



Version 1.5 / March 2026

Lynx ISO 20022 message specification companion document for core messages

payments.ca

Version Control

Version	Date	Change Description
1.2	March 2023	Final Release
1.3	Dec 2024	Updated document removing MT comparison content, MT flows and updated current timelines Updated to include Hybrid Postal Address changes
1.4	March 2025	Finalized document with members feedback
1.5	March 2026	Deletion of Rules Updated wording to reflect Lynx UG2026 related changes Updated differences between Lynx UG and CBPR+ Updated sample messages Updated Appendix with members Removed supporting messages Replaced Lynx flows for payments with clearer images

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Legal notices

Information from Payments Canada for Lynx Implementation.

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1. Purpose

This document is a companion document to the Lynx ISO 20022 Message Specifications. It should be read prior to implementing the ISO 20022 messages since there is important information included about the message usage in the context of Lynx. This companion document explains the information in the Lynx ISO 20022 Message Specifications at a higher level. If there is a conflict between the Lynx ISO 20022 Message Specifications and the companion document, the Lynx ISO 20022 Message Specifications shall take precedence. The companion document is a living document that will evolve and change as the implementation of Lynx ISO 20022 messages evolves.

The target audience for this document (and the ISO 20022 Message Specifications) is broad and includes both Payments Canada Members and the vendor community who will support Members with ISO 20022 implementation/maintenance releases. This document is primarily important for developers and technical managers and staff who are responsible for implementing the new formats in either new or existing applications. It is also relevant for business and product managers who want to gain an overall understanding of how the messages work and what new content is available. In addition, operational managers may find it useful to understand how the messages are part of the payment flows and what exception processes might need to be enhanced and/or created to ensure a smooth end-to-end experience for their customers.

This document focuses on the November 2026 Lynx UG2026 release which aligns with CBPR+ SR2026 Release. Lynx core messages includes:

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function
Business Application Header (BAH)	head.001.001.02	Business Application Header for all Messages
FI to FI Customer Credit	pacs.008.001.08	Single customer credit

Transfer		transfer
Financial Institution Credit Transfer	pacs.009.001.08 (core)	Single financial institution credit transfer (core)
Financial Institution Credit Transfer	pacs.009.001.08 (cov)	Single financial institution credit transfer (cover)
Payment Return	pacs.004.001.09	Return of a single (customer or financial institution) credit transfer

While a Definition of Terms/Glossary is included as Appendix 1, it is important to note that a working familiarity with both SWIFT documentation and ISO 20022 documentation is required in order to implement the Lynx ISO 20022 messages. Payments Canada uses the SWIFT MyStandards Editor¹ in order to create the Usage Guidelines that become our Lynx ISO 20022 Message Specifications. A working familiarity with the SWIFT MyStandards product family will also be helpful when reading both this document and the Lynx ISO 20022 Message Specifications. More information about SWIFT’s MyStandards platform can be found here (<https://www.swift.com/our-solutions/compliance-and-shared-services/mystandards>).

¹ Payments Canada makes use of the SWIFT MyStandards platform to both create (through the use of the MyStandards Editor) as well as share (through the use of the MyStandards Web Portal) our Usage Guidelines. Usage Guidelines is the term that SWIFT uses when referring to the set of restrictions placed on the master ISO 20022 messages for use in a particular community or restricted set of users. Once these Usage Guidelines are finalized and published for implementation on any of Payments Canada’s payment systems/platforms, we will refer to the final documents as Lynx ISO 20022 Message Specifications. Occasionally the term Usage Guideline may be used to describe the messages but we will endeavour to differentiate between a Usage Guideline and the final Lynx ISO 20022 Message Specifications. The Lynx ISO 20022 Message Specifications are the documents that must be used by Lynx participants when they are ready to implement the messages in the SWIFT MX Closed User Group for Lynx.

Detailed content information related to each specific ISO 20022 message (elements, rules and detailed implementation information) is contained in the Lynx ISO 20022 Message Specification document (one document for each message). Both the Lynx ISO 20022 Message Specification documents and this companion document gets published on the Payments Canada website and are also available on the SWIFT MyStandards web platform. This document is downloadable in PDF form and the Lynx ISO 20022 Message Specification documents are downloadable in PDF and Excel format. XSD versions of the individual message are available upon request from Payments Canada.

1.1 Related documentation

The following documents should also be reviewed and understood for the implementation of ISO 20022 for Lynx.

- Lynx ISO 20022 Message Specifications UG2026
- Lynx MX Functional Requirements Document
- Lynx MX Participant Requirements Document
- Lynx SWIFTNet Partial Y-Copy Companion Document

All of the above related documents should be read as part of the Lynx MX implementation/maintenance release since they all provide necessary information for implementation and for creating messages that are used in SWIFT's InterAct Partial Y-Copy Service. The Lynx ISO 20022 Message Specifications are public documents and can be found on the Payments Canada website. The Lynx SWIFTNet Partial Y-Copy Companion Document, the Lynx MX Functional Requirements Document and the Lynx MX Participant Requirements Document are available only to Payments Canada Members.

