Global Payments
& Liquidity

WELLS FARGO

Financial Institutions

FAQs: ISO 20022

Contents

Introduction

Financial messaging based on Swift MT standards has supported global payments, clearing, and settlement for more than 40 years. Over time, financial institutions and market infrastructures have optimized these formats to support high value and cross-border transactions.

In response to evolving regulatory expectations and increasing demand for greater transparency and end-to-end payment visibility, the industry has moved forward with a global transition to ISO 20022 messaging. This open messaging standard enables richer, more structured data to support improved compliance, reconciliation, and operational efficiency.

The migration to ISO 20022 began in 2023 and covers payments, clearing and settlement, cash management and reporting, as well as enquiry and investigation message types. The coexistence period for cross-border payments concluded in November 2025, at which point support for MT 1xx and 2xx messages on SwiftNet FIN was discontinued outside of limited contingency scenarios and closed user groups. Major high-value payment systems aligned to this transition, including TARGET2 and EURO1 in 2023, CHIPS in 2024, and Fedwire in July 2025. Payment instructions are now expected to be transmitted in ISO 20022 format.

The migration for cash management and reporting messages remains ongoing, with mandatory ISO 20022 support for receiving institutions targeted for November 2027 and the retirement of MT9xx messages planned for November 2028. The transition for exceptions and investigations messaging began in November 2025, with additional milestones including camt.110 and admi.024 in 2026 and mandatory case management expected in 2027.

This document addresses frequently asked questions related to ISO 20022 and its impact on financial institutions and non-bank financial institutions. A separate FAQ will be provided for Swift corporate members.

General ISO 20022 resources

Question	Answer
What resources does Wells Fargo offer to support clients with their ISO 20022 migration?	Wells Fargo provides a range of ISO 20022 resources, including formatting guides, newsletters, and quick reference materials for key implementations such as Fedwire and CBPR+. Please contact your treasury consultant for access and guidance on the most relevant resources for your organization.
Where can I find additional resources and industry market practice guidance to support my ISO 20022 migration?	ISO 20022-related documentation can be found in various locations. Here are links to the most commonly used documents. **General ISO documentation:** Swift MyStandards: Most ISO 20022 documentation is available through the Swift MyStandards website, including market practice guidance for Swift CBPR+, HVPS+, CHIPS, and Fedwire. What is MyStandards: video **Note**: You must have access to Swift.com to access MyStandards. You must also have group membership to groups including Fedwire and The ClearingHouse. **Swift CBPR+:** • ISO 20022_Programme_UHB_SR2026_FinalEdition v2.0 (2).pdf • Usage guidelines and readiness portal • Translation portal **CHIPS:** • Usage guidelines – CHIPS_MeassgeUsageGuidelines_2025_FINAL • Usage guidelines - CHIPS_MessageUsageGuidelines_2026_FINAL **Fedwire Funds Service** • Usage guidelines 2025 Release

Question	Answer
	• Usage guidelines - Fedwire Funds Service 2026 Release (planned) (includes link to the Fedwire ISO 20022 implementation guide, usage guides and other important documentation) • ISO 20022 FAQ **HVPS+:** • ISO 20022 Usage guidelines **Industry market practice documents:** The Payments Market Practice Group (PMPG) is a global industry forum that promotes consistent market practices and the effective use of standards to support straight through processing and improved client outcomes. As part of this work, PMPG has published a range of ISO 20022 market practice guidance. These documents are available on the Swift PMPG document center and include: • Guidance on regulatory reporting, purpose of payment, and category purpose • Dodd Frank Section 1073 cross border remittance requirements • Hybrid postal address standards • Structured remittance information • ISO universal financial industry message scheme **Note**: ISO maintains external code sets for ISO 20022 for MX. However, some countries have payment purpose codes that are required per that country's Central Bank. These might be different then the codes provided by ISO.
How can I access Swfit.com resources if my institution is not a Swift member?	U.S. banks do not need a Swift connection or prior Swift experience to access ISO 20022 documentation on Swift.com. Access to resources such as MyStandards is available through simple registration using a valid email address. Swift also hosts testing platforms for Swift, Fedwire, and CHIPS as a vendor. To support access, the Fedwire Funds Service has developed a "how to" guide that outlines the process for obtaining Swift.com MyStandards credentials. MyStandards_ObtainingYourCredentials (0(

Question	Answer
	The Fedwire Funds Service has created a video that walks through how to get the credentials, as well as a demo on how to use the Federal Reserve's ISO format testing site for Fedwire. They also offer additional videos on Fedwire ISO 20022 if you are interested in learning more.

