

## Fedwire® Funds Service November 2026 Release Preparedness Checklist

(We have our own **FedLine Direct®** connection)

**Please note:** Federal Reserve Financial Services (FRFS) may update this checklist as we get closer to each milestone. For questions about this checklist, please contact us at [bosoffline@bos.frb.org](mailto:bosoffline@bos.frb.org).

Key Milestones			
Now	Starting in May	August-October	Nov. 14-15, 2026
Complete activities described in the <b>Planning &amp; Training</b> section below.	Start testing the Nov. 2026 changes available in Depository Institution Testing (DIT2) for FedLine Direct customers.	Participate in FRFS-sponsored DIT2 peer-to-peer testing.	Be prepared for activities described in <b>Friday, Nov. 13, 2026, before Cutover Weekend &amp; Cutover Weekend</b> sections below.

### Planning & Training

Bookmark the <a href="#">Fedwire Funds Service ISO® 20022 Implementation Center</a> and check this page regularly, including frequently asked questions.
Read and bookmark the <a href="#">On the Wire newsletter</a> to keep up with the latest information about the November 2026 release.
View recording of <a href="#">November 2026 Release Overview</a> .
Attend drop-in calls as needed: <a href="#">Federal Reserve Bank Webinars   Federal Reserve Financial Services</a> .
Engage with <b>internal software developers and/or software vendors</b> (e.g., core systems, compliance systems, fraud detection) to make necessary changes.
Review Payments Market Practice Group (PMPG) November 2026 postal address guidance document: <a href="#">Swift Payments Market Practice Group document centre   Swift</a> .

### Format Documentation on MyStandards

*Your internal software developers and/or software vendors need to obtain access to all of this documentation.*

**Note:** Format documents are available on the Fedwire Funds Service 2026 Release (PLANNED) page on the MyStandards® platform provided by SWIFT®.

Obtain access to the Fedwire Funds Service <b>public page</b> ( <a href="#">instructions</a> ). You must create an account on Swift.com with a username (your email address) and self-selected password.
Review the following format documents: <ul style="list-style-type: none"> <li>Fedwire Funds Service ISO 20022 Implementation Guide (refer to Document Change History)</li> <li>MyStandards Readiness Portal Guide</li> <li>Fedwire Funds Service ISO 20022 usage guidelines (messages that you plan to use)</li> </ul>

	Review the updated Error Code Glossary in the Fedwire Funds Service ISO 20022 Technical Guide (refer to Document Change History) available in the Fedwire Funds Service Technical Documentation <b>private page</b> ( <a href="#">instructions</a> ).
<b>MyStandards Readiness Portal Testing (recommended)</b>	
	Review sample messages available in the Readiness Portal.
	Create your own test messages (you can leverage the sample messages noted above) that you would <b>send</b> to the Fedwire Funds Service to ensure there are no schema/technical errors (e.g., test hybrid postal address).
<b>DIT2 Testing</b>	
<b>Note:</b> Support provided by FRFS Customer Service may be prioritized for customers that have tested in the DIT2 environment post-implementation.	
	If you use a vendor product/service, engage your vendor to confirm that you have the latest November 2026 release software available to you for your DIT2 testing.
	Submit the <a href="#">DIT2 test request form</a> when you need assistance with testing in the DIT2 environment (e.g., if you need test messages to be sent to you, when you are ready to perform your certification testing).
	Perform full functionality testing of all ISO 20022 messages you plan to send/receive to/from the Fedwire Funds Service using production-like traffic and to ensure your downstream system processes incoming messages normally (e.g., funds are credited to the appropriate party and ingested by compliance systems).
<b>Peer-to-Peer Testing in the DIT2 Environment</b>	
<b>Note:</b> Review the <a href="#">November 2026 Release</a> page or contact our <a href="#">Wholesale Testing Services</a> to determine if your organization is required to complete FRFS-sponsored peer-to-peer testing in the DIT2 environment. Other organizations are recommended to participate.	
	Register and participate in <a href="#">peer-to-peer testing</a> including testing dates, participants lists (organization name and routing number only), test request forms, etc.
	After registration closes (10 calendar days before testing dates), Wholesale Testing Services will provide the testing scenarios document and participant contact list. <ul style="list-style-type: none"> <li>• Review the testing scenarios document.</li> <li>• Connect with other participants to test production-like scenarios (you can coordinate testing directly with each other on when to test, what message flows to test, etc.).</li> </ul>
<b>Production Environment Testing (recommended)</b>	
<b>Note:</b> Contact <a href="#">Wholesale Testing Services</a> if you have questions about this testing.	
	The production environment will be available for testing on <b>September 19</b> and <b>October 31</b> to coordinate peer testing with counterparties. If you plan to participate in production testing, you must register 10 business days in advance of the designated Saturday you plan to test.
<b>Friday, Nov. 13, 2026, before Cutover Weekend</b>	
<b>Note:</b> FRFS does not intend to preemptively extend the operating hours but will leverage existing <a href="#">extension guidelines</a> if needed. Customers should periodically check the FedLine Home page to get up-to-date information.	
	Ensure you have staff available for an orderly close on Friday evening at 7 p.m. ET (e.g., pull reports).
	Customers should plan to send any messages they need to process on Friday and perform regular daily activities prior to the regular close.  Any messages sent after the Fedwire Funds Service's close on Friday will not be accepted and will be deleted during the cutover weekend.

	You must keep all of your <b>FedLine Direct MQ queues</b> open until the Fedwire Funds Service closes for the business day on Nov. 13, 2026, to ensure that you receive and process all incoming messages on your MQ queues. This is a critical step so that you do not have outgoing messages (including reports) in your queues when the Fedwire Funds Service opens for business day Nov. 16, 2026 (i.e., Sunday, Nov 15, 2026, at 9 p.m. ET).
	If you perform <b>prior-day retrievals</b> , you should keep copies leading up to the November 2026 implementation weekend.
<p><b>Cutover Weekend (Nov. 14-15, 2026)</b></p> <p><b>Note:</b> No customer testing will be permitted during the migration weekend.</p>	
	Implement your November 2026 release.
<p><b>Day 1 (Nov. 16, 2026)</b></p> <p><b>Note:</b> FRFS does not intend to preemptively extend the operating hours but will leverage existing <a href="#">extension guidelines</a> if needed. Customers should periodically check the FedLine Home page to get up-to-date information.</p>	
	Customers who send messages at Fedwire Funds Service open should have staff available to monitor their traffic.
	<p><b>Prior-day retrievals</b> will be supported as follows:</p> <ul style="list-style-type: none"> <li>• On Monday, you can only retrieve November 2026 version messages from the current day (Monday).</li> <li>• On Tuesday, you can retrieve November 2026 version messages from the current day (Tuesday) and only one prior business day (Monday).</li> <li>• On Wednesday, you can retrieve November 2026 version messages from the current day (Wednesday) and two prior business days (Monday and Tuesday).</li> <li>• On Thursday, you can retrieve November 2026 version messages from the current day (Thursday) and two prior business days (Tuesday and Wednesday).</li> </ul>

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