The Payment Manager® service

ISO credits file specification

Table of contents

Introduction

About this guide

This guide is designed to help you create *Payment Manager* transaction files in the ISO format. You can also refer to *The Payment Manager Service Reference Guide* for general information about the *Payment Manager* service.

This guide can be used only for Customer Credit Transfer Initiation payments. The ISO format version is 03 (pain.001.001.03).

The first part of the document covers basic information about the structure of the ISO file. The second part provides detailed information about each element and attribute in the file and how it is populated for the various payment methods.

An important part of the specification tables is field length. Each element or attribute has a maximum length, but for some fields, the maximum data length varies by payment method. For fields that have a different (shorter) maximum length for a payment method, length and format details are provided in the Description column of the table. Pay close attention to these rules when creating your file.

About the *Payment Manager* service

With the *Payment Manager* service, you can send an electronic file to Wells Fargo that includes multiple payment types. Wells Fargo separates payments by type and processes them accordingly.

You can include the following types of payments in an ISO *Payment Manager* file:

- Next Day Checks (USD or CAD)

- Same Day Checks (USD or CAD)

- Domestic ACH transactions (non-urgent payment)

- International ACH transactions (non-urgent payment)

- U.S. dollar wire transfers, both within the U.S. and international (urgent payment)

- Foreign currency wire transfers (urgent payment)

- clearXchange payments **(in pilot)** – transaction data must be included on a valid USD check transaction

Format overview

ISO structure

The ISO file format is built on the Extensible Markup Language (XML). Any ISO files sent to the *Payment Manager* system must adhere to the W3C standards discussed below. The ISO Document tag should contain the appropriate namespace and must contain the exact pain format that the file contains (pain.001.001.03).

This specification lists the ISO elements and attributes used for *Payment Manager* payment files. While the ISO schema contains additional elements and attributes, *Payment Manager* files use only the content described in this specification. All other components of the schema should be ignored.

You must observe the following requirements regarding the XML structure:

- Empty tags are not used for *Payment Manager* files. All elements that are used must contain content.

- Wells Fargo recommends using a true XML mapping tool that validates your *Payment Manager* file against the ISO schema. If you are not using an XML mapping tool or XML editor to confirm schema compliance, pay close attention to correct implementation of elements versus attributes.

- ISO files delivered to Wells Fargo must be valid XML according to the XML standards published by World Wide Web Consortium as Extensible Markup Language (XML) 1.0 (Third Edition). Full documentation of the standard is available on the W3C website. You should validate files using an XML parser as "valid XML" before transmitting them to Wells Fargo (this is not required but is strongly recommended).

Pay particular attention to ensuring that characters used as syntax elements in XML are either scrubbed out of the data content of the file or replaced with one of the standard defined escape codes provided in the XML recommendations of the W3C. Failure to remove or escape these characters in ISO files will result in the entire file rejecting as syntactically invalid. These reserved characters and corresponding escape codes are listed in the following table.

Character	Escape code	Character	Escape code
Ampersand (&)	&	Greater than (>)	>
Apostrophe / single quote (')	'	Less than (<)	<
Double quote (")	"		

Obtaining schemas, samples, or the Wells Fargo Master Implementation Guide (MIG)

The schema (.xsd) for ISO credit can be obtained from SWIFT or will be provided to you by the Treasury Solutions Technical Specialist group. Samples of *Payment Manager* ISO files are available on request from the Treasury Solutions Technical Specialist group. You can also obtain the Wells Fargo Master Implementation Guide (MIG) from the Treasury Solutions Technical Specialist group.

Using the standard format

Although Wells Fargo can accommodate customers who need a customized version of the ISO format, adhering to the standards in this document will greatly simplify your *Payment Manager* implementation. Following these standards typically results in lower development and maintenance costs, shorter implementation times, and minimal retesting due to software upgrades and other environment changes.

Default value fields

To simplify the process of providing payment information, some fields are set up with default values assigned by Wells Fargo or provided by your company. When you send a payment file, the *Payment Manager* system uses a key field such as the originating account to look up the default values and then incorporates the stored values into each payment. This is particularly useful for data that may not be stored on your accounts payable or ERP system but is required to process a payment.

As described in the *Specification Table Key*, these default value fields are identified with a superscript [D] in the payment type columns of the element and attributes specification table. If you are interested in setting up default values for these fields, contact your Implementation Specialist or *Payment Manager* representative.

If you provide a value for a default value field in a payment file, that value is replaced with the stored default value. If you need to use the payment file to provide values for any of these fields, contact your *Payment Manager* representative to discuss the available options.

Element and attribute definitions

Specification table key

Column	Column name	Description
1	Name	Name of the attribute or element.
2	Type/parent element	Identifies whether the listed item is an attribute or element and identifies the parent element.
3	Type	Identifies the type of data for a field. • AN – Alphanumeric. • DT – Date in format yyyy-mm-dd. • ID – Uses a specific set of codes or other identifiers. • N – Numeric. • TM – Time in format hh:mi:ss. • DTTM – ISO date and time with "T" separating, in format yyyy-mm-ddThh:mi:ss.
4	Max	Maximum length of the data for an element or attribute. If marked with an asterisk, the max length may be less for certain payment types as indicated in the Description column. If the length of the data is more than the length listed in the Max column, the record will be invalidated. If the length of the data is less than the length listed in the Max column but more than the maximum allowed for the payment type, the field will be truncated to the maximum allowed for the payment type.
5	Description/ common name	Description of the element or attribute and identifies a corresponding common name. The common name is used to identify a field in error and warning messages returned for payment validations. Refer to *The Payment Manager Service Acknowledgment File Specification* for detailed information about the *Payment Manager* service validation messages. Some fields represent different information based on the payment method associated with the transaction. When this occurs, a common name override is listed for the payment method. In some instances, the common name and standard message text is replaced by an override message text.
6	Card	Cardinality for each element. The possible values for cardinality: • **0:1** — Element is optional. If included, there can be only one instance of the element. • **0:n** — Element is optional. If included, there can be multiple instances of the element. • **1:1** — Element is required, and there can only be one instance of the element. • **1:n** — Element is required, and there can be many instances of the element. If a parent element is listed as optional (**0:1** or **0:n**) and a child element is listed as mandatory (**1:1** or **1:n**), the child element is ONLY mandatory if the parent element is used.
7-end	Payment types	These columns indicate whether an attribute or element is required for each payment type. • **Cheque/check (CHK and SDC)** — Next Day Check (**CHK**) or Same Day Check (**SDC**). The currency must be USD or CAD. Next Day Checks can be sent to a foreign address. • **Non-urgent domestic (DAC)** — domestic ACH. A transaction is considered domestic if it will be settled by a bank located in the U.S. • **Non-urgent international (IAC)** — international ACH. A transaction is considered international if it will be settled by a foreign bank (a bank NOT located in the U.S.). • **Urgent domestic (MTS)** — U.S. dollar wire transfer. A transaction is considered domestic if both the originating and the receiving currency is USD. This applies to inter-country wire transactions. • **Urgent international (IWI)** — foreign currency denominated wires. Used for any wire from a multi-currency account (MCA) regardless of currency, and for any wire funded by a U.S. dollar account and payable in a currency other than USD. For each element or attribute, the payment type columns can be one of the following:

		• **M** — mandatory. If a mandatory element is omitted, the transaction will be rejected.
		• **O** — optional. These elements and attributes are used at your company's discretion.
		• Blank — not used. The element or attribute is not used for the transaction type. Any data included in the element or attribute will be dropped.
		• **C** — conditional. Conditions for the element or attribute are defined in the Description column. When a condition is true, the element or attribute is mandatory.
		• M^D, O^D, C^D — field with a stored default value. Values for these fields are supplied by the Payment Manager system using a lookup table of stored values as described in Default Value Fields in the Format Overview section. If you have arranged with your Payment Manager representative to use values in your payment file instead of the stored default values, the M, O, or C indicates whether the field is mandatory, optional, or conditional.
		If a parent element is optional or conditional and a child element is mandatory, the child element is mandatory only if you use the parent element.

Reserved characters

Reserved characters are listed in *Appendix A*. Use of reserved characters may result in transaction failure at Wells Fargo or at another processing system or payment clearing network.

Check mail code

The check mail code is a three-character code that determines the check delivery method. See *Appendix B* for detailed information on the check mail code. Contact a *Payment Manager* representative for list of available codes.

clearXchange payments

clearXchange payments are electronic payments using an email address or phone number as the payment token. clearXchange payment information must be included on a valid USD check payment. If the clearXchange payment information fails validation or the clearXchange payment cannot be executed, the payment is made as a USD check.

Payment Manager Plus Enhanced Remittance can be used with clearXchange payments but the remittance is not created if the clearXchange payment fails and a check is created.

