



# EPC Guidance Document

## Provision of Addresses under the EPC Payment Schemes

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Public



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## 0 Document Information

| Issue number | Dated      | Reason for revision   |
|--------------|------------|---|
| V1.0         | 25/10/2022 | Reviewed and approved by the October 2022 Scheme Management Board (SMB) meeting.  |
| V1.1         | 14/11/2023 | The initial entry-into-force date of the 2023 SEPA payment scheme rulebooks on 19 November 2023 has been postponed to 17 March 2024 due to the Payment Scheme Management Board (PSMB) decision on 24 October 2023 to postpone the migration to the 2019 version of the ISO 20022 standard to 17 March 2024.   |
| V2.0         | 28/11/2024 | Renamed the document from “EPC Guidance Document – Use of Structured Address under the SEPA Payment Schemes as of November 2025” into “EPC Guidance Document – Provision of Addresses under the EPC Payment Schemes”.<br><br>Furthermore, the document has been completely reviewed as the 2025 EPC payment scheme rulebooks allow the provision of the address of the payer and of the payee, in a structured, hybrid or unstructured format (the latter format only permitted until 22 November 2026).<br><br>It also includes dedicated sub-sections related to OCT Inst instructions. |

## 1 Aim of document

The guidance document is addressed to Payment Service Users (PSUs) using ISO 20022 standard-based XML payment messages to initiate SEPA Credit Transfer (SCT), SEPA Instant Credit Transfer (SCT Inst), SEPA Direct Debit (SDD) Core, SDD Business-to-Business (B2B) and/or One-Leg Out Instant Credit Transfer (OCT Inst) transactions in the Customer-to-Payment Service Provider (PSP) space, and to EPC payment scheme participants sending and/or receiving such payment messages in the Inter-PSP space.

The document determines the concrete impact of

- The allowed use of the structured address format as of the entry-into-force date of the 2023 EPC payment scheme rulebooks (i.e. 17 March 2024 for the four SEPA payment schemes, and 28 November 2023 for the OCT Inst scheme) on the various EPC payment scheme processes for the PSUs and the EPC payment scheme participants concerned,
- The allowed use of the hybrid address format as alternative to the structured address and the unstructured address formats as of the entry-into-force date of the 2025 EPC payment scheme rulebooks (i.e. 05 October 2025) on the various EPC payment scheme processes for the PSUs and the EPC payment scheme participants concerned, whereby the hybrid address format has no expiration date.



- No longer allowing the use of the unstructured address format as of 22 November 2026. As of that November 2026 date, only the structured and hybrid address formats will be allowed.

It also gives guidance to PSUs and EPC payment scheme participants on how they can deal with the EPC payment initiation, acceptance and processing aspects affected by the introduction of the structured and hybrid address formats in March 2024 (November 2023 for OCT Inst only) and October 2025 respectively, and the ban to submit an unstructured address format as of 22 November 2026..

The EPC may update this guidance document from time to time based on further clarification requests from PSUs and EPC payment scheme participants. It may also issue other communication material where relevant for PSUs and EPC payment scheme participants on how a structured address and a hybrid address in an EPC payment transaction should be submitted and treated as of the respective entry-into-force dates.

## 2 Concrete entry-into-force dates of EPC usage rules on the provision of address formats

|  | <b>Four SEPA payment scheme rulebooks</b>                                    | <b>OCT Inst scheme rulebook</b> |
|--|--|---------------------------------|
| Allowed use of structured address format               | 17 March 2024 (and as of 03h30 CET for the SCT Inst scheme)                  | 28 November 2023 at 08h00 CET   |
| Allowed use of hybrid address format                   | 05 October 2025 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes)  |                                 |
| End date of the use of the unstructured address format | 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes) |                                 |
| End date of the use of the hybrid address format       | No end date set for the time being   |                                 |

Set in a timeline perspective, the various address formats can, cannot yet or can no longer be used during the following periods:

| <b>Period</b>  | <b>Allowed address formats</b>  |
|--|---|
| Up to 05 October 2025 (and up to 03h30 CET for the SCT Inst and OCT Inst schemes)  | <ul style="list-style-type: none"> <li>• Structured address format</li> <li>• Unstructured address format</li> </ul>                                  |
| As of 05 October 2025 (and 03h30 CET for the SCT Inst and OCT Inst schemes) up to 22 November 2026 (and up to 03h30 CET for the SCT Inst and OCT Inst schemes) | <ul style="list-style-type: none"> <li>• Structured address format</li> <li>• Unstructured address format</li> <li>• Hybrid address format</li> </ul> |
| As of 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes)   | <ul style="list-style-type: none"> <li>• Structured address format</li> <li>• Hybrid address format</li> </ul>  |



### 3 Unstructured address set-up

Under the **unstructured** address format, PSUs and scheme participants provide the address of the payer and/or of the payee with 2 occurrences of the unstructured address element “Address Line” <AdrLine> associated with the structured address element “Country” <Ctry><sup>1</sup>.

