



**PAYMENTS  
CANADA**

# RULE G12

---

## PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC) DIRECT DEPOSIT PAYMENT ITEMS

2022 CANADIAN PAYMENTS ASSOCIATION

This Rule is copyrighted by the Canadian Payments Association. All rights reserved, including the right of reproduction in whole or in part, without express written permission by the Canadian Payments Association.

Payments Canada is the operating brand name of the Canadian Payments Association (CPA). For legal purposes we continue to use "Canadian Payments Association" (or the Association) in these rules and in information related to rules, by-laws, and standards.

[payments.ca](https://payments.ca)

## TABLE OF CONTENTS

IMPLEMENTED .....	3
AMENDMENTS PRE-NOVEMBER 2003.....	3
AMENDMENTS POST-NOVEMBER 2003 .....	3
INTRODUCTION .....	4
SCOPE.....	4
REFERENCES.....	4
CERTIFICATION .....	4
PSPC DELIVERY PROCEDURES .....	5
EXCHANGE DEADLINES AND PERIODS.....	5
DELIVERY OF RETURNED AND REJECTED TRANSACTIONS.....	6
AFT FILE RECEIPT .....	6
PROCEDURES FOR DIRECT CLEARER REPLACEMENT AFT FILE.....	6
TIMING OF REDEMPTION (SETTLEMENT OF PSPC AFT CREDITS) .....	6
TRANSACTIONS ORIGINATED BY PSPC, ACSS ENTRIES, PAYMENT FOR GOVERNMENT AFT CREDIT TRANSACTIONS AND ADJUSTMENTS .....	6
TRANSACTIONS ORIGINATED BY DIRECT CLEARERS - REJECTS AND RETURNS, BANK OF CANADA REJECTS AND PAYMENT FOR RETURNS, ADJUSTMENTS.....	7
EXTENUATING CIRCUMSTANCES .....	8
AUTHORITY TO AMEND.....	8
APPENDIX I - GOVERNMENT DIRECT DEPOSIT CLAIMS CONTACT .....	9
APPENDIX II - PROCEDURES FOR DSS DIRECT DEPOSIT PAYMENT ITEMS SUMMARY OF DATA DELIVERED .....	10
APPENDIX III - "DIRECT DEPOSIT - DETAIL OF REDEMPTION VALUE," FORM PWGSC-TPSGC 5378 INSTRUCTIONS FOR COMPLETION .....	11
APPENDIX IV - "DIRECT DEPOSIT - DETAIL OF REFUND VALUE (REJECTS/RETURNS)" FORM PWGSC-TPSGC 5379 INSTRUCTIONS FOR COMPLETION .....	14

## IMPLEMENTED

March 1984

## AMENDMENTS PRE-NOVEMBER 2003

June 1984, September 18, 1986, January 28, 1987, March 4, 1987, April 12, 1989, June 14, 1991, November 18, 1993, January 22, 1996, March 25, 1996, May 23, 1996, April 7, 1997, July 14, 1997, December 1, 1997, June 18, 1998, December 7, 1998, February 1, 1999, February 4, 1999, October 7, 1999, October 5, 2000, March 22, 2001 and April 23, 2001.

## AMENDMENTS POST-NOVEMBER 2003

1. Amendments to update rule and to accommodate the elimination of Returned Item Vouchers, approved by the Board October 11, 2007, effective October 20, 2008.
2. Amendments to update the rule to accommodate the upgrade to ACSS Version 12 and the introduction of a new stream for Government Direct Deposits on the ACSS. Approved by the Board November 24, 2011, effective April 2, 2012.
3. Amendments to update the contact information for the Cheque Redemption and Control Directorate (CRCD), approved by the Board October 11, 2012, effective December 10, 2012.
4. Amendments to accommodate ISO 20022 AFT Message Formats, as approved by the Board February 18, 2016, effective April 18, 2016.
5. Amendments to replace references to Standard 017 with the Canadian ISO 20022 Usage Guidelines, approved by the Board December 1, 2016, effective January 30, 2017.
6. Amendments to accommodate increase exchange frequency, funds availability timeframes and settlement processes; approved by the Board June 22, 2017, effective September 17, 2018.
7. Amendments to provide clarity regarding the operating standards and procedures between PSPC and Direct Clearers. Approved by the Board June 23, 2021, effective August 23, 2021.
8. Consequential amendments to accommodate the planned replacement of the LVTS with Lynx and the coordinated usage period for those systems, approved by the Board June 23, 2021, effective August 23, 2021.
9. Consequential amendments to accommodate the removal of LVTS and to accommodate changes for Lynx MX, approved by the Board May 13, 2022, effective November 21, 2022.

