Fedwire® Funds Service
ISO® 20022 Quick Reference Guide
Last Revised: February 27, 2025

The Fedwire Funds Service ISO 20022 Quick Reference Guide provides focused information about specific aspects of the ISO 20022 usage guidelines for the Fedwire Funds Service. The Federal Reserve Banks will update this guide as necessary to provide clarity on the ISO 20022 format requirements for the Fedwire Funds Service.

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Fedwire Funds Service Mandatory vs Optional ISO 20022 Messages – FedLine Direct® Solution

The table below includes the ISO 20022 messages that will be implemented for the Fedwire Funds Service and the requirements for Fedwire Funds Service customers and service providers that have their own FedLine Direct connection.

- **Mandatory** = Fedwire Funds Service customers or service providers *must* be able to send/receive the ISO 20022 message.
- **Optional** = The ISO 20022 message is *optional* for Fedwire Funds Service customers or service providers to send/receive unless your organization plans to support that message.
- **N/A** = Only the Fedwire Funds Service can send or receive the ISO 20022 message.

Fedwire Funds Service Business Function	ISO 20022 Message[1]	Send to the Fedwire Funds Service	Receive from the Fedwire Funds Service
Business Application Header	head.001	Mandatory	Mandatory
Value Messages			
Customer Credit Transfer	pacs.008	Mandatory	Mandatory
Customer Credit Transfer – US Treasury Tax Payment	pacs.008	Optional	N/A[2]
Customer Credit Transfer – Customer Drawdown Payment	pacs.008	Optional	Mandatory
Financial Institution Credit Transfer	pacs.009	Mandatory	Mandatory
Financial Institution Credit Transfer – Cover Payment	pacs.009	Optional	Mandatory
Financial Institution Credit Transfer – Bank Drawdown Payment	pacs.009	Optional	Mandatory
Payment Return	pacs.004	Mandatory	Mandatory
Nonvalue Messages			
Fedwire Funds Payment Status (positive or negative acknowledgement for value message)	pacs.002	N/A	Mandatory
Return Request	camt.056	Mandatory	Mandatory
Return Request Response (positive or negative)	camt.029	Optional[3]	Mandatory
Return Request Response negative acknowledgement for business errors of a Return Request (camt.056)	camt.029	N/A	Mandatory
Bank Drawdown Request or Customer Drawdown Request	pain.013	Optional	Mandatory

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[1] See Fedwire Funds Service ISO 20022 Implementation Guide on MyStandards® platform provided by SWIFT® for the version of each ISO 20022 message. This footnote applies to all column headings in this document entitles "ISO 20022 Message."

[2] The only Fedwire Funds Service customer that must be able to receive a pacs.008 message for a US Treasury tax payment is the customer that operates the Credit Gateway on behalf of the US Treasury.

[3] The Fedwire Funds Service customer receiving the return request (camt.056) should send a return request response (camt.029) to inform the Fedwire Funds Service customer that sent the return request whether the request will be honored or not.

Fedwire Funds Service Business Function	ISO 20022 Message[1]	Send to the Fedwire Funds Service	Receive from the Fedwire Funds Service
Drawdown Response (positive or negative)	pain.014	Optional[4]	Mandatory
Drawdown Response negative acknowledgement for business errors of a Drawdown Request (pain.013)	pain.014	N/A	Mandatory
Payment Status Request of a previously sent drawdown request (pain.013)	pacs.028	Optional	Mandatory
Investigation Request	camt.110	Optional	Mandatory
Investigation Response	camt.111	Optional	Mandatory
Payment Status Request of a previously sent value message (i.e., pacs.008, pacs.009, or pacs.004)	pacs.028	Optional	N/A
System Messages			
Message Reject	admi.002	Optional to inform the Fedwire Funds Service that a message cannot be opened	Mandatory for technical errors and certain business errors
Fedwire Funds Acknowledgement (positive) for a nonvalue message	admi.007	N/A	Mandatory
Fedwire Funds Broadcast (open, closed, extensions, and ad hoc)	admi.004	N/A	Mandatory if customer has opted in to receive broadcasts
Connection Check	admi.004	Optional	N/A
Fedwire Funds System Response to a Connection Check	admi.011	N/A	Mandatory only if customer sends a connection check admi.004
Retrieval Request for a copy of a previously sent or received value or nonvalue message	admi.006	Optional	N/A
Account Reporting Messages			
Account Reporting Request (i.e., Account Balance Report, Endpoint Totals Report, or Endpoint Details Report)	camt.060	Optional	N/A
Account Balance Report (Master or Self) – Intraday/End-of-Day	camt.052	N/A	Mandatory if customer has opted in to receive this report
Endpoint Totals Report – Intraday/End-of-Day	camt.052	N/A	Mandatory
Endpoint Details Report (Sent or Received) – Intraday	camt.052	N/A	Mandatory if customer plans to request this report

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[4] The Fedwire Funds Service customer receiving the drawdown request (pain.013) should send a drawdown response (pain.014) to inform the Fedwire Funds Service customer that sent the drawdown request whether the request will be honored or not.

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Fedwire Funds Service Business Function	ISO 20022 Message[1]	Send to the Fedwire Funds Service	Receive from the Fedwire Funds Service
Endpoint Gap Report (for contingency use only)	camt.052	N/A	Mandatory for contingency only[5]
Activity Report – End-of-Day	camt.052	N/A	Mandatory if customer has opted in to receive this report

Fedwire Funds Service ISO 20022 Messages – FedPayments® Manager – Import/Export

The tables below include the ISO 20022 messages that will be supported by the import/export feature of the FedPayments Manager – Funds application. Fedwire Funds Service customers **must** be able to import/export the ISO 20022 messages that your organization plans to support.

ISO 20022 Messages Supported for Import/Upload

Fedwire Funds Service Business Function	ISO 20022 Message
Business Application Header	head.001
Value Messages	
Customer Credit Transfer	pacs.008
Customer Credit Transfer – US Treasury Tax Payment	pacs.008
Customer Credit Transfer – Customer Drawdown Payment	pacs.008
Financial Institution Credit Transfer	pacs.009
Financial Institution Credit Transfer – Cover Payment	pacs.009
Financial Institution Credit Transfer – Bank Drawdown Payment	pacs.009
Payment Return	pacs.004
Nonvalue Messages	
Return Request	camt.056
Return Request Response (positive or negative)	camt.029
Bank Drawdown Request or Customer Drawdown Request	pain.013
Drawdown Response (positive or negative)	pain.014
Payment Status Request of a previously sent drawdown request (pain.013)	pacs.028
Investigation Request	camt.110
Investigation Response	camt.111

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[5] This report cannot be tested in DIT2 but will be tested as part of the first business contingency test following the July 14, 2025 ISO 20022 implementation. Participants can review a sample Endpoint Gap Report on the MyStandards Readiness Portal.

ISO 20022 Messages Supported for Export/Download

Fedwire Funds Service Business Function	ISO 20022 Message
Business Application Header	head.001
Value Messages	
Customer Credit Transfer	pacs.008
Customer Credit Transfer – Customer Drawdown Payment	pacs.008
Financial Institution Credit Transfer	pacs.009
Financial Institution Credit Transfer – Cover Payment	pacs.009
Financial Institution Credit Transfer – Bank Drawdown Payment	pacs.009
Payment Return	pacs.004
Nonvalue Messages	
Return Request	camt.056
Return Request Response (positive or negative)	camt.029
Bank Drawdown Request or Customer Drawdown Request	pain.013
Drawdown Response (positive or negative)	pain.014
Payment Status Request of a previously sent drawdown request (pain.013)	pacs.028
Investigation Request	camt.110
Investigation Response	camt.111

Fedwire Funds Service ISO 20022 Messages – FedPayments Manager – Manually Create Messages

The table below includes the ISO 20022 messages that you will be able to manually create in the FedPayments Manager – Funds application using customized forms.