ISO 20022 message migration

Question	Answer
1. Is Wells Fargo on track to support the 2026 Standards Release (SR2026), including the removal of unstructured postal address and the receipt of camt.110 and admi.024 messages?	Yes. Wells Fargo is on track to comply with the mandatory requirements for the 2026 Standards Release, including support for hybrid and structured address formats.

Payments, clearing, and settlement (pacs)

Question	Answer
1. When will Wells Fargo be prepared to send pacs.002 messages?	Wells Fargo currently does not send Swift pacs.002 positive or negative status confirmations. For incoming messages Wells Fargo will continue to transmit MT199/MT299, when an incoming Swift ISO payment is rejected prior to processing.

Cash management (camt)

Question	Answer
1. When will Wells Fargo be ready to send CBPR+ camt statements and reporting messages, camt.052.001.08, camt.053.001.08, and camt.054.001.08?	Wells Fargo can send camt.052 and camt.053 version 8 today. Wells Fargo expects to support sending camt.054 version 8 messages in late 2026. If you are interested in migrating to version 8 statements, please contact your treasury consultant to coordinate timing and implementation.
2. Will Wells Fargo require clients to receive CBPR+ camt statement and advice messages? If so, when?	No, Wells Fargo will continue to offer MT statements and advice messages.
3. When will Wells Fargo be ready to receive CBPR+ camt statements and reporting messages, camt.052.001.08, camt.053.001.08, and camt.054.001.08?	Wells Fargo can receive these messages today.
4. Will Wells Fargo continue sending and receiving FIN MT900, MT910, MT940, MT941, MT942, and MT950 message types after November 2025?	Yes. Wells Fargo plans to support these message types in alignment with Swift requirements and will review its offering periodically to reflect any updates to Swift standards.
5. Does Wells Fargo have a requirement to receive MT and camt for the same statement/advice for a period of time?	Wells Fargo does not require clients to receive both an MT and a camt message for the same statement or advice.

Question	Answer
6. Does Wells Fargo offer the ability to send MT and camt statement/advices simultaneously for the same statement/advice for a period of time?	Wells Fargo will have the ability to send MT and camt statements/advice simultaneously for a period of time.
7. How will Wells Fargo establish RMA for camt.052, camt.053 and camt.054.	Wells Fargo opted in for RMA bootstrap in 2025. Swift automatically updated our AUTH TO RECEIVE RMAs for camt.052, camt.053 and camt.054. If you are planning to receive camt.052, camt.053 or camt.054 messages from Wells Fargo, please ensure that your organization has updated your RMA to permit Wells Fargo to send these to your established BIC.

Exceptions and investigations: Sent to wires investigations

Question	Answer
1. When will Wells Fargo be ready to send and receive the camt.110 and camt.111 for investigations?	**Swift CBPR+**: Wells Fargo will be ready to receive the camt.110 with Standards Release 2026. We will respond to the camt.110 with an MT199/MT299 until case management is implemented in 2027. **Fedwire ISO**: Wells Fargo is live with Fedwire camt.110 and camt.111 messages.
2. When will Wells Fargo be ready to receive and process enquiry and investigation messages, camt.056 and camt.029?	**Swift CBPR+**: Wells Fargo has been able to accept and process the CBPR+ camt.056 and camt.029 since 2023. Responses to the camt.056 are currently transmitted through MT199 messages. Full migration for camt.029 will occur in 2026. **Fedwire ISO**: Wells Fargo is live with Fedwire camt.056 and camt.029 messages.
3. When will Wells Fargo be ready to send and receive admi.024 messages?	**Swift CBPR+:** Wells Fargo will be ready to receive the admi.024 with Standards Release 2026. The date for sending outbound admi.024 is pending but will be completed by the mandated date in 2027.

Question	Answer
4. Is Wells Fargo planning to become an early adopter of Case Management? If so, what is your target go live date?	Wells Fargo has not confirmed early adoption of Case Management. We are taking a measured approach, with a plan and timeline still under development; adoption is not anticipated in 2026.

