

Fedwire[®] Funds Service

Format Reference Guide

***Effective November 19, 2011
(First Business Day, November 21, 2011)***

This Format Reference Guide provides an overview of the Fedwire Funds Service message format requirements. Please refer to Section 4.3 of the *Fedwire Application Interface Manual (FAIM) Version 3.0.2*, effective November 19, 2011, for more detailed information that is not included in this Format Reference Guide.

**Fedwire Funds Service
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1. General Information

- The Fedwire Funds Service message format consists of tags and data elements within those tags.
- Elements are either fixed or variable in length. The maximum number of characters allotted for each element is noted.

2. Mandatory Tags for All Transfers

Tag	Elements	Edit Requirements
{1500}	Sender Supplied Information <i>Format Version</i> ('30') <i>User Request Correlation</i> (8 characters) <i>Test Production Code</i> ('T' test or 'P' production) <i>Message Duplication Code</i> (' ' original message or 'P' resend)	Mandatory
{1510}	Type/Subtype <i>Type Code</i> (2 characters) <i>Subtype Code</i> (2 characters)	Mandatory
{1520}	Input Message Accountability Data (IMAD) <i>Input Cycle Date</i> (CCYYMMDD) <i>Input Source</i> (8 characters) <i>Input Sequence Number</i> (6 characters)	Mandatory Note: Optional for FedLine Advantage [®] import customers, but if present, must be 22 characters.
{2000}	Amount (up to a penny less than \$10 billion) Format: 12 numeric, right-justified with leading zeros, an implied decimal point and no commas; e.g., \$12,345.67 becomes 000001234567	Mandatory Can be all zeros for subtype 90.
{3100}	Sender DI <i>Sender ABA Number</i> (9 characters) <i>Sender Short Name</i> (18 characters; if omitted, it will <u>not</u> be inserted by the Fedwire Funds Service)	Mandatory
{3400}	Receiver DI <i>Receiver ABA Number</i> (9 characters) <i>Receiver Short Name</i> (18 characters; if omitted, it will <u>not</u> be inserted by the Fedwire Funds Service)	Mandatory
{3600}	Business Function Code <i>Business Function Code</i> (3 characters) BTR, CKS, CTP, CTR, DEP, DRB, DRC, DRW, FFR, FFS, SVC <i>Transaction Type Code</i> (3 characters)	Mandatory If {3600} is CTR, an optional Transaction Type Code element is permitted; however, the Transaction Type Code "COV" is <u>not</u> permitted.

Business Function Codes

BTR Bank Transfer (Beneficiary is a bank)
CKS Check Same Day Settlement
CTP Customer Transfer Plus
CTR Customer Transfer (Beneficiary is a not a bank)
DEP Deposit to Sender's Account
DRB Bank-to-Bank Drawdown Request

DRC Customer or Corporate Drawdown Request
DRW Drawdown Payment
FFR Fed Funds Returned
FFS Fed Funds Sold
SVC Service Message

3. Other Transfer Information

Tag	Elements	Edit Requirements
{3320}	Sender Reference (16 characters)	
{3500}	Previous Message Identifier (22 characters)	Mandatory if {1510} is XX02 or XX08 and {3600} is BTR, CTR or CTP.
{3610}	Local Instrument Local Instrument Code (4 character code) ANSI, COVS, GXML, IXML, NARR, PROP, RMTS, RRMT, S820, SWIF, UEDI Proprietary Code (35 characters)	{3600} must be CTP. Proprietary Code element only permitted if Local Instrument Code element is PROP.
{3620}	Payment Notification Payment Notification Indicator ('0' through '9') Contact Notification Electronic Address (2,048 characters; i.e., E-mail or URL address) Contact Name (140 characters) Contact Phone Number (35 characters) Contact Mobile Number (35 characters) Contact Fax Number (35 characters) End-to-End Identification (35 characters)	{3600} must be CTP. Payment Notification Indicator is mandatory. <ul style="list-style-type: none"> Indicators 0 through 6 – Reserved for market practice conventions. Indicators 7 through 9 – Reserved for bilateral agreements between Fedwire senders and receivers.
{3700}	Charges Details of Charges ('B' beneficiary or 'S' shared) Senders Charges (up to 4 occurrences of 15 characters each) Format: The first three characters must contain an alpha currency code (e.g., USD). The remaining characters for the amount must begin with at least one numeric character (0-9) and only one decimal comma marker (e.g., \$1,234.56 should be entered as USD1234,56 and \$0.99 should be entered as USD0,99).	{3600} must be CTR or CTP. Not permitted if {3610} Local Instrument Code is COVS.
{3710}	Instructed Amount Currency Code (3 characters) Amount (15 characters) Format: Must begin with at least one numeric character (0-9) and contain only one decimal comma marker (e.g., \$1,234.56 should be entered as 1234,56 and \$0.99 should be entered as 0,99).	{3600} must be CTR or CTP. Mandatory if {3720} is present. Not permitted if {3610} Local Instrument Code is COVS.
{3720}	Exchange Rate (12 characters) Format: Must contain at least one numeric character and only one decimal comma marker (e.g., an exchange rate of 1.2345 should be entered as 1,2345).	{3600} must be CTR or CTP. If present, {3710} is mandatory. Not permitted if {3610} Local Instrument Code is COVS.