2. Lynx ISO 20022 current timeline

The Lynx ISO 20022 core messages included in this document and in the accompanying Lynx ISO 20022 Message Specifications are for the Lynx UG2026 release in November 2026

Please refer to section 4 for the full portfolio of ISO 20022 messages that are under consideration for Lynx and target timing for implementation.

3. Message development approach

All messages have been developed in conjunction with the ISO 20022 Message Development Group. This group was formed in 2018 and it consists of Payments Canada Members, including the Bank of Canada, as well as government and corporate stakeholder representatives. It is a cross-system group and each firm may send different experts to the meetings depending on whether we are creating messages for high-value payments (Lynx), real-time payments (RTR) or batch payments.

Meetings are held regularly throughout each year to align with CBPR+/HVPS+ changes that will impact Lynx Usage Guideline specifications. All Lynx Participants are invited to participate. See Appendix 2 for more information related to the ISO 20022 Message Development Group, including the terms of reference and list of participating organizations.

An important aspect of the work to create the Lynx ISO 20022 messages has been the alignment of the Lynx messages with both the CBPR+ and HVPS+ message usage guidelines (see definitions of these important groups in Appendix 1). CBPR+'s work focuses on high-value cross border payments and HVPS+'s work focuses on domestic, centrally cleared high-value payments. The two groups have aligned their respective usage guidelines very closely and the Lynx ISO 20022 messages are similarly aligned. The main differences between the Lynx ISO 20022 messages and the CBPR+ ISO 20022 messages are that the Lynx messages are designed to be fit-for-purpose for Canadian high-value payments that are centrally cleared and settled through Lynx on the books of the Bank of Canada.² We frequently refer to CBPR+ and HVPS+ in both this companion document and in the Lynx ISO 20022 Message Specifications because alignment and harmonization with these important initiatives is of critical importance for data integrity and interoperability. It is important to note that alignment with the CBPR+ usage guidelines has taken precedence over alignment with HVPS+ because the CBPR+ usage guidelines are implemented on the SWIFT network to enable cross-border payments.. Therefore, the Canadian financial institutions that receive these messages from cross-border SWIFT correspondents and if they plan to transmit those messages within Canada, they can formulate ISO 20022 Lynx messages

² See Appendix 3 for a summary of the differences between CBPR+ guidelines and the Lynx ISO 20022 messages.

that allow for all the same elements and components that are part of the CBPR+ usage guidelines implemented on SWIFT. This ensures that all data elements can be transmitted in full and avoid truncation between Canadian financial institutions. See illustration of this flow in Diagram 1 below:

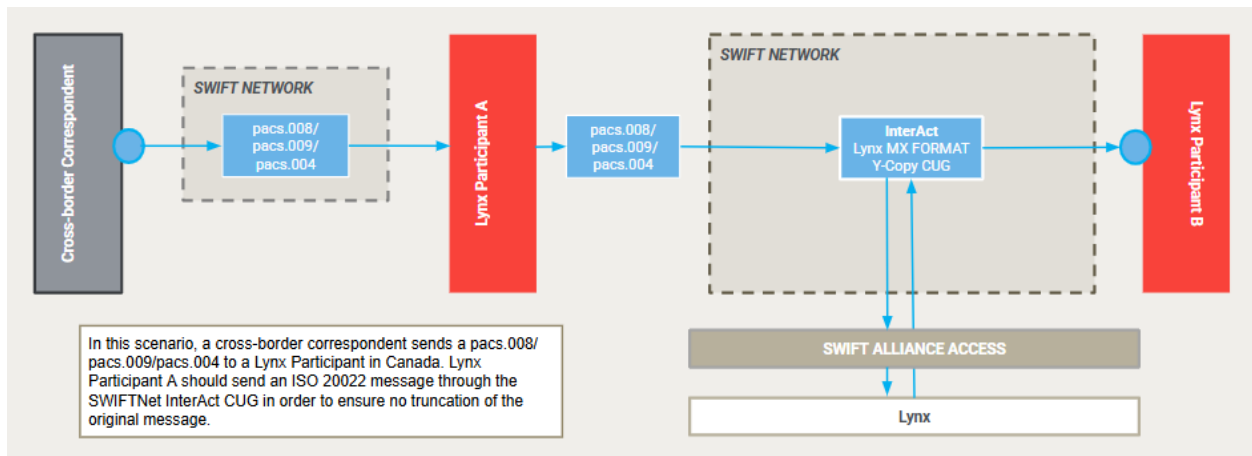


DIAGRAM 1 – Cross-border correspondent payment flow for Lynx.

Over the past few years Payments Canada has been working closely with other high-value payment system operators around the globe to harmonize our respective ISO 2022 messages, promote common approaches to message usage and further ensure global interoperability.