Element and attribute specifications

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Document	Root tag				1:1	M	M	M	M	M
CstmrCdtTrfInitn	Element of Document				1:1	M	M	M	M	M
GrpHdr	Element of CstmrCdtTrfInitn				1:1	M	M	M	M	M
MsgId	Element of GrpHdr	AN	35	Control number assigned by the originator to uniquely identify the payment file. **Common name:** File Control Number	1:1	M	M	M	M	M
CreDtTm	Element of GrpHdr	DTTM	19	Date and time the file was created in ISO format yyyy-mm-ddThh:mi:ss. **Common name:** File Date **Common name:** File Time	1:1	M	M	M	M	M
NbOfTxs	Element of GrpHdr	N	15	Total number of payment instructions in the file. **Common name:** Total Number of Payments in the File	1:1	M	M	M	M	M
CtrlSum	Element of GrpHdr	N	18	Total amount of payment instructions in this file. The sum is the hash total of values in InstdAmt or EqvtAmt. An explicit decimal with two trailing decimal places is required. **Common name:** Total Amount of Payments in the File	1:1	M	M	M	M	M
InitgPty	Element of GrpHdr			Identifies the initiating party. Initiating party information is not included as part of the executed payment but is mandatory for validation purposes.	1:1	M	M	M	M	M
Nm	Element of InitgPty	AN	140	Identifies either the debtor or the party initiating the credit transfer on behalf of the debtor.	0:1	O	O	O	O	O
Id	Element of InitgPty				1:1	M	M	M	M	M
OrgId	Element of Id				1:1	M	M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
BICOrBEI	Element of OrgId	AN	11	Identifies the initiating party. If Othr is sent, then BICOrBEI cannot be sent. Only a valid BIC or BEI code is allowed. Valid BIC and BEI codes are registered with the ISO 9362 Registration Authority.	0:1	C	C	C	C	C
Othr	Element of OrgId			If BICOrBEI is sent, then Othr cannot be sent.	0:1	C	C	C	C	C
Id	Element of Othr	AN	35	Identifies the initiating party. Unique identification of an organization, as assigned by an institution, using an identification scheme.	0:1	M	M	M	M	M
SchmeNm	Element of Othr				0:1	M	M	M	M	M
Cd	Element of SchmeNm	AN	4	Name of the identification scheme. **BANK** Bank party identification **CBID** Central bank ID **CHID** Clearing ID **COID** Country identification code **CUST** Customer number **DUNS** Data Universal Numbering System **EMPL** Employer identification number **GS1G** GS1GLN identifier **SREN** SIREN **SRET** SIRET **TXID** Tax ID	0:1	M	M	M	M	M
PmtInf	Element of CstmrCdtTrfInitn				1:n	M	M	M	M	M
PmtInfId	Element of PmtInf	AN	35	Batch number. **Common name:** Payment Ref ID	1:1	M	M	M	M	M
PmtMtd	Element of PmtInf	AN	35	Specifies the means of payment that will be used to move the amount of money. Is one of the following: **CHK** Cheque/check **TRA** Transfer advice **TRF** Credit transfer **Common name:** Payment Type	1:1	M	M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
PmtTpInf	Element of PmtInf			Payment type information must be sent in either the PmtInf or CdtTrfTxInf level but not both levels. Wells Fargo recommends using the CdtTrfTxInf level.	1:1	C	C	C	C	C
SvcLvl	Element of PmtTpInf				1:1		M	M	M	M
Cd	Element of SvcLvl	AN	4	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **BKTR** Book transfer (**MTS** or **IWI**) **NUGP** Non-urgent priority payment (**DAC** or **IAC**) **NURG** Non-urgent payment (**DAC** or **IAC**) **SDVA** Same-day value (**MTS** or **IWI**) **SEPA** Single Euro Payments Area (**IAC**) **URGP** Urgent payment (**MTS** or **IWI**) **URNS** Urgent payment net settlement (**MTS** or **IWI**) Wells Fargo does not accept **PRPT** (EBA priority service) as a value for this element. **Common name:** Payment Credit or Debit **Common name:** Payment Type	0:1		M	M	M	M
LclInstrm	Element of PmtTpInf				0:1		M	M		

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Cd	Element of LclInstrm	AN	35*	Standard Entry Class (SEC) code for ACH payments. **ARC** Accounts receivable entry **BOC** Back office conversion **CCD** Corporate credit or debit **CCP** Corporate credit or debit with one invoice record **CTX** Corporate trade exchange **IAT** International ACH transaction **PPD** Prearranged payment or deposit **PPP** Prearranged payment or deposit with one invoice record **WEB** Internet-initiated entry **TEL** Telephone-initiated entry The *Payment Manager* system does not accept **CIE**, **POP**, or **POS** SEC codes. **Common name:** Supplement Payment Format Type or Code **DAC, IAC override:** Standard Entry Class **MTS override:** Fed Tax Payment Indicator	0:1		M	M		
CtgyPurp	Element of PmtTpInf			Send category purpose information in either the PmtInf or CdtTrfTxInf level but not both levels. If sent at both levels, data at the CdtTrfTxInf level will be used.	0:1			C	C	
Cd	Element of CtgyPurp	AN	4	Category purpose, as published in an external category purpose code list. Used to identify wire tax payments (codes **TAXS**, **WHLD**, or **VATX**) and SEPA payments. See ISO External Category Purpose 1 Code lists for codes. **Common name:** Supplement Payment Format Type or Code **Common name:** Originating Party Ref ID **Common name:** Originating Party Ref Type **DAC, IAC override:** Standard Entry Class **MTS override:** Fed Tax Payment Indicator	0:1			M	M	

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
ReqdExctnDt	Element of PmtInf	DT	10	Date of the transaction in format YYYY-MM-DD. This is the value date for wires and the effective date for ACH transfers. For checks, this is the date printed on the check. For future-dated transactions, this field identifies the date when the payment is to be executed. The allowable period for future dating varies by payment type. The future date must be within the specified number of calendar days of the file date. Cheque/check (**CHK/SDC**) Future dating not available Non-urgent domestic (**DAC**) 45 Non-urgent international (**IAC**) 45 Urgent domestic (**MTS**) 30 Urgent international (**IWI**) 45 **Common name:** Transaction Date	1:1	M	M	M	M	M
Dbtr	Element of PmtInf			For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), if UltmtDbtr is used, it will take precedence over Dbtr as the originator name and address when the payment is executed. **Common name:** Originating Party Information	1:1	M	M	M	M	M
Nm	Element of Dbtr	AN	140*	Your company name. For non-urgent international (**IAC**), non-urgent domestic (**DAC**) with an SEC codeof IAT, urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. For non-urgent domestic (**DAC**) transactions with an SEC code of CCD or PPD, max length is 16. For cheque/check (**CHK/SDC**) or non-urgent domestic (**DAC**) with an SEC code of CTX, a second name can be used. Put the first name in positions 1-60 and start the second name at position 61. **Common name:** Originating Party Name **Common name:** Originating Party Name 2	1:1	M	M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
PstlAdr	Element of Dbtr				0:1	O	M	M	O	O
StrtNm	Element of PstlAdr	AN	70*	Street name for your company address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1.	0:1	M	M	M	O	O
				For non-urgent international (**IAC**) or non-urgent domestic (**DAC**) with an SEC code of IAT, if Dbtr is used, at least one structured or unstructured address line is required.						
				For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length of the combined address line is 35.						
				For cheque/check (**CHK/ SDC**), include address information only if the debtor address will be used as the return address. Max length of the combined address line is 55.						
				Common name: Originating Party Street Address						
BldgNb	Element of PstlAdr	AN	16	Building number for your company address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1	C	C	C	O	O
PstCd	Element of PstlAdr	AN	16*	Postal code for your company address.	0:1	C	C	C	O	O
				For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), postal code is required.						
				Punctuation, spaces, and special characters are not allowed.						
				Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1**						
				For **CHK** and **SDC**, include address information only if the debtor address will be used as the return address. Max length is nine.						
				Common name: Originating Party Postal Code						