Local Instrument Codes

ANSI ANSI X12 format
COVS Sequence B Cover Payment Structured
GXML General XML format
IXML ISO 20022 XML format
NARR Narrative Text
PROP Proprietary Local Instrument Code

RMTS Remittance Information Structured
RRMT Related Remittance Information
S820 STP 820 format
SWIF SWIFT field 70 (Remittance Information)
UEDI UN/EDIFACT format

4. Beneficiary Information

Tag	Elements	Edit Requirements
{4000}	Intermediary FI <i>ID Code</i> (B, C, D, F, U) <i>Identifier</i> (34 characters) <i>Name</i> (35 characters) <i>Address</i> (3 lines of 35 characters each)	If present, tags {4100} and {4200} are mandatory. If ID Code is present, Identifier is mandatory and vice versa.
{4100}	Beneficiary FI <i>ID Code</i> (B, C, D, F, U) <i>Identifier</i> (34 characters) <i>Name</i> (35 characters) <i>Address</i> (3 lines of 35 characters each)	If present, tag {4200} is mandatory. If ID Code is present, Identifier is mandatory and vice versa.
{4200}	Beneficiary <i>ID Code</i> (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) <i>Identifier</i> (34 characters) <i>Name</i> (35 characters) <i>Address</i> (3 lines of 35 characters each)	Mandatory when {3600} is CTR, CTP, DRW or DRC; otherwise optional. If ID Code is present, Identifier is mandatory and vice versa. If ID Code is 'B', 'F', or 'U', the Identifier will be edited for proper structure. If ID Code is 'T': <ul style="list-style-type: none"> ▪ {3600} must be CTR or CTP. ▪ Identifier must be present and should contain an account number. ▪ Name must be present and should contain a SWIFT BIC or BEI, which will be edited for proper structure.
{4320}	Reference for Beneficiary (16 characters)	Mandatory when {3600} is CTP and {3610} is COVS; otherwise optional.
{4400}	Account Debited in Drawdown <i>ID Code</i> (D) <i>Identifier</i> (34 characters) <i>Name</i> (35 characters) <i>Address</i> (3 lines of 35 characters each)	Must be present when {3600} is DRB or DRC, but can also be present for DRW or SVC; otherwise not permitted. If present, the ID Code, Identifier and Name elements are required.

ID Codes

B SWIFT Bank Identifier Code (BIC)
C CHIPS Participant
D Demand Deposit Account (DDA) Number
F Fed Routing Number
T SWIFT BIC or Bank Entity Identifier (BEI) and account number
U CHIPS Identifier

1 Passport Number
2 Tax Identification Number
3 Driver's License Number
4 Alien Registration Number
5 Corporate Identification
9 Other Identification

