PMPG / HVPS+ | Postal Address Status by Country / MI

Status as at 20 September 2026 | SR2026 / 2026 approach and continued support for fully unstructured postal addresses

Dynamic overview: positions may change or be supplemented as further PMI decisions and implementation details are communicated over the coming weeks.

Country / region	MI	Decision status	SR2026 / 2026 approach	Fully unstructured postal address	Supported?	Effective / decision date
Australia	HVCS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Canada	Lynx	Confirmed	Align with Swift to Nov 2027	Align with Swift	Yes	Immediate
China	**CIPS***	**Confirmed**	Proceed with CIPS 3.0 in Nov 2026, address CR outscoped	Postal address mandatory; fully unstructured remains enabled;	Yes	Nov 2026*
Egypt	CBE-RTGS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Europe	**EURO1***	**Confirmed**	Proceed with Nov 2026 release using targeted fix-forward approach	Fully unstructured temporarily retained	Yes	Release scheduled for 28 Nov 2026*
Europe	**T2***	**Confirmed**	Proceed with Nov 2026 release using targeted fix-forward approach	Fully unstructured temporarily retained	Yes	Release scheduled for 28 Nov 2026*
Hong Kong	CHATS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Hungary	Viber	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Japan	FXYCS/BOJ-NET	No response	No position provided	No position provided	TBD	
Kenya	KEPSS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Korea	**BOK-Wire+***	**Confirmed**	Proceed with SR2026 Nov 14th, 2026	Fully unstructured removed	No	Nov 2026*
Malaysia	**RENTAS***	**Confirmed**	Proceed with February 2027 specification update	**Fully unstructured removed in February 2027**	**No**	**Feb 2027***
New Zealand	HVCS	Confirmed	Align with Swift to Nov 2027	Align with Swift	Yes	Immediate
Norway	NBO	Confirmed	Align with Swift to Nov 2027	Align with Swift	Yes	Immediate
Philippines	**PhilPaSSplus***	**Confirmed**	Proceed with SR2026 Nov 14th, 2026	**Fully unstructured removed**	**No**	**Nov 2026***
Poland	SORBNET3	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Romania	Regis	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Singapore	**MEPS+***	**Confirmed (address treatment); release scope under assessment**	MEPS+ supports structured, hybrid and unstructured addresses; Nov 2026 release impact under assessment	Fully unstructured retained	Yes	Current; release update by 18 Sep 2026*
South Africa	SAMOS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Sweden	RIX	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
Switzerland / Liechtenstein	**SIC***	**Confirmed**	Proceed Nov 2026; address CR outscoped	Fully unstructured remains enabled; mixed implementation approach	Yes	Nov 2026*
Taiwan	**FISC***	**Confirmed**	Proceed with October 2026 address changes	**Fully unstructured removed**	**No**	**5 Oct 2026***
United Arab Emirates	FTS Pro	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
United Kingdom	CHAPS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate
USA	CHIPS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained temporarily	Yes	Immediate
USA	Fedwire	Confirmed	Align with Swift to Nov 2027, subject to CBPR+ scope	Under consideration	Yes	Immediate
Zambia	ZIPSS	Confirmed	Align with Swift to Nov 2027	Fully unstructured retained	Yes	Immediate

*** Implementation approach may create temporary interoperability considerations with other payment ecosystems. PMPG is assessing potential impacts and supporting discussion on appropriate market practices.**

Colour key: light green = confirmed alignment with the revised Swift timeline; amber = confirmed approach requiring particular interoperability attention or position still outstanding.

Note: "Supported?" records only explicit confirmation of continued fully unstructured processing. TBD indicates that the position has not yet been provided or confirmed. For MEPS+, support for all three address formats is confirmed; the impact on the November 2026 release remains under assessment.

Source: PMPG / HVPS+ implementation assessment, PMI communications and bilateral clarifications received up to 6 September 2026.