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
TwnNm	Element of PstlAdr	AN	35*	City for your company address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**),TwnNm is required. For urgent domestic (**MTS**) and urgent international (**IWI**), max length is 25. For **CHK** and **SDC**, include address information only if the debtor address will be used as the return address. Max length is 30. **Common name:** Originating Party City	0:1	C	C	C	O	O
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state code or three-letter province code for your company address. Required for non-urgent **DAC** transactions with an SEC code of IAT and non-urgent **IAC** transactions. For **CHK** and **SDC**, include address information only if the debtor address will be used as the return address. **Common name:** Originating Party State or Prov Code	0:1	C	C	C	O	O
Ctry	Element of PstlAdr	AN	3*	Two-character country code for your company address. For non-urgent domestic (**DAC**) with an SEC code of IAT, Ctry is required. For **CHK** and **SDC**, include address information only if the debtor address will be used as the return address. For a foreign address, you must supply the country code**.** **Common name:** Originating Party Country Code	0:1	C	C	M	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of PstlAdr	AN	70*	Your company street address line(s). AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if the debtor is used, at least one structured or unstructured address line is required. Do not include an address with a post office box. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**)**,** and urgent international (**IWI**), max length is 35 and at most two structured or unstructured lines can be sent. For **CHK** and **SDC**, include address information only if the debtor address will be used as the return address. Max length is 55 and at most three structured or unstructured lines can be sent. **Common name:** Originating Party Street Address **Common name:** Originating Party Street Address 1 **Common name:** Originating Party Street Address 2	0:7	C	C	C	O	O
Id	Element of Dbtr				0:1	O	M	M	O	O
OrgId	Element of Id				0:1	O	M	M	O	O
Othr	Element of OrgId				0:1	O	M	M	O	O
Id	Element of Othr	AN	35	Number or code identifying your company. Generally a customer or vendor ID assigned to you by the receiving party. For non-urgent transactions, it will be your company's ACH company identification. SchmeNm/Prtry identifies the type of ID being sent. **Common name:** Originating Bank Ref ID **DAC, IAC override:** ACH Company ID	0:1	O	M^D	M^D	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
SchmeNm	Element of Othr				0:1	O	M	M	O	O
Prtry	Element of SchmeNm	AN	35*	Identifies the type of code in Id. **ACH** ACH company ID **VEN** Customer or vendor ID Other codes are available. Contact a *Payment Manager* representative for a list of available codes. **Common name:** Originating Bank Ref Type **DAC, IAC override:** ACH Company ID Indicator	0:1	O	M	M	O	O
CtctDtls	Element of Dbtr				0:1	O	O	O	O	O
Nm	Element of CtctDtls	AN	140*	Contact name for your company. Max length is 60. **Common name:** Originating Party Contact Name	0:1	O	O	O	O	O
PhneNb	Element of CtctDtls	AN	35*	Contact phone number for your company. Max length is 10. **Common name:** Originating Party Contact Phone Number	0:1	O	O	O	O	O
MobNb	Element of CtctDtls	AN	35*	Contact mobile number for your company. Max length is 10. **Common name:** Originating Party Contact Phone Number	0:1	O	O	O	O	O
FaxNb	Element of CtctDtls	AN	35*	Contact fax number for your company. Max length is 10. **Common name:** Originating Party Contact Phone Number	0:1	O	O	O	O	O
EmailAdr	Element of CtctDtls	AN	2048*	Contact email for your company. Max length is 75. **Common name:** Originating Party Contact Email Address	0:1	O	O	O	O	O
DbtrAcct	Element of PmtInf				1:1	M	M	M	M	M
Id	Element of DbtrAcct				1:1	M	M	M	M	M
Othr	Element of Id				1:1	M			M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Id	Element of Othr	AN	34	Account number of your company's account used to originate the transaction (usually a Wells Fargo account). This field is used as a key for identifying your default field settings. If you are unable to provide this field in your file or want to use another field as the key, contact your *Payment Manager* representative. **Common name:** Originating Acct Num or IBAN or CLABE **MT1 override:** Funding Account Number	1:1	M			M	M
Tp	Element of DbtrAcct				1:1	M	M		M	M
Cd	Element of Tp	AN	4	Identifies the type of account used to originate the transaction. For non-urgent domestic (**DAC**) with an SEC code of IAT, Cd is not required. All codes default to **CACC** (checking account) except for **SVGS,** which is treated as a savings account. **Common name:** Originating Account Type	1:1	M	C		M	M
Ccy	Element of DbtrAcct	AN	3	Three-character code indicating the currency of the originating account such as **USD** for U.S. dollars. **Common name:** Originating Account Currency Code	0:1			M		M
DbtrAgt	Element of PmtInf				1:1	M	M	M	M	M
FinInstnId	Element of DbtrAgt				1:1	M	M	M	M	M
BIC	Element of FinInstnId	AN	11	8- or 11-character SWIFT BIC code used to identify the originating account. BIC is not required if ClrSysMmbId/MmbId is sent and will be used as the bank ID code for the originating account. For non-urgent international (**IAC**) or urgent international (**IWI**) transfers, when debiting a Wells Fargo multi-currency account, you may use the Wells Fargo SWIFT bank code **WFBIUS6S**. **Common name:** Originating Bank ID	0:1	C	C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
ClrSysMmbId	Element of FinInstnId				0:1	C	C	C	C	C
MmbId	Element of ClrSysMmbId	AN	35	Identifies the originating bank. Format CCTTT99999999999 where: • CC is the two-letter country code. • TTT is the bank type. Currently, Wells Fargo accepts only the following bank types: **ABA** American Banking Association routing number **CPA** Canadian Payments Association routing number **PID** CHIPS universal participant identification • 999 is the bank ID for the originating account. This will almost always be a Wells Fargo routing/transit number, such as 121000248 or 091000019. If BIC is sent, it takes precedence over MmbId as the originating bank ID and MmbId will be mapped as the branch identification code. **Common name:** Originating Bank ID **Common name:** Originating Bank ID Type **Common name:** Originating Bank Country Code	0:1	M	M	M	M	M
Nm	Element of FinInstnId	AN	140*	Name of financial institution referenced by the bank ID in MmbId. This is **WELLS FARGO** for all payment types except **CHK** and **SDC** payments in Canadian dollars. For urgent domestic (**MTS**) and urgent international (**IWI**) transactions, max length is 35. For cheque/check (**CHK/ SDC**) transactions, send the name of the bank where the Canadian account is held. **Common name:** Originating Bank Name	0:1	O	O		O	O
PstlAdr	Element of FinInstnId				0:1	O	O		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of PstlAdr	AN	70*	Originating bank street name. For Wells Fargo accounts, use the address associated with the originating account. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For urgent domestic (**MTS**) and urgent international (**IWI**) transactions, max length of the combined address line is 35. **Common name:** Originating Bank Street Address	0:1	O	O		O	O
BldgNb	Element of PstlAdr	AN	16	Building number for the originating bank street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1	O	O		O	O
PstCd	Element of PstlAdr	AN	16*	Originating bank postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is 9. **Common name:** Originating Bank Postal Code	0:1	O	O		O	O
TwnNm	Element of PstlAdr	AN	35*	Originating bank city. For urgent domestic (**MTS**) and urgent international (**IWI**) transactions, max length is 25. **Common name:** Originating Bank City	0:1	O	O		O	O
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state code or three-letter province code for the originating bank address. **Common name:** Originating Bank State or Prov Code	0:1	O	O		O	O
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the originating bank address. **Common name:** Originating Bank Country Code	0:1	O	O		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of PstlAdr	AN	70*	Originating bank street address. For Wells Fargo accounts, use the address associated with the originating account. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For urgent domestic (**MTS**) and urgent international (**IWI**) transactions, max length of the combined address line is 35. **Common name:** Originating Bank Street Address **Common name:** Originating Bank Street Address 2 **Common name:** Originating Bank Street Address 3	0:7	O	O		O	O
UltmtDbtr	Element of PmtInf			For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), if UltmtDbtr is sent, it takes precedence over Dbtr as the originator name and address when the payment is executed.	0:1		O	O	O	O
Nm	Element of UltmtDbtr	AN	140*	Ultimate debtor name. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. If there are two names, use positions 1-60 for the first name and start the second name at position 61. **Common name:** Ordering Party Name **Common name:** Ordering Party Name 2	0:1		M	M	M	M
PstlAdr	Element of UltmtDbtr				0:1		M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of PstlAdr	AN	70*	Ultimate debtor street name. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length of the combined address line is 35. If UltmtDbtr is used, at least one structured or unstructured address line is required. **Common name:** Ordering Party Street Address	0:1		C	C	C	C
BldgNb	Element of PstlAdr	AN	16	Building number for the ultimate debtor street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1		C	C	C	C
PstCd	Element of PstlAdr	AN	16*	Ultimate debtor postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is 9. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), PstCd is required. **Common name:** Ordering Party Postal Code	0:1		C	C	C	C
TwnNm	Element of PstlAdr	AN	35*	City for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), TwnNm is required. **Common name:** Ordering Party City	0:1		C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, CtrySubDvsn is required. **Common name:** Ordering Party State or Prov Code	0:1		C	C	C	C
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, Ctry is required. **Common name:** Ordering Party Country Code	0:1		C	C	C	C
AdrLine	Element of PstlAdr	AN	70*	Ultimate debtor street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**) transactions, max length is 35. If UltmtDbtr is used, at least one structured or unstructured address line is required. **Common name:** Ordering Party Street Address **Common name:** Ordering Party Street Address 2 **Common name:** Ordering Party Street Address 3	0:7		C	C	C	C
Id	Element of UltmtDbtr				0:1		O	O	M	O
OrgId	Element of Id				0:1		O	O	M	O
Othr	Element of OrgId				0:n		O	O	M	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Id	Element of Othr	AN	35	Ultimate debtor identification. This field contains the account number of the ultimate debtor at the initiating institution. **Common name:** Ordering Party Account Ref ID	0:1		O	O	M	O
CtctDtls	Element of UltmtDbtr				0:1		O	O	O	O
Nm	Element of CtctDtls	AN	140*	Ultimate debtor contact name. Max length is 60. **Common name:** Ordering Party Contact Name	0:1		O	O	O	O
PhneNb	Element of CtctDtls	AN	35*	Ultimate debtor phone number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O
MobNb	Element of CtctDtls	AN	35*	Ultimate debtor mobile number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O
FaxNb	Element of CtctDtls	AN	35*	Ultimate debtor fax number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O
EmailAdr	Element of CtctDtls	AN	2048*	Ultimate debtor email. Max length is 75. **Common name:** Ordering Party Contact Email Address	0:1		O	O	O	O
ChrgBr	Element of PmtInf	AN	4	Charges indicator that defines how processing charges will be billed. Contact a *Payment Manager* representative to discuss use of this indicator. Should be used exclusively at the CdtTrfTxInf level. If it is sent at the PmtInf level, it will apply to all payments in the batch. Wells Fargo does not accept **SLEV** as a value for this element. See ISO Charge Bearer Type 1 Code table for code list. **Common name:** Payment Ref ID	0:1				O	O
CdtTrfTxInf	Element of PmtInf				1:n	M	M	M	M	M
PmtId	Element of CdtTrfTxInf				1:1	M	M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
InstrId	Element of PmtId	AN	35	If this field is sent, the data will be mapped as the payment identification. The payment identification is a unique transaction control number assigned by your company. Wells Fargo cannot guarantee that this field will be preserved in the transaction as delivered to the receiver. This identifier is distinct from the check number. This field is used to identify the payment in acknowledgments and ACH and wire confirmations from Wells Fargo. **Common name:** Transaction Number	0:1	O	O	O	O	O
EndToEndId	Element of PmtId	AN	35	If InstrId is not sent, this data will be mapped as the payment identification and the end-to-end identification if the payment is a SEPA payment. The payment identification is a unique transaction control number assigned by your company. For cheque/check (**CHK** and **SDC**), this identifier is distinct from the check number. This field is used to identify the payment in acknowledgments and ACH and wire confirmations from Wells Fargo. For SEPA transactions, end-to-end identification will be preserved in the transaction and delivered to the receiver. For other transactions, Wells Fargo cannot guarantee that this data will be preserved in the transaction as delivered to the receiver. **Common name:** Payment Ref ID **Common name:** Transaction Number	1:1	M	M	M	M	M
PmtTpInf	Element of CdtTrfTxInf			Payment type information must be sent at either the PmtInf or CdtTrfTxInf level but should not be sent at both levels. It is recommended to be sent at the CdtTrfTxInf level.	1:1	C	C	C	C	C
SvcLvl	Element of PmtTpInf				0:1		M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Cd	Element of SvcLvl	AN	4	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **BKTR** Book transfer (**MTS** or **IWI**) **NUGP** Non-urgent priority payment (**DAC** or **IAC**) **NURG** Non-urgent payment (**DAC** or **IAC**) **SDVA** Same-day value (**MTS** or **IWI**) **SEPA** Single Euro Payments Area (**IAC**) **URGP** Urgent payment (**MTS** or **IWI**) **URNS** Urgent payment net settlement (**MTS** or **IWI**) Wells Fargo does not accept **PRPT** (EBAPriorityService) as a value for this element. **Common name:** Payment Type	0:1		M	M	M	M
LclInstrm	Element of PmtTpInf				0:1	O	M	M		
Cd	Element of LclInstrm	AN	35*	Standard Entry Class (SEC) code for ACH payments. **ARC** Accounts receivable entry **BOC** Back office conversion **CCD** Corporate credit or debit **CCP** Corporate credit or debit with one invoice record **CTX** Corporate trade exchange **IAT** International ACH transaction **PPD** Prearranged payment or deposit **PPP** Prearranged payment or deposit with one invoice record **WEB** Internet-initiated entry **TEL** Telephone-initiated entry The *Payment Manager* system does not accept CIE, POP, or POS SEC codes. **Common name:** Supplement Payment Format Type or Code **DAC, IAC override:** Standard Entry Class **MTS override:** Fed Tax Payment Indicator **CEO override:** Wire Type Code **MT1 override:** Transfer Type Code	0:1		M	M		

