	Starting November 2025, all Creditor (formerly known as Beneficiary) [illegible] will be required. **This requirement applies all wires regardless of initiation channel.** **Note**: If you are sending a wire on behalf of a consumer in SinglePoint, [illegible]
	Beginning in November 2026, unstructured addresses will be eliminated from Domestic & [illegible] wires.

Address Examples

	Example
Unstructured A freeform approach to capture an address, utilizing the characters available on lines 1-3.	<Cdtr> <Nm>JOHN SMITH</Nm> <PstlAdr> <AdrLine> HOOGSTRAAT 6, PREMIUM</AdrLine> <AdrLine> TOWER, 18TH FLOOR</AdrLine>
Structured [illegible] lines.	[redacted] <Cdtr> <Nm>John Smith</Nm> <PstlAdr> <PstCd>1000</PstCd>

[illegible] -U.S. financial institutions offered through U.S. Bank are not deposits of U.S. Bank and are not insured by the FDIC or guaranteed by any governmental agency or authority, or by U.S. Bank. Deposit products offered by U.S. Bank National Association. Member FDIC. © 2024 U.S. Bank.