Migration to a hybrid or structured address format

Payment initiation

Based on guidelines from the European Payments Council (EPC), Febelfin has published implementation guidelines for the migration to structured and hybrid address formats for the imitation of payments in files.

As from <date to be confirmed>, the use of the structured or hybrid address will become mandatory and the unstructured address may no longer be used. From a technical perspective, this implies that address information must be provided using either a structured or hybrid format as defined below.

A structured address requires at least:

- a country code <Ctry>
- a town name <TwnNm>

The use of address lines <AdrLine> is not allowed. Additional structured elements such as postcode <PstCd>, street name <StrtNm> or building number <BldgNb> are optional.

Example (Structured Address):

```
<PstlAdr>
  <StrtNm>Hoogstraat</StrtNm>
  <BldgNb>156</BldgNb>
  <PstCd>2000</PstCd>
  <TwnNm>Antwerpen</TwnNm>
  <Ctry>BE</Ctry>
</PstlAdr>
```

Alternatively, a hybrid address format may be used. This format is generally easier to implement but should be considered transitional.

A hybrid address requires at least:

- a country code <Ctry>
- a town name <TwnNm>
- at least one <AdrLine> (maximum two)

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Additional structured elements (e.g. <PstCd>, <StrtNm>, <BldgNb>) remain optional.

Example (Hybrid Address):

<PstlAdr>
  <PstCd>1000</PstCd>
  <TwnNm>BRUSSELS</TwnNm>
  <Ctry>BE</Ctry>
  <AdrLine> CITY HALL GROTE MARKT 1</AdrLine>
<PstlAdr>

Where technically feasible, the use of the structured address format is recommended as it is considered the most future-proof option. These new rules are described in the Febelfin (instant) (S)CT and SDD standards. Please consult your bank to see whether they support these addresses in the previous version. Users are invited to prepare in time. For more information see EPC guidance document - Provision of Addresses under the EPC Payment Schemes | European Payments Council and/or contact your bank.