CANADIAN PAYMENTS ASSOCIATION

ASSOCIATION CANADIENNE DES PAIEMENTS

STANDARD 005

STANDARDS FOR THE EXCHANGE OF FINANCIAL DATA ON AFT FILES

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Standard 005 - Standards for the Exchange of Financial Data on AFT Files

Implementation and Revisions

Implemented

February 7, 1983

Amendments Pre-November 2003

October 14, 1987, September 1988, September 20, 1989, March 21, 1990, March 27, 1991, June 14, 1991, November 20, 1991, March 25, 1992, May 13, 1992, September 23, 1992, November 18, 1992, May 20, 1993, March 31, 1994, November 19, 1994, March 23, 1995, January 22, 1996, March 1, 1996, March 25, 1996, July 15, 1996, November 25, 1996, April 7, 1997, July 14, 1997, December 1, 1997, April 9, 1998, May 11, 1998, July 18, 1998, September 14, 1998, December 7, 1998, February 1, 1999, March 4, 1999, March 15, 1999, April 3, 1999, April 5, 1999, April 8, 1999, October 7, 1999, January 17, 2000, April 8, 2000, May 25, 2000, July 24, 2000, October 5, 2000, December 4, 2000, March 22, 2001, June 4, 2001, November 29, 2001, January 28, 2002, April 15, 2002, July 15, 2002, November 25, 2002, November 28, 2002, January 27, 2003, May 5, 2003, June 1, 2003

Amendments Post-November 2003

1.   November 27, 2003 and January 27, 2004

2.   Section E, Logical Record Type "A", approved by the Board May 27, 2004, effective September 20, 2004.

3.   Section E, Appendix I, revised definition of "Originator Identification", approved by the General Manager, effective June 15, 2005.

4.   Section E, Appendix 2, addition of new transaction code approved by the Board June 15, 2005, effective August 15, 2005.

5.   Section E, Appendix 2, addition of two new AFT transaction codes; Section F, Appendix 1, change in file transmission times for CIBC; approved by the President, effective February 23, 2006.

6.   Section E, Appendix 2, reservation of range 600-620 for Provincial, Local and Municipal Government use only, approved by the President, effective June 15, 2006.

7.   Section E, Appendix 3, removal of Bank of Canada as a participant in the AFT Exchange Points. Approved by the President, effective April 21, 2008.

8.   Amendments to Section E, Appendix 2, Page 4 changing referenced Rule H1 section numbers as a result of revisions to Rule H1 approved by the Board on February 21, 2008, effective June 20, 2008.

9.   Amendments to accommodate the Data Transmission Network Migration project and to Section D, Appendix 1 to clarify that the Payor/Payee field of an AFT credit or debit transaction are for information purposes only, approved by the Board June 12, 2008, effective August 18, 2008.

10.   Amendments to accommodate the elimination of Returned Item Vouchers, approved by the Board October 11, 2007, effective October 20, 2008.

11.   RIV clarification amendments, approved by the Board November 27, 2008, effective January 26, 2009.

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12.   Amendments to Section D, Appendix 2 to add two new transaction codes (273 and 274), approved by the Board March 26, 2009, effective April 6, 2009.

13.   Amendment to Section D, Appendix 2 to add a new transaction code (613), approved by the Board June 11, 2009, effective August 10, 2009.

14.   Amendment to replace references to "General Manager" with "President", consequential to amendments to the *Canadian Payments Act* (Bill C-37) that came into effect on March 1, 2010.

15.   Amendments to Section D, Appendix 2 to add a new transaction code (614) and editorial changes approved by the Board March 25, 2010, effective May 25, 2010.

16.   Amendments to Section D, Appendix 2 to add new transactions codes (615 & 616), approved by the Board March 24, 2011, effective June 6, 2011.

17.   Amendments to Section E to remove specific data transmission requirements and reference external documentation, approved by the Board May 26, 2011, effective July 25, 2011.

18.   Amendments to Section D, Appendix 2 to change 3 existing transaction codes (302, 320 and 715), approved by the Board October 5, 2011, effective December 5, 2011.

19.   Amendment to Section D, Appendix 2 to add a new transaction code (617), approved by the Board October 11, 2012, effective December 10, 2012.

20.   Amendment to Section D, Appendix 2 to add a new transaction code (731), approved by the Board June 25, 2014, effective July 25, 2014.

STANDARDS FOR THE EXCHANGE OF FINANCIAL DATA ON AFT FILES

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INTRODUCTION

SCOPE

1.   This standard addresses the exchange of financial data by data transmission.

NOTICE OF REVISION

2.   Each revision to this Standard shall only become effective subsequent to a notice providing an interval of time subject to mutual agreement.

USE OF STANDARD

3.   This Standard shall be read in conjunction with the F Rules of the CPA Rules Manual. In developing this Standard, the requirements of the Originating Direct Clearer of payment transactions have been emphasized; however, editing remains the prerogative of the Receiving Direct Clearer of these transactions.

ORGANIZATION

4.   This standard has been organized into six Sections as follows:

A   **Introduction**

B   **File Structure**

        This Section defines the file structure of AFT files.

C   **Support Documentation Standards**

        This Section specifies the support documentation to be used and gives examples of document layout.

D   **Logical Record Standards**

        This Section, intended to define a complete and comprehensive set of rules for the contents of logical records, is further subdivided as follows:

        - Overall logical record composition;

        - Logical record layout by type of record;

        - Data Element Dictionary; and

        - Valid Transaction types

E   **Data Transmission Standards**

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<u>FILE STRUCTURE</u>

CHARACTER CODE

1.   The Extended Binary Coded Decimal Interchange Code (EBCDIC) shall be used.

RECORD LENGTH

2.   For Logical Record Type A, C, D, E, F, I, J, and Z the record length shall consist of 1464 characters. For Logical Record Types S, U, and V the record length shall consist of 208 characters.

BLOCK LENGTH

3.   For Logical Record Types A, C, D, E, F, I, J, and Z the blocks length shall consist of 1464 characters. For Logical Record Types S,U, and V the blocks length shall consist of 208 characters.

FILE STRUCTURE

4.   The first and last logical record of any file shall be Logical Record Types "A" and "Z" respectively, for Logical Record Types "C", "D", "E", "F", "I" and "J". The first and last logical record of any file shall be Logical Record Types "U" and "V" respectively for Logical Record Type "S". All other logical records shall be formatted and segmented as specified in Section D, "Logical Record Standards". Logical Record Types "S", "U" and "V" shall be presented on a separate file.

