



**PAYMENTS
CANADA**

RULE E3

RULES APPLICABLE TO ELECTRONIC DATA INTERCHANGE TRANSACTIONS

2023 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

March 25, 1992

AMENDMENTS PRE-NOVEMBER 2003

September 23, 1992, November 18, 1992, April 28, 1993, March 31, 1994, September 29, 1994, June 20, 1995, November 27, 1995, January 22, 1996, April 1, 1996, July 15, 1996, September 16, 1996, November 25, 1996, April 1, 1997, May 26, 1997, July 14, 1997, February 12, 1998, May 19, 1998, July 18, 1998, February 1, 1999, March 4, 1999, May 7, 1999, June 1, 1999, October 7, 1999, February 3, 2000, May 25, 2000, September 15, 2001, January 28, 2002, November 25, 2002, July 28, 2003, October 6, 2003 and November 3, 2003.

AMENDMENTS POST-NOVEMBER 2003

1. Amendments to reflect consistency with the new CPA Payment Items and ACSS By-law, approved by the Board November 27, 2003, effective January 27, 2004.
2. Part II; Table 2, s.6.6.5.1; s.6.6.5.2. Approved by the Board November 27, 2003, effective January 27, 2004.
3. Part I, Appendix I, approved by the Board and effective February 26, 2004.
4. Part I, s14.(a), s15(a); Part II s.4.3, approved by the Board June 29, 2004, effective January 5, 2005.
5. Revisions made to Part I, Appendix I, under the authority of the CPA President, effective February 24, 2005.
6. Part I, Appendix I removed, approved by the Board June 15, 2005, effective August 15, 2005.
7. Amendments made under the authority of the CPA President, effective October 11, 2007.
8. Amendments to accommodate Data Transmission Network Migration project and to update contingency procedures, approved by the Board June 12, 2008, effective August 18, 2008.
9. Amendments to mandate a disaster recovery site for transmission of EDI Payment Items, approved by the Board June 12, 2008, effective January 31, 2009.
10. Consequential amendments related to the removal of Rule K7, approved by the Board November 27, 2008, effective January 26, 2009.
11. Amendment to extend the mandatory date for ACSS Direct Clears to have a disaster recovery site connected to the CPA Services Network for the transmission of AFT and EDI files from January 31, 2009 to May 31, 2009. Approved by the Board November 27, 2008, effective January 26, 2009.

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12. Amendments to remove the requirement to use Authentication and Encryption within EDI Files; approved by the Board March 26, 2009, effective May 25, 2009.
13. 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.
14. Amendments to include a list of Direct and Indirect EDI Participants and to make some editorial updates. Approved by the Board December 2, 2010, effective January 31, 2011.
15. Amendment to Part I, Appendix VI to replace reference to “Credit Union Central of Canada” with “Central 1 Credit Union”, approved by the Board May 26, 2011, effective July 6, 2011.
16. Amendments to Part II, Section 2 to remove specific data transmission requirements and reference external documentation, approved by the Board May 26, 2011, effective July 25, 2011.
17. Amendment to Part I, Section 27 to remove reference to rule F6, Appendix II, approved by the Board February 23, 2012, effective April 23, 2012.
18. Amendments to expand the description of a Severity 1 Contingency Situation, approved by the Board February 21, 2013, effective April 22, 2013.
19. Amendments to reflect the removal of certain default procedures, consequential to amendments to By-law No. 3 – Payment Items and ACSS, which came into effect on August 17, 2012. Approved by the Board October 3, 2013, effective December 2, 2013.
20. Amendments to Part I to revise various sections and reorganize Rule, and removal of Part II to be created as new Standard 023. Approved by the Board June 25, 2014, effective August 25, 2014.
21. Amendments to Appendix V to replace references to “La caisse Centrale Desjardins du Québec” and/or “La Fédération des caisses Desjardins du Québec” with “Fédération des caisses Desjardins du Québec”. Revisions made under the authority of the CPA President, effective January 1, 2017.
22. Amendments to reference Standard 018, approved by the Board February 23, 2017, effective April 24, 2017.
23. Amendments to update the definitions of “Severity 1 Contingency Situations” (now “Direct Participant Incidents”), “Severity 2 Contingency Situations” (now “CSN Incident”) and notification requirements for those incidents to reflect operational practices. Approved by the Board February 25, 2021, effective April 26, 2021.
24. Amendments to reflect the addition of Peoples Trust Company as a new ACSS Direct Clearer, made under the authority of the CPA President, effective June 13, 2022.
25. Amendments to the definition of an Indirect Participant to reflect Direct Clearers’ use of Representatives, and to the registration procedures for Direct and Indirect Participants. Approved by the Board May 12, 2023, effective July 11, 2023.