---

## RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC) DIRECT DEPOSIT PAYMENT ITEMS

### Introduction

1. This Rule outlines the operating standards and procedures between Public Services and Procurement Canada (PSPC) and the Direct Clearers for the exchange of Direct Deposit (DD) transactions issued in accordance with Standard 005 or the ISO AFT Usage Guidelines. This rule acts only as a guideline for the Receiver General for Canada.

References to Eastern Time (ET) in this Rule are to be understood as either Eastern Standard Time or Eastern Daylight Time, depending on the time in Ottawa.

### Scope

2. The procedures outlined in this Rule shall allow PSPC to exchange with Direct Clearers,
  - a. Logical Record Type C within AFT Files; or,
  - b. Where it has registered to exchange ISO 20022 AFT Transactions pursuant to Rule F4. ISO FI to FI Customer Credit Transfer within ISO AFT Files.

### References

3. This Rule shall not be read in isolation as it describes only those processes that differ from those described in Section F of the ACSS Rules. It shall be read in conjunction with the following documents:
  - a. Section F of the ACSS Rules;
  - b. CPA Standard 005;
  - c. CPA Standard 007;
  - d. CPA Standard 018;
  - e. ISO AFT Usage Guidelines; and
  - f. the CPA's "List of Account Number Formats and Validation Criteria".

### Certification

4. Where a Direct Clearer undertakes to effect payments through the medium of the Direct Deposit Operating Procedures it certifies that:
  - a. for Direct Clearers, the payments have been made to the destination accounts and the funds have been made available to the Payee in accordance with the Credit Transaction funds availability timeframes provided in Section F of the ACSS Rules and section 6 of this Rule, with the exception of those payments classified as Rejected/Returned Transactions; and
  - b. for Indirect Clearers, with the exception of Rejected Transactions, the AFT Transactions have been delivered to the proper Indirect Clearers with instructions identifying the payments, the destination accounts, the amounts, and any

## RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC) DIRECT DEPOSIT PAYMENT ITEMS

remittance detail provided in ISO FI to FI Customer Credit Transfer Transaction in accordance with IC Cut-off requirements provided in Section F of the ACSS Rules.

In the event that any payment has not been made to the destination account, whether by the Direct Clearer or its serviced Indirect Clearer, the Returned Transaction shall be handled in accordance with sections 8, 11 and 12 of this Rule.

### PSPC Delivery Procedures

5. a. PSPC will, in every PSPC Exchange Period, as defined in section 6, deliver an AFT File and the Summary Data Delivered (Appendix II) to each Authorized Institution at the AFT Exchange Point designated by that Member.
- b. In order to facilitate the exchange of AFT Files between PSPC and Direct Clearers, the Bank of Canada will register its offices and ensure the necessary information appear on the Financial Institution File (FIF).

### Exchange Deadlines and Periods

6. a. PSPC AFT Files may be exchanged within the following PSPC Exchange Periods, as organized by the applicable PSPC Exchange Deadline (in Eastern Time):

	PSPC Exchange Deadline (Business Days only)	PSPC Exchange Period
1	08:15:00 hours	21:00:01 – 08:15:00 hours (this period begins on one Business Day and ends on the next Business Day)
2	16:30:00 hours	08:15:01 – 16:30:00 hours
3	21:00:00 hours	16:30:01-21:00:00

- b. For the purpose of determining when a Payee FI must make Credit Transaction funds available to the Payee as outlined in Section F of the ACSS Rules,
  - i. references to “Exchange Deadline” in Section F of the Rules will be read as “PSPC Exchange Deadline”; and
  - ii. the 08:15:00 PSPC Exchange Deadline shall be treated as though the deadline is 09:30:00.

