



Fedwire ISO 20022 – Impact to Wire Initiation and Reporting

The purpose of this document is to provide additional details regarding Wire payment initiation and reporting, by channel.

Initiation/Reporting Channel	Initiation	Reporting	
		Existing	July 14
Batch Wire	No change	No change	No change
API	No change	No change to existing connection. Both field labels will be available.	No change to existing connection. You will be able to opt-in to enriched data, if needed.
SinglePoint®	Field name changes. Country will be incorporated onto initiation screens throughout 2025 & 2026	Field name changes; update to bank & transaction reference fields.	Yes, new field names and data will be available.
Swift	<i>Corporate:</i> MT101 (Swift SCORE): No change <i>Financial Institution:</i> The below MT message types will be available to transition to in November 2025: <ul style="list-style-type: none">• MT101 <i>Relay</i> (Fi to FI): Migrate to PAIN.001• MT103: Migrate to PACS.008• MT202: Migrate to PACS.009	No change	In November 2025, new Swift ISO 20022 formats will be available.
BAI Transmission	N/A	Field name changes; update to bank & transaction reference fields.	Yes, new field names and data will be available.
Wire Advices	N/A	No change	Yes, field name changes and new data (field size limitations apply).

Notice: Foreign-denominated funds are subject to foreign currency exchange risk. Customers are not protected against foreign currency exchange rate fluctuations by FDIC insurance, or any other insurance or guaranty program. Deposit accounts with non-U.S. financial institutions offered through U.S. Bank are not deposits of U.S. Bank and are not insured by the FDIC or guaranteed by any governmental agency or authority, or by U.S. Bank.

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