# The Clearing House
# Customer Documentation

## RTP Client Fedwire Interface Instructions
Version FAIM to ISO20022
July 2025

## AUTHORIZATION

# CONTENTS

# 1    INTRODUCTION

## 1.1    Document Purpose

The Fedwire Funds Service is migrating to ISO 20022 message format for the Fedwire Funds Service in a single-day implementation strategy on **March 10, 2025**. With this implementation, existing Fedwire Application Interface Manual (FAIM) message formats will be replaced with ISO20022 messages. This document provides Funding Participants and Funding Agents instructions regarding the Fedwire® Funds transfer message requirements for initial and supplemental funding to the Prefunded Balance Account*. It also identifies the Fedwire message information that The Clearing House will include with disbursements of a Participant's Excess Liquidity through Fedwire.

*Participants must adhere to Fedwire Standards to formulate a ISO20022 pacs.009.*

# 2    INITIAL AND SUPPLEMENTAL FUNDING REQUIREMENTS – pacs.009

Any funds transfer sent to the RTP Prefunded Balance Account must include the following key Fedwire message tags and data elements:

| Fedwire FAIM 3.0.7 Tag | Name | ISO 20022 Data Element *pacs.009* | TCH Notes/Usage |
|---|---|---|---|
| **1510** | Type/Subtype | Payment Type Information/Local Instrument Code | Payment Type Information specifies the type of credit transfer that is sent across the Fedwire Funds Service.  Local Instrument Code specifies the type of credit transfer sent across the Fedwire Funds Service.  **Core Funds for pacs.009 :** <br> **BTRC: Core Bank Transfer** <br> As per previous mapping, TCH used to map value 16 for Type, and 00 for Subtype, 16 is Settlement Transfer (Funds transfer between Fedwire Funds Service Participants) and Subtype as 00 (Basic Funds Transfer) <br><br> **pacs.009 Path:** <br> /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry <br><br> **Value = BTRC** <br><br> *Example:* <br><br> **<LclInstrm>** <br>    **<Prtry>BTRC</Prtry>** <br> **</LclInstrm>** |

| 1520 | Input Message Accountability Data (IMAD) | Message Identification | **The Message Identification in the Group Header must be the IMAD (for value messages).** The Input Message Accountability Data (IMAD) is composed of the **Input Cycle Date** (8 numerical characters, CCYYMMDD representing the Fedwire funds-transfer business day) **+** the **Input Source** (8 alphanumeric characters representing the unique Endpoint ID of the Fedwire Sender), **+** the **Input Sequence Number** (6 numeric characters, should be incremental and start with 000001 at the start of each Input Cycle Date per Endpoint ID).<br><br>**pacs.009 Path :** /Document/FICdtTrf/GrpHdr/MsgId<br><br>*Example:*<br><br>**<MsgId>20240827MMQFMCPE000001</MsgId>** |
|------|------|------|------|
| 2000 | Amount | Interbank Settlement Amount | Interbank Settlement Amount specifies the amount of the funds transfer (The dollar amount to be applied to the applicable Participant's or Funding Provider's Prefunded Position)<br><br>*Note :* *The currency for all payments is USD. The amount contains the dollars and cents separated by the decimal point without commas.*<br><br>**pacs.009 Path:** /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt<br>*Example:*<br><br>**<IntrBkSttlmAmt Ccy="USD">5908979.95</IntrBkSttlmAmt>** |
| 3100 | Sender DI | Instructing Agent | Instructing Agent sends the FI credit transfer across the Fedwire Funds Service. (This will be the Funding Participant's or Funding Agent's Fed Master Account Number which is stored in the RTP System as the Fed Account ID)<br><br>**pacs.009 Path :** /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/ClrSysMmbId/MmbId<br>*Example:*<br><br>**<InstgAgt>**<br>    **<FinInstnId>**<br>        **<ClrSysMmbId>**<br>            **<ClrSysId>**<br>                **<Cd>USABA</Cd>**<br>            **</ClrSysId>**<br>            **<MmbId>*[your Account ID]*</MmbId>**<br>        **</ClrSysMmbId>**<br>    **</FinInstnId>**<br>**</InstgAgt>** |

