




## ISO 20022 – Address Requirements

The purpose of this document is to provide clarification on the Wire payment address requirements and its deadlines throughout 2025 and 2026.

### Important Address Deadlines

	<p><b>Starting November 2026</b></p> <ul style="list-style-type: none"><li>All wire payments must include address details. At a minimum, town and country will be required.</li></ul> <p>This requirement will apply to <b>all wires</b>, regardless of the <b>initiation channel</b>.</p> <p>In the meantime, it is considered a <b>best practice</b> to begin including address information whenever possible.</p> <ul style="list-style-type: none"><li>Unstructured addresses will be eliminated from Domestic and International wires.</li></ul> <p><b>Note:</b> When submitting a wire on behalf of a consumer, the <b>Originator Information (ORG) field must include the address</b>.</p>
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### Address Examples

	Example
<p><b>Unstructured</b></p> <p>A freeform approach to capture an address, utilizing the characters available on lines 1-3.</p>	<pre>&lt;Cdtr&gt;   &lt;Nm&gt;JOHN SMITH&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;AdrLine&gt; HOOGSTRAAT 6, PREMIUM&lt;/AdrLine&gt;     &lt;AdrLine&gt; TOWER, 18TH FLOOR&lt;/AdrLine&gt;     &lt;AdrLine&gt;1000 BRUSSELS, BELGIUM&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>
<p><b>Structured</b></p> <p>An organized format to capture address by field, instead of freeform address lines.</p>	<pre>&lt;Cdtr&gt;   &lt;Nm&gt;John Smith&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;Hoogstraat&lt;/StrtNm&gt;     &lt;BldgNb&gt;6&lt;/BldgNb&gt;     &lt;BldgNm&gt;Premium Tower&lt;/BldgNm&gt;     &lt;Flr&gt;18&lt;/Flr&gt;     &lt;PstCd&gt;1000&lt;/PstCd&gt;     &lt;TwnNm&gt;Brussels&lt;/TwnNm&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>
<p><b>Hybrid</b></p> <p>A mixture of the unstructured and structured fields by incorporating Address line 1 of unstructured and town and country fields from the structured field tags.</p>	<pre>&lt;Cdtr&gt;   &lt;Nm&gt;John Smith&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;PstCd&gt;1000&lt;/PstCd&gt;     &lt;TwnNm&gt;Brussels&lt;/TwnNm&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;     &lt;AdrLine&gt;Hoogstraat 6, 18<sup>th</sup> floor&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>

Notice: Foreign-denominated funds are subject to foreign currency exchange risk. Customers are not protected against foreign currency exchange rate fluctuations by FDIC insurance, or any other insurance or guaranty program. Deposit accounts with non-U.S. financial institutions offered through U.S. Bank are not deposits of U.S. Bank and are not insured by the FDIC or guaranteed by any governmental agency or authority, or by U.S. Bank.