5. Originator Information

Tag	Elements	Edit Requirements
{5000}	Originator ID Code (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	<p>Mandatory when {3600} is CTR or CTP if {5010} is not present.</p> <p>If ID Code is present, Identifier is mandatory and vice versa.</p> <p>If ID Code is 'T':</p> <ul style="list-style-type: none"> {3600} must be CTR or CTP. Identifier must be present and should contain an account number. Name must be present and should contain a SWIFT BIC or BEI, which will be edited for proper structure.
{5010}	Originator Option F Party Identifier (35 characters) Must be one of the following two formats: <ol style="list-style-type: none"> <u>/Account Number</u> (slash followed by at least one valid non-space character: e.g., /123456) <u>Unique Identifier/</u> (4 character code followed by a slash and at least one valid non-space character: e.g., SOSE/123-456-789) <ul style="list-style-type: none"> ARNU/ Alien Registration Number CCPT/ Passport Number CUST/ Customer Identification Number DRLC/ Driver's License Number EMPL/ Employer Number NIDN/ National Identify Number SOSE/ Social Security Number TXID/ Tax Identification Number Name (35 characters) Format: Must begin with Line Code 1 followed by a slash and at least one valid non-space character: e.g., 1/SMITH JOHN. Line 1 to 3 (35 characters each) Format: Each line, if present, must begin with one of the following Line Codes followed by a slash and at least one valid non-space character. <ol style="list-style-type: none"> Name Address Country and Town Date of Birth Place of Birth Customer Identification Number National Identity Number Additional Information For example: 2/123 MAIN STREET 3/US/NEW YORK, NY 10000 7/111-22-3456	<p>Mandatory when {3600} is CTP and {5000} is not present; otherwise not permitted.</p> <p>Party Identifier and Name are mandatory.</p> <p>If present, Line 1, Line 2 and Line 3 must adhere to the following edits:</p> <ul style="list-style-type: none"> Each line must begin with one of the numeric line codes in numerical order. Codes 1 and 2 can be repeated. Codes 3, 4, 5, 6, 7 and 8 cannot be repeated. Code 2 cannot be used without Code 3. Code 4 cannot be used without Code 5 and vice versa. Code 8 can only be used to continue information from <u>one</u> of the following: Party Identifier (if Unique Identifier used), Code 6 or Code 7.

Tag	Elements	Edit Requirements
{5100}	Originator FI ID Code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	<p>If present, {5000} (or {5010} if {3600} is CTP) is mandatory.</p> <p>If ID Code is present, Identifier is mandatory and vice versa.</p>
{5200}	Instructing FI ID Code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	<p>If present, {5000} (or {5010} if {3600} is CTP) and {5100} are mandatory.</p> <p>If ID Code is present, Identifier is mandatory and vice versa.</p>
{5400}	Account Credited in Drawdown Drawdown Credit Account Number (9 character ABA)	<p>Mandatory when {3600} is DRB or DRC, but can also be present for DRW or SVC; otherwise not permitted.</p>
{6000}	Originator to Beneficiary Information (up to 4 lines of 35 characters each)	<p>If present, {4200} and {5000} (or {5010} if {3600} is CTP) are mandatory.</p> <p>See latest version of the FAIM manual for Line Limits for Tags {6000} to {6500}.</p>

6. Financial Institution to Financial Institution Information

Tag	Elements	Edit Requirements ¹
{6100}	Receiver FI Information 1 line of 30 characters, plus up to 5 lines of 33 characters each	
{6110}	Drawdown Debit Account Advice Information <i>Advice Code</i> (LTR, PHN, TLX or WRE) <i>Additional Information</i> (1 line of 26 characters, plus up to 5 lines of 33 characters each)	Can only be used if {3600} is DRB, DRC, DRW or SVC; otherwise not permitted.
{6200}	Intermediary FI Information 1 line of 30 characters, plus up to 5 lines of 33 characters each	If present, {4000}, {4100} and {4200} are required.
{6210}	Intermediary FI Advice Information <i>Advice Code</i> (LTR, PHN, TLX or WRE) <i>Additional Information</i> (1 line of 26 characters, plus up to 5 lines of 33 characters each)	If present, {4000}, {4100} and {4200} are required.
{6300}	Beneficiary's FI Information 1 line 30 characters, plus up to 5 lines of 33 characters each	If present, {4100} and {4200} are required.
{6310}	Beneficiary's FI Advice Information <i>Advice Code</i> (LTR, PHN, TLX or WRE) <i>Additional Information</i> (1 line of 26 characters, plus up to 5 lines of 33 characters each)	If present, {4100} and {4200} are required.
{6400}	Beneficiary Information 1 line of 30 characters, plus up to 5 lines of 33 characters each	If present, {4200} is required.
{6410}	Beneficiary Advice Information <i>Advice Code</i> (LTR, PHN, TLX, WRE or HLD) <i>Additional Information</i> (1 line of 26 characters, plus up to 5 lines of 33 characters each)	If present, {4200} is required.
{6420}	Method of Payment to Beneficiary <i>Method of Payment</i> ('CHECK' is the only valid option) <i>Additional Information</i> (30 characters)	If present, {6410} and {4200} are required.
{6500}	FI to FI Information up to 6 lines of 35 characters each	