<u>**SUPPORT DOCUMENTATION STANDARDS**</u>

SUMMARY OF DATA DELIVERED

1.   For each intermember file it delivers, the Originating Direct Clearer will provide the Processing Direct Clearer with a Summary of Data Delivered (see Section C, Appendix 1) which will accompany the file when sent to the Processing Direct Clearer. The Summary indicates the total number and dollar amount of the transactions for each transaction date. When debits, credits and error corrections are contained in the same file, separate totals are shown for each.

EXAMPLE OF SUMMARY OF DATA DELIVERED

TO - DIRECT CLEARER B   **FROM - DIRECT CLEARER A**
(PROCESSING DIRECT CLEARER)   **(ORIGINATING DIRECT CLEARER)**
DATA CENTRE LOCATION, 99999   **DATA CENTRE LOCATION, 99999**

SUMMARY OF DATA DELIVERED

File Creation No. 9999
File Creation Date YYDDD

PAYMENT DETAILS	DEBITS		CREDITS	
Transaction	Number	(Due to)	Amount Number	(Due from) Amount
Date:				
June. 23	99,999,999	$999,999,999.99		
June. 24	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
June. 25	99,999,999	$999,999,999.99		
SUB TOTAL	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
ERROR CORRECTION DETAILS				
June. 21	99,999,999	$999,999,999.99		
June. 22	99,999,999	$999,999,999.99		
SUB TOTAL	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
TOTALS	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99

TOTAL REJECTS 99,999,999

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<u>LOGICAL RECORD TYPES</u>

Record types currently authorized for use in intermember exchange are:
A, C, D, E, F, I, J, S, U, V, Z for credit, PAD, error correction and returned items, and notice of change, within the meaning of the "F Rules" and Rule H1.

LOGICAL RECORD STANDARDS

COMPOSITION OF LOGICAL RECORDS

1.   (a)   All logical records shall contain a Logical Record Type ID and a Logical Record Count.

       (b)   With the exception of control records (Logical Record Types "A", "U", "V" and "Z"), each logical record shall contain the information necessary to describe one or more transactions. The space required to record the pertinent data for any one transaction shall be contained in a single "segment" of a logical record. While a logi-cal record may contain more than one segment, all segments in that record shall have the same length and format.

       (c)   In a logical record, where one or more of the segments is not needed, the unused segments shall be initialized entirely to spaces. Where a blank segment is encountered in a logical record, all subsequent segments in that record must be blank.

       (d)   Where a logical record contains one or more unused segments this does not preclude the occurrence of the same Logical Record Type later in the file.

COMBINATIONS

2.   The following logical record types may be intermixed on any one file:

       CDEFIJ

DATA ELEMENT CHARACTERISTICS

3.   All unused data elements in a used segment have an initial value of zeros (if numeric) or spaces (if alphanumeric). Numeric data elements will be right justified and zero filled. Alphanumeric data elements need not be justified, but must be space filled.

FILE REJECTION

4.   (a)   A file will be rejected if it is unreadable.

       (b)   The following reasons constitute cause for rejection of a readable file.

           i)   Missing "A" or "U" record;
           ii)   Missing "Z" or "V" record;
           iii)   The file is out of balance; and/or,
           iv)   Presence of an invalid data element as specified in Section D, Appendix 1, Data Element Dictionary;
           v)   Invalid intermixing of logical record types subject to Section D, paragraph 2 of this document; and/or
           vi)   File originates from a defaulting Direct Clearer.

       (c)   It is the option of the Processing Direct Clearer to stop processing a file upon identifying any reason for rejecting the file.

       (d)   The file creation number of a rejected file must be accounted for by the originator to enable the Processing Direct Clearer to ensure that all files have been accepted.

LOGICAL RECORD STANDARDS (Cont'd)

DATING OF TRANSACTIONS

5.   (a)   Transactions with differing transaction dates may be on the same file subject to intermember lead time requirements and settlement procedures.

           (b)   Dating of transactions shall be subject to the specific rules pertaining to the logical record type being exchanged.

           (c)   For conformity in processing, any transaction bearing a date which falls on a non-business day shall be presumed to be dated the next business day.

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LOGICAL RECORD TYPE "A"

Purpose: To provide file identification and control information; must be the first logical record in each file and must occur only once within the file.

All data elements are mandatory and must be valid or the file will be rejected.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"A"	Logical Record Type ID
02	2-10	9	"000000001"	Logical Record Count
03	11-20	10	Alphanumeric	Originator's ID
04	21-24	4	Numeric	File Creation No.
05	25-30	6	Numeric	Creation Date
06	31-35	5	Numeric	Destination Data Centre
07	36-55	20	Alphanumeric	Reserved Customer-Direct Clearer Communication area
08	56-58	3	Alphanumeric	Currency Code Identifier
09	59-1464	1406	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

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LOGICAL RECORD TYPE "C"

Purpose: To record "deposit" data.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"C"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
04	25-27	3	Numeric	Transaction Type
05	28-37	10	Numeric	Amount
06	38-43	6	Numeric	Date Funds to be Available
07	44-52	9	Numeric	Institutional Identification No.
08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originating Direct Clearer's User's ID
15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
18	215-229	15	Alphanumeric	Originator's Sundry Information
19	230-251	22	Alphanumeric	Filler
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement code
21	254-264	11	Numeric	Invalid Data Element I.D.

Segments Two through Six (same format as Segment One)

265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

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LOGICAL RECORD TYPE "D"

Purpose: To record "pre-authorized debit" payment item data.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"D"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

04	25-27	3	Numeric	Transaction Type
05	28-37	10	Numeric	Amount
06	38-43	6	Numeric	Due Date
07	44-52	9	Numeric	Institutional Identification No.
08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payor Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originating Direct Clearer's User's ID
15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
18	215-229	15	Alphanumeric	Originator's Sundry Information
19	230-251	22	Alphanumeric	Filler
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element I.D.

Segments Two through Six (same format as Segment One)
          265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each element.

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LOGICAL RECORD TYPE "E"

Purpose: To allow the originator to reverse "deposit" data, Logical Record Type "C". These items are debit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"E"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

* 04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Date Funds to be Available
* 07	44-52	9	Numeric	Institutional Identification No.
* 08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
* 10	87-89	3	Numeric	Stored Transaction Type
* 11	90-104	15	Alphanumeric	Originator's Short Name
* 12	105-134	30	Alphanumeric	Payee Name
* 13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer User's ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	94-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
* 18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
* 20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
* 21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
           265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

* Must be same as original transaction ("C" record)
** 19 contains Original Item Trace No. found in 09 of "C" record.

