

Seller’s Designation of Wire Transfer Instructions (Form 482) Application User Guide

Managing whole loan wiring instructions

Single-Family sellers use the Form 482 application to manage their Whole Loan Wiring Instructions. This guide is for users assigned to the Submitter and/or Approver roles who are able to manage these instructions on behalf of their organization. This guide describes the available requests for managing delivery instructions.

Guide contents

About the Form 482 Application	2
Access, Roles, and Sign-in	2
Navigate the Application	3
Create and Submit a Request	6
Establish New Payee Code.....	8
Update Payee Code.....	11
Deactivate Payee Code	13
Add Seller Number to Payee Code.....	16
Add Early Funding Wire ID to Payee Code	18
Approve or Reject a Request for Approvers	22
Correct or Withdraw a Request for Submitters.....	25
Track Requests and Notifications.....	27
Frequently Asked Questions.....	28



About the Form 482 Application

The Seller's Designation of Wire Transfer Instructions (Form 482) application provides Single-Family sellers with a self-service application to establish, update, and deactivate whole loan wiring instructions online. It replaces the manual PDF-based submission process and uses role-based submission and approval controls.

Below is a high-level summary of the request lifecycle.

Process phase	What happens
1. Submit	A Submitter creates one of the five supported request types and submits it for review.
2. Approve	A different authorized user reviews the request in the application and selects Approve, Partial Reject, or Reject. Approval by email is not permitted.
3. Process	After approval, the request follows the applicable processing path. The application sends email notifications about request activity and outcomes.

Available request types

The following five request types are available for users. Successful completion of these requests requires **two different** users.

- Establish New Payee Code
- Update Payee Code
- Deactivate Payee Code
- Add Seller Number to Payee Code
- Add Early Funding Wire ID to Payee Code

SECTION 2

Access, Roles, and Sign-in

Access is role-based: Users must have at least one of the roles below to access and manage information in the application on behalf of their organization. Your organization's Corporate Administrator must assign and manage access to this application through Technology Manager.

Role	Responsibilities
Submitter	Creates and submits requests; edits a partially rejected request returned for correction; withdraws an eligible request; and reviews request status and outcomes.
Approver	Reviews requests in Pending Approvals and selects Approve, Partial Reject, or Reject. Provides rejection comments. Reviews request status and outcomes.
Submitter and Approver	Can use both sets of functions. Note: Each request requires a Submitter and a different Approver. A user assigned both roles cannot approve a request that the same user submitted.



Technology Manager Roles Required

Your organization's Corporate Administrator can assign the following roles to grant access to users:

1. Form-482-Submitter
2. Form-482-Approver

Corporate Administrators will also need to assign the necessary 5/9 digit Seller Numbers for which the user will be able to manage wiring instructions.

Logging into the Application

Users can log into this application through this url: <https://singlefamily-fanniemae.my.site.com/form482>

Once logged in, users can manage their delivery instructions in accordance with their roles. The application will automatically end user sessions after a period of inactivity. You must sign into the application again in these situations. You may be required to re-start your browser.

Minimum Requirements for Viewing and Actioning Payee Codes and Requests

Users must be assigned the appropriate seller numbers to view and manage Payee Codes and requests across the Form 482 application.

For viewing active Payee Codes, Submitters and Approvers can only view those that are associated with their assigned seller numbers.

For requests, this seller number requirement is an important control for both Submitters and Approvers. A Submitter may submit a request for any active Payee Code associated with the seller numbers assigned to them; however, an Approver must have access to all seller numbers for that request in order to view and take action on them.

Example: John Smith submits a request for seller numbers 123456789 and 987654321. Jane Smith is an Approver that is assigned 123456789. Jane will be unable to view and approve John's request because she has not been assigned to seller number 987654321.

Additionally, submitted requests pending approval can only be actioned on by individuals with the Approver role at the time the request was submitted. If an individual is assigned the Approver role after the request has been submitted with the intent to approve it, that person will not be able to approve, partially reject or reject the request.

Example: John Smith submits a request for seller number 123456789 and 987654321. Jane Smith is not an Approver for either of these seller numbers at the time of submission. Their Corporate Administrator subsequently assigns Jane the Approver role for both seller numbers. Jane will be unable to approve John's request because she did not have the Approver role for these two seller numbers at the time the request was submitted.

SECTION 3

Navigate the Application

After logging into the application, below is a list of tabs available to users based on their assigned role(s).

Tab	Area	Who uses it	Purpose
1	Existing Wires	All roles	Displays active Payee Codes available to the user based on the active 9-digit seller numbers they have access to. Select Details to review a Payee Code's information.



2	New Request	Submitter	Starts one of the five request types.
3	Required Edits	Submitter	Displays partially rejected requests returned for correction, Approver comments, and Edit and Withdraw Request actions.
4	Pending Approvals	Approver	Displays submitted requests awaiting review and the Approve, Reject, and Partial Reject (if available) actions.
5	Request History	All roles	Displays completed request information for approved, rejected and canceled requests. Select Details for available request information.
6	Job Aid	All roles	Opens this job aid when needed from the application header.

Example: View and available tabs for a user with both Submitter and Approver roles.

Viewing Existing Payee Codes

From the *Existing Wires* tab, users can view all active Payee Codes for the seller numbers to which they are assigned.

To view the current information for a Payee Code, click **Details** underneath the Payee Code number.



Existing Wires

New Request

Required Edits

Request History

Payee Code: 123456789

Details

Current Values for Payee Code

ABA Number

Bank Account Name

Bank Account Number

Reference Information

Beneficiary Address

Early Funding

Wire ID

Seller #

Beneficiary Message

If you do not have any active Payee Codes, a message will appear in the *Existing Wires* tab indicating that you have no wiring instructions available. Proceed to the *New Request* tab and select *Establish New Payee Code* to begin the process.