Introduction

This Rule governs the Exchange of credit-driven Canadian dollar electronic data interchange (EDI) Payment Items amongst Canadian financial institutions, for the purpose of Clearing and Settlement. This Rule shall be read in conjunction with Standard 023 which sets out the technical specifications applicable to the Exchanges.

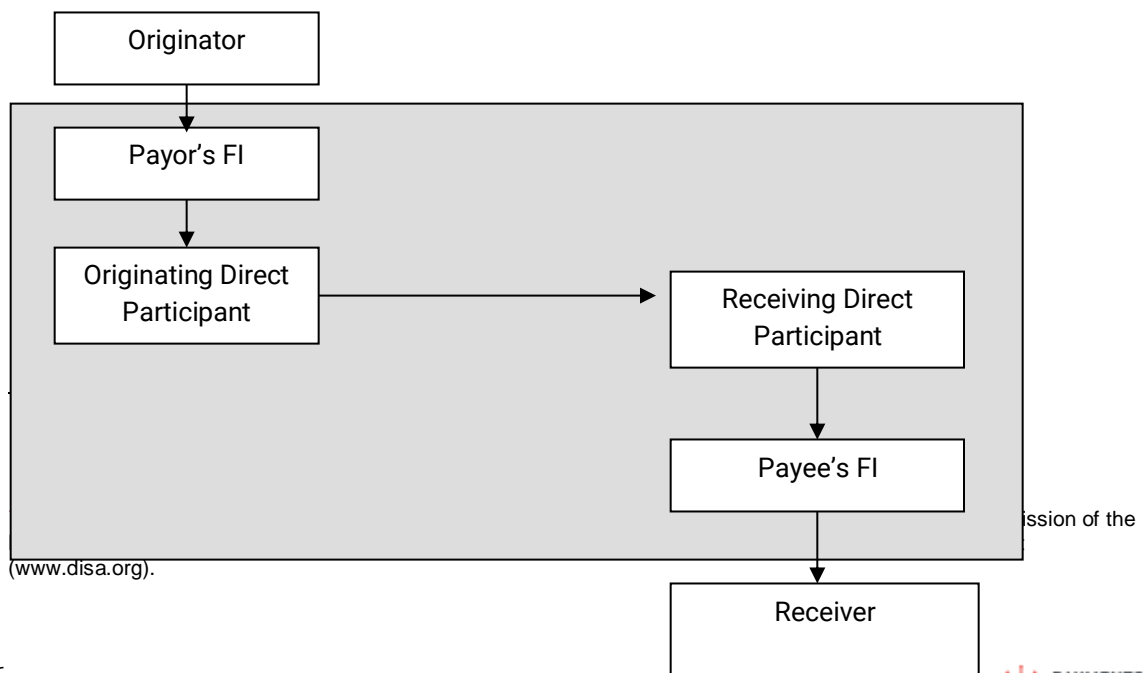
The specifications in Standard 023 are based on the electronic data interchange (EDI) standards developed by the Accredited Standards Committee (ASC) X12 of the American National Standards Institute (ANSI).¹ Although the specifications have been adapted to the Canadian environment, the ASC X12 terminology has been retained, wherever possible, to ensure consistency with ASC X12 documentation.

