

ISO20022 ADOPTION AND MIGRATION – E-MONEYGER® NOVEMBER 2025 RELEASE

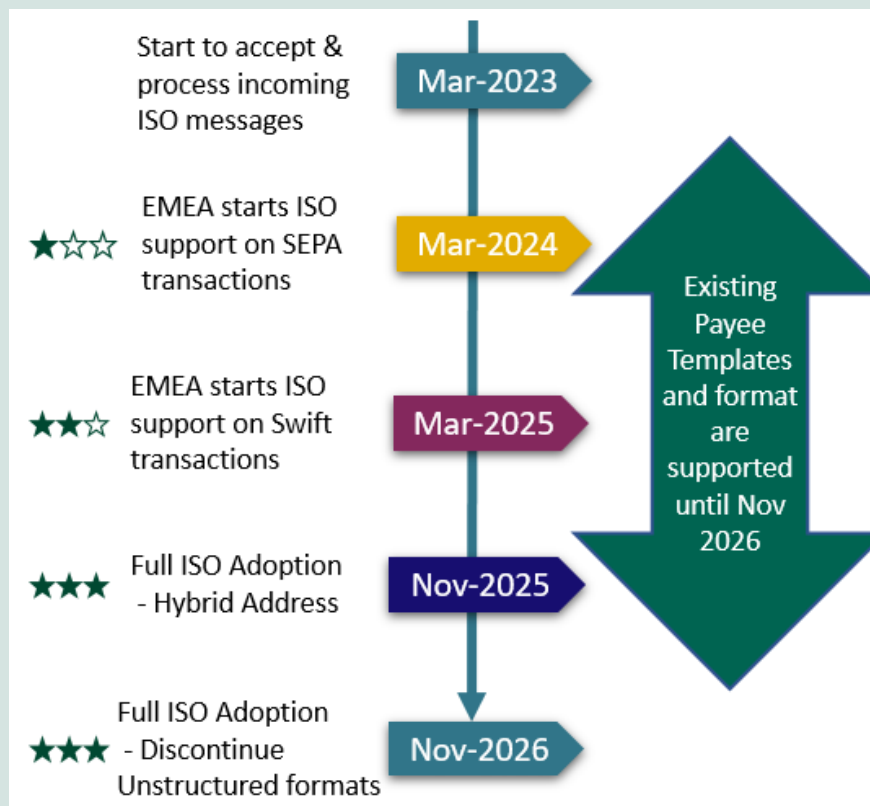
BACKGROUND

The Society for Worldwide Interbank Financial Telecommunication (Swift) has announced a new global standard for financial messaging for all commercial and treasury payments and balance and transaction reporting, known as ISO20022.

The adoption of ISO20022 was originally planned for local remittances in certain countries and regions and will take effect between March 2023 and November 2025. However, some elements of the changes have now been postponed to November 2026 by Swift.

SMBC Group will provide its customers with specifications for the new format as part of its ISO20022 migration strategy. The schedule and new format are being determined by the approach taken by payment scheme operators and regulators in each relevant region and country.

Key Milestones of SMBC ISO Migration Project



NEW FORMAT

The new format will comply with ISO20022 as designated by the International Organisation for Standardisation.

Its adoption is being promoted globally and will include more enriched transaction information than the current format. The introduction of new data components will provide more transparency and strengthen operational efficiency.

Summary of E-MONEYGER® Changes so far

| E-Moneyger® Services | New Fields | New Features |
|-------------------------------|--|--|
| Bank Statement | Transaction Code | Export to new camt.053 |
| SEPA Transfers | Beneficiary LEI Beneficiary Structured Address Ultimate Debtor / Ultimate Creditor | Import new pain.001.001.09 files |
| SEPA Direct Debit Collections | Debtor Structured Address | Import new pain.008.001.08 files |
| Wire Transfers | Beneficiary LEI Beneficiary Structured Address Bank Structured Address Ultimate Debtor / Ultimate Creditor Purpose Code / Category Purpose Regulatory Reporting | Import new pain.001.001.09 files |
| Wire Transfer Payee Template | Same as above | Export full data to Excel (CSV) file Import full data from Excel (CSV) file |

November 2025 Change

- **A semi-structured beneficiary “Hybrid” address will be added in November 2025.**
- The current “unstructured” address fields will continue to be supported until November 2026.
- **It is important that you start to review your current beneficiary addresses and start the migration to the “hybrid” or “structured” format.**

PREPARATIONS

- Determine whether your internal payments processing systems such as ERP or accounting software, including those managed or provided by third-party service providers, offer ISO20022 solutions and when will they be available.
- Prepare for providing structured address information of beneficiaries
- Review your complete chain of banking relationships to verify whether they are able to process ISO20022 transactions – switch to the newest payment initiation (ISO20022 XML “pain.”) version and cash management (ISO20022 XML “camt.”) version message format if necessary
- Consider the possibility of payment originators sending you ISO20022 XML payments and what additional information they may include in their payment messages
- Update registered payee templates with structured addresses information.

