



SWIFTStandards

## Comparison Table

pac.008.001.01 FIToFICustomerCreditTransferV01  
Fedwire Customer Transfer (CTR)

The SWIFTStandards Comparison Table describes mapping from the ISO pac.008.001.01 to the Fedwire Customer Transfer (CTR) message standard.

17 April 2008

### **Related documentation**

- *UNIFI (ISO 20022) Message Definition Report - Payments Standards - Clearing and Settlement and related XML schemas and instances*

The latest version of the UNIFI documentation is published on the [www.iso20022.org](http://www.iso20022.org) website.

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	A	B	C	D	E	F	G	H
1	FIToFICustomerCreditTransferV01 (pacs.008.001.01)					Context All paths preceded by "FIToFICustomerCreditTransferV01" GH = GroupHeader TX = CreditTransferTransactionInformation	Fedwire	Comment
2								
3	GroupHeader							
4	MessageIdentification					-	1520	It could be foreseen to include the IMAD information in the MessageIdentification element. As it seems the information is automatically generated by the originator's Fedwire software application eg. Fedline. The MessageIdentification would then be structured in the same way as the IMAD, that is composed of Input Cycle Date, Input Source and Input Sequence Number. For the Fedwire CTR Type and Subtype (field 1510) the pacs.008.001.01 LocalInstrument element is semantically a better equivalent (See below).
5						TX\PaymentIdentification\InstructionIdentification is not present	3320	Workaround. MessageIdentification is translated to field 3320 (Sender Reference Number) when the semantic equivalent but optional InstructionIdentification is not present in the CreditTransferTransactionInformation block.
6	CreationDateTime					-	-	
7	BatchBooking					-	-	
8	NumberOfTransactions					-	-	Fedwire CTR is a single transaction message. NumberOfTransactions must therefore equal 1.
9	ControlSum					-	-	
10	TotalInterbankSettlementAmount					-	-	With NumberOfTransactions equal to 1, TotalInterbankSettlementAmount is equal to the InterbankSettlementAmount and the comparison is done at that level (to field 2000).
11	InterbankSettlementDate					-	-	In the Fedwire CTR, the InterbankSettlementDate is the operational business day (1520 IMAD Input Cycle Date?). This field however could be used to highlight an As-of Effective Date with field 3000 Adjustment.
12	SettlementInformation							
13	SettlementMethod					-	CLRG	
14	SettlementAccount					-	-	
15	ClearingSystem					-	FDW	

	A	B	C	D	E	F	G	H
1	<b>FIToFICustomerCreditTransferV01</b>					<b>Context</b>		
						All paths preceded by		
16	InstructingReimbursementAgent					-	-	
17	InstructingReimbursementAgentAccount					-	-	
18	InstructedReimbursementAgent					-	-	
19	InstructedReimbursementAgentAccount					-	-	
20	ThirdReimbursementAgent					-	-	
21	ThirdReimbursementAgentAccount					-	-	
22	PaymentTypeInformation							
23	InstructionPriority					-	-	
24	ServiceLevel						-	
25	ClearingChannel						-	
26	LocalInstrument					-	3600/1510	The Fedwire Business Function Codes will be included in the published LocalInstrument ISO external codelist. As the pacs.008.001.01 only relates to the CTR code, instead of the business function codes the Type Codes in combination with the Subtype Codes could be used in the LocalInstrument element. Could be used to indicate a drawdown operation.
27	CategoryPurpose						-	
28	InstructingAgent					-	3100	
29	InstructedAgent					-	3400	
30	<b>CreditTransferTransactionInformation</b>							

