



ISO20022 Wire Transfer Reference Guide for Signature Bank Clients

Contents

Introduction	2
Receiving ISO Wires.....	3
Domestic	3
International	4
Outbound Wire Instructions Template.....	5
Domestic	5
International USD	6
International FX	7
Supported ISO Wire Message Types.....	7
Wire Flow Diagrams.....	8
pacs.008 - Outgoing Wire.....	8
camt.056 - Return Request & pacs.004 - Payment Return	8
pain.013 - Drawdown Request and pacs.009 - Drawdown Transfer	9
FAIM (Legacy) Institution Custody Chain Diagram	9
ISO 20022 Field Equivalents.....	10
ISO Party and Agent Roles	10
Detailed Field Comparison	10
Domestic Wire Example- sending a wire from a Signature Bank account to an individual at another U.S. based bank.....	13
International USD Wire Example - sending an outgoing International Wire from your Signature Bank Account to a Foreign Bank	16



Introduction

ISO 20022 is a global standard for electronic payments that enhances security, transparency, and efficiency in wire transfers. The Federal Reserve transitioned to this system in July 2025 to align with global standards, improve payment tracking, and reduce processing errors. All wires sent through the Federal Reserve must be in compliance with the ISO 20022 standards.

The ISO 20022 format is data-rich, providing several available fields for encoding party, payment, and remittance information. This guide is designed to focus on the minimum data fields needed to send and receive basic payments. If you need to encode more detailed payments data, consult authoritative resources on payments standards or speak with a banker.



Receiving ISO Wires

Domestic

To receive a domestic (U.S.) wire, please provide your account name and account number along with Signature Bank's information to the sender.

If a wire request / wire instructions have been received via email, we strongly advise confirming in person or by telephone with the requestor. We also advise sending these instructions via encrypted email or other secure channel to protect your account information.

Creditor Details

Person or company receiving the payment.

Signature Bank Client Name	
Signature Bank Account Number	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	

Creditor Agent

Beneficiary institution that holds the creditor's account.

Clearing System ID Code	US ABA/Routing #
Clearing System Member Identification	041215621
Institution name	Signature Bank, N.A.
Building number and street name	4607 W. Sylvania Ave.
Town name (city)	Toledo
Country subdivision (state)	Ohio
Post code (zip)	43623
Country	United States



International

To receive an international wire, please provide your account name and account number along with Signature Bank's information to the sender.

If a wire request/wire instructions have been received via email, we strongly advise confirming in person or by telephone with the requestor. We also advise sending these instructions via encrypted email or other secure channel to protect your account information.

Creditor Details

Person or company receiving the payment.

Signature Bank Client Name	
Signature Bank Account Number	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	

Creditor Agent

Beneficiary institution that holds the creditor's account.

Clearing System ID Code	SWIFT Code
Clearing System Member Identification	SIGTUS31XXX
Creditor Agent name	Signature Bank, N.A.
Building number and street name	4607 W. Sylvania Ave.
Town name (city)	Toledo
Country subdivision (state)	Ohio
Post code (zip)	43623
Country	United States



Outbound Wire Instructions Template

Domestic

To send a domestic wire using your Signature Bank account, please provide us with the following information for the person or company receiving the wire.

If a wire request/wire instructions have been received via email, we strongly advise confirming in person or by telephone with the requestor. We also advise sending these instructions via encrypted email or other secure channel to protect your account information. Please note, we may require a telephone call to an authorized signer on the account prior to releasing the funds.

Creditor Details

Person or company receiving the payment. The address must include a physical address, not just a PO Box.

Name	
Account Number	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	
Any other information needed to credit the account	

Creditor Agent

Beneficiary institution that holds the creditor's account. The address must include a physical address, not just a PO Box.

Clearing System ID Code	US ABA/Routing #
Clearing System Member Identification (ABA Routing #)	
Creditor Agent name	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	



International USD

To send an international wire using your Signature Bank account, please provide us with the following information for the person or company receiving the wire. If your Creditor (Recipient) specifies a Domestic Correspondent or Intermediary Agent with a valid ABA / Routing number, that bank can be used as the Intermediary Agent 1. Signature Bank has a domestic correspondent relationship with JPM Chase; if you do not specify an Intermediary Agent, Signature Bank may select JPM Chase as Intermediary Agent.

