

Wire Instruction Reference Identifier

As part of the Uniform Loan Delivery Dataset (ULDD) Phase 5 Fannie Mae implementation, the WireInstructionReferenceIdentifier (Wire Nickname) field has been added to the ULDD XML import file. WireInstructionReferenceIdentifier (SID 398.3) is for standard MBS Pools only and increases process efficiency for lenders who wish to include the information at import.

NOTE: The WireInstructionReferenceIdentifier should not be used for Early Funding ASAP Sale MBS pools. If provided for Early Funding ASAP Sale MBS pools, the data point will be ignored.

WireInstructionReferenceIdentifier is not mandatory for import files; lenders will still be able to update the Wire Nickname in the Loan Delivery application as they do today.

Standard MBS Scenarios

The new field should be used in the following scenarios at the loan level:

Loan Type	Wire Instruction Reference ID (in ULDD XML import file)	Loan Delivery Functionality
Bailee Loans (Warehouse Lender)	Provide the Disbursement Agent/Warehouse Lender Wire Nickname for all Bailee loans in the pool	Loan Delivery will automatically roll up the pool wiring instructions, which will be displayed on the 'Wiring Instructions tab'
Non-Bailee Loans	Provide the Wire Nickname for all loans in the pool	Loan Delivery will automatically roll up the pool wiring instructions, which will be displayed on the 'Wiring Instructions tab'
Co-mingled Bailee and Non-Bailee Loans	Provide the Disbursement Agent/Warehouse Lender Wire Nickname for ONLY the Bailee Loans in the pool	Loan Delivery will automatically roll up the pool wiring instructions, which will be displayed on the 'Wiring Instructions tab' for the Bailee loans in the pool. Use the Additional UPB box to add non-bailee loan amount to the wire.

Wire Nickname Value

The value provided in the WireInstructionReferenceIdentifier should be the exact Wire Nickname of the MBS Security wire created, stored, and viewed in the Wire Details section of the Loan Delivery application. For the example below, 'TESTWIRE23' should be provided:

LOAN DELIVERY
POOLS
COMMITMENTS
ASAP PLUS
IMPORTS
SELLER PROFILE
INTERNAL

User Profile
Custodians
Wire Details

+ Expand All

24 Wire(s)

Nickname	Wire Type	Warehouse Lender	Disbursement Agent
TESTWIRE23	Security		
Nickname: TESTWIRE23 Receiver Type: Seller	Account Name: Test account Account #: 9999999999999999 ABA #: 999999999 Telegraphic Abbreviation: TEST Receiver Sub-Account: SubTest		



Note: If the value provided in the WireInstructionReferenceIdentifier does not match the Wire Nickname in Loan Delivery, fatal edit 2022 will be issued.

Testing Wire Instruction Reference Identifier – Loan Delivery Test Environment

Access to LDTE for Lenders Only

Before you can test the WireInstructionReferenceIdentifier, ensure you have the access needed to set up a Wire Nickname.

To manage wiring instructions, you must have the appropriate access to LDTE. Request your Technology Manager administrator to grant the following:

- Select Loan Delivery Test Environment (LDTE) Application under Available Applications. Then assign the role: LD_Manage_Wires

NOTE: Only users with the LD_Manage_Wires roll have access to add or modify MBS wire instructions. Users without the LD_Manage_Wires roll will only be able to view wire instructions and will not be able to create or edit.

Access to LDTE for Technology Service Providers

Technology Service Providers that need assistance with testing the Wire Instruction Reference Identifier should contact the [Integration Support](#) mailbox.

Create/Administer Wire Instructions for testing

The value provided in the WireInstructionReferenceIdentifier should be the exact Wire Nickname of the MBS Security wire created in the Wire Details section of the Loan Delivery Test Environment application. For more information on how to create a test MBS wire in LDTE for your testing, please refer to the [Loan Delivery Wire Administration](#) job aid.

XML File Sample

```
<LOAN_DETAIL>
  <EXTENSION>
    <ULDD:OTHER>
      <ULDD:LOAN_DETAIL_EXTENSION>
        <ULDD:WireInstructionReferenceIdentifier>TESTWIRE23</ULDD:WireInstructionReferenceIdentifier>
      </ULDD:LOAN_DETAIL_EXTENSION>
    </ULDD:OTHER>
  </EXTENSION>
</LOAN_DETAIL>
```

Testing & Availability

The ability to import new data point SID 398.3 Wire Instruction Reference Identifier (Wire Nickname) will be available in the Loan Delivery Test Environment (LDTE) and in the Loan Delivery application on March 24, 2025. Once you have set up Wire Nickname, run your test files in the Loan Delivery Test Environment. If you need assistance, please contact [Integration Support Mailbox](#).



Resources

[Loan Delivery Test Environment](#)

[ULDD Specification Appendix D](#)

[ULDD Phase 5 Implementation Considerations](#)