



GOonline Biznes

ISO 20022: Changes to payment imports effective Nov 15, 2026

On November 15, 2026, we will be updating the payment import format in GOonline Biznes.

These changes result from the international transition from MT to MX payment messaging and the implementation of the ISO 20022 standard. Please note that they are not being introduced solely by our bank; rather, they reflect the banking sector's adaptation to a new payment data exchange standard, that will be used in international payment processing from November 15, 2026.

The updates to GOonline Biznes primarily affect how counterparty addresses are transmitted. Previously, addresses could be entered as unformatted text across one or more address lines.

In the new XML V2 formats, where an address is required or provided, its individual elements will be transmitted in separate structured fields, such as country, town or city, street name, building number and postal code

This approach ensures more accurate and unambiguous data transmission, fully aligning with ISO 20022 requirements.

For domestic transfers and payments within the European Economic Area (EEA), providing the counterparty's address remains optional. Nevertheless, if an address is provided, its individual elements must be populated into the corresponding structured fields.

For payments routed outside the EEA, the counterparty's address is mandatory and must be transmitted in the structured format.

Note

If the counterparty's address is mandatory or is provided voluntarily, it must be transmitted in the structured format.

Supported address formats in GOonline Biznes

GOonline Biznes will support the **structured address** format for all imported files. If the counterparty's address is not required for a specific payment type (e.g. domestic transfers or certain EEA payments), it may be omitted entirely.

Please note that hybrid addresses will not be supported in GOonline Biznes.

1 Structured address	2 No address	3 Hybrid or unstructured text address
Supported. Individual address components – including the country code, city/town, postal code, street, and building number – are transmitted in separate, dedicated fields.	Supported only where optional, such as for domestic transfers or specific EEA payments.	Not supported. If structured data elements are present, the address line tag will be ignored. If the address is mandatory for a given payment, the absence of a structured

address format will result in the payment being rejected.

Address formatting examples

The following examples illustrate how address data can be transmitted within a file using an XML V2 template.

STRUCTURED ADDRESS SUPPORTED	NO ADDRESS SUPPORTED	HYBRID ADDRESS NOT SUPPORTED
<pre><Nm>JAN KOWALSKI</Nm> <PstlAdr> <StrtNm>Kasprzaka</StrtNm> <BldgNb>2</BldgNb> <PstCd>01-211</PstCd> <TwnNm>Warszawa</TwnNm> <Ctry>PL</Ctry> </PstlAdr></pre>	<pre><Nm>JAN KOWALSKI</Nm> <! -- no PstlAdr --></pre>	<pre><Nm>JAN KOWALSKI</Nm> <PstlAdr> <TwnNm>Warszawa</TwnNm> <Ctry>PL</Ctry> <AdrLine>Kasprzaka 2</AdrLine> </PstlAdr></pre> Note: <AdrLine> tag If the <AdrLine> tag is populated in the file, any text contained within it will be ignored by GOnline Biznes and will not be forwarded in the payment message. For payments where an address is mandatory, all required elements must be provided in the structured fields.

When to provide the counterparty's address

Whether the address is required depends on the payment type, the counterparty's country, the currency, and local requirements.

If the address is optional, it may be omitted entirely; however, if provided, it must be transmitted in the structured format.

Transfer type	Within the EEA	Outside the EEA / Non-EEA currency	Action required by the Customer
Domestic transfer	Address optional	Not applicable	The address may be omitted. However, if provided, it must be structured.
SEPA transfer	Address optional	Address mandatory	- Provide a structured address (at least the country code and city/town) or - if the address is optional, it may be omitted.
Cross-border transfer	Address optional, subject to local requirements	Address mandatory	Provide at least the country code and city/town in the structured fields, and verify any additional requirements of the destination country.

Payments outside the EEA

Transfer type	Within the EEA	Outside the EEA / Non-EEA currency	Action required by the Customer
Incorrectly formatted payments routed outside the European Economic Area (comprising European Union Member States, Iceland, Liechtenstein, and Norway) – where the address (at least country code <Ctry> and city/town <TwnNm>) is not transmitted in the structured fields – will be rejected .			

Address requirements by country

The obligation to provide the address applies primarily to international payments, where the risk of errors or non-compliance with local regulations is higher. The counterparty address is mandatory for specific destination countries, including **Canada, Saudi Arabia, Singapore, and China**. In all other cases, providing an address is highly recommended.

- If an address is mandatory or is provided voluntarily, the structured fields must contain at least:
 - the two-letter country code,
 - and the city/town name.
- Certain countries may require additional details, including postal code, province or state name, street name, or building number.
Please verify the current requirements before initiating a payment:
 - BNP Paribas Currency Guide – information on payment requirements for individual countries: <https://cashmanagement.bnpparibas.com/currency-guide>.
 - SWIFT PMPG Country Guidelines – detailed instructions on address data and transmission requirements: <https://www.swift.com/swift-resource/252113/download>.
- The ordering customer is solely responsible for the accuracy of the address data. While the bank may verify the presence of mandatory fields, it does not validate the correctness of specific elements, such as city/town name or other address details.
- Failure to provide the complete data required by the counterparty's bank may delay the payment, necessitate clarifications, generate extra costs, or lead to the rejection of the order.
- Using placeholder terms in the city/town name field, such as "not provided" or "unknown", will not cause the payment to be rejected by BNP Paribas. However, it may result in processing delays, the need for clarification, additional costs, or the rejection of the order by the counterparty's bank.

