

Change of unstructured address in payment order files

Dear Client,

Please be informed that as of 15 November 2026, the unstructured address format in SEPA payment order files will no longer be used. SEPA payment order files uploaded to the Bank's system from 11/15/2026 onwards must contain the structured addresses of the payer/recipient/ recipient's PSP. Files with unstructured addresses will be rejected in entirety.

In the future, address data entry will have to be in:

- **a structured format** (street, house number, postal code, place and country in separate fields), or
- **a hybrid format** (combination of structured and allowed unstructured elements).

These changes will enable better automation and accuracy of payment order processing.

Addresses in the new form will also be visible in the account balance and turnover statements (camt.053.001.08 and camt.052.001.08).

Examples of correctly and incorrectly entered address formats in payment order files

Unstructured address

Not allowed to be combined with structured ISO 20022 address elements.

Difficulty in interpreting data due to mixing of address elements.

```
<PstAdr>  
<Ctry>HR</Ctry>  
<AdrLine>Cvjetna ulica 12</AdrLine>  
<AdrLine>10000 Zagreb</AdrLine>  
</PstAdr>
```

Structured address - PREFERRED

All available address data is mapped to one of the ISO 20022 fields

No mixing of data

Not to be combined with "AdrLine"

Two fields are mandatory, but other structured fields may be used as well

```
<TwnNm>Zagreb</TwnNm>  
<Ctry>HR</Ctry>
```

OR

```
<StrtNm>Cvjetna ulica</StrtNm>  
<BldgNb>12</BldgNb>  
<PstCd>10 000</PstCd>  
<TwnNm>Zagreb</TwnNm>  
<Ctry>HR</Ctry>
```

Hybrid address - new

A combination of structured ISO 20022 address elements and up to 2 lines of 70 characters of unstructured "AdrLine" is allowed

Elements available in structured format need to be mapped to the corresponding structured element (minimum: Name of City and Country)

Structured elements are not to be repeated in the AdrLine element(s)

```
<PstCd>10000</PstCd>  
<TwnNm>Zagreb</TwnNm>  
<Ctry>HR</Ctry>  
<AdrLine>Cvjetna ulica 12</AdrLine>
```

Please adjust your systems and processes no later than the above date in order to ensure smooth execution of payment transactions.

You can find more details in SEPA Newsletter No. 18 which can be downloaded at www.sepa.hr, <https://sepa.hr/novosti/>.

Srdačan pozdrav,
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