

Fedwire® Funds Service
Format Reference Card
Effective November 21, 2009

This Format Reference Card provides an overview of the Fedwire Funds Service message format requirements. Please refer to the *Fedwire Application Interface Manual (FAIM) Version 1.1*, effective November 21, 2009, for more detailed information that is not included in this Format Reference Card.

Field Tag Notes:

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

Mandatory Tags for All Transfers

Field Tag	Elements	Edit Requirements
{1500}	Sender Supplied Information Format Version (2 characters) User Request Correlation (8 characters) Test Production Code (1 character) Message Duplication Code (1 character)	Mandatory
{1510}	Type Code (2 characters) Subtype Code (2 characters)	Mandatory
{1520}	Input Message Accountability Data (IMAD) Input Cycle Date (YYYYMMDD) Input Source (8 characters) Input Sequence Number (6 characters)	Mandatory
{2000}	Amount (up to a penny less than \$10 billion) (12 numeric, right-justified with leading zeros, no commas or decimal point) Example: \$39,287.21 becomes 000003928721	Mandatory
{3100}	Sender FI ABA (9 characters) Short Name (18 characters; appended by Fedwire if left blank.)	Mandatory
{3400}	Receiver FI ABA (9 characters) Short Name (18 characters; appended by Fedwire if left blank.)	Mandatory
{3600}	Business Function Code Business Function Code (3 characters) <i>BTR, CTR, DEP, DRB, DRC, DRW, FFR, FFS, IRS, CKS, SVC</i> Transaction Type Code (3 characters)	Mandatory If {3600} is CTR, an optional Transaction Type Code element will be permitted. The Transaction Type Code "COV" should only be used for "cover payments".

Business Function Code Values

- | | |
|---|---|
| <ul style="list-style-type: none"> 'BTR' Bank Transfer (Beneficiary is a bank) 'CTR' Customer Transfer (Beneficiary is a not a bank) 'DEP' Deposit to Sender's Account 'CKS' Check Same Day Settlement 'SVC' Service Message | <ul style="list-style-type: none"> 'FFR' Fed Funds Returned 'FFS' Fed Funds Sold 'DRB' Bank-to-Bank Drawdown Request 'DRC' Customer or Corporate Drawdown Request 'DRW' Drawdown Payment |
|---|---|

Other Transfer Information

Field Tag	Elements	Edit Requirements
{3000}	Adjustment (Require Local Reserve Bank Approval) As-of Effective Date (YYYYMMDD) Reason Code (2 characters)	Mandatory, if {1510} is XX20. Not permitted when {3600} is CTCRCOV.
{3320}	Sender Reference Number (16 characters)	
{3500}	Previous Message IMAD Previous Message Cycle Date (YYYYMMDD) Previous Message Input Source (8 characters) Previous Message Sequence Number (6 characters)	Mandatory if {1510} is XX02 or XX08.
{3700}	Charges Details of Charges (B, S) Currency Code (3 characters) Senders Charges (12 numeric, including one comma)	{3600} must be CTR The Currency Code and Senders Charges elements can occur up to four times. Not permitted when {3600} is CTCRCOV.
{3710}	Instructed Amount Currency Code (3 characters) Instructed Amount (15 numeric, including one comma)	{3600} must be CTR Mandatory if {3720} is present.
{3720}	Exchange Rate (12 numeric, including one comma) Example: 1.2345 becomes 1,2345	{3600} must be CTR Not permitted when {3600} is CTCRCOV.

Beneficiary Information

Field Tag	Elements	Edit Requirements
{4000}	Intermediary FI ID-code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	{4100} and {4200} If Identifier is provided, ID-code must be present.
{4100}	Beneficiary's FI ID-code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	{4200} If Identifier is provided, ID-code must be present.
{4200}	Beneficiary ID-code (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	Mandatory when {3600} is CTR. Mandatory when {3400} is U.S. Treasury. ¹ If Identifier is provided, ID-code must be present. If ID-code is 'B', 'F', or 'U', the Identifier will be edited for proper structure. If ID-code is 'T', {3600} must be CTR. Identifier should contain account number and Name should contain the S.W.I.F.T. BIC or BEI, which will be edited for proper structure.
{4320}	Reference for Beneficiary (16 characters)	Mandatory when {3600} is CTRCOV.
{4400}	Account Debited in Drawdown ID-code (D) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	ID-code, Identifier, and Name must be present. Not permitted when {3600} is CTRCOV.

¹ID-code is "D" and Identifier is the Treasury Area Location Code (ALC).

