General Information (Origin of Request)		
☐ User Requirements Document (URD) ☐ User Detailed Functional Specification (UDFS) ☐ User Handbook (UHB) ☒ Other User Functional or Technical Documentation (SYS)		
Request raised by: 4CB	**Institute:** 4CB	**Date raised:** August 2026
Request title: Allow fully unstructured postal address format in RTGS messages		**Request ref. no:** T2-0188-SYS
Request type: Common	**Classification:** Scope enhancement	**Urgency:** Fast-track
1. Legal/business importance parameter:		**2. Market implementation efforts parameter – Stakeholder impact:**
3. Operational impact:		**4. Financial impact parameter:**
5. Functional/ Technical impact:		**6. Interoperability impact:**
Requestor Category: 4CB		**Status:** 4CB detailed assessment

Reason for change and expected benefits/business motivation:

T2 RTGS uses multiple core payments, exception/investigation and reporting messages based on the High-Value Payments System Plus (HVPS Plus) market practice. The reference to HVPS Plus is reflected in the T2 RTGS UDFS as well as in the T2 RTGS message customisation, business rules and annotations published on MyStandards.

HVPS Plus has further developed their market practice benefitting from the experience gained by various ISO 20022 market infrastructures. These market practice changes are to be reflected in the T2 RTGS message portfolio.

To align T2 with the HVPS Plus market practice, an update of HVPS Plus relevant T2 RTGS A2A messages and T2 RTGS U2A screens was requested for T2 R2026.NOV. The Change Request T2-0156-UDFS, which has been implemented and deployed on T2 EAC on 7 August 2026, included the removal of unstructured postal addresses in pacs and camt messages in alignment with the HVPS Plus UG2026 as follows:

HVPS Plus CR ID	Category	Msg ID	Name	Description

0018	PMPG	pacs.004, pacs.008, pacs.009, pacs.010, camt.029, camt.056	Introduction of Hybrid Postal Address: Part B: Removal of Unstructured Postal Address	Removal of Unstructured Postal Address from all instances of the Postal Address component, across all message types:
				• All instances of “Town Name” to change multiplicity from [0..1] to [1..1]
				• All instances of “Country” to change multiplicity from [0..1] to [1..1]
				• All instances of “Address Line” to change multiplicity from [0..3] to [0..2]
				• Delete textual rule:
				  ○ HVPSPlus_GracePeriod_Unstructured_TextualRule
				  ○ HVPSPlus_GracePeriod_Hybrid_TextualRule
				• Delete relevant formal rules e.g. HV01650

Recent industry discussions have highlighted growing concerns regarding the readiness of parts of the global payments ecosystem to implement the hybrid postal address and the potential risks associated with enforcing mandatory validation requirements in an uncoordinated manner across major infrastructures. Therefore, the market has requested that the Eurosystem aligns the removal of the fully unstructured postal address with corresponding decisions taken by Swift/CBPR+ and other major payment infrastructures. In detail, the fully unstructured format is expected to be allowed on the Swift network and other major payment market infrastructures.

Therefore, this change request proposes to allow fully unstructured postal addresses to be sent to T2 via A2A. It consists of an update in RTGS core payment messages pacs.004, pacs.008, pacs.009, pacs.010, camt.029 and camt.056 messages.

To ensure a timely delivery of this change request in T2 UTEST by end September 2026, it explicitly excludes any change in U2A and business validation rules. Consequently, the RTGS GUI will allow only hybrid or structured postal addresses as of November 2026 according to T2-0156-UDFS. HVPS Plus formal rules related to the grace period of unstructured postal address, which were removed with T2-0156-UDFS, will not be reintroduced (e.g. HV01650).

Description of requested change:

To maintain straight through processing of the fully unstructured postal address format in a cross-border payment context, the RTGS message customisation is to be adapted to avoid rejection of this format by T2 via A2A. T2 will then be able to process and forward the unstructured postal address data to its participants.

Overview of relevant changes:

A2A XSD changes:

RTGS MyStandards Change description	Msg ID	x-path
Change the multiplicity of Town Name and Country from [1..1] to [0..1]	pacs.004	PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr/TwnNm PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr/Ctry
	pacs.008	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/Ctry

		FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry
	pacs.009	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm

		FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Ctry
	pacs.010	FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/PstlAdr/TwnNm FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/Cdtr/FinInstnId/PstlAdr/TwnNm FIDrctDbt/CdtInstr/Cdtr/FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/PstlAdr/TwnNm FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/PstlAdr/TwnNm FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/PstlAdr/Ctry
	camt.029	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/TwnNm RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Ctry
	camt.056	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/PstlAdr/TwnNm FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/PstlAdr/Ctry
Change the multiplicity of Address Line from [0..2] to [0..3]	pacs.004	PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr/AdrLine
	pacs.008	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine
	pacs.009	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnId/PstlAdr/AdrLine

		FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/AdrLine
	pacs.010	FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/PstlAdr/AdrLine FIDrctDbt/CdtInstr/Cdtr/FinInstnId/PstlAdr/AdrLine FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/PstlAdr/AdrLine FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/PstlAdr/AdrLine
	camt.029	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/AdrLine
	camt.056	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/PstlAdr/AdrLine