| 3400 | Receiver DI | Instructed Agent | Instructed Agent receives the FI credit transfer across the Fedwire Funds Service. (TCH RTP RTN Value = 021053968)<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/ClrSysMmbId/MmbId<br>*Example:*<br><br>**\<InstdAgt\>**<br>     **\<FinInstnId\>**<br>          **\<ClrSysMmbId\>**<br>               **\<ClrSysId\>**<br>                    **\<Cd\>USABA\</Cd\>**<br>               **\</ClrSysId\>**<br>               **\<MmbId\>021053968\</MmbId\>**<br>          **\</ClrSysMmbId\>**<br>     **\</FinInstnId\>**<br>**\</InstdAgt\>** |
| 3600 | Business Function Code | Payment Type Information/Local Instrument Code | This tag will no longer be applicable as its usage is covered in Tag 1510 |
| 4200 | Beneficiary | Creditor | Creditor is the person or entity to whom an amount of money is sent.<br><br>As per TCH this is not used by the system, however Participants must populate this field to adhere to Fedwire/ISO Standards. |
| 4320 | Reference for Beneficiary | End to End ID | End to End ID must include the 11-digit RTP Participant ID or RTP Funding Agent Account[1] ID.<br><br>If a Funding Provider includes a Non-Funding Group Member's Participant ID in the message, the initial or supplemental funding will apply both to the Funding Provider's Current Prefunded Position and to the Participant's Net Position. If a Funding Provider includes its Funding Agent Account ID, only the Funding Provider's Current Prefunded Position will be increased by the system.<br>Participants must populate this field with the below values:<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId<br><br>*Example:*<br><br>**\<EndToEndId\>123456789TA\</EndToEndId\>** |
| 5000 | Originator | Debtor | Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.<br><br>As per TCH this is not used by the system, however Participants |

| | | | must populate this field to adhere to Fedwire/ISO Standards. |
|---|---|---|---|
| **6500** | FI to FI Information | No Equivalent | As per TCH this value must be "RTP FUNDING" in the Category Purpose field of pacs.009. <br><br> **pacs.009 Path :** <br> /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry <br><br><br> ***Example:*** <br><br> **<CtgyPurp>** <br>        **<Prtry>RTP FUNDING</Prtry>** <br> **</CtgyPurp>** |

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[1] Notwithstanding use of the term "Account" in this and other RTP technical documentation, neither Participants nor Funding Agents have RTP accounts.  "Account" refers to the RTP System's tracking of ledger positions, funding, and disbursements.

# 3 DISBURSEMENT REQUEST OUTBOUND FUNDS TRANSFER MESSAGE (FTF811) – pacs.009

Funds transfer messages sent by TCH upon successful completion of a disbursement request will have the following attributes within the noted message tags:

| Fedwire FAIM 3.0.7 Tag | Name | ISO 20022 Data Element | TCH Notes/Usage |
|---|---|---|---|
| **1500** | Sender Supplied Information Element 03 - Test Production Code Element 04 - Message Duplication Code | head.001 sent by the Fedwire Sender a)Business Service b)Possible Duplicate | **Business Service** indicates the Service Environment, i.e., Production or Test. **Possible Duplicate** in Value and nonvalue messages only if the Sender wants to indicate that the message is possibly a duplicate (can be a Y/N Boolean value) BizSvc tag in the head.001 will be used to Identify the Business Service. **Message Path :** /AppHdr/BizSvc *There is also a Possible Duplicate Tag in the head.001 (PssblDplct) – Will be used if a message needs to be resent.* **Message Path :** /AppHdr/Rltd/PssblDplct *Example:* **<BizSvc>PROD</BizSvc>** |
| **1510** | Type/Subtype | Payment Type Information/Local Instrument Code | Payment Type Information specifies the type of credit transfer that is sent across the Fedwire Funds Service.  Local Instrument Code specifies the type of credit transfer sent across the Fedwire Funds Service. **Core Funds for pacs.009 :** **BTRC: Core Bank Transfer** **pacs.009 Path:** /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry **Will always be "BTRC"** *Example:* **<LclInstrm>** **<Prtry>BTRC</Prtry>** **</LclInstrm>** |
| **2000** | Amount | Interbank Settlement Account | Interbank Settlement Amount specifies the amount of the funds transfer (The dollar amount to be withdrawn from the applicable Participant's or Funding Provider's Prefunded Position) |

| | | | |
|---|---|---|---|
| | | | *Note :* The currency for all payments is USD. The amount contains the dollars and cents separated by the decimal point without commas.<br><br>**pacs.009 Path:** /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt<br><br>*Example:*<br><br>**&lt;IntrBkSttlmAmt Ccy="USD"&gt;5908979.95&lt;/IntrBkSttlmAmt&gt;** |
| **3100** | Sender DI | Instructing Agent | Instructing Agent sends the FI credit transfer across the Fedwire Funds Service.( TCH RTP RTN Value = 021053968)<br><br>**pacs.009 Path :** /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/ClrSysMmbId/ MmbId<br><br>*Example:*<br><br>**&lt;InstgAgt&gt;**<br>    **&lt;FinInstnId&gt;**<br>        **&lt;ClrSysMmbId&gt;**<br>            **&lt;ClrSysId&gt;**<br>                **&lt;Cd&gt;USABA&lt;/Cd&gt;**<br>            **&lt;/ClrSysId&gt;**<br>            **&lt;MmbId&gt;021053968&lt;/MmbId&gt;**<br>        **&lt;/ClrSysMmbId&gt;**<br>    **&lt;/FinInstnId&gt;**<br>**&lt;/InstgAgt&gt;** |
| **3400** | Receiver DI | Instructed Agent | Instructed Agent receives the FI credit transfer across the Fedwire Funds Service (This will contain the Funding Participant's or Funding Agent's Fed Master Account Number (which is stored in the RTP System as the Fed Account ID)<br><br>*Example:*<br><br>**&lt;InstdAgt&gt;**<br>    **&lt;FinInstnId&gt;**<br>        **&lt;ClrSysMmbId&gt;**<br>            **&lt;ClrSysId&gt;**<br>                **&lt;Cd&gt;USABA&lt;/Cd&gt;**<br>            **&lt;/ClrSysId&gt;**<br>            **&lt;MmbId&gt;122000496&lt;/MmbId&gt;**<br>        **&lt;/ClrSysMmbId&gt;**<br>    **&lt;/FinInstnId&gt;**<br>**&lt;/InstdAgt&gt;** |
| **3600** | Business Function Code | Payment Type Information/Local Instrument Code | This tag will no longer be applicable as its usage is covered in Tag 1510 |