Advice Codes

HLD Hold
LTR Letter
PHN Phone

TLX Telex
WRE Wire

¹ See latest version of the FAIM manual for Line Limits for Tags {6000} to {6500}.

7. Cover Payment Information

Tag	Elements	Edit Requirements
{7033}	Sequence B 33B Currency/Instructed Amount <i>SWIFT Field Tag</i> (5 characters) <i>Instructed Amount</i> (18 characters)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted.
{7050}	Sequence B 50a Ordering Customer <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 5</i> (35 characters each)	Must be present if {3600} is CTP and {3610} is COVS; otherwise not permitted.
{7052}	Sequence B 52a Ordering Institution <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 5</i> (35 characters each)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted.
{7056}	Sequence B 56a Intermediary Institution <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 5</i> (35 characters each)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted.
{7057}	Sequence B 57a Account with Institution <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 5</i> (35 characters each)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted. Must be present if {7056} is present.
{7059}	Sequence B 59a Beneficiary Customer <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 5</i> (35 characters each)	Must be present if {3600} is CTP and {3610} is COVS; otherwise not permitted.
{7070}	Sequence B 70 Remittance Information <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 4</i> (35 characters each)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted.
{7072}	Sequence B 72 Sender to Receiver Information <i>SWIFT Field Tag</i> (5 characters) <i>Line 1 to 6</i> (35 characters each)	{3600} must be CTP and {3610} must be COVS; otherwise not permitted.

8. Unstructured Addenda Information

Tag	Elements	Edit Requirements
{8200}	Unstructured Addenda Information Addenda Length (4 characters) Addenda Information (8,994 characters)	<p>Must be present if {3600} is CTP and {3610} is ANSI, GXML, IXML, NARR, S820, SWIF or UEDI; otherwise not permitted.</p> <p>Addenda Length must be numeric, padded with leading zeros if less than four characters and must equal length of content in Addenda Information (e.g., if content of Addenda Information is 987 characters, Addenda Length must be 0987).</p> <p>If {3610} is ANSI or S820, only the <i>X12 Character Set*</i> is permitted in Addenda Information element.</p> <p>If {3610} is GXML, IXML, NARR, SWIF or UEDI, only the <i>SWIFT MX ISO 20022 Character Set*</i> is permitted in Addenda Information element.</p> <p>* See latest version of the FAIM manual for specific characters included in character set.</p>

9. Related Remittance Information

Tag	Elements	Edit Requirements
{8250}	<p>Related Remittance Information</p> <p>Remittance Identification (35 characters)</p> <p>Remittance Location Method (4 character code)</p> <p>EDIC Electronic Data Interchange</p> <p>EMAL E-mail</p> <p>FAXI Fax</p> <p>POST Postal services</p> <p>SMSM Short Message Service (text)</p> <p>URID Uniform Resource Identifier</p> <p>Remittance Location Electronic Address (2,048 characters; i.e., E-mail or URL address)</p> <p>Name (140 characters)</p> <p>Address Type (ADDR, BIZZ, DLVY, HOME, MLTO, PBOX)</p> <p>Department (70 characters)</p> <p>Sub-Department (70 characters)</p> <p>Street Name (70 characters)</p> <p>Building Number (16 characters)</p> <p>Post Code (16 characters)</p> <p>Town Name (35 characters)</p> <p>Country Sub Division/State (35 characters)</p> <p>Country (2 characters)</p> <p>Address Line 1 to 7 (70 characters each)</p>	Must be present if {3600} is CTP and {3610} is RRMT; otherwise not permitted.