	A	B	C	D	E	F	G	H
1	<b>FIToFICustomerCreditTransferV01</b>					<b>Context</b>		
						All paths preceded by		
31	PaymentIdentification							
32	InstructionIdentification					-	3320	
33	EndToEndIdentification					-	4320	
34	TransactionIdentification					-	3320	
35	PaymentTypeInfoInformation							
36	InstructionPriority					-	-	
37	ServiceLevel						-	
38	ClearingChannel						-	
39	LocalInstrument					-	3600/1510	The Fedwire Business Function Codes will be included in the published LocalInstrument ISO external codelist. As the pacs.008.001.01 only relates to the CTR code, instead of the business function codes the Type Codes in combination with the Subtype Codes could be used in the LocalInstrument element. Their need and the how to be further discussed.
40	CategoryPurpose						-	
41	InterbankSettlementAmount					-	2000	The InterbankSettlementAmount is of the CurrencyAmount type encompassing the amount and the currency (as an XML attribute). In Fedwire as a USD clearing system the USD currency is implied in field 2000.  TX\InterbankSettlementAmount can contain up to 18 significant digits, more than current Fedwire system limitation of USD9,999,999,999.99
42	InterbankSettlementDate					-	-	In the Fedwire CTR, the InterbankSettlementDate is the operational business day (1520 IMAD Input Cycle Date?). This field however could be used to highlight an As-of Effective Date with field 3000 Adjustment.
43	SettlementTimeIndication							
44	DebitDateTime					-	-	
45	CreditDateTime					-	-	OMAD carries finality time...
46	SettlementTimeRequest							
47	CLSTime					-	-	

	A	B	C	D	E	F	G	H	
1	<b>FIToFICustomerCreditTransferV01</b>					<b>Context</b> All paths preceded by			
48	AcceptanceDateTime					-	-	This is the acceptance of the payment by the Originator FI, not to be confused with field 1110 Acceptance Time Stamp, appended by the Fedwire system.	
49	PoolingAdjustmentDate					-	-		
50	InstructedAmount					-	3710	TX\InstructudAmount can contain up to 18 significant digits, more than current Fedwire system limitation of 15 characters.	
51	ExchangeRate					-	3720		
52	ChargeBearer								
53				DEBT		-	-		
54				CRED		-	3700, B		
55				SHAR		-	3700, S		
56				SLEV		-	<i>3700 not present</i>	As field 3700 in the Fedwire CTR is optional, absense of the field could be understood as "charges as per agreement, scheme details etc(optional so absence could mean as per agreement, scheme details, rule books etc.	
57	ChargesInformation								
58		ChargesAmount						3700, after the details of charges (up to 4 repetitions)	
59		ChargesParty				-	-	In the Fedwire CTR the financial institution that has taken charges is implicit to the payment chain and can with certain limitations be understood from that payment chain.	
60	PreviousInstructingAgent					-	5200		
61	PreviousInstructingAgentAccount					-	5200 D		
62	InstructingAgent					-	3100		
63	InstructedAgent					-	3400		
64	IntermediaryAgent1					-	4000		
65	IntermediaryAgent1Account					-	4000 Identifier with code D or U		
66	IntermediaryAgent2					-	-		

	A	B	C	D	E	F	G	H
1	<b>FItoFICustomerCreditTransferV01</b>					<b>Context</b>		
						All paths preceded by		
67	IntermediaryAgent2Account					-	-	
68	IntermediaryAgent3					-	-	
69	IntermediaryAgent3Account					-	-	
70	UltimateDebtor					-	-	
71	InitiatingParty					-	-	
72	Debtor					-	5000	
73	DebtorAccount					-	5000 Identifier with code D, T or U	
74	DebtorAgent					-	5100	
75	DebtorAgentAccount					-	5100 Identifier with code D or U	
76	CreditorAgent					-	4100	
77	CreditorAgentAccount					-	4100 Identifier with code D or U	
78	Creditor					-	4200	
79	CreditorAccount					-	4200 Identifier with code D, T or U	
80	UltimateCreditor					-	-	
81	InstructionForCreditorAgent							
82	Code							

