

Associated Connect[®]

Reference Guide: Wire Import



Wire Import

Note: This guide describes the steps to import wire information into Associated Connect for approval and release. If you are unsure if you are entitled to import wires, please call the Treasury Management Customer Care Center at 800-270-2707 (available 24 hours a day, seven days a week).

Overview

This document consists of three sections:

1. Wire File Header Record
2. Wire Detail Record
3. Wire File Trailer Record

Each record lists the fields which are required, or optional, to load a wire via a file import. Descriptions and guidelines are provided for usage of each field, along with the field length limitations/requirements.

The file must be built in a delimited format, in which each field **except the last one** is ended by the delimiter character. All fields must be accounted for, and an empty field is denoted by adjacent delimiters.

IMPORTANT: Each record is ended with the CR-LF characters with no additional spaces between header and wires.

The standard delimiter is the “pipe” character: |

In the ASCII character set, this character is identified as Dec 124, or in HTML |

The format defines both a minimum length and a maximum length for each field. A minimum length applies when there are pre-defined, required values for the field; the maximum length defines the maximum size of the value. The process will validate based on both minimum and maximum limitations.

Field Status values:

Field Status	Description
O	The field is optional and may be left empty; adjacent delimiters define an empty or skipped field.
R	The field is always required.
RB	The field is required only if the wire type is NRB (Non-Repetitive Internal/Book Transfer).
RF	The field is required only if the wire type is NEF (Non-Repetitive Fed) or NUS (Non-Repetitive USD International).
C	The field may be required based on values in other fields.

Any field indicated as “not used” at this time must still be present in the record. Any value in that field is ignored.

Field Type values:

Field Type	Description
N	Numeric
AN	Alphanumeric
A	Alphabetic

Wire File Header Record

Field No.	Field Name	Min / Max Length	Status	Type	Description
1	Record Type	2 - 2	R	N	01 = indicates header record type.
2	File ID	10 - 10	R	AN	File ID must be unique for the customer. Validation will be done to protect against duplicate file loading. Format must be YYMMDDSSSS, where YYMMDD is the date the file is created and SSSS is a sequence number from 1 to 9999.
3	Production/ Test Flag	1 - 1	R	AN	Identifies the file as test or production. Values are T or P. Test flag will be available for Server Import and for Browser Import of Non-Repetitive wires. Must be uppercase.
4	Organization ID	3 - 35	R	A	Identifies the financial institution that will receive the file. Must be uppercase. Value = ASB
5	Customer ID	3 - 20	R	AN	Customer ID as setup on the Associated Connect system for which debit account(s) correspond. ID must identically match; if it does not match, file load will fail. You will obtain this from the Associated Bank implementation coordinator.
6	Date	8 - 8	R	N	File creation date. Value = YYYYMMDD
7	File Description	0 - 20	O	AN	Description of file type being loaded (e.g., Daily Wire or Mortgage Wire Info only). This field is not loaded to Associated Connect.
8	File Detail 2	0 - 20	O	A	Open placeholder; future use. Do not add the pipe delimiter after this field.

Wire Detail Record

Certain special characters are not accepted in the FedWire system, and therefore are not permitted in any of the wire fields. These special characters should not be used and will be a reason for the wire record to be rejected:

{	Left curly bracket	*	Asterisk
}	Right curly bracket	/	Forward slash
[Left bracket	“	Double quote
]	Right bracket	‘	Single quote
^	Caret	¢	Cents

Field No.	Field Name	Min / Max Length	Status	Type	Description
1	Record Type	2 - 2	R	N	02 = indicates wire detail record type.
2	Wire Application ID	3 - 3	R	A	3-character Associated Connect wire application ID specific to each wire. Must be uppercase. For Non-Repetitive Fed Wire, value = NEF For Non-Repetitive Book Transfer/ Internal, value = NRB For Non-Repetitive USD International, value = NUS
3	Template ID	0 - 16	C	A	Reserved for future use; not used for wire import.
4	Transfer Type	0 - 3	O	A	Reserved for future use; not used for wire import.
5	Payment Method	3 - 3	R	A	Value must be FED or BKT (book transfers). Must be uppercase.
6	Value Date	8 - 8	R	N	Value date of the wire. Format must be CCYYMMDD. Date must be within 45 days.
7	Wire Amount	4 - 13	R	N	The dollar amount of the wire. Value must not contain currency symbols or commas. Max size allowed is 9999999999.99 Requires explicit decimal point with two positions for cents. For amounts of less than one dollar, an explicit 0 in the dollars position is required. (Ex: 0.99) Validation will require numeric value in order for load to be successful. NUMERIC + DECIMAL PT