Import formats available in GOonline Biznes

Predefined XML V2 formats based on pain.001.001.09 will provide full support for structured addresses.

We recommend adopting these formats for all new files and modifications within financial and accounting systems.

Impact of the changes on template formats in GOonline Biznes

Format / Format group	Availability after November 15, 2026	Address submission method	Recommended action
MultiCash PLI domestic transfer	Yes	If you import a transfer using the legacy address format, the address will still be forwarded to the counterparty's bank.	We recommend migrating to the <i>XML V2 domestic transfer</i> format and mapping data to structured address fields.

Impact of the changes on template formats in GOonline Biznes

Format / Format group	Availability after November 15, 2026	Address submission method	Recommended action
Payment domestic XML V2 XML foreign transfer V2 XML foreign SEPA transfer V2	Yes	Structured address in designated fields. You may omit the address only if it is optional for a specific payment type.	This format is recommended for new files and modified integrations. Adjust your source system and map data to structured address fields.
User-defined import templates – CSV	Yes	As of November 15, 2026, the structured address must be provided in additional structured fields.	Modify the template in GOonline Biznes and update your field mapping.
MultiCash RFT	Yes, within the scope supported by GOonline Biznes	The system processes designated structural elements, specifically the country code and city/town. The content of the unstructured address line will be imported provided that both the country code and city/town are specified.	Verify the structure of field :59F:. If the address needs to be transmitted as a fully structured record, select the <i>XML RPI transfer</i> .
MultiCash PLA MultiCash PLA R2019	Yes, within the scope supported by GOonline Biznes	These formats allow the counterparty's address to be provided in field :59:. Enter the country code and city/town in the third line using the following format: 3/<country code>/<city/town> . Any remaining address details can be provided in the other lines of the field.	If the address is mandatory (outside the EEA), use a format that supports full address structuring – the <i>XML foreign transfer V2 import template</i> is recommended.
eBGŻ Company International transfers – CSV format eBGŻ Company International transfers – XML format XML foreign SEPA transfer XML foreign transfer SEPA CT Foreign VideoTel	Yes, but only if the counterparty's address is not mandatory	These formats do not support providing the country code and city/town in designated structured address fields. Data from the address line is ignored; therefore, the counterparty's address will not be transmitted.	For payments outside the EEA or in a non-EEA currency, migrate to the appropriate <i>XML V2</i> format. Failure to provide the mandatory structured address will result in the payment being rejected.
eBGŻ domestic/tax transfers – CSV format eBGŻ domestic/tax transfers – Linear format eBGŻ domestic/tax transfers – XML format EB TXT domestic transfers Payment domestic XML Videotel domestic	Yes – no change for payments without address data	These formats do not support providing country and city/town data in designated structured address fields. Providing the counterparty's address for domestic transfers is optional.	If the address needs to be transmitted, you must use a format that supports structured fields – the <i>XML V2 domestic transfer</i> import template is recommended.

User-defined CSV templates

As of November 15, 2026, templates will include additional fields corresponding to structured address elements. You will need to modify your template in GOonline Biznes manually, add the new fields, and save the updated configuration.

Recommendation for new files

When creating new payment files, we recommend using templates from the XML V2 group. These formats allow the address to be provided in the designated fields. They mitigate the risk of data being stripped from unstructured address lines, thereby preventing payment rejections.

Handling MultiCash PLA templates

For the *MultiCash PLA*, *MultiCash PLA R2019* and *SEPA CT* import formats, address data can be provided as follows:

Field :59: of the MultiCash PLA message, which contains the counterparty's name, can be expanded to include the country code and city/town. Additionally, any remaining address elements can be entered in address line 2/. This will enable payment processing by breaking down individual address components into a format similar to a hybrid structure.

The example below illustrates the elements broken down by individual lines:

Element description	MultiCash PLA entry example
Field :59: - counterparty's account 1/ - counterparty's name 2/ - address line 3/ - country code/city or town, postal code	:59:/BE30001216371411 1/JAN KOWALSKI 2/KASPRZAKA 2 3/PL/WARSZAWA,01-211

Note: GOonline Biznes

Formatting a payment instruction as shown above will ensure it is saved and processed successfully. This is an interim solution.

For payments where the address is mandatory, you must use the XML V2 format group and provide all required data in the designated fields.