Existing Wires

New Request

Required Edits

Request History

There are no wiring instructions available. To establish new wiring instructions, go to the New Request tab and select "Establish New Payee Code."

Payee Code Fields

The following is a list of Payee Code fields that are displayed to users.

Field	Explanation
Payee Code	Displays active Payee Code number.
ABA Number	Displays the 9-digit ABA number of the financial institution.
Bank Account Name	Displays the account name on the bank account number specified.
Bank Account Number	Displays the account number specified.
Reference Information	Displays static text provided to the recipient of the wire.
Beneficiary Address	Displays provided address of the business entity receiving the funds.
Early Funding	Displays box that may be checked to indicate the Payee Code is eligible for Early Funding use.



Wire ID	Displays the 2-digit Wire ID number for Early Funding Payee Codes.
Seller Numbers	Displays all active 9-digit Seller Numbers associated with this Payee Code.
Beneficiary Message	Displays message on wires disbursed for Whole Loan Deliveries using this Payee Code. Beneficiary Messages will begin as follows: <i>Lender (9-digit Seller #) Payee (9-digit Payee Code)</i> . Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. <i>Lender 9-digit Seller #) Payee (9-digit Payee Code) ref (Reference Information)</i> .

Active Payee Codes are ordered sequentially in descending order. A maximum of 10 Payee Codes will be available on each page. Clicking the **Previous** and **Next** buttons at the bottom of the page will navigate you between the available pages of Payee Codes.

Payee Code:

Details 

Previous

1 / 8

Next

SECTION 4

Create and Submit a Request

Use these steps for all request types. The request-specific sections identify additional fields and validations.

Step	Action	Important information
1	Click the New Request tab and select the request type that matches the action you need to perform.	The application opens a guided workflow for the selected request type.
2	Complete each required field. Required fields are marked with an asterisk (*).	Resolve any required-field messages before continuing.
3	Respond to validation messages and follow the on-screen instructions.	A blocking validation must be resolved before submission.
4	Select Continue to move to the confirmation screen.	The confirmation screen displays the requested information entered and any existing Payee Code data that was not updated.
5	Review all information on the confirmation screen.	Confirm Seller Numbers, beneficiary information, and other request-specific details. Click Go Back to make changes if necessary.
6	Select next to move to the submission confirmation screen	This displays an acknowledgement message to confirm user is authorized to



		act on behalf of organization. Click Go Back if necessary.
7	Select Submit to move the request for approval.	The request moves to the approval workflow.
8	Confirm that the successful submission screen appears.	A designated Approver must act before the request can be processed.

Available request types

The following five request types are available for users. Successful completion of these requests requires **two different** users.

- Establish New Payee Code
- Update Payee Code
- Deactivate Payee Code
- Add Seller Number to Payee Code
- Add Early Funding Wire ID to Payee Code

The screenshot shows the 'New Request' tab in a web application. The 'Request Type' dropdown menu is open, displaying the following options: --None--, Establish New Payee Code, Update Payee Code, Deactivate Payee Code, Add Seller Number to Payee Code, and Add Early Funding Wire ID to Payee Code. The dropdown is currently set to --None--.

No Approvers Error Message

For all request types, after pressing **Continue** on the submission confirmation screen, users may encounter an error message indicating that the request cannot be submitted because there are no Approvers registered for the selected 9-digit seller number(s).

Users encountering this error message can only press **Go Back** to close the error message. They must work within their organization to identify the appropriate individuals who can approve these requests on behalf of their organization and any required next steps. Users may try to submit their request again after this is completed.



SECTION 5

Establish New Payee Code

Use this request type to create a new Payee Code and associated wire instructions.

Request Fields

For *Establish New Payee Code* requests, below are the available fields you will enter your desired Payee Code information into.

Field	Explanation
ABA Number	Enter the 9-digit ABA number of the financial institution. As you begin typing, a dropdown of active, funds eligible ABA numbers will appear. Select one. If your ABA number does not appear, and it is an active, funds eligible number, contact acquisitions_loan_delivery@fanniemae.com for assistance.
Bank Account Number *	Enter the appropriate account number at the financial institution to which the proceeds will be transferred. Account numbers can be alphanumeric. Spaces are allowed.
Bank Account Name *	Enter the name on the account number specified.
Reference Information *	Enter additional static text to be provided to the recipient of the wire. This field is optional. Do not include loan-specific details or non-public information (NPI).
Beneficiary Address *	Enter the address of the business entity receiving the funds. This is the address of the account holder. For example, business entity ABC Corporation has an account with Bank XYZ Limited. The beneficiary address required is for ABC Corporation. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Seller Numbers	Select a seller number from the available list of active seller numbers displayed in the <i>Available</i> box. Click the right arrow to move it to the <i>Chosen</i> box. Chosen seller numbers will be associated with this Payee Code. Repeat this for each seller number desired. A Payee Code must have at least one seller number chosen. If a seller number was inadvertently chosen, select that seller number from the <i>Chosen</i> box and click the left arrow to return it to the <i>Available</i> box. You cannot remove a seller number from the <i>Chosen</i> box if there is only one seller number present. In this situation you must add the desired seller number first, then remove the incorrect seller number.

* System messaging will appear when special characters are not allowed or required fields are not completed. You will need to correct these to proceed with your request.