LOGICAL RECORD TYPE "F"

Purpose: To allow the originator to reverse "pre-authorized debit" data, Logical Record Type "D". These items are credit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"F"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

* 04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Due Date
* 07	44-52	9	Numeric	Institutional Identification No.
* 08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
* 10	87-89	3	Numeric	Stored Transaction Type
* 11	90-104	15	Alphanumeric	Originator's Short Name
* 12	105-134	30	Alphanumeric	Payor Name
* 13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer User's ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
* 18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
* 20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
* 21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
          265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

* Must be same as original transaction ("D" record)
** 19 contains Original Item Trace No. found in 09 of "D" record.

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LOGICAL RECORD TYPE "I"

Purpose: To allow the Returning Institution to return "deposit" data, Logical Record Types "C" or "F". "I" records are credit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"I"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Date Funds to be Available
**07	44-52	9	Numeric	Institutional Identification No.
**08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
**10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer's User ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
**16	194-202	9	Numeric	Original Institutional Identification Number
**17	203-214	12	Alphanumeric	Original Account Number
18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
          265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

*   Must be same as original "C" or "F" record.
**   Fields 07, 08, 10, 16, 17, and 19, must be identical to original fields 16, 17, 04, 07, 08 and 09 respectively, of the original item.

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LOGICAL RECORD TYPE "J"

Purpose: To allow the Returning Institution to return "debit" data, Logical Record Types "D" or "E". "J" records are debit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"J"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data

Segment One

04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Due Date
**07	44-52	9	Numeric	Institutional Identification No.
**08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
**10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payor Name
13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer's User ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
**16	194-202	9	Numeric	Original Institutional Identification Number
**17	203-214	12	Alphanumeric	Original Account Number
18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
        265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

*   Must be same as original "D" or "E" record.
**   Fields 07, 08, 10, 16, 17, and 19, must be identical to original fields 16, 17, 04, 07, 08 and 09 respectively, of the original item.

LOGICAL RECORD TYPE "S"

Purpose: To allow the Processing Direct Clearer of the original record to provide notice of change to the Originating Direct Clearer of the original record in an automated fashion.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"S"	Logical Record Type ID
02**	2-4	3	Numeric	Stored Transaction Type
03	5-13	9	Numeric	New Institutional Identification No.
04	14-25	12	Alphanumeric	New Payor/ Payee Account No.
05	26-47	22	Numeric	Item Trace No.
06*	48-77	30	Alphanumeric	Payor/Payee Name
07*	78-87	10	Alphanumeric	Originating Direct Clearer's User's ID
08*	88-106	19	Alphanumeric	Originator's Cross Reference No.
09*	107-115	9	Numeric	Original Institutional Identification Number
10*	116-127	12	Alphanumeric	Original Account Number
11*	128-142	15	Alphanumeric	Originator's Sundry Information
12*	143-151	9	Numeric	Institutional Identification Number for Returns
13*	152-163	12	Alphanumeric	Account Number for Returns
14*	164-193	30	Alphanumeric	Originator's Long Name
15*	194-208	15	Alphanumeric	Originator's Short Name

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria for each data element.

*   Must be same as original record.
**   Field 02 must be identical to original field 04 of the original AFT record.

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LOGICAL RECORD TYPE "U"

Purpose: To provide file identification for notice of change; must be the first logical record in each file and must occur only once within the file. All data elements are mandatory and must be valid or the file shall be rejected.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"U"	Logical Record Type ID
02	2-11	10	Alphanumeric	Originator's ID
03	12-15	4	Numeric	File Creation No.
04	16-21	6	Numeric	Creation Date
05	22-26	5	Numeric	Destination Data Centre
06	27-29	3	Alphanumeric	Currency Code Identifier
07	30-208	179	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria of each data element.

LOGICAL RECORD TYPE "V"

Purpose: To provide control totals for notice of change independent of those contained in external labels; must be the last logical record in each data file.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"V"	Logical Record Type ID
02	2-9	8	Numeric	Total Number of "S" Transactions
03	10-208	199	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria of each data element.

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LOGICAL RECORD TYPE "Z"

Purpose: To provide control totals independent of those contained in external labels; must be the last logical record in each data file.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"Z"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
04	25-38	14	Numeric	Total Value of Debit Transactions "D" and "J"
05	39-46	8	Numeric	Total Number of Debit Transactions "D" and "J"
06	47-60	14	Numeric	Total Value of Credit Transactions "C" and "I"
07	61-68	8	Numeric	Total Number of Credit Transactions "C" and "I"
08	69-82	14	Numeric	Total Value of Error Corrections "E"
09	83-90	8	Numeric	Total Number of Error Corrections "E"
10	91-104	14	Numeric	Total Value of Error Corrections "F"
11	105-112	8	Numeric	Total Number of Error Corrections "F"
12	113-1464	1352	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

DATA ELEMENT DICTIONARY

ACCOUNT NUMBER FOR RETURNS

12 positions - Alphanumeric - Logical Record Type C, D, E, F, S.

The Originating Direct Clearer's user's account number, if any, maintained at the branch/office identified by the Institutional ID Number for Returns. The Account Number for Returns (when present on the original AFT transaction) shall appear on all subsequent copies of that data record including paper output, and is not to be amended by any other processing institution.

Absence of this data element does not constitute reason for file or transaction rejection.

Exception:

Absence of this data element in Logical Record Types C, D, E, and F may be cause for transaction rejection if the institution number contained in the Institutional ID Number for Returns field is not identical to the institution number contained in the originator's ID field (Logical Record Type A).

Where the processing Direct Clearer can determine that the account number for the institution for return is invalid, the transaction may be rejected.

AMOUNT

10 positions - Numeric - Logical Record Type C, D, E, F, I, J.

The dollar amount of the transaction.

This data element must be greater than zero or the transaction will be rejected. (Note that an invalid amount may in turn cause the file to become out of balance which may cause the entire file to be rejected).

For Logical Record Types E, F, I and J, must be the same as the original transaction. If not, the transaction may be rejected.

CREATION DATE

6 positions - Numeric - Logical Record Type A, U.

The creation date of the file.

The format of this element must be Oyyddd where:

        0 = numeric zero
        yy = last two digits of the year
        ddd = day number within the year.

If the "Creation Date" is invalid according to the above format, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

CREATION DATE (Cont'd)

For Logical Record Type A, if the "Creation Date" is more than seven (7) calendar days prior to the date processed through the initial edit, the Processing Direct Clearer has the option of rejecting the file.