In 2015 SWIFT launched an ISO 2022 Harmonization Charter to promote common approaches to implementation among Financial Market Infrastructures (FMIs) around the world (ISO 2022 Harmonization Charter on swift.com). Some 30 FMIs (including Payments Canada and the Bank of Canada) have signed the Harmonization Charter. The key principles of the Charter include:

- Sharing of information - FMIs share information about their ISO 2022 implementation plans with the other endorsing and supporting FMIs.

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- Adherence to market practice – FMIs adhere to global ISO 20022 Market Practices and base their own usage guidelines on these market practices.
 - Adherence to the message version and release management – FMIs update to the latest ISO 20022 message version that is in line with the ISO 20022 release cycle.

With this in mind, SWIFT and other global payment system operators agreed to begin the migration to ISO 20022 starting with the version of the messages published in 2019 (referred to as Standards Release 2019 or SR2019). Payments Canada also used this version for the Lynx release two implementation in March 2023.

However, in 2024 the HVPS+ group realized that a new charter should be formed to better meet the needs of today vs what was created with the Harmonization Charter and a new ISO 20022 Payment Interoperability Charter was created with the key principles of the Charter being:

- Live implementations should be kept current, aligning to one of the two most recent HVPS+ UG collections
- Live implementations should avoid any unnecessary variation from HVPS+ UGs to maximize interoperability. Where notable variation is deemed necessary, details and rationale should be shared with the HVPS+ Group.
- New implementations should align to the most recent HVPS+ UG collection

This new ISO 20022 Payments Interoperability Charter is led by the global MI community (including Payments Canada) and provides more flexibility to MIs when considering frequency of upgrading UGs and it has been agreed by Swift CBPR+ group that they will align with the HVPS+ UGs as well.

4. Lynx ISO 20022 message portfolio

Below is the portfolio of the Lynx ISO 20022 messages

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function
Core Messages		
Business Application Header (BAH)	head.001.001.02	Business Application Header for all Messages
FI to FI Customer Credit Transfer	pacs.008.001.08	Single customer credit transfer
Financial Institution Credit Transfer	pacs.009.001.08 (core)	Single financial institution credit transfer (core)
Financial Institution Credit Transfer	pacs.009.001.08	Single financial institution credit transfer (cover)
Payment Return	pacs.004.001.09	Return of a single (customer or financial institution) credit transfer

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function
Reporting Messages		
Bank to Customer Statement	camt.053.001.08	Statement (includes balances and transactions)

This document only covers the Core Messages in the list above, i.e. the pacs.008, pacs.009 (core and cov), pacs.004 and head.001. Payments Canada also published the camt.053 message specification but there is no separate accompanying companion document for the camt.053 since the content of the camt.053 is consistent with the rules and formats in the pacs messages. A few additional supporting ISO 20022 messages were also discussed with the Lynx members but they have been currently descoped as the community agreed to use the equivalent CBPR+ version of those messages. Details related to the MX CUG and the partial Y-copy details can be found in the Lynx SWIFTNet Partial Y-Copy Companion Document and the Lynx Rules .

4.1 Message flows

The pacs.008, pacs.009 and pacs.004 messages and Y-copy flows are illustrated in Diagrams 2, 3 and 4 below:

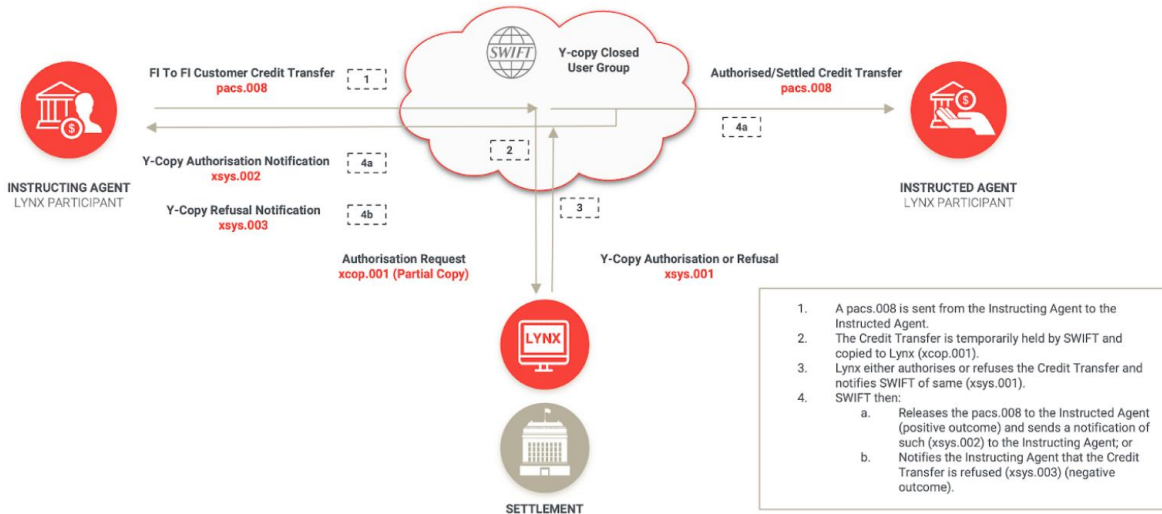


DIAGRAM 2 – pacs.008 SWIFTNet Message and Y-Copy Flow.