| 4200 | Beneficiary | Creditor/Creditor Account | TCH-RTP will populate Creditor field to adhere to Fedwire/ISO Standards.<br><br>The Beneficiary Account ID will be populated in the Creditor Account field in the pacs.009. It will include the Funding Participant's RTP Beneficiary Account ID (as stored in the Participant's RTP Profile). See note below for use of this field pertaining to Funding Providers.*<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id<br>*Example:*<br><br>**<CdtrAcct>**<br>　　**<Id>**<br>　　　　**<Othr>**<br>　　　　　　**<Id>122000497</Id>**<br>　　　　**</Othr>**<br>　　**</Id>**<br>**</CdtrAcct>** |
|------|-------------|---------------------------|------------------------------------------------------------------|
| 4320 | Reference for Beneficiary | End to End ID | End to End ID must include the 11-digit RTP Participant ID or RTP Funding Agent Account[1] ID.<br><br>If a Funding Provider includes a Non-Funding Group Member's Participant ID in the message, the initial or supplemental funding will apply both to the Funding Provider's Current Prefunded Position and to the Participant's Net Position. If a Funding Provider includes its Funding Agent Account ID, only the Funding Provider's Current Prefunded Position will be increased by the system.<br>Participants must populate this field with the below values:<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId<br><br>*Example:*<br><br>**<EndToEndId>123456789TA</EndToEndId>** |
| 5000 | Originator | Debtor | TCH-RTP will populate this field with the below values:<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/ClrSysMmbId/ClrSysId/Cd (Value= USABA)<br><br>**pacs.009 Path :**<br>/Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/ClrSysMmbId/MmbId (TCH RTP RTN Value = 021053968)<br><br>**pacs.009 Path:**<br>/Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/Nm<br>(Value = RTP) |

| | | | |
|---|---|---|---|
| | | | **pacs.009 Path :** /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr/TwnNm (Value: Not Provided)<br><br>**pacs.009 Path :** /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/PstlAdr/Ctry (Value:US)<br><br>***Example:***<br><br>**\<Dbtr\>**<br>  **\<FinInstnId\>**<br>    **\<ClrSysMmbId\>**<br>      **\<ClrSysId\>**<br>        **\<Cd\>USABA\</Cd\>**<br>      **\</ClrSysId\>**<br>      **\<MmbId\>021053968\</MmbId\>**<br>    **\</ClrSysMmbId\>**<br>    **\<Nm\>RTP\</Nm\>**<br>    **\<PstlAdr\>**<br>      **\<TwnNm\>Not Provided\</TwnNm\>**<br>      **\<Ctry\>US\</Ctry\>**<br>    **\</PstlAdr\>**<br>  **\</FinInstnId\>**<br>**\</Dbtr\>** |
| **6500** | FI to FI Information | No Equivalent | As per TCH this value must be "RTP WITHDRAWAL" in the Category Purpose field of pacs.009.<br><br>**pacs.009 Path :** /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry<br><br>***Example:***<br><br>**\<CtgyPurp\>**<br>  **\<Prtry\>RTP WITHDRAWAL \</Prtry\>**<br>**\</CtgyPurp\>** |

\* For Disbursement Requests initiated by a Funding Provider[2]:

- If the Disbursement request indicates that it is for an individual Non-Funding Participant, and the Non-Funding Participant has a Beneficiary Account ID associated with its RTP provisioning data, the Participant's Beneficiary Account ID will be included in the Fedwire message.

- If the Disbursement request indicates that it is for an individual Non-Funding Participant, but the Non-Funding Participant does not have a Beneficiary Account ID

associated with its RTP provisioning data, and the Funding Provider has a Beneficiary Account ID associated with its Funding Agent Account provisioning data, the Funding Agent Account's Beneficiary Account ID will be included in the Fedwire message.

- If the Funding Provider requests a disbursement without indicating a Non-funding Participant for the disbursement, the Beneficiary Account ID associated with its Funding Agent Account's RTP provisioning data will be included in the disbursement.

- If neither the Non-Funding Participant nor the Funding Provider have designated a Beneficiary Account ID in the RTP System, this field will not be present in the Fedwire message that executes the disbursement.

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[2] A Funding Provider is a type of Funding Manager. When requesting a disbursement a Funding Provider may request that the disbursement be applied to the Net Position of a Non-funding Group Member. See the RTP Operating Rules for details.