

Business Online Wire Template Address Field Update Guide

Summary

The Federal Reserve requires new wire recipient address fields to comply with ISO 20022 standards by **November 2027**. Business Online already requires these fields for free-form wires and new templates. Wire Templates with the old recipient address fields must be updated to use the new address fields. As an example, the street/building numbers and street names are now separate fields.

This guide explains how to update recipient address fields in wire templates. Wires submitted after the deadline must include the new fields to be processed. For assistance, call 1-855-351-2262, option 5.

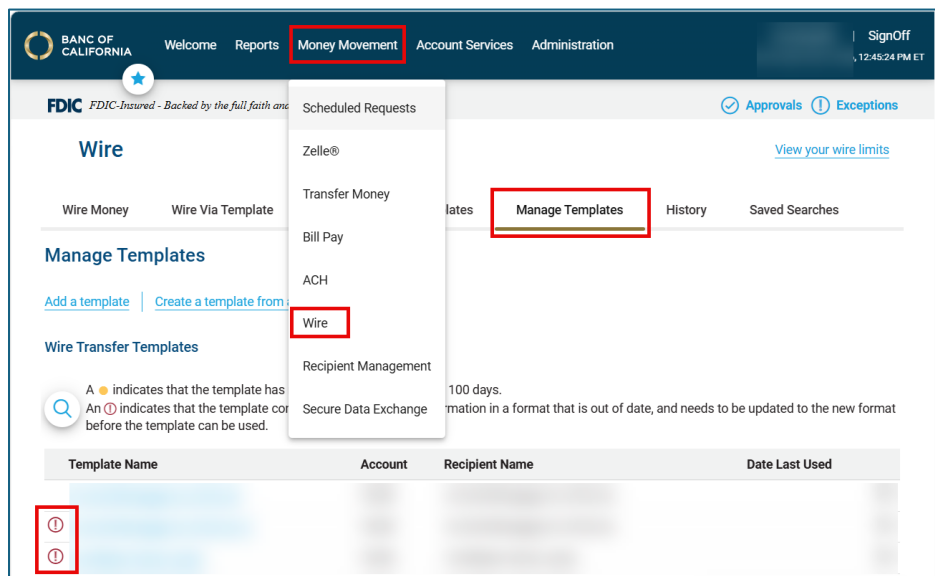
Contents:

1. Edit Wire Templates
2. Edit Future Dated Wires
3. Edit Wire File Imports and Uploads

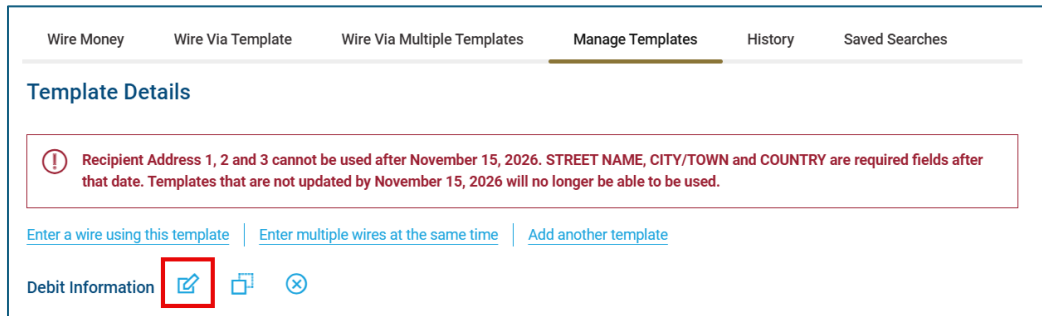
1. Edit Wire Templates

Sign on to Business Online to locate the templates to edit.

1. Select **Money Movement, Wire, Manage Templates**, and see **!** symbol for the template and its **Date Last Used**. Only modify templates you will use. Delete templates you don't need.