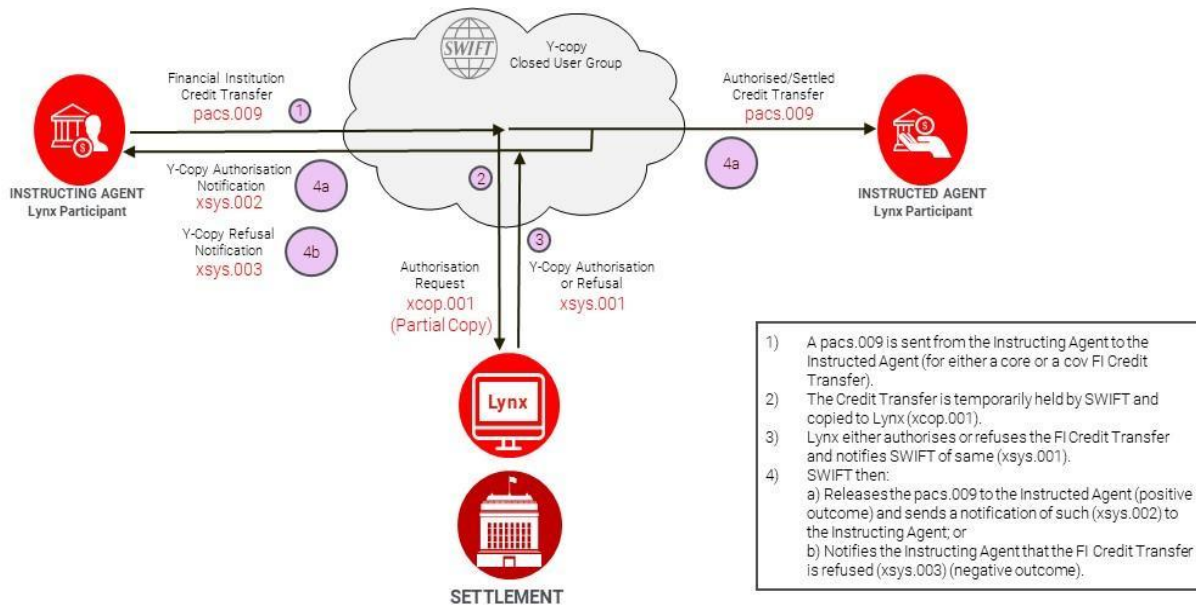


DIAGRAM 3 – pacs.009 SWIFTNet Message and Y-Copy Flow.

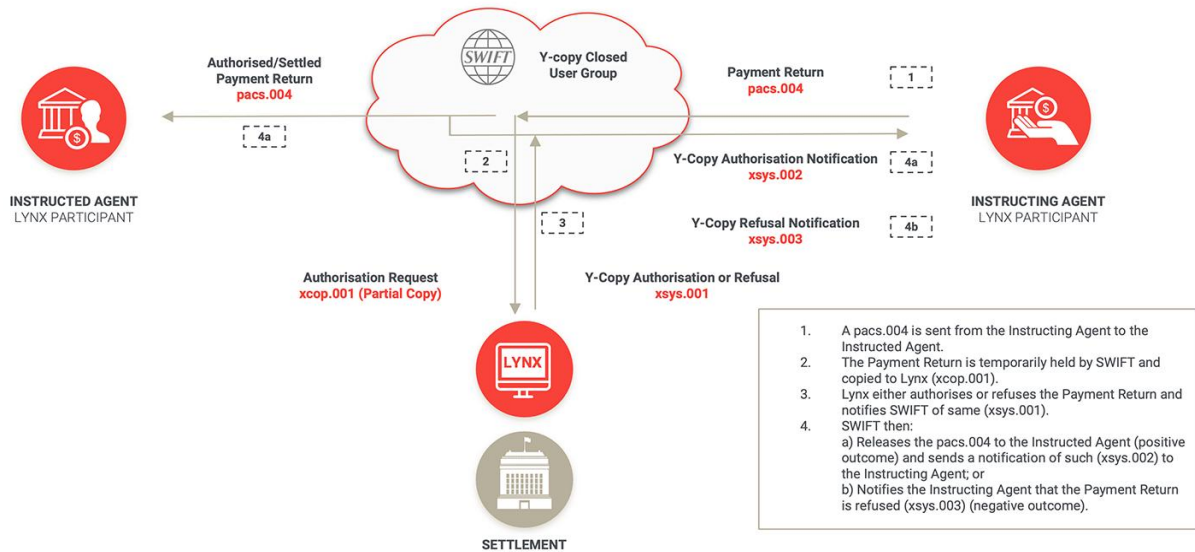


DIAGRAM 4 – pacs.004 SWIFTNet Message and Y-Copy Flow.

