**Explanation for ISO V3 XML Sample for US Fedwire Payments**

To help you better understand the target XML, below is an ISO v3 XML sample of US Fedwires based upon our mapping requirements. Notes are added in red along the way to help explain the message content, batching, and various data content. There are also several different addressing variations. The POSTAL ADDRESSING tab in our mapping guide identifies complete combinations available as per ISO CGI recommendations.

US Wires are high value payments (amount limited to 15 chars including decimal). Your debit account is charged on Value Date and funds are credited to your creditor’s account on Value Date (or next business day if Value Date is a holiday or weekend date). Up to 140 characters of free-form text flow with the payment from the Unstructured remittance tag in ISO. Below is a brief explanation of the general characteristics of US Wires payment types.

US Fedwire: These are USD wires cleared into the Federal Reserve Wire Network. Fedwire is a [Real Time Gross Settlement](http://en.wikipedia.org/wiki/Real_Time_Gross_Settlement) Funds Transfer system operated by the United States [Federal Reserve Banks](http://en.wikipedia.org/wiki/Federal_Reserve_Banks), enabling financial institutions to electronically transfer funds between its more than 9,000+ participants.

The XML Message (file) below contains 4 Fedwire payments within 2 batches; one batch for 2 payments on 2012-04-13 off your NY USD account 123456789, and one batch for 2 payment on 2012-04-16 also off your NY USD account 123456789. Note that the change in Requested Execution Date (Value Date) caused a new batch <PmtInf> to occur, even though the payment type of URGP (Fedwire), Debtor, and Debtor Account numbers were all the same across the transactions.

I have added commentary in red to assist you in understanding various items of interest within the message.

<?xml version="1.0" encoding="UTF-8" ?> Start of ISO Header declaration. Defines the XML version and character set being supported within the content

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">  ISO Msg ID and schema location (for syntax and form validations).

<CstmrCdtTrfInitn> Start of this ISO Message of Credit Payments

<GrpHdr> Start of the Group Header declaration for this message

<MsgId>9000110001234</MsgId> Unique identifier for this message over a minimum 90 day period.

<CreDtTm>2012-04-12T09:30:01</CreDtTm> Date/Time this message was created by your system

<NbOfTxs>4</NbOfTxs> Number of payments in this overall message (Nbr of <CdtTrfTxInf> groups)

<CtrlSum>30000.00</CtrlSum> Total of all Instructed Amounts in this message across all payments. Honors decimal, ignores currencies.

<InitgPty>

<Id>

<OrgId>

<Othr>

<Id>YOURJPMID</Id>Your client identifier as assigned by JPM.

</Othr>

</OrgId>

</Id>

</InitgPty>

</GrpHdr> Close of the <GrpHdr> group. Note - all groups and tags use a forward slash to identify the end of the group or tag.

<PmtInf> Start of the 1st batch (<PmtInf> group) for this Debtor and Account. It has 2 payments. Each payment is a separate <CdtTrfTxInf> group.

<PmtInfId>BATCHREFERENCE00001</PmtInfId>  Unique number for this batch within this message. Can also be unique over a period of time or simply sequential.

<PmtMtd>TRF</PmtMtd>  Declaration for an electronic transfer.

<NbOfTxs>2</NbOfTxs> Nbr of payments (<CdtTrfRxInf> groups) within this <PmtInf> group.

<CtrlSum>25000.00</CtrlSum> Total of all Instructed Amounts in this batch (<PmtInf> group). Honors decimal, ignores currencies.

<PmtTpInf>

<SvcLvl>

<Cd>URGP</Cd>  Service Level Code used for US Fedwires.

</SvcLvl>

</PmtTpInf>

<ReqdExctnDt>2012-04-13</ReqdExctnDt> Date (Value Date) the payments in this batch will be executed.

<Dbtr> Start of info about the Debtor (owner of the Debtor Account below) for this batch.

<Nm>YOUR COMPANY NAME</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</Dbtr>

<DbtrAcct>Start of the group that holds the Debtor’s Account number.

<Id>

<Othr>

<Id>123456789</Id> Account Number to be debited for the payments in this batch. Disguised for anonymity.