Fedwire Funds Service Business Function	ISO 20022 Message
Value Messages	
Customer Credit Transfer	pacs.008
Customer Credit Transfer – US Treasury Tax Payment	pacs.008
Customer Credit Transfer – Customer Drawdown Payment	pacs.008
Financial Institution Credit Transfer[6]	pacs.009
Financial Institution Credit Transfer – Bank Drawdown Payment	pacs.009
Payment Return	pacs.004
Nonvalue Messages	
Return Request	camt.056
Return Request Response (positive or negative)	camt.029
Bank Drawdown Request or Customer Drawdown Request	pain.013
Drawdown Response (positive or negative)	pain.014
Investigation Request	camt.110
Investigation Response	camt.111

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[6] The pacs.009 cover payment message cannot be manually created in the FedPayments Manager – Funds application and can only be imported.

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Fedwire Funds Service ISO 20022 Local Instrument Codes

The tables below provide information to explain how specific ISO 20022 messages and local instrument codes will replace the Fedwire Application Interface Manual (FAIM) business function codes, type codes, and subtype codes that are used today.

Table 1 – Comparison of ISO 20022 Local Instrument Codes to FAIM Business Function Codes

ISO 20022 Local Instrument Code List	FAIM Business Function Code List
▪ BTRC – Core Bank Transfer	▪ BTR – Bank Transfer ▪ CKS – Check Same Day Settlement ▪ DEP – Deposit to Sender's Account ▪ FFR – Fed Funds Returned[7] ▪ FFS – Fed Funds Sold[7]
▪ BTRS – Special Account Bank Transfer	▪ BTR
▪ CTRC – Core Customer Transfer (includes US Treasury tax payments)	▪ CTP – Customer Transfer Plus ▪ CTR – Customer Transfer
▪ CTRS – Special Account Customer Transfer	▪ CTR or CTP
▪ COVC – Core Cover Payment ▪ COVS – Special Account Cover Payment	▪ CTP
▪ DRRB – Bank Drawdown Request	▪ DRB – Bank-to-Bank Drawdown Request
▪ DRRC – Customer Drawdown Request	▪ DRC – Customer or Corporate Drawdown Request
▪ BTRD – Bank Drawdown Transfer ▪ CTRD – Customer Drawdown Transfer	▪ DRW – Drawdown Payment
▪ Not available (N/A)	▪ SVC – Service Message

Table 2 – Comparison of ISO 20022 messages and Local Instrument Codes to FAIM Business Function Codes, Type Codes, and Subtype Codes

ISO 20022		FAIM		
ISO 20022 Business Message	Local Instrument Code	Business Function Code	Type Code	Subtype Code
pacs.008 (Customer Credit Transfer)	CTRC	CTR or CTP	10	00
	CTRD	DRW	10	32
	CTRS	CTR or CTP	15	00
pacs.009 (Financial Institution Credit Transfer)	BTRC	BTR, CKS, DEP, FFS, FFR	16	00
	BTRD	DRW	16	32

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[7] The business function codes FFS (Fed Funds Sold) and FFR (Fed Funds Returned) will not be available in ISO 20022 messages. However, if you need to identify that a message is a fed funds payment, then you should include FFS or FFR in the Purpose/Proprietary element in a Financial Institution Credit Transfer (pacs.009) message.

ISO 20022		FAIM		
ISO 20022 Business Message	Local Instrument Code	Business Function Code	Type Code	Subtype Code
	BTRS	BTR	15	00
	COVC	CTP COVS	16	00
	COVS	CTP COVS	15	00
pain.013 (Drawdown Request)	DRRC	DRC	10	31
	DRRB	DRB	16	31
pain.014 (Drawdown Response)	N/A	DRC	10	33
	N/A	DRB	16	33
camt.110 (Investigation Request)	N/A	SVC	10 15 16	90
camt.111 (Investigation Response)	N/A	SVC	10 15 16	90
camt.056 (Return Request)	N/A	SVC	10 15 16	01 or 07
	N/A	CTP	10 15 16	01 or 07
camt.029 (Return Response)	N/A	N/A	N/A	N/A
pacs.004[8] (Payment Return)	CTRC	CTR or CTP	10	02 or 08
	CTRS	CTR or CTP	15	02 or 08
	CTRD	DRW	N/A	N/A
	BTRC	BTR, CKS, DEP, FFS, FFR	16	02 or 08
	BTRS	BTR	15	02 or 08
	BTRD	DRW	N/A	N/A
	N/A	CTP COVS	10	02 or 08
	COVS	CTP COVS	15	02 or 08
	COVC	CTP COVS	16	02 or 08

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[8] The local instrument code shown for the pacs.004 message is the local instrument code of the message that is being returned.

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IMAD/OMAD & Other Identifiers

The tables below provide guidance on the usage of the Fedwire Funds Service Input Message Accountability Data (IMAD) and Output Message Accountability Data (OMAD)[9] in the Business Application Header (BAH) and Group Header of the underlying ISO 20022 business message. In some cases, other identifiers can be used.

Messages sent by a Fedwire Sender to the Fedwire Funds Service

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Value Messages		
pacs.008 *Customer Credit Transfer* **pacs.009** *Financial Institution Credit Transfer* **pacs.004** *Payment Return*	The *Business Message Identifier* is any reference assigned by the Fedwire Sender or may be the IMAD.	The *Message Identification* in the Group Header must be the IMAD.
Nonvalue Messages		
camt.056 *Return Request* **camt.029** *Return Request Response* **camt.110** *Investigation Request* **camt.111** *Investigation Response* **pain.013** *Drawdown Request* **pain.014** *Drawdown Response* **pacs.028** *Payment Status Request for a previously sent Drawdown Request (pain.013)*	The *Business Message Identifier* is any reference assigned by the Fedwire Sender or may be the IMAD.	The *Message Identification* in the Group Header must be the IMAD.

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[9] The Fedwire Funds Service will include an OMAD in successfully processed messages delivered to the Fedwire Receiver. A copy of this OMAD will be included in the positive acknowledgement (i.e., pacs.002 for value messages and admi.007 for nonvalue messages) delivered to the Fedwire Sender.

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Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Customer Inquiries with the Fedwire Funds Service		
pacs.028 *Payment Status Request for a previously sent value message* **camt.060** *Accounting Reporting Request*	The *Business Message Identifier* is any reference assigned by the Fedwire Sender.	The *Message Identification* in the Group Header is any reference assigned by Fedwire Sender.

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
System Messages		
admi.002 *Message Reject*	The *Business Message Identifier* is any reference assigned by Fedwire Sender.	Should only include the *reference* of the rejected message in the *Related Reference* component.[10]
admi.006 *Retrieval Request*		The *Message Identification* in the Message Header is any reference assigned by the Fedwire Sender. The *File Reference* in the *Resend Search Criteria* component must be either the IMAD or OMAD of the original message being retrieved.
admi.004 *Connection Check*		Not Applicable

Acknowledgement sent by the Fedwire Funds Service to a Fedwire Sender

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Nonvalue Messages		
pacs.002 *Payment Status (Positive acknowledgement)*	The *Business Message Identifier* will be the OMAD.	The *Message Identification* in the Group Header will be the OMAD. The *Original Message Identification* in the Original Group Information will be the IMAD.
admi.007 *Acknowledgement (Positive acknowledgement)*		The *Message Identification* in the Message Identification will be the OMAD.

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[10] If the *reference* of the original message is not available because the Fedwire Funds Service or the Fedwire Funds Service participant cannot process the message due to format validation errors, then the value 'NOTAVAILABLE' should be used.

