



NatWest



SWIFT **Standards** **2026**

& Payment System Changes

SWIFT Request For Transfer (MT101 Format)

Corporate Users

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SWIFT Standards 2026 mandatory format changes

Field 50H : Ordering Customer

If you currently use address details in Field 50H (see example below) when sending MT101's, you will need to switch to 50F. This can be accepted from 10th October 2026 onwards but must be in place by 14th November 2026.

```
:50H:/  
FR7630004028370001012345678  
ABC GROUP  
133 AV. DES CHAMPS-ELYSEES  
75008 PARIS
```



If you continue to use the H option in Field, only the account number and customer name can be included:

```
:50H:/FR7630004028370001012345678  
ABC GROUP
```

To include address information, you'll need to use the F option. The country and town fields are mandatory, as shown in the examples below:

```
:50F:/12345678  
1/ABC CORPORATION INC  
2/CENTER FOR PAY PROCESSING  
2/299, PARK AVENUE, NY 10017  
3/US/NEW YORK
```

```
:50F:BE30001216371411  
1/MARK SMITH  
2/HOOGSTRAAT 5, APT 6C  
3/BE/BRUSSELS
```



Field 59a : Beneficiary Customer



From 14th November 2026, you'll need to provide the Beneficiary's full address when making cross-border payments to certain countries (see Appendix 1). This can be accepted from 10th October 2026 onwards but must be in place by 14th November 2026.

This information will become mandatory and payments submitted without it will be rejected.



In addition, for payments to certain countries (see Appendix 2), you'll also need to provide the Beneficiary's account identification in the required format. Payments that don't meet these requirements will be rejected.



SWIFT is also removing the use of unstructured postal addresses across its network from 14th November 2026. To align with this change, address information must be provided using Option F and structured in line with SWIFT requirements.

For example:

```
:59F/BE30001216371411  
1/MARK PHILIPS  
2/HOOGSTRAAT 6, APT 6C  
3/BE/BRUSSELS
```

```
:59F/12345678  
1/DEPT OF PROMOTION  
OF SPICY FISH  
2/DEPT OF SPICY FISH BUILDING  
2/HOOGSTRAAT 6, APT 6C  
3/BE/BRUSSELS
```

Within Option F, Name & Address **MUST** contain one of the following codes (if an address is required, it must contain all 3 codes as per SWIFT Requirements):

1. Name of Beneficiary Customer
2. Address Line
3. Country **AND** Town Name

To avoid delays or rejected payments, please ensure this information is structured and formatted correctly.



MT101 additional mandatory format changes

Field 57a : Account with Institution

From 10th October 2026, you'll need to provide your Beneficiary's bank identification in the required format when making cross-border payments to certain countries:

:57A:ABCDSAJJXXX

Payments that don't meet this requirement will be rejected.

Payments to South Africa require a SWIFT BIC to be provided.





Field 77B : Regulatory Reporting



From 10th October 2026, you'll need to provide additional information when making cross-border payments to certain countries (see Appendix 3 & 4).

This information is required by the receiving country to explain the purpose of the payment. Payments that don't meet these requirements will be rejected.

The information must be formatted in a specific structure (see examples below).

- In Line 1, replace 'XX' with the relevant ISO country code (for example, AE). Replace 'XXXX' (where required) with the proprietary purpose of payment code specified by the relevant country. This should then be followed by a clear, free format description of the payment purpose.
- Lines 2 and 3 are optional and may be used to continue the description or provide additional supporting details.

Up to three lines of 35 characters can be used.

Example 1	Example 2
:77B:/BENEFRES/XX//XXXX/DESCRIPTION //DESCRIPTION EXAMPLE LINE 2 //DESCRIPTION EXAMPLE LINE 3	:77B:/BENEFRES/XX//DESCRIPTION

ISO Country Codes can be obtained from <https://www.iso.org/obp/ui/#home>

Proprietary Purpose of Payment Codes for the countries listed in Appendix 3 can be requested from NatWest via your ISO 2022 Migration Manager/ Customer Service Team.



Appendices

Appendix 1

Countries requiring mandatory Beneficiary address information

Australia	Full Beneficiary address required
Canada*	Full Beneficiary address required
Cuba	Full Beneficiary address required
India	Full Beneficiary address required
Turkey	Full Beneficiary address required

*Please note payments in Canadian dollars (CAD) to any country also require full Beneficiary address.

Appendix 2

Countries requiring Beneficiary identification in a prescribed format

Jordan	Full IBAN required
Kuwait	Full IBAN required
Morocco	Full 24-digit account number required
Oman	Full IBAN required
Pakistan	Full IBAN required
Qatar	Full IBAN required
Saudi Arabia	Full IBAN required

Appendix 4

Countries that require a detailed reason

Malaysia (non-local currency)	Full free-format reason to be provided
Turkey	Full free-format reason to be provided

Appendix 3

Countries that require Purpose of Payment Code & free format reason

Angola	Full reason for payment to be provided, including both code and free-format reason
Bahrain	Full reason for payment to be provided, including both code and free-format reason
Brazil (non-local currency)	Full reason for payment to be provided, including both code and free-format reason
China (CNY only)	Full reason for payment to be provided, including both code and free-format reason
India	Full reason for payment to be provided, including both code and free-format reason
Indonesia	Full reason for payment to be provided, including both code and free-format reason
Jordan	Full reason for payment to be provided, including both code and free-format reason
Kenya	Full reason for payment to be provided, including both code and free-format reason
Kuwait	Full reason for payment to be provided, including both code and free-format reason
Morocco (MAD only)	Full reason for payment to be provided, including both code and free-format reason
Pakistan (non-local currency)	Full reason for payment to be provided, including both code and free-format reason
Qatar	Full reason for payment to be provided, including both code and free-format reason
Thailand	Full reason for payment to be provided, including both code and free-format reason
UAE	Full reason for payment to be provided, including both code and free-format reason

NOTE: unless a currency is stated, all payments to that country must meet the relevant requirements above.



Contact and **support**



Got a question?

Use our dedicated ISO 20022 email address below. When sending your queries, please ensure you provide details of the channel(s) you use with NatWest Group.



ISOSupport@natwest.com

iso20022.migrationmanagers@natwest.com

When sending your queries, please ensure you provide details of the channel(s) you use with NatWest Group. i.e. Bankline, Bankline Direct, SWIFT services. We aim to respond to all customer ISO 20022 queries within five working days.



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The information enclosed was correct at time of publishing.