If a wire request/wire instructions have been received via email, we strongly advise confirming in person or by telephone with the requestor. We also advise sending these instructions via encrypted email or other secure channel to protect your account information. Please note, we may require a telephone call to an authorized signer on the account prior to releasing the funds.

Creditor Details

Person or company receiving the payment. The address must include a physical address, not just a PO Box.

Name	
Account Number (Often IBAN, CLABE#)	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	
Any other information needed to credit the account	

Creditor Agent

Beneficiary institution that holds the creditor's account. The address must include a physical address, not just a PO Box.

Clearing System ID Code (Most often SWIFT/BIC, US ABA/Routing Number, UK Sort Code, IFSC #)	
Clearing System Member Identification	
Creditor Agent Name	
Building number and street name	
Town name (city)	
Country subdivision (state)	
Post code (zip)	
Country	
Other Address Info (Dept, Floor, District, Etc.)	
Other Financial Institution Identifiers (ex: LEI, Branch ID)	
Any other information needed to comply with foreign bank requirements, including Anti-Money Laundering laws	



International FX

Outgoing Foreign Currency wires can only be initiated via telephone with the Wire Department by calling 419-841-7773. Please have all written wire instructions and supporting material available during the phone call.

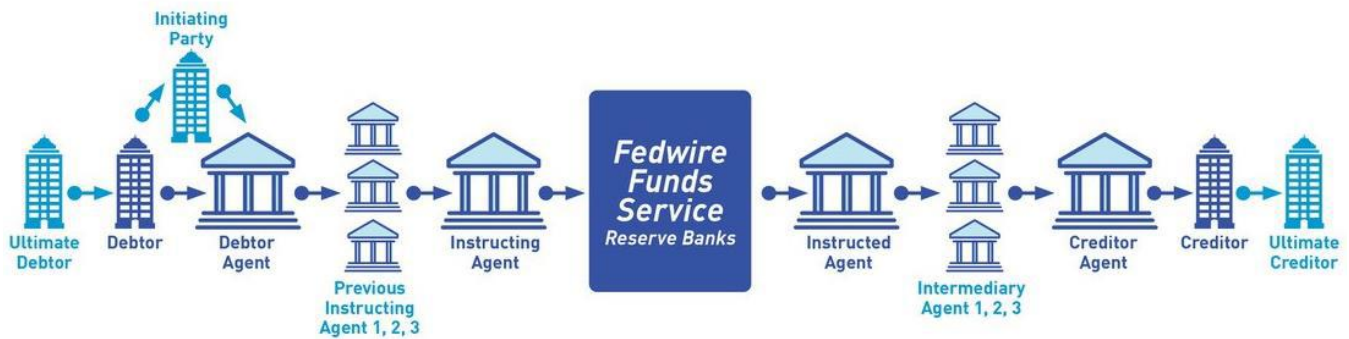
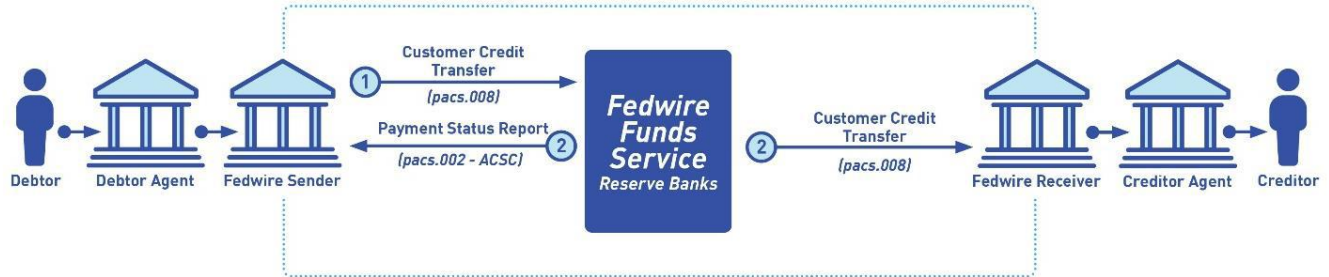
Supported ISO Wire Message Types

These are the following types of ISO20022 Messages that Signature Bank can send on behalf of a client. The pacs.008 - Customer Credit Transfer is available through Online Banking. Other message types must be requested via telephone.