Address Types

ADDR Complete Postal Address
BIZZ Business Address
DLVY Delivery Address

HOME Home Address
MLTO Mail Address
PBOX Post Office Box

10. Structured Remittance Information

9,000 characters are available for Structured Remittance Information. The actual tag numbers, data within the tags/elements and delimiters are included within the 9,000 characters.

A. The following tags {8300} and {8350} can only occur once within 9,000 characters.

Tag	Elements	Edit Requirements
{8300}	Remittance Originator Identification Type ('OI' organization ID or 'PI' private ID) Identification Code (4 character code): <u>Organization Identification Codes</u> BANK, CUST, DUNS, EMPL, GS1G, PROP, SWBB, TXID <u>Private Identification Codes</u> ARNU, CCPT, CUST, DPOB, DRLC, EMPL, NIDN, PROP, SOSE, TXID Name (140 characters) Identification Number (35 characters) Identification Number Issuer (35 characters) Date & Place of Birth (82 characters) Address Type (ADDR, BIZZ, DLVY, HOME, MLTO, PBOX) Department (70 characters) Sub-Department (70 characters) Street Name (70 characters) Building Number (16 characters) Post Code (16 characters) Town Name (35 characters) Country Sub Division/State (35 characters) Country (2 characters) Address Line 1 to 7 (70 characters each) Country of Residence (2 characters) Contact Name (140 characters) Contact Phone Number (35 characters) Contact Mobile Number (35 characters) Contact Fax Number (35 characters) Contact Electronic Address (2,048 characters; i.e., E-mail or URL address) Contact Other Information (35 characters)	<p>Must be present if {3600} is CTP and {3610} is RMTS; otherwise not permitted.</p> <p>Identification Type, Identification Code and Name are mandatory.</p> <p>Identification Number is mandatory for all Identification Codes except DPOB.</p> <p>Identification Number is not permitted for Identification Code DPOB.</p> <p>Identification Number Issuer is not permitted for Identification Code SWBB and DPOB.</p> <p>Date & Place of Birth is only permitted for Identification Code DPOB.</p>
{8350}	Remittance Beneficiary Name (140 characters) Identification Type ('OI' organization ID or 'PI' private ID) Identification Code (4 character code): <u>Organization Identification Codes</u> BANK, CUST, DUNS, EMPL, GS1G, PROP, SWBB, TXID <u>Private Identification Codes</u> ARNU, CCPT, CUST, DPOB, DRLC, EMPL, NIDN, PROP, SOSE, TXID Identification Number (35 characters) Identification Number Issuer (35 characters) Date & Place of Birth (82 characters) Address Type (ADDR, BIZZ, DLVY, HOME, MLTO, PBOX) Department (70 characters)	<p>Must be present if {3600} is CTP and {3610} is RMTS; otherwise not permitted.</p> <p>Name is mandatory.</p> <p>Identification Number</p> <ul style="list-style-type: none"> Not permitted unless Identification Type and Identification Code are present. Not permitted for Identification Code DPOB. <p>Identification Number Issuer</p>

Tag	Elements	Edit Requirements
	Sub-Department (70 characters) Street Name (70 characters) Building Number (16 characters) Post Code (16 characters) Town Name (35 characters) Country Sub Division/State (35 characters) Country (2 characters) Address Line 1 to 7 (70 characters each) Country of Residence (2 characters)	<ul style="list-style-type: none"> Not permitted unless Identification Type, Identification Code and Identification Number are present. Not permitted for Identification Code SWBB and DPOB. <p>Date & Place of Birth is only permitted for Identification Code DPOB.</p>

Organization Identification Codes

BANK	Bank Party Identification
CUST	Customer Number
DUNS	Data Universal Number System (Dun & Bradstreet)
EMPL	Employer Identification Number
GS1G	Global Location Number
PROP	Proprietary Identification Number
SWBB	SWIFT BIC or BEI
TXID	Tax Identification Number

Private Identification Codes

ARNU	Alien Registration Number
CCPT	Passport Number
CUST	Customer Number
DPOB	Date & Place of Birth
DRLC	Driver's License Number
EMPL	Employee Identification Number
NIDN	National Identity Number
PROP	Proprietary Identification Number
SOSE	Social Security Number
TXID	Tax Identification Number

B. The following tags can be repeated for each set of remittance data (e.g., each invoice) contained within 9,000 characters. Tags {8400} and {8450} are mandatory for each set of remittance data.