	A	B	C	D	E	F	G	H
1	<b>FItoFICustomerCreditTransferV01</b>					<b>Context</b>		
						All paths preceded by		
83				CHQB			6420 with code CHECK	
84				HOLD			6410 with code HLD	
85				PHOB		-	6410 with code PHN	
86				TELB			6410 with code LTR, TLX or WRE	
87	InstructionInformation					<u>Context 1</u> Appears in an occurrence of a TX\InstructionForCreditorAgent component where TX\InstructionForCreditorAgent\Code is equal to "PHOB"	6410 Advice Information (with code PHN)	
88						<u>Context 2</u> Appears in an occurrence of a TX\InstructionForCreditorAgent component where TX\InstructionForCreditorAgent\Code is equal to "HOLD"	6410 Advice Information (with code HLD)	
89						<u>Context 3</u> Appears in an occurrence of a TX\InstructionForCreditorAgent component where TX\InstructionForCreditorAgent\Code is equal to "TELB"	6410 Advice Information (with code LTR, TLX or WRE)	
90						<u>Context 4</u> Appears in an occurrence of a TX\InstructionForCreditorAgent component where TX\InstructionForCreditorAgent\Code is equal to "CHQB"	6420 Advice Information (with code CHECK)	
91						<u>Context 5</u> Appears in the first occurrence of a TX\InstructionForCreditorAgent component where TX\InstructionForCreditorAgent\Code is not present	6400	
92	InstructionForNextAgent							
93	Code							

	A	B	C	D	E	F	G	H
1		FIToFICustomerCreditTransferV01				<b>Context</b> All paths preceded by		
94				PHOA		<u>Context 1</u> TX\IntermediaryAgent1 is present	6210 with code PHN	
95						<u>Context 2</u> TX\IntermediaryAgent1 is not present AND TX\CreditorAgent is present	6310 with code PHN	
96						NOT Context 1 or Context 2		
97					TELA		<u>Context 1</u> TX\IntermediaryAgent1 is present	6210 with code LTR, TLX or WRE
98						<u>Context 2</u> TX\IntermediaryAgent1 is not present AND TX\CreditorAgent is present	6310 with code LTR, TLX or WRE	
99						NOT Context 1 or Context 2	-	
100						<u>Context 1</u> Appears in an occurrence of a TX\InstructionForNextAgent component where TX\InstructionForNextAgent\Code is equal to "PHOA" AND TX\IntermediaryAgent1 is present	6210 Advice Information (with code PHN)	

	A	B	C	D	E	F	G	H			
1		<b>FIToFICustomerCreditTransferV01</b>				<b>Context</b>					
		InstructionInformation				All paths preceded by					
										<u>Context 2</u>	
										Appears in an occurrence of a TX\InstructionForNextAgent component where TX\InstructionForNextAgent\Code is equal to "PHOA"	6310 Advice Information (with code PHN)
										AND TX\IntermediaryAgent1 is not present	
101						AND TX\CreditorAgent is present					
						<u>Context 3</u>					
						Appears in an occurrence of a TX\InstructionForNextAgent component where TX\InstructionForNextAgent\Code is equal to "TELA"	6210 Advice Information (with code LTR, TLX or WRE)				
						AND TX\IntermediaryAgent1 is present					
102						<u>Context 4</u>					
						Appears in an occurrence of a TX\InstructionForNextAgent component where TX\InstructionForNextAgent\Code is equal to "TELA"	6310 Advice Information (with code LTR, TLX or WRE)				
						AND TX\IntermediaryAgent1 is not present					
						AND TX\CreditorAgent is present					
103											

	A	B	C	D	E	F	G	H
1	<b>FItoFICustomerCreditTransferV01</b>					<b>Context</b> All paths preceded by		
104						Context 5 Appears in a TX\InstructionForNextAgent component where TX\InstructionForNextAgent\Code is not present	6100 or 6500	
105						NOT Context 1 or Context 2 or Context 3 or Context 4 or Context 5	-	
106	Purpose					-	-	
107	RegulatoryReporting						-	
108	RelatedRemittanceInformation						6000	
109	RemittanceInformation					-	6000	
110	<b>DEFAULT POPULATION</b> Default population to be defined by the community when mandatory fields of the Fedwire CTR do not have an equivalent in the pacs.008.001.01 message. However, none have been identified ("Technical" fields (11xx) not considered).							