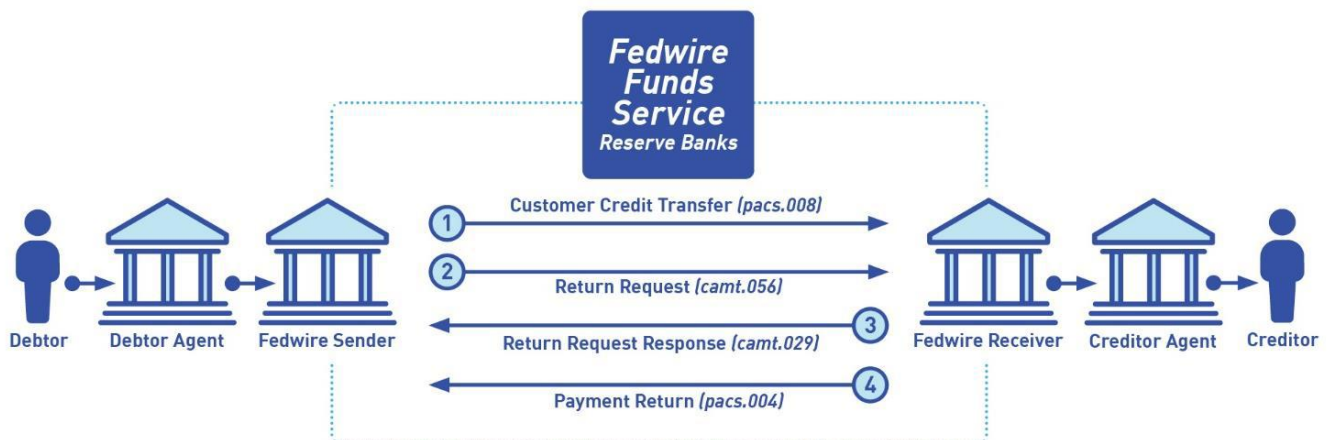
Message Type	Description	Use
pacs.008.001.08	Customer Credit Transfer	Outgoing Wire Transfer
pacs.004.001.10	Payment Return	Send funds you have received back to the sender
pacs.028.001.03	Payment Status Request	Inquire as to the final credit status of a wire you have sent
camt.056.001.08	Return Request	Request funds you wired to be returned. There is no obligation by the recipient to return the funds
pain.013.001.07	Drawdown Request	Request that a business partner wires to you
pain.014.001.07	Drawdown Response	Wire money in response to a request from a business partner
camt.110.001.01	Investigation Request	Ask for more detail about a received payment