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
		The *Reference* in the Related Reference will be the IMAD.
pacs.002 *Payment Status (Negative acknowledgement)* **camt.029** *Return Request Response (Negative acknowledgement)* **pain.014** *Drawdown Response (Negative acknowledgement)*	The *Business Message Identifier* is the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The *Message Identification* in the Group Header is the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).
System Messages		
admi.002 Message Reject *(Negative acknowledgement)*	For a Technical/Schema Error, the *Business Message Identifier* is the Fedwire Funds Service application reference (random 35 alphanumeric characters). For a Business Error, the *Business Message Identifier* is the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The *Reference* in the *Related Reference* can be either the IMAD of the rejected message or NOTAVAILABLE.

Messages sent by the Fedwire Funds Service to a Fedwire Receiver

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Value Messages		
pacs.008 *Customer Credit Transfer* **pacs.009** *Financial Institution Credit Transfer* **pacs.004** *Payment Return*	The *Business Message Identifier* will be the OMAD.	The *Message Identification* in the Group Header will be the original IMAD sent by the Fedwire Sender.

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Nonvalue Messages		
camt.056 *Return Request* **camt.029** *Return Request Response*	The *Business Message Identifier* will be the OMAD.	The *Identification* in the Assignment will be the original IMAD sent by the Fedwire Sender.
pain.013 *Drawdown Request* **pain.014** *Drawdown Response*		The *Message Identification* in the Group Header will be the original IMAD sent by the Fedwire Sender.
Customer Inquiries		
pacs.028 *Payment Status Request for a prior Drawdown Request (pain.013)*	The *Business Message Identifier* will be the OMAD.	The *Message Identification* in the Group Header will be the IMAD.

Messages sent by the Fedwire Funds Service to a Fedwire Sender

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Account Reporting Messages		
camt.052 *Account Balance Report (Master/Self)*	The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 35 alphanumeric characters).	The *Message Identification* in the Group Header will be ABAR.
camt.052 *Activity Report*		The *Message Identification* in the Group Header will be ACTR.
camt.052 *Endpoint Details Report (Sent/Received)*		The *Message Identification* in the Group Header will be DTLR.
camt.052 *Endpoint Totals Report*		The *Message Identification* in the Group Header will be ETOT.
camt.052 *Endpoint Gap Report*		The *Message Identification* in the Group Header will be GAPR.
System Messages		
admi.011 *System Response*	The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 35 alphanumeric characters).	The *Message Identification* is the Fedwire Funds Service application reference (random 35 alphanumeric characters).
admi.004 *Broadcast*		Not Applicable

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
Response to Retrieval Request (admi.006) and Payment Status Request (pacs.028) Messages		
Value or nonvalue message in a <u>sent</u> retrieval request (admi.006)	For value and nonvalue outgoing (origination) messages: The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 35 alphanumeric characters). The *Business Message Identifier* in the *Related* component will be the original *Business Message Identifier* provided by the Fedwire Sender.	Copy of the requested value or nonvalue message.
	For value and nonvalue outgoing (origination) messages not found: The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The Fedwire Funds Service will respond with an admi.002 message. The *Reference* in the *Related Reference* is the *Message Identification* from the retrieval request (admi.006).
Value or nonvalue message in a <u>received</u> retrieval request (admi.006)	For value and nonvalue incoming messages: The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 35 alphanumeric characters). The *Business Message Identifier* in the *Related* component will be the original OMAD.	Copy of the requested value or nonvalue message.
	For value and nonvalue incoming messages not found: The *Business Message Identifier* will be the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The Fedwire Funds Service will respond with an admi.002 message. The *Reference* in the *Related Reference* is the *Message Identification* from the retrieval request (admi.006).
Payment status request (pacs.028) for previously sent value message	For successfully processed value messages: The *Business Message Identifier* is Fedwire Funds Service application reference (random 35 alphanumeric characters). The *Business Message Identifier* in the *Related* component will be the original OMAD.	The Fedwire Funds Service will respond with a pacs.002 positive acknowledgement message. The *Message Identification* in the Group Header is the original OMAD. Note: The *Original Message Identification* in the payment status

Fedwire Funds Service Message Types	Business Application Header	ISO 20022 Message
		(pacs.002) message is the original IMAD.
	For rejected value messages: The *Business Message Identifier* is Fedwire Funds Service application reference (random 35 alphanumeric characters). The *Business Message Identifier* in the *Related* component will be original Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The Fedwire Funds Service will respond with a pacs.002 positive acknowledgement message. The *Message Identification* in the Group Header is the original Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).
	For intercepted value messages: The *Business Message Identifier* is Fedwire Funds Service application reference (random 35 alphanumeric characters). The *Business Message Identifier* in the *Related* component will be the original Fedwire Funds Service application reference (random 35 alphanumeric characters).	The Fedwire Funds Service will respond with a pacs.002. The *Message Identification* in the Group Header is the original Fedwire Funds Service application reference (random 35 alphanumeric characters).
	For in-process value messages: The *Business Message Identifier* is Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The Fedwire Funds Service will respond with an admi.002 message. The *Reference* in the *Related Reference* is the *Message Identification* from the payment status request (pacs.028).
	For value messages not found: The *Business Message Identifier* is the Fedwire Funds Service application reference (random 32 alphanumeric characters that begin with FDW).	The Fedwire Funds Service will respond with an admi.002 message. The *Reference* in the *Related Reference* is the *Message Identification* from the payment status request (pacs.028).

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US Treasury Tax Payments Format Requirements for pacs.008

The table below provides guidance on how to format a customer credit transfer message (pacs.008) for sending US Treasury Single Payer tax payments via the Fedwire Funds Service. This format will align to the requirements provided in the Electronic Federal Tax Payment System (EFTPS) Handbook.[11]

In a customer credit transfer (pacs.008) message, the following edits apply when sending US Treasury tax payments:

pacs.008 Component	pacs.008 Data Element	Requirements
Payment Type Information	Local Instrument / Proprietary	Must be **CTRC** (Core Customer Transfer)
Interbank Settlement Amount	Amount	Must be for a tax payment greater than zero and up to a penny less than $10 billion. Note: The amount should include interest and penalty, if applicable.
Charge Bearer	Charge Bearer	Should be **DEBT** (Borne by Debtor)
Instructed Agent (Fedwire Receiver)	Financial Institution ID / Clearing System Member ID / Member Identification	Must be a valid US Treasury routing number. In most cases, the only routing number that should be used is **091036164** (US Treasury Single Taxpayers).[12]
Creditor	Name	Must be the taxpayer's name.[13] For business taxpayers, the Business Name must be provided. For individual taxpayers, the format provided must be Last Name, First Name.
Creditor Agent[14]	Financial Institution ID / Clearing System Member ID / Member Identification	Must be a valid US Treasury routing number. In most cases, the only routing number that should be used is **091036164** (US Treasury Single Taxpayers).
	Name	Internal Revenue Service

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[11] As a reference, see the current EFTPS Financial Institution Handbook at: Electronic Federal Tax Payment System - Financial Institution Handbook (*eftps.gov > Help & Information > Downloads*).

[12] Financial institutions that the US Treasury has approved as "bulk providers" should reference the Fedwire Funds Service ISO 20022 usage guidelines for the pacs.008 message to obtain the US Treasury routing number for bulk tax payments. This information can be found in the Tax Remittance component within the Remittance Information component.

[13] The four-character Name Control is no longer required for pacs.008 messages. However, Name Control will be derived from the first four characters of the Creditor Name element. For business taxpayers, Creditor Name should contain the Business Name. For individual taxpayers, Creditor Name should contain taxpayer Last Name, First Name.

[14] The Creditor Agent is mandatory in a pacs.008 message and therefore required in a US Treasury tax payment message. Because you cannot use a BIC as the Financial Institution Identification (i.e., because the US Treasury is identified with a routing number) you must include Name and Postal Address. For illustrative purposes, we are using the structured postal address data elements, but you may use the unstructured Address Line element.