While this Rule currently supports version releases 3010 through 3050 and 4010, it is a recognized policy of the CPA to reduce the number of versions supported for exchange. Further, this Rule does not preclude the removal of previously supported Version Releases, or the addition of new Version Releases, provided any such removal/addition conforms with the remaining provisions of this Rule.

Scope

This Rule applies to all EDI transactions that result in the Exchange of EDI Payment Items that access Canadian dollar accounts held by CPA Members.

The following diagram illustrates the message flow between the various potential participants of an EDI transaction with the shaded portion identifying the scope of this Rule.



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The message flow for an EDI transaction begins with the Originator who creates an EDI Payment Item, with or without the related remittance information, and sends this electronic transaction to its financial institution (Payor's FI). The Payor's FI sends the payment, with or without the related remittance information, to the Payee's FI who completes the information flow by sending the transaction to the Receiver. If the Payor's and Payee's FIs are Indirect Clearers, then the transaction will flow through their respective Clearing Agents (the Originating Direct Participant and the Receiving Direct Participant).

In the above example, both the Payor's and Payee's FI are Indirect Clearers.

Definitions

To avoid repetition throughout this Rule, the prefix "EDI" is assumed before each occurrence of the word "payment item", "transaction", "transaction set" and "transmission".

These definitions do not preclude the establishment of agency relationships (e.g., the use of a processing bureau), provided that such agents are required to comply with these standards by separate agreement.

These definitions are based on ASC X12 definitions whenever possible.

In this Rule,

"Application Advice (824)" means an EDI Transaction Set used by Direct and Indirect Participants to indicate the results of ASC X12 application editing of EDI Payment Items.

"CPA Services Network or CSN" means the CPA managed network that is used by Direct Participants to transmit certain Payment Items, and which may be used to transmit proprietary files on a bilateral basis, as agreed to by the parties and with the consent of the CPA.

"Data Element" means the smallest unit of information in this rule. It can represent a qualifier, a value, or text (such as a description). A data element has two primary attributes, length and type.

"Data Segment" means an intermediate unit of information in a transaction set. A data segment consists of logically related data elements in a defined sequence. It consists of a predetermined identifier that comprises the first characters of the data segment, one or more data elements, each preceded by a data element separator, and a segment terminator.

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"Direct Participant" means a Direct Clearer that participates in the Exchange of EDI Payment Items for the purpose of Clearing and Settlement, and has registered this participation with the CPA in accordance with Section 3 of this Rule.

"EDI (Electronic Data Interchange)" means the electronic exchange of data in a structured computer processable message format, using public standards.

"EDI Payment Item" means the credit transfer of funds from one party to another made or being made through the electronic exchange and processing of payment messages and related financial data in accordance with this Rule in order to effect a business payment (for the purpose of this rule, in Canadian dollars).

"EDI Transaction Set" means a collection of data composed of a specific group of data segments. Each transaction set consists of a transaction set header as the first data segment and contains at least one data segment before the transaction set trailer.

"EDI Transmission" means the electronic conveyance of a functional group of one or more EDI transaction sets.

"Functional Acknowledgement (997)" means an EDI Transaction Set used by Direct and Indirect Participants to indicate the results of ASC X12 syntax checking of EDI Payment Items.

"Functional Group" means one or more similar transaction sets exchanged in a single transmission, identified by a header and trailer.

"Indirect Participant" means a Direct Clearer or Indirect Clearer that has elected to participate in the exchange of EDI Payment Items through its Representative or Clearing Agent respectively, and who has registered this participation with the CPA in accordance with Section 4 of this Rule.

"Originating Direct Participant" means a Direct Participant that initiates an EDI Payment Item on behalf of an Originator or as Clearing Agent or Representative for the Payor's FI.

