

OBAVIJEST O SPECIFIČNOSTIMA PRI UNOSU ADRESE PRIMATELJA

Poštovani klijenti,

od 5. listopada 2025. godine u platnim sustavima nalozi se procesuiraju primjenom strukturiranih adresnih podataka sukladno ISO standardu 20022. te se 15.11.2026. u potpunosti ukida mogućnost iniciranja naloga sa nestrukturiranim adresnim podacima. **Ako će u nalogu s datumom izvršenja od 15. studenog 2026. adresa platitelja/primatelja/PPU primatelja biti popunjena u nestrukturiranom obliku plaćanje se neće moći provesti.**

Što to za Vas znači?

Prilikom unosa naloga odnosno kreiranja datoteke, ukoliko se unose podaci o adresi primatelja, to je potrebno izvršiti u strukturiranom obliku u zato predviđenim poljima.

U nastavku su primjeri ispravno i neispravno popunjene adrese:

Forme za unos pojedinačnih naloga za plaćanje u svim aplikacijama plaćanja su od listopada prošle godine već prilagođene novom formatu. Ono što vi trebate napraviti je ukoliko koristite predloške iste ažurirati na način da polja budu ispravno popunjena te ih ponovo spremite.

Primjer ispravnog popunjavanja adrese:

Naziv/Ime i prezime:*	<input type="text" value="OSOBA JEDAN"/>
Ulica:	<input type="text" value="ULICA SRETNIH LJUDI"/>
Kućni broj:	<input type="text" value="12"/>
Grad/Mjesto:	<input type="text" value="GRAD"/>
Poštanski broj:	<input type="text" value="44123"/>
Država primatelja:	<input type="text" value="HRVATSKA"/>

Primjer neispravno popunjene adrese:

Naziv/Ime i prezime:*	<input type="text" value="OSOBA JEDAN"/>
Ulica:	<input type="text" value="ULICA SRETNIH LJUDI 12"/>
Kućni broj:	<input type="text"/>
Grad/Mjesto:	<input type="text" value="44123 GRAD"/>
Poštanski broj:	<input type="text"/>
Država primatelja:	<input type="text" value="HRVATSKA"/>

Nacionalni nalozi u valute EUR

Za plaćanje primatelju u valuti EUR koji ima račun kod Pružatelja platnih usluga u **Republici Hrvatskoj** u nalogu za plaćanje obavezan je podatak Naziv/Ime i prezime primatelja plaćanja - vlasnika računa.

Ukoliko navodite podatke o adresi primatelja, minimalno moraju biti navedeni barem podaci:

- Mjesto i
- Država.

Devizni nalozi u svim valutama

Za plaćanje primatelju koji ima račun kod Pružatelja platnih usluga **van Republike Hrvatske u svim valutama te primateljima kod Pružatelja platnih usluga u Republici Hrvatskoj u valutama različitoj od EUR** u nalogu za plaćanje obavezni su podaci:

- Naziv/Ime i prezime primatelja plaćanja - vlasnika računa (molimo vas da navedete puni naziv primatelja. kako bi se izbjegli dodatni troškovi reklamacijskog postupka ili neizvršenje plaćanja)

OBAVIJEST

- Ulica
- Kućni broj (ukoliko postoji)
- Mjesto
- Država

Međutim, postoje **specifičnosti po pojedinim državama**. Ovisno o vrsti naloga i državi Pružatelja platnih usluga primatelja plaćanja, u primjeni su različita pravila. Pravila prema državama dostupna su na sljedećem [linku](#)¹ u dokumentu **ISO 2002 Structured Postal Address - Country Guidance and Samples**, gdje je dostupna trenutno važeća verzija.

Preporuka je da se u platnom nalogu navode podaci koji imaju oznaku M - Mandatory by scheme i E - Expected by local market practice, a da se ne koriste podaci označeni s N - Not to be used.

Ukoliko iz podataka kojima raspolazete ne možete nedvojbeno popuniti nalog, preporuka je da od Primatelja platne transakcije zatražite podatke.

U nastavku je tablica s dvojezičnom verzijom naziva adresnih polja i definicijom polja:

HR naziv	Element description	Definition
Platitelj ili primatelj	Debtor or Creditor	
Naziv/Ime i prezime	Name	Name by which a party is known and which is usually used to identify that party.
Poštanska adresa	Postal Address	Information that locates and identifies a specific address, as defined by postal services.
Odjel	Department	Identification of a division of a large organisation or building.
Pododjel	Sub Department	Identification of a sub-division of a large organisation or building.
Ulica	Street Name	Name of a street or thoroughfare.
Kućni broj	Building Number	Number that identifies the position of a building on a street.
Naziv zgrade	Building Name	Name of the building or house.
Kat	Floor	Floor or storey within a building.
Poštanski pretinac	Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
Broj sobe	Room	Room
Poštanski broj	Post Code	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
Grad/Mjesto	Town Name	Name of a built-up area, with defined boundaries, and a local government.
Četvrt	Town Location Name	Specific location name within the town.
Okrug	District Name	Identifies a subdivision within a country sub-division.
Županija	Country Sub Division	Identifies a subdivision of a country such as state, region, county.
Država	Country	Nation with its own government.

U pravitku navodimo primjere za međunarodna plaćanja prema primateljima koji imaju račune u Kini, Hong Kongu i SAD-u, a za sve druge države konzultirajte dokument na gore navedenom linku.

Za sve dodatne informacije na raspolaganju smo Vam putem e-maila devizni-nalog@kaba.hr i putem telefona 047 417 369, 047 417 353 ili 047 417 310.

Karlovac, svibanj 2026.

Karlovačka banka d.d.