Checks, direct debits and charges

Question	Answer
1. When will Wells Fargo be ready to send and receive cheque messages, camt.107, camt.108 and camt.109?	Wells Fargo has been fully enabled to accept and process camt.107 and camt.108 messages since 2023, with responses to camt.108 messages currently delivered through MT199. Implementation of camt.109 message formatting is planned and will be addressed in a subsequent phase.
2. When will Wells Fargo be ready to send and receive charges messages, camt.106?	Wells Fargo has been able to accept and process camt.106 messages for single charges only since 2024; however, we pay the charges with a pacs.009 message.

Payment initiation messages (pain)

Question	Answer
1. When will Wells Fargo be ready to send the CBPR+ pain.001 message?	Wells Fargo will be ready to send pain.001 messages by November 14, 2026.
2. When will Wells Fargo be ready to receive the CBPR+ pain.001 message?	Wells Fargo can receive CBPR+ pain.001 messages today.

Question	Answer
3. Does Wells Fargo plan to continue sending and receiving FIN MT101 after November 2025?	Wells Fargo will not send FIN MT101 messages after November 2026. After 2026, Wells Fargo will continue to receive FIN MT101 messages only for SCORE clients.
4. Does Wells Fargo have a requirement to receive MT101 and CBPR+ pain.001 for the same Request for Transfer for a time period?	No, this will result in a duplication of payment. Prior to November 2026, Wells Fargo will only receive CBPR+ pain.001 messages.
5. Does Wells Fargo offer the ability to send MT101 and CBPR+ pain.001 simultaneously for the same Request for Transfer for a time period?	No, this will result in a duplication of payment. Prior to November 2026, Wells Fargo will only receive CBPR+ pain.001 messages.

ISO 20022 format questions

Question	Answer
1. What specific requirements or formats are needed for straight-through processing of cross border wires?	Wells Fargo follows standard formats for CBPR+ Swift ISO, Fedwire ISO, and CHIPS ISO guidelines. Please refer to the resource section of this FAQ for the appropriate links to the rulebooks. **Note**: The Swift BIC should be included for every Financial Institution.
2. What are Wells Fargo's requirements for the new Dodd Frank codeword, CTDF?	• Wells Fargo uses proprietary bilaterally agreed codewords that support our Dodd Frank 1073 products. These codewords include, /CTO/, /CTB/, /CTS/, /CCT/, and should continue to be used to support the Dodd Frank product you subscribe to.

Question	Answer

- Wells Fargo does not have bilateral agreements to utilize the new industry codeword, CTDF, in our customers' payments for Dodd Frank. If CTDF is sent without a Wells Fargo proprietary codeword /CTO/, /CTB/, /CTS/, or /CCT/, it will "not" trigger our Dodd Frank products.

- If you wish to establish a bilateral agreement to send the new codeword, CTDF, please contact your treasury consultant for more information. However, if you currently subscribe to more than one fee collection method, i.e., DEBT only, CRED only or SHAR only, for your Dodd Frank Service, you cannot not use CTDF as a stand-alone codeword and must continue to use our existing proprietary codewords, /CTO/, /CTB/, /CTS/, /CCT/ with the correlating charge code in the charge bearer element:

  /CTO/ - Charge Bearer = DEBT
  /CTB/ - Charge Bearer = CRED
  /CTS/ - Charge Bearer = SHAR

- For U.S. banks that subscribe to Wells Fargo's Dodd Frank service, the ISO 20022 element the Dodd Frank codeword should be placed in, is driven by the initiation channel the message is sent over as shown below.

Important note: The codeword used below is an illustrative example only. You must use the Dodd Frank codeword /CTO/, /CTB/, /CTS/, /CCT/ that correlates to the product you subscribe to and currently use today.

Initiation channel	Existing Wells Fargo Dodd Frank Codewords /CTO/, /CTB/, /CTS/, /CCT/	New Industry Codeword CTDF on the External Code List
Swift	<InstrForNxtAgt> <InstrInf>**/CTO/**</InstrInf> <InstrForNxtAgt>	Do Not Use
CHIPS	<InstrForNxtAgt> <InstrInf>**/CTO/**</InstrInf> <InstrForNxtAgt>	Do Not Use
Fedwire	<SvcLvl> <Prtry>**/CTO/**<Prtry> </SvcLvl>	<CtgyPurp> <Cd>**CTDF**</Cd> </CtgyPurp> **Note: Can only be used with a bilateral agreement as stated above.**

If you are unable to populate the correct element shown above, Wells Fargo can accept the Dodd-Frank Codeword in Instruction for Creditor Agent until mapping is corrected.

