SASFS
Standardisierung im Finanzbereich

Structured or Hybrid Postal Adresses
Community Webinar

Swiss Association for Swift & Financial Standards

Program

- **Gobal Perspective – Swift**
  Roger Inderbitzin – Head Swift Switzerland, Liechtenstein & Austria
  Miriam Hay – Relationship Manager and Senior Payments Expert
  - General global overview and focus onto Switzerland
  - What are the rules (e.g. validation)
  - How Swift supports you
- **Domestic Perspective – SIX**
  Martin Walder – Head Billing & Payments Standards, SIX Interbank Clearing AG
  - The Swiss focus
  - Challenges (e.g. rejects, forwarding, validation) you might be facing and how to handle them
- **In-Depth Live Q&A**
  Our experts are on hand to answer your questions.

ISO 20022 Webinar SASFS

Roger Inderbitzin
Head Swift Subregion
Switzerland, Liechtenstein, Austria

22Jun26

22Jun26
ISO 20022 Webinar
SASFS

SR 2026 – Top Priorities for Payments

SR 2026
Payments

STRUCTURED OR HYBRID ADDRESS

- From November 2026, the SR 2026 Usage Guidelines will only permit fully-structured or hybrid postal, unstructured addresses will no longer be supported.
- Further information here.

PAIN.001 FOR FI TO FI PAYMENT INITIATION

November 2026 is the end of coexistence for MT 101, which means:

- MT 101 (multiple) is End of Life – NAK
- MT 101 (single) will be subject to contingency processing (automatic bootstrap applied, MT101 to pain.001 conversion subject to additional FIN validation, fees will apply)
- Further information see the KB article and Implementation Guide

MANDATE FOR CASE MANAGEMENT

- All institutions must be able to receive a camt.110 and In-flow translation will be activated to include an embedded MT 199 in the camt.110.
- Further information here.

admi.024 MESSAGES

- From November 2026 there is an obligation to receive admi.024 and this will be supported by an automatic RMA bootstrap in to enforce the mandatory to receive status.
- Further information here.

Removal of Unstructured Address

What is changing and why it matters

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From November 2026, unstructured postal addresses will no longer be allowed

Payments must use **hybrid or fully structured addresses** to avoid rejections or delays

Industry-wide requirement

Aligned with global ISO 20022 migration (CBPR+/HVPS+)

Many PMIs have aligned to the same Nov ‘26 deadline of applying strong validation ahead of CBPR+

Drivers

Supports data quality, compliance and processing efficiency

Deadline is firm

Payments with unstructured addresses will no longer be supported by Nov ’26

Potential disruption for banks and their customers if preparations are not completed in time

Operational impact risk

Banks must plan for repairs and rejects

No contingency solution available

Swift

Removal of Unstructured Addresses

Until November 2026, there are 3 valid formats for providing postal addresses in cross-border payment messages:

Fully structured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
    <StrtNm>MARK LANE</StrtNm>
    <BldgNb>55</BldgNb>
    <BldgNm>THE CORN EXCHANGE</BldgNm>
    <Flr>6</Flr>
    <PstCd>EC3R 7NE</PstCd>
    <TwnNm>LONDON</TwnNm>
    <Ctry>GB</Ctry>
</PstlAdr>
```

At a minimum, Town Name and ISO country code are required. Other address details are included in their respective tags

Hybrid

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
    <TwnNm>LONDON</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>
```

At a minimum, Town Name and ISO country code are required. Remaining address details may be included in limited unstructured lines.