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Prtry	Element of LclInstrm	AN	35	For clearXchange payments, always **ELECTRONIC**.	0:1	O				
Cd	Element of CtgyPurp	AN	4	Category purpose, as published in an external category purpose code list. Wells Fargo uses to identify wire tax payments (codes **TAXS**, **WHLD**, or **VATX**) and for SEPA payments. See ISO External Category Purpose 1 Code lists for codes. **Common name:** Supplement Payment Format Type or Code **Common name:** Originating Party Ref ID **DAC, IAC override:** Standard Entry Class **MTS override:** Fed Tax Payment Indicator **CEO override:** Wire Type Code **MT1 override:** Transfer Type Code	0:1			O	O	
Amt	Element of CdtTrfTxInf				1:1	M	M	M	M	M
InstdAmt	Element of Amt	N	18	If EqvtAmt is sent, then InstdAmt cannot be sent. Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Zero dollar amounts are only valid for non-urgent domestic (**DAC**) or non-urgent international (**IAC**) ACH pre-notes. For all other payment types, a zero amount is not valid. You must include a decimal point and two decimal place digits. The max length for this field varies by payment type. Cheque/check (**CHK/SDC**) 11 Non-urgent domestic (**DAC**) 11 Non-urgent international (**IAC**) 11 Urgent domestic (**MTS**) 13 Urgent international (**IWI**) 18 **Common name:** Payment Amount	0:1	C	C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ccy	Attribute of InstdAmt	AN	3	Three-character code indicating the currency of the payment amount in InstdAmt, such as **USD** for U.S. dollars. For cheque/check (**CHK**/**SDC**) Canadian dollar payments, the currency code must be **CAD**. For non-urgent domestic (**DAC**) and urgent domestic (**MTS**), the currency code must be **USD**. **Common name:** Payment Currency Code **Common name:** Receiving Party Account Currency Code **Common name:** Payment Ref ID	0:1	M	M	M	M	M
EqvtAmt	Element of Amt			If InstdAmt is sent, then EqvtAmt cannot be sent.	0:1	C	C	C	C	C
Amt	Element of EqvtAmt	N	18	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. The first agent will convert the equivalent amount into the amount to be moved. Zero dollar amounts are only valid for non-urgent domestic (**DAC**) or international (**IAC**) ACH pre-notes. For all other payment types, a zero amount is not valid. You must include a decimal point and two decimal place digits. The max length for this field varies by payment type. Cheque/check (**CHK**/**SDC**) 11 Non-urgent domestic (**DAC**) 11 Non-urgent international (**IAC**) 11 Urgent domestic (**MTS**) 13 Urgent international (**IWI**) 18 **Common name:** Payment Amount	0:1	M	M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ccy	Attribute of Amt	AN	3	Three-character code indicating the currency of the payment amount in Amt, such as **USD** for U.S. dollars. For cheque/check (**CHK/SDC**) Canadian dollar payments, the currency code must be **CAD**. For non-urgent domestic (**DAC**) or urgent domestic (**MTS**), the currency code must be **USD**. **Common name:** Payment Currency Code **Common name:** Payment Ref ID	0:1	M	M	M	M	M
CcyOfTrf	Element of EqvtAmt	AN	3	Specifies the currency of the transferred amount, which is different from the currency of the debtor's account. **Common name:** Receiving Party Account Currency Code	0:1	M	M	M	M	M
XchgRateInf	Element of CdtTrfTxInf				1:1	O	O	O	O	O
XchgRate	Element of XchgRateInf	N	11	Exchange Rate: Conversion rate to convert unit of debit amount to equivalent credit amount. For example, 0.77 for conversion of 1 USD (debit amount) to equivalent EUR (Credit Amount) For Urgent Payments: Used to provide conversion rate for consumer-initiated Urgent Payments (MTS). Exchange Rate is required for Non USD consumer-initiated payment **Common name:** Foreign Exchange Rate	0:1				C	
CtrctId	Element of XchgRateInf	AN	35*	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent. Max length is currently 10. **Common name:** Payment Ref ID	0:1	O	O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
ChrgBr	Element of CdtTrfTxInf	AN	4	Charges indicator that defines how the processing charges will be billed. Contact a *Payment Manager* representative to discuss use of this indicator. Should be used exclusively at the CdtTrfTxInf level. However, if it is sent at both levels, the CdtTrfTxInf level will be used. Wells Fargo does not accept **SLEV** as a value for this element. See ISO Charge Bearer Type 1 Code table for code list. **Common name:** Payment Ref ID	0:1				O	O
ChqInstr	Element of CdtTrfTxInf			If PmtMtd is **CHK**, then ChqInstr is required. The elements for ChqInstr are designated as required below.	0:1	C				
ChqTp	Element of ChqInstr	AN	4	Specifies the type of cheque/check to be issued. Wells Fargo currently accepts **CCHQ** only.	0:1	M				
ChqNb	Element of ChqInstr	AN	35*	Check number to be printed on the check. Must be numeric (digits 0-9 only). Max length is 10. **Common name:** Check Number	0:1	M				
ChqFr	Element of ChqInstr			Include ChqFr information only if the address will be used as the return address. Must be different than the Dbtr information. Elements for ChqFr are designated as required below.	0:1	O				
Nm	Element of ChqFr	AN	140*	Check from name. For cheque/check (**CHK/SDC**), a second name can be used. Put the first name in positions 1-60 and start the second name at position 61. **Common name:** Return Party Name **Common name:** Return Party Name 2	0:1	M				
Adr	Element of ChqFr				0:1	M				

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of Adr	AN	70*	Check from street name. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. If ChqFr is used, at least one structured or unstructured address line must be included. Max length of the combined address line is 55. **Common name:** Return Party Street Address	0:1	C				
BldgNb	Element of Adr	AN	16	Check from building number. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1	C				
PstCd	Element of Adr	AN	16*	Check from postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is nine. **Common name:** Return Party Postal Code	0:1	M				
TwnNm	Element of Adr	AN	35*	Check from town name. Max length for town name is 30. **Common name:** Return Party City	0:1	M				
CtrySubDvsn	Element of Adr	AN	35*	Check from two-letter state code or three-letter province code. **Common name:** Return Party State or Prov Code	0:1	M				
Ctry	Element of Adr	AN	3*	Check from two-character country code. If the address is a foreign address, you must supply the country code**.** **Common name:** Return Party Country Code	0:1	C				

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of Adr	AN	70*	Check from street address line(s). AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. If ChqFr is sent, at least structured or unstructured address line must be included. Max length is 55, and a max of three structured or unstructured address lines can be sent. **Common name:** Return Party Street Address **Common name:** Return Party Street Address 1 **Common name:** Return Party Street Address 2	0:7	C				
DlvryMtd	Element of ChqInstr			**Note** Cd is not used for DlvryMtd and is excluded below.	0:1	O				
Prtry	Element of DlvryMtd	AN	35*	Three-character mail code that defines the delivery information required to deliver the check(s). See *Appendix B* for more details to create the code. DlvryMtd needs to be sent only if it is different from the default that was set up. **Common name:** Check Delivery Code	0:1	O[D]				
DlvrTo	Element of ChqInstr			Include DlvrTo information only if the address will be used as the delivery address.	0:1	O				
Nm	Element of DlvrTo	AN	140*	Deliver to name. For cheque/check (**CHK/SDC**), a second name can be used. Put the first name in positions 1-60 and start the second name at position 61. **Common name:** Delivery Party Name **Common name:** Delivery Party Name 2	0:1	M				
Adr	Element of DlvrTo				0:1	M				

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of Adr	AN	70*	Deliver to street name. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line. The address information is considered structured. If DlvrTo is used, at least on structured or unstructured address line must be included. Max address line length is 55. **Common name:** Delivery Party Street Address	0:1	C				
BldgNb	Element of Adr	AN	16	Deliver to building number. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1	C				
PstCd	Element of Adr	AN	16*	Deliver to postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is 9. **Common name:** Delivery Party Postal Code	0:1	M				
TwnNm	Element of Adr	AN	35*	Deliver to town name. Max length is 30. **Common name:** Delivery Party City	0:1	M				
CtrySubDvsn	Element of Adr	AN	35*	Deliver to two-letter state code or three-letter province code. **Common name:** Delivery Party State or Providence Code	0:1	M				
Ctry	Element of Adr	AN	3*	Deliver to two-character country code. If the address is a foreign address, you must supply the country code**.** **Common name:** Delivery Party Country Code	0:1	C				