Question	Answer
	<InstrForCdtrAgt> <InstrInf>/CTO/</InstrInf> </InstrForCdtrAgt>
3. What are the key mapping requirements for **Fedwire ISO 20022** formatting?	The sender should determine the purpose of the information that is being sent in the payment and use the appropriate element that correlates to that purpose. Below is a list of examples of formats that ensure proper processing of Fedwire ISO payment.

Purpose of information	ISO 20022 element	Examples of data
Bilaterally agreed code for special handling (Dodd-Frank)	CdtTrfTxInf/PmtTpInf/SvcLvl/Prtry (3x35)	<SvcLvl> <Prtry>/CTO/</Prtry> </SvcLvl> **Important note**: The codeword used below is an illustrative example only. You must use the Dodd-Frank codeword /CTO/, /CTB/, /CTS/, /CCT/ that correlates to the product and features you subscribe to and currently use today.
Bilaterally agreed code for special handling (FX Codes)	CdtTrfTxInf/PmtTpInf/SvcLvl/Prtry	- For payments directed to ABA 026005092: /FBDFX/CAD/1.3512/240923/74753021 - For payments directed to ABA 121000248: /FX/CAD/0.740082/092324/74753021 **Note:** The FX code string varies based on product, ABA and is specific to each customer. Thus, please ensure to use the FX code string you use today and place it in the designated element. **For further details, see question 4.**
Additional bilaterally agreed product codes	CdtTrfTxInf/PmtTpInf/SvcLvl/Prtry (3x35)	**Examples:** <SvcLvl> <Prtry>**/PAYPRO/**<Prtry> </SvcLvl> <SvcLvl> <Prtry>**/NODEDUCT/**<Prtry> </SvcLvl> <SvcLvl>

Question	Answer		
			<Prtry>**/NOCONVERT/**<Prtry> </SvcLvl>
	Instruction for the Beneficiary FI	CdtTrfTxInf/InstrForCdtrAgt/InstrInf **Note:** Info for beneficiary bank, not for intermediary	<InstrForCdtrAgt> <InstrInf> Call creditor at… </InstrInf> </InstrForCdtrAgt>
	Standard purpose code assigned by Debtor	CdtTrfTxInf/Purp/Cd	<CdtTrfTxInf> <Purp> <Cd>SALA</Cd> </Purp> </CdtTrfTxInf>
	Local codes required by local regulators and required by Debtor/Creditor Agent	CdtTrfTxInf/RgltryRptg	<RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <Authrty> <Ctry>JO</Ctry> </Authrty> <Dtls> <Tp>PURP</Tp> <Cd>0206</Cd> </Dtls> </RgltryRptg>
	Remittance Information	Remittance Information	**Structured:** <RmtInf> <Strd> <TaxRmt> <Cdtr> <TaxId> 1234567 </TaxId> </Cdtr> <Rcrd> <Tp> 08045 </Tp> <Prd> <Yr> 2026-12-31 </Yr> <Tp> MM06 </Tp> </Prd> <AddtlInf>

Question	Answer

```
                  New York County
Community College  74-123456789 EIN
987654321 Jane Smith (555) 555-555
                </AddtlInf>
              </Rcrd>
            </TaxRmt>
          </Strd>
        </RmtInf>
```

Unstructured:

```
<RmtInf>
   <Ustrd>
     123456789
   </Ustrd>
</RmtInf>
```

3. What ISO element should FX Rates be placed in FX Wire Transfers?

Wells Fargo will not use the Exchange Rate element in ISO payments. Therefore, clients should send exchange rate information in the following elements.

Note: Please ensure to use the FX code string you use today as it varies based on the Wells Fargo **Swift BIC & Fed ABA** it is directed to and may vary from customer to customer. Below is representative of the element the FX code string maps to for each payment origination channel.

