

# Understanding Standard Wire Terminology

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We've updated our wire transfer terminology to match the ISO (International Organization for Standardization) 2022. This guide outlines the terms for all Federal Reserve FedWire payments.

## 01 Creditor Information

- **Creditor Name:** The person or company you are making a payment to
- **Creditor ID:** The creditor/recipient's account number

## 02 Creditor Agent Information

- **Creditor Agent Name:** The creditor/recipient's financial institution
- **Creditor Agent ID:** The financial institution's routing number

## 03 Instructed Agent Information

- **Instructed Agent Name:** The domestic intermediary or send-through financial institution name
- **Instructed Agent ID:** The intermediary financial institution's routing number or swift code

## 04 Intermediary Agent Information

- **Intermediary Agent Name:** The international intermediary or send-through financial institution name
- **Intermediary Agent ID:** The intermediary financial institution's swift code or IBAN number

## 05 Address Information

- **Building Number:** Building number
- **Street Name:** Street name
- **Town Name:** City
- **Country Subdivision:** State
- **Post Code:** Zip/postal code

## 06 Payment Information

- **Instructed Amount:** The amount of the payment you are sending
- **Purpose:** The reason you are sending the payment
- **Remittance Information** – Special instructions or additional information associated with your payment
- **End-to-End ID:** An optional/unique reference number that can help track your payment from start to finish