Tag	Elements	Edit Requirements
{8400}	Primary Remittance Document Information Document Type Code (4 character code) AROI Accounts Receivable Open Item BOLD Bill of Lading Shipping Notice CINV Commercial Invoice CMCN Commercial Contract CNFA Credit Note Related to Financial Adjustment CREN Credit Note DEBN Debit Note DISP Dispatch Advice DNFA Debit Note Related to Financial Adjustment HIRI Hire Invoice MSIN Metered Service Invoice PROP Proprietary Document Type PUOR Purchase Order SBIN Self Billed Invoice SOAC Statement of Account TSUT Trade Services Utility Transaction VCHR Voucher Proprietary Document Type Code (35 characters) Document Identification Number (35 characters) Issuer (35 characters)	<p>Must be present if {3600} is CTP and {3610} is RMTS; otherwise not permitted.</p> <p>Document Type Code and Document Identification Number are mandatory for each set of remittance data.</p> <p>Proprietary Document Type Code is mandatory for Document Type Code PROP; otherwise not permitted.</p>

Tag	Elements	Edit Requirements
{8450}	Actual Amount Paid Currency Code (3 characters) Amount (19 characters) Format: Must contain at least one numeric character and only one decimal period marker (e.g., \$1,234.56 should be entered as 1234.56). Can have up to 5 numeric characters following the decimal period marker (e.g., 1234.56789). Amount must be greater than zero (i.e., at least .01).	Must be present if {3600} is CTP and {3610} is RMTS; otherwise not permitted. Currency Code and Amount are mandatory for each set of remittance data.
{8500}	Gross Amount of Remittance Document Currency Code (3 characters) Amount (19 characters) See tag {8450} for proper format.	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted.
{8550}	Amount of Negotiated Discount Currency Code (3 characters) Amount (19 characters) See tag {8450} for proper format.	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted.
{8600}	Adjustment Information Adjustment Reason Code (2 character code) 01 Pricing Error 03 Extension Error 04 Item Not Accepted (Damaged) 05 Item Not Accepted (Quality) 06 Quantity Contested 07 Incorrect Product 11 Returns (Damaged) 12 Returns (Quality) 59 Item Not Received 75 Total Order Not Received 81 Credit as Agreed CM Covered by Credit Memo Credit Debit Indicator ('CRDT' credit or 'DBIT' debit) Currency Code (3 characters) Amount (19 characters) See tag {8450} for proper format. Additional Information (140 characters)	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted. Adjustment Reason, Credit Debit Indicator, Currency Code and Amount are mandatory.
{8650}	Date of Remittance Document (CCYYMMDD format)	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted.
{8700}	Secondary Remittance Document Information Document Type Code (4 character code) AROI Accounts Receivable Open Item DISP Dispatch Advice FXDR Foreign Exchange Deal Reference PROP Proprietary Document Type PUOR Purchase Order RADM Remittance Advice Message RPIN Related Payment Instruction SCOR Structured Communication Reference VCHR Voucher Proprietary Document Type Code (35 characters) Document Identification Number (35 characters) Issuer (35 characters)	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted. Document Type Code and Document Identification Number are mandatory. Proprietary Document Type Code is mandatory for Document Type Code PROP; otherwise not permitted.
{8750}	Remittance Free Text Line 1 to 3 (140 characters each)	{3600} must be CTP and {3610} must be RMTS; otherwise not permitted.

11. Service Message Information

Tag	Elements	Edit Requirements
{9000}	Service Message Information <i>Line 1 to 12</i> (35 characters each)	{3600} must be SVC.