2. Select the **Edit** icon.



Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** History Saved Searches

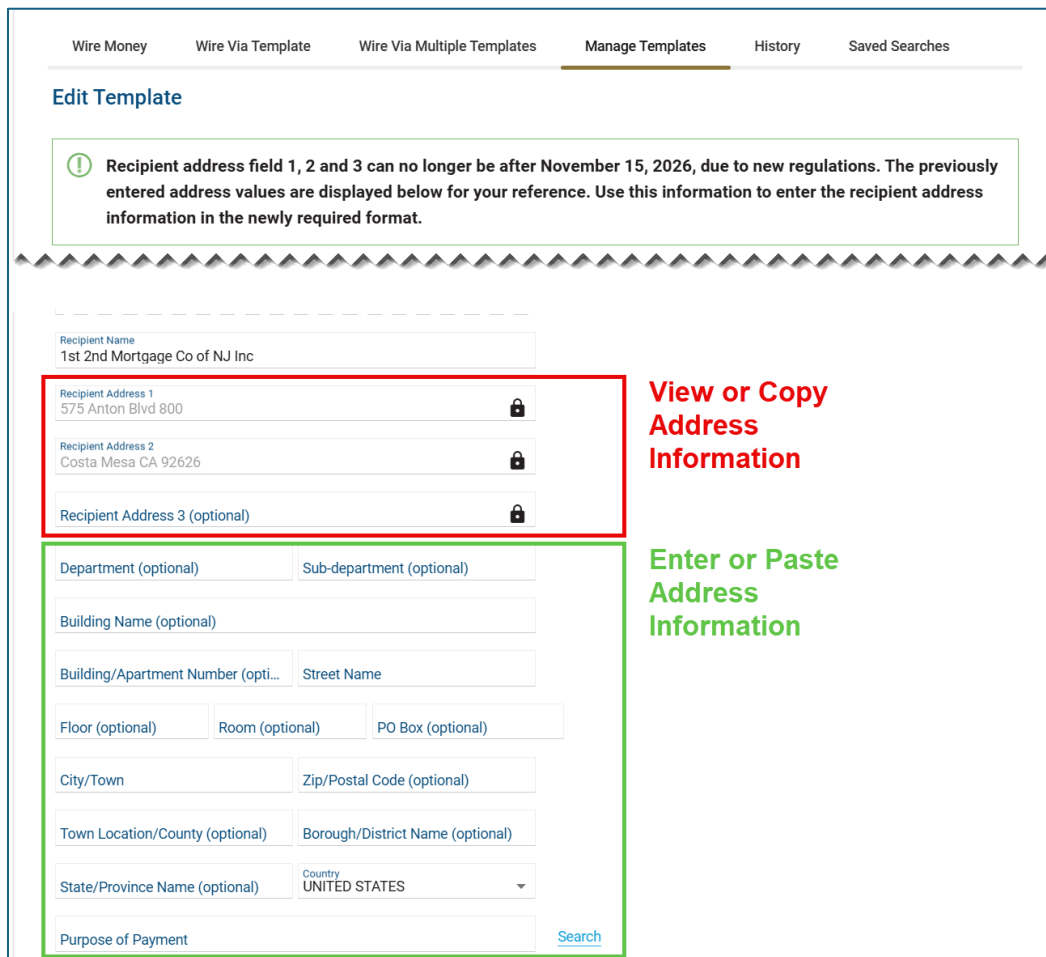
Template Details

! Recipient Address 1, 2 and 3 cannot be used after November 15, 2026. STREET NAME, CITY/TOWN and COUNTRY are required fields after that date. Templates that are not updated by November 15, 2026 will no longer be able to be used.

[Enter a wire using this template](#) | [Enter multiple wires at the same time](#) | [Add another template](#)

Debit Information   

3. On **Edit Template**, scroll down the page and copy and paste or re-enter the address information to the new recipient address fields. Most of the new fields are optional.



Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** History Saved Searches

Edit Template

! Recipient address field 1, 2 and 3 can no longer be after November 15, 2026, due to new regulations. The previously entered address values are displayed below for your reference. Use this information to enter the recipient address information in the newly required format.

Recipient Name
1st 2nd Mortgage Co of NJ Inc

Recipient Address 1
575 Anton Blvd 800 

Recipient Address 2
Costa Mesa CA 92626 

Recipient Address 3 (optional) 

**View or Copy
Address
Information**

Department (optional) Sub-department (optional)

Building Name (optional)

Building/Apartment Number (optional) Street Name

Floor (optional) Room (optional) PO Box (optional)

City/Town Zip/Postal Code (optional)

Town Location/County (optional) Borough/District Name (optional)

State/Province Name (optional) Country
UNITED STATES

Purpose of Payment [Search](#)

**Enter or Paste
Address
Information**

4. Scroll down. Verify or update the Wire Initiator Information and select **Submit**.

Wire Initiator Information

Wire Initiator Name

City/Town
State/Province Name (optional)
Zip/Postal Code (optional)

Country

Save Changes

Cancel

5. Repeat steps 1-4 for the templates you will continue to use.
6. As an alternative, you can update your templates as needed. On **Manage Templates**, determine if the template needs to be updated first.
- If it has the **!** symbol, it needs to be updated. Go to Step 2 above.
 - If it does NOT have the **!** symbol, it does not need to be updated. Select the template name, and on Template Details, select Enter a Wire Using This Template.


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Wire

Wire Money
Wire Via Template
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Manage Templates
History
Saved Searches

Template Details

[Enter a wire using this template](#)
[Enter multiple wires at the same time](#)
[Add another template](#)

Debit Information

Template Name:
Wire Type:
Account:
Currency:

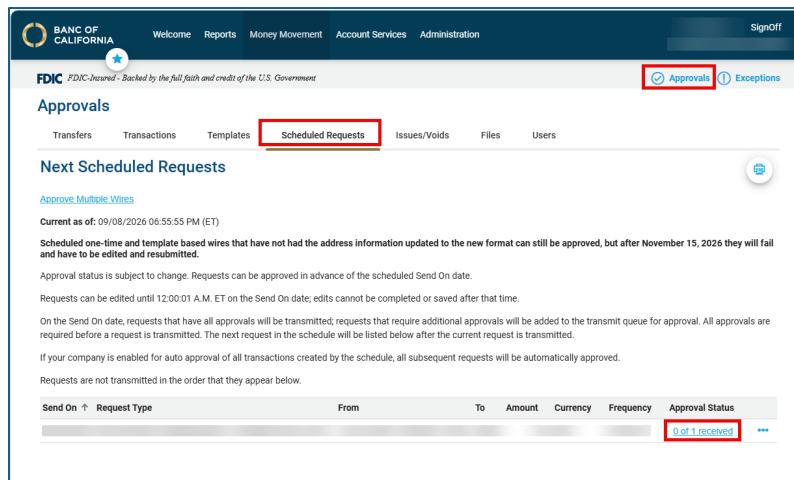
Recipient Information

Bank ID Type:
Bank ID:
Bank Name:
Recipient Account (If appropriate enter the IBAN):
Recipient Name:
Building/Apartment Number:
Street Name:

2. Review and Edit Scheduled Wires

All wires in Scheduled Requests (future dated and recurring wires) must use the new structured address fields after the deadline, to be announced, has been reached. Determine if you have any Scheduled Request wires that use the old “Recipient Address 1, 2, 3” format, and update the wire to the new recipient address format.

1. Sign on to Business Online, select **Approvals**, **Scheduled Requests**, and on the **Next Scheduled Requests** page, click the **Approval Status** for each wire.



