

Sandbox Real-Time Rail APIs

The **Real-Time Rail (RTR)**, a new national real-time payment system, will:



support **faster** (24/7/365) payments



support **data-rich** payments



act as a platform for **innovation** and **competition**

Participants on the RTR will be able to connect and develop new ways for Canadian consumers, businesses and governments to pay for goods and services, transfer money and better compete nationally and internationally.

Payments Canada offers an [API Developer Portal](#), which provides access to Payments Canada sandbox APIs. This sandbox environment allows developers the ability to explore and develop against API functionality using test data.

Currently on our Developer Portal, we have a futuristic sandbox API related to the RTR, which represents the potential functionality of the RTR. In early 2022, Payments Canada will begin to release the actual sandbox RTR APIs on the Developer Portal, and more APIs will be released iteratively as the build of the RTR progresses. These APIs will help businesses prepare for the launch of the RTR.

Why use the sandbox RTR APIs?

These APIs are a preview of RTR's capabilities, and will allow for innovation on Canada's Real-Time Rail. The benefits of using the APIs in a sandbox environment include:

- 1 Exploration and experimentation:** A safe, secure environment to test RTR APIs
- 2 System visualization:** Understand the RTR and its capabilities prior to go-live
- 3 Simplified onboarding:** Ease of integration with the RTR at go-live
- 4 Business opportunities:** The RTR APIs will create opportunities for users to build their own use cases for the RTR
- 5 Innovation:** RTR use cases can/will lead to early API and product development



WHO CAN USE THE SANDBOX RTR APIs

The sandbox RTR APIs will be open to any developer, business or individual. There is no fee to use the APIs, but you must register for the Developer Portal which is accessible to anyone.



HOW TO ACCESS THE SANDBOX RTR APIs

Register for the [Developer Portal](#), so you can receive notifications when new APIs are added.



WHO TO CONTACT FOR QUESTIONS ABOUT APIs

Fill in the contact us form on the [API Developer Portal](#).

Sandbox RTR API releases, Q1–2022:

EXCHANGE, INBOUND

Send payment: This service can be used by a Debtor Agent to send a new RTR Payment to Creditor Agent using ISO 20022 pacs.008 (Customer Credit Transfer) message format. RTR Exchange should respond with pacs.002 (Payment Status Report) but can also send an admi.002 (Message Reject) in case of syntax validation failure.

Payment enquiry: This service can be used by a Debtor Agent or Creditor Agent to send a Payment Status Report Enquiry using ISO 20022 pacs.028 (Payment Status Request) message format. RTR Exchange should respond with pacs.002 (Payment Status Report) but can also send an admi.002 (Message Reject) in case of syntax validation failure.

EXCHANGE, OUTBOUND

Heartbeat: This service is used to send heartbeat requests to participants systems using ISO 20022 admi.004 (System Event Notification) message format. Participants should respond with admi.011 (System Event Acknowledgement) but can also send an admi.002 (Message Reject) in case of syntax validation failure.

Send payment: This service is used by RTR Exchange to send a new RTR Payment to the Creditor Agent using ISO 20022 pacs.008 (Customer Credit Transfer) message

format. Creditor Agent should respond with pacs.002 (Payment Status Report) but can also send an admi.002 (Message Reject) in case of syntax validation failure.

Send payment commit advice: This service is used to send Payment Commit Advice using pacs.002 message from RTR Exchange to the Creditor Agent.

CLEARING & SETTLEMENT, INBOUND

Interest report: This service can be used by the Participants to get Interest Report request from the RTR Clearing and Settlement using ISO 20022 camt.003 (Get Account) message format. RTR C&S should respond with camt.004 (Return Account) containing Interest report of the participant's settlement account, but can also send an admi.002 (Message Reject) in case of syntax validation failure.

Balance report: This service can be used by the Participants to get Balance Report from the RTR C&S using ISO 20022 camt.003 (Get Account) message format. RTR C&S should respond with camt.004 (Return Account) containing balance report of the participant's settlement account, but can also send an admi.002 (Message Reject) in case of syntax validation failure.



About Payments Canada

The Canadian economy depends on the exchange of billions of dollars each day. Payments Canada is responsible for the clearing and settlement infrastructure, processes and rules essential to those transactions.

Learn more: payments.ca

Questions? api@payments.ca



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