Existing Wires

New Request

Required Edits

Request History

*Request Type ⓘ

Establish New Payee Code ▼

Establish New Payee Code

*ABA Number ⓘ

063000225 ✕

*Bank Account Number ⓘ

369789

Beneficiary Address ⓘ

*Address ⓘ

123 Main St.

*City ⓘ

Columbus

*State ⓘ

Ohio ▼

*Zip Code ⓘ

43085

*Bank Account Name ⓘ

Test

Reference Information (Optional) ⓘ

Seller Numbers ⓘ

Available

Chosen

123450001

Cancel Request

Continue

Duplicate Warning Message

For *Establish New Payee Code* requests, after pressing **Continue** on the request form, a warning message may appear indicating that the ABA number and Bank Account number combination is identical to either an existing Payee Code and/or a pending Payee Code request.

Sellers can create Payee Codes with identical sets of information using this application and this warning message is to advise users that their request may result in duplicate Payee Codes. Users should read this warning and must click either of the following options:

1. **Go Back** – This will return you to the previous form.
2. **Continue** – This will allow you to proceed to the next confirmation screen.

Fannie Mae Confidential

© 2026 Fannie Mae 9.29.26 Page 9 of 29



Warning Message

This request contains the same ABA and Account Number combination as another request currently pending approval or an established payee code. Please review the details before submitting an additional request.

[Go Back](#) [Continue](#)

Confirmation Screen

For *Establish New Payee Code* requests, the confirmation screen will display all the previously inputted information in addition to a few other elements.

- 3. The Payee Code number will not be available and a placeholder of “XXXXXXXX” will be visible on the screen. The Payee Code number will be established after the request has been approved.
- 4. Beneficiary message for each seller number chosen will be displayed. These messages will be on wires disbursed for Whole Loan Deliveries using this Payee Code.
 - o Beneficiary Messages will begin as follows: Lender (9-digit Seller #) Payee XXXXXXXX.
 - o Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. Lender 9-digit Seller #) Payee XXXXXXXX ref (Reference Information).

Confirmation

Please review and confirm that the information associated with the payee code below is accurate.

ABA Number	063000225
Account Name	Test
Account Number	369789
Beneficiary Address	123 Main St., Columbus, Ohio, 43085
Reference Information	
Seller Number	123450001

Outgoing wires will reflect the following Beneficiary Message according to the Seller Number selected at delivery for this payee code. If you would like to add or edit reference information, click the Go Back button.

SELLER NUMBER	BENEFICIARY MESSAGE
123450001	Lender 123450001 Payee XXXXXXXX

[Go Back](#) [Continue](#)



SECTION 6

Update Payee Code

Use this request type to change information associated with an existing Payee Code.

Request Fields

For *Update Payee Code* requests, below are the available fields you can update on existing Payee Codes. Some fields are editable while others are not.

When initiating this request, the form will be prepopulated with the Payee Code's existing information. To update information on the prepopulated form, click the **pencil icon** to begin editing.

Field	Editable	Explanation
ABA Number	No	Displays the 9-digit ABA number of the financial institution.
Bank Account Number *	Yes	Displays the current account number specified. To update, enter the appropriate account number at the financial institution to which the proceeds will be transferred. Account numbers can be alphanumeric. Spaces are allowed.
Bank Account Name *	Yes	Displays the current account name on the bank account number specified. To update, enter the name on the account number specified.
Reference Information *	Yes	Displays the current static text provided to the recipient of the wire. To update, enter additional static text to be provided to the recipient of the wire. You may also remove any existing text here and leave the field blank. This field is optional. Do not include loan-specific details nor non-public information (NPI).
Beneficiary Address *	Yes	Displays the current address of the business entity receiving the funds. To update, enter the address of the business entity receiving the funds. This is the address of the account holder. For example, business entity ABC Corporation has an account with Bank XYZ Limited. The beneficiary address required is for ABC Corporation. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Early Funding	No	Displays a check only if the Payee Code is eligible for Early Funding use.
Wire ID	No	Displays the 2-digit Wire ID number only if the Payee Code is eligible for Early Funding use.
Seller Numbers	No	Displays all active 9-digit Seller Numbers associated with this Payee Code. This cannot be modified with this request (see <i>Add a Seller Number to a Payee Code</i> request)

* System messaging will appear when special characters are not allowed or required fields are not completed. You will need to correct these to proceed with your request.



Existing Wires

New Request

Required Edits

Request History

* Request Type ⓘ

Update Payee Code

* Payee Code ⓘ

970009963

Update Payee Code

ABA Number ⓘ

063000225

Bank Account Number ⓘ

369789

Beneficiary Address ⓘ

123 Main St., Columbus, Ohio, 43085

Bank Account Name ⓘ

Test

Reference Information (Optional) ⓘ

Seller Numbers ⓘ

Available

Chosen

123450001

Cancel Request

Continue

Duplicate Request Message

After pressing **Continue** on the *Update Payee Code* request form, users may encounter an error message indicating that the request cannot be submitted. Users cannot submit an *Update Payee Code* request if there are in-flight requests for this Payee Code. These include requests pending approval or requests requiring edits for any other request types such as *Deactivate Payee Code*; *Add Seller Number to Payee Code*; and *Add Early Funding Wire ID to a Payee Code*.

Users encountering this error message can only press **Go Back** to close the error message. They must work with the Submitters and/or Approvers of the pending requests for that Payee Code before they can submit any additional request.

Error Message

There is currently a pending request for this Payee Code and a new request cannot be submitted. Please submit the update request after all pending requests have been completed.

Go Back



Confirmation Screen

For *Update Payee Code* requests, the confirmation screen will display all updated information in addition to any existing information for fields that were not updated.