"Originator" means the initiator of an EDI Payment Item.

"Payment Order/Remittance Advice (820)" means an EDI Transaction Set sent by an Originating Direct or Indirect Participant to a Receiving Direct or Indirect Participant to direct that a payment be made to a Receiver.

"Payment Trace Number" means a number which uniquely identifies each EDI Payment Item from the Payor's FI through to the Payee's FI.

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"Payee's FI" means the Direct or Indirect Participant which holds the Receiver's account to be credited with the EDI Payment Item.

"Payor's FI" means the Direct or Indirect Participant which holds the Originator's account from which the EDI Payment Item is drawn.

"Receiver" means the beneficiary (payee) of an EDI Payment Item.

"Receiving Direct Participant" means a Direct Participant that receives and processes an EDI Payment Item on behalf of a Receiver or as Clearing Agent or Representative for the Payee's FI.

"Transaction Set Control Number" means a number which uniquely identifies each transaction set.

"Value Date" means the date indicated by the Originator when the funds are to be credited to the Receiver's account.

GENERAL RULES

Introduction

1. The purpose of this Rule is to set out the procedures that govern the Exchange of Canadian dollar EDI credit Payment Items between Financial Institutions for the purpose of Clearing and Settlement.

All times specified are based on Eastern Time.

Participants

2.
 - a. Each Direct Clearer shall participate in the Clearing (either on its own behalf or through another Direct Clearer) of EDI Payment Items, and shall register with the CPA as a Direct or Indirect Participant in accordance with section 3 below. Such participation shall entail, at a minimum, receipt of EDI Payment Items via the CSN at a primary site and in a contingency situation at a disaster recovery site.
 - b. In the event that a Direct Clearer participates in the Exchange as an Indirect Participant, either to receive or to receive and initiate EDI Payment Items, through its Representative acting as the Direct Participant, it shall, by separate agreement, require the Direct Participant performing the services to comply with this Rule on its behalf, with the exception of the functions outlined in Section 11, which shall be performed by each Direct Clearer on its own behalf.
 - c. Each Direct Participant and Indirect Participant shall employ security controls to protect the integrity, privacy and confidentiality of EDI Transaction content in accordance with Standard 018 – Payment Item Information Security Standard.

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- d. An Indirect Clearer that elects to participate in the Exchange of EDI Payment Items shall do so through its Clearing Agent and its Clearing Agent shall register the Indirect Clearer in accordance with section 4 below.
- e. The registration form for EDI participants is attached as Appendix I.
- f. A list of Direct and Indirect Participants is attached as Appendix V.

Registration of Direct Participants

3. a. Direct Clearers that intend to participate in the Clearing as a Direct Participant shall register with the CPA either to receive or to receive and initiate EDI Payment Items. If a Direct Clearer chooses only to receive EDI Payment Items, and at a later date wishes also to initiate such Items, it shall undertake another registration and process test files in accordance with subsection (c) below.

New registrations shall be made at least 30 calendar days prior to the implementation date.

- b. Subject to subsection (c), registration shall constitute notice to other participants of each Direct Participant's election either to receive or to receive and initiate EDI Payment Items. The CPA shall notify Direct Clearers of all new registrations, including implementation dates, within two (2) Business Days of registration.
- c. Direct Participants shall exchange and successfully process test files with each of the other Direct Participants prior to exchanging production files and shall provide confirmation of such testing to the CPA prior to the implementation date.

