

Adjustments to addresses in payment orders

What is it about?

The Swiss financial center, and, with it, PostFinance, is adapting to the international regulatory framework and will introduce an obligation to use the structured or hybrid address in accordance with the ISO 20022 standard for both international (SEPA, SWIFT) and domestic payments (SPS, SIC) as of 20 November 2026. The structured address will be mandatory for all payment orders.

What does this mean for you?

Only structured addresses are now permitted

- From 20 November 2026, the use of structured addresses will be mandatory. These allow an address to be verified and processed efficiently.
 - As a minimum, the town name (sub-element `<TwnNm>`) and country (sub-element `<Ctry>`) are mandatory.
 - Tolerance: we recommend entering street and house number information in the elements provided for this purpose. Until further notice, entering the building number (sub-element `<BldgNb>`) in the sub-element `<StrtNm>` is still permitted in Switzerland and Liechtenstein. However, for SEPA and international payments, the transaction can be rejected.
- Contact your standard software supplier early enough.
- Modify your standing orders and payment templates by this date.

PostFinance recommends switching to the structured address as quickly as possible.

Acceptance of unstructured addresses

The use of unstructured addresses in electronic, file-based payment orders in the ISO 20022 standard are only permitted until 20 November 2026. Please note that the execution date for payment orders must be before this date.

PostFinance does not offer the hybrid address

- PostFinance does not support hybrid addresses.
- If a hybrid address is still transmitted within a payment order, the payment will be executed, but the information on the additional address lines will be ignored and not processed any further.
 - Two additional lines (sub-element `<AdrLine>`) are available for address information that is not already delivered in a structured element.
 - Town name (sub-element `<TwnNm>`) and country (sub-element `<Ctry>`) are mandatory.

Examples

Unstructured addresses will be processed in payment orders until 20 November 2026. From that point onwards, only structured addresses will be accepted. PostFinance does not offer the hybrid address.

Structured address:

```
<Cdtr>
  <Nm>COMPANY LTD</Nm>
  <PstlAdr>
    <StrtNm>Example Street</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>3000</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>
```

Unstructured address:

```
<Cdtr>
  <Nm>COMPANY LTD</Nm>
  <PstlAdr>
    <Ctry>CH</Ctry>
    <AdrLine>Sample Street 24</AdrLine>
    <AdrLine>3000 Bern</AdrLine>
  </PstlAdr>
</Cdtr>
```

Hybrid address:

```
<Cdtr>
  <Nm>COMPANY LTD</Nm>
  <PstlAdr>
    <PstCd>3000</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Sample Street 24</AdrLine>
    <AdrLine>Building 3</AdrLine>
  </PstlAdr>
</Cdtr>
```

Test options

The structured address can be tested on the PostFinance test platform: testplattform.postfinance.ch/corporates

Reference documents

- Swiss Implementation Guidelines for customer-bank notifications for transfers in SPS payment transactions 2025: [ISO 20022 – Swiss Payment Standards](#)
- PostFinance manual for technical specifications: [documents for business customers](#)
- For invoice issuers: a separate [factsheet](#) provides information on the change to the QR-bill