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pacs.008 Component	pacs.008 Data Element	Requirements
	Postal Address / Street Name	West Pershing Road
	Postal Address / Building Number	333
	Postal Address / Post Code	64108
	Postal Address / Town Name	Kansas City
	Postal Address / Country Sub Division	MO
	Postal Address / Country	US
Remittance Information / Structured / Tax Remittance	Creditor/Tax Identification	Must be exactly 9 numeric characters for the tax identification number (TIN) or employer identification number (EIN) but cannot be '000000000' or '999999999'.
	Record/Type	Must be exactly 5 alphanumeric characters (capital letters and numbers) for the tax type code.
	Record/Period/Year	Must be entered in the following format, with YYYY representing a four numeric tax year: YYYY-12-31 Note: Always include 12-31 as the month and day. This information is only needed to pass the ISO 20022 requirements for this data element.
	Record/Period/Type	Must be one of the following four-character values for the tax month: ▪ MM01 (January) ▪ MM02 (February) ▪ MM03 (March) ▪ MM04 (April) ▪ MM05 (May) ▪ MM06 (June) ▪ MM07 (July) ▪ MM08 (August) ▪ MM09 (September) ▪ MM10 (October) ▪ MM11 (November) ▪ MM12 (December)
	Record/Additional Information	Optional: If Interest and Penalty information is to be provided, use the format structure listed in the EFTPS Financial Institution Handbook at Electronic Federal Tax Payment System - Financial Institution Handbook (*eftps.gov > Help & Information > Downloads*).

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Postal Address Format Requirements

This document provides guidance on the postal address requirements for the persons/entities (ISO 20022 "parties") and financial institutions (ISO 20022 "agents") that could be included in the suite of ISO 20022 messages for the Fedwire Funds Service.

As defined in Table 1, there are two different sets (i.e., interim and hybrid/end-state) of postal address formatting requirements to cater for cross-border interoperability as financial institutions migrate to sending ISO 20022 messages via the SWIFT network at different times.[15] In a future release (timing to be determined) after the ISO 20022 implementation on July 14, 2025, the Fedwire Funds Service will apply the hybrid/end-state postal address requirements to all parties and agents.

Table 1 – Postal Address Formatting Requirements

Requirements	How it Works	Parties/Agents	ISO 20022 Messages

Interim State	• The <u>Name must be present</u> in order to use the Postal Address component.
	
	• You can use the structured address alone or free-formatted address lines alone, <u>but you cannot use both</u>.
	
	  o If you use the <u>structured address</u>, you must include, at a minimum, the <u>Town Name and Country</u>.
	
	  o If you use the <u>free-formatted address lines</u>, you can use up to <u>3 lines of 35 characters each</u>.
		Charges Information Agent	pacs.008; pacs.004

		Previous Instructing Agent 1	pacs.008; pacs.009; pacs.004
		Previous Instructing Agent 2	pacs.008; pacs.009; pacs.004
		Previous Instructing Agent 3	pacs.008; pacs.009; pacs.004
		Intermediary Agent 1	pacs.008; pacs.009; pacs.004
		Intermediary Agent 2	pacs.008; pacs.009; pacs.004
		Intermediary Agent 3	pacs.008; pacs.009; pacs.004
		Debtor	pacs.008; pacs.009; pacs.004; pain.013
		Debtor Agent	pacs.008; pacs.009; pacs.004
		Creditor Agent	pacs.008; pacs.009; pacs.004
		Creditor	pacs.008; pacs.009; pacs.004; pain.013
		Creator: Party	camt.056; camt.029
		Creator: Agent	camt.056; camt.029

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[15] All SWIFT participants are expected to migrate to sending ISO 20022 messages on the SWIFT network by November 2025 at which time the SWIFT MT format would be retired.

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Requirements	How it Works	Parties	ISO 20022 Messages
Hybrid End State[16]	▪ The <u>Name must be present</u> in order to use the Postal Address component. ▪ You can use the structured address <u>alone or in combination</u> with the free-formatted address lines. You cannot use free-formatted address lines alone. ▪ At a minimum, the structured address <u>Town Name and Country must always be present,</u> even if you use the free-formatted address lines. ▪ The free-formatted address lines are optional, but if used you can use up to <u>2 lines of 70 characters each</u>.	Ultimate Debtor	pacs.008; pacs.009 (cover payment); pacs.004; pain.013
		Initiating Party	pacs.008; pacs.009; pacs.004; pain.013; pain.014
		Ultimate Creditor	pacs.008; pacs.009 (cover payment); pacs.004; pain.013
		Originator **Note**: The ISO 20022 Originator should not be confused with a FAIM Originator (i.e., ISO 20022 Debtor). The ISO 20022 Originator is an (optional) enhancement in a limited set of related messages, e.g., Return Request (camt.056), Payment Return (pacs.004) to identify the party that assigned the reason for a return request or payment return.	pacs.004; pain.014; camt.056; camt.029

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[16] Given the timing of the Fedwire Funds Service ISO 20022 migration in July 2025, we have aligned the postal address requirements for the Ultimate Debtor, Initiating Party, Ultimate Creditor, and Originator to the "hybrid end-state" requirements that the Cross-Border Payments & Reporting Plus (CBPR+) Group will introduce in November 2025. A subgroup of US representatives of the CBPR+ Group (i.e., US CBPR+ Mirror Group) has defined a market practice to cater for temporary interoperability issues that may occur between April 2024 (CHIPS ISO 20022 migration), July 2025 (Fedwire Funds Service ISO 20022 migration) and November 2025 when the CBPR+ ISO 20022 guidelines will include the "hybrid end-state" postal address option for these parties. The market practice documents are available on the *Fedwire Funds Service Release 2025* page on the MyStandards website.

Table 2 – Postal Address Formatting Examples

Requirements	Examples

Interim State	*Structured Address alone with minimum requirement*
	    <PstlAdr>
	        <TwnNm>Brooklyn</TwnNm>
	        <Ctry>US</Ctry>
	    </PstlAdr>
	
	Structured Address alone with minimum requirement and optional elements
	    <PstlAdr>
	        <StrtNm>Main Street</StrtNm>
	        <BldgNb>123</BldgNb>
	        <Room>Apartment 2</Room>
	        <PstCd>11201</PstCd>
	        <TwnNm>Brooklyn</TwnNm>
	        <CtrySubDvsn>NY</CtrySubDvsn>
	        <Ctry>US</Ctry>
	    </PstlAdr>
	
	Free-formatted Address Lines alone (up to 3 lines of 35 characters each)
	    <PstlAdr>
	        <AdrLine>123 Main Street</AdrLine>
	        <AdrLine>Apartment 2</AdrLine>
	        <AdrLine>Brooklyn, NY, 11201</AdrLine>
	    </PstlAdr>

Requirements	Examples

Hybrid End State	*Structured Address alone*
	▪ Both of the above **structured address** examples apply.
	
	*Free-formatted Address Lines alone without the Structured Address Town Name and Country is **not permitted**.*
	
	Combination of Structured Address and Free-formatted Address Lines (up to 2 lines of 70 characters each)
	    <PstlAdr>
	        <PstCd>11201</PstCd>
	        <TwnNm>Brooklyn</TwnNm>
	        <CtrySubDvsn>NY</CtrySubDvsn>
	        <Ctry>US</Ctry>
	        <AdrLine>123 Main Street, Apartment 2</AdrLine>
	    </PstlAdr>

Drawdown Format Requirements

This document provides guidance on how to populate the person/entity, agent, and account elements in drawdown messages sent across the Fedwire® Funds Service and how to format the Charge Bearer data element in the drawdown request and drawdown transfer messages. Refer to the MyStandards® platform for complete messages specifications of the drawdown message suite.

