

# ISO 20022 for CORPORATES NEWSLETTER - 2025 #1

Cash Management Product and Implementation Department

2025 #1

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**WELCOME TO THE FIRST EDITION OF THE ISO 20022 NEWSLETTER PREPARED BY THE CASH MANAGEMENT PRODUCT AND IMPLEMENTATION DEPARTMENT. OUR AIM IS TO INFORM OUR CORPORATES ABOUT THE ADAPTION OF SWIFT'S ISO 20022 STANDARDS.**



**TEB**

BNP PARIBAS JOINT VENTURE

## *The move to ISO 20022 represents a significant milestone for companies worldwide and commits to reshape the way management of international transactions and financial communications.*

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ISO 20022 adaption standards offered by Swift aims to ensure that financial infrastructures speak the same language from operational processes to payment completion processes, with structured address spaces blended with rich data that includes the MT-MX transition process.

### *What's Changing?*

- ❖ The priority topic in the harmonization of ISO 20022 is Address standards. Accordingly, there are 3 usages of Address: Structured Address, Semi-Structured (Hybrid) Address, and Unstructured Address.
- 1. **Structured Address:** *Provides detail. The postal address <PstlAdr> consists of special address elements for each address attribute.*
- 2. **Semi-Structured Address:** *Provides ease of implementation for all stakeholders in transition to ISO 20022 with the data quality required to facilitate sanctions and embargo controls. «Country» <ctry> and «City Name» <TwnNm> are mandatory, will be allowed after November 2025.*
- 3. **Unstructured Address:** *Not allowed to use after November 2026.*

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## BENEFITS AND EXAMPLES OF ADDRESS USAGE IN ISO 20022 ADAPTION



## Benefits and examples of address usage at ISO 2022 adaption

❖ ISO 2022 Adaption of Swift, provides a framework that improves automatic recognition, reduces errors, and simplifies payment processing with complete, structured, rich data in payment messages. In this way, it is aimed to reduce incorrect assignments in sanction screening more effective AML monitoring, clearer matching with creditor, development of necessary debtor and creditor information, and improvement of monitoring and reporting quality.

*Let's see how Unstructured Address Use Case is used in Structured and Semi-Structured Address:*

Figure A: PMPG – **Unstructured Address**

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <AdrLine>HOOGSTRAAT 6, PREMIUM</AdrLine>
    <AdrLine>TOWER, 18TH FLOOR</AdrLine>
    <AdrLine>1000 BRUSSELS, BELGIUM</AdrLine>
  </PstlAdr>
</Cdtr>
```

Figure B: PMPG – **Structured Address**

```
<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Hoogstraat</StrtNm>
    <BldgNb>6</BldgNb>
    <BldgNm>Premium Tower</BldgNm>
    <Flr>18</Flr>
    <PstCd>1000</PstCd>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

Name	Department	Sub Department	Street Name	Building Number
Building Name	Floor	Post Box	Room	Post Code
Town name	Town Location Name	District Name	Country Subdivision	Country

Figure C: PMPG – **Semi-Structured Address**

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <PstCd>1000</PstCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
  </PstlAdr>
</Cdtr>
```



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## POSSIBLE IMPACTS OF ISO 20022 ADAPTION PROCESS ON YOUR COMPANY



# Impacts of Address Usage in ISO 20022 Adaption

❖TEB A.Ş. will proceed with the address data that will obtain from our customers in the payment instructions for creditor informations as of November 2026. By taking advantage of time flexibility provided by Swift, we are working for both to integrate the advantages of ISO 20022 into payment systems, to adapt the targets that were published for international payments, and for updates that our customers may require in their own systems.

Postal Address	Nov 2023 – Nov 2025	TEB PLANNING Nov 2025 – Nov 2026	> Nov 2026
Creditor	Unstructured	Unstructured	Semi-structured ("hybrid")

Figure D: TEB Cash Management Postal Address Decision Table

❖With the ISO 20022 Adaption process, TEB Cash Management has started technical work to receive payment instructions in XML format via SwiftNet-FileAct in addition to existing channel formats and to transmit bank transactions in XML format to our customers. (to be able to receive pain.001.001.09 and to be able provide reportings via camt\_052\_001\_02, camt\_053\_001\_02)

❑You can contact our Cash Management Product and Implementation Department for technical details regarding payments and reporting.

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**WHAT ARE THE FIRST RECOMMENDATIONS OF  
OUR TEB CASH MANAGEMENT DEPARTMENT TO  
OUR CUSTOMERS?**



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***During the transition period, in order to ensure that the message exchange between financial institutions is accepted by Swift, our Customers will need to be able to provide address information, especially on the creditor side by November 2026.***

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- ❖ Initiate communication with your ERP/TMS service providers on the subject,
- ❖ Ensuring that preparation is made for the provision of structured name/address information of your creditors,
- ❖ To ensure that your institution analyses the necessity of rich data elements, which will be supported in XML formats in the first phase but not made mandatory, both in your payment instructions and in your bank statements on the reporting side *may benefit you in the process of adapting ISO 20022 standards.*
- ❖ You can contact our Cash Management Product and Implementation Department for technical details regarding payments and reporting.
- ❖ NAKIT YONETIMI URUN VE UYGULAMA DEPARTMANI: NAKITYONETIMIURUNVEUYGULAMADEPARTMANI@teb.com.tr

*your trusted partner for all your foreign payments and collections.*

# THANK YOU!

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