The Business Application Header (head.001) is part of the business message and sits atop the pacs.008, pacs.009 (core and cov) and pacs.004 when they are sent from instructing agents to instructed agents. Messages transmitted over SWIFTNet InterAct contain additional technical headers that are used for routing and other network and security purposes. See Diagram 5 below illustrating this in the context of a SWIFT message.

InterAct MX message blocks with Business Application Header

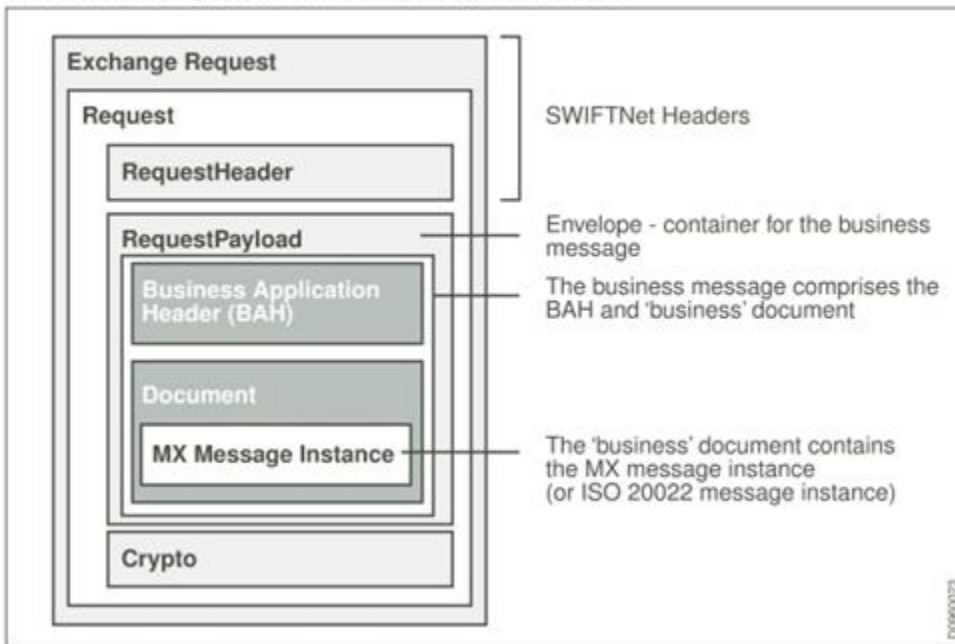


DIAGRAM 5 – SWIFTNet InterAct Message Blocks.

4.2 Implementation of ISO 20022 for Lynx

The following sections provide some highlights on the message specification details that are applicable across the portfolio.

4.2.1 Single payments only in Lynx

The master/base ISO 20022 messages (pacs.008, pacs.009 and pacs.004) allow for multiple payments to be included in the messages. For Lynx, only a single payment is allowed in each respective ISO 20022 message. This restriction is already part of the Lynx ISO 20022 Message Specification where the number of transactions is limited to only '1'.

4.2.2 Character Set

The Lynx ISO 20022 messages support UTF 8 – Unicode version 6.2. This allows for a variety of characters and provides flexibility in creating ISO 20022 messages.

The exceptions include:

- All message elements which are defined (by Data Type CBPR_Restricted) as text are limited to the SWIFT FIN-X Character Set : A-Z a-z 0-9 / - ? : () . , ' + CR LF and SPACE.
- Special characters are additionally allowed in the Email Address where included as part of a Proxy element. The list of special characters is as follows: ! # % & * = ^ _ ` { | } ~ " ; @ [\] > < \$.

These exceptions are aligned with the Character Set that will also be implemented by SWIFT (CBPR+) for their cross-border ISO 20022 messages.

4.2.3 Use of Local Instrument

Lynx makes use of the Payment Type/Local Instrument/Proprietary element to indicate the settlement mechanism and settlement priority for all Lynx transactions. For this reason, these components and elements have been made mandatory (where possible) and contain the following specific textual rule and proprietary code list for the population of this element:

Lynx_Local_Instrument_TextualRule:

Local Instrument is to be used to indicate the settlement mechanism and settlement priority information as defined by Lynx. This is an alphanumeric element (numbers or letters). The first character represents the settlement mechanism and the next 2 characters, if present, represent the settlement priority for the Liquidity Savings Mechanism (LSM). Acceptable values are:

- 1 (definition = Urgent Payment Mechanism - UPM, default priority)
- 2 (definition = LSM, default priority)
- 201 (definition = LSM, priority 1)
- 203 (definition = LSM, priority 3)
- 205 (definition = LSM, priority 5)

- R (definition = Reserved Collateral Mechanism - RCM, default priority)

4.2.4 Agents and parties

There are 16 Agents and 14 Parties in a pacs.008 message (and double this number in a pacs.009 cov and a pacs.004). Agents are defined in the context of ISO 20022 as Financial Institutions (FIs) and Parties are defined as non FIs.

Below is a table containing some definitions of the main Agents and Parties in the pacs.008, pacs.009 and pacs.004 messages. This is not an exhaustive list and is provided here with some alternative terms to familiarize the audience with some of the new ISO 20022 terminology for Agents and Parties in payments.