8	Customer Account Number	1 - 17	R	AN	Alphanumeric, left justified. The customer account to be debited. The value must match Account in Account Settings. Account must match exactly as it is on Associated Connect. The account must also be entitled to be used for Wire Origination. If browser import, then the account must also be assigned to the user for Wires.
9	Customer Bank ABA	9 - 9	R	N	Value = 075900575
10	Currency Code	0 - 3	O	A	Value = USD. Must be uppercase.
11	Receiving Bank ID Type	0 - 10	RF	A	Values are: ABA or empty string. Any other value in this field will cause the load of the wire to fail, and a message will be written to the log file. Must be uppercase. For NEF or NFI wire app, this value must be ABA. Not applicable for NRB wires.
12	Receiving Bank ID	0 - 24	RF	N	The 9-digit ABA or routing number for the credit bank of the party receiving the wire. Not applicable for NRB wires. For NUS wires, value = 021000018
13	Receiving Bank Name	4 - 35	RF	AN	The name of the bank receiving the wire or wire request. Validation for text present in field during load process. Not applicable for Book Transfer applications. For NUS wires , value = Bank of NY
14	Receiving Bank Address Field 1	0 - 35	O/R	AN	The address of the bank receiving the wire. (optional) Not applicable for Book Transfer applications.
15	Receiving Bank Address Field 2	0 - 35	O	AN	The address of the bank receiving the wire. (optional) Not applicable for Book Transfer applications.
16	Receiving Bank Address Field 3	0 - 35	R	AN	The address of the bank receiving the wire. (optional) Not applicable for Book Transfer applications.

17	Beneficiary Account	1 - 34	R	AN	The account number of the party receiving payment. Validation will be done during load to ensure there is a value in the beneficiary account field. For NRB wires, beneficiary account must be a valid Associated Bank account.
18	Beneficiary Account Type	0 - 10	O	AN	Reserved for future use; not validated for import.
19	Beneficiary Name	1 - 35	R	AN	The name of the final destination account. Validation will be done during load to ensure name is present. For NRB wires, beneficiary name must be a valid Associated Bank account name.
20	Beneficiary Address Field 1	0 - 35	O	AN	Address of the final destination. *Required for NUS or NEF wire application.
21	Beneficiary Address Field 2	0 - 35	O	AN	Address of the final destination. *Required for NUS application.
22	Beneficiary Address Field 3	0 - 35	O	AN	Address of the final destination. (optional)
23	Intermediary Bank ID Type	0 - 10	O	A	Reserved for future use.
24	Intermediary Bank ID	0 - 24	O	AN	Reserved for future use.
25	Intermediary Bank Account	0 - 35	O	AN	Reserved for future use.
26	Intermediary Bank Name	0 - 35	O	AN	Any value in this field is ignored for wire app NEF, NUS or NRB wires.
27	Intermediary Bank Address1	0 - 35	O	AN	Any value in this field is ignored for wire app NEF, NUS or NRB wires.
28	Intermediary Bank Address2	0 - 35	O	AN	Any value in this field is ignored for wire app NEF, NUS or NRB wires.

29	Intermediary Bank Address3	0 - 35	O	AN	Any value in this field is ignored for wire app NEF, NUS or NRB wires.
30	Beneficiary Bank Account	0 - 35	O	AN	Reserved for future use.
31	Beneficiary Bank ID Type	0 - 10	O	A	Use only if applicable: Values are: ABA, BIC or an empty string. Must be uppercase. For NEF wire app value = ABA For NUS wire app value = BIC Not applicable for wire app NRB
32	Beneficiary Bank ID	0 - 24	O	AN	Use only if applicable: Since the maximum standard wire application field length is 24 characters, customers should limit field length to 24. For NEF wire app value = valid ABA number. For NUS wire app value = valid BIC or SWIFT® code. If Bene Bank ID Type is blank, then this field must also be blank. Not used for wire app NRB.
33	Beneficiary Bank Name	1 - 35	C	AN	Use only if applicable: The name of the beneficiary bank. If wire app is NEF and Beneficiary Bank ID Type (field 31) is ABA, then this field must contain a Bank Name. Any value in this field is ignored for NRB - Book Transfers. For NEF, the Beneficiary Bank fields are NOT required. For NUS, the Beneficiary Bank fields are required.
34	Beneficiary Bank Address1	1 - 35	C		Use only if applicable: The address of the beneficiary bank. Any value in this field is ignored for NRB - Book Transfers.
35	Beneficiary Bank Address2	1 - 35	O		Use only if applicable: The address of the beneficiary bank. Any value in this field is ignored for NRB - Book Transfers.
36	Beneficiary Bank Address3	1 - 35	O		Use only if applicable: The address of the beneficiary bank. Any value in this field is ignored for NRB - Book Transfers.