### 4 Structured address set-up

The provision of a **structured address** about the payer and/or the payee for EPC payments must comply with following requirements:

- Data element “Address Line” <AdrLine> **cannot be used**
- Data elements “Country” <Ctry> and “Town Name” <TwnNm> **must be used**
- All other 12 data elements may be used depending on the components of the address.

The SWIFT Payment Market Practice Group (PMPG) gives guidance for the provision of the ISO 20022 data element “Postal Address” based on the practices of each country across the globe. It maintains a “SWIFT ISO20022 Structure Postal Address” document on the [SWIFT PMPG website](#). This document gives a detailed insight into each country's use of the structured Postal Address components.

Illustration of unstructured vs. structured address data (example for SCT transaction):

| Unstructured address  | Structured address  |
|---|---|
| <pre> &lt;Dbtr&gt;   &lt;Nm&gt;PETRA DUPONT&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;     &lt;AdrLine&gt; CITY HALL GROTE MARKT     1&lt;/AdrLine&gt;     &lt;AdrLine&gt;1000 BRUSSELS&lt;/AdrLine&gt;   &lt;PstlAdr&gt; &lt;Dbtr&gt; </pre> | <pre> &lt;Dbtr&gt;   &lt;Nm&gt;PETRA DUPONT&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;GROTE MARKT&lt;/StrtNm&gt;     &lt;BldgNb&gt;1&lt;/BldgNb&gt;     &lt;BldgNm&gt;CITY HALL&lt;/BldgNm&gt;     &lt;PstlCd&gt;1000&lt;/PstlCd&gt;     &lt;TwnNm&gt;BRUSSELS&lt;/TwnNm&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;     &lt;PstlAdr&gt; &lt;Dbtr&gt; </pre> |

### 5 Hybrid address set-up

The **hybrid address** is a mix of structured and unstructured address details. It allows the combination of structured ISO 20022 address elements **and** up to **two** lines of 70 characters of unstructured “Address Line” <AdrLine>. Elements available in a structured format must be mapped into the respective structured address elements. The structured elements “Country”

<sup>1</sup> For SCT, SCT Inst, SDD Core and SDD B2B: the use of data element “Country” <Ctry> as part of the address of a payer/debtor is mandatory when either the debtor agent or creditor agent is located in a non-EEA SEPA country or territory.





<Ctry> and “Town Name” <TwnNm> are mandatory. Structured elements cannot be repeated in the <AdrLine> elements.

Illustration of hybrid vs. structured address data (example for SCT transaction):

| Hybrid address   | Structured address  |
|--|---|
| <pre> &lt;Dbtr&gt;   &lt;Nm&gt;PETRA DUPONT&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;AdrLine&gt; CITY HALL GROTE MARKT     1&lt;/AdrLine&gt;     &lt;PstlCd&gt;1000&lt;/PstlCd&gt;     &lt;TwnNm&gt;BRUSSELS&lt;/TwnNm&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;   &lt;PstlAdr&gt; &lt;Dbtr&gt; </pre> | <pre> &lt;Dbtr&gt;   &lt;Nm&gt;PETRA DUPONT&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;GROTE MARKT&lt;/StrtNm&gt;     &lt;BldgNb&gt;1&lt;/BldgNb&gt;     &lt;BldgNm&gt;CITY HALL&lt;/BldgNm&gt;     &lt;PstlCd&gt;1000&lt;/PstlCd&gt;     &lt;TwnNm&gt;BRUSSELS&lt;/TwnNm&gt;     &lt;Ctry&gt;BE&lt;/Ctry&gt;   &lt;PstlAdr&gt; &lt;Dbtr&gt; </pre> |

## 6 Structured and hybrid addresses only as of 22 November 2026

At the end of the 2024 EPC payment scheme rulebook change management cycle, the EPC decided to allow only the structured and hybrid address formats of the PSU in ISO 20022 standard-based XML payment messages within the Customer-to-PSP space and within the Inter-PSP space, for all EPC payment schemes as of 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes).

### 6.1 Up to 05 October 2025

During this period, **PSUs** are **allowed** to send a structured address

- Of the payer (i.e. the Originator in SCT and SCT Inst transactions, the Debtor in SDD Core and SDD B2B transactions, the Euro Leg Payer in outgoing OCT Inst transactions) and/or
- Of the payee (i.e. the Beneficiary in SCT and SCT Inst transactions, the Creditor in SDD Core and SDD B2B transactions, the non-Euro Leg Payee in outgoing OCT Inst transactions)

in **electronic Customer-to-PSP files** based on at least the relevant EPC Customer-to-PSP Implementation Guidelines (IGs) for SCT, SDD and OCT Inst transactions. These IGs define the rules to be applied to the **ISO 20022 standard-based XML payment messages** for the implementation of SCT, SDD and OCT Inst transactions in the Customer-to-PSP space.

Under the 2023 EPC payment scheme rulebooks, also **EPC payment scheme participants** are **allowed** to provide structured addresses in their Inter-PSP ISO 20022 standard-based XML EPC payment messages and in any related r-transaction messages where applicable.