FX codeword strings:

For Swift BIC PNBPUS3N & PNBPUS33: **/REC/GPFX/…**

For Fed ABA 026005092: **/FBDFX/…**

Initiation channel	ISO 20022 element	Example
Swift ISO (CBPR+)	Instructions for Next Agent	<InstrForNxtAgt> **<InstrInf>/REC/GPFX/1.0361/74753019<InstrInf>** <InstrForNxtAgt>
Fedwire ISO	Payment Type Information Service Level, Proprietary	<PmtTpInf> <SvcLvl> **<Prtry>/FBDFX/GBP/1.278774/240806/74753021</Prtry>** **</SvcLvl>** <PmtTpInf>

Question | **Answer**

FX codeword strings:

For Swift BIC WFBIUS6S : /FX/…

For Fed ABA 121000248: /FX/…

Initiation channel	ISO 20022 element	Example
Swift ISO (CBPR+)	Instructions for Next Agent	<InstrForNxtAgt> <**InstrInf>/FX/GBP/1.0361/080624/74753019<InstrInf>** <InstrForNxtAgt>
Fedwire ISO	Payment Type Information Service Level, Proprietary	<PmtTpInf> <SvcLvl> <**Prtry>/FX/GBP/1.278774/080624/74753021/</Prtry>** </SvcLvl> <PmtTpInf>

4. What element should remittance information be sent in ISO 20022 payments?

Remittance information should be sent in the remittance information element as shown below. Wells Fargo supports both structured and unstructured remittance information.

Structured:

```
<RmtInf>
<Strd>
<TaxRmt>
<Cdtr>
<TaxId>0123456789</TaxId>
</Cdtr>
<Rcrd>
<Tp>99000</Tp>
<Prd>
<Yr>2025-12-31</Yr>
<Tp>MM12</Tp>
</Prd>
<AddtlInf>T6153.00:</AddtlInf>
</Rcrd>
</TaxRmt>
</Strd>
</RmtInf>
```

Unstructured:

```
<RmtInf>
  <Ustrd>
```

Question	Answer
	123456789 </Ustrd> </RmtInf>.
5. What is your institution's pacs.008 party address requirements and preferences, including Hybrid Address?	Wells Fargo currently accepts hybrid, structured and unstructured addresses until the industry mandates the decommissioning of unstructured addresses in November 2026. All Swift, Fedwire, and CHIPS members as well as CyberPay clients must prepare to migrate to hybrid or fully structured address by November 2026. Please refer to the PMPG market practice guidance for more information. **Hybrid and fully structured address formats** **Hybrid Structured Address** Interim State This will be accepted in Nov '26 in interim as Town and Country are the mandatory structured attributes. <AdrLine>123 Main Street</AdrLine> <AdrLine>NY 10001</AdrLine> **<TwnNm>New York</TwnNm>** **<Ctry>US</Ctry>** **Fully Structured Address** Target State This will be accepted in Nov '26 and beyond, as this the strategic solution for the networks <Dept>Corporate Treasury</Dept> <SubDept>Payments Operations</SubDept> <StrtNm>Main Street</StrtNm> <BldgNb>123</BldgNb> <BldgNm>Riverview Tower</BldgNm> <FlrRoom>1207</Room> <PstBx>P>12</Flr> <O Box 456</PstBx> <PstCd>10001</PstCd> <TwnNm>New York</TwnNm> <TwnLctnNm>Manhattan</TwnLctnNm> <DstrctNm>Midtown West</DstrctNm> <CtrySubDvsn>NY</CtrySubDvsn> <Ctry>US</Ctry> Note: For Fedwire ISO, Country and Town Name are required for Ultimate Debtor, Initiating Party, Ultimate Creditor and Originator.
6. If a payment is originated by Fedwire and sent to Wells Fargo, does Wells Fargo preserve the BIC and UETR in the pacs.008/pacs.009 messages that it is processed and sent	If our client originates a FED ISO payment, Wells Fargo will preserve the UETR, as long as the payment STPs to completion. If the payment requires an investigation be opened for any reason, the UETR will be replaced with a new UETR when the investigation is concluded, and the payment is re-effected. As for the BIC, depending on the field the BIC is provided in would determine the preservation of it.