Registration of Indirect Participants

4. a. A Direct Participant may act as Clearing Agent for its Indirect Clearer, or as a Representative for a Direct Clearer, for the Exchange of EDI Payment Items. The Direct Participant shall register the Indirect Clearer or Direct Clearer wishing to participate as an Indirect Participant with the CPA, advising of the implementation date, at least 30 calendar days prior to the Indirect Participant's implementation date.
- b. Registration of an Indirect Participant by a Direct Participant acting as Clearing Agent or Representative constitutes notice to participants that the Clearing Agent or Representative is prepared to receive or receive and initiate EDI Payment Items on behalf of the Indirect Participant. If an Indirect Participant is registered only to receive EDI Payment Items, and at a later date wishes also to initiate such items, the Direct Participant acting as Clearing Agent or Representative shall undertake another registration of such an Indirect Participant.
- c. Registration of an Indirect Participant shall include notification of the implementation date on which the Direct Participant is prepared to receive or receive and initiate EDI Payment Items on behalf of its Indirect Participant (subject

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to subsection 3(c)). The CPA shall notify Direct Clearers of all new registrations, including implementation dates, within two (2) Business Days of registration.

Transit Field Validation

5. Every Originating Direct Participant shall perform Transit field validation of the Institution and Branch Numbers contained in each EDI Payment Item and this validation shall conform with and be edited against the current Financial Institution File (FIF).

Account Validation

6. Every participant utilizing account validation routines must submit its routines and account number formats to the CPA for publication in the CPA's "List of Account Number Formats and Validation Criteria" at, or prior to, the time of registration. Participants may invoke or change such routines subject to 180 calendar days of notification. Pre-validation of account numbers by Originating Direct Participants is optional.

Lead Time Requirements

7. This section establishes the time frames within which EDI Payment Items shall be Exchanged in order to effect payment on the Value Date.
 - a. Originating Direct Participants shall initiate EDI Payment Items to Receiving Direct Participants no more than one Business Day prior to the Value Date.
 - b. Originating Direct Participants shall complete transmission of EDI Payment Items to Receiving Direct Participants by 17:00 hours on Value Date.

Value to Receiver

8. Where an EDI Payment Item is Exchanged in accordance with the lead time requirements outlined in section 7, value shall be provided by the Payee's FI for that Item to the Receiver on the Value Date.

Payment Acknowledgements, Irrevocability of Payment

9.
 - a. For all transmissions of EDI Payment Items completed by the Originating Direct Participant, the Receiving Direct Participant is required to provide an Application Advice (824) as appropriate, and a Functional Acknowledgement (997), pursuant to Standard 023, sections 3.6 and 3.7 respectively, as soon as practical after receipt of the transmission and no later than 18:00 hours on the date of receipt of the transmission. The Originating Direct Participant is required to return a Functional Acknowledgement (997) in response to the Application Advice (824) no later than 10:00 hours the next Business Day.

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- b. Where an EDI Payment Item has been acknowledged and accepted by the Receiving Direct Participant, and the cut-off time for payment cancellation has expired, the payment shall be deemed irrevocable and irreversible.

Stale-dated Items

10. Where an EDI Payment Item is exchanged more than thirty (30) days following the Value Date indicated in the file, it may be rejected by the Receiving Direct Participant.

ACSS Settlement

11. Each Direct Participant shall initiate, in the National Electronic Settlement Region and using stream identifier "X", a debit entry against each of the other Direct Participants from which it has received EDI payment items, for Settlement in accordance with section 12. Each debit entry shall specify the total number and value of Items received from the Direct Participant being debited and shall be made by 05:00 hours on the Settlement Date.

Settlement Date

12. The Settlement date shall be the Business Day following the Value Date, except under the following circumstances:
 - a. If an EDI Transmission is completed on its Value Date but after the cutoff time for EDI Payment Items (17:00 hours), Settlement shall be delayed by one Business Day.
 - b. If an EDI Transmission is completed prior to the Value Date, the Settlement date shall be the Business Day following the date on which the transmission is completed, provided that it is completed by the cut-off time for EDI Payment Items (17:00 hours).