In practice, **all EPC payment scheme participants** concerned **must support the acceptance and the delivery of structured addresses** when PSUs and other scheme participants want to have a structured address in their outgoing and incoming EPC payment transactions. As of the entry-into-force date of the respective 2023 EPC payment scheme rulebooks (i.e. 17 March



2024 and 28 November 2023 respectively), the EPC payment scheme participants concerned cannot reject EPC payment transactions only due to the inclusion of a structured address.

The use of an unstructured address will still be possible under the EPC payment schemes during this period.

## 6.2 As of 05 October 2025 up to 22 November 2026

During this period, **PSUs** are **allowed** to send a **structured** address or a **hybrid** address of the payer and/or of the payee in **electronic Customer-to-PSP files** based on at least the relevant EPC Customer-to-PSP Implementation Guidelines (IGs) for SCT, SCT Inst, SDD and OCT Inst transactions.

Under the 2025 EPC payment scheme rulebooks, also **EPC payment scheme participants** are **allowed** to provide structured addresses or hybrid addresses in their Inter-PSP ISO 20022 standard-based XML EPC payment messages and any related r-transaction messages where applicable.

In practice, **all EPC payment scheme participants** concerned **must support the acceptance and the delivery of structured addresses and of hybrid addresses** when PSUs and other scheme participants want to have a structured or hybrid address in their outgoing and incoming EPC payment transactions. From 05 October 2025 onwards, the EPC payment scheme participants concerned cannot reject EPC payment transactions only due to the inclusion of a structured or hybrid address.

The use of an unstructured address will still be possible under the EPC payment schemes until 22 November 2026.

## 6.3 As of 22 November 2026

As of 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes), only the use of the structured address and of the hybrid address will be allowed for Inter-PSP EPC payment messages where applicable, and for PSUs when they send electronic Customer-to-PSP files based on ISO 20022 standard-based XML payment messages in accordance with at least the relevant EPC Customer-to-PSP IGs of the EPC payment schemes concerned.

The use of an **unstructured** address will **no longer be allowed and will hence lead to rejects**.

## 6.4 Reasons for a phased approach

The phased approach for PSUs to move to the use of structured addresses and hybrid addresses as of 22 November 2026 is based on the following grounds:

- In December 2023, SWIFT decided to adapt its address specifications for the SWIFT Standard Release 2025. It decided to
  - Step back from its initial decision to allow only structured addresses as of November 2025;
  - Introduce a **hybrid address** format by November 2025 alongside a structured address format with the hybrid address format having no expiration date; and
  - Allow the unstructured address format until 22 November 2026.
- Such change requires analyses of and possible changes in multiple EPC payment and non-payment related applications and/or customer data databases at the (corporate) PSUs.



- A migration from unstructured addresses directly to fully structured addresses is a true challenge for PSUs and PSPs, especially given the initial 2025 deadline. The time needed to change the addresses in all customer databases or to move to databases capable of supporting structured addresses, would be long.
- For customers making SEPA, high value and international payment transactions, an alignment of the allowed address formats between the three groups of payment instruments would be the best.
- Only the structured address fields 'Town' and 'Country' are needed for regulatory screening.

### **6.5 Added value of structured address**

Although the 2025 EPC payment scheme rulebooks support the hybrid address alongside the structured and unstructured address formats (the latter only until 22 November 2026), the EPC nevertheless recommends that EPC payment scheme participants and PSUs use the time up to November 2026, as an opportunity to start right away with the switch from unstructured addresses directly to fully structured addresses.

The use of structured addresses in payment transactions, gives the potential to reduce errors in payment processing, regulatory screening, and reconciliation, thereby increasing the straight-through-processing of EPC payment transactions.

## **7 Impact analysis and EPC guidance**

### **7.1 Applicable legislative framework – EPC payment scheme rulebook specifications**

The Regulation 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006 (Funds Transfer Regulation 2 (FTR2))<sup>2</sup> specifies among others that the full address of the payer needs to be provided in the SEPA payment message when the Originator PSP/Debtor PSP or the Beneficiary PSP/Creditor PSP is based in a SEPA country that is not part of the European Economic Area (EEA).

For SEPA payment messages sent between PSPs whereby both the Originator PSP/Debtor PSP and the Beneficiary PSP/Creditor PSP are based in an EEA SEPA country, the provision of the address of the payer is optional under the SEPA payment schemes. However, even in such intra-EEA payment cases, the PSU sending the SEPA payment message may well decide to provide address details about the payer.

Furthermore, the PSU sending a SEPA payment message may also include the address of the payee although this data element is optional under the SEPA payment schemes.

The PSU sending a OCT Inst payment message must include the address of the payer at all times, but also may include the address of the payee although this data element is optional under the OCT Inst scheme.

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<sup>2</sup> Some amendments to the Regulation 2015/847 were made via the Regulation 2019/2175 of 18/12/2019. The Regulation 2015/847 will be repealed by [Regulation \(EU\) 2023/1113](#) as of 30 December 2024.