The beneficiary message for each seller number associated will be displayed. These messages will be on wires disbursed for Whole Loan Deliveries using this Payee Code.

- 1. Beneficiary messages will begin as follows: Lender (9-digit Seller #) Payee (9-digit Payee Code).
- 2. Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. Lender (9-digit Seller #) Payee (9-digit Payee Code) ref (Reference Information).

Confirmation

Please review and confirm that the information associated with the payee code below is accurate.

Payee Code	970009964
ABA Number	121000248
Account Name	Test2
Account Number	1234321
Beneficiary Address	123 Main, Columbus, Ohio, 43085
Reference Information	
Seller Number	

Outgoing wires will reflect the following Beneficiary Message according to the Seller Number selected at delivery for this payee code. If you would like to add or edit reference information, click the Go Back button.

SELLER NUMBER	BENEFICIARY MESSAGE
123450001	Lender 123450001 Payee 970009964

Go Back

Continue

SECTION 7

Deactivate Payee Code

Use this request type to request deactivation of an existing Payee Code.

Request Fields

For *Deactivate Payee Code* requests, below are the available fields that will be visible in the form and are not editable.

When initiating this request, the form will be prepopulated with the Payee Code’s existing information.



Field	Explanation
ABA Number	Displays the 9-digit ABA number of the financial institution.
Bank Account Number	Displays the account number specified.
Bank Account Name	Displays the account name on the bank account number specified.
Reference Information	Displays static text provided to the recipient of the wire.
Beneficiary Address	Displays the address of the business entity receiving the funds. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Early Funding	Displays a check only if the Payee Code is eligible for Early Funding use.
Wire ID	Displays the 2-digit Wire ID number only if the Payee Code is eligible for Early Funding use.
Seller Numbers	Displays all active 9-digit Seller Numbers associated with this Payee Code.

Existing Wires

New Request

Required Edits

Request History

*Request Type ⓘ

Deactivate Payee Code

*Payee Code ⓘ

970009964

Deactivate Payee Code

ABA Number ⓘ

121000248

Bank Account Number ⓘ

1234321

Beneficiary Address ⓘ

123 Main, Columbus, Ohio, 43085

Seller Numbers ⓘ

Available

Bank Account Name ⓘ

Test2

Reference Information (Optional) ⓘ

Chosen

123450001

Cancel Request

Continue

Duplicate Request Message

After pressing **Continue** on the *Deactivate Payee Code* request form, users may encounter an error message indicating that the request cannot be submitted. Users cannot submit a *Deactivate Payee Code* request if there are in-flight requests for this Payee



Code. These include requests pending approval or requests requiring edits for any other request types such as *Update Payee Code*; *Add Seller Number to Payee Code*; and *Add Early Funding Wire ID to a Payee Code*.

Users encountering this error message can only press **Go Back** to close the error message. They must work with the Submitters and/or Approvers of the pending requests for that Payee Code before they can submit any additional requests.

Error Message

There is currently a pending request for this Payee Code and a new request cannot be submitted. Please submit the deactivation request after all pending requests have been completed.

[Go Back](#)

Loans In-Flight Message

After pressing **Continue** on the *Deactivate Payee Code* request form, users may encounter an error message indicating that the request cannot be submitted. Users cannot submit a *Deactivate Payee Code* request if this Payee Code is associated with loans in Loan Delivery that have not been funded. These include loans in draft or submitted status which may be in a Whole Loan Commitment, on an Early Funding Line, and/or in an ASAP MBS Pool.

Users encountering this error message can only press **Go Back** to close the error message. They must work within their organization's internal delivery team to identify the loan(s) using this Payee Code and next steps before they can submit a *Deactivate Payee Code* request.

Error Message

This request can not be processed. There are loans in Loan Delivery using this Payee Code. These loans may be in a Whole Loan Commitment, on an Early Funding Line, and/or in an ASAP MBS Pool. The deactivation request can be submitted once there are no loans outstanding using this Payee Code. Contact your internal delivery team to identify the loan(s) using this payee code and next steps.

[Go Back](#)

Confirmation Screen

For *Deactivate Payee Code* requests, the confirmation screen will display the existing Payee Code information including the beneficiary message for each seller number associated.



Confirmation

Add text here

Please review and confirm that the information associated with the payee code below is accurate.

Payee Code	970009964
ABA Number	121000248
Account Name	Test 2
Account Number	1234321
Beneficiary Address	123 Main, Columbus, OH, 43085
Reference Information	
Seller Number	123450001

Go Back

Continue

SECTION 8

Add Seller Number to Payee Code

Use this request type to associate an additional Seller Number with an existing Payee Code.

Request Fields

For *Add Seller Number to Payee Code* requests, only the chosen seller number field can be updated with additional seller numbers being added. No seller numbers can be removed.

When initiating this request, the form will be prepopulated with the Payee Code's existing information.

Field	Editable	Explanation
ABA Number	No	Displays the 9-digit ABA number of the financial institution.
Bank Account Number	No	Displays the account number specified.
Bank Account Name	No	Displays the account name on the bank account number specified.
Reference Information	No	Displays static text provided to the recipient of the wire.
Beneficiary Address	No	Displays the address of the business entity receiving the funds. Beneficiary address information is split across the address, city, state and zip code fields on the request form.