Wire Flow Diagrams

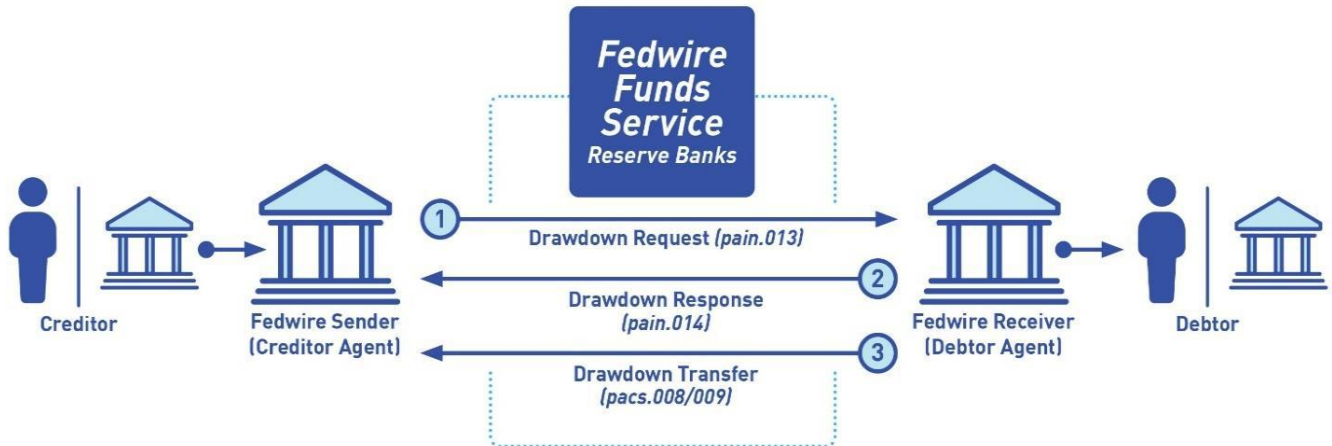
pac.008 – Outgoing Wire



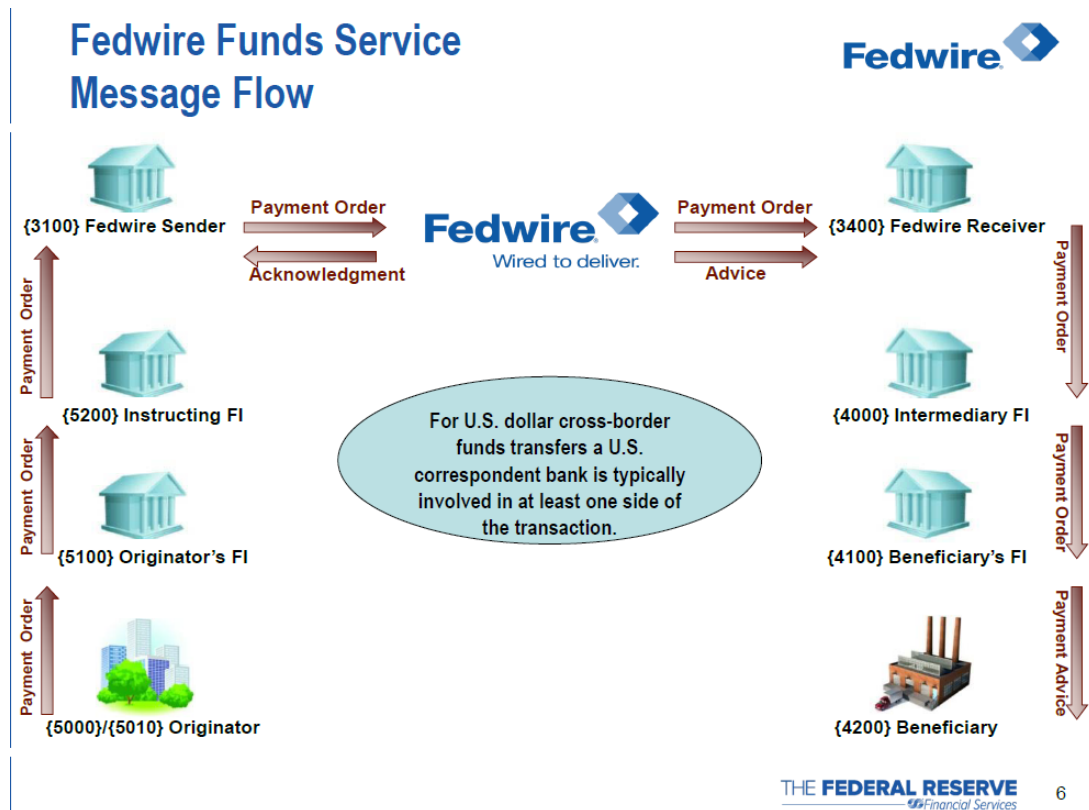
camt.056 – Return Request & pac.004 – Payment Return



pain.013 – Drawdown Request and pacs.009 – Drawdown Transfer



FAIM (Legacy) Institution Custody Chain Diagram





ISO 20022 Field Equivalents

ISO Party and Agent Roles

ISO Institution Custody Chain	Role for Sending from SBNA	FAIM Friendly Name and Field Tag	FAIM Field Tag
Ultimate Debtor	A sub-account holder for the person paying for the wire	Originator to Beneficiary Information	{6000}
Debtor	You, the person paying for the wire	Originator	{5000} {5010}
Debtor Agent	Signature Bank	Originator's FI	{5100}
Previous Instructing Agent	N/A - we do not forward wires from other banks	Instructing FI	{5200}
Instructing Agent	Signature Bank, the bank sending the wire	Fedwire Sender	{3100}
Instructed Agent	The first bank to receive the wire Signature Bank sends, generally either the same as the Creditor Agent, or a Domestic Correspondent bank that forwards the wire overseas	Fedwire Receiver	{3400}
Intermediary Agent	First foreign bank to touch the wire and forward it to the next foreign bank	Intermediary FI	{4000}
Creditor Agent	Final foreign bank to touch the wire; where your payee banks	Beneficiary's FI	{4100}
Creditor	Your payee	Beneficiary	{4200}
Ultimate Creditor	For Further Credit To - the party that will benefit from the funds received in an account owned by the Creditor	Beneficiary FI Info; Beneficiary FI Advice	{6300} {6310}

