

Federal Reserve Changes to Wire Transfers

The Federal Reserve will require wire transfers to switch from the current Fedwire Application Interface Manual (FAIM) to FedWire ISO 20022 platform. Below is information to help you navigate these changes:

What's Changing and When?

- On July 14, 2025, the Fedwire Funds Service will switch from its old messaging format (called FedWire) to a new international standard called ISO 20022

What Is ISO 20022?

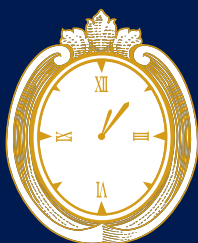
- ISO 20022 is a global standard for financial messaging.
- It allows for more structured and more detailed data in payment messages.

How Does This Change Impact Me?

- You cannot input post-dated wires during the freeze times
- Please review the timeline below:

DATE	TIME	ACTIVITY
11-July	4:00 PM	WIRE FREEZE – NO WIRE ACTIVITY ALLOWED
12-13 July	All Day	New system will be deployed
14-July	12:00 AM	Wires can resume using new federal standards

- There will be new templates and functionality within the system
- All addresses will be required to send the wire or ACH
 - Sender
 - Beneficiary
 - Any intermediary banks
 - Receiving banks



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