For Logical Record Type U, if the "Creation Date" is fourteen (14) calendar days prior to the date processed through the initial edit, the Processing Direct Clearer has the option of rejecting the file.

CURRENCY CODE IDENTIFIER

3 positions - Alphanumeric - Logical Record Type A,U.

For Logical Record Type A, the currency code identifier shall be "CAD" for Canadian dollar AFT transactions or "USD" for U.S. dollar AFT transactions, otherwise the file will be rejected.

For Logical Record Type U, the currency code identifier must be "CAD" for Canadian Dollar NOC transactions or "USD" for U.S. dollar NOC transactions, otherwise the file will be rejected.

DATE FUNDS TO BE AVAILABLE

6 positions - Numeric - Logical Record Type C, E, I.

The date on which funds are to be available to the payee.

The format of this data element is 0yyddd where:

> 0 = numeric zero
> yy = last two digits of the year
> ddd = day number within the year.

If the data element is invalid according to the above format, the file will be rejected.

If the "Date Funds to be Available" is post-dated beyond fourteen (14) days after Creation Date the transaction will be rejected.

Where the serviceability code of the destination branch office on the FIF is 1, 2, 3 or 4 and if the "Date Funds to be Available" is post-dated more than the required lead time (as indicated by the Serviceability Code) from the date the file is exchanged, the transaction will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

For Logical Record Types C and E, if the "Date Funds to be Available" is more than thirty (30) calendar days prior to creation date, <u>the transaction will be rejected</u>.

For Logical Record Types E and I, must be the same as the original transaction. If not, <u>the transaction may be rejected</u>.

DESTINATION DATA CENTRE

5 positions - Numeric - Logical Record Type A, U.

The unique number identifying the Data Centre to which the file is being delivered. For valid exchange points, see Rule F2, Appendix I of the CPA Rules Manual.

If invalid, <u>the file will be rejected</u>.

DUE DATE

6 positions - Numeric - Logical Record Type D, F, J.

The date the item should be charged to the customer's account.

The format of this data element must be 0yyddd where:

> 0 = numeric zero
> yy = last two digits of the year
> ddd = day number within the year.

If the Due Date is invalid according to the above format, <u>the file will be rejected</u>.

For Logical Record types D and F, if the Due Date is post-dated beyond two (2) business days after the date the file was exchanged <u>the transaction may be rejected</u> or if it is more than one hundred seventy-three (173) calendar days prior to Creation Date the <u>transaction will be rejected</u>.

For Logical Record Types F and J, must be the same as the original transaction. If not, <u>the transaction may be rejected</u>.

FILE CREATION NUMBER

4 positions - Numeric - Logical Record Type A, U.

For Logical Record Types A and U, a data element used to ensure that all files created by the Originating Direct Clearer's data processing centre are received by the Processing Direct Clearer data centre and that none are missed or processed twice. Accordingly, this data element must be incremented by one each time a file is created. Numbers will roll over from 9999 to 0001.

If a File Creation Number is found to be duplicated, excepting roll-over, <u>the file will be rejected</u>.

DATA ELEMENT DICTIONARY (Cont'd)

FILLER

Various sizes depending on the particular Logical Record Type.

An area reserved for future use.

INSTITUTIONAL ID NUMBER FOR RETURNS

9 positions - Numeric - Logical Record Type C, D, E, F, I, J.

The routing information of the institution branch or office to which items will be returned. It may also be described as the Direct Payment Routing Number (DPRN) for returns. The Institutional Identification Number for Returns must be either the same number as the Originating Direct Clearer indicated in the Item Trace Number or the Institution Identification Number for an Indirect Clearer for which the Originating Direct Clearer acts as a clearing agent as per the current Financial Institution File.

The data element is formatted as follows:

	(a)	(b)	(c)
	9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number.

If invalid, the transaction may be rejected.

INSTITUTIONAL IDENTIFICATION NUMBER

9 positions - Numeric - Logical Record Type C, D, E, F, I, J.

This number is used to identify the financial institution in which the recipient maintains an account. It may also be described as the Direct Payment Routing Number (DPRN).

The Institutional Identification Number is formatted as follows:

	(a)	(b)	(c)
	9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number

For all Logical Record Types, this number must be present on the CPA Financial Institutions File.

If invalid, the transaction will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

INSTITUTIONAL IDENTIFICATION NUMBER (Cont'd)

If valid, but not intended for the Processing Direct Clearer, the transaction will be rejected.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction will be rejected.

For Logical Record Types I and J, must be the same as Field 16 of the original transaction. If not, the transaction may be rejected.

INVALID DATA ELEMENT IDENTIFICATION

11 positions - Numeric - Logical Record Type C, D, E, F, I, J.

When a rejected transaction is being returned with a 900 series code this data element is used to identify those data elements which are invalid or to identify the values to describe the reason for the rejected transaction, as specified in Section D, Appendix 3.

The data element is divided into five sections of two characters each, plus an additional character for an overflow indicator. A section is used to record the number or value of a data element in error (up to 5 errors). As each data element is found to be in error, its number or value is recorded in the next available section. The overflow indicator is in the 11th position and will have a value of "0" where there are 1 to 5 errors, or "1" where there are more than 5 errors. The numbers or values assigned to data elements in segment one will apply to identical data elements in subsequent segments.

This data element must contain zeros on initial presentation. Presence of data other than zeros in this data element on initial presentation is cause for transaction rejection.

The following examples illustrate the use of the Invalid Data Element ID.

Example 1   Five data elements in error in a Logical Record Type C.

	Invalid data elements are:
	- Transaction Type
0 4 0 7 0 9 1 2 1 3 0	- Institutional Identification Number
	- Item Trace Number
	- Payee Name
	- Originator's Long Name

Example 2   More than five data elements in error in a Logical Record Type C.

0 4 0 7 0 9 1 2 1 3 1   The same five data elements are in error as in Example 2; however, the overflow indicator shows that there are more than five data elements in error.

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DATA ELEMENT DICTIONARY (Cont'd)

ITEM TRACE NUMBER

22 positions - Numeric - Logical Record Type C, D, E, F, I, J, S.

A unique Identification Number assigned by the Originating Direct Clearer to each transaction to facilitate tracing. This number must appear on all subsequent copies of that data record, including paper output, and is not to be amended by any other processing institution. When an item is being rejected, the original Item Trace Number must not be altered.