Detailed Field Comparison

Historical Template Field Name	FAIM Field Tag	Legacy Wire (FAIM) Field Name	ISO Field Name
Wire repetitive code	N/A	N/A	N/A
Repetitive code Desc	N/A	N/A	N/A
Template in Online Banking	N/A	N/A	N/A
Template Creation Date MMDDYY	N/A	N/A	N/A
Template Creation Date Julian	N/A	N/A	N/A
Last Changed Date MMDDYY	N/A	N/A	N/A
Last Changed Date Julian	N/A	N/A	N/A
Template Last Used Date	N/A	N/A	N/A



Template Last Used Date	N/A	N/A	N/A
Wire amount (Gross)	2000	Amount	Interbank Settlement Amount
Amount (Net of Fees / Final Credit)	3710	Instructed Amount	Instructed Amount
Customer account number	5000	Originator: Identifier	Debtor Account: Identification
Customer account type	5000	Originator: ID Code	Debtor Account: Identification Code
Originator name	5000	Originator: Name	Debtor: Name
Address line 1	5000	Originator: Address Lines	Debtor: Postal Address
Address line 2	5000	Originator: Address Lines	Debtor: Postal Address
Address line 3	5000	Originator: Address Lines	Debtor: Postal Address
Address line 4	5000	Originator: Address Lines	Debtor: Postal Address
Address line 5	5000	Originator: Address Lines	Debtor: Postal Address
Org Opt F Party Id	5010	Originator Option F Party Identifier	Debtor Account: Identification
Org Opt F Name	5010	Originator Option F Name	Debtor: Name
Org Opt F Line 1	5010	Originator Option F Line 1	Debtor: Postal Address
Org Opt F Line 2	5010	Originator Option F Line 2	Debtor: Postal Address
Org Opt F Line 3	5010	Originator Option F Line 3	Debtor: Postal Address
Originator FI identif	5100	Originator FI: Identifier	Debtor Agent: Member Identification
Originator FI ID code	5100	Originator FI: ID Code	Debtor Agent: Clearing System ID Code
Originator FI name	5100	Originator FI: Name	Debtor Agent: Name
Originator FI addr 1	5100	Originator FI: Address Line	Debtor Agent: Postal Address
Originator FI addr 2	5100	Originator FI: Address Line	Debtor Agent: Postal Address
Originator FI addr 3	5100	Originator FI: Address Line	Debtor Agent: Postal Address
Instructing FI identif	5200	Instructing FI: Identifier	Previous Instructing Agent 1: Member Identification
Instructing FI ID code	5200	Instructing FI: ID Code	Previous Instructing Agent 1: Clearing System ID Code
Instructing FI name	5200	Instructing FI: Name	Previous Instructing Agent 1: Name
Instructing FI addr 1	5200	Instructing FI: Address	Previous Instructing Agent 1: Postal Address
Instructing FI addr 2	5200	Instructing FI: Address	Previous Instructing Agent 1: Postal Address
Instructing FI addr 3	5200	Instructing FI: Address	Previous Instructing Agent 1: Postal Address
Beneficiary (Receiving) bnk short nm	Reads from Receiver DI (ABA)	Beneficiary (Receiving) Bank Name	Instructed Agent: Name
Beneficiary (Receiving) bank addr. 1	Reads from Receiver DI (ABA)	Beneficiary (Receiving) Bank Address	Instructed Agent: Postal Address
Beneficiary (Receiving) bank addr. 2	Reads from Receiver DI (ABA)	Beneficiary (Receiving) Bank Address	Instructed Agent: Postal Address
Beneficiary (Receiving) bank addr. 3	Reads from Receiver DI (ABA)	Beneficiary (Receiving) Bank Address	Instructed Agent: Postal Address