Financial Return Notice

13.
 - a. Undeposited transactions may not be held by the Payee's FI Branch/office and shall be returned by the Payee's FI Branch/office within one Business Day after Value Date or Exchange date, whichever is later, in accordance with the procedures set out in subsection (b).
 - b. The Receiving Direct Participant shall:
 - i. prepare a Settlement Voucher payable to the Originating Direct Participant;
 - ii. complete a Financial Return Notice form (a sample is attached as Appendix II);
 - iii. forward by email, an electronic copy of the Financial Return Notice form to the Originating Direct Participant (refer to the EDI Master Contact List maintained by the CPA); and

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- iv. forward the Settlement Voucher and Financial Return Notice form to the Originating Direct Participant's national point of contact (refer to the EDI Master Contact List maintained by the CPA).

Payment Cancellation

- 14. a. The Receiving Direct Clearer shall return a payment, in accordance with subsection (b), where:
 - i. the Receiving Direct Participant receives a written request from the Originating Direct Participant for the cancellation of that payment;
 - ii. the payment has not yet been credited to the Receiver's account; and
 - iii. the request is received by the Receiving Direct Participant no later than 15:00 hours on the Business Day prior to the Value Date of the payment.
- b. Any return of a payment made pursuant to subsection (a) shall be effected in the manner agreed to by both the Originating Direct Clearer and Receiving Direct Clearer.

Settlement Register

- 15. a. Each Direct Participant shall maintain a settlement register summarizing the volume and value of all EDI Payment Items Exchanged on each Settlement date for the preceding 12-month period.
- b. The EDI settlement register shall be the basis on which to make entries into the ACSS.

Reconciliation

- 16. a. Each Direct and Indirect Participant shall maintain sufficient internal records of daily EDI payments to determine and confirm that the amounts it owes to and receives from other participants are correct. These documents shall be maintained for a period of one year.
- b. Errors in EDI deliveries entered into the ACSS by Direct Participants may be contested and corrected in the manner provided for within the ACSS procedures. (Refer to Rule B1.)

Audit Trail

- 17. Pursuant to section 18 requiring Direct Participants to accept and respond to tracing requests in a timely manner, the following data, for each EDI Payment Item, is retained for a minimum of seven years:
 - a. identity of the Originator and the Receiver;

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- b. the CPA Financial Institution code (maintained in the FIF) for the Originating Direct Participant, Receiving Direct Participant and any Indirect Participants party to the EDI Transaction Set;
- c. the date that the Originator sent the EDI Payment Item to the Payor's FI;
- d. the dollar value of the EDI Payment Item, the Financial Institution and account number of the account debited, and the Financial Institution and account number of the account credited;
- e. the Value Date and the date funds were made available to the Receiver, if different from the Value Date; and
- f. the payment trace number.

Trace Requests, Tracing Limits and Tracing Procedures

- 18.
 - a. A Receiving Direct Participant shall accept from Originating Direct Participants tracing requests provided in writing to the national point of contact (refer to the EDI Master Contact List maintained by the CPA). A sample Tracing Request form is attached as Appendix III.
 - b. A Receiving Direct Participant shall not be obliged to respond to any Trace Requests regarding an EDI Payment Item that is less than \$20.00 or that are received more than 12 months after the Value Date of the Item.
 - c. The Receiving Direct Participant shall advise the Originating Direct Participant of the status of the trace request and of any action taken within the following timeframes:
 - i. two (2) Business Days where the date of receipt of the request is within 30 calendar days of the Value Date of the Item; or
 - ii. five (5) Business Days where the date of receipt of the request is greater than 30 calendar days from the Value Date of the Item.
 - d. See section 17 for information to be retained.

CPA Services Network (CSN) Requirements

- 19. All Direct Participants shall adhere to the requirements set out in the 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.

Disaster Recovery Site

- 20.
 - a. Each Direct Participant shall have, and maintain, two separate and distinct sites (primary site and disaster recovery site) connected to the CSN at all times, for the transmission of EDI Payment Items.
 - b. Each Direct Participant shall test its disaster recovery site at least once per calendar year. The CSN tests shall be coordinated by the CPA on pre-determined dates.