Early Funding	No	Displays a check only if the Payee Code is eligible for Early Funding use.
Wire ID	No	Displays the 2-digit Wire ID number only if the Payee Code is eligible for Early Funding use.
Seller Numbers	Yes	Displays all active 9-digit Seller Numbers associated with this Payee Code in the <i>Chosen</i> box. These existing seller numbers cannot be removed with this request. To add additional seller numbers, select a seller number from the available list of active seller numbers displayed in the <i>Available</i> box. Click the right arrow to move it to the <i>Chosen</i> box. Chosen seller numbers will be associated with this Payee Code. Repeat this for each seller number desired. If an additional seller number was inadvertently chosen, select that seller number from the <i>Chosen</i> box and click the left arrow to return it to the <i>Available</i> box.

Existing Wires | **New Request** | Required Edits | Request History

*Request Type ⓘ Add Seller Number to Payee Code

*Payee Code ⓘ 970009965

Add Seller Number to Payee Code

ABA Number ⓘ 121000358

Bank Account Number ⓘ 6543245

Bank Account Name ⓘ Test3

Beneficiary Address ⓘ 12 Lane, Plano, Texas, 75605

Reference Information (Optional) ⓘ

Seller Numbers ⓘ

Available

123450008

Chosen

123450001

Cancel Request Continue

Duplicate Request Message

After pressing **Continue** on the *Add Seller Number to Payee Code* request form, users may encounter an error message indicating that the request cannot be submitted. Users cannot submit an *Add a Seller Number to Payee Code* request if there are in-flight requests for this Payee Code. These include requests pending approval or requests requiring edits for any other request types such as *Update Payee Code*; *Deactivate Payee Code*; and *Add Early Funding Wire ID to Payee Code*.

Users encountering this error message can only press **Go Back** to close the error message. They must work with the Submitters and/or Approvers of the pending requests for that Payee Code before they can submit any additional request.



Error Message

There is currently a pending request for this Payee Code and a new request cannot be submitted. Please submit the request to add a Seller Number after all pending requests have been completed.

[Go Back](#)

Confirmation Screen

For *Add Seller Number to Payee Code* requests, the confirmation screen will display the existing Payee Code information including the beneficiary message for each existing seller number associated and any additional seller numbers from this request.

The beneficiary message for each seller number associated will be displayed. These messages will be on wires disbursed for Whole Loan Deliveries using this Payee Code.

- Beneficiary messages will begin as follows: Lender (9-digit Seller #) Payee (9-digit Payee Code).
- Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. Lender (9-digit Seller #) Payee (9-digit Payee Code) ref (Reference Information).

Confirmation

Please review and confirm that the information associated with the payee code below is accurate.

Payee Code	970009965
ABA Number	121000358
Account Name	Test3
Account Number	6543245
Beneficiary Address	12 Lane, Plano, Texas, 75605
Reference Information	
Seller Number	

Outgoing wires will reflect the following Beneficiary Message according to the Seller Number selected at delivery for this payee code.

SELLER NUMBER	BENEFICIARY MESSAGE
123450001	Lender 123450001 Payee 970009965
123450008	Lender 123450008 Payee 970009965

[Go Back](#) [Continue](#)

SECTION 9

Add Early Funding Wire ID to Payee Code

Use this request type to request an Early Funding Wire ID for an existing Payee Code.

Early Funding approved sellers can use this request. If you have any questions, contact the Early Funding desk (early_funding@fanniemae.com).



Operating Account Required

Adding an Early Funding Wire ID to an existing Payee Code will require sellers to first establish an operating account. If an operating account has not yet been established for your seller number, users will receive a question asking if this request is for an operating account when starting this request. Users can respond in one of two ways:

- 1. **Yes** – This will allow you to proceed with the request.
- 2. **No** – This will result in an additional error message indicating that you do not have any Early Funding Payee Codes with an Early Funding Wire ID 01, which designates the operating account. You will be unable to submit this type of request for non-operating account until an operating account has been designated.

If you have an operating account and this request is for a non-operating account, the request form will appear with a message indicating that you are creating a non-operating account.

Payee Code Requirements for Adding an Early Funding Wire ID

When selecting a Payee Code for an *Add Early Funding Wire ID to Payee Code* request, active Payee Codes associated with the Early Funding seller number assigned to the Submitter will appear in the request’s Payee Code dropdown and can be selected, with the following exceptions:

- Payee codes with an Early Funding Wire ID already assigned cannot be selected.
- Payee codes with seller numbers associated with multiple, different 5-digit seller numbers cannot be selected.

Request Fields

For *Add Early Funding Wire ID to Payee Code* requests, below are the available fields that will be visible in the form and are not editable.

When initiating this request, the form will be prepopulated with the Payee Code’s existing information.

Field	Explanation
-------	-------------



ABA Number	Displays the 9-digit ABA number of the financial institution.
Bank Account Number	Displays the account number specified.
Bank Account Name	Displays the account name on the bank account number specified.
Reference Information	Displays static text provided to the recipient of the wire.
Beneficiary Address	Displays the address of the business entity receiving the funds. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Seller Numbers	Displays all active 9-digit Seller Numbers associated with this Payee Code.

Duplicate Request Message

After pressing **Continue** on the *Add Early Funding Wire ID to Payee Code* request form, users may encounter an error message indicating that the request cannot be submitted. Users cannot submit an *Add Early Funding Wire ID to Payee Code* request if there are in-flight requests for this Payee Code. These include requests pending approval or requests requiring edits for any other request type such as *Update Payee Code*; *Deactivate Payee Code*; and *Add Seller Number to Payee Code*.

Users encountering this error message can only press **Go Back** to close the error message. They must work with the Submitters and/or Approvers of the pending requests for that Payee Code before they can submit any additional request.

Error Message

There is currently a pending request for this Payee Code and a new request cannot be submitted. Please submit the update request after all pending requests have been completed.