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of Adr	AN	70*	Deliver to street address line(s). AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. If DlvrTo is sent, at least one structured or unstructured address line must be included. The max length is 55, and a max of one structured or unstructured lines can be sent. **Common name:** Delivery Party Street Address	0:7	C				
InstrPrty	Element of ChqInstr	AN	4	Instruction priority. Used to specify whether the check will be processed as a same day check. If **HIGH**, the check will be processed as a same day check as long as the check is received before the same day cutoff.	0:1	C				
FrmsCd	Element of ChqInstr	AN	35*	Check face template or style ID. Identifies which check template to use for the check. FrmsCd is required only if it is different than the default template. Max length is 18. **Common name:** Check Style ID	0:1	O^D				
MemoFld	Element of ChqInstr	AN	35	Check memo field information. **Common name:** Message Text **Common name:** Payroll Message Text	0:1	O				
UltmtDbtr	Element of PmtInf			For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**) transactions, if UltmtDbtr is sent, it will take precedence over debtor as the originator name and address when the payment is executed.	0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Nm	Element of UltmtDbtr	AN	140*	Ultimate debtor name. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**) transactions, max length is 35. If there are two names, use positions 1-60 for the first name and start the second name at position 61. **Common name:** Ordering Party Name **Common name:** Ordering Party Name 2	0:1		M	M	M	M
PstlAdr	Element of UltmtDbtr				0:1		C	C	C	C
StrtNm	Element of PstlAdr	AN	70*	Ultimate debtor street address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length of the combined address line is 35. If UltmtDbtr is used, at least one structured or unstructured address line is required. **Common name:** Ordering Party Street Address	0:1		C	C	C	C
BldgNb	Element of PstlAdr	AN	16	Building number for the ultimate debtor street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1		C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
PstCd	Element of PstlAdr	AN	16*	Ultimate debtor postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is 9. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, then postal code is required. **Common name:** Ordering Party Postal Code	0:1		C	C	C	C
TwnNm	Element of PstlAdr	AN	35*	City for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, then TwnNm is required. **Common name:** Ordering Party City	0:1		C	C	C	C
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, CtrySubDvsn is required. **Common name:** Ordering Party State or Prov Code	0:1		C	C	C	C
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the ultimate debtor address. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), if UltmtDbtr is sent, Ctry is required. **Common name:** Ordering Party Country Code	0:1		C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of PstlAdr	AN	70*	Ultimate debtor street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. If UltmtDbtr is used, at least one structured or unstructured address line is required. **Common name:** Ordering Party Street Address **Common name:** Ordering Party Street Address 2 **Common name:** Ordering Party Street Address 3	0:7		C	C	C	C
Id	Element of UltmtDbtr				0:1		O	O	M	O
OrgId	Element of Id				0:1		O	O	M	O
Othr	Element of OrgId				0:n		O	O	M	O
Id	Element of Othr	AN	35	Ultimate debtor ID. This field contains the account number of the ultimate debtor at the initiating institution. **Common name:** Ordering Party Account Ref ID	0:1		O	O	M	O
CtctDtls	Element of UltmtDbtr				0:1		O	O	O	O
Nm	Element of CtctDtls	AN	140*	Ultimate debtor contact name. Max length is 60. **Common name:** Ordering Party Contact Name	0:1		O	O	O	O
PhneNb	Element of CtctDtls	AN	35*	Ultimate debtor phone number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O
MobNb	Element of CtctDtls	AN	35*	Ultimate debtor mobile number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
FaxNb	Element of CtctDtls	AN	35*	Ultimate debtor fax number. Max length is 10. **Common name:** Ordering Party Contact Phone Number	0:1		O	O	O	O
EmailAdr	Element of CtctDtls	AN	2048*	Ultimate debtor email. Max length is 75. **Common name:** Ordering Party Contact Email Address	0:1		O	O	O	O
IntrmyAgt1	Element of CdtTrfTxInf				0:1			O	O	O
FinInstnId	Element of IntrmyAgt1				0:1			O	O	O
BIC	Element of FinInstnId	AN	11	8- or 11- character SWIFT BIC code used to identify the intermediary bank. BIC is not required if MmbId is sent and will be used as the bank ID. **Common name:** Intermediary Bank ID Type	0:1			C	C	C
ClrSysMmbId	Element of FinInstnId				0:1			O	O	O
ClrSysId	Element of ClrSysMmbId				0:1			O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
MmbId	Element of ClrSysMmbId	AN	35	Identifies the intermediary bank. Format CCTTT99999999999 where: • CC is the two-letter country code. • TTT is the bank type. Currently, Wells Fargo accepts only the following bank types: **ABA** American Banking Association routing number **CPA** Canadian Payments Association routing number **PID** CHIPS universal participant identification • 999 is the bank ID for the originating account. If BIC is sent, it takes precedence over MmbId as the bank identification code and MmbId will be mapped as the branch identification code. **Common name:** Intermediary Branch ID **Common name:** Intermediary Bank ID	0:1			C	C	C
Nm	Element of FinInstnId	AN	140*	Intermediary bank name. Name is required if intermediary bank is used for non-urgent international (**IAC**). Max length is 35 for all payment types. **Common name:** Intermediary Bank Name **Common name:** Intermediary Branch Name	0:1			O	O	O
PstlAdr	Element of FinInstnId				0:1			O	O	O
StrtNm	Element of PstlAdr	AN	70*	Intermediary bank street address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. Max length of the combined address line is 35. **Common name:** Intermediary Bank Street Address	0:1			O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
BldgNb	Element of PstlAdr	AN	16	Building number for the intermediary bank street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1			O	O	O
PstCd	Element of PstlAdr	AN	16*	Intermediary bank postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is nine. **Common name:** Intermediary Bank Postal Code	0:1			O	O	O
TwnNm	Element of PstlAdr	AN	35*	City for the intermediary bank address. **Common name:** Intermediary Bank City	0:1			O	O	O
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the intermediary bank address. **Common name:** Intermediary Bank State or Prov Code	0:1			O	O	O
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the intermediary bank address. This element is required if intermediary bank is used. **Common name:** Intermediary Bank Country Code	0:1			M	M	M
AdrLine	Element of PstlAdr	AN	70*	Intermediary bank street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. **Common name:** Intermediary Bank Street Address **Common name:** Intermediary Bank Street Address 2	0:1			O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
IntrmyAgt2	Element of CdtTrfTxInf				0:1			O	O	O
FinInstnId	Element of IntrmyAgt2				0:1			O	O	O
BIC	Element of FinInstnId	AN	11	8- or 11-character SWIFT BIC code used to identify the intermediary bank. BIC is not required if MmbId is sent and it will be used as the bank identification code. **Common name:** Intermediary Bank ID	0:1			O	O	O
ClrSysMmbId	Element of FinInstnId				0:1			O	O	O
ClrSysId	Element of ClrSysMmbId				0:1			O	O	O
MmbId	Element of ClrSysMmbId	AN	35	Identifies the intermediary bank. Format CCTTT99999999999 where: • CC is the two-letter country code. • TTT is the bank type. Currently, Wells Fargo accepts only the following bank types: **ABA** American Banking Association routing number **CPA** Canadian Payments Association routing number **PID** CHIPS universal participant identification • 999 is the bank ID for the originating account. If BIC is sent, it takes precedence over MmbId as the bank identification code and MmbId will be mapped as the branch identification code. **Common name:** Intermediary Bank ID **Common name:** Intermediary Branch ID	0:1			O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Nm	Element of FinInstnId	AN	140*	Intermediary bank name. Name is required if intermediary bank is used for non-urgent international (**IAC)** transactions. Max length is 35 for all payment types. **Common name:** Intermediary Bank Name **Common name:** Intermediary Branch Name	0:1			O	O	O
PstlAdr	Element of FinInstnId				0:1			O	O	O
StrtNm	Element of PstlAdr	AN	70*	Intermediary bank street address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. Max length of the combined address line is 35. **Common name:** Intermediary Bank Street Address	0:1			O	O	O
BldgNb	Element of PstlAdr	AN	16	Building number for the intermediary bank street address. If present it will be pre-pended to the street name put into one address line (see above).	0:1			O	O	O
PstCd	Element of PstlAdr	AN	16*	Intermediary bank postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is nine. **Common name:** Intermediary Bank Postal Code	0:1			O	O	O
TwnNm	Element of PstlAdr	AN	35*	City for the intermediary bank address. **Common name:** Intermediary Bank City	0:1			O	O	O
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the intermediary bank address. **Common name:** Intermediary Bank State or Prov Code	0:1			O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the intermediary bank address. This field is required if intermediary bank is used. **Common name:** Intermediary Bank Country Code	0:1			O	O	O
AdrLine	Element of PstlAdr	AN	70*	Intermediary bank street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. **Common name:** Intermediary Bank Street Address **Common name:** Intermediary Bank Street Address 2	0:1			O	O	O
CdtrAgt	Element of CdtTrfTxInf				0:1		M	M	M	M
FinInstnId	Element of CdtrAgt				0:1		M	M	M	M
BIC	Element of FinInstnId	AN	11	8- or 11-character SWIFT BIC code used to identify the creditor bank. BIC is not required if MmbId is sent and it will be used as the bank identification code. **Common name:** Receiving Party Bank ID	0:1		C	C	C	C
ClrSysMmbId	Element of FinInstnId				0:1		C	C	C	C
ClrSysId	Element of ClrSysMmbId				0:1		C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
MmbId	Element of ClrSysMmbId	AN	35	Identifies the creditor bank. Format CCTTT99999999999 where: • CC is the two-letter country code. • TTT is the bank type. Currently, Wells Fargo accepts only the following bank types: **ABA** American Banking Association routing number **CPA** Canadian Payments Association routing number **PID** CHIPS universal participant identification • 999 is the bank ID for the originating account. If BIC is sent then it will take precedence over MmbId as the bank identification code and MmbId will be mapped as the branch identification code. The branch identification code is used for international payments to indicate the international routing code (IRC) for the receiving bank. For **MTS** international wires and all **IWI** wires, see the International Wire Reference Table in *The Payment Manager Service International Payment Supplement* to determine if the IRC is required for the receiving bank country and additional information regarding IRCs. For many foreign wire and SEPA-based IAC payments, if the IBAN is used for the account number, then the IRC is not required. Refer to *The Payment Manager Service International Payment Supplement* for information about the IBAN. For **IAC** payments, see the International ACH Transactions section in *The Payment Manager Service International Payment Supplement* to determine if the IRC is required for the receiving bank country and additional information regarding IRCs. **Common name:** Receiving Party Bank ID **Common name:** Receiving Party Bank Intl Routing Code	0:1		C	C	C	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Nm	Element of FinInstnId	AN	140*	Name of the creditor bank. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. For non-urgent domestic (**DAC**) with an SEC code of IAT, Nm is required. **Common name:** Receiving Party Bank Name	0:1		C	M	O	O
PstlAdr	Element of FinInstnId				0:1		O	M	O	O
StrtNm	Element of PstlAdr	AN	70*	Creditor bank street address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For urgent domestic (**MTS**) and urgent international (**IWI**), max length of the combined address line is 35.	0:1		O	O	O	O
BldgNb	Element of PstlAdr	AN	16	Building number for the creditor bank street address. If present it will be pre-pended to the street name put into one address line (see above).	0:1		O	O	O	O
PstCd	Element of PstlAdr	AN	16*	Creditor bank postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is nine.	0:1		O	O	O	O
TwnNm	Element of PstlAdr	AN	35*	City for the creditor bank address. For urgent domestic (**MTS**) and urgent international (**IWI**), max length is 25.	0:1		O	O	O	O
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the creditor bank address.	0:1		O	O	O	O
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the creditor bank address.	0:1		O	M	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AdrLine	Element of PstlAdr	AN	70*	Creditor bank street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35.	0:1		O	O	O	O
Cdtr	Element of CdtTrfTxInf				1:1	M	M	M	M	M
Nm	Element of Cdtr	AN	140*	Name of the creditor. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. For cheque/check (**CHK/SDC**) or non-urgent domestic (**DAC**) with an SEC code of CTX, a second name can be used. Put the first name in positions 1-60 and start the second name at position 61. **Common name:** Receiving Party Bank Name **Common name:** Receiving Party Branch Name	0:1	M	M	M	M	M
PstlAdr	Element of Cdtr				0:1	C	C	M	O	C