</Othr>

</Id>

<Ccy>USD</Ccy>

</DbtrAcct>

<DbtrAgt> Group info of JPM branch that holds the Debtor Account. Shown with both BIC and Fed ABA. You may send either value or both as shown.

<FinInstnId>

<BIC>CHASUS33</BIC>  JPM’s NY SWIFT BIC

<ClrSysMmbId>

<MmbId>021000021</MmbId>JPM’s NY FED ABA (Federal Reserve Member Id)

</ClrSysMmbId>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</DbtrAgt>

<UltmtDbtr>Start of Ultimate Debtor group. Only used if making payments “on behalf of” a 3rd party not affiliated with your company.

<Nm>ULTIMATE DEBTOR NAME</Nm>

<PstlAdr>

<StrtNm>125 MAIN STREET</StrtNm> Example of a ‘structured’ address; each element has its own tag. Note absence of <AdrLine>.

<PstCd>01234</PstCd>

<TwnNm>ANY TOWN</TwnNm>

<CtrySubDvsn>MO</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>443321</Id>  Identifying relationship number (e.g. Payor Number) of Ultimate Debtor to the Debtor.

</Othr>

</OrgId>

</Id>

</UltmtDbtr>

<CdtTrfTxInf> Start of 1st payment in this batch.

<PmtId>

<InstrId>DIV00100000120001</InstrId> Unique Number by your generating system to this payment. Does not travel with the payment.

<EndToEndId>17876291789001</EndToEndId> Unique Number by generating system to this payment, that does travel with the payment!

</PmtId>

<Amt>

<InstdAmt Ccy="USD">15000.00</InstdAmt>  Amount (and currency) to be credited to the Creditor’s Account and debited to your Debtor Account

</Amt>

<CdtrAgt>The Creditor’s Bank where the Creditor’s (Beneficiary) Account is held. This bank will receive the funds for this payment.

<FinInstnId>

<ClrSysMmbId>

<MmbId>021000089 </MmbId>  For US Fedwires, the FED ABA of CITIBANK in NYC

</ClrSysMmbId>

<Nm>CITIBANK N.A.</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr> The Creditor (Beneficiary) who owns the account that will receive (be credited) the funds for this payment.

<Nm>CREDITOR NAME</Nm>

<PstlAdr>

<StrtNm>17 WASHINGTON STREET</StrtNm>

<PstCd>02125</PstCd>

<TwnNm>NEW YORK CITY</TwnNm>

<CtrySubDvsn>NY</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>1234567890</Id> The Creditor’s Account at the Creditor Agent that will receive the funds for this payment.

</Othr>

</Id>

</CdtrAcct>

<Purp>

<Prtry>REPLINE123456</Prtry> If using a Standing Instruction (Repetitive Line) for payments to this Creditor from this Debtor Account, enter value ‘REPLINE’ followed by 6 digit Line Number.

</Purp>

<RmtInf>

<Ustrd>RENT MAY 2012 PROPERTY 12 - INV NBR 123456789</Ustrd> Remittance info that travels with payment to the Creditor Agent.

</RmtInf>

</CdtTrfTxInf> End of 1st payment in 1st batch

<CdtTrfTxInf> Start of the 2nd payment for this batch.

<PmtId>

<InstrId>DIV00100000120002</InstrId>

<EndToEndId>17876291789002</EndToEndId>

</PmtId>

<Amt>

<InstdAmt Ccy="USD">10000.00</InstdAmt> Amount to be credited to the Creditor Acct for 2nd payment.

</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>021000089 </MmbId>

</ClrSysMmbId>

<Nm>CITIBANK N.A.</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr> The Creditor for the 2nd payment in this batch.

<Nm>CREDITOR NAME</Nm>

<PstlAdr>

<Ctry>US</Ctry>

<AdrLine>17 WASHINGTON STREET</AdrLine>

<AdrLine>NY, NY 02125</AdrLine>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>1987654321</Id> The Creditor’s Account Number at the Creditor Agent for the 2nd payment in this batch.

</Othr>

</Id>

</CdtrAcct>

<InstrForDbtrAgt>/REC/CONFIRM UPON RECEIPT 212-555-1212</InstrForDbtrAgt>Instructions passed to Debtor Agt (JPM). Reqs proper formatting per our

guide.