[Go Back](#)

Confirmation Screen

For *Add Early Funding Wire ID to Payee Code* requests, the confirmation screen will display the existing Payee Code information including the beneficiary message for each existing seller number associated and any additional seller numbers from this request.

The beneficiary message for each seller number associated will be displayed. These messages will be on wires disbursed for Whole Loan Deliveries using this Payee Code.

1. Beneficiary messages will begin as follows: Lender (9-digit Seller #) Payee (9-digit Payee Code).
2. Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. Lender (9-digit Seller #) Payee (9-digit Payee Code) ref (Reference Information).
3. If no Reference Information is present for the Payee Code, the beneficiary message will be left blank for ASAP deliveries using this Payee Code.



Confirmation

Please review and confirm that the information associated with the payee code below is accurate.

Payee Code	970009965
ABA Number	121000358
Account Name	Test3
Account Number	6543245
Beneficiary Address	12 Lane, Plano, Texas, 75605
Reference Information	
Seller Number	

Outgoing wires will reflect the following Beneficiary Message according to the Seller Number selected at delivery for this payee code.

SELLER NUMBER	BENEFICIARY MESSAGE
123450001	Lender 123450001 Payee 970009965
123450008	Lender 123450008 Payee 970009965

Go Back

Continue

Updating a Payee Code with an Early Funding Wire ID

Payee codes with Early Funding Wire IDs can be updated through the Form 482 application. (See *Update Payee Code* section for more information)

Note, only the contents of the Reference Information field will be used for the beneficiary message on ASAP deliveries using the Payee Code. If no Reference Information is present for the Payee Code, the beneficiary message will be left blank for ASAP deliveries.

Deactivating a Payee Code with Early Funding Wire ID 01 (Operating Account)

Payee codes with Early Funding Wire ID 01 cannot be deactivated through the Form 482 application. Please contact Counterparty_Maintenance@fanniemae.com for assistance.

All other Payee Codes with other Early Funding Wire IDs can be deactivated through this application as normal (See *Deactivate Payee Code* section for more information)

Adding a Seller Number to a Payee Code with an Early Funding Wire ID

Additional seller numbers can be added to Payee Codes with Early Funding Wire IDs through the Form 482 application. (See *Add Seller Number to Payee Code* section for more information)

Note, only active, unassigned 9-digit seller numbers that share the same Early Funding 5-digit seller number with the existing seller numbers associated with the Payee Code can be viewed and selected from the *Available* box.



SECTION 10

Approve or Reject a Request for Approvers

After the request has been submitted, Approvers review submitted requests in *Pending Approvals* tab for seller numbers to which they have access.

Approval must be done through the application; email approval is not permitted.

See *Minimum Requirements for Viewing and Actioning Payee Codes and Requests* in the *Access, Roles, and Sign-In* section for more information.

Viewing Requests Pending Approval

From the *Pending Approval* tab, Approvers can view all pending requests for the seller numbers they are assigned to. If there are no pending requests, this tab will be empty.

To view the current information for a request, click **Details** in the request box.

The screenshot shows the 'Pending Approvals' tab selected in a navigation bar. Below the navigation bar, a request details box is displayed. The box contains the following information:

- Request ID: DI-000017
- Payee Code: 970009963
- Request Type: Update Payee Code
- Requested By: Fannie12345 Submitter
- Requested Date: 09-11-2026 9:53 AM
- A 'Details' link with a downward arrow icon.
- A section titled 'Current Values for Delivery Instructions' containing:
 - ABA Number: 063000225
 - Bank Account Name: Test
 - Bank Account Number: 369789
 - Reference Information (Optional): 1234
 - Beneficiary Address: 123 Main St., Columbus, Ohio, 43085
 - Payee Code: 970009963
 - Seller #: 270928579
 - Beneficiary Message: Lender123450001 Payee 970009963 Ref 1234
- Three buttons at the bottom: 'Approve' (green), 'Partial Reject' (yellow), and 'Reject' (red).

Request Fields

For requests in the *Pending Approvals* tab, below are the available fields that will be visible to the Approvers of the request.

Field	Explanation
Request ID	Displays the 9-digit ABA number of the financial institution.
Payee Code	Displays the Payee Code number that this request is for. If the request type is an <i>Establish New Payee Code</i> , this will be blank.



Request Type	Displays any of the five available request types.
Requested By	Displays the name of the Submitter.
Requested Date	Displays the date and time of when the request was submitted.
ABA Number	Displays the 9-digit ABA number of the financial institution.
Bank Account Number	Displays the account number specified.
Bank Account Name	Displays the account name on the bank account number specified.
Reference Information	Displays static text provided to the recipient of the wire.
Beneficiary Address	Displays the address of the business entity receiving the funds. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Early Funding	Displays a check <u>only</u> if the Payee Code is eligible for Early Funding use. If the request type is an <i>Add Early Funding Wire ID to Seller Number</i> , this will be blank until the request is approved.
Wire ID	Displays the 2-digit Wire ID number <u>only</u> if the Payee Code is eligible for Early Funding use. If the request type is an <i>Add Early Funding Wire ID to Seller Number</i> , this will be blank until the request is approved.
Seller Numbers	Displays all active 9-digit Seller Numbers associated with this Payee Code.

For *Update Payee Code* and *Add Seller Number to Payee Code* requests, the fields above will reflect the requested updates, instead of the current values for the Payee Code being modified.

Approving and Rejecting Requests

Approvers will have a few actions available to them while reviewing the details of the requests. Below are the available actions they can take.

