

Following restrictions are defined by the CGI to all PartyIdentification32 elements (Dbtr, UltmtDbtr, Cdtr, UltmtCdtr):

RECOMMENDATION IN ORDER OF PREFERENCE:

1:

Use only structured address

2:

When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address)

3:

Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)

Update 8.7.2015: Planned clarification by CGI-MP:

Use only Address Line (up to 7 lines; instrument by instrument limitations may apply) and Country.

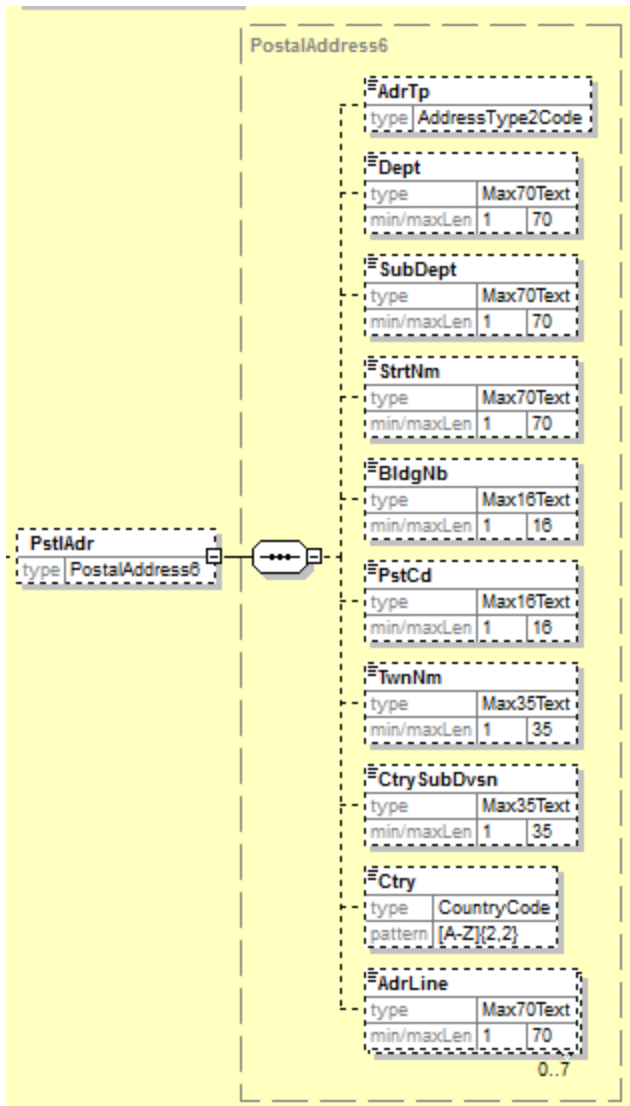
Structured address simply means elements which are not 'AdrLine'.

In addition to the above text, please note that 'Ctry' is marked as required for all ACH, Wires and cheque payments. PstlAdr itself is required for Cdtr and Dbtr. Below is a screenshot of CGI-MP's table for Dbtr:

2.19	Debtor	<Dbtr>	[1..1]	R
9.1.0	Name	<Nm>	[0..1]	R
9.1.1	PostalAddress	<PstlAdr>	[0..1]	R
9.1.3	Department	<Dept>	[0..1]	BD
9.1.4	SubDepartment	<SubDept>	[0..1]	BD
9.1.5	StreetName	<StrtNm>	[0..1]	BD
9.1.6	BuildingNumber	<BldgNb>	[0..1]	BD
9.1.7	PostCode	<PstCd>	[0..1]	BD
9.1.8	TownName	<TwnNm>	[0..1]	BD
9.1.9	CountrySubDivision	<CtrySubDvsn>	[0..1]	BD
9.1.10	Country	<Ctry>	[0..1]	R
9.1.11	AddressLine	<AdrLine>	[0..7]	BD

Usage of "ACH" is shown and wires and cheques are omitted as their usage is the same.

Below is a screenshot of vanilla pain.001.001.03 schema to potentially help to visualize the situation:



Below are examples of usage cases

<!--Valid, passes CGI-MP's recommendation preference 1-->

```
<PstlAdr>
  <StrtNm>Aleksanterinkatu 99</StrtNm>
  <PstCd>33100</PstCd>
  <TwNnm>Tampere</TwNnm>
  <Ctry>FI</Ctry>
</PstlAdr>
```

<!--Valid, passes CGI-MP's recommendation preference 2-->

```
<PstlAdr>
  <TwNnm>Tampere</TwNnm>
  <Ctry>FI</Ctry>
  <AdrLine>Aleksanterinkatu 99</AdrLine>
  <AdrLine>33100</AdrLine>
</PstlAdr>
```

```
<!--Valid, passes CGI-MP's recommendation preference 3-->  
<PstlAdr>  
  <Ctry>FI</Ctry>  
  <AdrLine>Aleksanterinkatu 99</AdrLine>  
  <AdrLine>33100</AdrLine>  
  <AdrLine>Tampere</AdrLine>  
</PstlAdr>
```

```
<!--Invalid, Ctry omitted-->  
<PstlAdr>  
  <AdrLine>Aleksanterinkatu 99</AdrLine>  
  <AdrLine>33100</AdrLine>  
  <AdrLine>Tampere</AdrLine>  
  <AdrLine>Suomi</AdrLine>  
</PstlAdr>
```

Sources: <http://corporates.swift.com/en/commo...plementation-0>

- Credit Transfer Base Template MIG - APPROVED
- WG1-05 Change Request for Public Review - Ends 21st Aug 2015