- Bank or Customer Drawdown Request (pain.013)
- Bank or Customer Drawdown Response positive and negative (pain.014)
- Bank Drawdown Transfer (pacs.009) and Customer Drawdown Transfer (pacs.008)

Additional Information
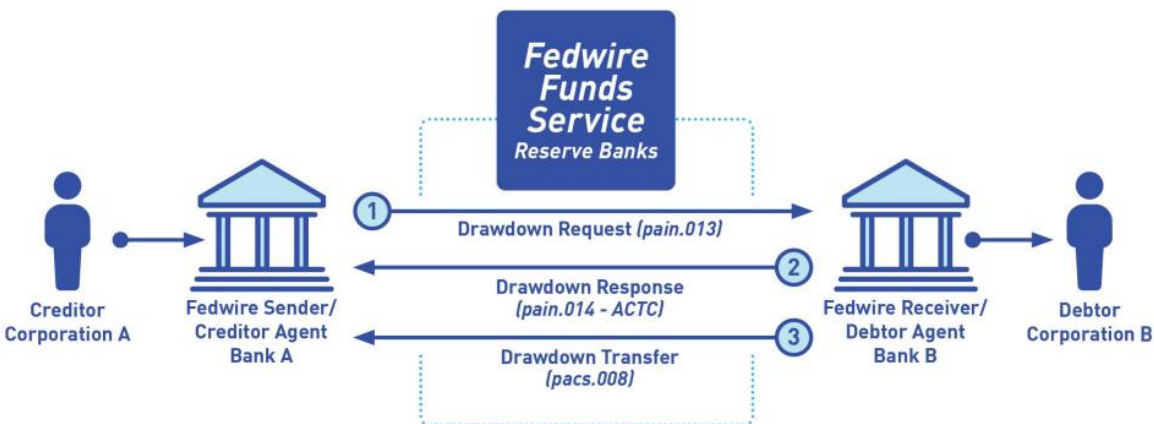
- Use cases for different drawdown scenarios can be found in the *Fedwire Funds Service ISO 20022 Readiness Portal Guide* on the MyStandards platform.

- Sample messages for the different drawdown use cases can be found in the *Fedwire Funds Service ISO 20022 Release 2025 Testing Portal* on the MyStandards platform.

Important Note

While the Debtor Account and Creditor Account elements are optional in the drawdown request (pain.013) and drawdown transfer (pacs.008 and pacs.009) messages, you may need to include them to automate processing.

Customer Drawdown Messages

The diagram below depicts the "happy path" message flow for a customer drawdown request, response, and transfer. In this example, Corporation A holds an account at Bank A and is requesting that funds be moved from Corporation B's account at Bank B to Corporation A's account at Bank A.

The table below illustrates where each party/agent in the above example should appear in the various drawdown messages. Note that the party/agent and account information from the drawdown request is

repeated in the same data elements in the drawdown response message (where applicable) and the drawdown transfer message.
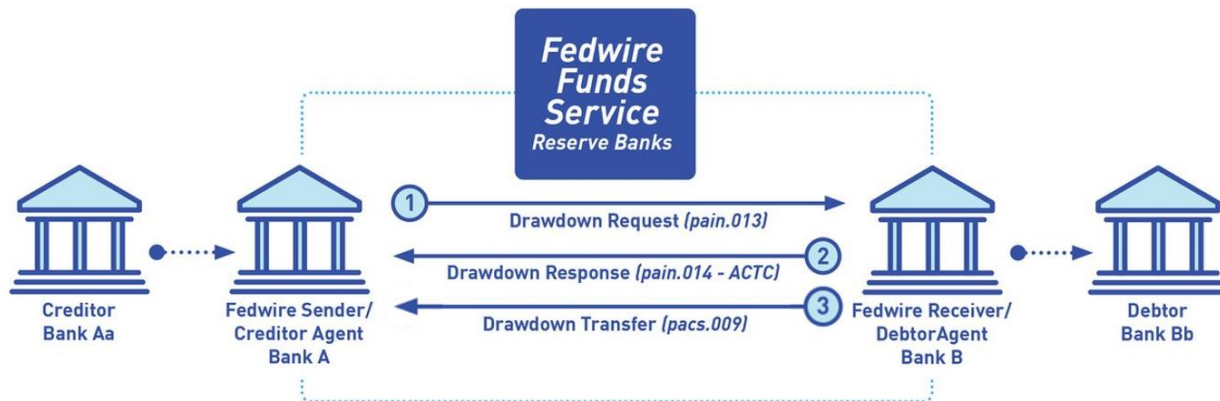
Party/Agent/Account & its role in the drawdown flow		Drawdown Request pain.013	Drawdown Response pain.014	Drawdown Transfer pacs.008
Corporation A	Requestor of the drawdown.	Initiating Party and Creditor	Initiating Party	Creditor
Corporation A's account at Bank A	If the drawdown request is honored, the funds should be sent to this account.	Creditor Account		Creditor Account
Bank A	Bank A is requesting the drawdown on behalf of Corporation A.	Creditor Agent[17]	Creditor Agent[18]	Creditor Agent and Instructed Agent (Fedwire Receiver)
Bank B	Bank B is the receiver of the drawdown request and will decide if it will honor it.	Debtor Agent[17]	Debtor Agent[18]	Debtor Agent and Instructing Agent (Fedwire Sender)
Corporation B	Owner of the account to be used for the drawdown.	Debtor		Debtor
Corporation B's account at Bank B	If the drawdown request is honored, Bank B will debit this account.	Debtor Account		Debtor Account

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[17] Fedwire Funds Service will treat the Creditor Agent as the Fedwire Sender and Debtor Agent as the Fedwire Receiver for the pain.013.

[18] Fedwire Funds Service will treat the Creditor Agent as the Fedwire Receiver and Debtor Agent as the Fedwire Sender for the pain.014.

Bank Drawdown Messages

The diagram below depicts the "happy path" message flow for a bank drawdown request, response, and transfer. In this example, Bank Aa holds an account at Bank A and is requesting funds be moved from Bank Bb's account at Bank B to Bank Aa's account at Bank A.

The table below illustrates where each party/agent in the above example should appear in the various drawdown messages. Note that the party/agent and account information from the drawdown request is repeated in the same data elements in the drawdown response message (where applicable) and the drawdown transfer message.

Party/Agent/Account & its role in the drawdown flow		Drawdown Request pain.013	Drawdown Response pain.014	Drawdown Transfer pacs.009
Bank Aa	Requestor of the drawdown	Initiating Party and Creditor	Initiating Party	Creditor
Bank Aa's account at Bank A	If the drawdown request is honored, the funds should be sent to this account.	Creditor Account		Creditor Account
Bank A	On behalf of Bank Aa, Bank A is requesting Bank B to move funds from Bank Bb's account.	Creditor Agent[17]	Creditor Agent[18]	Creditor Agent and Instructed Agent (Fedwire Receiver)
Bank B	Bank B is the receiver of the drawdown request and will decide if it will honor it.	Debtor Agent[17]	Debtor Agent[18]	Debtor Agent and Instructing Agent (Fedwire Sender)
Bank Bb	Owner of the account.	Debtor		Debtor
Bank Bb's account at Bank B	If the drawdown request is honored, Bank B will debit this account.	Debtor Account		Debtor Account

Further guidance on drawdown payments

The current Fedwire Funds Service implementation of the drawdown request (pain.013) message does not allow instructing a drawdown transfer to be sent to a financial institution different than the sender of the drawdown request.

If a financial institution (Bank A) needs to instruct a financial institution (Bank B) to send a drawdown transfer to another financial institution (Bank C), then Bank A will have to send two separate messages as follows:

1. Bank A sends a drawdown request (pain.013) to Bank B, which services the account to be debited.

    a. Once the drawdown request is honored, Bank B sends a drawdown transfer (i.e., pacs.008/009) to Bank A.

2. Bank A sends a credit transfer (i.e., pacs.008/009) to Bank C that services the account to be credited.

Charge Bearer in drawdown requests

The table below provides guidance on how to populate the Charge Bearer element, which is mandatory in both the bank/customer drawdown request (pain.013) and customer drawdown transfer (pacs.008) messages. The Charge Bearer data element is not available in the drawdown response (pain.014) or bank drawdown transfer (pacs.009) messages.