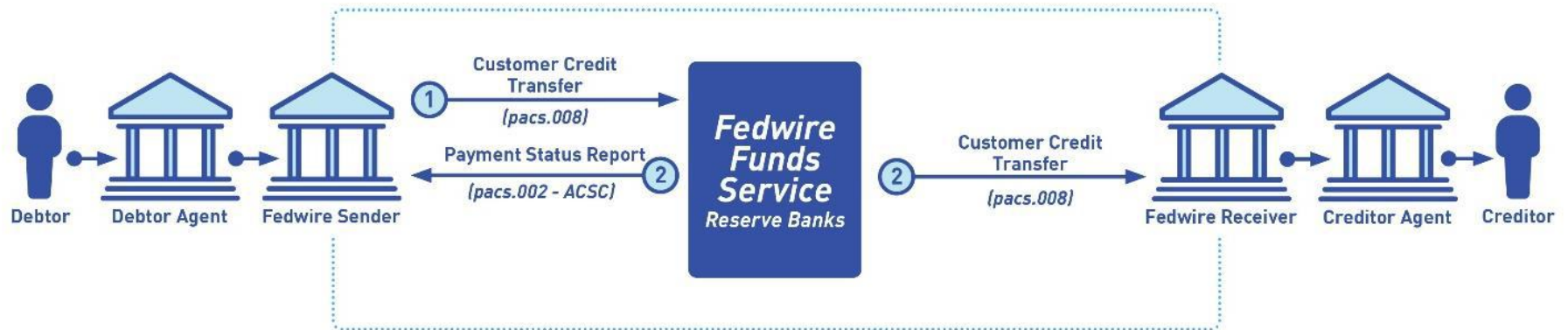


Beneficiary (Receiving) bank addr. 4	Reads from Receiver DI (ABA)	Beneficiary (Receiving) Bank Address	Instructed Agent: Postal Address
Beneficiary bank ABA	3400	Receiver DI (ABA)	Instructed Agent: ID (US ABA)
Intermediary FI identif	4000	Intermediary FI: Identifier	Intermediary Agent 1: Member Identification
Intermediary FI ID code	4000	Intermediary FI: ID Code	Intermediary Agent 1: Clearing System ID Code
Intermediary FI name	4000	Intermediary FI: Name	Intermediary Agent 1: Name
Intermediary FI addr 1	4000	Intermediary FI: Address	Intermediary Agent 1: Postal Address
Intermediary FI addr 2	4000	Intermediary FI: Address	Intermediary Agent 1: Postal Address
Intermediary FI addr 3	4000	Intermediary FI: Address	Intermediary Agent 1: Postal Address
Beneficiary FI identif	4100	Beneficiary FI: Identifier	Creditor Agent: Member Identification
Beneficiary FI ID code	4100	Beneficiary FI: ID Code	Creditor Agent: Clearing System ID Code
Beneficiary FI name	4100	Beneficiary FI: Name	Creditor Agent: Name
Beneficiary FI addr 1	4100	Beneficiary FI: Address	Creditor Agent: Postal Address
Beneficiary FI addr 2	4100	Beneficiary FI: Address	Creditor Agent: Postal Address
Beneficiary FI addr 3	4100	Beneficiary FI: Address	Creditor Agent: Postal Address
Beneficiary FI Info 1	6300	Beneficiary's FI Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
Beneficiary FI advice 1	6310	Beneficiary's FI Advice Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
Beneficiary FI advice 2	6310	Beneficiary's FI Advice Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
Beneficiary FI advice 3	6310	Beneficiary's FI Advice Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
Beneficiary FI advice 4	6310	Beneficiary's FI Advice Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
FI-to-FI information 1	6500	FI to FI Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
FI-to-FI information 2	6500	FI to FI Information	No equivalent - use additional Agents for Wire Routing, or Remittance Info
Beneficiary account no.	4200	Beneficiary: Identifier	Creditor Account: Identification
Beneficiary account type	4200	Beneficiary: ID Code	Creditor Account: Identification Code
Beneficiary account name	4200	Beneficiary: Name	Creditor: Name
Beneficiary address 1	4200	Beneficiary: Address Lines	Creditor: Postal Address
Beneficiary address 2	4200	Beneficiary: Address Lines	Creditor: Postal Address
Beneficiary address 3	4200	Beneficiary: Address Lines	Creditor: Postal Address
Wire transfer notes 1	6000	Originator to Beneficiary Information	Remittance Information Unstructured
Wire transfer notes 2	6000	Originator to Beneficiary Information	Remittance Information Unstructured
Wire transfer notes 3	6000	Originator to Beneficiary Information	Remittance Information Unstructured
Wire transfer notes 4	6000	Originator to Beneficiary Information	Remittance Information Unstructured
Reference beneficiary	4320	Reference for Beneficiary	End to End Identification
Beneficiary advice 1	6410	Beneficiary Advice Information	Instruction for Creditor Agent



Domestic Wire Example- sending a wire from a Signature Bank account to an individual at another U.S. based bank

- Signature Bank is both the Debtor Agent (your bank), and Instructing Agent (bank sending the wire transfer).
- The bank where your payee holds their accounts (ex: JPM Chase) is the Creditor Agent (recipient bank) and Instructed Agent (bank receiving the wire transfer).
 - Some smaller banks and credit unions may have a Bankers Bank receive wires for them. In this case, the Instructed Agent would be the Banker's Bank receiving the wire, and the Creditor Agent would be the small bank or credit union where the Creditor account is actually held.