Direct Participant Incidents and Notification to the CPA

21. A Direct Participant encounters a “Direct Participant Incident” if it:

- a. cannot send or receive EDI Transmissions and does not Exchange EDI Payment Items in accordance with the lead time requirements in section 7 of this rule and Rule H6;
- b. cannot process EDI Transmissions and does not Exchange EDI Payment Items in accordance with the lead time requirements in section 7 of this rule and Rule H6;
- c. cannot make funds available to the Receiver in accordance with section 8;
- d. has an internal incident that is likely to impact more than one other Direct Participant.

Within 15 minutes of a “Direct Participant Incident”, the Direct Participant shall give notice to the CPA by contacting the Service Desk (see Appendix IV).

Direct Participant Incident Emergency Conference Call Meeting(s)

22. Upon the CPA receiving notice from a Direct Participant encountering a Direct Participant Incident, it shall advise the EDI representatives of each Direct Participant and such other persons or entities considered appropriate. Emergency conference call meetings shall be arranged as deemed necessary by the CPA in consultation with the EDI representatives.

23. During each emergency conference call meeting, or as otherwise requested by the CPA, the Direct Participant encountering a Direct Participant Incident shall report on the following information:

- a. the nature of the Direct Participant Incident, anticipated recovery time, what systems or processes are affected, and suggested schedule of update for communication; and
- b. if possible, specific details of the cause of the Direct Participant Incident (e.g., hardware, software, procedural or personnel), what additional Payment Items (if any) are affected, and a summary of the procedures that are being conducted to resolve the Direct Participant Incident.

CSN Incident

24. A “CSN Incident” shall be declared if the CSN is not operational for all Direct Participants (in any situation other than a Force Majeure situation).

25. In the event of a “CSN Incident”, Direct Participants shall immediately give notice to the CPA within 15 minutes of becoming aware, unless the CPA originally identified the CSN Incident.

CSN Incident Emergency Conference Call Meeting(s)

26. Upon the CPA discovering or receiving notice of a potential CSN Incident, it shall advise the EDI representatives of each Direct Participant and such other persons or entities considered appropriate. Emergency conference call meetings shall be arranged as deemed necessary by the CPA in consultation with the EDI representatives.

Responsibilities of the CPA During a CSN Incident

27. In the event of a CSN Incident, the CPA shall report on the CSN Incident during each emergency conference call meeting. This report shall include, at a minimum, the following information:

- a. the nature of the CSN Incident, anticipated recovery time, what systems or processes are affected, and suggested schedule of update for communication; and
- b. if possible, specific details of the cause of the CSN Incident (e.g., hardware, software, procedural or personnel), what additional Payment Items (if any) are affected, and a summary of the procedures that are being conducted to resolve the CSN Incident.

Responsibilities of Direct Participants Relating to Receipt of EDI Transmissions

28. In the event of a CSN Incident, Direct Participants shall delay EDI Transmissions until such time as the network is operational.

Incident Reporting

29. Each Direct Participant that is required to report on a Direct Participant Incident in accordance with this Rule shall complete and forward an Incident Report Form to the CPA as soon as possible and no later than 10 Business Days of encountering a Direct Participant Incident (contact the CPA Service Desk to obtain report).

Exception Reporting

30. Each Direct Participant shall implement procedures to detect and record all events that have resulted in an EDI Payment Item which did not complete as expected. This must include, but is not limited to, the logging of the following events:

- a. a negative Application Advice (824) is sent for a Payment Order/Remittance Advice (820) received and rejected by the Receiving Direct Participant;
- b. a negative Application Advice (824) is received;
- c. an Application Advice (824) is received which cannot be matched to a Payment Order/Remittance Advice (820);
- d. a negative Functional Acknowledgement (997) is sent;

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- e. a negative Functional Acknowledgement (997) is received; and
- f. the inability of a Direct or Indirect Participant to initiate or receive (including the date and the time the inability became apparent and the duration).