Drawdown Message	Charge Bearer Guidance
Bank/customer drawdown request (pain.013)	▪ Charge Bearer is required. ▪ Codes available: DEBT, CRED, SLEV and SHAR
Customer drawdown transfer (pacs.008)	▪ When the Charge Bearer is unknown, you can use SHAR to meet the ISO 20022 message requirement.

Quick
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Fedwire Funds Service Comparison – FAIM 3.0.7 Tags to ISO 20022 Data Elements

The table below compares the names of the Fedwire Funds Service FAIM 3.0.7 tags in the customer transfer (CTR, CTP) and bank transfer (BTR) messages to the names of the ISO 20022 data elements in the pacs.008 and pacs.009 messages respectively; in some cases, the head.001, pacs.002, and admi.002 messages are noted. This document is not a mapping document. Rather it shows the semantic equivalent of the FAIM 3.0.7 tags to the ISO 20022 data elements.

Note: FAIM 3.0.7 refers to the Fedwire Application Interface Manual version 3.0.7.

FAIM 3.0.7 Tag		ISO 20022 Data Element
{1100}	Message Disposition ▪ Element 02 – Test Production Code	head.001 sent by the Fedwire Funds Service ▪ Business Service
{1110}	Receipt Time Stamp	pacs.002 Creation Date Time sent by the Fedwire Funds Service
{1120}	Output Message Accountability Data (OMAD)	Positive acknowledgement sent by the Fedwire Funds Service ▪ head.001 – Business Message Identifier ▪ pacs.002 – Message Identification
{1130}	Error	Reject notifications sent by the Fedwire Funds Service: ▪ pacs.002 – Status Reason Information ▪ admi.002 – Reason Description
{1500}	Sender Supplied Information ▪ Element 03 – Test Production Code ▪ Element 04 – Message Duplication Code	head.001 sent by the Fedwire Sender ▪ Business Service ▪ Possible Duplicate
{1510}	Type/Subtype	Payment Type Information/Local Instrument Code[19]
{1520}	Input Message Accountability Data (IMAD)	Message Identification
{2000}	Amount	Interbank Settlement Amount
{3100}	Sender DI	Instructing Agent
{3320}	Sender Reference	Instruction Identification
{3400}	Receiver DI	Instructed Agent
{3600}	Business Function Code	Payment Type Information/Local Instrument Code[19]
{3610}	Local Instrument	Payment Type Information/Local Instrument Code[19]
{3620}	Payment Notification	Payment Type Information/Service Level
{3700}	Charges – Element 01 Details of Charges	Charge Bearer
{3700}	Charges – Element 02 Senders Charges	Charges Information
{3710}	Instructed Amount	Instructed Amount
{3720}	Exchange Rate	Exchange Rate
{4000}	Intermediary FI	Intermediary Agent 1
{4100}	Beneficiary FI	Creditor Agent

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[19] See *Fedwire Funds Service ISO 20022 Local Instrument Codes* section of the *Quick Reference Guide*.

FAIM 3.0.7 Tag		ISO 20022 Data Element
{4200}	Beneficiary	Creditor
{4320}	Reference for Beneficiary	End To End Identification
{5000}	Originator	Debtor
{5010}	Originator Option F	Debtor
{5100}	Originator FI	Debtor Agent
{5200}	Instructing FI	Previous Instructing Agent 1
{6000}	Originator to Beneficiary Information	Remittance Information Unstructured
{6100}	Receiver FI Information	No equivalent[20]
{6200}	Intermediary FI Information	No equivalent[20]
{6210}	Intermediary FI Advice Information	No equivalent[20]
{6300}	Beneficiary's FI Information	No equivalent[20]
{6310}	Beneficiary's FI Advice Information	No equivalent[20]
{6400}	Beneficiary Information	Instruction for Creditor Agent
{6410}	Beneficiary Advice Information	Instruction for Creditor Agent
{6420}	Method of Payment to Beneficiary	Instruction for Creditor Agent
{6500}	FI to FI Information	No equivalent (refer to the Guidance on how to accommodate Tag {6500} FI to FI Information in ISO 20022 section below)
{7033}	Sequence B 33B Currency/Instructed Amount	pacs.009 only – Underlying Customer Credit Transfer/Instructed Amount
{7050}	Sequence B 50a Ordering Customer	pacs.009 only – Underlying Customer Credit Transfer/Debtor
{7052}	Sequence B 52a Ordering Institution	pacs.009 only – Underlying Customer Credit Transfer/Debtor Agent
{7056}	Sequence B 56a Intermediary Institution	pacs.009 only – Underlying Customer Credit Transfer/Intermediary Agent 1
{7057}	Sequence B 57a Account with Institution	pacs.009 only – Underlying Customer Credit Transfer/Creditor Agent
{7059}	Sequence B 59a Beneficiary Customer	pacs.009 only – Underlying Customer Credit Transfer/Creditor
{7070}	Sequence B 70 Remittance Information	pacs.009 only – Underlying Customer Credit Transfer/Remittance Information Unstructured
{7072}	Sequence B 72 Sender to Receiver Information	pacs.009 only – Underlying Customer Credit Transfer/Instruction for Creditor Agent
{8200}	Unstructured Addenda Information	Remittance Information Unstructured
{8250}	Related Remittance Information	pacs.008 only – Related Remittance Information
{8300}	Remittance Originator	pacs.008 only – Remittance Information Structured/Invoicee
{8350}	Remittance Beneficiary	pacs.008 only – Remittance Information Structured/Invoicer

[20] Information previously included in these tags can be included in new ISO 20022 data elements (e.g., up to 3 previous instructing agents, up to 3 intermediary agents, ultimate debtor, ultimate creditor).

FAIM 3.0.7 Tag		ISO 20022 Data Element
{8400}	Primary Remittance Document Information	pacs.008 only – Remittance Information Structured/Referred Document Information/Type
{8450}	Actual Amount Paid	pacs.008 only – Remittance Information Structured/Referred Document Amount/Remitted Amount
{8500}	Gross Amount of Remittance Document	pacs.008 only – Remittance Information Structured/Referred Document Amount/ Due Payable Amount
{8550}	Amount of Negotiated Discount	pacs.008 only – Remittance Information Structured/Referred Document Amount/Discount Applied Amount
{8600}	Adjustment Information	pacs.008 only – Remittance Information Structured/Adjustment Amount And Reason
{8650}	Date of Remittance Document	pacs.008 only – Remittance Information Structured/Referred Document Information/Type/Related Date
{8700}	Secondary Remittance Document Information	pacs.008 only – Remittance Information Structured/Creditor Reference Information
{8750}	Remittance Free Text	pacs.008 only – Remittance Information Structured/Additional Remittance Information

Guidance on how to accommodate Tag {6500} FI to FI Information in ISO 20022

FAIM 3.0.7 Tag {6500}	ISO 20022 Data Element
Instructing FI "INS" information	Previous Instructing Agent 2, 3
Intermediary FI "INT" information	Intermediary Agent 2, 3
"For further credit to" information	pacs.008 only – Ultimate Creditor
"On behalf of" information	pacs.008 only – Ultimate Debtor
Use of pre-agreed processing conditions	Service Level

Comparison of FAIM MID IDs & Format IDs to ISO 20022 Messages

In the proprietary FAIM format, the Fedwire Sender must include a Message Identifier Identification (MID ID) for each message it sends to the Fedwire Funds Service. The Fedwire Funds Service will include a Format ID for each message it sends to a Fedwire Funds Service customer.

The tables below include a comparison of the FAIM MID IDs and Format IDs to the ISO 20022 messages.

Note: The following ISO 20022 messages are not included in the tables below because they are new and do not have a FAIM equivalent.