Unstructured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
    <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
    <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
    <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>
```

To be decommissioned by November 2026

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Removal of Unstructured Address

Actions required across the ecosystem

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Financial Institutions

Coordinate with businesses, operations, technology teams and engage clients early to understand impact on customers and counterparties

Download Quick Guide for FIs

Corporates

Must source address information on the Creditor through their own channels, store it in their ERP/treasury application, and then provide it to the bank at payment initiation

Download Quick Guide for Corporates

Payment Market Infrastructure

Communicate to your participants on the impact of this change (whether your RTGS is removing unstructured address or not)

Download Quick Guide for PMIs

Swift

Where are we today?
Global adoption of hybrid and structured Postal Address (Global View, 202605)

Debtor			Creditor		
Fully structured or Hybrid Postal Address	**Unstructured Postal Address**	**No Postal Address**	**Fully structured or Hybrid Postal Address**	**Unstructured Postal Address**	**No Postal Address**
Debtor element with Postal Address supplied in either structured or hybrid format	Debtor element with unstructured Postal Address	Debtor element without Postal Address information	Creditor element with Postal Address supplied in either structured or hybrid format	Creditor element with unstructured Postal Address	Creditor element without Postal Address information
Structured: 23.1% Hybrid: 11.1%	Unstructured: 60.7%	No address: 5.0%	Structured: 18.0% Hybrid: 5.9%	Unstructured: 62.0%	No address: 14.1%
Unstructured = 60.7%			Unstructured = 62.0%		

Where are we today?
Switzerland adoption of hybrid and structured Postal Address (Country View, 202605)

Debtor

Fully structured or Hybrid Postal Address

Debtor element with Postal Address supplied in either structured or hybrid format

Structured: 56.6%
Hybrid: 2.0%

Unstructured Postal Address

Debtor element with unstructured Postal Address

Unstructured: 41.1%

No Postal Address

Debtor element without Postal Address information

No address: 0.3%

Unstructured = 41.1%

Creditor

Fully structured or Hybrid Postal Address

Creditor element with Postal Address supplied in either structured or hybrid format