Originator Information

Field Tag	Elements	Edit Requirements
{5000}	Originator ID-Code (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	Mandatory if {3600} is CTR. If Identifier is provided, ID-code must be present. If ID-code is 'B', 'F' or 'U', Identifier will be edited for proper structure. If ID-code is 'T', {3600} must be CTR, Identifier should contain account number and Name should contain S.W.I.F.T. BIC or BEI, which will be edited for proper structure.
{5100}	Originator's FI ID-Code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines 35 characters each)	{5000} If Identifier is provided, ID-code must be present.
{5200}	Instructing FI ID-Code (B, C, D, F, U) Identifier (34 characters) Name (35 characters) Address (3 lines of 35 characters each)	{5000} and {5100} If Identifier is provided, ID-code must be present.
{5400}	Account Credited in Drawdown ABA (9 numeric)	Not permitted when {3600} is CTRCOV.
{6000}	Originator to Beneficiary Information (4 lines of 35 characters each)	{4200} and {5000}

ID-code Values

'B' S.W.I.F.T. Bank Identifier Code (BIC)

'C' CHIPS Participant

'D' Demand Deposit Account (DDA) Number

'F' Fed Routing Number

'T' S.W.I.F.T. BIC or Bank Entity Identifier (BEI) and account number

'U' CHIPS Identifier

'1' Passport Number

'2' Tax Identification Number

'3' Driver License Number

'4' Alien Registration Number

'5' Corporate Identification

'9' Other Identification

FI-to-FI Information

Field Tag	Elements	Edit Requirements ²
{6100}	Receiver FI Information (1 line of 30 characters, plus 5 lines of 33 characters each)	Mandatory when {3600} is CTRCOV.
{6110}	Drawdown Debit Account Advice Information Advice Code (LTR, PHN, TLX, WRE) Advice Information (1 line of 26 characters, plus 5 lines of 33 characters each)	Not permitted when {3600} is CTRCOV.
{6200}	Intermediary FI Information (1 line of 30 characters, plus 5 lines of 33 characters each)	{4200} {4000} and {4100}, except when {3600} is CTRCOV.
{6210}	Intermediary FI Advice Information Advice Code (LTR, PHN, TLX, WRE) Advice Information (1 line of 26 characters, plus 5 lines of 33 characters each)	{4200} {4000} and {4100}, except when {3600} is CTRCOV.
{6300}	Beneficiary's FI Information (1 line of 30 characters, plus 5 lines of 33 characters each)	{4200} {4100}, except when {3600} is CTRCOV.
{6310}	Beneficiary's FI Advice Information Advice Code (LTR, PHN, TLX, WRE) Advice Information (1 line of 26 characters, plus 5 lines of 33 characters each)	{4200} {4100}, except when {3600} is CTRCOV. Mandatory when {3600} is CTRCOV.
{6400}	Beneficiary Information (1 line of 30 characters, plus 5 lines of 33 characters each)	{4200}
{6410}	Beneficiary Advice Information Advice Code (LTR, PHN, TLX, WRE, HLD) Advice Information (1 line of 26 characters, plus 5 lines of 33 characters each)	{4200} When {3600} is CTRCOV, {6410} is not permitted unless {6400} is present.
{6420}	Method of Payment to Beneficiary Method of Payment Code ('CHECK' is the only valid option) Advice Information (30 characters)	{4200} and {6410} When {3600} is CTRCOV, {6420} is not permitted.
{6430}	Payment Limitation ('BONL' is the only valid option)	{3600} must be CTR. When {3600} is CTRCOV, {6430} not permitted.
{6500}	FI to FI Information (6 lines of 35 characters each)	

Advice Code Values:

'LTR' Letter

'PHN' Telephone

'TLX' Telex

'WRE' Wire

'HLD' Hold

² See FAIM 1.1 for Line Limits for Tags {6000} to {6500}.

Service Message Information

Field Tag	Elements	Edit Requirements
{9000}	Service Message Information (12 lines of 35 characters each)	{3600} must be SVC.

Information Appended by Fedwire

Field Tag	Elements
{1100}	Message Disposition Format Version '02' Test-Production Code ('T' test, 'P' production) Message Duplication Code (' ' original, 'R' retrieval, 'C' copy, 'P' possible duplicate) Outgoing Message Status Indicator ('0' intercepted, '2' successful with accounting, '3' rejected, '7' successful without accounting) Incoming Message Status Indicator ('N' normal accounting, 'S' service message, no accounting)
{1110}	Acceptance Time Stamp Date (MMDD) Time (HHMM) Application ID (4 characters)
{1120}	Output Message Accountability Data (OMAD) Output Cycle Date (YYYYMMDD) Output Destination ID (8 characters) Output Sequence Number (6 characters) Output Date (MMDD) Output Time (HHMM) Output FRB Application ID (4 characters)
{1130}	Error Field Error Category ('E' data error, 'F' insufficient balance, 'X' duplicate IMAD, 'H' IMAD error, 'W' cutoff hour error, 'I' intercepted) Error Code (3 characters) Error Description (35 characters)