## 7.2 PSUs using ISO 20022 standard-based XML payment initiation messages

The change to the rulebooks reported under section 6 applies only to SCT (Inst), OCT Inst and SDD transactions initiated via ISO 20022 standard-based XML pain. messages (i.e. pain.001 for SCT (Inst) and OCT Inst, and pain.008 for SDD) in accordance with at least the relevant EPC Customer-to-PSP IGs of the EPC payment schemes concerned.

### 7.2.1 SCT (Inst) Instructions

When the Originator PSP or the Beneficiary PSP is based in a SEPA country that is not part of the EEA, the address of the Originator must be provided for further transmission into the Inter-PSP space to the Beneficiary PSP.

The Originator can submit itself its address in SCT (Inst) Instructions even though the Originator PSP already possesses the full address details of the Originator in its customer 'static data' repositories. The Originator PSP has obtained this address through another independently verified source.

The Originator PSP may well overwrite the provided Originator address with the address of that Originator stored in its own customer 'static data' repositories, in the subsequent Inter-PSP pacs.008 message. The stored Originator address in such repositories may not be in a structured or hybrid format.

The Originator itself may provide the Originator PSP with SCT (Inst) Instructions containing the address of the Beneficiary even though such address is optional under the SCT (Inst) rulebook. The Originator may submit the Beneficiary address in a structured, hybrid or unstructured format. The Originator PSP submits the Beneficiary address as provided by the Originator (i.e. without any alternation) in the subsequent Inter-PSP pacs.008 message.

#### **Guidance:**

##### **Up to 05 October 2025**

**Originators** who wish to include the Beneficiary address in SCT (Inst) Instructions, are free to transmit the Beneficiary address in a structured or unstructured format.

The **Originator PSP** must be able to accept and execute Customer-to-PSP pain.001 messages containing structured or unstructured Originator and/or Beneficiary addresses.

For SCT (Inst) Instructions requiring the Originator address and the Originator itself does not submit its own address, the **Originator PSP** can still opt to submit the Originator address in the Inter-PSP pacs.008 message as stored in its customer 'static data' repositories, even if the stored Originator address is not structured.

Nevertheless, the Originator PSP must be able to deliver Inter-PSP pacs.008 messages with a structured or unstructured Beneficiary address to the Beneficiary PSP if delivered as such by the Originator.

The **Beneficiary PSP** must be able to accept, execute and settle SCT (Inst) Transactions containing structured or unstructured Originator and/or Beneficiary addresses.

##### **As of 05 October 2025 up to 22 November 2026**

**Originators** who wish to include the Beneficiary address in SCT (Inst) Instructions, are free to transmit the Beneficiary address in a structured, hybrid or unstructured format.



Those Originators who include a Beneficiary address in their pain.001 messages and still prefer sending an unstructured Beneficiary address during this period, must start upgrading their Beneficiary 'static data' repositories so that these repositories can store structured or at least hybrid Beneficiary addresses latest by 22 November 2026.

The Originators concerned must also start upgrading their payment and payment-related systems/applications to initiate SCT (Inst) Instructions so that these systems/applications can insert a structured or at least a hybrid Beneficiary address by 22 November 2026.

The **Originator PSP** must be able to accept and execute Customer-to-PSP pain.001 messages containing structured, hybrid or unstructured Originator and/or Beneficiary addresses.

The Originator PSP can still opt to submit the Originator address in the Inter-PSP pacs.008 message as stored in its customer 'static data' repositories, even if the stored Originator address is not structured or hybrid.

For SCT (Inst) Instructions requiring the Originator address and the Originator itself does not submit its own address, the **Originator PSP** is free to transmit the address of the Originator in a structured, hybrid or unstructured format in the subsequent Inter-PSP pacs.008 message to the Beneficiary PSP.

Those Originator PSPs who still prefer sending an unstructured Originator address during this period, must start upgrading their Originator 'static data' repositories so that these repositories can store structured or at least hybrid Originator addresses latest by 22 November 2026.

Nevertheless, the Originator PSP must be able to deliver Inter-PSP pacs.008 messages with a structured, a hybrid or an unstructured Beneficiary address to the Beneficiary PSP if delivered as such by the Originator.

The **Beneficiary PSP** must be able to accept, execute and settle SCT (Inst) Transactions containing structured, hybrid or unstructured Originator and/or Beneficiary addresses.

### **As of 22 November 2026**

For all SCT (Inst) Instructions in pain.001 messages to be executed or settled as of 22 November 2026 and containing Originator and/or Beneficiary addresses, the concerned address(es) in these Instructions must be structured or hybrid. If not, the Originator PSP must reject the SCT (Inst) Instructions concerned.

For SCT (Inst) Instructions requiring the address of the Originator and the Originator itself does not submit its own address, the Originator PSP can only include a structured or a hybrid Originator address in the subsequent Inter-PSP pacs.008 message to the Beneficiary PSP.

The other Inter-PSP space actors and/or the Beneficiary PSP must reject/return all SCT (Inst) Transactions to be executed or settled as of 22 November 2026 when such Transactions contain an unstructured address of the Originator and/or of the Beneficiary.