Structured: 69.4%
Hybrid: 1.8%

Unstructured Postal Address

Creditor element with unstructured Postal Address

Unstructured: 23.6%

No Postal Address

Creditor element without Postal Address information

No address: 5.2%

Unstructured = 23.6%

Swift's Community Engagement Approach

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Audiences

Engaging a broad ecosystem of stakeholders

Financial Institutions	NMGs & UGs	PMIs & Central Banks	Partners & Vendors	Swift Connected Corporates
Including Top 175	Community engagement	Payment systems and oversight	Ecosystem collaboration	Corporate users of Swift services

Channels

Reaching our community wherever they are

Swift.com	Social Media	Newsletter & Personalised Marketing	Industry Events & Client Events	Operational Campaigns	Scheme Roadshows
Content, updates and insights	Real-time engagement	Targeted updates and campaigns	Conferences, workshops and roundtables	Driving awareness and adoption	Local outreach and enablement

Training & Resources

Equipping the community with knowledge and tools

Swift Smart 2026 Playlist	PMPG Guidance	ISO 20022 Support Page	Regional Webinars	Quick Guides	Professional Services Training
On-demand training	Practical implementation support	Standards and adoption resources	Expert insights and updates	• FIs • Corporates • PMIs	• Virtual • AME • APAC • EMEA & UK

Swift

Swift

End of the Unstructured Address by Nov 2026

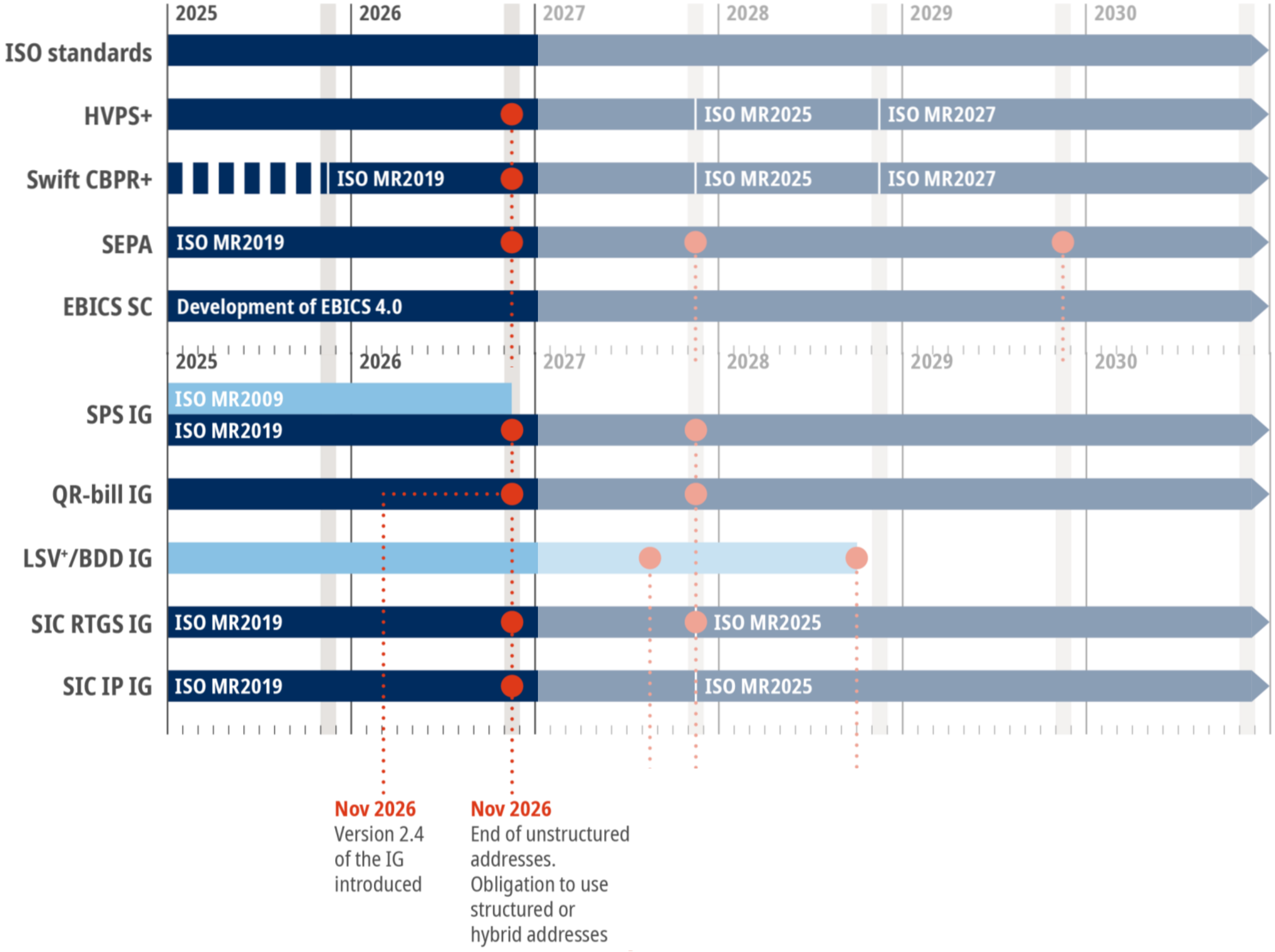
Martin Walder
Head Payment Standards, SIX

Focus
Nov 2026

SIC:
Migration

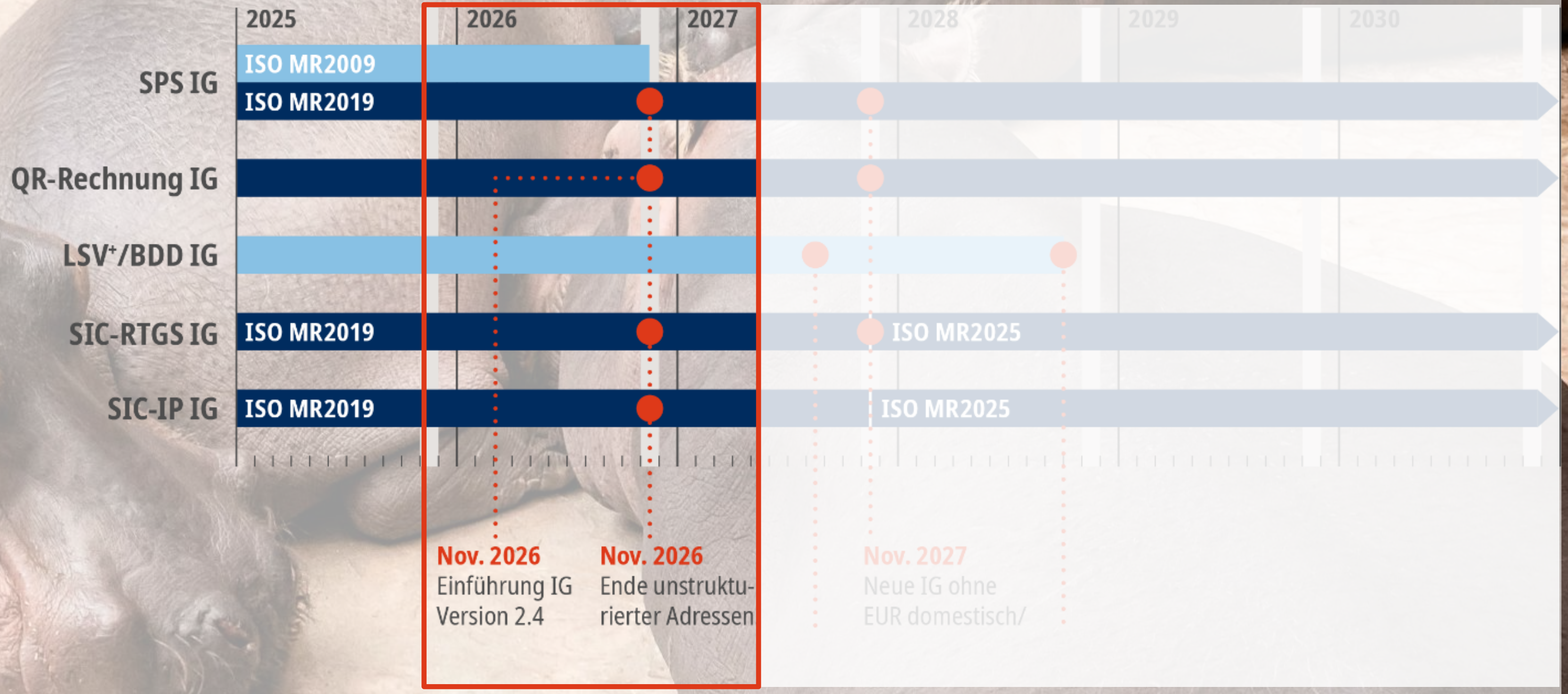
Participants:
Address

Roadmap Swiss Payments



Something, you cannot ignore

CRED	DEB
93.599	75.376
00.072	00.480
05.983	24.141



RTGS & IP
Without LSV

Structured & hybrid address (CRED)

Creditor - Total

		März 2026		April 2026		Mai 2026	
		#	%	#	%	#	%
No address		897'197	1.060%	852'400	1.073%	759'349	1.015%
Correct address, unstructured		6'949'056	8.207%	5'260'559	6.624%	4'430'586	5.923%
Correct address, structured		76'468'232	90.305%	72'980'608	91.889%	69'308'408	92.649%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		55'727	0.066%	51'471	0.065%	53'558	0.072%
Incorrect addresses	of which TwnNm present, Ctry missing	97'099	0.115%	88'808	0.112%	82'185	0.110%
	of which Ctry present, TwnNm missing	209'742	0.248%	188'372	0.237%	173'400	0.232%
	of which TwnNm and Ctry missing	245	0.000%	228	0.000%	215	0.000%
Gesamtsumme		**84'677'298**	**100.000%**	**79'422'446**	**100.000%**	**74'807'701**	**100.000%**

