

## Information Appended by Fedwire

Field Tag	Elements
{100}	<b>Message Disposition</b> Format Version '02' Test-Production Code ('T' test, 'P' production) MSG Duplication Code (' ' original, 'R' retrieval, 'C' copy, 'P' possible duplicate) MSG Status Indicator—outgoing ('0' intercepted, '2' successful with accounting, '3' rejected, '7' successful without accounting) MSG Status Indicator—incoming ('N' normal accounting, 'S' service message, no accounting)
{110}	<b>Acceptance Time Stamp</b> Date (MMDD) Time (HHMM) Appl ID (4 characters)
{120}	<b>OMAD</b> Output Cycle Date (YYYYMMDD) Output Destination ID (8 characters) Output Sequence Number (6 characters) Output Date (MMDD) Output Time (HHMM) Output FRB Appl ID (4 characters)
{130}	<b>Error Field</b> Error Category ('E' edit failed, 'F' insufficient balance, 'X' duplicate IMAD, 'H' IMAD error, 'W' cutoff error, 'I' intercepted) Error Code (3 characters) Error Description

### FIELD TAG NOTES

- The business information contained in the funds transfer format consists of field tags and elements within field tags. Elements are individual data items within a field.
- Elements are either fixed or variable in length. The number of characters allotted for each fixed-length field is noted.

## Type Code Reference

Code	Type	Description
10	Funds Transfer	A funds transfer in which the originator and the beneficiary may be third parties.
15	Foreign Transfer	A funds transfer to or from foreign central banks and other international agencies with an account at the Federal Reserve Bank of New York.
16	Settlement Transfer	A funds transfer in which the originator and the beneficiary are either: (1) a depository institution subject to reserve requirements or (2) a participant in a net settlement arrangement deemed eligible by the Federal Reserve.

## Subtype Code Reference

Code	Type	Description
00	Basic Funds Transfer	A basic <b>value</b> funds transfer not relating to any of the special circumstances described below.
01	Request for Reversal	A <b>non-value</b> request for reversal of a funds transfer originated on the current business day.
02	Reversal of Transfer	A <b>value</b> reversal of a funds transfer received the current business day.
07	Request for Reversal of a Prior Day Transfer	A <b>non-value</b> request for a reversal of a funds transfer originated on a prior business day.
08	Reversal of a Prior Day Transfer	A <b>value</b> reversal of a funds transfer received on a prior business day.
20	As-of Adjustment	A <b>value</b> 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.
31	Request for Credit (Drawdown)	A <b>non-value</b> request for the receiver to originate a funds transfer to a designated party.
32	Funds Transfer Honoring a Request for Credit	A <b>value</b> funds transfer honoring a subtype 31 request for credit.
33	Refusal to Honor a Request for Credit	A <b>non-value</b> message indicating refusal to honor a subtype 31 request for credit.
90	Service Message	A <b>non-value</b> message used to communicate questions and information that is not covered by a specific subtype.

## Business Function Code Reference

Code	Business Function	Associated Type/Subtype(s)	Mandatory Fields
BTR	Bank Transfer (Beneficiary is a bank.)	1500, 1600, 1502, 1602 1508, 1608, 1620	
CTR	Customer Transfer (Beneficiary is a non-bank.)	1000, 1500, 1002, 1502 1008, 1508, 1020	{4200}, {5000}
FFR	Fed Funds Returned	1600, 1602, 1608, 1620	
FFS	Fed Funds Sold	1600, 1602, 1608, 1620	
CKS	Check Same Day Settlement Wire	1600, 1602, 1608, 1620	
DEP	Deposit to Sender's Account	1600, 1602, 1608, 1620	
DRW	Drawdown Response (value)	1032, 1632	{4200}, {5000}
DRB	Bank-to-Bank Drawdown (non-value request or response)	1631, 1633	{4400}, {5400}
DRC	Customer or Corporate Drawdown (non-value request or response)	1031, 1033	{4200}, {4400}, {5400}
SVC	Service Message (non-value)	1001, 1501, 1601, 1007 1507, 1607, 1090, 1590, 1690	

### BUSINESS FUNCTION EDIT RULES

- Each message originated must be assigned one of the valid business function codes listed above.
- The business function code must agree with the type/subtype code. Type and subtype codes associated with each business function code are noted above.
- Some business function codes have specific information requirements. These requirements are listed under "mandatory fields" in the table above.



Fedwire® Funds Service  
Funds Transfer Reference Card

EFFECTIVE JANUARY, 2004

## Basic Transfer Information

Field Tag	Elements	Edit Requirements
{1510}	<b>Type Code, Subtype Code</b> (4 characters)	• Mandatory
{1520}	<b>IMAD</b> Input Cycle Date (YYYYMMDD) Input Source (8 characters) Input Sequence Number (6 characters)	• Mandatory, but commonly appended by originator's software, e.g., FedLine.
{2000}	<b>Amount</b> (up to \$9,999,999,999.99)	• Mandatory
{3000}	<b>Adjustment</b> As-of Effective Date (YYYYMMDD) Reason Code (contact local Reserve Bank for code)	• Mandatory, if {1510} is XX20.
{3100}	<b>Sender FI</b> ABA (9 characters) Short Name (appended by Fedwire if left blank)	• Mandatory
{3320}	<b>Sender Reference Number</b>	
{3400}	<b>Receiver FI</b> ABA (9 characters) Short Name (appended by Fedwire if left blank)	• Mandatory
{3500}	<b>Previous Message IMAD</b> (22 characters, see {1520} for elements)	• Mandatory if {1510} is XX02 or XX08.
{3600}	<b>Business Function Code</b> Business Function Code (BTR, CTR, FFR, FFS, CKS, DEP, DRW, DRB, DRC, IRS, SVC) Optional Element (3 characters)	• First element is Mandatory • Optional element valid only if Business Function Code is CTR.
{3700}	<b>Charges</b> Details of Charges (B, S) Currency Code (3 characters) Sender's Charges (12 characters)	• {3600} must be CTR
{3710}	<b>Instructed Amount</b> Currency Code (3 characters) Instructed Amount (15 characters)	• Mandatory if {3720} is present. • {3600} must be CTR
{3720}	<b>Exchange Rate</b> (12 characters)	• {3600} must be CTR