### **7.2.2 SDD Collections**

When the Creditor PSP or the Debtor PSP is based in a SEPA country that is not part of the EEA, the address of the Debtor must be provided for further transmission into the Inter-PSP space to the Debtor PSP and ultimately the Debtor itself.

The Creditor itself may also decide to provide the Creditor PSP with:



- **Debtor addresses** for SDD Collections whereby both the Creditor PSP and the Debtor PSP are based in an EEA SEPA country although a Debtor address is optional in such SDD Collections under the SDD rulebooks. The Creditor may submit the Debtor addresses in a structured, hybrid or an unstructured format.
- The **Creditor address** even though a Creditor address is optional under the SDD rulebooks. The Creditor can submit its own address in a structured, hybrid or unstructured format even though the Creditor PSP already possesses the full address details of the Creditor in its customer 'static data' repositories. The Creditor PSP has obtained this address through another independently verified source.

The Creditor PSP may well overwrite the provided Creditor address with the address of that Creditor stored in its own customer 'static data' repositories, in the subsequent Inter-PSP pacs.003 message. The stored Creditor address in such repositories may not be in a structured or hybrid format.

The Creditor PSP may not possess the address details of the Debtor in its customer 'static data' repositories as the Debtor concerned may hold its payment account at another PSP. The Creditor PSP thus fully relies on the quality and the structure of the Debtor address data given by the Creditor in the Customer-to-PSPs pain.008 message. The Creditor PSP submits the Debtor address as provided by the Creditor (i.e. without any alternation) in the subsequent Inter-PSP pacs.003 message.

#### **Guidance:**

##### **Up to 05 October 2025**

For SDD Collections containing the address of the Debtor and/or of the Creditor itself, **Creditors** are free to transmit such Debtor and/or Creditor address in a structured or unstructured format in the Customer-to-PSP pain.008 message to the Creditor PSP.

The **Creditor PSP** must be able to accept and execute Customer-to-PSP pain.008 messages containing structured or unstructured Debtor and/or Creditor addresses.

The Creditor PSP can still opt to submit the Creditor address in the pacs.003 message as stored in its customer 'static data' repositories, even if such stored Creditor address is not structured.

Nevertheless, the Creditor PSP must be able to deliver Inter-PSP pacs.008 messages with a structured or unstructured Debtor address to the Debtor PSP if delivered as such by the Creditor.

The **Debtor PSP** must be able to accept, execute and settle SDD Collections containing structured or unstructured Debtor and/or Creditor addresses.

##### **As of 05 October 2025 up to 22 November 2026**

For SDD Collections containing the address of the Debtor and/or of the Creditor itself, **Creditors** are free to transmit such Debtor and/or Creditor address in a structured, hybrid or unstructured format in the Customer-to-PSP pain.008 message to the Creditor PSP.

Those Creditors who still prefer sending unstructured Debtor addresses during this period, must start upgrading their Debtor 'static data' repositories so that these repositories can store structured or at least hybrid Debtor addresses latest by 22 November 2026.

The Creditors concerned must also start upgrading their payment and payment-related systems/applications to initiate SDD Collections so that these systems/applications can insert



a structured or at least a hybrid Debtor address and/or Creditor address by 22 November 2026.

The **Creditor PSP** must be able to accept and execute Customer-to-PSP pain.008 messages containing structured, hybrid or unstructured Debtor and/or Creditor addresses.

The Creditor PSP can still opt to submit the Creditor address in the pacs.003 message as stored in its customer 'static data' repositories, even if such stored Creditor address is not structured or hybrid.

Those Creditor PSPs who still prefer sending an unstructured Creditor address during this period, must start upgrading their Creditor 'static data' repositories so that these repositories can store structured or at least hybrid Creditor addresses latest by 22 November 2026.

Nevertheless, the Creditor PSP must be able to deliver Inter-PSP pacs.008 messages with a structured, hybrid or unstructured Debtor address to the Debtor PSP if delivered as such by the Creditor.

The **Debtor PSP** must be able to accept, execute and settle SDD Collections containing structured, hybrid or unstructured Debtor and/or Creditor addresses.

### **As of 22 November 2026**

For all SDD Collections in pain.008 messages to be executed or settled as of 22 November 2026 and containing Debtor and/or Creditor addresses, the concerned address(es) in these Collections must be structured or hybrid. If not, the Creditor PSP must reject the SDD Collections concerned.

The other Inter-PSP space actors and/or the Debtor PSP must reject/return all SDD Collections to be executed or settled as of 22 November 2026 when such Collections contain an unstructured address of the Debtor and/or of the Creditor.

### **7.2.3 OCT Inst Instructions**

The address of the Payer must be provided for further transmission into the Inter-PSP space to the Euro Leg-Based Payee's PSP (incoming) or to the Euro Leg Exit PSP (outgoing).

The Payer in the Euro Leg can submit itself its address in OCT Inst Instructions even though the Euro Leg-Based Payer's PSP already possesses the full address details of the Payer in its customer 'static data' repositories. The Euro Leg-Based Payer's PSP has obtained this address through another independently verified source.

