

Joint Statement from the Payment Market Practice Group (PMPG) and High Value Payments System Plus (HVPS+)

Global Call to Action: Upcoming Deadlines for Postal Address Requirements in Cross-Border Payments

Dear Payments Community,

As representatives of the Payment Market Practice Group (PMPG) and High Value Payments Systems Plus (HVPS+), we wish to draw your attention to two critical deadlines that will impact the way postal address data is provided in cross-border payment messages:

- **22 November 2025:** Hybrid postal address format becomes available.
- **14 November 2026:** Fully unstructured postal addresses will no longer be accepted.

These changes are essential for improving data quality, compliance, and operational efficiency across the global payments' ecosystem. After November 2026, only fully structured or hybrid postal address formats will be accepted. Payments not adhering to these formats may be rejected or delayed, potentially impacting processing timelines and increasing operational overhead.

Refer to the [PMPG Hybrid Address whitepaper](#) for more information.

Our Call to Action:

We strongly urge all market participants to proactively reach out to their corporate clients and inform them about these deadlines and the actions required. Early engagement is crucial to ensure a smooth transition and to avoid disruptions in payment processing.

Recommended Actions for Corporate Clients:

- Review and assess existing payment initiation systems and data formats.
- Prepare to support the hybrid postal address format by November 2026.
- Ensure all postal addresses for relevant parties use either the fully structured or hybrid format, including a structured Town Name and Country Code (ISO 2-letter format).
- Begin collecting town and country information from payees if not already available.
- Update legacy formats (e.g., MT101) to include structured Town Name and Country elements.

Optional Communication Template:

To support your outreach, we offer the attached template letter as an optional communication message. You are encouraged to customize this template as you see fit to best address your clients' needs and local requirements.



TemplateLetter
ForCorporateClient

Together, let's ensure the global payments community is prepared for these important changes. Thank you for your commitment to advancing best practices and supporting a seamless transition.

Kind regards,

Payment Market Practice Group (PMPG)
High Value Payment Systems Plus (HVPS+)