For E, F, I and J records, a new item trace number must be assigned and the original item trace number must be supplied in Field 19.

For S records, the item trace number must be created by the NOC originating Direct Clearer.

The ITEM TRACE NUMBER is formatted as follows:

(a)	(b)	(c)	(d)
9999	99999	9999	999999999

Where	(a)	=	4-digit Processing Direct Clearer ID number as per Logical Record Type A or U, item 6 (less the low order digit).
	(b)	=	5-digit Originating Direct Clearer's allocated Data Centre ID number.
	(c)	=	4-digit Originating Direct Clearer File Creation Number, as per Logical Record Type A or U, item 4.
	(d)	=	9-digit item sequence number (may include an application number).

In this data element if (a) does not agree with the Processing Direct Clearer's Destination Data Centre (less the low order digit), the TRANSACTION WILL BE REJECTED, with the exception of Logical Record Type S, where the transaction may not be forwarded to the Payment Originator.

In this data element, (b), (c) and (d) each must be greater than zero or the TRANSACTION WILL BE REJECTED.

LOGICAL RECORD COUNT

9 positions - Numeric - All Logical Record Types.

A control used to ensure that no records are missing on the file.

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DATA ELEMENT DICTIONARY (Cont'd)

LOGICAL RECORD COUNT (Cont'd)

Logical Record Type A must have a value of "000000001" or the file will be rejected.

All subsequent records must be numeric and have a value exactly one greater than the Logical Record Count of the previous Logical Record or the file will be rejected.

LOGICAL RECORD TYPE IDENTIFICATION

1 position - Alphanumeric - All Logical Record Types.

A control used to identify the logical record type.

This data element is mandatory for all Logical Records, and contains "A" for Logical Record Type A, "C" for Logical Record Type C, etc. If invalid, the file may be rejected at the option of the processing Direct Clearer.

NEW INSTITUTIONAL IDENTIFICATION NO.

9 positions - Numeric - Logical Record Type S.

This number is used to identify the new branch in which the recipient maintains an account.

The New Institutional Identification Number is formatted as follows:

	(a)	(b)	(c)
	9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	new branch routing number

This number must be present on the CPA Financial Institutions File.

If invalid, the notice of change transaction may not be forwarded to the Payment Originator.

If valid, but not intended for the Processing Direct Clearer, the notice of change transaction may not be forwarded to the Payment Originator.

DATA ELEMENT DICTIONARY (Cont'd)

NEW PAYOR/PAYEE ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type S

Used to identify the new account of the payor/payee with the financial institution.

The account number may have embedded blanks and/or dashes and need not be justified.

Where the Processing Direct Clearer of the notice of change can determine that the account number is invalid, it may not be forwarded to the Payment Originator.

ORIGINAL ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type I, J, S.

Used to identify the payee's account number of the original C or F transaction, or the payor's account number of the original D or E transaction.

The account number may have embedded blanks and/or dashes and need not be justified. Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type I and J, this number must be the same as Field 08 of the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this number must be the same as Field 08 of the original transaction. If not, the transaction may not be forwarded to the Payment Originator.

ORIGINAL INSTITUTIONAL IDENTIFICATION NUMBER

9 positions - Numeric - Logical Record Type I, J, S.

This number is used to identify the financial institution to which the original C, D, E, or F transaction was destined.

The data element is formatted as follows:

	(a)	(b)	(c)
	9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number

DATA ELEMENT DICTIONARY (Cont'd)

This number must be present on the CPA Financial Institutions File.

If invalid, the transaction may be rejected.

For Logical Record Type I and J, this number must be the same as Field 07 of the original transaction. If not, the transaction may be rejected.

For Logical Record Type S, this number must be the same as Field 07 of the original transaction. If not, the transaction may not be forwarded to the Payment Originator.

ORIGINAL ITEM TRACE NUMBER

22 positions - Numeric - Logical Record Type E, F, I, J.

The unique identification number assigned by the originating direct clearer to the original transaction in the item trace number field.

If not the same as the original transaction, the transaction may be rejected.

ORIGINATING DIRECT CLEARER'S USER'S IDENTIFICATION

10 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, S.

The identification code assigned to the user by his Direct Clearer.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E, F, I and J must be the same as the original transaction. If not, the transaction may be rejected.   For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

ORIGINATION CONTROL DATA

14 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, Z.

The Originator's ID and File Creation Number as contained in data elements 03 and 04 of Logical Record Type A.

If invalid, the file will be rejected.

ORIGINATOR - MEMBER SETTLEMENT CODE

2 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J.

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DATA ELEMENT DICTIONARY (Cont'd)

The field may be used by the originating Direct Clearer to uniquely identify the originator's settlement requirements.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

ORIGINATOR'S CROSS-REFERENCE NUMBER

19 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

This field is used by the originator to identify the transaction to its own record. e.g. employee number, policy #, etc.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E, F, I and J must be the same as the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

ORIGINATOR'S IDENTIFICATION

10 positions - Alphanumeric - Logical Record Type A, U.

Used to identify the originator of the file.

1.   For files created by a financial institution for intermember exchange, this data element must contain five leading zeros followed by a valid Data Centre.

If invalid, the file will be rejected. For Logical Record Type U, if invalid, the file may not be forwarded to Payment Originators.

2.   Where this standard is used for other than intermember exchange, this data element must not contain more than four leading zeros.

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DATA ELEMENT DICTIONARY (Cont'd)

ORIGINATOR'S LONG NAME

30 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, S.

The name of the originator of the transaction abbreviated to field size where necessary. The Processing Direct Clearer has the option of printing this field in place of the Originator's Short Name when identifying the originator of the transaction to the payee/payor.

For Logical Record Types C, D, E and F, the absence of data in this field will cause transaction rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, should be the same as the original transaction, however an exact match is not required. Absence of data in this field and in the Originator's Short Name Field may cause transaction rejection.

For Logical Record Type S, should be the same as the original transaction, however an exact match is not required. Absence of data in this field may cause this transaction not to be forwarded to the Payment Originator.

ORIGINATOR'S SHORT NAME

15 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

The name of the originator of the transaction abbreviated to field size where necessary. The processing Direct Clearer has the option of printing this field in place of the Originator's Long Name when identifying the originator of the transaction to the payee/payor.

For Logical Record Types C, D, E and F, the absence of data in this field will cause transaction rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, should be the same as the original transaction however, an exact match is not required. Absence of data in this field and in the Originator's Long Name Field may cause transaction rejection.