Creditor - only if Postal Address is used

		März 2026		April 2026		Mai 2026	
		#	%	#	%	#	%
Correct address, unstructured		6'949'056	8.294%	5'260'559	6.695%	4'430'586	5.983%
Correct address, structured		76'468'232	91.273%	72'980'608	92.886%	69'308'408	93.599%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		55'727	0.067%	51'471	0.066%	53'558	0.072%
Incorrect addresses	of which TwnNm present, Ctry missing	97'099	0.116%	88'808	0.113%	82'185	0.111%
	of which Ctry present, TwnNm missing	209'742	0.250%	188'372	0.240%	173'400	0.234%
	of which TwnNm and Ctry missing	245	0.000%	228	0.000%	215	0.000%
Gesamtsumme		**83'780'101**	**100.000%**	**78'570'046**	**100.000%**	**74'048'352**	**100.000%**

RTGS & IP
Without LSV

Structured & hybrid address (Ultimate DEBT)

Ultimate Debtor - Total

		März 2026		April 2026		Mai 2026	
		#	%	#	%	#	%
No Ultimate Debtor (optional party)		51’902’394	61.294%	50’090’821	63.069%	47’659’242	63.709%
No address		294’658	0.348%	315’756	0.398%	271’517	0.363%
Correct address, unstructured		1’736’467	2.051%	905’696	1.140%	540’491	0.723%
Correct address, structured		30’627’017	36.169%	27’910’342	35.142%	26’095’085	34.883%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		456	0.001%	137’942	0.174%	203’201	0.272%
Incorrect addresses	of which TwnNm present, Ctry missing	15’903	0.019%	14’777	0.019%	12’204	0.016%
	of which Ctry present, TwnNm missing	100’302	0.118%	47’027	0.059%	25’876	0.035%
	of which TwnNm and Ctry missing	101	0.000%	85	0.000%	85	0.000%
Gesamtsumme		**84’677’298**	**100.000%**	**79’422’446**	**100.000%**	**74’807’701**	**100.000%**

Ultimate Debtor - only if Postal Address is used

		März 2026		April 2026		Mai 2026	
		#	%	#	%	#	%
Correct address, unstructured		1’736’467	5.346%	905’696	3.121%	540’491	2.011%
Correct address, structured		30’627’017	94.294%	27’910’342	96.190%	26’095’085	97.091%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		456	0.001%	137’942	0.475%	203’201	0.756%
Incorrect addresses	of which TwnNm present, Ctry missing	15’903	0.049%	14’777	0.051%	12’204	0.045%
	of which Ctry present, TwnNm missing	100’302	0.309%	47’027	0.162%	25’876	0.096%
	of which TwnNm and Ctry missing	101	0.000%	85	0.000%	85	0.000%
Gesamtsumme		**32’480’246**	**100.000%**	**29’015’869**	**100.000%**	**26’876’942**	**100.000%**

RTGS & IP
Without LSV

Structured & hybrid address (DEBT)

Debtor - Total

		März 2026 #	März 2026 %	April 2026 #	April 2026 %	Mai 2026 #	Mai 2026 %
No address		16'932	0.020%	20'217	0.025%	21'961	0.029%