Agent/Party	ISO 20022 definition	Alternative terms
Ultimate Debtor	Ultimate party that owes an amount of money to the (ultimate) creditor.	
Debtor	Party that owes an amount of money to the (ultimate) creditor.	Originator, Originating Customer, Originating Party, Payor.
Ultimate Creditor	Ultimate party to which an amount of money is due.	
Creditor	Party to which an amount of money is due.	Beneficiary, Beneficiary Customer, Receiving Party, Payee.
Initiating Party	Party that initiates the payment. This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.	

Agent/Party	ISO 20022 definition	Alternative terms
Debtor Agent	Financial institution servicing an account for the debtor.	Originating Participant/Member
Creditor Agent	Financial institution servicing an account for the creditor.	Beneficiary Participant/Member
Instructing Agent	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	Sender (normally, in the old MT terminology)
Instructed Agent	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	Receiver (normally, in the old MT terminology)
Previous Instructing Agent	Agent immediately prior to the Instructing Agent.	
Intermediary Agent	Agent between the Debtor Agent and the Creditor Agent.	

Diagram 6 below illustrates where these Agents and Parties fall in a simple credit transfer (pacs.008) flow.

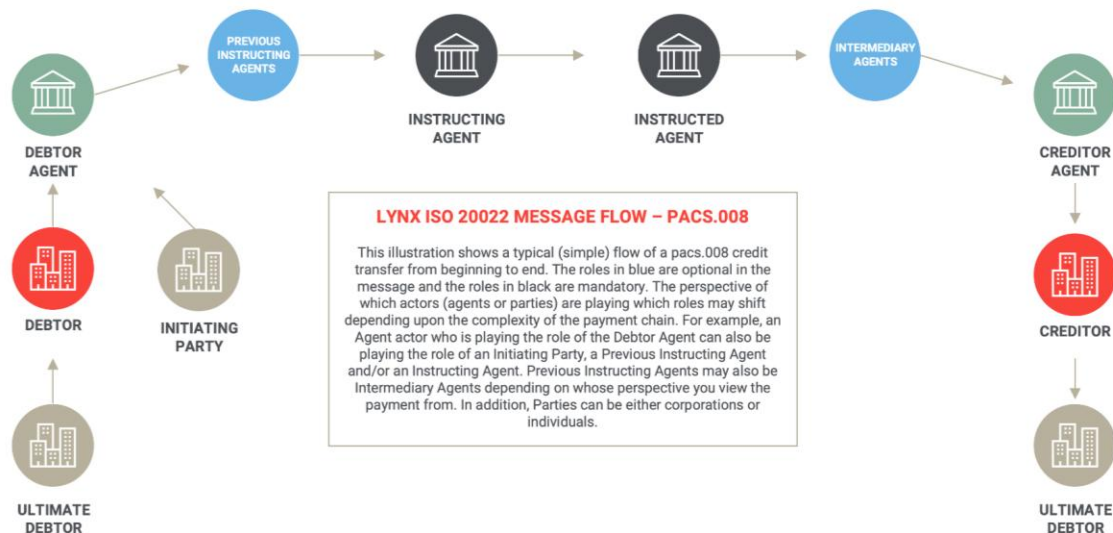


DIAGRAM 6 – Lynx ISO 20022 Message flow – pacs.008 (black color indicates mandatory Agents/Parties, blue means optional)

The following is a summary of the rules and restrictions for Agents and Parties in the Lynx ISO 20022 messages. Details of the rules and all detailed content of the Lynx ISO 20022 message elements can be found in the Lynx ISO 20022 Message Specifications. These rules and restrictions are closely aligned with both CBPR+ and HVPS+. Formal rules are validated in the message and will cause a message to be non-compliant (i.e. the message would not pass schema validation and would be NAK'd by SWIFT) if they are not followed. Formal rule names all end with the words 'FormalRule' at the end of the rule name. Textual rules are textual and the messages will pass validation without a message being rejected (or NAK'd). However, textual rules should still be followed when formulating any ISO 20022 message for Lynx. Textual rule names all end with the words 'TextualRule' at the end of the rule name.

5. Payment returns (pacs.004)

The pacs.004 payment return message is used to return a single credit transfer (pacs.008 or pacs.009) to the original Debtor. As mentioned at the end of section 3, Payments Canada has currently implemented the 2019 version of the pacs.004 (pacs.004.001.09). It should be noted that changes have been made to both the 2020 and 2021 versions of the pacs.004 (versions 10 and 11). For example, one of the changes made in the 2020 version was the addition of all the Account information components for Agents and Parties in the Return Chain. Other changes may come in the future since pacs.004 is a relatively new message that does not have a direct equivalent in the old 'MT' flow. While we currently use the 2019 version (to align with both CBPR+ and other jurisdictional implementations), it is perhaps important to note that, since the pacs.004 is relatively new, it may continue to evolve in the coming few years to meet the changing needs of the global payments community.