For Logical Record Type S, should be the same as the original transaction, however an exact match is not required. Absence of data in this field may cause this transaction not to be forwarded to the Payment Originator.

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DATA ELEMENT DICTIONARY (Cont'd)

ORIGINATOR'S SUNDRY INFORMATION

15 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

This field is used by the originator to further identify the transaction to the payee/payor, e.g. pay period, dividend issue, billing period, insurance policy #, etc.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

PAYEE ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type C, E, I.

Used to identify the payee's account with the Financial Institution.

The account number may have embedded blanks and/or dashes and need not be justified.
If blank, the transaction will be rejected.

Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type E, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type I, must be the same as Field 17 of the original transaction. If not, the transaction may be rejected.

A Processing Direct Clearer will rely solely on the account number for purposes of crediting the Payee's account.

PAYEE NAME

30 positions - Alphanumeric - Logical Record Type C, E, I, S.

The name of the account to be credited.

If blank, the transaction will be rejected.

For Logical Record Type E, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type I, should be the same as the original transaction, however, an exact match is not required.

DATA ELEMENT DICTIONARY (Cont'd)

For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

The Payee name is provided for reference purposes.

PAYOR ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type D, F, J.

The account number of the account which the payor maintains with the Financial Institution.

The account number may have embedded blanks and/or dashes and need not be justified.

If blank, the transaction will be rejected.

Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type J, must be the same as Field 17 of the original transaction. If not, the transaction may be rejected.

A Processing Direct Clearer will rely solely on the account number for purposes of debiting the Payor's account.

PAYOR NAME

30 positions - Alphanumeric - Logical Record Type D, F, J, S.

The name of the account to be debited.

If blank, the transaction will be rejected.

For Logical Record Type F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type J, should be the same as the original transaction, however, an exact match is not required.

For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

The Payor name is provided for reference purposes.

RESERVED CUSTOMER-DIRECT CLEARER COMMUNICATION AREA

20 positions - Alphanumeric - Logical Record Type A.

On Intermember Exchange, this data element will be blank. Presence of data in this data element does not constitute cause for transaction or file rejection.

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DATA ELEMENT DICTIONARY (Cont'd)

STORED TRANSACTION TYPE

3 positions - Numeric - Logical Record Type C, D, E, F, I, J, S.

If the Transaction Type, data element 04 of the record, indicates a rejected or returned item, this data element will contain the original Transaction Type code. If not, the transaction may be rejected.

This data element must contain zeros on initial presentation. Presence of data other than zeros in this data element except on rejected items or returned items will cause transaction rejection.

For Logical Record Type S, this data element will contain the original transaction type code of the original transaction, otherwise, it may not be forwarded to the Payment Originator.

TOTAL NUMBER OF CREDIT TRANSACTIONS "C" AND "I"

8 positions - Numeric - Logical Record Type Z.

The total number of credit transactions contained on the file (e.g. contained in Logical Record Type C and I) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of credit transactions.

If the contents of this data element do not equal the number of credit transactions on the file, the file will be rejected.

TOTAL NUMBER OF DEBIT TRANSACTIONS "D" AND "J"

8 positions - Numeric - Logical Record Type Z.

The total number of debit transactions contained on the file (e.g. contained in Logical Record Type D and J) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of debit transactions.
If the contents of this data element do not equal the number of debit transactions on the file, the file will be rejected.

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DATA ELEMENT DICTIONARY (Cont'd)

TOTAL NUMBER OF ERROR CORRECTIONS "E"

8 positions - Numeric - Logical Record Type Z.

The total number of debit error correction transactions contained on the file (e.g. contained in Logical Record Type E) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of debit error correction transactions.

If the contents of this data element do not equal the number of debit error correction transactions on the file, the file will be rejected.

TOTAL NUMBER OF ERROR CORRECTIONS "F"

8 positions - Numeric - Logical Record Type Z.

The total number of credit error correction transactions contained on the file (e.g. contained in Logical Record Type F) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of credit error correction transactions.

If the contents of this data element do not equal the number of credit error correction transactions on the file, the file will be rejected.

TOTAL VALUE OF CREDIT TRANSACTIONS "C" AND "I"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in credit transactions contained on the file (e.g. contained in Logical Record Type C and I) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no Logical Records of credit transactions.

If the contents of this data element do not equal the value of the total amount data elements in credit transactions on the file, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

TOTAL VALUE OF DEBIT TRANSACTIONS "D" AND "J"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in debit transactions contained on the file (e.g. contained in Logical Record Type D and J) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no Logical Records of debit transactions. If the contents of this data element do not equal the value of the total amount data elements in debit transactions on the file, the file will be rejected.

TOTAL VALUE OF ERROR CORRECTIONS "E"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in debit error correction transactions contained on the file (e.g. contained in Logical Record Type E) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no logical records of debit error correction transactions.

If the contents of this data element do not equal the value of the total amount data elements in debit error correction transactions on the file, the file will be rejected.

TOTAL VALUE OF ERROR CORRECTIONS "F"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in credit error correction transactions contained on the file (e.g. contained in Logical Record Type F) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This element must be zero if the file contains no Logical Records of credit error correction transactions.

If the contents of this data element do not equal the value of the total amount data elements in credit error transactions on the file, the file will be rejected.

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DATA ELEMENT DICTIONARY (Cont'd)

TOTAL NUMBER OF NOC TRANSACTIONS "S"

8 positions - Numeric - Logical Record Type "V".

The total number of "S" transactions contained on the file (i.e., contained in Logical Record Type "S") whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of "S" Transactions. If the contents of this data element do not equal the number of "S" transactions on the file, the file will be rejected.

TRANSACTION TYPE

3 positions - Numeric - Logical Record Type C, D, E, F, I, J.

Used by the originator to identify the type of payment, and it enables the processing Direct Clearer to further identify the payment to the customer. The originating Direct Clearer must pass the transaction type as received from the originator. In order to promote AFT, this code should be defined to the lowest level of qualification possible. Where a Direct Clearer conveys this information to a payee/payor as a part of the descriptive message or as a result of an inquiry, the minimum information communicated shall be the generic type.

Section D, Appendix 2, defines currently approved transaction codes.

Rule F11 of the CPA Rules Manual further describes the standards applying to transaction types. If the Transaction Type is invalid, the transaction will be rejected.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, shall use a 900 series code (higher than 900) to indicate the reason for return. Code 900 shall be used for edit rejects only.