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of PstlAdr	AN	70*	Creditor street address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line, which is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For non-urgent domestic (**DAC)** with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length of the combined address line is 35. For non-urgent domestic (**DAC)** with an SEC code of IAT and non-urgent international (**IAC**), an address line is required. **Common name:** Receiving Party Bank Street Address	0:1	O	C	C	O	O
BldgNb	Element of PstlAdr	AN	16	Building number for the creditor street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1	0	C	C	O	O
PstCd	Element of PstlAdr	AN	16*	Creditor postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is 9. For Non-urgent International (**IAC),** Non-urgent Domestic (**DAC)** with an SEC code of IAT, postal code is required. **Common name:** Receiving Party Bank Postal Code	0:1		O	O	O	O
TwnNm	Element of PstlAdr	AN	35*	City for the creditor address. For urgent domestic (**MTS**) and urgent international (**IWI**), max length is 25. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), TwnNm is required. **Common name:** Receiving Party Bank City	0:1		C	C	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
CtrySubDvsn	Element of PstlAdr	AN	35*	Two-letter state or three-letter province code for the creditor address. **Common name:** Receiving Party Bank State or Prov Code	0:1		O	O	O	O
Ctry	Element of PstlAdr	AN	3*	Two-character country code for the creditor address. Required for non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**). **Common name:** Receiving Party Bank Country Code	0:1		C	C	O	O
AdrLine	Element of PstlAdr	AN	70*	Creditor street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For non-urgent domestic (**DAC**) with an SEC code of IAT, non-urgent international (**IAC**), urgent domestic (**MTS**), and urgent international (**IWI**), max length is 35. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), an address line is required. **Common name:** Receiving Party Bank Street Address **Common name:** Receiving Party Bank Street Address 2	0:1		C	C	O	O
Id	Element of Cdtr				0:1	O	O	O	O	O
OrgId	Element of Id				0:1	O	O	O	O	O
Othr	Element of OrgId				0:1	O	O	O	O	O
Id	Element of Othr	AN	35*	Number or code identifying the creditor. Generally a customer ID or vendor ID assigned by your company. The SchmeNm/Prtry element below will identify the type of ID sent in this element. For cheque/check (**CHK/SDC**), max length is 20. **Common name:** Receiving Party Ref ID	0:1	O	O	O	O	O
SchmeNm	Element of Othr				0:1	O	O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Prtry	Element of SchmeNm	AN	35*	Code to identify the type of ID sent in Id above. For a customer ID or vendor ID, must be **VN**. **Common name:** Receiving Party Ref Type	0:1	O	O	O	O	O
CtctDtls	Element of Cdtr				0:1	O	O	O	O	O
Nm	Element of CtctDtls	AN	140*	Creditor contact name. Max length is 60. **Common name:** Receiving Party Contact Name	0:1	O	O	O	O	O
PhneNb	Element of CtctDtls	AN	35*	Creditor contact phone number. Max length is 10. **Common name:** Receiving Party Contact Phone Number	0:1	O	O	O	O	O
MobNb	Element of CtctDtls	AN	35*	Creditor contact mobile number or clearXchange phone number token. Max length is 10. **Common name:** Receiving Party Contact Phone Number **Common name:** Electronic Payment Phone Number Token	0:1	O	O	O	O	O
FaxNb	Element of CtctDtls	AN	35*	Creditor contact fax number. Max length is 10. **Common name:** Receiving Party Contact Phone Number	0:1	O	O	O	O	O
EmailAdr	Element of CtctDtls	AN	2048*	Creditor contact email or clearXchange email token. Max length is 75 for creditor contact email. Max length is 100 for clearXchange token. Allowed characters for clearXchange email token: 0-9, a-z, A-Z, special characters @ . - _ **Common name:** Receiving Party Contact Email Address **Common name:** Electronic Payment Email Token	0:1	O	O	O	O	O
Othr	Element of CtctDtls	AN	35	clearXchange first or last name. Allowed characters: 0-9, a-z, A-Z, space, and special characters / # $ % @ , ' " ( ) - + . **Common name:** Electronic Payment First Name **Common name:** Electronic Payment Last Name	0:1	O				
CdtrAcct	Element of CdtTrfTxInf				1:1		M	M	M	M

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Id	Element of CdtrAcct				1:1		M	M	M	M
IBAN	Element of Id	AN	35	Identifies the account number of the creditor. If IBAN is sent, do not send Othr/Id. For non-urgent international (**IAC**), urgent domestic (**MTS**) international payments, and urgent international (**IWI**) transactions, refer to *The Payment Manager Service International Payment Supplement* for information about how the account number field is used for the creditor country. **Common name:** Receiving Prty Acct Num or IBAN or CLABE	0:1			C	C	C
Othr	Element of Id				0:1		M	C	C	C
Id	Element of Othr	AN	34*	Identifies the account number of the creditor. If Othr/Id is sent, do not send IBAN. For non-urgent international (**IAC**), urgent domestic (**MTS**) international payments, and urgent international (**IWI**) transactions, refer to *The Payment Manager Service International Payment Supplement* for information about how the account number field is used for the creditor country. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), max length is 17 characters. For non-urgent international (**IAC**) and urgent international (**IWI**) transactions to Mexico, this must contain the CLABE account number. **Common name:** Receiving Prty Acct Num or IBAN or CLABE **Common name:** Intermediary Bank ID	0:1		M	C	C	C
SchmeNm	Element of Othr				0:1				C	
Cd	Element of SchmeNm	AN	4	Code used to identify the Id above. **CUID** identifies an urgent domestic (**MTS**) CHIPS wire.	0:1				C	
Tp	Element of CdtrAcct				0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Cd	Element of Tp	AN	4	Identifies the creditor account type. All codes default to **CACC** (checking account) except for **SVGS,** which is treated as a savings account. **Common name:** Receiving Party Account Type	0:1		O	O	O	O
InstrForCdtrAgt	Element of CdtTrfTxInf			Only the first occurrence of the InstrForCdtrAgt will be passed to the creditor bank.	0:n		O	O	O	O
Cd	Element of InstrForCdtrAgt	AN	4	Code for bank-to-bank information. If sent, will be pre-pended to InstrInf below and passed to the creditor bank.	0:1		O	O	O	O
InstrInf	Element of InstrForCdtrAgt	AN	140	Bank- to-bank information. If sent, will be concatenated with Cd above and passed to the creditor bank. **Common name:** Message Text	0:1		O	O	O	O
Purp	Element of CdtTrfTxInf				0:1		C	M		
Cd	Element of Purp	AN	4	Purpose code for non-urgent international (**IAC**). Will be passed to the creditor.	0:1			O		