- head.001 – Business application header
- pacs.028 – Payment status request of a previously sent value message (i.e., pacs.008, pacs.009, or pacs.004) or drawdown request (pain.013).
- camt.029 – Return request response (positive or negative)
- admi.004 – Connection check
- admi.011 – Fedwire Funds system response to a connection check
- admi.002 – Message reject sent by a Fedwire Sender when it cannot open a message it received

Table 1 – Messages sent by the Fedwire Sender to the Fedwire Funds Service

FAIM Message	MID ID	ISO 20022 Message
Outgoing from the DI Funds Transfer	FTI0811	- pacs.008 – Customer Credit Transfer - pacs.009 – Financial Institution Credit Transfer - pacs.004 – Payment Return - camt.056 – Return Request - pain.013 – Drawdown Request - pain.014 – Drawdown Response - camt.110 – Investigation Request - camt.111 – Investigation Response
Account Balance Request	FTIABAL	camt.060 – ABAR
Endpoint (Lterm) Grand Totals Request	FTI0041	camt.060 – ETOT
Detailed Summary of Transfer Messages Request	FTI0043	- camt.060 – DTLS (Sent) - camt.060 – DTLR (Received)
Error Code Description Request	FTI0091	N/A – will not be supported with ISO 20022 migration
Retrieval Request	FTI0051	admi.006[21]

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[21] Today, the response to the retrieval request includes both the status and copy of the message. However, the admi.006 message will only include a copy of the message.

Table 2 – Messages sent by the Fedwire Funds Service to a Fedwire Funds Customer

Message	Format ID	ISO 20022 Message
Incoming to the DI Funds Transfer	FTR811	▪ pacs.008 – Customer Credit Transfer ▪ pacs.009 – Financial Institution Credit Transfer ▪ pacs.004 – Payment Return ▪ camt.056 – Return Request ▪ pain.013 – Drawdown Request ▪ pain.014 – Drawdown Response ▪ camt.110 – Investigation Request ▪ camt.111 – Investigation Response
Short Acknowledgment	FTFR12	▪ pacs.002 – Positive acknowledgement for value messages ▪ admi.007 – Positive acknowledgement for nonvalue messages
Outgoing from the DI Funds Transfer Response (Reject)	FTA811	▪ pacs.002 – Negative acknowledgement for business errors in value messages ▪ admi.002 – Negative acknowledgement for a business error in nonvalue messages or a technical/schema error in any message ▪ camt.029 – Negative acknowledgement for business errors in a Return Request camt.056 message ▪ pain.014 – Negative acknowledgement for business errors in a Drawdown Request pain.013 message
Account Balance Report with Prefunded ACH	FTHBAL	▪ camt.052 – ABAR
Account Balance Report – Error Response	FTEBAL	▪ admi.002 – Negative acknowledgement for a business or technical/schema error
Endpoint (Lterm) Grand Totals	FTR041	▪ camt.052 – ETOT
Endpoint (Lterm) Grand Totals – Error Response	FTE041	▪ admi.002 – Negative acknowledgement for a business or technical/schema error
Detailed Summary of Transfer Messages	FTR043	▪ camt.052 – DTLS (Sent) ▪ camt.052 – DTLR (Received)
Detailed Summary of Transfer Messages – Error Response	FTE043	▪ admi.002 – Negative acknowledgement for a business or technical/schema error
Error Code Description	FTR091	N/A – will not be supported with ISO 20022 migration
Error Code Description – Error Response	FTE091	N/A – will not be supported with ISO 20022 migration
Retrieval Request – Error Response	FTE051	▪ admi.002 – Negative acknowledgement for a business or technical/schema error
Broadcasts Funds Subsidiary Statement Gap Report (Contingency Only)	GIF100	▪ admi.004 – Broadcasts ▪ camt.052 – ACTR (Activity Report) ▪ camt.052 – GAPR

Use of ISO 20022 messages related to payments received in the legacy FAIM format

After the ISO 20022 migration, your organization may need to include in its ISO 20022 messages references to payments that were sent or received in the proprietary FAIM format prior to the migration. For example, your organization may need to send:

- A Return Request (camt.056) message to request return of a payment previously sent in the FAIM format.
- A Payment Return (pacs.004) message to return a payment previously received in the FAIM format.
- An Investigation Request (camt.110) message to inquire about a previously received message in the FAIM format.

The table below provides an overview of how to populate ISO 20022 message elements based on the previously exchanged FAIM-formatted message (Note: elements are required in the ISO 20022 messages unless stated otherwise).

Return Request (camt.056)	Payment Return (pacs.004)	Investigation Request (camt.110)	FAIM Source Element
Original Message Identification[22]	Original Message Identification	Original Message Identification	IMAD of the original message as found in tag {1520} Input Message Accountability Data (IMAD).
Original Message Name Identification[22]	Original Message Name Identification	Original Message Name Identification	ISO 20022 message equivalent to the original FAIM message that is being referenced, e.g., pacs.008.001.08 for a FAIM-formatted message with a code 1000 in tag {1510} Type Code, Subtype Code.[23]
Original Creation Date Time[22]	Original Creation Date Time	Original Creation Date Time	Date and time of the original message as found in Elements 1 & 2 of tag {1110} Receipt Timestamp of a message received or in the acknowledgment of a message sent.
Original UETR	Original UETR	Original UETR	UETR of the original message if contained in tag {3620} Payment Notification. If tag {3620} is not used, i.e., the original message did not contain a UETR, then use a newly generated UETR.
Original Instruction Identification (Optional)	Original Instruction Identification (Optional)	Original Instruction Identification (Optional)	Instruction identification of the original message as found in tag {3320} Sender Reference. If tag {3320} is not used, leave blank.
Original End To End Identification (Optional)	Original End To End Identification (Optional)	Original End To End Identification (Optional)	End-to-end identification of the original message as found in tag {4320} Reference for Beneficiary. If tag {4320} is not used, leave blank.

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[22] Element embedded in the *Original Group Information* component.

[23] For a complete overview, please refer to Table 2 under the *Fedwire Funds Service ISO 20022 Local Instrument Codes* section above.

Return Request (camt.056)	Payment Return (pacs.004)	Investigation Request (camt.110)	FAIM Source Element
Original Transaction Identification (Optional)	Original Transaction Identification (Optional)	Original Transaction Identification (Optional)	No equivalent tag in the proprietary FAIM format. Leave blank.
Original Interbank Settlement Amount	Original Interbank Settlement Amount (Optional)	Original Interbank Settlement Amount (Optional)[24] Original Instructed Amount (Optional)[25]	Amount of the original message as found in tag {2000} Amount.
Original Interbank Settlement Date	Original Interbank Settlement Date (Optional)	Original Interbank Settlement Date (Optional)[24] Requested Execution Date[25]	Cycle date of the original message as found in Element 1 (Input Cycle Date) of tag {1520} Input Message Accountability Data (IMAD).[26]

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[24] When investigating a value message.

[25] When investigating a drawdown message.

[26] The IMAD is found in tag {3500} when investigating a drawdown refusal (subtype 33).

XML Format for Date, Time, and Amount

The format for message date, time, and amount supported in the XML schemas depends on the ISO 20022 data type for the element (e.g., ISODate, ISOTime). The Fedwire Funds Service will support the formats described in the table below. Fedwire Funds Service participants may choose a format for their outgoing messages but must be able to receive and process all formats for incoming messages.

