

Corporate Payments Service
Payment Initiation Message

Postal Address Changes

15 November 2026

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1. Introduction

Nordea's Corporate Payments Service (CPS) covers processing of SEPA credit transfers as well as salaries, pensions, urgent payments, requests for transfer, and cross-border payments in Finland. It allows companies to pay all payments made via credit transfer using ISO 20022 international message standard.

European Payments Council (EPC) is requesting changes to supported address formats in ISO 20022 standard-based XML payment messages used by CPS. Structured and hybrid address formats are allowed, whereas unstructured address format is not allowed as of 15 November 2026.

This document describes the required changes to the CPS payment message to comply with the EPC postal address format requirement. The changes apply to all available payment message (pain.001.001) versions offered by CPS, which are ISO 20022 version 2006 (v2), ISO 20022 version 2009 (v3), ISO 20022 version 2019 (v9). (CPS payment message v9 becomes available in November 2026 around the same time with the address change.)

2. Postal Address Changes

There are two valid formats for providing postal addresses of the parties included in the payment in payment messages: Structured and Hybrid. The address format requirement applies to all parties in the payment message including payer, beneficiary, ultimate payer, ultimate beneficiary. (The terms Payer and Beneficiary are used in this document interchangeably with terms Creditor and Debtor.)

Structured postal address format allows only structured address data. At minimum, it requires:

- Town Name
- Country Code (ISO 2-letter format).

All other structured address data elements may be used. The available structured postal address fields for each Payment Initiation Message version are listed in the following chapter. Unstructured data element 'Address Line' cannot be used.

Hybrid postal address format allows for combination of structured and unstructured address data. At minimum, it requires:

- Town Name
- Country Code (ISO 2-letter format)
- Address Line.

The rest of the address (e.g. post code, street name, building details) may be included in the Address Line field. Two lines of 70 characters of unstructured text (Address Lines) are allowed but these must not repeat the information on structured address fields.

Unstructured postal address is an address that does not contain Town Name and/or Country. Unstructured format will be decommissioned, and payments with unstructured address will be rejected from 15 November 2026. Any payments that have an execution date on or after that date should not contain addresses in unstructured format. If a payment contains an address that is in unstructured format, it will be rejected, and the following error message appears: "Unstructured address is not allowed."

3. Available Postal Address Data per Schema

This chapter lists the structured postal address data elements that are available to use for each payment message (pain.001.001) schema in CPS. Note that the elements in the payment message need to follow the order defined by each schema, which is the same as in which they are listed below. Otherwise, the pain.001 payment file will be rejected. The error message received will be “File is rejected. The message structure is incorrect.”

Pain.001.001.002 (v2) supports the following postal address message items:

- *Address Line*
- Street Name
- Building Number
- Post Code
- Town Name
- Country Sub Division
- Country.

Pain.001.001.003 (v3) has some more address elements compared to v2 and Address Line is in the end of the list:

- *Department*
- *Sub Department*
- Street Name
- Building Number
- Post Code
- Town Name
- Country Sub Division
- Country
- *Address Line.*

Pain.001.001.009 (v9) offers the richest set of structured postal address data:

- Department
- Sub Department
- Street Name
- Building Number
- *Building Name*
- *Floor*
- *Post Box*
- *Room*
- Post Code
- Town Name
- *Town Location Name*
- *District Name*
- Country Sub Division
- Country
- Address Line.

4. Postal Address XML Elements

The table below give more detail on the XML elements related to postal address data elements.

Message Item	XML Tag	Multiplicity	Type	Nordea Comment
Postal Address	<PstlAdr>	[0..1]	NA	Optional for SEPA payments Mandatory for Creditor in cross-border payments and money orders
Department	<Dept>	[0..1]	Max70Text	Optional Not available in pain.001 v2
Sub Department	<SubDept>	[0..1]	Max70Text	Optional Not available in pain.001 v2
Street Name	<StrtNm>	[0..1]	Max70Text	Optional
Building Number	<BldgNb>	[0..1]	Max16Text	Optional
Building Name	<BldgNm>	[0..1]	Max35Text	Optional Not available in pain.001 v2 and v3
Floor	<Flr>	[0..1]	Max70Text	Optional Not available in pain.001 v2 and v3
Post Box	<PstBx>	[0..1]	Max16Text	Optional Not available in pain.001 v2 and v3
Room	<Room>	[0..1]	Max70Text	Optional Not available in pain.001 v2 and v3
Post Code	<PstCd>	[0..1]	Max16Text	Optional
Town Name	<TwnNm>	[0..1]	Max35Text	Mandatory for Creditor in cross-border payments and money orders Mandatory if any postal address data is present for the party Otherwise optional
Town Location Name	<TwnLctnNm>	[0..1]	Max35Text	Optional Not available in pain.001 v2 and v3
District Name	<DstrctNm>	[0..1]	Max35Text	Optional Not available in pain.001 v2 and v3
Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	Optional
Country	<Ctry>	[0..1]	CountryCode	ISO 2-letter code; Mandatory for Creditor in cross-border payments and money orders Mandatory if any postal address data is present Otherwise optional
Address Line	<AdrLine>	[0..2]	Max70Text	Used for hybrid address only Two lines can be used

Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense, e.g. Post Code or Town Name), or a Message Component (i.e. a group of information consisting of several elements like Postal Address). Each message element is stated with the element type it comprises (stated under column Type).

XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the required information (i.e. <StrtNm>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </StrtNm>).

Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

Type = States the value to be transferred in the actual XML element. E.g. Max35Text indicates that the data is text that can be maximum 35 characters long.

Nordea comment = Informs of special rules or usage for each element and gives additional clarifications.

Example of structured and hybrid addresses:

```
Structured address  
  
<Cdtr>  
  <Nm>John Smith</Nm>  
  <PstlAdr>  
    <StrtNm>Hoogstraat</StrtNm>  
    <BldgNb>6</BldgNb>  
    <BldgNm>Premium Tower</BldgNm>  
    <Flr>18</Flr>  
    <PstlCd>1000</PstlCd>  
    <TwnNm>Brussels</TwnNm>  
    <Ctry>BE</Ctry>  
  </PstlAdr>  
</Cdtr>
```

```
Hybrid address  
  
<Cdtr>  
  <Nm>JOHN SMITH</Nm>  
  <PstlAdr>  
    <TwnNm>BRUSSELS</TwnNm>  
    <Ctry>BE</Ctry>  
    <AdrLine>HOOGSTRAAT 6, 18th  
    floor</AdrLine>  
  </PstlAdr>  
</Cdtr>
```

4. Summary

Postal address for any party in any pain.001.001 payment message version needs to be in **structured or hybrid format**. Payments with unstructured addresses will be rejected from 15 November 2026.

There are no changes to the rules stating when a postal address is required for a party and a payment type.

It is **mandatory** to include **beneficiary's address** in **currency payments** and **money orders** according to the structured or hybrid format. For money orders, the structured format with the following postal address elements is recommended: Street Name, Building Number, Post Code, Town Name, and Country.

It is **not mandatory** to include beneficiary's address in **SEPA payments** (Euro payments sent within the EEA and non-EEA). However, if the address is used, then it must either be in structured or hybrid address formats, as the payments otherwise will be rejected.

If a beneficiary bank's address or addresses of any other parties are used, they also must be in structured or hybrid format.

Note that Nordea will update the outbound payments with the **originator's** hybrid or structured address, to ensure seamless payments processing. If originator's address is included in the payment message, it also needs to be in structured or hybrid format. Payments with unstructured originator address will be rejected.

More information on the Post Address change can be found from [EPC's website](#).