12. Information Appended by the Fedwire Funds Service

Tag	Elements
{1100}	Message Disposition <i>Format Version</i> '30' <i>Test Production Code</i> ('T' test or 'P' production) <i>Message Duplication Code</i> (' ' original, 'R' retrieval of an original message or 'P' possible duplicate) <i>Message Status Indicator</i> (1 character code) <i>Outgoing Messages</i> 0 In Process or Intercepted 2 Successful with Accounting (Value) 3 Rejected due to Error Condition 7 Successful without Accounting (Non-Value) <i>Incoming Messages</i> N Successful with Accounting (Value) S Successful without Accounting (Non-Value)
{1110}	Receipt Time Stamp <i>Receipt Date</i> (MMDD, based on the calendar date) <i>Receipt Time</i> (HHMM, based on a 24-hour clock, Eastern Time) <i>Receipt Application ID</i> (4 characters)
{1120}	Output Message Accountability Data (OMAD) <i>Output Cycle Date</i> (CCYYMMDD) <i>Output Destination ID</i> (8 characters) <i>Output Sequence Number</i> (6 characters) <i>Output Date</i> (MMDD, based on the calendar date) <i>Output Time</i> (HHMM, based on a 24-hour clock, Eastern Time) <i>Output FRB Application ID</i> (4 characters)
{1130}	Error <i>Error Category</i> (1 character code) E Data Error F Insufficient Balance X Duplicate IMAD H Accountability Error W Cutoff Hour Error I In Process or Intercepted <i>Error Code</i> (3 characters) <i>Error Description</i> (35 characters)

13. Type Code Reference

Code	Type	Description
10	Funds Transfer	A funds transfer in which the sender and/or receiver may be a bank or a third party (i.e., customer of a bank).
15	Foreign Transfer	A funds transfer to or from a foreign central bank or government or international organization with an account at the Federal Reserve Bank of New York.
16	Settlement Transfer	A funds transfer between Fedwire Funds Service participants.

14. Subtype Code Reference

Code	Subtype	Description
00	Basic Funds Transfer	A basic value funds transfer.
01	Request for Reversal	A non-value request for reversal of a funds transfer originated on the current business day.
02	Reversal of Transfer	A value reversal of a funds transfer received on the current business day. May be used in response to a subtype code '01' Request for Reversal.
07	Request for Reversal of a Prior Day Transfer	A non-value request for a reversal of a funds transfer originated on a prior business day.
08	Reversal of a Prior Day Transfer	A value reversal of a funds transfer received on a prior business day. May be used in response to a subtype code '07' Request for Reversal of a Prior Day Transfer.
31	Request for Credit (Drawdown)	A non-value request for the receiver to send a funds transfer to a designated party.
32	Funds Transfer Honoring a Request for Credit (Drawdown)	A value funds transfer honoring a subtype 31 request for credit.
33	Refusal to Honor a Request for Credit (Drawdown)	A non-value message indicating refusal to honor a subtype 31 request for credit.
90	Service Message	A non-value message used to communicate questions and information that is not covered by a specific subtype.

15. Business Function Code Reference

Business Function Code Notes:

- Each Fedwire Funds Service message originated must be assigned a valid business function code.
- The business function code must be valid for the associated type/subtype code.
- Some business function codes have specific information requirements and restrictions.
- Some field tags are only permitted for certain business function codes.

Business Function Code	Associated Type/Subtypes	Mandatory Tags	Optional Tags Permitted for the Business Function Code	Tags NOT Permitted for the Business Function Code
Bank Transfer (BTR)	1000 1500 1600 1002 1502 1602 1008 1508 1608	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 If {1510} = xx02 or xx08, then {3500} is mandatory.	{3320} {3500} {4000} {4100} {4200} {4320} {5000} {5100} {5200} {6000} {6100} {6200} {6210} {6300} {6310} {6400} {6410} {6420} {6500}	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {4400} {5000} ID Code = T (5010) (5400) (6110) Any {7xxx} tag Any {8xxx} tag {9000}
Customer Transfer (CTR)	1000 1500 1600 1002 1502 1602 1008 1508 1608	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 {4200} {5000} If {1510} = xx02 or xx08, then {3500} is mandatory.	{3320} {3500} {3600} Element 02 {3700} {3710} {3720} {4000} {4100} {4320} {5100} {5200} {6000} {6100} {6200} {6210} {6300} {6310} {6400} {6410} {6420} {6500}	{3600} Element 02 = COV {3610} {3620} {4400} {5010} {5400} {6110} Any {7xxx} tag Any {8xxx} tag {9000}
Customer Transfer Plus (CTP)	1000 1500 1600 1001 1501 1601 1002 1502 1602 1007 1507 1607 1008 1508 1608	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 {4200} {5000} or {5010} If {1510} = xx02 or xx08, then {3500} is mandatory. If {3610} = COVS, then {4320}, {7050} & {7059} are mandatory. If {3610} = ANSI, GXML, IXML, NARR, S820, SWIF or UEDI, then {8200} is mandatory.	{3320} {3500} {3610} {3620} {3700} {3710} {3720} {4000} {4100} {4320} {5100} {5200} {6000} {6100} {6200} {6210} {6300} {6310} {6400} {6410} {6420} {6500} Other {7xxx} tags if {3610} = COVS. Other {8xxx} tags if {3610} = RMTS.	{3600} Element 02 {4400} {5400} {6110} {9000} If {3610} = COVS, {3700}, {3710} & {3720} not permitted. Certain {7xxx} tags & {8xxx} tags may not be permitted depending upon value of {3610}.

