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UBS KeyLink

Regulatory Changes to Payment Predefine Templates

Summary

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Document Information

Versions

Version	Date	Status	Changes and remarks
1.0	24.03.2026	Draft	Initial Document Creation
1.1	26.04.2026	Draft	Updates to Party Block Information
1.2	30.04.2026	Final	Formatting and Minor Amendments
1.2	30.04.2026	Final	Published to KeyLink Internet site
1.3	08.06.2026	Draft	Inclusion of template import/export definitions
1.4	16.06.2026	Final	Amendment of field lengths as per SWIFT MT Standards

1. Overview

From 23rd November 2026 the SWIFT ISO20022 CBPR+ messaging standards will dictate that the use of existing unstructured addresses will no longer be permitted and will subsequently be rejected by the SWIFT Network.

This will primarily impact your existing Predefines / Payment Templates that you have setup in KeyLink. As these are proprietary to yourselves it is your responsibility to advise whether these predefines either need to be removed as they are no longer used or they need to be updated with either a market ID such as a SWIFT BIC address or an actual Name and Address combination.

2. Fields impacted

Depending on the ID Types that you are using there could potentially be changes required to the following party types in your predefines:

- Beneficiary
- Bank of Beneficiary
- Intermediary
- Receiver Correspondent
- By Order Details

These changes are also dependent on the Payment Type as explained further on.

3. Customer Transfer (MT103/pacs.008)

3.1. Beneficiary Description

The Beneficiary Description will only need to be amended if the current Beneficiary Type is "Account", "IBAN" or "Text".

Currently the Beneficiary Description will hold the Name and subsequent address of the beneficiary but in an unstructured format with no minimum requirement.

This field will no longer be supported and will need to be populated across potentially seven designated fields as follows:

Field Name	Description	Length	M/O
Name	Beneficiary Name	33	M
Address Line 1	Address details	33	M
Address line 2	Additional address details	33	O
Town	Beneficiary Town / City	30	M
Postal / Zip Code	Beneficiary Postal / Zip code	16	D**
Region / State	Beneficiary Country Sub Division	33	D**
Country	Beneficiary Country	2	M

** Dependency: Mandatory if Country Code = US

3.2. Bank of Beneficiary Description

The use of ID Type: Account; IBAN or Text will no longer be supported in the Bank of Beneficiary Party block.

The only possible types that can be used are as follows:

ID Type	Description	Ccy
SWIFT	SWIFT BIC Address	All
Account / SWIFT	Account No & SWIFT BIC Address	All
CHIPS UID	Clearing House Interbank Payments System UID	USD
CHIPS ABA	Clearing House Interbank Payments System ABA	USD
Fedwire	US Federal Reserve RTGS	USD
CHAPS	Clearing House Automated Payment System	GBP
SIC	Swiss Interbank Clearing	CHF
BC	Bank Clearing	CHF

When selecting one of the above options for the Bank of Beneficiary type there is no requirement to provide an address as this will be derived from a central reference data source.

If you are currently using Account we strongly recommend that you switch to a combination of Account / SWIFT.

3.3. Intermediary Description

The use of ID Type: Account; IBAN or Text will no longer be supported in the Bank of Intermediary party block.

The only possible types that can be used are as follows:

ID Type	Description	Ccy
SWIFT	SWIFT BIC Address	All
Account / SWIFT	Account No & SWIFT BIC Address	All
CHIPS UID	Clearing House Interbank Payments System UID	USD
CHIPS ABA	Clearing House Interbank Payments System ABA	USD
Fedwire	US Federal Reserve RTGS	USD
CHAPS	Clearing House Automated Payment System	GBP
SIC	Swiss Interbank Clearing	CHF
BC	Bank Clearing	CHF

When selecting one of the above options for the Intermediary type there is no requirement to provide an address as this will be derived from a central reference data source.

If you are currently using Account we strongly recommend that you switch to a combination of Account / SWIFT.

3.4. Receiver Correspondent Details

The use of ID Type: Account; IBAN or Text will no longer be supported in the Receiver Correspondent Party block.