Approvals

Transfers Transactions Templates **Scheduled Requests** Issues/Voids Files Users

Next Scheduled Requests

[Approve Multiple Wires](#)

Current as of: 09/08/2026 06:55:55 PM (ET)

Scheduled one-time and template based wires that have not had the address information updated to the new format can still be approved, but after November 15, 2026 they will fail and have to be edited and resubmitted.

Approval status is subject to change. Requests can be approved in advance of the scheduled Send On date.

Requests can be edited until 12:00:01 A.M. ET on the Send On date; edits cannot be completed or saved after that time.

On the Send On date, requests that have all approvals will be transmitted; requests that require additional approvals will be added to the transmit queue for approval. All approvals are required before a request is transmitted. The next request in the schedule will be listed below after the current request is transmitted.

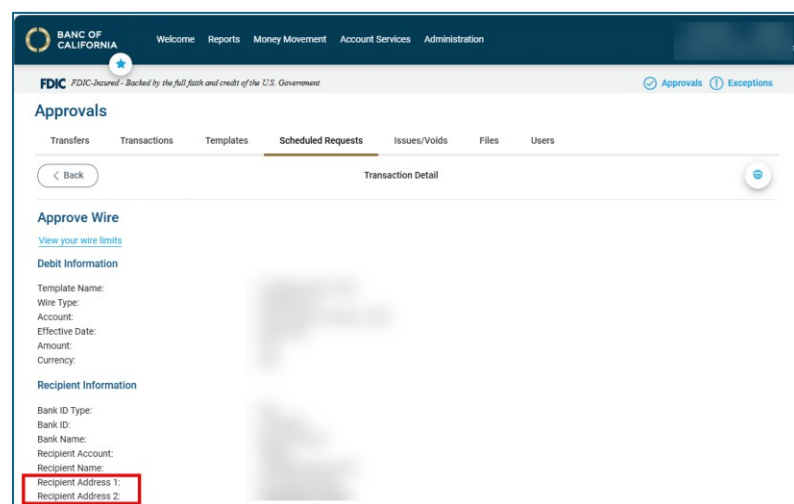
If your company is enabled for auto approval of all transactions created by the schedule, all subsequent requests will be automatically approved.

Requests are not transmitted in the order that they appear below.

Send On	Request Type	From	To	Amount	Currency	Frequency	Approval Status
							0 of 1 received

2. Review the wire recipient address fields.

- If the wire contains the updated address fields including **Building/Apartment Number**, **Street Name**, etc., the wire is using the new format. Once approved, it will be processed on the scheduled date.
- If the recipient address field includes **Recipient 1**, the wire was initiated using the old address format. If it is after the deadline for the new wire address format, you must edit the wire recipient address or it will not process.



Approve Wire

[View your wire limits](#)