Question	Answer
over the Swift Network?	
7. What is the address tied to the primary Wells Fargo Fedwire ABA?	*Fed ABA: 026005092* 30 HUDSON YARDS 63RD FL NEW YORK NY 10001, US UNITED STATES OF AMERICA *Fed ABA:* 121000248 420 MONTGOMERY ST, 7TH FL SAN FRANCISCO CA 94104, US UNITED STATES OF AMERICA
8. What are Wells Fargo's format requirements for tax payments?	For Fedwire ISO, all tax payments to the IRS as a wire must include structured remittance information and the DEBT charge code.
9. What ISO element should a Fedwire Member ID be placed in?	When using the Clearing System Member ID <ClrSysMmbId> for USABA, the FED routing number must be in the member ID and not a Swift BIC. The FED routing number should not be an ACH routing number but a Funds Transfer routing number.
10. What is the correct use of the "Settlement Method"?	No equivalent field exists in the MT format. This element supports three embedded codes to indicate how the payment message will be settled: COVE, INDA, and INGA. COVE indicates this Customer Credit Transfer will be settled using a covering pacs.009 (COV). INDA indicates that the Credit Transfer should be settled by the Instructed Agent (as the Account Servicing Institution). INGA indicates the Credit Transfer has already been settled by the Instructing Agent, who has credited the Account they service for the Instructed Agent (as an Account Owner).
11. When is it appropriate to use "NOT PROVIDED" in an ISO 20022 pacs.008 or pacs.009 message?	The only acceptable use case for populating a field with "Not Provided" is the mandatory End-to-End ID element if such an id has not been created by the initiator of the payment. In all other cases "Not Provided" should not be used as it delays the payment and triggers inquiries and investigations. No Name or Address elements should ever be populated with "Not Provided"

Question	Answer
12. What is the correct use of the Ultimate party?	In addition to debtor and creditor, the MX messages support the population of ultimate parties. These parties are distinct from the debtor or creditor and these elements should not be used to duplicate the debtor/creditor details, which is likely to lead to additional effort on the receiver's side and cause payment delays and increased costs. PMPG has published a best practice on their PMPG Documents site.
13. Will Wells Fargo accept and use the Ultimate Debtor and Ultimate Creditor details when sending an ISO Cross-Border wire?	Yes. Wells Fargo currently receives ultimate party information as part of ISO 20022 payments and forwards that information unchanged in the outbound wire.
14. How should the Previous Instructing Agent be identified in a cross-border payment?	The Previous Instructing Agent must be identified using a Swift BIC. If a Swift BIC is unavailable, any intra-country identifier (such as a FED routing number) used in a cross-border payment must include the agent's name and address. This requirement also applies to the use of sort codes on incoming payments to Wells Fargo.
15. How do **special characters** impact wire payments and what steps can clients take to prevent processing issues?	**Special characters** supported in **Fedwire payments** can impact processing when a transaction results in a forward movement of funds sent using **Swift or CHIPS**, potentially resulting in validation errors that may delay or interrupt straight-through processing (STP). While these networks operate within an interconnected payment ecosystem, they do not consistently support the same character sets across all fields and elements. As a result, the use of unsupported or inconsistent special characters can affect interoperability between Fedwire, Swift, and CHIPS, leading to processing disruptions or delays. To help ensure smooth and timely payment execution, clients should avoid using unsupported special characters, particularly in key fields such as debtor and creditor information. This reduces exceptions, minimizes manual intervention, and improves overall payment quality and efficiency. **Best practices:** • Use standard characters from the X character set • Avoid special characters such as: - @ # % & * < > ; " / \ + ? : • Replace symbols with words where appropriate (e.g., use "AND" instead of "&")

Question	Answer
	• Be aware that some characters may be permitted in certain fields but restricted in others, including party-related elements (e.g., slash allowed or mandatory in certain fields, but not allowed in party fields) • Refer to Swift, Fedwire, and CHIPS ISO 20022 rulebooks for detailed character guidance. Links to the rulebooks can be found in the resource section of this document above. Following these practices can reduce processing exceptions, minimize manual intervention, and improve overall payment efficiency.

Additional general questions

Question	Answer
1. What are the Party Name and Address requirements?	If a party or agent is not identified by the Swift BIC, the name and address data must be provided. While Swift FINplus is not validating this rule, Creditor Agents may return payments that violate CBPR+ textual rules. Please note that the Fedwire system will reject payments where name and address are missing if the BIC is not present.
2. Can Wells Fargo provide a list of currencies that have country-based requirements for wire transfers that are impacted by ISO 20022?	There are no currencies that have country-based requirements impacted by ISO20022. The existing country-based payment requirements remain unchanged.
3. Does Wells Fargo support ISO 20022 client testing?	Yes. Please contact your treasury consultant to connect you with our designated client testing team.

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