The only possible types that can be used are as follows:

ID Type	Description	Ccy
SWIFT	SWIFT BIC Address	All
Account / SWIFT	Account No & SWIFT BIC Address	All
CHIPS UID	Clearing House Interbank Payments System UID	USD
CHIPS ABA	Clearing House Interbank Payments System ABA	USD
Fedwire	US Federal Reserve RTGS	USD
CHAPS	Clearing House Automated Payment System	GBP
SIC	Swiss Interbank Clearing	CHF
BC	Bank Clearing	CHF

When selecting one of the above options for the Receiver Correspondent type there is no requirement to provide an address as this will be derived from a central reference data source.

If you are currently using Account we strongly recommend that you switch to a combination of Account / SWIFT.

3.5. By Order Details

The By Order Of Description will only need to be amended if the value has already been populated. If the field is empty or blank then the Predefine / Payment Template will take the default from the Debit Account that has been setup in KeyLink, when used to generate a Payment Instruction.

Currently, the By Order Of Description will hold the Name and subsequent address of the account holder / remitter but in an unstructured format with no minimum requirement.

This field will now need to be populated across five designated fields as follows:

Field Name	Description	Length	M/O
Name	Beneficiary Name	33	M
Address Line 1	Address details	33	M
Address line 2	Additional address details	33	O
Town	Beneficiary Town / City	30	M
Postal / Zip Code	Beneficiary Postal / Zip code	16	D**
Region / State	Beneficiary Country Sub Division	33	D**
Country	Beneficiary Country	2	M

** Dependency: Mandatory if Country Code = US

4. Bank Transfer (MT202/pacs.009)

For all party types associated with Bank Transfers, the use of Account; IBAN or TEXT will no longer be supported and will need to be replaced with one of the following options:

ID Type	Description	Ccy
SWIFT	SWIFT BIC Address	All
Account / SWIFT	Account No & SWIFT BIC Address	All
CHIPS UID	Clearing House Interbank Payments System UID	USD
CHIPS ABA	Clearing House Interbank Payments System ABA	USD
Fedwire	US Federal Reserve RTGS	USD
CHAPS	Clearing House Automated Payment System	GBP
SIC	Swiss Interbank Clearing	CHF
BC	Bank Clearing	CHF

This will be relevant for the following party types within a Bank Transfer Payment (MT202)

- Beneficiary
- Bank of Beneficiary
- Intermediary

5. Required Data Analysis

It is strongly recommended to act early and analyse your current predefines as a lot of these may no longer be required and therefore can be removed to avoid unnecessary updates.

Please navigate to the "Templates" or "Manage Templates" section of KeyLink to obtain the list of your current templates / predefines. It is recommended to export this data to another application such as Excel to help analyse and filter for the affected templates. Please refer to later in this document where we provide an overview of the ISO20022 specific export and re-import definitions.

In order to reduce the amount of updates required we recommend to remove / delete any predefines that are no longer used.

For the templates that are still in use please check and identify the parties that would need to be updated based on the changes laid out in the sections above.

Currently the new fields to support the hybrid structured addresses are not available through the user interface or via Import / Export but will be made available from mid July. However, you will be able to update the existing predefines if you wish to change the party types from Account; IBAN or Text to one of the other identifiers recommended such as Account / SWIFT.

Please do not update your existing Beneficiary / Bank of Beneficiary / Intermediary description blocks as these will not be converted into a hybrid structured address.

It is strongly recommended that you remove / delete your unused predefines as soon as possible and amend existing predefines to use the market identifiers using the current user interfaces until the enhanced UIs and import functionality are available for the hybrid address fields.

Please also note that any payment predefines that are still utilising an unstructured address format for any of the above party blocks after **November 23rd 2026** will automatically fail in the market.

6. Predefine template export/re-import

To help you manage bulk updates you can use the following predefine template definition. We recommend that you export out of the application your required templates, manage them in a spreadsheet and then re-import using the Predefine template import.

The format of the export and import are identical in order to make the process as smooth as possible.

6.1. Export of Predefines for Hybrid Address

Definition name to be applied/selected for the export:

!!PayExpPred_HA!! **Tab separated file**

6.2. Import of Predefines for Hybrid Address

Definition name to be applied/selected for the import:

!!PayPredefine_HA!! **Tab separated file**

6.3. Export/Import Definition

The definition is the same for both export and import.