Data Types	ISO 20022 Formats	Fedwire Funds Service Supported Formats
ISOTime Note: Time can be provided optionally in milliseconds or nanoseconds up to 9 numeric characters.	A particular point in the progression of time in a calendar day expressed as: • UTC[27] time (hh:mm:ss.sssZ) • Local time with UTC offset (hh:mm:ss.sss+/-hh:mm) • Local time (hh:mm:ss.sss)	The Fedwire Funds Service only supports UTC time or local time with UTC offset formats. Examples: • 13:15:05Z (UTC time) • 08:15:05-05:00 (Local time with UTC offset) • *Local time not supported*
ISODateTime Note: Time can be provided optionally in milliseconds or nanoseconds up to 9 numeric characters.	A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed as: • UTC date time (YYYY-MM-DDThh:mm:ss.sssZ) • Local date time with UTC offset (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) • Local date time (YYYY-MM-DDThh:mm:ss.sss)	The Fedwire Funds Service only supports UTC date time or local date time with UTC offset formats. Examples: • 2024-04-02T13:15:05Z (UTC date time) • 2024-04-02T08:15:05-05:00 (local date time with UTC offset) • *Local date time not supported*
ISODate	A particular point in the progression of time in a calendar year expressed as: • Local date format (YYYY-MM-DD) • UTC date (YYYY-MM-DDZ) • Local date with UTC offset format (YYYY-MM-DD+/-hh:mm)	The Fedwire Funds Service supports all formats with exception of the following elements where only Local Date format is supported and must reflect the Fedwire Funds Service funds-transfer business day in Eastern Time: • Interbank Settlement Date (pacs.008, pacs.009, pacs.004) • Requested Execution Date (pain.013)
Amount	A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217. The amount is expressed as a sequence of decimal digits separated by a period as a decimal indicator. An optional leading sign is allowed. If the sign is omitted, "+" is assumed. Leading and trailing zeroes are optional. If the fractional part is zero, the period and following zero(es) can be omitted.	The Fedwire Funds Service does not support a leading "+" or "–" sign. Amounts are assumed positive. Examples for currency USD: • 1 (whole number) • 1. (whole number with one decimal) • 1.0 (whole number with one decimal place) • 1.00 (whole number with two decimal places) • 01.00 (with leading zero)

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[27] Universal Time Coordinated (i.e., Greenwich Time).

ISO 20022 After-Hours Testing Availability

The table below provides information on the availability of the second Depository Institution Testing (DIT2) environment for ISO 20022 message format testing (effective July 29, 2024).

Day of the Week	Opening Time	Closing Time	Reopening Time
Monday	7:30 a.m. ET	7:30 p.m. ET	By 9:00 p.m. ET
Tuesday	Already open	7:30 p.m. ET	By 9:00 p.m. ET
Wednesday	Already open	7:30 p.m. ET	By 9:00 p.m. ET
Thursday	Already open	7:30 p.m. ET	By 9:00 p.m. ET
Friday	Already open	4:00 p.m. ET	*See note 1*
Saturday	*See note 1*	*See note 1*	N/A
Sunday	N/A	N/A	N/A

Notes:

1. On customer testing weekends, the DIT2 environment will remain open on Friday until the end of Saturday testing which is typically around 4:30 p.m. ET (2025 Saturday DIT/DIT2 Test Schedule).
2. In between the closing and reopening of DIT2, end-of-day processes are run and the cycle date is advanced to the next funds-transfer business day.
3. Typically, DIT2 is closed for maintenance on the first business day of the month and the third Wednesday of the month (2025 DIT2 schedule); DIT2 will be made available once all maintenance/validations are complete (which may be anywhere from 7:30 p.m. ET to midnight depending on the planned activities).
4. Testing support will only be available 8:00 a.m. ET to 5:00 p.m. ET Monday through Friday (and customer testing Saturdays). Any after-hour issues will need to be handled the next business day by the Wholesale Testing Services.

Document Change History

Description of Change	Last Revised Date
First release of consolidated Quick Reference Guide with US Treasury Tax Payments Format Requirements for pacs.008 (page 16).	08/31/2023
Added Postal Address Format Requirements (page 18).	09/29/2023
Added Drawdown Format Requirements (page 21).	11/15/2023
Clarified the FedPayments Manager – Funds import/export requirements (page 5-6).	12/20/2023
Corrected the FAIM Type Code from 16 to 15 for the COVS Local Instrument Code (page 9).	
Added footnote to clarify OMAD in positive acknowledgements (page 10).	
Clarified that Ultimate Debtor and Ultimate Creditor apply to pacs.009 cover payment messages (page 18).	
Added a new section to this document: *Fedwire Funds Service Comparison – FAIM 3.0.7 Tags to ISO 20022 Data Elements* (page 24).	
Added guidance for how to format the Creditor Agent in a tax payment: See *US Treasury Tax Payments Format Requirements for pacs.008* (page 16).	02/02/2024
Corrected the ISO 20022 data elements referenced for some of the {6xxx} tags in the *Fedwire Funds Service Comparison – FAIM 3.0.7 Tags to ISO 20022 Data Elements* (page 24).	
Corrected the requirement for the Message Identification in the Group Header of the pacs.028 (pain.013) customer inquiry to indicate it must be the IMAD. See *IMAD/OMAD & Other Identifiers* section (page 10).	02/14/2024
Added a footnote to clarify why the Credit Agent is included in a US Treasury tax payment. See the *US Treasury Tax Payments Format Requirements for pacs.008* section (page 16).	02/21/2024
Added the pain.013 message for the Debtor and Creditor data elements in Table 1 of the *Postal Address Format Requirements* section (page 18).	
Added footnote for a US Treasury Tax Payment pacs.008 message to clarify that there is only one Fedwire Funds Service customer that must be able to receive this message (page 3).	02/27/2024
Added the Customer Credit Transfer – US Treasury Tax Payment (pacs.008) message to the list of messages that customers can manually create in the FedPayments Manager – Funds application (page 7).	
Added a footnote to clarify the Hybrid/End State requirements in Table 1 of the *Postal Address Format Requirements* section (page 18).	03/08/2024
Added a new section to map the FAIM MID IDs & Format IDs to the ISO 20022 messages (page 28).	
Made several corrections to the mapping of the FAIM {6xxx} tags to the ISO 20022 data elements in the *Fedwire Funds Service Comparison – FAIM 3.0.7 Tags to ISO 20022 Data Elements* section (page 24).	03/12/2024
Corrected FedPayments Manager – Funds application for manually create messages to remove the Business Application Header (page 7) and corrected XML path for local instrument code to proprietary for the US Treasury Tax Payment pacs.008 message (page 16).	04/24/2024
Added XML Format for Date, Time, and Amount section to explain the supported formats in the Fedwire Funds Service (page 32).	
Corrected mapping of FAIM {8300} and {8350} tags in the *Fedwire Funds Service Comparison – FAIM 3.0.7 Tags to ISO 20022 Data Elements* section (page 24) and clarified certain date elements that will be restricted to the Local Date format for the ISODate Data Type (page 32).	05/14/2024

Description of Change	Last Revised Date
Updated *US Treasury Tax Payments Format Requirements for pacs.008* to align with the EFTPS Financial Institution Handbook (page 16).	06/20/2024
Revised footnote to clarify that the CBPR+ market practice documents are available on MyStandards (page 19).	
Updated footnote 7 regarding FFS (Fed Funds Sold) and FFR (Fed Funds Returned) business function codes (page 8).	07/25/2024
Corrected pacs.004 DRW type/subtype codes to not applicable in the Comparison of ISO 20022 messages and Local Instrument Codes to FAIM Business Function Codes, Type Codes, and Subtype Codes table (page 9).	
Added ISO 20022 after-hour testing availability table (page 33).	
Corrected "must" provide to "should" for the Charge Bearer US Treasury Tax Payments Format Requirements for pacs.008 section (page 16).	10/18/2024
Added a new section on the use of ISO 20022 messages related to payments received in the legacy FAIM format (page 30).	
Added clarification in the IMAD/OMAD & Other Identifiers section on identifiers that are associated with message retrieval responses and payment status requests (pages 14-15).	02/27/2025
Added a note to clarify the definition and proper use of the Originator party (page 19).	
Updated the Drawdown Format Requirements section and provided guidance on drawdown requests (pages 21-24).	
Added a table to provide guidance on how to accommodate Tag {6500} FI to FI Information in ISO 20022 (page 27).	
Added footnotes to clarify the appropriate data that should be included in the Requested Execution Date of the Investigation Request message (page 31).	