

Why is the European Industry Raising This Request?



What remains unchanged

- Commitment to structured / hybrid postal addresses
- Industry investment and preparation
- Long-term migration objective



Not requesting

- A change to target state
- A pause in EU/EEA market preparation
- Workarounds, exceptions or placeholder values



What has changed

- Ecosystem readiness concerns
- No central contingency once validation is enforced
- Risk of payment disruption at scale



Requesting

- Interoperability enablement across PMIs
- Time for lagging ecosystem participants to complete remediation
- Clear timelines, market practice and communication