The screenshot shows a web interface with a top navigation bar containing five tabs: 'Existing Wires', 'New Request', 'Required Edits', 'Pending Approvals' (which is highlighted in blue), and 'Request History'. Below the navigation bar, a modal window displays the details of a pending request. The details include: 'Request ID' followed by a masked value, 'Payee Code:', 'Request Type: Establish New Payee Code', 'Requested By' followed by a masked name, and 'Requested Date' followed by a masked date. Below these details is a blue link labeled 'Details' with a right-pointing chevron. At the bottom of the modal are three buttons: 'Approve' (green), 'Partial Reject' (light red), and 'Reject' (red).

Figure 2. Pending Approvals example with available actions. Example data is masked.



Approve

Approvers can provide their approval for a request by clicking the **Approve** button.

An approval confirmation screen will appear and displays an acknowledgement message to confirm that the Approver user is authorized to act on behalf of the organization. Approvers have two options:

1. **Go Back** – This will close the window and the request is not approved. The request remains in the *Pending Approvals* tab.
2. **Approve** – This will close the window and the request is approved. The completed, approved request will move to the *Request History* tab.

The screenshot shows a window titled "Approval Confirmation". At the top center is an orange warning triangle icon. Below it, a text box contains the following text: "By clicking the approve button, you acknowledge that you are authorized to (i) act for the seller in the Issuance of payment instructions and the approval of transfer of funds to initiate credits to the seller's accounts and (ii) to provide Fannie Mae with instructions to transfer funds by wire transfer, in connection with the seller's sale of mortgages." At the bottom right of the window are two buttons: "Go Back" and "Approve".

Partial Reject (*Establish New Payee Code and Update Payee Code* requests only)

Approvers can send the request back to the Submitter for correction by clicking the **Partial Reject** button. This option is only available for *Establish New Payee Code* and *Update Payee Code* requests.

A comments screen will appear with a text box for inputting comments. Enter clear comments describing the required correction. Then, Approvers have two options:

1. **Go Back** – This will close the window and the request is not approved. The request remains in the *Pending Approvals* tab.
2. **Partial Reject** – This will close the window and the request is not approved. The request will move to the Submitter's *Required Edits* tab for their action.

The screenshot shows a window titled "Comments". Below the title, there is a text prompt: "*Please provide the details for this rejection and any corrections for the submitter." Below this prompt is a large text input box with the placeholder text "Enter your comments here...". At the bottom right of the window are two buttons: "Go Back" and "Partial Reject".

Reject

Approvers can reject requests by clicking the **Reject** button.

A comments screen will appear with a text box for inputting comments. Enter clear comments explaining the full rejection. Then, Approvers have two options:

1. **Go Back** – This will close the window and the request is not approved. The request remains in the *Pending Approvals* tab.
2. **Reject** – This will close the window and the request is not approved. The completed, rejected request will move to the *Request History* tab.



Comments

* Please provide the details for this rejection.

Enter your comments here...

Go Back

Reject

SECTION 11

Correct or Withdraw a Request for Submitters

For *Establish New Payee Code* and *Update Payee Code* requests returned for correction, these requests will appear in the Submitter’s *Required Edits* tab with the Approver’s comments.

Viewing Requests Requiring Edits

From the *Required Edits* tab, Submitters can view all pending requests that were returned for correction. If there are no pending requests, this tab will be empty.

To view the current information for a request, click **Details** in the request box. Comments will also be available for the Submitter to review.

Existing Wires

New Request

Required Edits

Request History

Request ID: DI-000017

Payee Code: 970009963

Request Type: Update Payee Code

Requested By: Fannie12345 Submitter

Requested Date: 09-11-2026 9:53 AM

Rejected Date: 09-13-2026 6:16 PM

Rejected By: Fannie12345 Submitter and Approver

Comments: Test

Details

Edit

Withdraw Request

Current Values for Delivery Instructions

ABA Number

063000225

Bank Account Name

Test

Bank Account Number

369789

Reference Information (Optional)

1234

Beneficiary Address

123 Main St., Columbus, Ohio, 43085

Payee Code

970009963

Seller #

123450001

Beneficiary Message

Lender 123450001 Payee 970009963 Ref 1234

Request Fields

For requests in the *Required Edits* tab, below are the available fields that will be visible to the Submitter of the request.

Field	Explanation
Request ID	Displays the 9-digit ABA number of the financial institution.



Payee Code	Displays the Payee Code number that this request is for. If the request type is an <i>Establish New Payee Code</i> , this will be blank.
Request Type	Displays any of the five available request types.
Requested By	Displays the name of the Submitter.
Requested Date	Displays the date and time of when the request was submitted.
Rejected Date	Displays the date and time of when the request was rejected.
Rejected By	Displays the name of the Approver who rejected the request.
Comments	Displays the comments provided by the Approver when the request was rejected.
ABA Number	Displays the 9-digit ABA number of the financial institution.
Bank Account Number	Displays the account number specified.
Bank Account Name	Displays the account name on the bank account number specified.
Reference Information	Displays static text provided to the recipient of the wire.
Beneficiary Address	Displays the address of the business entity receiving the funds. Beneficiary address information is split across the address, city, state and zip code fields on the request form.
Early Funding	Displays a check only if the Payee Code is eligible for Early Funding use. If the request type is an <i>Add Early Funding Wire ID to Seller Number</i> , this will be blank until the request is approved.
Wire ID	Displays the 2-digit Wire ID number only if the Payee Code is eligible for Early Funding use. If the request type is an <i>Add Early Funding Wire ID to Seller Number</i> , this will be blank until the request is approved.
Seller Numbers	Displays all active 9-digit Seller Numbers associated with this Payee Code.

