



EUROPEAN CENTRAL BANK

EUROSYSTEM

# Enhanced Payments - Structured Postal Address

T2 – T2S Consolidation

ECB-UNRESTRICTED  
FINAL

TARGET Consolidation Contact Group  
18<sup>th</sup> Meeting on 22 September 2020

**ECB DG-MIP/MID**

# PMPG Initiative

- Main advantage of enhanced payment messages is the possibility to structure information, e.g. postal address or remittance information
- Structured postal address information is a key concern for the PMPG (Payments Market Practice Group) which issued a dedicated [paper](#) on this subject last year
- According to PMPG, market infrastructures and banks should promote, monitor and incentivise the migration to structured customer data with the targeted end-date of November 2023
- Key enabler for successful implementation of structured address information are the debtor agents and their clients

URL PMPG Paper: [https://www.swift.com/sites/default/files/documents/pmpg\\_structured\\_customer\\_data\\_mpg.pdf](https://www.swift.com/sites/default/files/documents/pmpg_structured_customer_data_mpg.pdf)

# Preparation Work

- Some markets have started to map their local postal address format to the fourteen ISO 20022 structured address elements
- For example the French market completed this exercise and identified improvement potential to allow straight forward mapping from local to ISO 20022 elements (pls. also refer to “ISO CR942 Extract” slide)
- Other markets might not have engaged this activity so far
- There is an opportunity to harmonise mapping approaches and to prevent misalignment of implementations across Europe

# Proposed Next Steps

- Collect structured postal address findings across Europe
- Identify similarities and highlight discrepancies, especially those which might contradict each other
- Document European expectations in terms of structured address information for further distribution to debtor agent's clients
- Promote potential improvements to ISO 20022 structured postal address elements via the ISO Payments Standards Evaluation Group

# ISO CR942 Extract on FR Private individual

Level	ISO20022 tag	Element description	Data Type	Universal Post Union (UPU) element description of French addresses	Data Type
2	<Dbtr>	Debtor			
3	<Nm>	Name		Name	
3	<PstAdr>	Postal Address			
4	<Dept>	Department	Max70Text	Not used in French addresses of private individuals	
4	<SubDept>	Sub Department	Max70Text	Not used in French addresses of private individuals	Max 38
4	<StrtNm>	Street Name	Max70Text	Line 4	32
4	<BldgNb>	Building Number	Max16Text	house number and street name (= max 38 characters for the line)	5+1
4	<BldgNm>	Building Name	Max35Text	Line 3	Max 38
4	<Flr>	Floor	Max70Text	Line 2	Max 38
4	<PstBx>	Post Box	Max16Text	Line 5	
4	<Room>	Room	Max70Text	Line 2	Max 38
4	<PstCd>	Post Code	Max16Text	Line 6	5+1
4	<TwnNm>	Town Name	Max35Text		32
4	<TwnLctnNm>	Town Location Name	Max35Text	Line 5	Max 38
4	<DstrctNm>	District Name	Max35Text		
4	<CtrySubDvsn>	Country Sub Division	Max35Text		
4	<Ctry>	Country	Code2Text	Line 7	Max 38