<RmtInf>

<Ustrd>MONTHLY MAINTENANCE FEE, REGAL INDUSTRIAL COMPLEX, PROPERTY 141</Ustrd>  Text for 2nd payment in this batch.

</RmtInf>

</CdtTrfTxInf> End of 2nd payment in 1st batch.

</PmtInf>

<PmtInf>Start of the 2nd batch. This batch contains payment for a new Required Execution Date though from the same Debtor Account. This change causes a new batch.

<PmtInfId>BATCHREFERENCE00002</PmtInfId> Unique identifier for the 2nd batch in this message.

<PmtMtd>TRF</PmtMtd>

<NbOfTxs>2</NbOfTxs> Number of payments (<CdtTrfTxInf> groups) in this batch.

<CtrlSum>5000.00</CtrlSum>Hash total of all payments in this batch.

<PmtTpInf>

<SvcLvl>

<Cd>URGP</Cd>

</SvcLvl>

</PmtTpInf>

<ReqdExctnDt>2012-04-16</ReqdExctnDt> Date of execution for this payment. Change in date triggers a new batch creation!

<Dbtr>

<Nm>YOUR COMPANY NAME</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>123456789</Id>

</Othr>

</Id>

<Ccy>USD</Ccy>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BIC>CHASUS33</BIC>

<ClrSysMmbId>

<MmbId>021000021</MmbId>

</ClrSysMmbId>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</DbtrAgt>

<UltmtDbtr>

<Nm>ULTIMATE DEBTOR NAME</Nm>

<PstlAdr>

<StrtNm>125 MAIN STREET</StrtNm>

<PstCd>01234</PstCd>

<TwnNm>ANY TOWN</TwnNm>

<CtrySubDvsn>MO</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>443321</Id>

</Othr>

</OrgId>

</Id>

</UltmtDbtr>

<CdtTrfTxInf>Start of the 1st payment for this 2nd batch.

<PmtId>

<InstrId>DIV00100000120127</InstrId>

<EndToEndId>17876291789419</EndToEndId>

</PmtId>

<Amt>

<InstdAmt Ccy="USD">2000.00</InstdAmt>

</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>021000089 </MmbId>

</ClrSysMmbId>

<Nm>CITIBANK N.A.</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>CREDITOR NAME</Nm>

<PstlAdr>

<StrtNm>17 WASHINGTON STREET</StrtNm>

<PstCd>02125</PstCd>

<TwnNm>NEW YORK CITY</TwnNm>

<CtrySubDvsn>NY</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>1234567890</Id>

</Othr>

</Id>

</CdtrAcct>

<RmtInf>

<Ustrd>INV NBR 12233345</Ustrd>

</RmtInf>

</CdtTrfTxInf> End of 1st payment in this 2nd batch

<CdtTrfTxInf> Start of 2nd payment in this 2nd batch

<PmtId>

<InstrId>DIV00100000120128</InstrId>

<EndToEndId>17876291789420</EndToEndId>

</PmtId>

<Amt>

<InstdAmt Ccy="USD">3000.00</InstdAmt>

</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>021000089 </MmbId>

</ClrSysMmbId>

<Nm>CITIBANK N.A.</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>CREDITOR NAME</Nm>

<PstlAdr>

<Ctry>US</Ctry>

<AdrLine>17 WASHINGTON STREET</AdrLine> Note ‘unstructured’ address in free-form <AdrLine> tags. Absence of ‘structured’ tags..

<AdrLine>NY, NY 02125</AdrLine>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>1987654321</Id>

</Othr>

</Id>

</CdtrAcct> œ

<RmtInf>

<Ustrd>MONTHLY MAINTENANCE FEE, REGAL INDUSTRIAL COMPLEX, PROPERTY 141</Ustrd>

</RmtInf>

</CdtTrfTxInf> End of 2nd payment in this 2nd batch.

</PmtInf>  End of 2nd batch

</CstmrCdtTrfInitn>End of this ISO Message of Credit Payments

</Document> End of overall Document declaration (the complete content for this file).

XML Example