Handling MultiCash PLA formats

- MultiCash PLA and MultiCash PLA R2019 files will remain available in GOonline Biznes within the scope designated for these formats.
- In field :59:, data following 3/ enables the bank to retrieve the country code and city/town details required for further payment execution. The remainder of the address is extracted from the line preceded by 2/. Otherwise, identifying the counterparty's country code and city/town will not be possible.
- If a payment requires the counterparty's address, the most secure solution is to generate the file in either the *XML foreign transfer V2* or *XML foreign SEPA transfer V2* format.
- Prior to November 15, 2026, import testing must be conducted, and the mapping of the country code, city/town and all remaining address elements must be verified.

Action plan — 5 steps

The following actions will help prepare your systems and data for the changes taking effect on November 15, 2026.

Step 1

Reviewing and assessing current systems and formats

Analyse your payment initiation systems and the data formats used to import files into GOonline Biznes, including legacy formats such as MT101 and MultiCash PLA.

Step 2	Verifying address data Review the addresses stored in your databases and update them to a structured format that includes, at a minimum, the country code and city/town.
Step 3	Updating all payment instructions Adjust all payment instructions well in advance, including future-dated transactions and automatically generated files, to ensure that all data complies with the requirements prior to November 15, 2026.
Step 4	Ensuring the correct address format Ensure that all addresses in files imported into GOonline Biznes are provided in a structured format. This applies primarily to the counterparty and – if applicable – the ultimate debtor or ultimate creditor. Debtor data for accounts maintained by the bank is retrieved directly from the bank's internal systems.
Step 5	Providing at least the city/town and country code For every party where an address is mandatory or provided, enter at least the city/town and the two-letter country code in the designated fields. If the counterparty's data lacks this information, update it prior to November 15, 2026.

Benefits of migrating to ISO 20022 and PAIN.001

Adopting the ISO 20022 standard – specifically the pain.001 format for payment initiation – delivers numerous benefits:

- improved straight-through processing (STP),
- reduced manual intervention and error rates,
- enhanced data quality and integrity across the payment lifecycle,
- streamlined compliance with global regulatory and screening requirements.

Key deadlines for GOonline Biznes			
Deadline / phase	Scope	Customer action	Impact on GOonline Biznes
Prior to November 15, 2026	Preparation of data, formats, and templates	Verifying the counterparty database and data mapping.	Enabling the preparation of XML V2 format group files and template adaptation.
November 15, 2026	New address rules	Providing addresses exclusively in structured fields.	Hybrid address format not supported. Invalid non-EEA payments will be rejected.
As of November 15, 2026	User-defined CSV templates	Modifying templates manually and assigning new structured fields.	New address fields are available in the template configuration.

Post-deployment	Ongoing data maintenance	Updating data in compliance with regulatory requirements and maintaining counterparty records.	Reduced risk of payment delays, clarification requests, and rejections.
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The most critical deadline is November 15, 2026 – as of this date, all files imported into GOonline Biznes must comply with the new rules for structured address transmission.

Frequently Asked Questions (FAQ) Does GOonline Biznes support hybrid addresses? No, the hybrid address format is not supported. The country code, city/town, and address line fields are not combined. The address must be structured. Can I omit the counterparty's address? Yes, but only if the address is optional – e.g. for domestic transfers or EEA payments. However, if the address is provided, it must be structured. What happens to a non-EEA payment if the address structure is incorrect? Any payment that fails to provide a mandatory structured address will be rejected. Do I need to modify my user-defined CSV template? Yes. As of November 15, 2026, additional structured fields will be available in the template configuration and must be mapped manually within GOonline Biznes. Which format is recommended for new files? The recommended formats are <i>Payment domestic XML V2</i>, <i>XML foreign transfer V2</i>, and <i>XML foreign SEPA transfer V2</i>, all based on pain.001.001.09. Do the legacy XML formats currently used in GOonline Biznes support structured addresses? Templates: The <i>Payment domestic XML</i>, <i>XML foreign transfer</i> and <i>XML foreign SEPA transfer</i> formats, based on pain.001.001.02, do not support structured addresses. Structured addresses will be supported exclusively by the <i>Payment domestic XML V2</i>, <i>XML foreign transfer V2</i> and <i>XML foreign SEPA transfer V2</i> formats, all based on pain.001.001.09. Where can I check the requirements for a specific country? Prior to initiating an international payment, you must verify the regulations in force within the counterparty's country. A detailed list of the structured address fields required by individual countries is available for download at: https://www.swift.com/swift-resource/252113/download.

Executive summary	
Key deadline	November 15, 2026
Scope	Payment file imports within GOonline Biznes.

Supported model	Fully structured address, or no address if the address field is optional.
Unsupported model	Hybrid address format. Any data within the <AdrLine> field is ignored by the system.
Recommended format	<i>Payment domestic XML V2, XML foreign transfer V2 and XML foreign SEPA transfer V2</i> – based on pain.001.001.09.
CSV templates	Manual mapping updates required within GOonline Biznes.
Key action	Verifying counterparty data, file formats, and address mapping.



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