Correct address, unstructured		24'446'206	28.870%	20'803'720	26.194%	18'054'148	24.134%
Correct address, structured		59'779'507	70.597%	58'203'799	73.284%	56'370'363	75.354%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		432'141	0.510%	392'420	0.494%	359'086	0.480%
Incorrect addresses	of which TwnNm present, Ctry missing	2'078	0.002%	1'772	0.002%	1'713	0.002%
	of which Ctry present, TwnNm missing	434	0.001%	514	0.001%	428	0.001%
	of which TwnNm and Ctry missing			4	0.000%	2	0.000%
Gesamtsumme		**84'677'298**	**100.000%**	**79'422'446**	**100.000%**	**74'807'701**	**100.000%**

Debtor - only if Postal Address is used

		März 2026 #	März 2026 %	April 2026 #	April 2026 %	Mai 2026 #	Mai 2026 %
Correct address, unstructured		24'446'206	28.876%	20'803'720	26.200%	18'054'148	24.141%
Correct address, structured		59'779'507	70.611%	58'203'799	73.302%	56'370'363	75.376%
Correct address, hybrid (AdrLine, TwnNm and Ctry used)		432'141	0.510%	392'420	0.494%	359'086	0.480%
Incorrect addresses	of which TwnNm present, Ctry missing	2'078	0.002%	1'772	0.002%	1'713	0.002%
	of which Ctry present, TwnNm missing	434	0.001%	514	0.001%	428	0.001%
	of which TwnNm and Ctry missing			4	0.000%	2	0.000%
Gesamtsumme		**84'660'366**	**100.000%**	**79'402'229**	**100.000%**	**74'785'740**	**100.000%**

RTGS & IP
Without LSV

Structured & hybrid address (CRED)

Summary

- For the creditor side, now clearly >90% structured data. Slow but steady progress.
  → the trend continues in the desired direction.
- The Ultimate Debtor also shows continued positive movement, now at 96% structured.
- Many providers have implemented automated conversions (explains the difference to source data, e.g. scanning of QR-bills.
- For the Debtor, the structured share has also increased. Data shows that more institutions have switched.

Current measures

- Reminder circular 20 May 2026
- SIC Ops is contacting banks with still over 50 % of unstructured debtor/creditor
- Various webinars (like today)

Outlook

- The Swiss/Liechtenstein market can make it!
- The automated conversions for QR-Bill might need to stay in place even after Nov 2026
  (will be discussed in next AGr QRR).

Public Website
https://iso-payments.ch/

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Banking Services | Billing & Payments | Debit Services | Bancomat Services | Open Banking | Interbank Clearing | Payment Standardization | Our Purpose

Payment Standards in Switzerland | ISO 20022 | QR-bill | IBAN | EBICS | SEPA

Swiss Payment Standards