¹ <https://www.swift.com/standards/market-practice/payments-market-practice-group-2024/document-centre>

KINA

Element description	Definition	Universal Post Union (UPU) element description	Recommended usage for payments address?	Comment
Debtor or Creditor				
Name	Name by which a party is known and which is usually used to identify that party.	Addressee	M - Mandatory by scheme	Mandatory, except if BIC is provided
Postal Address	<i>Information that locates and identifies a specific address, as defined by postal services.</i>			
Department	Identification of a division of a large organisation or building.	Department	O - Optional element	
Sub Department	Identification of a sub-division of a large organisation or building.	Sub Department	O - Optional element	
Street Name	Name of a street or thoroughfare.	Street	E - Expected by local market practice	
Building Number	Number that identifies the position of a building on a street.	No.	E - Expected by local market practice	
Building Name	Name of the building or house.	Building name	O - Optional element	
Floor	Floor or storey within a building.	Floor	O - Optional element	
Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.	P.O. Box Number	O - Optional element	
Room	Room	Apartment No.	O - Optional element	
Post Code	dentifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	Postcode	O - Optional element	
Town Name	Name of a built-up area, with defined boundaries, and a local government.	City or Town	M - Mandatory by scheme	City or Town (perfecture-level, or repeat the city name for the 4 municipalities), Autonomou Prefecture
Town Location Name	Specific location name within the town.	Borough	O - Optional element	County, City or Town (county-level), District
District Name	Identifies a subdivision within a country sub-division.	County	O - Optional element	
Country Sub Division	Identifies a subdivision of a country such as state, region, county.	Province	E - Expected by local market practice	Province, City (4 municipalities directly under central government including Beijing, Tianjin, Shanghai, Chongqing), Autonomous Region (5 regions)
Country	Nation with its own government.	Country	M - Mandatory by scheme	

HONG KONG

Element description	Definition	Universal Post Union (UPU) element description	Recommended usage for payments address?	Comment
Debtor or Creditor				
Name	Name by which a party is known and which is usually used to identify that party.	Addressee	M - Mandatory by scheme	
Postal Address	<i>Information that locates and identifies a specific address, as defined by postal services.</i>			
Department	Identification of a division of a large organisation or building.	Department	O - Optional element	
Sub Department	Identification of a sub-division of a large organisation or building.	Sub Department	O - Optional element	
Street Name	Name of a street or thoroughfare.	Street	O - Optional element	Street / Estate / Estate + Street
Building Number	Number that identifies the position of a building on a street.	No.	O - Optional element	
Building Name	Name of the building or house.	Building name	O - Optional element	Building / Building + Phase
Floor	Floor or storey within a building.	Floor	O - Optional element	
Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.	P.O. Box Number	C - Conditional (-> see comment)	The Post Office (PO) Box as an address should be avoided except where no alternative exists.
Room	Room	Apartment No.	O - Optional element	Box/Flat/Number/Room/Shop/Suite/Unit
Post Code	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.		N - Not to be used	There are no post codes in HK
Town Name	Name of a built-up area, with defined boundaries, and a local government.	Town or District	M - Mandatory by scheme	For examples, "WAN CHAI", "CENTRAL", "MONGKOK", "YUEN LONG", ...
Town Location Name	Specific location name within the town.	Village	O - Optional element	
District Name	Identifies a subdivision within a country sub-division.		N - Not to be used	Town Name should be used instead
Country Sub Division	Identifies a subdivision of a country such as state, region, county.	Region	O - Optional element	For examples, "HONG KONG", "KOWLOON", "NEW TERRITORIES", ...
Country	Nation with its own government.	Country	M - Mandatory by scheme	HONG KONG

USA

Element description	Definition	Universal Post Union (UPU) element description	Recommended usage for payments address?	Comment
Debtor or Creditor				
Name	Name by which a party is known and which is usually used to identify that party.	Addressee	M - Mandatory by scheme	
Postal Address	<i>Information that locates and identifies a specific address, as defined by postal services.</i>			
Department	Identification of a division of a large organisation or building.	Department	O - Optional element	Secondary Address Unit Designator
Sub Department	Identification of a sub-division of a large organisation or building.	Sub Department	O - Optional element	
Street Name	Name of a street or thoroughfare.	Street	E - Expected by local market practice	US Postal Service offers one line for: Street Address containig the Street Name and Building Number
Building Number	Number that identifies the position of a building on a street.	No.	O - Optional element	US Postal Service offers one line for: Street Address containig the Street Name and Building Number
Building Name	Name of the building or house.	Building name	O - Optional element	Secondary Address Unit Designator
Floor	Floor or storey within a building.	Floor	O - Optional element	Secondary Address Unit Designator
Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.	P.O. Box Number	O - Optional element	Note: US Post Office allows for both a street address and P.O. Box in the same address (dual addressing) as long as the zip code corresponds to where the P.O. Box is located. An address that contains a Box number or PMB (Personal mailbox) needs to be above the street address.
Room	Room	Apartment No.	O - Optional element	
Post Code	dentifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	ZIP Code	E - Expected by local market practice	Can be 5 or nine digits
Town Name	Name of a built-up area, with defined boundaries, and a local government.	Town	M - Mandatory by scheme	In postal addresses the town name might not always correspond to the local government entity. (Example: People might use the name of the metropolitan town name instead of the municiplaity that the zip code belongs to.
Town Location Name	Specific location name within the town.	Borough	O - Optional element	In the US using Brooklyn or Staten Island instead of New York City is common
District Name	Identifies a subdivision within a country sub-division.	Urbanizació or County	C - Conditional (-> see comment)	In Puerto Rico we have URB for urbanizació which sometiemis in used in PR. County is normamly not used.
Country Sub Division	Identifies a subdivision of a country such as state, region, county.	State	E - Expected by local market practice	
Country	Nation with its own government.	Country	M - Mandatory by scheme	