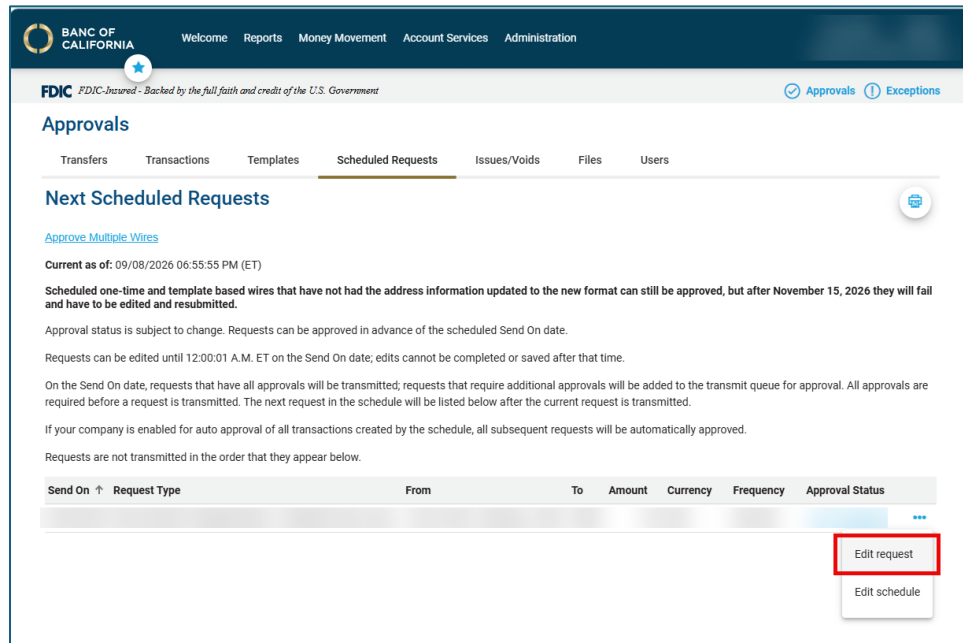
Debit Information

Template Name:
Wire Type:
Account:
Effective Date:
Amount:
Currency:

Recipient Information

Bank ID Type:
Bank ID:
Bank Name:
Recipient Account:
Recipient Name:
Recipient Address 1:
Recipient Address 2:

3. Select the “...” symbol and select **Edit Request**.



Approvals

Transfers Transactions Templates **Scheduled Requests** Issues/Voids Files Users

Next Scheduled Requests

[Approve Multiple Wires](#)

Current as of: 09/08/2026 06:55:55 PM (ET)

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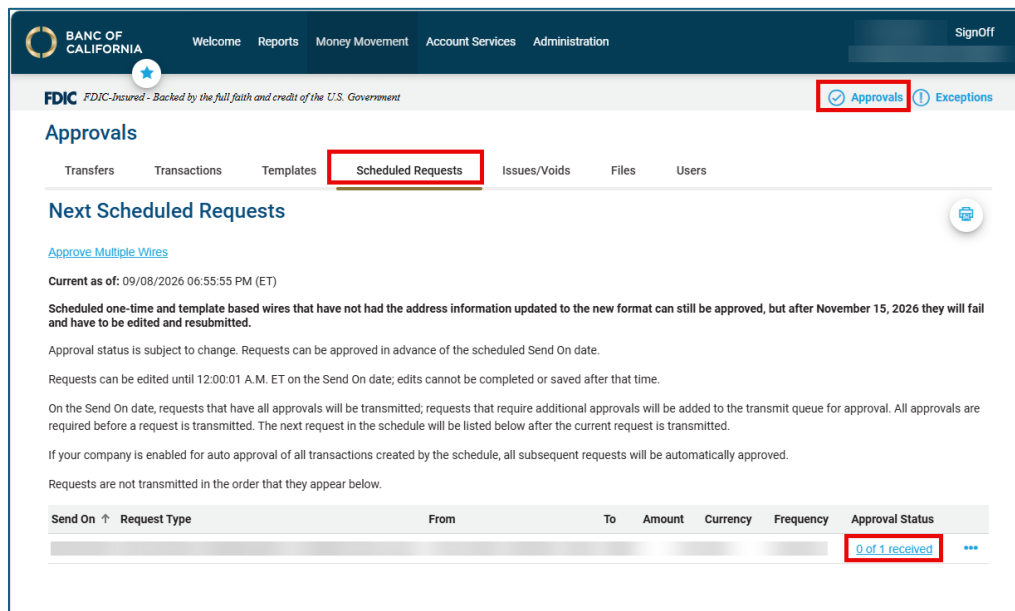
If your company is enabled for auto approval of all transactions created by the schedule, all subsequent requests will be automatically approved.

Requests are not transmitted in the order that they appear below.

Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
							...

Edit request
Edit schedule

4. Edit the wire recipient address and resubmit the wire.
 - If the wire was initialed with a template, you must edit the wire template. Go to the first section, Edit Wire Template, and complete **Steps 1 to Step 4**.
5. Once you have edited the wire or the wire template, return to **Approvals**, select **Scheduled Requests**, and **Approval Status**.



