



ISO 2022 – The Journey Continues: Structured Address Requirements

MESSAGE TRANSFORMATION AND ENRICHMENT PREPARES
INSTITUTIONS FOR ISO 2022 REQUIREMENTS

The 2025 introduction of ISO 2022 standards for financial messaging was just the beginning. The industry will continue to build on the new interoperable way of sending messages, with more phased release of requirements.

What is changing?

Transforming Data Quality in Addresses

From November 2026, unstructured postal addresses will no longer be permitted in ISO 20022 messages. Banks and payments services providers must support structured, or hybrid, address formats to continue processing cross-border transactions without disruption.

What is a Structured Address?

ISO 20022 replaces free-text addresses with structured fields, creating clean, consumable data that drives greater automation.

FULLY STRUCTURED ADDRESS	HYBRID
<p>The recommended format:</p> <p>Each address component provided in a dedicated field:</p> <ul style="list-style-type: none">• Street Name• Building Number• Post Code• Town Name• Country	<p>Transitional format whilst fully structured address is adopted:</p> <p>Mandatory structured fields:</p> <ul style="list-style-type: none">• Town Name (TwnNm)• Country Code (Ctry – ISO 3166-1 alpha 2)• Optional free text address lines for remaining details• Accepted as a stepping stone by Swift

Who and what is impacted?

The move to structured addresses under ISO 20022 impacts **all senders of payment instructions**, including banks, payment service providers, and corporates. This applies not only to organisations still using legacy MT formats, but also to institutions already using ISO 20022 where address data continues to be populated in unstructured or free-text fields.

The most direct impact will be felt by institutions that rely on legacy MT messaging or data translation services to bridge formats. Services such as Swift’s contingency solutions are expected to be withdrawn once MT103 and MT101 messages are no longer supported. MT101 cannot support ISO 20022 structured address validation.

These requirements introduce clearer steps for corporates and payment originators. When implemented effectively, ISO 20022 delivers tangible benefits, supporting faster, more reliable payments with fewer rejections and investigations, alongside improved visibility, compliance, and control.

Payments will not process after November 2026 unless your institution is prepared.

To address this, **institutions need a robust ISO-native data solution** to ensure continuity and data integrity while meeting structured address requirements, without relying on temporary translation services.

Impeccable Transformation of Financial Messaging Data

With Bottomline's Message Transformation and Enrichment service banks and payment service providers can **easily meet ISO 20022 structured address requirements** without disruption.

Transform inbound, outbound and legacy payment messages into **ISO 20022 compliant formats**, and ensure payments continue to flow smoothly. This applies even if originating systems or counterparties are not fully aligned with structured address standards.

Test, validate, and future-proof ISO 20022 messages and data, before real payments are at risk.

Built on the principles of ISO 20022 standardisation, Bottomline enables the use of consistent data formats across messaging flows. **Unlock the full value of ISO 20022** with greater automation, cleaner data alignment and more efficient end-to-end processing.



Increase operational efficiency

Automate transformation and enrichment to improve straight-through processing, reducing manual exception handling and repairs.



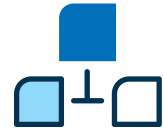
Elevate customer experience

Deliver clearer, more complete payment data resulting in fewer delays and rejections, enabling faster, more reliable payments.



Prevent fraud and comply easily

More accurate sanctions and fraud screening, reducing false positives and investigation volumes.



Coordinate across multiple networks

Payments and messages are aligned across global networks, such as Swift, SEPA, and Bacs under ISO 20022.

Banks and PSPs can move beyond short term workarounds and confidently support ISO 20022 requirements in time for regulatory deadlines, and as standards continue to evolve.

Structured addresses are the next critical step in the ISO 20022 journey. Plan now and be prepared.

Protect processing continuity, strengthen compliance, and unlock the real value of ISO 20022 data.

Meet the ISO 20022 Structured Address requirements with ease

Talk to an ISO 20022 Expert Today



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