The Euro Leg-Based Payer's PSP may well overwrite the provided Payer address with the address of that Payer stored in its own customer 'static data' repositories, in the subsequent Inter-PSP pacs.008 message. The stored Payer address in such repositories may not be in a structured or hybrid format.

The Payer itself may provide the Euro Leg Entry PSP (via the non-Euro Leg Payer's FI)/ the Euro Leg-Based Payer's PSP with OCT Inst Instructions containing the address of the Payee even though such address is optional under the OCT Inst scheme rulebook. The Payer may submit the Payee address in a structured, hybrid or in an unstructured format. The Euro Leg Entry PSP/ the Euro Leg-Based Payer's PSP submits the Payee address as provided by the Payer (i.e. without any alternation) in the subsequent Inter-PSP pacs.008 message.



**Guidance:**

**Up to 05 October 2025**

**Payers** in the Euro Leg who wish to include the Payee address in OCT Inst Instructions, are free to transmit the Payee address in a structured or unstructured format.

For incoming OCT Inst Transactions, the **Euro Leg Entry PSP** must be able to accept and execute Inter-PSP pacs.008 messages containing structured or unstructured Payer and/or Payee addresses.

For outgoing OCT Inst Instructions, the **Euro Leg-Based Payer's PSP** must be able to accept and execute Customer-to-PSP pain.001 messages containing structured or unstructured Payer and/or Payee addresses.

The Euro Leg-Based Payer's PSP can still opt to submit the Payer address in the Inter-PSP pacs.008 message as stored in its customer 'static data' repositories, even if the stored Payer address is not structured.

Nevertheless, the Euro Leg-Based Payer's PSP must be able to deliver Inter-PSP pacs.008 messages with a structured or unstructured Payee address to the Euro Leg Exit PSP if delivered as such by the Payer.

The **Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP** must be able to accept, execute and settle OCT Inst Transactions containing structured or unstructured Payer and/or Payee addresses.

**As of 05 October 2025 up to 22 November 2026**

**Payers** in the Euro Leg who wish to include the Payee address in OCT Inst Instructions, are free to transmit the Payee address in a structured, hybrid or unstructured format.

Those Payers who include a Payee address in their pain.001 messages and still prefer sending an unstructured Payee address during this period, must start upgrading their Payee 'static data' repositories so that these repositories can store structured or at least hybrid Payee addresses latest by 22 November 2026.

The Payers concerned must also start upgrading their payment and payment-related systems/applications to initiate OCT Inst Instructions so that these systems/applications can insert a structured or at least a hybrid Payee address by 22 November 2026.

For incoming OCT Inst Transactions, the **Euro Leg Entry PSP** must be able to accept and execute Inter-PSP pacs.008 messages containing structured, hybrid or unstructured Payer and/or Payee addresses.

For outgoing OCT Inst Instructions, the **Euro Leg-Based Payer's PSP** must be able to accept and execute Customer-to-PSP pain.001 messages containing structured, hybrid or unstructured Payer and/or Payee addresses.

The Euro Leg-Based Payer's PSP can still opt to submit the Payer address in the Inter-PSP pacs.008 message as stored in its customer 'static data' repositories, even if the stored Payer address is not structured or hybrid.

For outgoing OCT Inst Instructions whereby the Payer itself does not submit its own address, the **Euro Leg-Based Payer's PSP** is free to transmit the address of the Payer in a structured,



hybrid or unstructured format in the subsequent Inter-PSP pacs.008 message to the Euro Leg Exit PSP.

Those Euro Leg-Based Payer's PSPs who still prefer sending an unstructured Payer address during this period, must start upgrading their Payer 'static data' repositories so that these repositories can store structured or at least hybrid Payer addresses latest by 22 November 2026.

Nevertheless, the Euro Leg-Based Payer's PSP must be able to deliver Inter-PSP pacs.008 messages with a structured, hybrid or unstructured Payee address to the Euro Leg Exit PSP if delivered as such by the Payer.

The **Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP** must be able to accept, execute and settle OCT Inst Transactions containing structured, hybrid or unstructured Payer and/or Payee addresses.

### **As of 22 November 2026**

For all OCT Inst Transactions in pacs.008 messages (incoming) and OCT Inst Instructions in pain.001 messages (outgoing) and to be executed or settled as of 22 November 2026, the concerned address(es) in these Transactions and Instructions must be structured or hybrid. If not, the Euro Leg Entry PSP/the Euro Leg-Based Payer's PSP must reject the OCT Inst Transactions/Instructions concerned.

For OCT Inst Instructions whereby the Payer itself does not submit its own address, the Euro Leg-Based Payer's PSP can only include a structured or a hybrid Payer address in the subsequent Inter-PSP pacs.008 message to the Euro Leg Exit PSP.

The other Inter-PSP space actors and/or the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP must reject all OCT Inst Transactions to be executed or settled as of 22 November 2026 when such Transactions contain unstructured addresses of the Payer and/or of the Payee.

### **7.3 PSUs using other payment initiation channels**

PSUs may use other channels to initiate SCT, SDD and OCT Inst transactions e.g., in a paper-based form, on a physical support (e.g., electronic optical or magnetic data carriers) or in another electronical channel (e.g., transactions initiated on an item-per-item basis via a mobile banking/PC web-banking application).

