

**ASC X9AB21: Extraction from committee draft Balance and Transaction Reporting (BTRS)
(formerly published as BAI2)
Edition 1: BTRS**

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**Annex A
(Normative)
Fedwire/CHIPS Wire Remittance Information in the BTRS 88 Record**

A.1 Introduction

The Wire Remittance area of the Balance and Transaction Reporting standard shows the Fedwire/Chips Wire Remittance Information in the BTRS 88 Record.

Effective November 19, 2011, the Federal Reserve Banks and The Clearing House will implement new message formats for the Fedwire Funds Service (Fedwire) and The Clearing House Interbank Payments System (CHIPS) respectively.

Fedwire will offer a new business function code, Customer Transfer Plus (CTP), which will provide space at the end of the message for up to 9,000 characters of remittance information.

CHIPS already has space at the end of the Non-Bank (N) message for up to 9,000 characters of remittance information in their [820] Additional Payment Data tag. CHIPS will implement changes to this space to allow for additional types of remittance information.

A.2 Acceptable Inclusion of Remittance information

As described in A.3 below, both Fedwire and CHIPS will offer three ways to include remittance information in a payment message; however, only one type of remittance information shall be used in a single wire payment message. Fedwire and CHIPS will implement the remittance information using similar tag and element names, format lengths and edits.

As a result of the Fedwire and CHIPS message format changes, banks will need to update their cash reporting systems to deliver the remittance information to their customers. One of these reporting channels is BTRS (formerly BAI2), but today, banks do not use common tag names to identify the various components of the wire information, so their clients must be able to interpret different formats.

This document proposes two standard methods for identifying Fedwire/CHIPS remittance data in the BTRS 88 record. While these methods do not address a common practice for identifying information for the entire wire payment message, they provide a common practice for identifying the wire remittance information. Banks shall use either method for identifying the wire remittance information in the BTRS 88 record. Banks will be free to select either method depending on their individual client needs. The methods are as follows:

Fedwire/CHIPS Tags – Banks can use this method to insert the tag ADDENDA= and then “copy/paste” the Fedwire/CHIPS remittance data with the actual Fedwire/CHIPS tags into the BTRS 88 record. This method can be used for the “Related” and “Structured” Fedwire/CHIPS remittance types, but is the only method that shall be used for the “Unstructured” remittance type, which can carry other data formats such as ANSI X12, General XML, ISO 20022, narrative text, STP820, SWIFT and UN/EDIFACT. Banks may wish to use this method if they provide BTRS data to corporations electronically for processing into their own internal backend systems. See Section A.4.

ISO 20022 XML Tags – Banks can use this method to insert the tag ADDENDA= and then identify the Fedwire/CHIPS remittance data with specific ISO 20022 XML tags. Please note that under this method banks would not be converting the Fedwire/CHIPS remittance data to an ISO 20022 XML format that conforms to specific XML rules/structure. Rather, they would be merely using the ISO 20022 XML tag names as a way to identify the individual remittance tags/data elements contained in the Fedwire/CHIPS message. This method can be used for the “Related” and “Structured” Fedwire/CHIPS remittance types. Banks may wish to use this method if they provide BTRS data to corporations via a physical report or through an online banking portal. See Section A.5.

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A.3 Fedwire/CHIPS Remittance Types (Effective November 19, 2011)

Remittance Type <i>(Only one type can be included in a single wire payment)</i>	Remittance Type Indicator		Remittance Tags M = Mandatory tag for the remittance type	
	Fedwire Local Instrument Code	Comparable CHIPS Additional Payment Data Type	Fedwire	CHIPS
<p>Unstructured Used when the originator wants to send the beneficiary a block of up to 9,000 characters of remittance data in a certain format. However, Fedwire & CHIPS will not edit the content for a particular format.</p>	<p>ANSI = ANSI X-12 GXML = General XML IXML = ISO 20022 XML NARR = Narrative S820 = STP 820 SWIF = SWIFT field 70 UEDI = UN-EDIFACT</p>	<p>02 05 04 99 06 03 01</p>	<p>{8200} Unstructured Addenda Information M</p>	<p>[820] Additional Payment Data M</p>
<p>Related Used when the originator sends the remittance info to the beneficiary outside of the wire payment & in the wire payment just wants to tell the beneficiary where to go to get the remittance data.</p>	RRMT		<p>{8250} Related Remittance Information M</p>	<p>[825] M</p>
<p>Structured Used when the originator wants to include up to 9,000 characters of remittance data in structured fields. These fields are compatible with the ISO 20022 & STP 820 formats.</p>	RMST		<p>{8300} Remittance Originator M {8350} Remittance Beneficiary M {8400} Primary Remittance Document Info M {8450} Actual Amount Paid M {8500} Gross Amt of Remittance Document {8550} Amount of Negotiated Discount {8600} Adjustment Information {8650} Date of Remittance Document {8700} Secondary Remittance Document Info {8750} Remittance Free Text</p>	<p>[830] M [835] M [840] M [845] M [850] [855] [860] [865] [870] [875]</p>

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A.4 Fedwire/CHIPS Tags Method to Identify Wire Remittance Data in the BTRS 88 Record

Banks can use this method to insert the tag ADDENDA= and then “copy/paste” the Fedwire/CHIPS remittance data with the actual Fedwire/CHIPS tags into the BTRS 88 record. This method can be used for the “Related” and “Structured” Fedwire/CHIPS remittance types, but is the only method that shall be used for the “Unstructured” remittance type, which can carry other data formats such as ANSI X12, General XML, ISO 20022, narrative text, STP820, SWIFT and UN/EDIFACT. Banks may wish to use this method if they provide BTRS data to corporations electronically for processing into their own internal backend systems.