Approvals

Transfers Transactions Templates **Scheduled Requests** Issues/Voids Files Users

Next Scheduled Requests

[Approve Multiple Wires](#)

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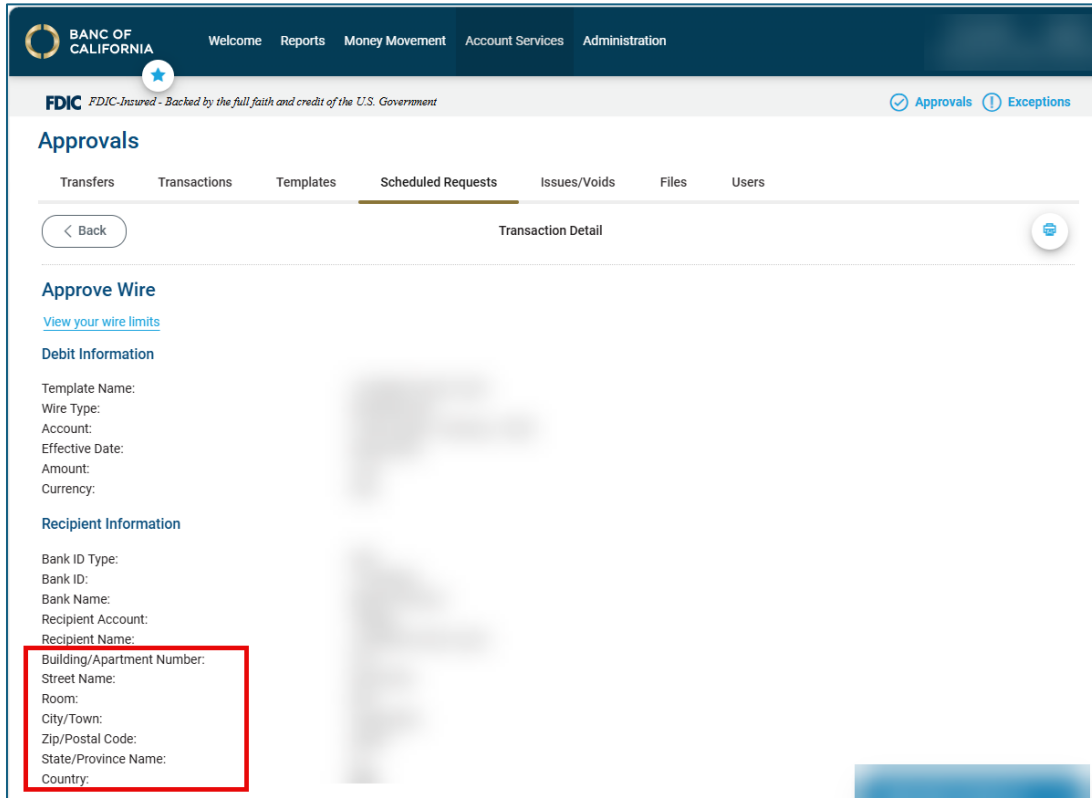
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Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
							0 of 1 received

6. On **Approvals**, you will see the updated fields. Proceed with wire approvals, as needed.



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Approvals

Transfers Transactions Templates **Scheduled Requests** Issues/Voids Files Users

< Back Transaction Detail

Approve Wire

[View your wire limits](#)

Debit Information

Template Name:
Wire Type:
Account:
Effective Date:
Amount:
Currency:

Recipient Information

Bank ID Type:
Bank ID:
Bank Name:
Recipient Account:
Recipient Name:
Building/Apartment Number:
Street Name:
Room:
City/Town:
Zip/Postal Code:
State/Province Name:
Country:

3. Edit Wire File Imports and Uploads

The new fields will be added to Business Online's wire file import and upload services in the coming months. We will provide additional information to help describe the actions required.