37	Reference for Beneficiary	0 - 16	O		Free form reference information.
38	OBI/INF Field 1	0 - 35	O	AN	Free form remittance or other data to be included in the payment. Wire Application label is OBI for Fedwire; INF for NRB - Book Transfer
39	OBI/INF Field 2	0 - 35	O	AN	Free form remittance or other data to be included in the payment. Wire Application label is OBI for Fedwire; INF for NRB - Book Transfer.
40	OBI/INF Field 3	0 - 35	O	AN	Free form remittance or other data to be included in the payment. Wire Application label is OBI for Fedwire; INF for NRB - Book Transfer.
41	OBI/INF Field 4	0 - 35	O	AN	Free form remittance or other data to be included in the payment. Wire Application label is OBI for Fedwire; INF for NRB - Book Transfer.
42	Beneficiary Advice Method	0 - 10	O	AN	Reserved for future use.
43	Beneficiary Advice Info	0 - 40	O	AN	Reserved for future use.
44	BBI Field 1	0 - 35	O	AN	FI to FI Information. Free form remittance or other data directed to the Beneficiary Bank. For NUS wires, designate OUR or BEN or FULLPAY for SWIFT charges. For NUS wires: Beneficiary Bank Branch information. Not used for NRB - Book Transfer applications. Note: Associated Connect applications and reports will only display four lines.
45	BBI Field 2	0 - 35	O	AN	FI to FI Information. For NUS wires, free form remittance or other data directed to the Beneficiary Bank. Additional pay through bank information if applicable. Not used for NRB - Book Transfer applications. Note: Associated Connect applications and reports will only display four lines.

46	BBI Field 3	0 - 35	O	AN	FI to FI Information. For NUS wires, free form remittance or other data directed to the Beneficiary Bank. Additional pay through bank information if applicable. Not used for NRB - Book Transfer applications. Note: Associated Connect applications and reports will only display four lines.
47	BBI Field 4	0 - 35	O	AN	FI to FI Information. For NUS wires, free form remittance or other data directed to the Beneficiary Bank. Not used for NRB - Book Transfer applications. Note: Associated Connect applications and reports will only display four lines.
48	Reserved for future use	0			Unused; use delimiter for the field but no value in field.
49	Reserved for future use	0			Unused; use delimiter for the field but no value in field.
50	Originator ID Type	0 - 10	O	AN	Reserved for future use.
51	Requesting Party Account Number	0 - 24	O	AN	Not applicable.
52	Requesting Party Name	0 - 35	O	AN	Not applicable.
53	Requesting Party Address Field 1	0 - 35	O	AN	Not applicable.
54	Requesting Party Address Field 2	0 - 35	O	AN	Not applicable.
55	Requesting Party Address Field 3	0 - 35	O	AN	Not applicable.

56	Transaction ID Number	1 - 6	R	N	<p>Unique number within the file for the wire record. Used for load recovery.</p> <p>Do not add the pipe delimiter after this field.</p> <p>For browser import of non-rep wire records, the Transaction ID Number should be tested for uniqueness against wires loaded into the database already from this file.</p>
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Wire File Trailer Record

Field No.	Field Name	Min / Max Length	Status	Type	Description
1	Record Type	2 - 2	R	N	99 = indicates the trailer record.
2	Total Wire Detail Record Count	1 - 3	R	N	<p>Max number of wire detail records in the file is 999.</p> <p>Load process must validate that number of Wire Detail records in the file = value in this field.</p>
3	Total Wire Amount	4 - 15	R	N	<p>Total of all wire amounts in the file.</p> <p>Value must not contain currency symbols or commas.</p> <p>Max size allowed is 999999999999.99</p> <p>Requires explicit decimal point with two positions for cents.</p> <p>For amounts of less than one dollar, an explicit 0 in the dollars position is required. (Ex: 0.99)</p> <p>Validation will require numeric value in order for load to be successful. NUMERIC + DECIMAL PT</p> <p>Load process must sum the wire amounts from each detail record and compare that total to the value in the Total Wire Amount field in this trailer record.</p> <p>Do not add the pipe delimiter after this field.</p> <p>If this value does not equal the calculated total of all amounts in the detail records, a warning message is generated. The file is not rejected.</p>

If you have questions about this service, please call the Treasury Management Customer Care Center at 800-270-2707 (available 24 hours a day, seven days a week).