Friendly Name	FAIM Field #	FAIM Field Labels	Sample Data in FAIM	ISO 20022 Field Labels	Sample Data in ISO20022
IMAD	1520	Input Message Accountability Data (IMAD)	20250714DUMMY001000001	Message Identification	20250714DUMMY001000001
Amount (Gross)	2000	Amount	3500	Interbank Settlement Amount	3500
Sending Routing / ABA	3100	Sender DI	41215621	Instructing Agent	41215621
Receiving Routing / ABA	3400	Receiver DI	21000021	Instructed Agent	21000021
Amount (Net of Fees / Final Credit)	3710	Instructed Amount	3500	Instructed Amount	USD 3500.00
Sender	5000	Originator: Name	John Doe	Debtor: Name	John Doe
Sender Address	5000	Originator: Address Lines	123 Anytown Lane Toledo, OH 43623	Debtor: Postal Address/Street Name Debtor: Postal Address/Building Number Debtor: Postal Address/Country Sub Division Debtor: Postal Address/Post Code Debtor: Postal Address/Town Name Debtor: Postal Address/Country	Anytown Lane 123 OH 43623 Toledo US
Sender Account Type	5000	Originator: ID Code	D	N/A	N/A
Sender Account	5000	Originator: Identifier	123456789	Debtor Account: Other Identification	123456789
Sending Bank Name	5100	Originator FI: Name	Signature Bank, N.A.	Debtor Agent: Name	Signature Bank, N.A.
Sending Bank Address	5100	Originator FI: Address Line	4607 W Sylvania Ave. Toledo, OH 43623	Debtor Agent: Postal Address/Street Name Debtor Agent: Postal Address/Building Number Debtor Agent: Postal Address/Country Sub Division Debtor Agent: Postal Address/Post Code Debtor Agent: Postal Address/Town Name Debtor Agent: Postal Address/Country	W. Sylvania Ave. 4607 OH 43623 Toledo US
Beneficiary / Recipient	4200	Beneficiary: Name	ABC Industries	Creditor: Name	ABC Industries
Beneficiary Address	4200	Beneficiary: Address Lines	999 Sample St New York, NY, 12345	Creditor: Postal Address/Street Name Creditor: Postal Address/Building Number Creditor: Postal Address/Country Subdivision Creditor: Postal Address/Post Code Creditor: Postal Address/Town Name Creditor: Postal Address/Country	Sample St 999 NY 12345 New York US
Beneficiary Account Type	4200	Beneficiary: ID Code	D	N/A	N/A
Beneficiary Account Number	4200	Beneficiary: Identifier	987654321	Creditor Account: Other Identification	987654321



Beneficiary Bank Name	4100	Beneficiary FI: Name	JPM Chase	Creditor Agent: Name	JPM Chase
Beneficiary Bank Address	4100	Beneficiary FI: Postal Address	270 Park Ave. New York, NY 10017	Creditor Agent: Postal Address/Street Name	
				Creditor Agent: Postal Address/Building Number	Park Ave.
				Creditor Agent: Postal Address/Country	270
				Subdivision	NY
				Creditor Agent: Postal Address/Post Code	10017
				Creditor Agent: Postal Address/Town Name	New York
				Creditor Agent: Postal Address/Country	US
Reference / Notes	6000	Originator to Beneficiary Information	Purchase Order 99999	Remittance Information Unstructured	Purchase Order 99999



International USD Wire Example – sending an outgoing International Wire from your Signature Bank Account to a Foreign Bank

- Signature Bank is the Debtor Agent (your bank).
- Signature Bank is the Instructing Agent, the Bank making the payment order through the Federal Reserve.
- The first ABA / routing number receiving the Wire Transfer is the Instructed Agent. This will also be the first Intermediary Agent.
- Signature Bank must send international wires through a Domestic Correspondent Bank, or Intermediary Agent, with access to global clearing systems.
 - If your Creditor (Recipient) specifies a Domestic Correspondent or Intermediary Agent with a valid ABA / Routing number, that bank can be used as the Intermediary Agent 1.
 - Signature Bank has a domestic correspondent relationship with JPM Chase; if you do not specify an Intermediary Agent, Signature Bank may select JPM Chase as Intermediary Agent.
- The first foreign bank receiving the wire (foreign / international correspondent) is either the Creditor Agent or the second Intermediary Agent that facilitates the transfer to the Creditor Agent.
- The bank where your Creditor (beneficiary/payee) has an account is the Creditor Agent.
- Each wire transfer may travel through multiple Instructing and Intermediary Agents, however, Signature Bank has no Previous Instructing Agent Relationships (do not forward wires for other banks).