TRANSACTION TYPES

Category	Range	Tran Type	Full	Abbreviations English/French
Future Use	000-099		Unassigned	
	100-149		Unassigned	
Clearing Items	150-199		Reserved for MICR Debits	
Pre-Authorized Transactions	200-229	200	Payroll Deposit	PAY/PAY
		201	Special Payroll	
		202	Vacation Payroll	
		203	Overtime Payroll	
		204	Advance Payroll	
		205	Commission Payroll	
		206	Bonus Payroll	
		207	Adjustment Payroll	
	230-239	230	Pension	PEN/PEN
		231	Federal Pension	
		232	Provincial Pension	
		233	Private Pension	
	240-249	240	Annuity	ANN/REN
	250-259	250	Dividend	DIV/DVD
		251	Common Dividend	
		252	Preferred Dividend	
	260-279	260	Investment	INV/PLA
		261	Mutual Funds	MTF/FMU
		265	Spousal RSP Contribution	SRP/RDC
		266	RESP Contribution	REP/REE
		271	RSP Contribution	RSP/RER
		272	Retirement Income Fund	RIF/FRR
		273	Tax Free Savings Account	TFS/CLI
		274	RDSP Contribution	RDP/REI
	280-299	280	Interest	INT/INT
		281	Lottery Prize Payment	LPP/PDL
For Federal Government Use Only (Institution Numbers 117 and 177)	300-329	300	Federal Payment	FED/FED
		301	Agri Stabilization	AGR/AGR
		302	AgriInvest	AGI/AGI
		303	HRDC - Training	HRD/DRH
		308	Child Tax Benefit	CTC/CIE
		309	GST	GST/TPS
		310	CPP	CPP/RPC
		311	Old Age Security	OAS/SV
		312	War Veterans' Allow.	WVA/AAC
		313	VAC	VAC/ACC
		315	PS Superannuation	PSS/PFP
		316	CF Superannuation	CFS/PFC
		317	Tax Refund	RIT/RIF

TRANSACTION TYPES (Cont'd)

Category	Range	Tran Type	Full	Abbreviations English/French
For Federal Government Use Only (Institution Numbers 117 and 177)(Cont'd)		318	EI	EI/AE
		319*	PAD CCRA	TXD/DIM
		320	Student Loan	GSL/ETU
		321	CSB Interest	CSB/OEC
		322	External Affairs	EXT/EXT
		323	Savings Plan	CSP/PEC
		324	Access Grants	CAG/SCA
Pre-Authorized Transactions (Cont'd)	330-349	330	Insurance	INS/ASS
		331	Life Insurance	
		332	Auto Insurance	
		333	Property Insurance	
		334	Casualty Insurance	
		335	Mortgage Insurance	
		336	Health/Dental Claim Insurance	HDC/SDR
	350-369	350	Loans	LNS/PRE
		351	Personal Loans	
		352	Dealer Plan Loans	
		353	Farm Improvement Loans	
		354	Home Improvement Loans	
		355	Term Loans	
		356	Insurance Loans	
	370-379	370	Mortgage	MTG/HYP
		371	Residential Mortgage	
		372	Commercial Mortgage	
		373	Farm Mortgage	
	380-399	380	Taxes	TAX/TAX
		381	Income Taxes	
		382	Sales Taxes	
		383	Corporate Taxes	
		384	School Taxes	
		385	Property Taxes	
		386	Water Taxes	
	400-419	400	Rent/Leases	RLS/LOY
		401	Residential Rent/Leases	
		402	Commercial Rent/Leases	
		403	Equipment Rent/Leases	
		404	Automobile Rent/Leases	
		405	Appliance Rent/Leases	
	420-429	420	Cash Management	CMS/GES

*For Debit transactions only.

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TRANSACTION TYPES (Cont'd)

Category	Range	Tran Type	Full	Abbreviations English/French
Pre-Authorized Transactions (Con'd)	430-449	430	Bill Payment	BPY/FAC
		431	Telephone Bill Payment	
		432	Gasoline Bill Payment	
		433	Hydro Bill Payment	
		434	Cable Bill Payment	
		435	Fuel Bill Payment	
		436	Utility Bill Payment	
		437	Internet Access Payment	IAP/PAI
		438	Water Bill Payment	WBP/CE
		439	Auto Payment	APY/PAA
	450-599	450	Misc. Payments	MSP/DIV
		451	Customer Cheques	CCQ/CHP
		452	Expense Payment	EXP/RDD
		460	Accounts Payable	AP/CC
		470	Fees/Dues	FEE/FRA
		480	Donations	DON/DON
For Provincial/ Local Government Use only	600-620	600	Prov./Local Gvt. Payment	PRO/PRO
		601	Family Support Plan	FSP/ROF
		602	Housing Allowance	HSG/LOG
		603	Income Security Benefits	ISB/PSR
		604	Family Ben.	PFB/PFA
		605	Prov./Terr.	FPT/FPT
		606	Workers' Compensation Board	WCB/CST
		607	Employment Assistance Allowance	EAA/AAE
		608	Automobile Insurance Plan	AIP/RAA
		609	Health Care Premium	PHC/FAM
		610	Offences and Fines	OF/IA
		611	Disability Payment	DIS/INV
		612	Parental Insurance	PPI/APP
		613	Student Loan	PSL/PEP
		614	Grant/Bursary	PGB/SBP
		615	Solidarity Tax Credit	STC/CIS
		616	Children Assistance	CAS/SAE
		617	Tax Refund	TRX/IMP
Future Use	621-649		Unassigned	
		650*	Inter-FI Funds Transfer Debit	FTD/DTF
Future Use	651-699		Unassigned	
		700	Business PAD	BUS/ENT
Commercial Pre-Authorized debits (PADs)	701-749	701	Commercial Investments	CIV/PLE
		702	Commercial Insurance	CIN/ASE
		703	Commercial Auto Insurance	CAI/AUE
		704	Commercial Property Insurance	CPI/ABE
		705	Commercial Casualty Insurance	CCI/ARE
		706	Commercial Mortgage Insurance	CMI/AHE
		707	Commercial Loans	CLN/PEE
		708	Commercial Mortgage	CMG/HYE
		709	Commercial Taxes	CTX/TXE
		710	Commercial Income Taxes	CIT/IRE

* For debit transactions only. Not to be used for credit transactions.

