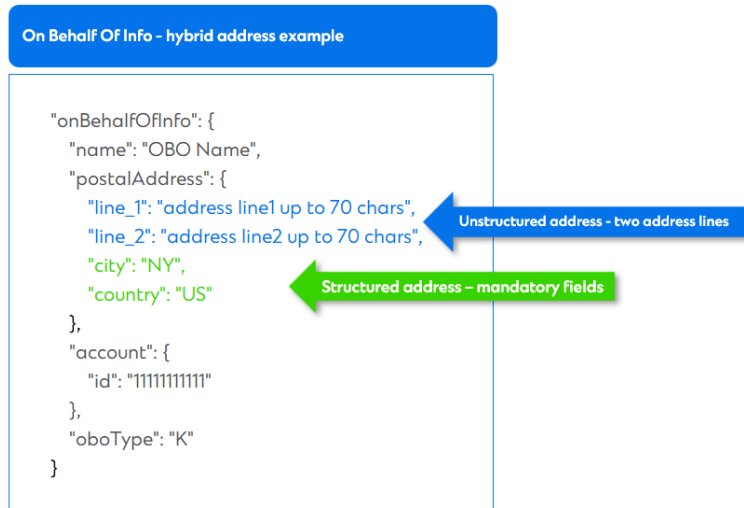
Structured address - Incorrect usage of address fields

Unstructured address - Duplicated values in address lines

## 3.2 API

### 3.2.1 Hybrid address

It is recommended to use hybrid address for On-Behalf-Of Info.



## 4 FAQs

### What are the recent changes in Postal Address guidelines?

The recent postal address guidelines mandate the following:

- **Nov 2025 onwards:**
  - Introduction of hybrid addresses where **Town Name and Country** are mandatory.
- **Nov 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 Nov 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 Nov 2026. It is strongly recommended to switch to either completely Structured or Hybrid address format before this deadline.

Also, as SC 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:

- Before **Nov 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
Follow a standardised format with pre-defined address categories.	Allow 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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