The Special Conditions will apply to the import leg of the update process

Nr.	Format	Type	M/O	Description	DB field	Special Conditions
1	35x	varchar	M	Payment Description	DESCRIPTION	
2	1c	char	O	Payment Type	PAYMENT_TYPE	See Table 9 - Payment Type Codes
3	34x	varchar	M	Account Identification	ACCOUNT_ID	
4	3c	varchar	O	Cash Amount Currency	CASH_AMOUNT_CCY	
5	15n	numeric	O	Cash Amount	CASH_AMOUNT	
6	YYYYMMDD	timestamp	O	Value Date	VALUE_DATE	
7	1c	char	O	Beneficiary Type	BENEF_CUST_TYPE	See Table 1 - Beneficiary Types
8	34x	varchar	O	Beneficiary Identification	BENEF_CUSTOMER_ID	For type ACC/SWF: Account Number
9	4x35x	varchar	O	Beneficiary Description	BENEF_CUSTOMER_DS	Only for type ACC/SWF: Bank SWIFTID
10	33	varchar	M	Beneficiary Name	CDTR_NM	
11	33	varchar	O	Beneficiary Address Line 1	CDTR_PSTLADR_ADRLINE_1	
12	33	varchar	O	Beneficiary Address Line 2	CDTR_PSTLADR_ADRLINE_2	
13	30	varchar	M	Beneficiary Town name	CDTR_PSTLADR_TWNNM	
14	33	varchar	O1	Beneficiary State	CDTR_PSTLADR_CTRYSUBDVSN	O1:Mandatory where Country = US
15	2	varchar	M	Beneficiary Country	CDTR_PSTLADR_CTRY	
16	16	varchar	O1	Beneficiary Postal Code	CDTR_PSTLADR_PSTCD	O1:Mandatory where Country = US
17	1c	char	O	Bank of Beneficiary Type	ACC_WITH_TYPE	See Table 2 - Bank of Beneficiary Types
18	34x	varchar	O	Bank of Beneficiary Identification	ACC_WITH_INSTITU_ID	For type ACC/SWF: Account Number

