

**Fedwire® Funds Service
Message Format Changes for Cover Payments
Effective, November 21, 2009**

**Frequently Asked Questions
Testing & Certification**

1. When will the Depository Institution Test (DIT) environment be available for customer/vendor testing?

The Reserve Banks will make the DIT available for testing beginning **Monday, March 23, 2009**. Customers and vendors will be able to test any time during normal DIT operating hours. For information about the DIT operating hours and to schedule a test, see: http://www.frbservices.org/operations/fedwiretesting/fedwire_testing.html

2. What type of testing will be required and is re-certification required?

The Reserve Banks will **require all FedLine Direct® customers and vendors** to schedule at least one test in the DIT to demonstrate their ability to receive six CTRCOV test messages from their designated Wholesale Testing Unit (WTU). One of these test messages will be 2,380 characters long (i.e., the maximum message size of a Fedwire Funds Service message). Even FedLine Direct customers/vendors who do not expect to send/receive cover payments will be required to validate that they can receive the CTRCOV test messages without interfering with their normal payment or backend operations.

If material customer/vendor application changes are required to enable your payment application to receive the CTRCOV message, then recertification of your software is **required**.

3. What type of testing will be required for FedLine Direct customers that use a third party service provider to send/receive their Fedwire Funds Service transactions?

For those FedLine Direct customers that use a third party service provider to originate/receive their Fedwire Funds Service transactions, please be advised that your service provider, at its discretion, may require you to test independently with the Federal Reserve Banks or may complete testing on your behalf. You should consult with your service provider for specific testing requirements and to ensure that they have made the necessary changes to allow you to send/receive cover payments.

4. What type of testing certification documents will customers/vendors need to complete?

All FedLine Direct customers and vendors will be **required** to send one of the following forms via email to their designated WTU to certify that they have successfully tested their ability to receive the CTRCOV message. Your WTU will email the appropriate form to you when you schedule a test.

- **Form 1** – To indicate successful receipt of the six CTRCOV test messages without having to make material changes to software.

- **Form 2** – To indicate successful receipt of the six CTRCOV test messages with new software that was recertified for the Fedwire Funds Service.

5. What types of testing will be optional?

It will be optional for FedLine Direct customers and vendors to originate a CTRCOV message.

It will also be optional for FedLine Advantage[®] customers that use the FedPayments[®] Manager Funds application to perform any testing of their ability to “originate” or “receive” a CTRCOV message. These customers can conduct unsupervised testing any time in the DIT. However, if they want their designated WTU to send them a CTRCOV message, they will have to schedule a DIT test in advance.

6. Will pre-production Saturday testing be required?

Pre-production Saturday testing for the CTRCOV message will not be required. It will also not be supported until the production Saturday cutover (i.e., November 21, 2009). However, customers can test their ability to receive the Fedwire Funds Service maximum message size (2,380 characters), prior to November 21, 2009, on selected Saturdays in the Production environment. Customers must schedule this testing on one of the published Saturday test dates. During this testing, the customer’s designated WTU will send them one service (SVC) message that is 2,380 characters. Customers might want to test their ability to receive the Fedwire maximum message size because a CTRCOV message has the potential to be a larger message than a typical CTR message processed in today’s environment.

7. How is the maximum size of an outgoing message originated from a DI to the Fedwire Funds Service calculated?

The maximum size for an outgoing Fedwire Funds Service message originated from a DI is up to **2,380 characters**, depending upon the presence of the *Short Bank Name* ([see Note below](#)). If the message size is greater than the limit, the Fedwire application will reject the message. The Fedwire application calculates the message size based on the number of valid characters contained in each tag within the message, including the tag number itself, any delimiters, and any spaces (even if a data element contains only spaces) .

[Note Regarding Short Bank Name in Tags {3100} Sender & {3400} Receiver:](#)

If the *Short Bank Name* data element in tag {3100} Sender and/or tag {3400} Receiver is omitted by the sending bank or contains only spaces, the Fedwire application will append the *Short Bank Name*, and reduce the maximum permitted message size coming from the DI by 18 characters for each *Short Bank Name* appended.

Thus, if both the sender and receiver *Short Bank Name* is omitted or contains only spaces, the Fedwire application would reject any outgoing message from the DI that exceeded 2,344 characters. If either the sender or the receiver *Short Bank Name* is omitted or contains only spaces, the Fedwire application would reject any outgoing message from the DI that exceeded 2,362.

8. How is the maximum size of an incoming message delivered from the Fedwire Funds Service to a DI calculated?

The maximum message size that the Fedwire application delivers to a customer is 2,380 characters, plus the following tags appended by the Fedwire Funds Service application:

Tags Appended in a Successfully Processed Message

Tag {1100} Message Disposition	11 characters
Tag {1110} Acceptance Timestamp	18 characters
Tag {1120} OMAD	<u>40 characters</u>
	69 characters + 2,380 = 2,449 characters

Tags Appended in a Rejected Message

Tag {1100} Message Disposition	11 characters
Tag {1110} Acceptance Timestamp	18 characters
Tag {1130} Error	<u>46 characters</u>
	75 characters + 2,380 = 2,455 characters

Thus, banks need to ensure they can “receive” up to **2,455** characters from the Fedwire Funds Service.

9. Who can I contact if I have questions about testing?

New York Wholesale Testing Unit (WTU) 1-877-569-2488

Customers in the Boston, New York, Philadelphia and San Francisco districts.

Richmond Wholesale Testing Unit (WTU) 1-800-526-2032

Customers in the Atlanta, Chicago, Cleveland, Dallas, Kansas City, Minneapolis, Richmond or St. Louis districts.