In this case, the Originator PSP/Creditor PSP/Euro Leg-Based Payer's PSP must ensure that the address details about the Originator and/or the Beneficiary (for SCT (Inst))// about the Debtor and/or the Creditor (for SDD) // about the Payer and Payee (for OCT Inst) which the Originator/ Creditor/Payer must or wants to submit, will be inserted in the ISO 20022 standard-based pacs. messages in the Inter-PSP space.

#### **Guidance:**

For all SCT, SDD and OCT Inst payments to be executed or settled as of 22 November 2026 and containing an address of the Originator and/or Beneficiary (for SCT (Inst)), of the Debtor and/or the Creditor (for SDD), of the Payer and the Payee (OCT Inst), the Originator PSP/Creditor PSP/Euro Leg-Based Payer's PSP can only transmit these transactions to the next Inter-PSP party when they contain a structured or hybrid Originator and/or Beneficiary address, a structured or hybrid Debtor and/or Creditor address, or a structured or hybrid address of the Payer and of the Payee.





For these other channels latest by 22 November 2026, the **Originator PSP/Creditor PSP/ Euro Leg-Based Payer's PSP** must have processes in place to obtain address details (to be) given by the Originator/ Creditor/Payer, in a structured or hybrid format as defined under sections 4 and 5.

#### **7.4 Payment files sent by PSUs before 22 November 2026 but to be executed as of 22 November 2026**

Originators, Creditors and Payers may submit respectively pain.001 and pain.008 payment files days or even weeks before 22 November 2026, but which must be executed as of that November 2026 entry-into-force date. Such initial files may have been submitted with an unstructured address of the Originator or the Beneficiary, the Debtor or the Creditor, the Payer or the Payee.

##### **Guidance:**

Firstly, the Originator PSPs, Creditor PSPs and Euro Leg-Based Payer's PSPs must inform and regularly remind their PSUs concerned well in advance about the upcoming address structure changes, to allow these PSUs to change the relevant address information in SCT (Inst), SDD and OCT Inst payments having an execution date as of 22 November 2026.

Secondly, the Customer-to-PSP space lies in the commercial space and hence is subject to an agreement between both parties. It is up to each Originator PSP/Creditor PSP/Euro Leg-Based Payer's PSP how to handle such specific pain. files on a case-by-case basis with each PSU concerned.

The Originator PSP/Creditor PSP/Euro Leg-Based Payer's PSP should make internal checks on SCT (Inst)/SDD/OCT Inst payments with an execution date as of 22 November 2026 registered in their payment transaction warehouses (e.g., for SCT standing orders, SDD Collection files sent 14 calendar days before due date).

These PSPs bear the responsibility that the addresses provided in such files are in accordance with the address structure requirements applicable as of the execution date of such pain. files and irrespective of the date of receipt of these files.

#### **7.5 Payment files sent by Originator PSPs, Creditor PSPs and Euro Leg-Based Payer's PSPs before 22 November 2026 but to be executed as of 22 November 2026**

Originator PSPs, Creditor PSPs and Euro Leg-Based PSPs may submit respectively pacs.008 and pacs.003 payment messages to the next party in the Inter-PSP space, some days before the entry-into-force date (and time for SCT Inst and OCT Inst) of 22 November 2026 with an execution date (and time for SCT Inst and OCT Inst) as of 22 November 2026. SCT (Inst), SDD and OCT Inst transactions in these files may contain unstructured addresses.

##### **Guidance:**

In the Inter-PSP space:

- The exchange of the respective pacs.008 and pacs.003 files between the sending PSP and its CSM must follow the rules and possible technical offers of that CSM.
- In any case, for SCT (Inst) Transactions/SDD Collections/OCT Inst Transactions to be executed or settled as of 22 November 2026 and containing address details, the Beneficiary PSP/Debtor PSP/Euro Leg-Based Payee's PSP or Euro Leg Exit PSP will only accept, execute



and settle such payments when all provided addresses are structured or hybrid. The presence of an unstructured address in such payment will lead to a reject/return of that payment.

### 7.6 Customer-to-PSP R-transactions to be executed as of 22 November 2026

The following ISO 20022 standard-based XML messages can be exchanged to report R-transactions in the Customer-to-PSP space:

|                 |          | Customer-to-PSP space              |   |
|-----------------|----------|------------------------------------|---|
|                 |          | Initial payment initiation message | R-transaction to initial payment initiation message   |
| <b>SCT</b>      | pain.001 |                                    | pain.002 (Reject)   |
| <b>SCT Inst</b> |          |                                    | pain.002 (Reject; Negative Confirmation; Positive Confirmation)   |
| <b>SDD Core</b> | pain.008 |                                    | <ul style="list-style-type: none"> <li>• pain.002 (Reject)</li> <li>• pain.007 (Reversal sent by the Creditor)</li> </ul> |
| <b>SDD B2B</b>  |          |                                    |   |
| <b>OCT Inst</b> | pain.001 |                                    | pain.002 (Reject; Negative Confirmation; Positive Confirmation)   |

The message **pain.002** is sent by the Originator PSP/Creditor PSP/ Euro Leg-Based Payer’s PSP itself. It reports an issue with the initial SCT (Inst) pain.001/SDD pain.008/ OCT Inst pain.001 instruction message detected by the Originator PSP/ Creditor PSP/ Euro Leg-Based Payer’s PSP itself or by another Inter-PSP space actor.

