BNP PARIBAS

GOconnect Biznes
ISO 20022 - API service changes effective November 15, 2026

On November 15, 2026, we will introduce changes to the handling of payments and reporting data transmitted via GOconnect Biznes.

The changes result from the international transition of payment messages from MT to MX and the implementation of ISO 20022. These changes are not being introduced solely by our bank. They result from the banking sector's adaptation to the new payment data exchange standard.

The changes cover two integration areas: initiating payments using XML V2 services and retrieving account statements and account transaction history using Get V1 services.

Payments initiated via GOconnect Biznes are processed in accordance with GOonline Biznes rules. Service names and message structures must be used in accordance with the GOconnect Biznes technical specification.

Key information

- **For payment initiation, we recommend using services marked V2.**
- **For retrieving statements and transaction history, we recommend using services marked V1.**

The version designations of the two service groups are not directly comparable.

Key date

The services are already available.

Effective November 15, 2026, new rules for presenting and transmitting address data will apply.

1. XML V2 payment services

For new and updated integrations, we recommend using the following GOconnect Biznes services.

Operation type	GOconnect Biznes service (based on pain.001.001.12)	Purpose
Domestic transfer	*DomesticTransferV2*	Recommended service for domestic transfers.
Foreign transfer	*ForeignTransferV2*	Recommended service for foreign transfers.
SEPA XML transfer	*SEPATransferV2*	Recommended service for SEPA transfers.
Internal transfer	*InternalTransferV2*	Recommended service for transfers between own accounts.
Internal foreign currency transfer	*InternalFcyTransferV2*	Recommended service for foreign currency transfers between own accounts.
RPI transfer	*RPITransfer* (the current service is not marked V2)	Recommended service for transfers initiated from other banks.
Signing instructions	*SignDispositionsV2*	Service used to sign instructions submitted via API.

Compliance with pain.001.001.12

TransferV2 services, such as *DomesticTransferV2*, use structures based on **pain.001.001.12** and support structured addresses, which will become mandatory **from November 15, 2026.**

2. Get V1 data retrieval services compliant with ISO 20022

To retrieve statements and transaction history, we recommend services marked V1. They are already available and use structures based on the camt.053.001.08 and camt.052.001.08 messages.

Scope	Recommended service	ISO 20022 structure
Account statement	*GetStatementV1*	camt.053.001.08
Account transaction history	*GetAccountReportV1*	camt.052.001.08
Incremental account transaction history	*GetIncrementalAccountReportV1*	camt.052.001.08

Recommendation for selected services

The recommended version depends on the type of operation

	Area	Existing service	Recommended service
Payments	Domestic transfer	*DomesticTransfer*	*DomesticTransferV2*
	Foreign transfer	*ForeignTransfer*	*ForeignTransferV2*
	Foreign SEPA transfer	*SEPATransfer*	*SEPATransferV2*
Reporting	Account statement	*GetStatement*	*GetStatementV1*
	Account transaction history	*GetAccountReport*	*GetAccountReportV1*
	Incremental account transaction history	*GetIncrementalAccountReport*	*GetIncrementalAccountReportV1*

Why we recommend Get V1 and Transfer V2 services

Reporting - Get V1

Existing reporting services without the **V1** designation, such as *GetStatement*, will remain available; however, they do not support ISO 20022-compliant structures and will not be developed further.

For new and updated integrations, we recommend using Get V1 services, such as *GetStatementV1*.

Payments - Transfer V2

Existing payment services without the **V2** designation, such as DomesticTransfer, will remain available; however, they will not be developed further or adapted to new requirements, including the handling of structured address data.

We recommend using Transfer V2 services, such as *DomesticTransferV2*, which comply with current standards.

Rules for providing addresses in payment messages

The changes effective November 15, 2026, primarily concern how the payment recipient's address is provided. Previously, the address could be entered as continuous text. In the new structures, address data must be provided in separate fields, such as country, town, street, building number or postal code.

Most important rule

If the recipient's address is required or provided, it must be submitted in structured form.

I **Structured address**	II **No address**	III **Hybrid or unstructured address**
Accepted. Individual address elements are provided in separate fields.	Accepted only when the address is optional for the payment concerned.	Not supported. The contents of AdrLine do not supplement missing structured fields.

Address examples

The following snippets show how to provide an address in the *DomesticTransferV2* message structure. The exact location of the elements must be checked in the specification for the relevant service.

ACCEPTED STRUCTURED ADDRESS	ACCEPTED NO ADDRESS	NOT SUPPORTED HYBRID ADDRESS
<Nm>JAN KOWALSKI</Nm> <PstlAdr> <StrtNm>Kasprzaka</StrtNm> <BldgNb>2</BldgNb> <PstCd>01-211</PstCd> <TwnNm>Warszawa</TwnNm> <Ctry>PL</Ctry> </PstlAdr>	<Nm>JAN KOWALSKI</Nm> <!-- no PstlAdr -->	<Nm>JAN KOWALSKI</Nm> <PstlAdr> <TwnNm>Warszawa</TwnNm> <Ctry>PL</Ctry> <AdrLine>Kasprzaka 2</AdrLine> </PstlAdr>

Important - AdrLine field

If the AdrLine field is included in the message, its contents will be ignored and will not be passed in the payment message. For payments requiring an address, all required elements must be provided in structured fields.

When the recipient's address must be provided

Whether an address must be provided depends on the payment type, the recipient's country, the currency and local requirements. If the address is optional, it may be omitted. If it is provided, it must be structured.