The Swiss Payment Standards (SPS) are summarized in the Business Rules and IGs. Every November an ordinary standard release takes place. An overview of the currently valid versions and from February the versions for the next release is presented below.

The older versions are available in the **archives**.

Future versions +

Currently valid versions +

Addresses and Migration Message Versions – Factsheets –

AUG 19, 2025
Adjustment of Addresses in Payment Orders: Need for Action for Natural Persons
Open document

AUG 19, 2025
Adjustment of Addresses in Payment Orders and Migration to ISO 20022 Message Versions: Need for Action for SMEs (with Standard Software)
Open document

AUG 19, 2025
Adjustment of Addresses in Payment Orders and Migration to ISO 20022 Message Versions: Need for Action for Large Business Customers and Public Administration
Open document

AUG 19, 2025
Adjustment of Addresses in Payment Orders and Migration to ISO 20022 Message Versions: Need for Action for ERP/Payment Input Software Providers and Other Providers
Open document

SIC Extrante
https://gate.sic.ch/cug/

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> Documentations > Standards – Implementation Tools

Standards in Swiss Payments – Implementation Tools

This page provides guidelines and factsheets on current topics related to implementing requirements and changes to standards used in Switzerland. These are primarily focused on the needs of financial institutions and their software providers.

Introduction of the structured and hybrid address

15 AUG 2025 ENTRY INTO FORCE DATE: 20 NOV 2024

PDF **Guidelines for the implementation of the structured and hybrid address**

Version 1.1

> Factsheets for various stakeholder groups ↗

Structured address and extended character set in the QR-bill

15 AUG 2025

PDF **New Requirements QR-bill: Need for Action for Financial Institutions and Their Software Partners**

> Factsheets for various stakeholder groups ↗

In order to facilitate the migration to the structured address, the following tolerance provision has been granted for end customers in Switzerland and Liechtenstein. Until further notice, the specification of the house number (sub-element) in the sub-element is permitted and such a payment will not be rejected when the order is placed.

In-Depth Live Q & A

It’s your turn to take center stage during the live Q&A session!

Make the most of this opportunity to ask any questions you may still have directly. Our experts are on hand to answer your questions.

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