Fully Structured Address

○ ---------- All available address data is mapped to the **structured tags**

○ ---------- Minimum **Town Name** and **Country Code** to be populated

○ ---------- Each element should be populated against the **corresponding tag**

○ ---------- **No use** of <AdrLine> unstructured tags

```
<Cdtr>
      <Nm> JOHN SMITH</Nm>
      <PstlAdr>
                <StrtNm>HOOGSTRAAT</StrtNm>
                <BldgNb>6</BldgNb>
                <PstCd>1000</PstCd>
                <TwnNm>BRUSSELS</TwnNm>
                <Ctry>BE</Ctry>
      </PstlAdr>
</Cdtr>
```

Fully Unstructured Address

○ - - - - - - - - - The address is populated in unstructured **<AdrLine> tags**

○ - - - - - - - - - **No** use of **structured address** elements allowed

○ - - - - - - - - - Difficult to interpret data due to **mixture of address elements**

○ - - - - - - - - - Industry expected to **gradually reduce** the use of unstructured address

```
<Cdtr>
    <Nm> JOHN SMITH</Nm>
    <PstlAdr>
            <AdrLine>HOOGSTRAAT 6</AdrLine>
            <AdrLine>1000 BRUSSELS</AdrLine>
            <AdrLine>BE</AdrLine>
    </PstlAdr>
</Cdtr>
```
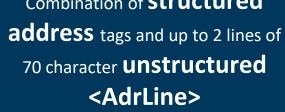
After November 2026*, unstructured address will not be supported for Cross Border and CHAPS payments. We expect other schemes to follow this approach.

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Hybrid Address

○ - - - - - - - - Combination of **structured address** tags and up to 2 lines of 70 character **unstructured <AdrLine>**

○ - - - - - - - - Minimum **structured address requirements** of Town Name and Country are mandatory

○ - - - - - - - - **No repetition of data** permitted between structured and unstructured tags

○ - - - - - - - - Industry **introducing hybrid addresses** from November 2025* for certain payment types (including CHAPS and Cross Border)

```
<Cdtr>
        <Nm> JOHN SMITH</Nm>
        <PstlAdr>
                <<PstCd>1000</PstCd>
                <TwnNm>BRUSSELS</TwnNm>
                <Ctry>BE</Ctry>
                <AdrLine>HOOGSTRAAT 6</AdrLine>
        </PstlAdr>
</Cdtr>
```

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