

## Effective July 14, 2025, the messaging format for wires will be changing from FAIM (Fedwire Application Interface Manual) to ISO 20022 (ISO) format.

Current Format:	New Format (effective July 14, 2025):
Beneficiary	Creditor
Originator	Debtor
Originating Bank/Sending Bank	Debtor AND Instructing Agent
Beneficiary Bank	Creditor Agent
Domestic Intermediary	Instructed Agent
International Intermediary Bank	Intermediary Agent
Routing Number	Agent ID
Reference Beneficiary	End to End ID (or enter: "Not Provided")
Address Line 1	Building Number and Street Name
Address Line 2/3	Department, Sub Department, Building Name, Floor, Room, Town Location Name, District Name, Post Box
City	Town Name
State	Country Sub Division
Zip Code	Post Code
Country	Country
Credit Account Number	Creditor Party Account Other ID
Amount	Amount
Additional Information	Unstructured Remittance Information
Purpose	Purpose