



Message Transformation and Enrichment

Support for the Fedwire ISO 20022 Transition



Modernize for the Future of Domestic Payments

The introduction of ISO 20022 for the Fedwire Funds Service marks a significant milestone in U.S. payment modernization. With this transition, your bank or financial institution can achieve greater automation, improved data quality, and enhanced regulatory transparency. However, legacy infrastructure and format coexistence may continue to challenge your operational efficiency.

Bottomline's Message Transformation and Enrichment solution delivers a powerful, scalable approach to streamline the Fedwire ISO 20022 migration. It ensures message compliance, simplifies format transformation, and enables straight-through processing — allowing your bank or financial institution to focus on growth, innovation, and client service.

Fedwire-Ready ISO 20022 Migration Support

- **Pre-Built Mappings:** Ready-to-use ISO 20022 mappings for Fedwire Funds messages (e.g., pacs.009.001.08).
- **Advanced Processing:** Enrichment, truncation, and validation for complete message integrity.
- **Regulatory Compliance:** Fully aligned with Federal Reserve formatting guidelines and implementation timelines

Designed for Fedwire Message Co-Existence

The Message Transformation and Enrichment solution supports intelligent transformation and integration across legacy Fedwire formats and ISO 20022, ensuring a smooth transition without disrupting existing operations.

- **Unified support for legacy and new formats**
- **Business rule engine for customizable processing**
- **Drag-and-drop interface for easy mapping configuration**

Enrichment and Automation Capabilities

Go beyond message conversion with a full framework for domestic payment transformation:

- **Automated Message Generation**
- **Rule-Based Content Enrichment**
- **XML Production and Parsing**
- **Market Data Feed Integration (e.g., Bloomberg, Reuters)**

Flexible Deployment Options

Along with other modular solutions, Message Transformation and Enrichment is available as an outsourced solution via our hosted Solution Bureau platform.

Benefits for Financial Institutions

- **Simplified ISO 20022 compliance for Fedwire**
- **Reduced operational and integration costs**
- **Enhanced data accuracy and consistency**
- **Accelerated time to value with pre-configured templates**
- **Support for end-to-end message lifecycle management**

Get Fedwire-Ready with Confidence

Ensure your payment systems are aligned with the U.S. Federal Reserve's modernization strategy. Partner with Bottomline to simplify your ISO 20022 transformation journey.

READY TO LEARN MORE ABOUT MESSAGE TRANSFORMATION AND ENRICHMENT?

Stay on top of financial messaging requirements – contact us today.

Contact Us

Additional Payments Connectivity & Compliance Solutions from Bottomline



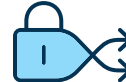
STATEMENT AND TRANSACTION RECONCILIATION

Transform and integrate diverse message formats and sophisticated content intelligently, while supporting event-driven workflows and business process automation, to enhance your business operations.



CONNECTIVITY SERVICES

Securely process, reconcile, and manage data in financial transactions within and between banks and non-banking financial institutions, domestically and internationally, by accessing a comprehensive connection hub to Swift and other networks.



MESSAGE VAULT

Meet audit requirements with a central store of financial messages, enabling organizations to instantly aggregate, search and retrieve transactions across multiple payment schemes.



About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$166 billion in assets under management.

For more information, visit www.bottomline.com

© Copyright 2015 - 2025 Bottomline Technologies, Inc. All rights reserved.

Bottomline, Paymode, and the Bottomline logo are trademarks or registered trademarks of Bottomline Technologies, Inc. All other trademarks, brand names or logos are the property of their respective owners.

REV UK060625LD

Corporate Headquarters
100 International Drive, Suite 200
Portsmouth, NH 03801
United States of America

Phone: +1-603-436-0700
Toll-free: +1-800-243-2528
info@bottomline.com

Europe, Middle East, Africa Headquarters
1600 Arlington Business Park
Theale, Reading, Berkshire RG7 4SA
United Kingdom

Tel (Local): 0870-081-8250
Tel (Int): +44-118-925-8250
emea-info@bottomline.com