For *Update Payee Code* and *Add Seller Number to Payee Code* requests, the fields above will reflect the requested updates, instead of the current values for the Payee Code being modified.

Correcting or Withdrawing Requests

Submitters reviewing their requests for correction will have a few actions available to them while reviewing the details of the requests. Below are the available actions they can take.

Edit

Submitters can edit their requests by clicking the **Edit** button. Before pressing **Edit**, Submitters should read and make notes of the available comments to complete their corrections accurately.



After pressing **Edit**, the request will be opened in the *New Request* tab and will be prepopulated with the requested information ready for any corrections.

Follow the instructions in the appropriate sections of this guide to complete and resubmit your request.

Withdraw

Submitters can cancel their requests by clicking the **Withdraw** button.

Doing so will immediately cancel the request. This request will appear in the *Request History* tab as a completed, canceled request. No further action is required.

Note, this is a permanent cancellation and cannot be reversed. If the request was cancelled in error, you will need to begin the process again.

SECTION 12

Track Requests and Notifications

The application and email notifications communicate request activity and outcomes. Email notifications do not replace required action in the application.

Email Notifications

The Form 482 application will send email notifications to the Submitter of the request and all eligible Approvers (based on the 9-digit seller numbers associated with the request) at the time of submission for the actions below.

Notification event	Email Subject Line
Request submitted	Form 482 Submitted Successfully - Pending Approval
Request approved	Form 482 Request Approved
Request partially rejected	Form 482 Request - Partially Rejected - Action Required
Request rejected	Form 482 Request - Rejected

View Request History

The *Request History* tab is visible to both Submitters and Approvers. Only requests in a completed state will appear on this tab. This includes approved, rejected or withdrawn requests.

The requests will display any request-specific updates in addition to the following:

- Approved requests will display a status of *Approved*, the name of the Approver and the approval date.
 - If it is a *Establish New Payee Code* request, the Payee Code number field will be populated.
 - If it is an *Add Early Funding Wire ID* request, the Early Funding Wire ID and checkbox will be populated.
- Rejected requests will display a status of *Rejected*, the name of the Approver who rejected the request, their comments, and a date timestamp of the rejection.



- Withdrawn requests by the Submitter will display a status of *Cancelled* and a date timestamp the withdrawal will be displayed.

Existing Wires

New Request

Required Edits

Request History

Request ID: DI-000025
Payee Code: 970009965
Request Type: Add Seller Number to Payee Code
Requested By: Fannie12345 Submitter
Requested Date: 09-13-2026 7:17 PM
Status: Approved
Approved Date: 09-13-2026 7:18 PM
Approver: Fannie12345 Submitter and Approver

Details

Current Values for Delivery Instructions

ABA Number	Bank Account Name
121000358	Test3
Bank Account Number	Reference Information (Optional)
6543245	
Beneficiary Address	
12 Lane, Plano, Texas, 75605	
Payee Code	
970009965	
Seller #	Beneficiary Message
123450001	Lender 123450001 Payee 970009965
123450008	Lender 123450008 Payee 970009965

Processing Expectations and Additional Actions

After requests have been approved, Payee Code changes will be available for use in Loan Delivery within 1 business day.

If the approved request is for adding an Early Funding Wire ID to a Payee Code, refer to the Payee Code under the *Existing Wires* tab to view the Early Funding Wire ID. You will need to add this Early Funding Wire ID to the Payee Code in Loan Delivery.

[place holder] Screenshot of EF Payee Code with EF wire id from the existing wires tab.

SECTION 13

Frequently Asked Questions

Can I submit or approve Form 482 by email?

No. The digital Form 482 application is the **only method** for submission and approval of wiring instructions.

Can the same person submit and approve the same request?

No. Two **separate authorized** individuals are required to complete the process.

Where can I review the status for both pending and completed requests?

Completed requests (e.g. approved, rejected, withdrawn) can be viewed in the *Request History* tab. Requests pending approval can only be viewed by their eligible Approvers in the *Pending Approvals* tab. Requests requiring edits by their Submitters can be viewed by them in the *Requiring Edits* tab.

What if no Approver exists for a selected Seller Number?

The request cannot be submitted until an active Approver exists for all selected 9-digit Seller Numbers.



Is Form 360 still required?

No.

What if the ABA number I am trying to enter is not available for me to select?

Only active, funds eligible ABA numbers are selectable from the dropdown. If your ABA number does not appear, and it is an active, funds eligible number, contact acquisitions_loan_delivery@fanniemae.com for assistance.

Can I remove a Seller Number from a Payee Code?

No. You will need to deactivate the existing Payee Code and then establish a new Payee Code without that Seller Number.

Can I have multiple Payee Codes with the same exact set of information?

Yes. However, the best practice is to submit a to “*Add a Seller Number to Payee Code*” request unless the Reference Information is different.

I submitted a request, and a new Approver was added after the submission, but they can’t see it. What do I do?

You will need to work with the existing Approvers for them to review and approve the request.

The Beneficiary Messages for my Payee Code are different for each of the associated seller numbers and do not use the Reference Information displayed. Why is this the case and what can I do?

Active Payee Codes established before the September 2026 Form 482 application release may have different beneficiary messages across their associated seller numbers. After an *Update Payee Code* request is submitted and approved for these Payee Codes, the Form 482 application will update and standardize each beneficiary message for all seller numbers associated.

1. Beneficiary messages will begin as follows: Lender (9-digit Seller #) Payee (9-digit Payee Code).
2. Any Reference Information provided will be available at the end of the Beneficiary Message, e.g. Lender (9-digit Seller #) Payee (9-digit Payee Code) ref (Reference Information).