E-MONEYGER® CHANGES: HYBRID ADDRESS (November 2025)

Impacted transaction types:

All Wire Transfer related services, including SEPA transfers (UK Bacs is out of scope)

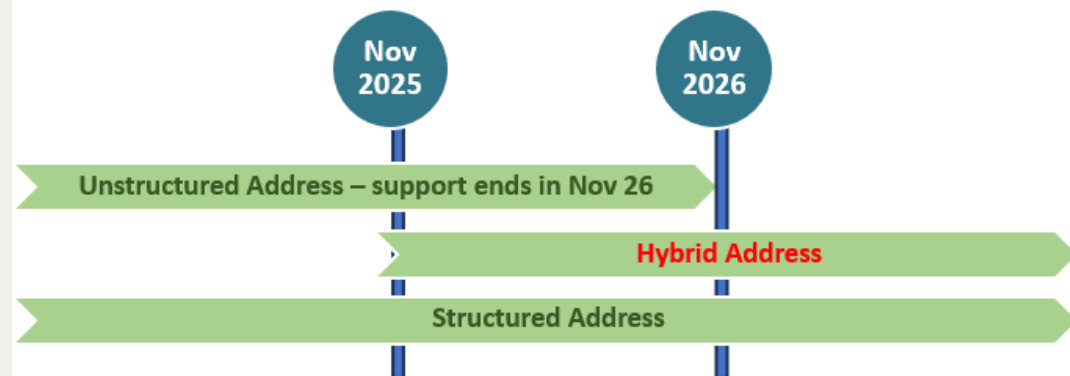
What is a “Hybrid Address”?

The hybrid address allows simultaneous usage of structured and unstructured elements, with a minimum of structured Town Name and Country. It is a good industry compromise that limits the effort for implementation, whilst ensuring the original goal of increased data quality in the more structured and data-rich ISO 20022 payment standard.

Usage from November 2025

- “Town Name” and “Country Code” are mandatory elements within the “Postal Address” when a hybrid address is used, just as they are when a fully structured address is used.
- The “Unstructured Address” Line element within the hybrid address can be up to 2 lines of 70 characters.
- “Hybrid Address” fields:

| | Field Name | Length | | Field Name | Length |
|---|-----------------|--------|----|------------------------------|--------|
| 1 | Department Name | 70 | 9 | Post Code | 16 |
| 2 | Sub Department | 70 | 10 | Town Name (mandatory) | 35 |
| 3 | Street Name | 70 | 11 | Town Location Name | 35 |
| 4 | Building Name | 16 | 12 | District Name | 35 |
| 5 | Building Number | 35 | 13 | State / Region / County | 35 |
| 6 | Floor | 70 | 14 | Country (mandatory) | 2 |
| 7 | Post Box | 16 | 15 | Address Line 1 | 70 |
| 8 | Room | 70 | 16 | Address Line 2 | 70 |



CONTACT AND SUPPORT

Should you have any query, please feel free to contact E-Moneyger® Help Desk.

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Email:
emoneygerhelpdesk@gb.smbcgroup.com

OR

GBLOGTBDPromotion@gb.smbcgroup.com

E-MONEYGER® CHANGES: FILE UPLOAD

Address Mapping Example

| Current (Unstructured) | | Hybrid | |
|---------------------------|---|-----------------|----------------------------------|
| Address 1: | Bank House 5 th Floor 100 Liverpool Street London EC2M 2AT | Post Code: | EC2M 2AT |
| Address 2: | United Kingdom | Town Name: | London |
| Address 3: | | Country: | GB |
| | | Address Line 1: | Bank House 5 th Floor |
| | | Address Line 2: | 100 Liverpool Street |

XML Creditor Address Field Examples

| Unstructured | Hybrid | Structured |
|---|---|---|
| <pre><Cdtr> <Nm>Payee Name</Nm> <PstlAdr> <AdrLine>Bank House 5th Floor 100 Liverpool Street</AdrLine> <AdrLine>London EC2M 2AT</AdrLine> <AdrLine>United Kingdom</AdrLine> </PstlAdr> </Cdtr></pre> | <pre><Cdtr> <Nm>Payee Name</Nm> <PstlAdr> <PstCd>EC2M 5AT</PstCd> <TwnNm>London</TwnNm> <Ctry>GB</Ctry> <AdrLine>Bank House 5th Floor</AdrLine> <AdrLine>100 Liverpool Street</AdrLine> </PstlAdr> </Cdtr></pre> | <pre><Cdtr> <Nm>Payee Name</Nm> <PstlAdr> <StrtNm>Liverpool Street</StrtNm> <BldgNb>100</BldgNb> <BldgNm>Bank House</BldgNm> <Flr>5th Floor</Flr> <PstCd>EC2M 5AT</PstCd> <TwnNm>London</TwnNm> <Ctry>GB</Ctry> </PstlAdr> </Cdtr></pre> |