

Structured addresses in MT101

Client information for payers

Introduction

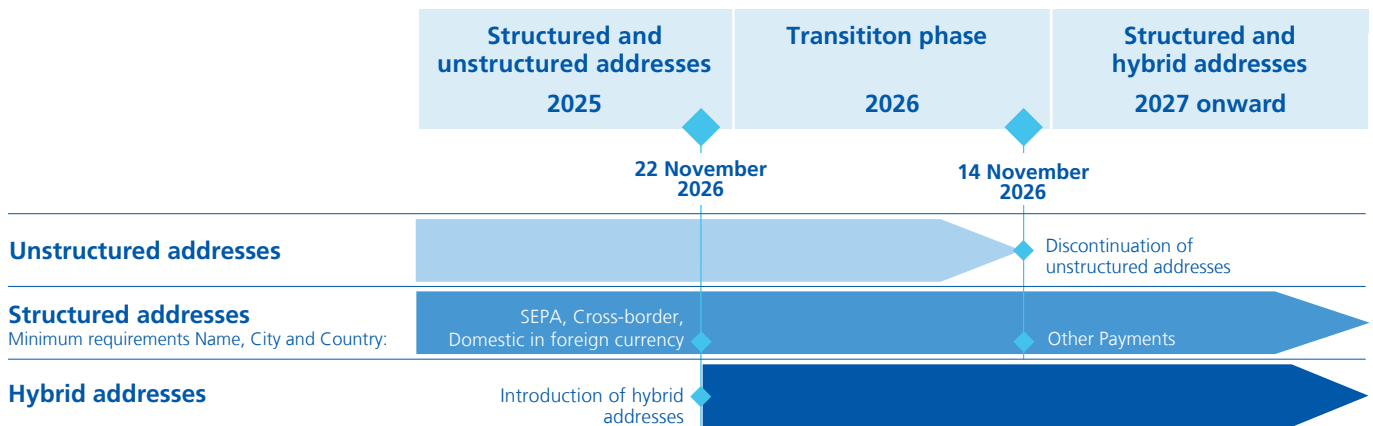
When initiating payments via electronic file transfer (MT101), addresses, e.g., of the creditor, can currently be transmitted in either structured or unstructured form. Unstructured addresses contain multiple address lines, while structured addresses consist of specific, standardised address fields, such as country and city.

Due to international regulatory requirements, all address details must be provided in structured form. The Swiss financial center is adopting these requirements for both national and international payments. This impacts the initiation of **payments using MT101**, which must include **structured and complete address details**.

Address examples MT101

Unstructured	Structured (Hybrid)	Legend of structured address
:59:/DE98123400001230201234 CREDITOR XYZ EXAMPLE STREET 12 DE-80000 MUNICH GERMANY	:59F:/DE98123400001230201234 1/CREDITOR XYZ 2/EXAMPLE STREET 12 3/DE/MUNICH, 80000	:59F:/Account number 1/Creditor 2/Address (e.g., street, building number, building name) 3/Country/city, postcode

Roadmap addresses



A payment file MT101 can be transmitted via eBanking, Datalink EBICS, or SWIFTNet services (FIN or FileAct).

MT101 is outdated and will be replaced by pain.001. As there is no end date for the MT101 yet, it will continue to be supported for the time being.

1 Address types

– Unstructured addresses

Unstructured addresses will continue to be accepted until 13 November 2026.

Important: Payments with unstructured addresses and an execution date from 14 November 2026 onwards will be rejected by Zürcher Kantonalbank.

– Structured/hybrid addresses

Structured addresses are already accepted today using option "F:". A structured address must contain complete address details (minimum requirements are name, country, and city) in address fields 1/ and 3/. Additional address information, such as street and building number, should be submitted in address field 2/ in hybrid form.

Important: Payments with incomplete structured address details will be rejected by Zürcher Kantonalbank starting 22 November 2025.

2 Required actions

Recommendation: Avoid making changes to the MT101 format and switch to pain.001 by 14 November 2026 (see factsheet "Structured addresses in pain.001").

2.1 Verify addresses and update software

Ensure that your software (e.g., accounts payable or payroll accounting) saves addresses in a structured form (separate input fields for, e.g., street, building number, postcode, city, and country). Verify that these data is correctly transferred to the payment file MT101 or pain.001 and corresponds to a structured addresses.

If not, promptly contact your software provider to update the software for structured addresses.

2.2 Complete addresses

Check all creditor addresses in your business software for completeness. Add any missing data (e.g., street, building number, postcode, city, and country).

Plan necessary activities early to meet the deadlines outlined in Chapter 1.

2.3 Avoid returns

To prevent delays or the return of your payment instructions by participating financial institutions, we recommend always using structured and complete addresses for all payment parties.

These should include, in addition to the minimum requirements of name, city, and country, further details such as street, building number, and postcode.

3 Specifications and additional information

Information on pain.001: zkb.ch/zv-informationen

- ISO 20022 Manual of Zürcher Kantonalbank
- ISO 20022 – Swiss Payment Standards, Swiss Business Rules and Implementation Guidelines for Credit Transfers (SIX)

Additional factsheets on structured addresses:

zkb.ch/zv-aktuell

- Structured addresses in pain.001
- For billers: Structured addresses in the QR-bill

Note on LSV: Unstructured addresses will remain accepted under the LSV procedure until its discontinuation. There will be no transition to structured or hybrid addresses.

4 Contact

If you have any questions, please contact our specialists:

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