Unstructured Remittance Type Fedwire Tag {8200} CHIPS Tag [820]	Fedwire/CHIPS Tags Example to show how Unstructured Remittance Data would appear in the BTRS 88 Record
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A.5 ISO 2022 XML Tags Method to Identify Wire Remittance in the BTRS 88 Record

Banks can use this method to insert the tag ADDENDA= and then identify the Fedwire/CHIPS remittance data with specific ISO 2022 XML tags. Please note that under this method banks would not be converting the Fedwire/CHIPS remittance data to an ISO 2022 XML format than conforms to specific XML rules/structure. Rather, they would be merely using the ISO 2022 XML tag names as a way to identify the individual remittance tags/data elements contained in the Fedwire/CHIPS message. This method can be used for the “Related” and “Structured” Fedwire/CHIPS remittance types. Banks may wish to use this method if they provide BTRS data to corporations via a physical report or through an online banking portal.

Note: When a Fedwire/CHIPS message contains remittance data using the Unstructured remittance type (i.e., tag {8200} / [820] respectively), use the Fedwire/CHIPS Tags method described above in A.4.

General Rules:

a) Rules that Apply to All Tags

- 1) The tag names will be the ISO 2022 XML equivalent tag names, so they will be variable in length, contain both upper and lower case characters, and will be enclosed between less-than and greater-than signs (i.e., < >).
- 2) Tag names shall not contain spaces.
- 3) Tag names must retain their font case (e.g., <BldgNb> is correct, <BLDGNB> is incorrect).
- 4) There is 1 space between the <tag> and the value (e.g., <TwnNm> Bronx is correct, but <TwnNm>Bronx is incorrect).
- 5) There is 1 space preceding each category/element tag (e.g., <TwnNm> Bronx <CtrySubDvsn> NY is correct, but <TwnNm>Bronx<CtrySubDvsn>NY is incorrect).
- 6) Do not split tag names between two 88 record lines (e.g., must retain the tag name <DtAndPlcOfBirth> on one 88 record line).

b) Category Tag Names

- 1) This is the tag name that replaces the Fedwire/CHIPS tag number. This tag will be followed by an equal sign.
- 2) Every new category shall start on a new 88 record line (i.e., this only applies to the Structured Remittance tags).

c) Element Tag Names

- 1) This is the tag name that identifies the individual data element included in the Fedwire/CHIPS tag.
- 2) Only display this tag when actual data is present (i.e., do not display blank Element Tags).
- 3) A space shall be inserted between each element

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**ISO 2002 XML Tags
Related Remittance Type
Fedwire Tag {8250} & CHIPS Tag [825]**

The Related Remittance Information tag in Fedwire & CHIPS has the same structure and data elements as noted below.

- Rules:**
1. Begin the remittance data on a new BTRS 88 record line.
 2. Insert tag name **ADDENDA=** followed by one space.
 3. **Category Tag Names:** Replace the Fedwire/CHIPS Related Remittance tag number (i.e., {8250} and [825] respectively) with appropriate ISO 2002 XML tag name followed by an equal sign
 4. **Element Tag Names:** Precede each data element in the Fedwire/CHIPS Related Remittance Information tag with the appropriate ISO 2002 XML tag prior to inserting it in the BTRS 88 record.

Fedwire/CHIPS Tag & Data Elements	ISO 2002 XML Tag	Example Data
{8250} / [825] Related Remittance Information	<RltdRmtInf>	
01 Remittance Identification (35 char)	<RmtId>	000000123
02 Remittance Location Method (4 char)	<RmtLctnMtd>	EMAL
03 Remittance Location Electronic Address (2048 char)	<RmtLctnElctrncAdr>	get-remittance-info-here@xxx.org
04 Name (140 char)	<Nm>	
05 Address Type (4 char)	<AdrTp>	
06 Department (70 char)	<Dept>	
07 Sub-Department (70 char)	<SubDept>	
08 Street Name (70 char)	<StrtNm>	
09 Building Number (16 char)	<BldgNb>	
10 Post Code (Zip Code) (16 char)	<PstCd>	
11 Town Name (35 char)	<TwnNm>	
12 County Sub Division (State) (35 char)	<CtrySubDvsn>	
13 Country (2 char)	<Ctry>	
14 Address Line 1 (70 char)	<AdrLine>	
15 Address Line 2 (70 char)	<AdrLine>	
16 Address Line 3 (70 char)	<AdrLine>	
17 Address Line 4 (70 char)	<AdrLine>	
18 Address Line 5 (70 char)	<AdrLine>	
19 Address Line 6 (70 char)	<AdrLine>	
20 Address Line 7 (70 char)	<AdrLine>	

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