Business Function Code	Associated Type/Subtypes	Mandatory Tags	Optional Tags Permitted for the Business Function Code	Tags NOT Permitted for the Business Function Code
		<p>If {3610} = RRMT, then {8250} is mandatory.</p> <p>If {3610} = RMTS, then {8300}, {8350}, {8400} & {8450} are mandatory.</p> <p>If {3610} = PROP, then {3610} Element 02 is mandatory.</p>		
Check Same Day Settlement (CKS) Deposit to Sender's Account (DEP) Fed Funds Returned (FFR) Fed Funds Sold (FFS)	1600 1602 1608	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01	{3320} {3500} {4000} {4100} {4200} {4320} {5000} {5100} {5200} {6000} {6100} {6200} {6210} {6300} {6310} {6400} {6410} {6420} {6500}	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {4400} {5000} ID Code = T (5010) (5400) (6110) Any {7xxx} tag Any {8xxx} tag {9000}
Drawdown Response (DRW) (value)	1032 1632	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 {4200} {5000}	{3320} {3500} {4000} {4100} {4320} {4400} {5000} {5100} {5200} {5400} Any {6xxx} tag	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {5000} ID Code = T {5010} Any {7xxx} tag Any {8xxx} tag {9000}
Bank-to-Bank Drawdown Request or Response (DRB) (non-value)	1631 1633	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 {4400} {5400}	{3320} {3500} {4000} {4100} {4200} {4320} {5000} {5100} {5200} Any {6xxx} tag	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {5000} ID Code = T {5010} Any {7xxx} tag Any {8xxx} tag {9000}

Business Function Code	Associated Type/Subtypes	Mandatory Tags	Optional Tags Permitted for the Business Function Code	Tags NOT Permitted for the Business Function Code
Customer or Corporate Drawdown Request or Response (DRC) (non-value)	1031 1033	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01 {4200} {4400} {5400}	{3320} {3500} {4000} {4100} {4320} {5000} {5100} {5200} Any {6xxx} tag	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {5000} ID Code = T {5010} Any {7xxx} tag Any {8xxx} tag {9000}
Service Message (SVC) (non-value)	1001 1501 1601 1007 1507 1607 1033 1590 1633 1090 1690	{1500} {1510} {1520} {2000} {3100} {3400} {3600} Element 01	{3320} {3500} {4000} {4100} {4200} {4320} {4400} {5000} {5100} {5200} {5400} Any {6xxx} tag {9000}	{3600} Element 02 {3610} {3620} {3700} {3710} {3720} {4200} ID Code = T {5000} ID Code = T {5010} Any {7xxx} tag Any {8xxx} tag

16. Fedwire Funds Service Operating Hours

Online Transfers	
Opening of the Fedwire Funds Service for Online Transfers	9:00 pm ET on the calendar day preceding the funds transfer business day
Cut-off (Type Code 15 – Foreign Payment Orders)	5:00 pm ET
Cut-off (Type Code 10 – Other than Settlement Payment Orders)	6:00 pm ET
Cut-off (Type Code 16 – Settlement Payment Orders)	6:30 pm ET
Offline Transfers	
Opening of the Fedwire Funds Service for Offline Transfers	9:00 am ET
Cut-off (Type Code 15 – Foreign Payment Orders)	4:30 pm ET
Cut-off (Type Code 10 – Other than Settlement Payment Orders)	5:30 pm ET
Cut-off (Type Code 16 – Settlement Payment Orders)	6:00 pm ET