A log of each occurrence of these events should be maintained in an access-controlled environment for a period of 12 months.

System Software Maintenance

31. Each Direct Participant shall implement system recovery procedures that meet, at a minimum, the following requirements:
- a. a back-up of the system software and all EDI Transaction Sets transmitted and received;
 - b. a back-up of system software taken before and after implementation of software updates; and
 - c. following any outage, all EDI Payment Items must be completed or otherwise accounted for after recovery.

Interest Claims

32. Interest claims arising from the erroneous Exchange of EDI Payment Items shall be governed by Rule J10.

APPENDIX II – ELECTRONIC DATA INTERCHANGE FINANCIAL RETURN NOTICE (SAMPLE)

To _____ Originating Direct Participant	From _____ Receiving Direct Participant
Contact _____	Contact _____
Phone# _____	Phone# _____
Fax# _____	Fax# _____

This Section to be completed by Receiving Direct Participant.

- Monetary Amount - BPRO2 _____
- Payor DFI ID Number - BPR07 _____
- Payor Account Number - BPR09 _____
- Originating Company Identifier - BPR10 _____
- RDFI ID - BPR13 _____
- Payee A/C# - BPR15 _____
- Effective Date - BPR16 _____
- Reference # - REF02 RR _____

B. Reason For Return

C. Settlement Voucher Attached

Date Returned _____

^x _____
Signature of Receiving Direct Participant

APPENDIX III – TRACING REQUEST (SAMPLE)

To _____
Receiving Direct Participant

From _____
Originating Direct Participant

Contact _____

Phone# _____

Fax# _____

Date of Request _____

x _____
Signature of Originating Direct Participant

This Section to be completed by Originating Direct Participant.

• Interchange Date	- ISA09	• Payee A/C#	- BPR15
• Monetary Amount	- BPR02	• Effective Date	- BPR16
• Trans Han. Cd.	- BPR01	• Reference #	- REF02 RR
• RDFI ID	- BPR13		

This Section to be completed by Receiving Direct Participant - (complete 1, 2, or 3).

1. Date Posted _____ Account # _____
2. Date Returned _____
3. Action Taken:

Date Responded _____

x _____
Signature of Receiving Direct Participant

**APPENDIX IV – SEVERITY 1 AND 2 CONTINGENCY SITUATION SERVICE
DESK CONTACT INFORMATION**

Hours of Availability

CPA Service Desk – On hours support By phone or email from Sunday at 21:30 hrs to Friday at 21:30 hrs ET.

CPA Service Desk – Off hours support Monitored voicemail only from Friday at 21:30 hrs to Sunday at 21:30 hrs ET.

Telephone Number *

1-800-263-8863

Fax Number

1-613-907-1335

Email Address

opshd@cdnpay.ca

* The telephone number is automatically re-routed to the alternate service desk in the event of a problem at the primary service desk.

APPENDIX V – LIST OF DIRECT EDI PARTICIPANTS

(Updated: March 4, 2014)

DIRECT PARTICIPANTS ELECTING TO SEND AND RECEIVE EDI PAYMENTS

Bank of Montreal (001)	Canadian Imperial Bank of Commerce (010)
Bank of Nova Scotia (002)	Alberta Treasury Branches (219)
Royal Bank of Canada (003)	Fédération des caisses Desjardins du Québec (815)
Toronto-Dominion Bank (004)	Central 1 Credit Union (869)
National Bank of Canada (006)	

DIRECT PARTICIPANTS ELECTING TO RECEIVE EDI PAYMENT ITEMS

HSBC Bank Canada (016)	Laurentian Bank of Canada (039)
Alberta Treasury Branches (219)	Peoples Trust Company (621)

BASED ON ASC X12 VERSION RELEASE 003050