5.1 Settlement mechanism and settlement priority for pacs.004

Because the 2019 version of the pacs.004 does not contain a Payment Type/Local Instrument component, Lynx uses the **Original** Transaction Reference/Payment Type/Local Instrument/Proprietary element to indicate the settlement mechanism and settlement priority for the pacs.004 payment return message. This is a workaround since this component is normally used to indicate the **ORIGINAL** information from the pacs.008 or pacs.009. This is documented in detail in the pacs.004 Lynx ISO 20022 Message Specification document.

5.2 The use of the related BAH in a pacs.004

When sending a pacs.004 in Lynx, it is recommended to refer to the original pacs.008 BAH or pacs.009 BAH content in the Related component of the pacs.004 BAH.

5.3 Return Chain component

The pacs.004 contains a mandatory Return Chain component. This component must contain the Agents and Parties from the perspective of the Payment Return and not from the perspective of

the original payment (pacs.008 or pacs.009). Information related to Agents and Parties from the original payment should be provided in the Original Transaction Reference component. It is recommended to provide as much information about the original pacs.008 or pacs.009 as possible in order to help facilitate reconciliation back to the original payment.

Appendix 1 - Definition of Terms/Glossary

Acronym/Term	Definition
CBPR+	<p>Cross Border Payments and Reporting plus (CBPR) - a market practice working group formed by SWIFT made up of international payments experts from large global banks representing 17+ countries whose mission is to formulate global market practice and implementation guidelines for the migration to ISO 20022.</p> <p>The specifications developed by the CBPR+ group are aligned with the Payments Market Practice Group (PMPG) High-Value Payment System Plus (HVPS+) and with SLAs and market practice for SWIFT gpi, ensuring the consistency of data for payments that include one or more high value payment systems in their end-to-end processing.</p>
HVPS+	<p>A market practice group organized by SWIFT made up of high-value system operators and global financial institutions (under the sponsorship of the Payments Market Practice Group (PMPG)) whose mission is to promote harmonization and alignment around the use of ISO 20022 in high-value payment systems.</p>

Acronym/Term	Definition
ISO 20022	The universal financial industry message scheme is the platform, managed under the auspices of ISO (the International Organization for Standardization), to develop all financial messages. It is a “recipe” to develop message standards. The main ingredients of this recipe are a development methodology, a registration process and a central repository. This flexible framework allows communities of users and message development organizations to define message sets according to an internationally agreed approach using internationally agreed business semantics and, whenever desirable, to migrate to the use of a common XML or ASN.1-based syntax.
SWIFT FIN Service	SWIFT messaging service for MT messages.
SWIFTNet InterAct	SWIFT messaging service for MX (ISO 20022) messages.

Appendix 2 - ISO 20022 Message Development Group Information

Terms of Reference

Members

- Recommended for ACSS Direct Clearers as well as Lynx Direct Participants, RTR participants, Bank of Canada, and a small number of Indirect Clearers/Participants with very good knowledge of their organization's payment processing as well as a solid understanding of ISO 20022 payment related messages.
- Representative of Payments Canada's Stakeholder Advisory Council.
- Payments Canada representation (Representative from each Pillar, as required).

Mandate

- To provide input and advice related to the use of ISO 20022 for the exchange, clearing and settlement of all electronic payments identified in the Modernization plan (including RTR, Lynx and AFT) ensuring consistency in message development across systems while maintaining global best practices.

Key roles and responsibilities

- To validate the ISO 20022 messages defined by Payments Canada for use by the Real Time Rail, Lynx and AFT for the purposes of clearing and settlement as well as payment initiation and reporting.
- To ensure consistency in the definition of the messages across systems and global market practices to facilitate domestic and global interoperability.
- To provide feedback into the work of international global practice organizations as they relate to the definition of ISO 20022 messages for the aforementioned system.

Engagement and meeting structure

- Co-Chairs: Member rep and Payments Canada rep.

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- Meeting Frequency: Every 3-4 weeks as needed.
 - Circulation of Papers: Materials to be available 5 business days prior to each meeting.
 - Meeting Minutes: Decision Log, Action Items and Highlights to be tabled at each meeting.
 - Quorum: Since these are working groups, the Co-chairs may determine if there is sufficient participation. Quorum is not necessary.

Current Members

ADP	CIBC	National Bank of Canada
ATB	Central One	Payments Canada
Bank of America	Citibank	Peoples Trust
Bank of Canada	Desjardins	PSPC
Bank of Montreal	ICICI Bank	Royal Bank of Canada
Bank of Nova Scotia	J.P. Morgan Canada	State Street
BNP Paribas	Laurentian Bank	TD Bank
		Wells Fargo

Appendix 3 - Summary of Differences Between CBPR+ and Lynx ISO 20022 Messages

Most of the differences between the published CBPR+ guidelines/messages and the Lynx guidelines/messages are related to the fact that the CBPR+ guidelines are designed for payments that settle between cross-border correspondents and not payments that are domestically centrally-cleared and settled through a central bank or central-payment-processing infrastructure.

