Notice of Change to Address Formats in SEPA Payment Order Files

Please be informed that soon, it will no longer be possible to use unstructured address formats in SEPA payment order files.

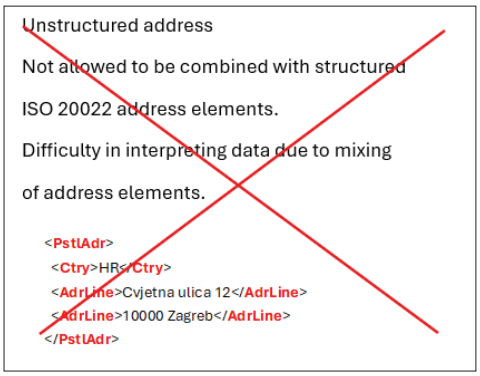
SEPA payment order files uploaded to the RBA system will henceforth be required to contain structured addresses for the payer, payee, and ultimate payee. Files containing exclusively unstructured addresses will be rejected in their entirety.

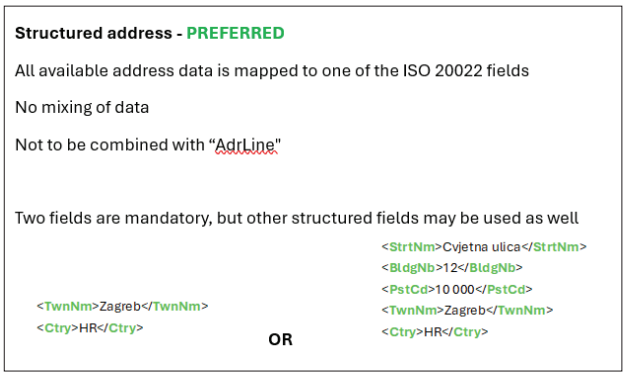
Address details must be entered in one of the following formats:

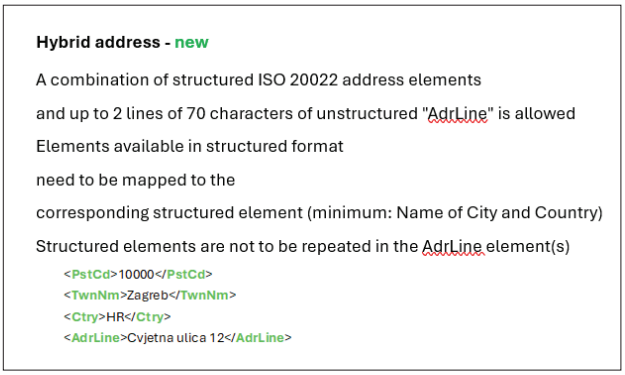
- **Structured format** – street, house number, postal code, city, and country are entered in separate fields.
- **Hybrid format** – a combination of structured data and permitted unstructured elements.

This change will enable better automation as well as more accurate and efficient processing of payment orders. Addresses in the new format will also be visible in account balance and transaction reports, in the camt.053.001.08 and camt.052.001.08 formats.

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







We kindly ask you to check the compliance of your systems and processes in a timely manner and, if necessary, begin making the required adjustments to ensure the uninterrupted execution of payment transactions.

We will inform you in due course of the exact date when this change will take effect.