Transfer type	Within the EEA	Outside the EEA / non-EEA currency	What the Client should do
Domestic transfer	Address optional	Not applicable	The address may be omitted. If it is provided, it must be structured.
SEPA transfer	Address optional	Address required	Provide a structured address, including at least the country code and town, or omit the address when it is optional.
Foreign transfer	Address optional, subject to local requirements	Address required	Provide at least the country code and town, and check any additional requirements of the destination country.

Payments outside the EEA

Payments for which the required address has not been provided in structured fields - including at least the country code <Ctry> and town <TwnNm> - will be rejected.

Country-specific address requirements

The requirement to provide an address primarily applies to international payments, where the risk of errors or non-compliance with local regulations is higher. The recipient's address is required for selected destination countries, including Canada, Saudi Arabia, Singapore and China. In other cases, it is recommended.

- If the address is required or provided, the structured fields must include at least the two-letter country code and town name.
- Some countries may require additional data, such as a postal code, province or state name, street name or building number.
- The payment initiator is responsible for the accuracy of the address data. The Bank may verify that the required fields are present, but it does not verify the accuracy of individual address elements.
- Failure to provide data required by the recipient bank may delay the payment, require clarification, generate additional costs or result in rejection of the order.
- Current requirements must be checked before preparing a payment:
  - BNP Paribas Currency Guide: https://cashmanagement.bnpparibas.com/currency-guide
  - SWIFT PMPG Country Guidelines: https://www.swift.com/swift-resource/252113/download

How to prepare the integration - 5 steps

The following actions will help prepare systems and data for the changes effective November 15, 2026.

Step 1	**Verify the services called and schema compliance** For payments, we recommend Transfer V2 services, such as *DomesticTransferV2*. For statements and transaction history, we recommend Get V1 services, such as *GetStatementV1*.
Step 2	**Adapt the XML message structure** Update how XML messages are generated and processed in accordance with the GOconnect Biznes specification available on the Bank's website: https://www.bnpparibas.pl/przedsiebiorstwa/bankowosc-elektroniczna/goconnect-biznes
Step 3	**Update address mapping** Ensure that address data is provided in the appropriate fields. The AdrLine field should not be used as a substitute for structured fields.
Step 4	**Adapt the receipt of data from Get V1 services** Prepare the system to display structured addresses in responses from Get V1 services from November 15, 2026.
Step 5	**Test Transfer V2 and Get V1 services** Verify the submission of orders, automatically generated messages, and the processing of statements and transaction history based on the ISO 20022 schema and the Bank's recommendations.

Recommendation for new integrations

For new integrations, use only the recommended Transfer V2 payment services and Get V1 reporting services.

Overview of key dates for GOconnect Biznes			
Before November 15, 2026			
Service	**Scope**	**Actions required from the Client**	**Effect in GOconnect Biznes**
Get V1	Integration preparation	Update the services called to Get V1 and adapt parsers to receive and process responses.	The services are available and can be tested. Structured addresses may be presented in responses from November 15, 2026.
Transfer V2	Integration preparation	Update the services to Transfer V2, adapt the XML structures and address mapping, and test the connection and submission of orders.	Transfer V2 services are available and can be tested. Until November 15, 2026, structured addresses are not presented in the system (they are not loaded).
From November 15, 2026			
Service	**Scope**	**Actions required from the Client**	**Effect in GOconnect Biznes**
Get V1	Handling structured addresses in responses	Adapt parsers and data-receiving systems to handle structured addresses returned in Get V1 responses.	Structured addresses may be presented in responses from Get V1 services.
Transfer V2	New rules for providing addresses	Provide address data in structured fields in accordance with the specification. The AdrLine field should not be used as a substitute for these fields.	Structured addresses are loaded and presented.

Frequently asked questions

Should *DomesticTransfer* or *DomesticTransferV2* be used for a domestic transfer?

We recommend *DomesticTransferV2*. *DomesticTransfer* will remain available, but it will not be developed further and will be phased out over time.

Should *GetStatementV1, GetStatement or GetStatementV2* be used for a statement?

For Get services, the correct version adapted to ISO 20022 is *GetStatementV1* (camt.053.001.08).

Are Get V1 services already available?

Yes, they are already available. From November 15, 2026, structured addresses may be presented in Get V1 responses.

Will the existing services be disabled on November 15, 2026?

No. They will remain available, but they will not be developed further. We recommend migrating to Transfer V2 and Get V1 services.

Does GOconnect Biznes support hybrid addresses?

No. Structured fields and AdrLine are not combined. The contents of AdrLine are ignored during payment processing.

Can I omit the recipient's address?

Yes, but only when the address is optional, for example for a domestic transfer or selected payments within the EEA. If an address is provided for these payments, it must be structured.

What will happen to a payment outside the EEA without a valid address?

If the required address - including at least the country code and town - is not provided in structured fields, the payment will be rejected.

Does a higher version number always indicate the recommended service?

No. We recommend V2 for payments and Get V1 for statements and reporting.

Key information at a glance

Key date	November 15, 2026
V2 payments - recommended version (pain.001.001.12)	*Transfer V2 services, such as DomesticTransferV2, ForeignTransferV2 and SEPATransferV2.*
V1 reporting - recommended version (camt.053.001.08 and camt.052.001.08)	*Get V1 services, such as GetStatementV1, GetAccountReportV1 and GetIncrementalAccountReportV1.*
Presentation of structured addresses	From November 15, 2026
Accepted address model	A structured address or no address when it is optional.
Unsupported model	Hybrid address.
Existing services	They remain available, but will not be developed further.

BNP PARIBAS

#BankDobrychDecyzji

BNP Paribas Bank Polska Spółka Akcyjna, with its seat in Warsaw, at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) maintained by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register, under KRS number: 0000011571 and VAT PL: 5261008546 (NIP), holding paid-up share capital of PLN 147,949,302.