Friendly Name	FAIM Field #	FAIM Field Labels	Sample Data in FAIM	ISO 20022 Field Labels	Sample Data in ISO20022
IMAD	1520	Input Message Accountability Data (IMAD)	20250714DUMMY001000001	Message Identification	20250714DUMMY001000001
Amount (Gross)	2000	Amount	3500	Interbank Settlement Amount	3500
Sending Routing / ABA	3100	Sender DI	41215621	Instructing Agent	41215621
Receiving Routing / ABA	3400	Receiver DI	21000021	Instructed Agent	21000021
Amount (Net of Fees / Final Credit)	3710	Instructed Amount	3500	Instructed Amount	USD 3500.00
Sender	5000	Originator: Name	ABC Companies	Debtor: Name	ABC Companies
Sender Address	5000	Originator: Address Lines	456 Anytown Lane Toledo, OH 43623	Debtor: Postal Address/Street Name Debtor: Postal Address/Building Number Debtor: Postal Address/Country Sub Division Debtor: Postal Address/Post Code Debtor: Postal Address/Town Name Debtor: Postal Address/Country	Anytown Lane 456 OH 43623 Toledo US
Sender Account Type	5000	Originator: ID Code	D	N/A	N/A
Sender Account	5000	Originator: Identifier	8888888	Debtor Account: Other Identification	8888888
Sending Bank Name	5100	Originator FI: Name	Signature Bank, N.A.	Debtor Agent: name	Signature Bank, N.A.
Sending Bank Address	5100	Originator FI: Address Line	4607 W Sylvania Ave. Toledo, OH 43623	Debtor Agent: Postal Address/Street Name Debtor Agent: Postal Address/Building Number Debtor Agent: Postal Address/Country Sub Division Debtor Agent: Postal Address/Post Code Debtor Agent: Postal Address/Town Name Debtor Agent: Postal Address/Country	W. Sylvania Ave. 4607 OH 43623 Toledo US
Beneficiary / Recipient	4200	Beneficiary: Name	XYZ Companies Of Canada	Creditor: Name	XYZ Companies Of Canada
Beneficiary Address	4200	Beneficiary: Address Lines	5555 QUEEN STREET TORONTO, ON M5H 2N1 CANADA	Creditor: Postal Address/Street Name Creditor: Postal Address/Building Number Creditor: Postal Address/Country Subdivision Creditor: Postal Address/Post Code Creditor: Postal Address/Town Name Creditor: Postal Address/Country	QUEEN STREET 5555 ON M5H 2N1 TORONTO CANADA
Beneficiary Account Type	4200	Beneficiary: ID Code	D	N/A	N/A
Beneficiary Account Number	4200	Beneficiary: Identifier	9999999	Creditor Account: Other Identification	9999999
Beneficiary Bank Name	4100	Beneficiary FI: Name	Royal Bank of Canada	Creditor Agent: Name	Royal Bank of Canada



Beneficiary FI: ID Code	4100	Beneficiary FI: ID Code	B	N/A	
Beneficiary FI: Identifier	4100	Beneficiary FI: Identifier	ROYCCAT2	Creditor Agent: Financial Institution Identification/BIC	ROYCCAT2
				Creditor Agent: Postal Address/Street Name	York Mills Rd
				Creditor Agent: Postal Address/Building Number	10
				Creditor Agent: Postal Address/Floor	3
				Creditor Agent: Postal Address/Country Subdivision	ON
			10 York Mills Rd. 3rd	Creditor Agent: Postal Address/Post Code	M2P 0A2
			Floor	Creditor Agent: Postal Address/Town Name	Toronto
Beneficiary Bank Address	4100	Beneficiary FI: Postal Address	Toronto, ON M2P 0A2	Creditor Agent: Postal Address/Country	Canada
Reference / Notes	6000	Originator to Beneficiary Information	Purchase Order 99999	Remittance Information Unstructured	Purchase Order 99999