Lynx	CBPR+
Differences in BAH	
Character Set (element) is removed	Character Set (element) is left optional
Business Service must contain paymentsca.lynx.xx for pacs.008, pacs.009 core and pacs.004, and must contain paymentsca.lynx.cov.xx for pacs.009 cov where .xx represents the new number given to the Business Service based on the update of the message. (ie. Lynx UG2025 has .03 and Lynx UG2026 will have .04 and so on)	Business Service must contain swift.cbprplus.xx for pacs.008, pacs.009 core and pacs.004, and must contain swift.cbprplus.cov.xx for pacs.009 cov
Related BAH is left unrestricted to allow maximum flexibility to provide details from any related message.	Related BAH has similar restrictions to the main BAH (OrgID is removed from From/To, Character Set (element), Possible Duplicate, Signature are also removed).
Differences in pacs.008 and pacs.009	
Allows only CLRG (Clearing) as Settlement Method (INDA, INGA and COVE removed) in the Group Header. Given this, Clearing System is mandatory (Code only) and Settlement Account and all three Reimbursement Agents are removed.	Allows only INDA, INGA and COVE as Settlement Method (CLRG removed, COVE allowed for pacs.008 only) in the Group Header. Given this, Clearing System is removed and Settlement Account is left optional (all three Reimbursement Agents are also left optional in

Lynx	CBPR+
	pacs.008 only).
Payment Type/Clearing Channel is removed.	Payment Type/Clearing Channel is left optional.
Payment Type/Local Instrument is mandatory.	Payment Type/Local Instrument is left optional.
Interbank Settlement Amount is CAD only.	Interbank Settlement Amount allows any currency.
Free text elements are not restricted with the exceptions of: Business Message Identifier/Return Identification/Original Instruction Identification/Original End To End Identification/Member Identification/Proxy Identification	Free text elements have CBPR_RestrictedFINX pattern
ISODateTime is set to pattern: .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]	ISODateTime is set to pattern: .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]
Differences in pacs.004	
Allows only CLRG (Clearing) as Settlement Method (INDA, INGA and COVE removed) in the Group Header. Given this, Clearing System is mandatory (Code only) and Settlement Account is removed.	Allows only INDA and INGA Settlement methods (CLRG and COVE removed) in the Group Header. Given this, Clearing System is removed and Settlement Account is optional.
Return Identification is made mandatory and restricted to Max16Text.	Return Identification is left optional and unrestricted as Max35Text.
Returned Interbank Settlement Amount is CAD only.	Returned Interbank Settlement Amount allows any currency.

Lynx	CBPR+
Original Transaction Reference/Payment Type/Local Instrument is made mandatory.	Original Transaction Reference/Payment Type/Local Instrument is left optional.
In Original Transaction Reference, all options are allowed for Settlement Method (CLRG recommended for Lynx Payment Return). Given this, Clearing System and Settlement Account are both left optional.	In Original Transaction Reference, only INDA, INGA and COVE are allowed for Settlement Method (CLRG is removed). Given this, Clearing System is removed and Settlement Account is left optional.
In Original Transaction Reference, Creditor Scheme ID, Mandate Related Information and Payment Type Information/Sequence Type are removed (no Direct Debits in Lynx).	In Original Transaction Reference, Creditor Scheme ID, Mandate Related Information and Payment Type Information/Sequence Type are left optional.
Lynx does not include any wording in their Structured Remittance Textual Rule related to the use of this component being subject to any bilateral or multilateral agreement (use of this component is already implied in the Lynx Rules).	CBPR+ includes wording in their Structured Remittance Textual Rule to say that the use of Structured Remittance Information must be bilaterally or multilaterally agreed.
Free text elements are not restricted with the exceptions of: Business Message Identifier/Return Identification/Original Instruction Identification/Original End To End Identification/Member Identification/Proxy Identification	Free text elements have CBPR_RestrictedFINX pattern
ISODateTime is set to pattern: .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]	ISODateTime is set to pattern: .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]

Appendix 4 – Sample Messages

pacs.008.001.08

```
<?xml version="1.0" encoding="UTF-8"?>
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Fr>
    <FIld>
      <FinInstnId>
        <BICFI>SNDRCATXXX</BICFI>
      </FinInstnId>
    </FIld>
  </Fr>
  <To>
    <FIld>
      <FinInstnId>
        <BICFI>RCVRCATTXXX</BICFI>
      </FinInstnId>
    </FIld>
  </To>
  <BizMsgIdr>1234567890</BizMsgIdr>
  <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
  <BizSvc>paymentsca lynx.04</BizSvc>
  <CreDt>2026-02-02T14:02:02.004-05:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
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    <BldgNb>250</BldgNb>
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    <Ctry>CA</Ctry>
  </PstlAdr>
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    </Tp>
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  </Prxy>
</CdtrAcct>
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</CdtTrfTxInf>
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pacs.009.001.08 cov

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  <Dbtr>
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    <PstlAdr>
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      <BldgNb>250</BldgNb>
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pacs.004.001.09

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