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TRANSACTION TYPES (Cont'd)

Category	Range	Tran Type	Full	Abbreviations English/French
Commercial Pre-Authorized Debits (PADs) (Cont'd)		711	Commercial Sales Taxes	CSL/TVE
		712	Commercial GST	CGT/TPE
		713	Commercial Property Taxes	CPT/TFE
		714	Commercial Rent/Lease	CRL/LBE
		715	Commercial Equipment Rent/Lease	CER/LME
		716	Commercial Automobile Rent/ Lease	CAR/LAE
		717	Commercial Cash Management	CCM/GEE
		718	Commercial Bill Payment	CBP/PFE
		719	Commercial Telephone Bill Payment	CTB/PTE
		720	Commercial Gasoline Bill Payment	CGB/ESE
		721	Commercial Hydro Bill Payment	CHB/ELE
		722	Commercial Cable Bill Payment	CCB/PCE
		723	Commercial Fuel Bill Payment	CFB/CBE
		724	Commercial Utility Bill Payment	CUB/UPE
		725	Commercial Internet Bill Payment	CIB/AIE
		726	Commercial Water Bill Payment	CWB/CEE
		727	Commercial Auto Payment	CAB/PAE
		728	Commercial Expense Payment	CEP/RDE
		729	Commercial Accounts Payable	CAP/CDE
		730	Commercial Fees/Dues	CFD/FRE
		731	Commercial Creditor Insurance	CRI/ARC
Internal Direct Clearer Use	750-899			
Returned/ Dishonoured Items	900-999		Returned Item Reasons	
		900	Edit Reject	REJ/REV
		901	NSF (Debit Only)	NSF/DSP
		902	Account not found	CNT/ITV
		903	Payment Stopped/Recalled	STP/ARR
		905	Account Closed	CLS/FER
		907	No Debit Allowed	NCP/PPC
		908	Funds Not Cleared (Debit Only)	FNC/FNL
		909	Currency/Account Mismatch	WCU/MDC
		910	Payor/Payee Deceased	DEC/DEC
		911	Account Frozen	FZN/BLQ
		912	Invalid/Incorrect Account No.	INA/INV
		914	Incorrect Payor/Payee Name	INP/NOM
Customer Initiated Returns (915-922)				
Debits Only		915	No Agreement Existed	ANP/NOG
		916	Not According to Agreement – Personal	NCA/ACP
		917	Agreement Revoked – Personal	ARP/AGP
		918	No Confirmation/Pre-Notification – Personal	PNP/PRP
		919	Not According to Agreement - Business	NCE/ACB
		920	Agreement Revoked – Business	ARE/AGB
		921	No Confirmation/Pre-Notification – Business	PNE/PRB
Credit Only		922	Customer Initiated Return	REC/CIR
Default		990	Institution in Default	DEF/DEF

Notes

1.   As at October 11, 2007, Transaction Code 906 has been retired from use and shall not be reused for any other reason other that "Account Transferred'.

2.   In the Ranges from 200-699, the 2nd digit (tens position) of the three-digit code will describe the generic payment type. The 3rd digit (units position) will allow for finer breakdown of payments types.

3.   The mnemonic under the abbreviation heading is a suggested minimum three-character description. Direct Clearers may expand this providing they remain within the generic type.

4.   All 700 series transaction types carry a recourse period of 10 business day with the exception of transaction code 717 (Cash Management) which has no recourse as per Rule H1.

5.   Transaction Codes 915 and 922 may also be used to return an Error Correction (credit of debit respectively) being refused by the Payor or Payee.

SUMMARY OF RULES
FOR DATA ELEMENTS OF LOGICAL RECORD TYPES C, D, E, F, I AND J

DATA ELEMENTS OF LOGICAL RECORD (C, D, E, F, I AND J)	COMPULSORY DATA ELEMENTS FOR AFT FILES EXCHANGE	DATA ELEMENTS REQUIRED FOR TRACING / AUDIT	DATA ELEMENTS REQUIRED FOR CUSTOMER INTERFACE		
			INQUIRY	VERIFICATION OF PAYMENT	ACCOUNT UPDATE
01 Logical Record Type ID	X	X			
02 Logical Record Count	X				
03 Originator Control Data	X				
04 Transaction Type	X	X	X	X	X
05 Amount	X	X	X	X	X
06 Date Funds Available	X	X	X	X	X
07 Institutional ID Number*	X	X			
08 Payee/ Payor Account Number	X	X	X	X	X
09 Item Trace Number	X	X	X	X	X
10 Stored Transaction Type	X				
11 Originator's Short Name	X^3	X^3	X^3	X^3	X^3
12 Payee/Payor Name	X	X	X	X	
13 Originator's Long Name	X^3	X^3	X^3	X^3	X^3
14 Originating Direct Clearer's User ID		X			
15 Originator's Cross Reference Number		X	X^1	X^1	
16 Institution ID Number for Returns/ Original Institutional ID Number *	X	X	X^2		
17 Account Number for Returns / Original Account Number	X^4	X	X^2		
18 Originator's Sundry Information			X	X	
19 Original Item Trace Number	X^1	X^1			
20 Originator-Direct Clearer Settlement Code					
21 Invalid Data Element ID	X	X			

X1 = Logical Record Types E, F, I and J only.
X2 = Logical Record Types I and J only.
X3 = Compulsory Except for Logical Record Types I and J which must contain data in either Field 11 or Field 13
X4 = Compulsory for Logical Record types C, D, E and F where the originating and institution for returns are different. Compulsory for Logical Record Types I and J in all cases.
* Also described as the Direct payment Routing Number (DPRN).

Values for Data Element 21

In addition to using the Invalid Data Element Field to identify a data element(s) in error, the following values will be reserved for use in the Invalid Data Element Field in order to provide more precise details as to the reason for the reject (transaction code 900) of an AFT transaction.

Values	Reason for Use
60	To reject an error correction or a returned transaction (Logical Record E, F, I or J) when the original transaction could not be found and the error correction or returned transaction are deemed to be within recourse time frames
61	To reject an error correction or a returned transaction (Logical Record E, F, I or J) when an identical error correction or a returned transaction has already been received by a Processing Direct Clearer
62	Originating Direct Clearer in Default

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<u>**DATA TRANSMISSION STANDARDS**</u>

ADHERENCE TO SERVICE LEVEL DESCRIPTION AND CERTIFICATE POLICY AND PRACTICES FOR THE CPA PUBLIC KEY INFRASTRUCTURE

1.   This section establishes minimum requirements and obligations for Direct Clearers that have been developed to ensure the continued security, integrity and control of AFT payment systems and information. All Direct Clearers shall adhere to the requirements set out in the CPA Services Network (CSN) Service Level Description and the Certificate Policy and Practices for the CPA Public Key Infrastructure, as these may be amended by the CPA from time to time.

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