19	4x35x	varchar	O	Bank of Beneficiary Description	ACC_WITH_INSTITU_DS	Only for type ACC/SWF: Bank SWIFTID
20	35	varchar	M	Bank Of Beneficiary Name	CDTRAGT_NM	
21	35	varchar	O	Bank Of Beneficiary Address Line 1	CDTRAGT_PSTLADR_ADRLINE_1	
22	35	varchar	O	Bank Of Beneficiary Address Line 2	CDTRAGT_PSTLADR_ADRLINE_2	
22	30	varchar	M	Bank Of Beneficiary Town name	CDTRAGT_PSTLADR_TWNNM	
23	35	varchar	O1	Bank Of Beneficiary State	CDTRAGT_PSTLADR_CTRYSUBDVSN	O1:Mandatory where Country = US
24	2	varchar	M	Bank Of Beneficiary Country	CDTRAGT_PSTLADR_CTRY	
25	16	varchar	O1	Bank Of Beneficiary Postal Code	CDTRAGT_PSTLADR_PSTCD	O1:Mandatory where Country = US
26	1c	char	O	Intermediary Type	INTERMED_TYPE	See Table 3 - Intermediary Types
27	34x	varchar	O	Intermediary Identification	INTERMED_ID	For type ACC/SWF: Account Number
28	4x35x	varchar	O	Intermediary Description	INTERMED_DS	Only for type ACC/SWF: Bank SWIFT ID
29	35	varchar	M	Intermediary Name	INTRMYAGT1_NM	
30	35	varchar	O	Intermediary Address Line 1	INTRMYAGT1_PSTLADR_ADRLINE_1	
31	35	varchar	O	Intermediary Address Line 2	INTRMYAGT1_PSTLADR_ADRLINE_2	
32	30	varchar	M	Intermediary Town name	INTRMYAGT1_PSTLADR_TWNNM	
33	35	varchar	O1	Intermediary State	INTRMYAGT1_PSTLADR_CTRYSUBDVSN	O1:Mandatory where Country = US
34	2	varchar	M	Intermediary Country	INTRMYAGT1_PSTLADR_CTRY	
35	16	varchar	O1	Intermediary Postal Code	INTRMYAGT1_PSTLADR_PSTCD	O1:Mandatory where Country = US
36	4x35x	varchar	O	Detail of Payment	DET_OF_PAYMENT	Obsolete see field 42/43 instead! MT101 MT103 only. Mapped into Remittance information.
37	16x	varchar	O	Related Reference	RELATED_REF	MT202 only
38	1c	varchar	O	Charges	CHARGES	MT101 MT103 only See Table 10 - Charges Types
39	35	varchar	O	By Order of Description	ORDER_CUSTOMER_DS	Use for capturing IBAN, BBAN, Account Number only.
40	33	varchar	M	By Order Of Name	DBTR_NM	
41	33	varchar	O	By Order Of Address Line 1	DBTR_ADDRESSLINE1	
42	33	varchar	O	By Order Of Address Line 2	DBTR_ ADDRESSLINE2	
43	30	varchar	M	By Order Of Town name	DBTR_PSTLADR_TWNNM	
44	33	varchar	O1	By Order Of State	DBTR_PSTLADR_CTRYSUBDVSN	O1:Mandatory where Country = US
45	2	varchar	M	By Order Of Country	DBTR_PSTLADR_CTRY	
46	16	varchar	O1	By Order Of Postal Code	DBTR_PSTLADR_PSTCD	O1:Mandatory where Country = US
47	10x	varchar	O	Special Instructions Type 1	SEND_RECEI_TYPE_1	MT202 MT103 only See 0 Special Instruction Codes
48	25x	varchar	O	Special Instructions Text 1	SEND_RECEI_INFO_1	MT202 MT103 only
49	10x	varchar	O	Special Instructions Type 2	SEND_RECEI_TYPE_2	MT202 MT103 only See 0 Special Instruction Codes
50	25x	varchar	O	Special Instructions Text 2	SEND_RECEI_INFO_2	MT202 MT103 only
51	10x	varchar	O	Special Instructions Type 3	SEND_RECEI_TYPE_3	MT202 MT103 only See 0 Special Instruction Codes
52	25x	varchar	O	Special Instructions Text 3	SEND_RECEI_INFO_3	MT202 MT103 only
53	10x	varchar	O	Special Instructions Type 4	SEND_RECEI_TYPE_4	MT202 MT103 only See 0 Special Instruction Codes
54	25x	varchar	O	Special Instructions Text 4	SEND_RECEI_INFO_4	MT202 MT103 only
55	10x	varchar	O	Special Instructions Type 5	SEND_RECEI_TYPE_5	MT202 MT103 only See 0 Special Instruction Codes
56	25x	varchar	O	Special Instructions Text 5	SEND_RECEI_INFO_5	MT202 MT103 only
57	4c	char	O	Instruction codes type 1	INSTRUCTIONCODETYPE1	MT101 MT103 only See 0 Instruction Codes
58	30x	varchar	O	Instruction codes text 1	INSTRUCTIONCODEINFO1	MT101 MT103 only
59	4c	char	O	Instruction codes type 2	INSTRUCTIONCODETYPE2	MT101 MT103 only See 0 Instruction Codes
60	30x	varchar	O	Instruction codes text 2	INSTRUCTIONCODEINFO2	MT101 MT103 only
61	4c	char	O	Instruction codes type 3	INSTRUCTIONCODETYPE3	MT101 MT103 only See 0 Instruction Codes
62	30x	varchar	O	Instruction codes text 3	INSTRUCTIONCODEINFO3	MT101 MT103 only
63	4c	char	O	Instruction codes type 4	INSTRUCTIONCODETYPE4	MT101 MT103 only See 0 Instruction Codes
64	30x	varchar	O	Instruction codes text 4	INSTRUCTIONCODEINFO4	MT101 MT103 only
65	4c	char	O	Instruction codes type 5	INSTRUCTIONCODETYPE5	MT101 MT103 only See 0 Instruction Codes
66	30x	varchar	O	Instruction codes text 5	INSTRUCTIONCODEINFO5	MT101 MT103 only