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Prtry	Element of Purp	AN	35*	Indicates the business function or type of entry. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), this field is required. For ACH web credit payments, this field should be **WEB**. For payments to Spain, valid transaction types are **DEP** and **SAL**. **SAL** must be used for payroll deposits. For all payments to Mexico, Europe (except Spain), Australia, and New Zealand, enter the transaction type as **DEP**. This data segment is a critical indicator for Canadian transactions that tells the receiver's bank that accounts receiving certain types of electronic entries are exempt from fees. The following type codes are used for Canadian credit transactions: **ANN** Annuity **PEN** Pension payment **DEP** Deposit payment **SAL** Salary payment The following type codes are used for Canadian debit transactions: **INS** Insurance payment **PAD** Pre-authorized corporate debit For more information about PADs, see *The Payment Manager Service International Payment Supplement*. The following type code is used for identifying an international payment initiated by a natural person through a remittance product or service: **REM** Remittance	0:1		C	M		

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
InstrForDbtrAgt	Element of CdtTrfTxInf	AN	140	This field is used to provide special payment processing instruction to Wells Fargo. For Urgent Payment (**MTS**), identifies this as a consumer-initiated payment. **[DFS1073-3]** Use only if you are NOT a Wells Fargo internal LOB **[DFS1073-I]** (Last character before the closing bracket is an uppercase letter i.) For Wells Fargo internal LOB use only This field is also used for clearXchange bank ID and account number. The field must be formatted as follows: EPRA|*bank ID-account number* Example: EPRA|121000248-1234567890123 The bank ID must be a nine-digit ABA routing/transit number. Max length for the account number is 23. **Common name:** Consumer Indicator **Common name:** Consumer Hold Indicator **Common name:** Electronic Payment Bank ID **Common name:** Electronic Payment Account Num	0:1	O^D			C	
Tax	Element of CdtTrfTxInf			**Common name:** Message Text **Common name:** Message Type Indicator	0:1		O			
Cdtr	Element of Tax				0:1		O			
TaxTp	Element of Cdtr	AN	35*	Tax type for the creditor. Max length is five.	0:1		M			
Dbtr	Element of Tax				0:1		O			
TaxId	Element of Dbtr	AN	35*	Tax identification for the debtor. Max length is six.	0:1		O			
Dt	Element of Tax	DT	10	Tax date for the payment.	0:1		M			
Rcrd	Element of Tax			Only the first three occurrences of Rcrd will be passed onto the creditor.	0:n		C			

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ctgy	Element of Rcrd	AN	35*	Category for the tax record. If Tax data is sent, at least one occurrence of Ctgy is required. The first three occurrences will be passed onto the receiver. TaxAmt should be sent for each Ctgy as they are paired data. Max length is 30.	0:1		C			
CertId	Element of Rcrd	AN	35*	Certification identification for the tax record. If Tax data is sent, at least occurrence of this field is required. Only the first occurrence will be passed onto the receiver. Max length is 20, if length is longer the data will be truncated.	0:1		C			
TaxAmt	Element of Rcrd			Amounts for the categories for the tax record. If Tax data is sent, at least occurrence of this field is required. The first three occurrences will be passed onto the receiver. Category data should be sent for each TaxAmt as they are paired data.	0:1		C			
RltdRmtInf	Element of CdtTrfTxInf			Used for extended wire remittance information on urgent domestic transactions (**MTS**). Only the first occurrence of the information will be used. For all other payment types, the data will be identified as originating to beneficiary information (OBI) and will be passed to the beneficiary. For non-urgent domestic (**DAC**) with an SEC code of IAT and non-urgent international (**IAC**), max length is 160. For non-urgent domestic (**DAC**) using other SEC codes, max length is 70. For urgent international (**IWI**), max length is 210.	0:10		O	O	O	O
RmtId	Element of RltdRmtInf	AN	35	Identifier for the related remittance, usually the payment or transaction number for the payment. The creditor will be able to match the payment to the remittance using this ID. **Common name:** Extended Remit Ref ID	0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
RmtLctnMtd	Element of RltdRmtInf	AN	4	Remittance location method that identifies how the remittance will be delivered to the beneficiary. For all transaction types except urgent domestic (**MTS**), data will be mapped as OBI data. **SMSM** is not supported. **Common name:** Extended Remit Type **Common name:** Message Text **Common name:** Message Type Indicator	0:1		O	O	O	O
RmtLctnElctrncAdr	Element of RltdRmtInf	AN	2048*	Remittance location electronic address that identifies the delivery address for the remittance data. For all transaction types except urgent domestic (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Contact Email **Common name:** Extended Remit Contact Phone Number **Common name:** Extended Remit Contact Type Phone Num **Common name:** Extended Remit Contact URL **Common name:** Extended Remit Ref ID **Common name:** Extended Remit Ref Type	0:1		O	O	O	O
RmtLctnPstlAdr	Element of RltdRmtInf				0:1		O	O	O	O
Nm	Element of RmtLctnPstlAdr	AN	140*	Remittance location name. For all transaction types except urgent domestic transaction (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Name	0:1		O	O	O	O
Adr	Element of RmtLctnPstlAdr				0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
StrtNm	Element of Adr	AN	70*	Remittance location address. If present, StrtNm will be concatenated with BldgNb separated by a space and put into one address line. The address information is considered structured. If additional address lines are defined in AdrLine elements, the StrtNm/BldgNb address line takes precedence and is used as address line 1. For all transaction types except urgent domestic (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Street Address	0:1		O	O	O	O
BldgNb	Element of Adr	AN	16	Building number for the remittance location street address. If present, BldgNb will be pre-pended to StrtNm and put into one address line (see above).	0:1		O	O	O	O
PstCd	Element of Adr	AN	16*	Remittance location postal code. Punctuation, spaces, and special characters are not allowed. Example: U.S. postal code - **999999999** or **99999** International postal code - **A1A1A1** Max length for postal code is nine. If the transaction is not an urgent domestic transaction (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Postal Code	0:1		O	O	O	O
TwnNm	Element of Adr	AN	35*	City for the remittance location address. If the transaction is not an urgent domestic transaction (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit City	0:1		O	O	O	O
CtrySubDvsn	Element of Adr	AN	35*	Two-letter state or three-letter province code for the remittance location address. For all transaction types except urgent domestic transaction (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit State or Prov Code	0:1		O	O	O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ctry	Element of Adr	AN	3*	Two-character country code for the remittance location address. For all transaction types except urgent domestic transaction (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Country Code	0:1		O	O	O	O
AdrLine	Element of Adr	AN	70*	Remittance location street address. AdrLine lines are considered unstructured. If StrtNm and BldgNb are provided, they are combined into one address line that takes precedence over AdrLine elements and is used as address line 1. The StrtNm/BldgNb address line is considered structured. For all transaction types except urgent domestic (**MTS**), data will be mapped as OBI data. **Common name:** Extended Remit Street Address **Common name:** Extended Remit Street Address 2 **Common name:** Extended Remit Street Address 3	0:1		O	O	O	O
RmtInf	Element of CdtTrfTxInf				0:1	O	C		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
Ustrd	Element of RmtInf	AN	140*	Unstructured remittance information that can contain free form text or specific data for tax payments or extended wire remittance data. You should use the structured remittance (Strd) segment when sending invoice information. For non-urgent domestic (**DAC**) with an SEC code of IAT, the remittance data cannot be used. For non-urgent domestic (**DAC**), a structured standard ANSI tax record (TXP) segment can be sent. For urgent domestic (**MTS**), extended wire remittance data can be sent. One of the following codes must be sent in positions 1-4 followed by a dash: **S820**, **ANSI**, **IXML**, **GXML**, **UEDI**, **SWIF**, or **NARR**. Send the required extended remittance information starting in position 6. For clearXchange payments, this field contains the payment description. It must be formatted as **EPDSC** followed by the description. Example: EPDSCinvoice number 102786353 All other data sent in this field will be passed on as invoice information. If there is a specific invoice or purchase order number, it should be mapped in column 1 followed by a space and the all the other information should be mapped. **Common name:** Invoice Num **Common name:** Invoice Note Text **Common name:** Message Text **Common name:** Extended Remit	0:n	O	C		O	O
Strd	Element of RmtInf			Structured remittance information. Use when sending invoice information. For non-urgent domestic (**DAC**) with an SEC code of IAT, remittance data cannot be used.	0:n	O	C		O	O
RfrdDocInf	Element of Strd			Structured remittance document information. Only the first occurrence of the element will be passed.	0:n	O	C		O	O
Tp	Element of RfrdDocInf				0:1	O	C		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
CdOrPrtry	Element of Tp				0:1	O	C		O	O
Cd	Element of CdOrPrtry	AN	4	Structured remittance reference document type code. Used to identify the reference document number below. Codes **CNFA** and **CREN** will identify credit memos. All other codes will be processed as invoices and the amount and dates will be mapped accordingly.	0:1	O	C		O	O
Nb	Element of RfrdDocInf	AN	35*	Structured remittance reference document number. For cheque/check (**CHK/SDC**), max length is 30. For non-urgent domestic (**DAC**) using any SEC code other than IAT, urgent domestic (**MTS**), and urgent international (**IWI**), max length is 15. **Common name:** Invoice Num	0:1	O	C		O	O
RltdDt	Element of RfrdDocInf	DTTM	19	Structured remittance reference document information date. Only the date will be passed. **Common name:** Invoice Date Paid	0:1	O	C		O	O
RfrdDocAmt	Element of Strd	N	18		0:1	O	C		O	O
DuePyblAmt	Element of RfrdDocAmt			Structured remittance reference document due payable amount. For negative values, use a leading minus sign. **Common name:** Invoice Gross Amount	0:1	O	C		O	O
Ccy	Attribute of DuePyblAmt	AN	3	Structured remittance reference document due payable amount currency.	0:1					
DscntApldAmt	Element of RfrdDocAmt	N	18	Structured remittance reference document discount applied amount. For negative values, use a leading minus sign. **Common name:** Invoice Discount Amount	0:1	O	C		O	O
Ccy	Attribute of DscntApldAmt	AN	3	Structured remittance reference document discount applied amount currency.	0:1					