Type Code Reference

Code	Type	Description
10	Funds Transfer	A funds transfer in which the sender and/or receiver may be a bank or a third party (i.e., customer of a bank). Messages are accepted until 6:00 PM.
15	Foreign Transfer	A funds transfer to or from a Foreign Central Bank or International Agency with an account at the Federal Reserve Bank of New York. Messages are accepted until 5:00 PM.
16	Settlement Transfer	A funds transfer between Fedwire Funds Service participants. Messages are accepted until 6:30 PM.

Subtype Code Reference

Code	Subtype	Description
00	Basic Funds Transfer	A basic value funds transfer.
01	Request for Reversal	A non-value request for reversal of a funds transfer originated on the current business day.
02	Reversal of Transfer	A value reversal of a funds transfer received on the current business day. May be used in response to a subtype code '01' Request for Reversal.
07	Request for Reversal of a Prior Day Transfer	A non-value request for a reversal of a funds transfer originated on a prior business day.
08	Reversal of a Prior Day Transfer	A value reversal of a funds transfer received on a prior business day. May be used in response to a subtype code '07' Request for Reversal of a Prior Day's Transfer.
20	As-of Adjustment	A value funds transfer requesting an adjustment to a reserve position, making the transfer effective "as-of" a prior business day. This subtype may only be used with the approval of the local Reserve Bank. Not permitted when {3600} is CTCOV.
31	Request for Credit (Drawdown)	A non-value request for the receiver to send a funds transfer to a designated party.
32	Funds Transfer Honoring a Request for Credit	A value funds transfer honoring a subtype 31 request for credit.
33	Refusal to Honor a Request for Credit	A non-value message indicating refusal to honor a subtype 31 request for credit.
90	Service Message	A non-value message used to communicate questions and information that is not covered by a specific subtype.

Business Function Code Reference

Business Function Code Notes:

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

Code	Business Function	Associated Type/Subtype(s)	Additionally Required Tags	Optional Tags that are ONLY Permitted for the Business Function Code	Optional Tags that are NOT Permitted for the Business Function Code
BTR	Bank Transfer (Beneficiary is a bank.)	1000, 1500, 1600, 1002, 1502, 1602, 1008, 1508, 1608, 1020, 1620	N/A	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
CTR	Customer Transfer (Beneficiary is not a bank.)	1000, 1500, 1600, 1002, 1502, 1602, 1008, 1508, 1608, 1020, 1620	{4200}, {5000}	{3700}, {3710}, {3720}, {6430}	{9000}
CTR with Transaction Type COV	Cover Payment	1000,1500, 1600, 1001,1501, 1601, 1002,1502, 1602, 1007, 1507, 1607, 1008, 1508, 1608	{4200}, {4320}, {5000}, {6100}, {6310}	{3710}	{3000}, {3700}, {3720}, {4400}, {5400}, {6110}, {6420}, {6430}, {9000} Note: {6410} is not permitted if tag {6400} is not present.
FFR	Fed Funds Returned	1600, 1602, 1608, 1620	N/A	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
FFS	Fed Funds Sold	1600, 1602, 1608, 1620	N/A	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
CKS	Check Same Day Settlement Wire	1600, 1602, 1608, 1620	N/A	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
DEP	Deposit to Sender's Account	1600, 1602, 1608, 1620	N/A	N/A	{3700}, {3710}, {3720}, {6430},

Code	Business Function	Associated Type/Subtype(s)	Additionally Required Tags	Optional Tags that are ONLY Permitted for the Business Function Code	Optional Tags that are NOT Permitted for the Business Function Code
					{9000}
DRW	Drawdown Response (value)	1032, 1632	{4200}, {5000}	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
DRB	Bank-to-Bank Drawdown (non-value request or response)	1631, 1633	{4400}, {5400}	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
DRC	Customer or Corporate Drawdown (non-value request or response)	1031, 1033	{4200}, {4400}, {5400}	N/A	{3700}, {3710}, {3720}, {6430}, {9000}
SVC	Service Message (non-value)	1001, 1501, 1601, 1007, 1507, 1607, 1090, 1590, 1690, 1033, 1633	N/A	{9000}	{3700}, {3710}, {3720}, {6430}, {9000}

Fedwire Funds Service Operating Hours

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

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