The message **pain.007** is sent by the SDD Creditor itself and transports the Customer-to-PSP Reversal Instruction for a Collection sent earlier by the Creditor to the Creditor PSP.

The EPC specifications for using the pain.002 and pain.007 do not require concrete attributes about the address of the payer or of the payee.

The pain.002 and pain.007 must contain an exact copy of all attributes of the initial payment initiation message. This copy may contain an unstructured address of the payer and/or of the payee in case this initial initiation message was sent or already processed before 22 November 2026.

However, the possible presence of unstructured address data of the payer and/or of the payee is only of secondary value in these specific exception handling circumstances. Any unstructured address data by itself cannot block the further processing of these R-transaction types as of 22 November 2026.

### 7.7 Inter-PSP R-transactions to be executed as of 22 November 2026

The following ISO 20022 standard-based XML messages can be exchanged for R-transaction processing in the Inter-PSP space:



|                 |                 | Inter-PSP space   |
|-----------------|-----------------|---|
|                 |                 | R-transaction to payment message  |
|                 | Payment message |   |
| <b>SCT</b>      | pacs.008        | <ul style="list-style-type: none"> <li>• pacs.002 (Reject)</li> <li>• camt.056 (Recall; Request for Recall by the Originator (RFRO))</li> <li>• camt.027 (SCT Inquiry for Claim of Non-Receipt)</li> <li>• camt.087 (SCT Inquiry for Value Date Correction)</li> <li>• camt.029 (Negative Response to a Recall, RFRO or the two SCT Inquiry use cases; Positive Response to the two SCT Inquiry use cases)</li> <li>• pacs.004 (Return; Positive Response to a Recall or RFRO)</li> <li>• pacs.028 (Request for Status Update on a Recall, RFRO or on the two SCT Inquiry use cases)</li> <li>• pacs.008 (Inter-PSP fee payment for the SCT Inquiry for Claim of Non-Receipt; Inter-PSP fee and/or compensation payment for the SCT Inquiry for Value Date Correction)</li> </ul> |
| <b>SCT Inst</b> | pacs.008        | <ul style="list-style-type: none"> <li>• pacs.002 (Negative Confirmation; Positive Confirmation)</li> <li>• camt.056 (Recall; RFRO)</li> <li>• camt.029 (Negative Response to a Recall or an RFRO)</li> <li>• pacs.004 (Positive Response to a Recall or an RFRO)</li> <li>• pacs.028 (Request for Status Update on a Recall or an RFRO; SCT Inst Transaction Status Investigation)</li> </ul>  |
| <b>SDD Core</b> | pacs.003        | <ul style="list-style-type: none"> <li>• pacs.002 (Reject)</li> <li>• pacs.004 (Return; Refund)</li> <li>• pacs.007 (Reversal)</li> </ul>   |
| <b>SDD B2B</b>  | pacs.003        | <ul style="list-style-type: none"> <li>• pacs.002 (Reject)</li> <li>• pacs.004 (Return)</li> <li>• pacs.007 (Reversal)</li> </ul>   |
| <b>OCT Inst</b> | pacs.008        | <ul style="list-style-type: none"> <li>• pacs.002 (Negative Confirmation; Positive Confirmation)</li> <li>• camt.056 (Recall)</li> <li>• camt.027 (OCT Inst Inquiry for Claim of Non-Receipt) (outgoing only)</li> <li>• camt.029 (Negative Response to a Recall; Positive and Negative Response to the OCT Inst Inquiry (outgoing only))</li> <li>• pacs.004 (Positive Response to a Recall; Return (outgoing only))</li> <li>• pacs.028 (Request for Status Update on a Recall; OCT Inst Transaction Status Investigation; Request for Status Update on an OCT Inst Inquiry (outgoing only))</li> <li>• pacs.008 (Inter-PSP fee payment for the OCT Inst Inquiry) (outgoing only)</li> </ul>  |

The EPC specifications for using the pacs. messages and camt. messages to send, to respond to or to request a status update about an earlier sent R-transaction message, do not require concrete attributes about the address of the payer.



The pacs. messages and camt. messages must contain an exact copy of all attributes of the initial Inter-PSP SCT (Inst) payment/SDD collection/ OCT Inst payment message. This copy may contain an unstructured address of the payer and/or of the payee in case this initial Inter-PSP payment/collection message was sent or already processed before 22 November 2026.

However, the possible presence of unstructured address data of the payer and/or of the payee is only of secondary value in these specific exception handling circumstances. Any unstructured address data by itself cannot block the further processing of these R-transaction types as of November 2026.