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
CdtNoteAmt	Element of RfrdDocAmt	N	18	Structured remittance reference document discount credit note amount. For negative values, use a leading minus sign. This amount should be sent when the remittance reference document information is for a credit memo. **Common name:** Invoice Discount Amount	0:1	O	C		O	O
Ccy	Attribute of CdtNoteAmt	AN	3	Structured remittance reference document discount credit note amount currency.	0:1					
TaxAmt	Element of RfrdDocAmt	N	18	Structured remittance reference document tax amount. For negative values, use a leading minus sign. **Common name:** Invoice Withholding Amount	0:1	O	C		O	O
Ccy	Attribute of TaxAmt	AN	3	Structured remittance reference document tax amount currency.	0:1					
AdjstmntAmtAndRsn	Element of RfrdDocAmt			Structured remittance reference document adjustment amount and reason.	0:n	O	C		O	O
Amt	Element of AdjstmntAmtAndRsn	N	18	Structured remittance reference document adjustment amount. If credit/debit indicator below is **CRDT,** the amount will be passed as a negative amount. **Common name:** Invoice Adj Amount	0:1	O	C		O	O
Ccy	Attribute of Amt	AN	3	Structured remittance reference document adjustment amount currency.	0:1					
CdtDbtInd	Element of AdjstmntAmtAndRsn	AN	4	Structured remittance reference document adjustment amount credit/debit indicator. If **CRDT** is sent the amount will be passed as a negative amount.	0:1	O	C		O	O
Rsn	Element of AdjstmntAmtAndRsn	AN	4*	Structured remittance reference document adjustment reason. If possible, send a valid two-character EDI code. If the element is not sent, the default is **ZZ**. **Common name:** Invoice Adj Reason	0:1	O	C		O	O
AddtlInf	Element of AdjstmntAmtAndRsn	AN	140	Structured remittance reference document adjustment reason additional information. **Common name:** Invoice Adj Note Text **Common name:** Invoice Adj Note Type	0:1	O	C		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
RmtdAmt	Element of RfrdDocAmt	N	18	Structured remittance reference document remitted amount. For negative values, use a leading minus sign. **Common name:** Invoice Net Amount	0:1	O	C		O	O
Ccy	Attribute of RmtdAmt	AN	3	Structured remittance reference document remitted amount currency.	0:1					
CdtrRefInf	Element of Strd				0:1	O	C		O	O
Tp	Element of CdtrRefInf				0:1	O	C		O	O
CdOrPrtry	Element of Tp				0:1	O	C		O	O
Cd	Element of CdOrPrtry	AN	4	Structured remittance creditor reference document information type code. The code identifies the Ref information below. Code **SCOR** will be mapped as structured SEPA payment data. Code **PUOR** will be mapped as purchase order data. The code will be pre-pended to the REF field below. **Common name:** Invoice Ref ID	0:1	O	C		O	O
Issr	Element of Tp	AN	35	Structured remittance creditor reference document information type issuer. The information in this element will be mapped as part of the structured SEPA payment information. **Common name:** Invoice Ref Desc	0:1	O	C		O	O
Ref	Element of CdtrRefInf	AN	35	Structured remittance creditor reference document information reference. The Ref information will be concatenated with the Cd from above. **Common name:** Purchase Order Information **Common name:** Additional Invoice Doc Ref Num **Common name:** Invoice Ref ID	0:1	O	C		O	O

Name	Type / parent element	Type	Max	Description/common name	Card	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
AddtlRmtInf	Element of Strd	AN	140*	Structured remittance additional remittance information. The information in this field will be passed as invoice note data. For urgent domestic (**MTS**), this element will be used to identify the extended wire remittance format (either **S820** or **RMTS**). For cheque/check (**CHK/SDC**)**,** non-urgent domestic (**DAC**) using any SEC code except IAT, urgent domestic (**MTS**), and urgent international (**IWI**), max length is 80. **Common name:** Extended Remit Format **Common name:** Invoice Note Text	0:3	O	C		O	O

Appendix A: available character set

Available character set

The *Payment Manager* service supports only those characters that are part of the standard EBCDIC and ASCII character sets. Additional limitations apply to specific payment types and are addressed later in this section. The character set restrictions imposed by the *Payment Manager* service are based on the restrictions of payment executing networks.

- SWIFT (Society for Worldwide Interbank Financial Telecommunication) restricts content in their files to the EBCDIC character set.

- NACHA (National ACH Association) restricts data content in their files to the EBCDIC and standard U.S.-ASCII character sets.

Payment settlement networks further restrict the use of control characters in file content. These control characters include EBCDIC 00 - 3F and U.S.-ASCII 00 – 1F. The control characters carriage return and line feed are used in *Payment Manager* files to indicate the end of a record in a file.

For data content, the characters allowed are:

- Uppercase Latin (unaccented) letters A through Z

- Lowercase Latin (unaccented) letters a through z

- Digits 0 through 9

- Punctuation characters & ' * @ : , $ = ! ` > - (< | # % . + ? ") ; / _

Note   Some of punctuation characters listed above are restricted for XML.

Additional restrictions on the use of punctuation characters apply for *Payment Manager* files and formats generally and by payment type specifically. See the table on the next page for details on these restrictions.

Carriage return and linefeed

Carriage return and line feed control characters may be used to format files only. They may not be included in data content of fields.

Valid characters and restrictions on those characters

The following table lists valid characters and identifies payment type restrictions on those characters. An **N** in the table indicates that the character is not allowed for that payment type. A **Y** in the table indicates that the character is allowed for that payment type.

Any "at" sign (@) in an email address is required formatting and must be present regardless of restrictions in the list below. These characters are used by the *Payment Manager* system and are not forwarded to any downstream payment processing system. These characters must be present in the input file in email addresses for the *Payment Manager* system to process those fields correctly.

Since ISO is an XML format it has the additional restrictions on the following characters that supersede the use of these characters in the full restriction list that is to follow by payment type. See the *XML Structure* section at the beginning of this guide for additional formatting instructions for these characters.

Character	Escape code
Ampersand (&)	&
Apostrophe / single quote (')	'
Double quote (")	"
Greater than (>)	>
Less than (<)	<

Character	Description	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
&	Ampersand	Y	Y	Y	N	N
$	Dollar sign	Y	Y	Y	N	N
%	Percent sign	Y	Y	Y	N	N
#	Pound sign	Y	Y	Y	N	N
@	At sign	Y	Y	Y	N	N
*	Asterisk	Y	N	N	N	N
^	Caret	Y	N	Y	N	N
~	Tilde	Y	Y	Y	N	N
		Pipe**	Y	Y	Y	Y	Y
=	Equal sign	Y	Y	Y	N	N
+	Plus sign	Y	Y	Y	Y	Y
-	Minus, dash	Y	Y	Y	Y	Y
_	Underscore	Y	Y	Y	N	N
`	Accent mark	N	N	Y	Y	Y
'	Single quote	Y	Y	Y	Y	Y
"	Double quote	Y	Y	Y	N	N
!	Exclamation point	Y	Y	Y	N	N
?	Question mark	Y	Y	Y	Y	Y
.	Period, decimal	Y	Y	Y	Y	Y
:	Colon	Y	Y	Y	Y	Y

Character	Description	Cheque/check (CHK and SDC)	Non-urgent domestic (DAC)	Non-urgent international (IAC)	Urgent domestic (MTS)	Urgent international (IWI)
;	Semicolon	Y	Y	Y	N	N
,	Comma	Y	Y	Y	Y	Y
LF	Line feed	N	N	N	N	N
CR	Carriage return	N	N	N	N	N
/	Forward slash	Y	Y	Y	N	N
\	Back slash	Y	Y	Y	N	N
(	Open parenthesis	Y	Y	Y	Y	Y
)	Close parenthesis	Y	Y	Y	Y	Y
<	Less than	N	Y	Y	N	N
>	Greater than	N	Y	Y	N	N
{	Opening brace	Y	Y	Y	N	N
}	Closing brace	Y	Y	Y	N	N
[	Opening bracket	Y	Y	Y	N	N
]	Closing bracket	Y	Y	Y	N	N

** When using a SWIFT BIC for international USD, the | (pipe) is not a valid character.

Note: Line feed and carriage returns are not allowable characters within the data content. They may be included as a record terminator if the format requires them.

Appendix B: check mail code

The check mail code is a three-character code. Each character provides different information necessary for proper delivery.

Position 1:   Represents the method of delivery.

1   U.S. mail
3   Foreign mail
4   UPS priority – 10 am guarantee
5   FedEx priority – 10 am guarantee
C   UPS 2-day – 2nd day, no guaranteed time
D   FedEx 2-day - 2nd day, no guaranteed time
E   FedEx International, no guaranteed time
F   UPS International, no guaranteed time
G   FedEx standard – next day, no guaranteed time
H   UPS standard – next day, no guaranteed time
I   Certified mail
J   Certified mail with return receipt

Position 2:   Represents the address to which the items should be sent by overnight courier.

- If the first position is **1**, the second position has to be **0**.

- Delivery address OR payee/vendor address in input file (**0**). If both addresses are present, the delivery address is used.

- Overnight address 1 (**1**).

- Overnight address 2 (**2**).

- Obtain address from the integrated payables location table using code passed in the file (**4**).

Position 3:   Represents the return address to print on the item.

- Payer address in file OR static return address stored in integrated payables system. The payer address is used if it is present (**0**).

- Obtain address from the integrated payables location table using code passed in the file (**1**).

Note: Approval is required in advance for same-day processing. Additional charges apply.