67	4c	char	O	Instruction codes type 6	INSTRUCTIONCODETYPE6	MT101 MT103 only See 0 Instruction Codes
68	30x	varchar	O	Instruction codes text 6	INSTRUCTIONCODEINFO6	MT101 MT103 only
69	4c	char	O	Payment Detail Code 1	REMITTANCEINFOCODE1	MT101 MT103 only, see Table 12 - Payment Detail Codes
70	30x or 4*35x	varchar	O	Payment Detail Text 1	REMITTANCEINFODETAIL1	MT101 MT103 only
71	4c	char	O	Payment Detail Code 2	REMITTANCEINFOCODE2	MT101 MT103 only, see Table 12 - Payment Detail Codes
72	30x	varchar	O	Payment Detail Text 2	REMITTANCEINFODETAIL2	MT101 MT103 only
73	4c	char	O	Payment Detail Code 3	REMITTANCEINFOCODE3	MT101 MT103 only, see Table 12 - Payment Detail Codes
74	30x	varchar	O	Payment Detail Text 3	REMITTANCEINFODETAIL3	MT101 MT103 only
75	4c	char	O	Payment Detail Code 4	REMITTANCEINFOCODE4	MT101 MT103 only See Table 12 - Payment Detail Codes
76	30x	varchar	O	Payment Detail Text 4	REMITTANCEINFODETAIL4	MT101 MT103 only
77	8c	char	O	Regulatory Reporting Code 1	REGULATORYREPORTCODE1	MT101 MT103 only See Table 11 - Regulatory Reporting Codes
78	25x or 4*35x	varchar	O	Regulatory Reporting Text 1	REGULATORYREPORTDETAIL1	MT101 MT103 only
79	8c	char	O	Regulatory Reporting Code 2	REGULATORYREPORTCODE2	MT101 MT103 only See Table 11 - Regulatory Reporting Codes
80	25x	varchar	O	Regulatory Reporting Text 2	REGULATORYREPORTDETAIL2	MT101 MT103 only
81	8c	char	O	Regulatory Reporting Code 3	REGULATORYREPORTCODE3	MT101 MT103 only See Table 11 - Regulatory Reporting Codes
82	25x	varchar	O	Regulatory Reporting Text 3	REGULATORYREPORTDETAIL3	MT101 MT103 only
83	1c	char	O	Receiver Correspondent Type	RECEIVERCORRESPONDENTTYPE	MT103 MT202 only See Table 4 - Receiver Correspondent Types
84	35x	varchar	O	Receiver Correspondent ID	RECEIVERCORRESPONDENTID	MT103 MT202 only For type ACC/SWF: Account Number
85	4x35	varchar	O	Receiver Correspondent Desc	RECEIVERCORRESPONDENTDESC	MT103 MT202 only For type ACC/SWF: Bank SWIFT ID
86	3c	char	O	Sender Charges Ccy	SENDERCHARGESCCY	MT103 only Same as cash amount currency
87	15n	numeric	O	Sender Charges Amount	SENDERCHARGESAMOUNT	MT103 only
88	3c	char	O	Receiver Charges Ccy	RECEIVERCHARGESCCY	MT103 only Same as cash amount currency
89	15n	numeric	O	Receiver Charges Amount	RECEIVERCHARGESAMOUNT	MT103 only
90	34x	varchar	O	By Order of Identification	ORDER_CUSTOMER_ID	MT103 only
91	16x	varchar	O	Time Code	TIMECODE	not yet supported
92	HHMM	timestamp	O	Time Indication	TIMEINDICATION	not yet supported
93	1c	char	O	Time Sign	TIMESIGN	not yet supported
94	HHMM	timestamp	O	Time Offset	TIMEOFFSET	not yet supported
95	5n	integer	O	Message Index	MESSAGEINDEX	not yet supported
96	5n	integer	O	Total Messages	TOTALMESSAGES	not yet supported
97	22x	varchar	O	FX Contract Number	FX_CONTR_NBR	MT202, MT101 only
98	15n	numeric	O	FX Rate	FX_RATE	MT202, MT101 only

7. SWIFT AI Open Source Tool

To assist in the reformatting of existing debtor and creditor unstructured addresses, SWIFT are offering an open source AI solution which can be downloaded from their Website:
https://www.swift.com/standards/iso-20022/iso-20022-faqs/swift-ai-address-structuring-model

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