### BUSINESS FUNCTION CODE VALUES

'BTR' Bank Transfer (Beneficiary is a bank.)	'DRW' Drawdown Payment
'CTR' Customer Transfer (Beneficiary is a non-bank.)	'DRB' Bank-to-Bank Drawdown Request
'FFR' Fed Funds Returned	'DRC' Customer or Corporate Drawdown Request
'FFS' Fed Funds Sold	
'CKS' Check Same Day Settlement	'SVC' Service Message
'DEP' Deposit to Sender's Account	

## Beneficiary Information

Field Tag	Elements	Edit Requirements
{4000}	<b>Intermediary FI</b> ID-code (B, C, D, F, U) Identifier, Name, Address	• {4100} • If Identifier is provided, ID-code must be present.
{4100}	<b>Beneficiary's FI</b> ID-code (B, C, D, F, U) Identifier, Name, Address	• {4200} • If Identifier is provided, ID-code must be present.
{4200}	<b>Beneficiary</b> D-code (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) Identifier, Name, Address	• Mandatory when {3400} is U.S. Treasury. <sup>1</sup> • 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 contains account number and Name contains S.W.I.F.T. BIC or BEI and will be edited for proper structure.
{4320}	<b>Reference for Beneficiary</b>	
{4400}	<b>Account Debited in Drawdown (DDA)</b> ID-code (D) Identifier, Name, Address	• ID-code, Identifier and Name must be present.

<sup>1</sup> ID-code is 'D' and Identifier is the Treasury Area Location Code (ALC).

## Originator Information

Field Tag	Elements	Edit Requirements
{5000}	<b>Originator</b> ID-Code (B, C, D, F, T, U, 1, 2, 3, 4, 5, 9) Identifier, Name, Address	• 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 contains account number and Name contains S.W.I.F.T. BIC or BEI and will be edited for proper structure.
{5100}	<b>Originator's FI</b> ID-Code (B, C, D, F, U) Identifier, Name, Address	• {5000} • If Identifier is provided, ID-code must be present.
{5200}	<b>Instructing FI</b> ID-Code (B, C, D, F, U) Identifier, Name, Address	• {5100} • If Identifier is provided, ID-code must be present.
{5400}	<b>Account Credited in Drawdown</b> ABA (9 characters)	
{6000}	<b>Originator to Beneficiary Information</b>	• {4200}, {5000}

### ID-CODE VALUES

'B' S.W.I.F.T. Bank Identifier Code (BIC)	'1' Passport Number
'C' CHIPS Participant	'2' Tax Identification Number
'D' Demand Deposit Account (DDA) Number	'3' Driver License Number
'F' Fed Routing Number	'4' Alien Registration Number
'T' Account Number and S.W.I.F.T. BIC or Bank Entity Identifier (BEI)	'5' Corporate Identification
'U' CHIPS Identifier	'9' Other Identification

## FI-to-FI Information

Field Tag	Elements	Edit Requirements
{6100}	<b>Receiver FI Information</b>	
{6110}	<b>Drawdown Debit Account Advice Information</b> Advice Code (LTR, PHN, TLX, WRE) Advice Information	
{6200}	<b>Intermediary FI Information</b>	• {4000}
{6210}	<b>Intermediary FI Advice Information</b> Advice Code (LTR, PHN, TLX, WRE) Advice Information	• {4000}
{6300}	<b>Beneficiary's FI Information</b>	• {4100}
{6310}	<b>Beneficiary's FI Advice Information</b> Advice Code (LTR, PHN, TLX, WRE) Advice Information	• {4100}
{6400}	<b>Beneficiary Information</b>	• {4200}
{6410}	<b>Beneficiary Advice Information</b> Advice Code (LTR, PHN, TLX, WRE, HLD) Advice Information	• {4200}
{6420}	<b>Method of Payment to Beneficiary</b> Method of Payment Code (CHECK) Advice Information	• {6410}
{6430}	<b>Payment Limitation (BONL)</b>	• {3600} must be CTR
{6500}	<b>FI to FI Information</b>	

### ADVICE CODE VALUES

'LTR' Letter	'PHN' Telephone	'TLX' Telex	'WRE' Wire	'HLD' Hold
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## Service Message Information

Field Tag	Elements	Edit Requirements
{9000}	<b>Service Message Information</b> Free Text Format	• {3600} must be SVC

## Fedwire Operating Hours

### Online Transfers

Opening of Fedwire .....	12:30 a.m. (Eastern)
Cut-off (Foreign Payment Orders) .....	5:00 p.m. (Eastern)
Cut-off (Other than Settlement Payment Orders).....	6:00 p.m. (Eastern)
Cut-off (Settlement Payment Orders) .....	6:30 p.m. (Eastern)

### Offline Transfers

Opening of Fedwire .....	9:00 a.m. (Eastern)
Cut-off (Foreign Payment Orders) .....	4:30 p.m. (Eastern)
Cut-off (Other than Settlement Payment Orders).....	5:30 p.m. (Eastern)
Cut-off (Settlement Payment Orders) .....	6:00 p.m. (Eastern)