Editorial items, i.e. changes in MySt 'annotations' (incl. textual rules)

MyStandards Change description	Msg ID	x-path
Reintroduce textual rules from PostalAddress elements: **HVPSPlus_Grace Period_Unstructured_TextualRule:** **If PostalAddress is present and if no other element than AddressLine is present, then every occurrence of AddressLine must not exceed 35 characters.** **HVPSPlus_Grace Period_Hybrid_TextualRule:** **If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress, and maximum of two occurrences of AddressLine are allowed.**	pacs.004	PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr
	pacs.008	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr
	pacs.009	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/PstlAdr

		FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr
	pacs.010	FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/PstlAdr FIDrctDbt/CdtInstr/Cdtr/FinInstnId/PstlAdr FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/PstlAdr FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/PstlAdr
	camt.029	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/PstlAdr
	camt.056	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/PstlAdr

The activation time of the CR during the business day schedule is of fundamental importance. To avoid an activation of the messages during a running business day (i.e. there would be two different message version used before and after the maintenance window), software deployment and activation of the new messages should both happen between End of Day and Start of Day from Friday night to Saturday morning.

No change in U2A or business validation rules ~~on MyStandards~~ is foreseen with this change request.

The message changes described above are to be implemented in T2 R2026.NOV and will remain valid until a new requirement will be raised via change request to update them again.

Submitted annexes / related documents:

Proposed wording for the Change request:

High level description of Impact:

Impacts on other projects and products:

Outcome/Decisions:

TBC

			Process	User Interaction	Business Data Definition	Non-functional Requirements
CENTRAL LIQIDITY MANAGEMENT (CLM)	GENERAL	CLM Payment Order				
		CLM Liquidity Transfer Order				
		CLM Liquidity Reservation				
	CENTRAL BANK SERVICES	Modify Credit Line				
		Connected Payments				
		Overnight Deposit				
		Marginal Lending				
		Minimum Reserve Management				
		EoD General Ledger Files				
REAL-TIME GROSS SETTLEMENT (RTGS)	GENERAL	RTGS Payment Order	**X**			
		Queue Management				
		RTGS Liquidity Transfer Order				
		RTGS Liquidity Reservation				
		RTGS Services for Ancillary Systems (AS)				
	CB SER-VICES					
COMMON COMPONENTS	GENRAL	ESMIG				
		CRDM				
		Business Day				
		User Roles and Access				
		Information and Reporting				
		Data Warehouse Services				

	CENTRAL BANK SERVICES	Billing				
		Legal Archiving				
		Contingency Settlement				

Impact on major documentation		
Document	**Chapter**	**Change**
Impacted UDFS chapter	**RTGS** Catalogue of messages	MyStandards links to be updated
Impacted IDFS chapter		
IDFS Screens		
Additional deliveries for Message Specification (UDFS, MyStandards, MOP contingency templates)	**MyStandards** RTGS Update of collection RTGS guidelines: pacs.004 pacs.008 pacs.009 pacs.010 camt.029 camt.056	Change of XSDs and addition of textual rules for 'Grace Period' (see details and xpaths above) Update of binding XSDs for T2 R2026.NOV
UHB		
Impacted DTS chapter		
Internal training materials		
External training materials		

Other impacted documentation		
Impacted GDPR message/ screen fields		
Configuration Guide		
Other documentations		

Links with other requests				
Links	Reference		Title	

OVERVIEW OF THE IMPACT OF THE REQUEST ON THE T2SYSTEM AND ON THE PROJECT

Summary of functional, development, infrastructure and migration impacts

RTGS:

Schema changes in RTGS according to the description part of the CR above.

Reintroduction of textual rules for ‚Grace Period' in usage guidelines on MyStandards.

Further considerations:

Update of binding XSDs and related communication (including to NSP).

Update of MyStandards links in the UDFS in view of the final SDD publication in September 2026.

The business validation rules deleted with CR-156 will not be restored. Therefore the respective Xpath will not be validated as before the changes of CR-156. (This also includes the validation rules ensuring that when some structured address Information is provided there must be at least some input in either Town Name and Country or the Address Line. Without this validation rule and the multiplicity of [0..1] for Town Name and Country, participants may now send Postal Addresses which would have been flagged as an error prior to CR-156.)

Further no adaptions in GUI will be done for the above described solution, i.e. the status quo after implementation of CR-156 will be kept.

Impact on other TARGET Services
T2S: no impact
TIPS: no impact
ECMS: no impact
Summary of project risk

The late changes of RTGS core messages XSDs and the limited analysis and implementation time of this solution might increase the risk of unforeseen side effects and bugs in general which could compromise smooth running of payment processing in RTGS There is a regression-risk that the T2 DWH will not be able to process data on the first PROD day of T2 R2026.NOV. Also, the absence of a full test environment for T2 R2026.NOV software version as of mid-September causes a small risk.
Security analysis
No adverse effect has been identified during security assessment