### Unpostable Transactions, Re-routed Items, Correction of Branch Account Information, Returned Transactions

7. AFT Credit Transactions that are accepted in the AFT Initial File Edit by the Authorized Institution and subsequently unposted, shall not be held by the branch of account, but shall be re-routed or returned according to one of the following procedures:

---

## RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC) DIRECT DEPOSIT PAYMENT ITEMS

- a. Where the account type or account number has been changed or the account has been transferred to another branch of the same financial institution, that institution may elect to re-route the transaction accordingly;
- b. Where a financial institution undertakes to return an unposted transaction it shall do so in accordance with the Institutional ID Number for Returns pursuant to CPA Standard 005 or ISO AFT Usage Guidelines.

### **Delivery of Returned and Rejected Transactions**

8. Direct Clearers, in accordance with Section F of the ACSS Rules and Standards 005 and 007 and the ISO AFT Usage Guidelines of the CPA Rules Manual, shall deliver to PSPC AFT Files containing rejects and returns at the AFT Exchange Point. These shall be accompanied by a Summary of Data Delivered.

### **AFT File Receipt**

9. Where an Authorized Institution does not receive an AFT File from the Receiver General for Canada during the applicable Exchange Period, the Authorized Institution may provide notice of non-receipt or late receipt to the Receiver General for Canada.

### **Procedures for Direct Clearer Replacement AFT File**

10. Each Direct Clearer shall be prepared to re-create and re-submit a Reject/Return file upon request of PSPC, provided that such a request is made within 3 business days of the AFT File exchange of the original Reject/Return file.

### **Timing of Redemption (settlement of PSPC AFT Credits)**

11.
  - a. For AFT Transactions exchanged on the Business Day prior to the Due Date or on the Due Date by the 08:15:00 PSPC Exchange Deadline, redemption shall be effected on Due Date.
  - b. For AFT Transactions exchanged after the Due Date, redemption shall be effected on the Business Day following exchange. [Note: For interest claim calculations, refer to 'Memorandum of Understanding Between the Government of Canada and Direct Clearers on Arrangements for Certain Banking Transactions'].

### **Transactions Originated by PSPC, ACSS Entries, Payment for Government AFT Credit Transactions and Adjustments**

12.
  - a. The Direct Clearers shall complete Government of Canada form PWGSC-TPSGC 5378 (see Appendix II). This form contains the Due Date, the originating data centre number, the file creation number, volume and the value of each file.
  - b. Using the totals indicated in form PWGSC-TPSGC 5378, the Direct Clearers

---

## RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC) DIRECT DEPOSIT PAYMENT ITEMS

shall as soon as possible but no later than 09:30 hours (ET) initiate, using Stream identifier “M” or “AFTG” for Government ISO AFT Direct Deposits in the National Electronic Settlement Region, entries into the ACSS against the Bank of Canada for the volume and value of AFT Credit Transactions received from PWGSC for redemption.

- c. The PWGSC-TPSGC 5378 shall be sent via fax or email to the PWGSC RGO (see contact information in Appendix I) as soon as possible, but no later than 09:30 hours (ET).
- d. Each Direct Clearer will provide to the Bank of Canada standing payment instructions for claims based on Stream M or stream AFTG entries. Direct Clearers shall be responsible for notifying the Bank of Canada of any changes to their standing payment instructions.
- e. By 11:30 hours (ET), on the same day, the Bank of Canada shall initiate a Lynx Payment Message in favour of each Processing Direct Clearer that has made entries into the ACSS for the value of Government Instruments being claimed in National Electronic Settlement Region as reflected in the Government Net Position Report.
- f. Contested delivery procedures for Stream M and AFTG entries shall be followed as outlined in Rule G3.
- g. Adjustment procedures shall be followed as outlined in Rule G3.

NOTE: For instructions on the entry of Government Instruments on manually prepared Government Items Clearing Logs, refer to Rule G9.

### **Transactions Originated by Direct Clearers - Rejects and Returns, Bank of Canada Rejects and Payment for Returns, Adjustments**

13.
  - a. The Authorized Institution shall complete form PWGSC-TPSGC 5379 (Appendix IV) by indicating the combined volume and value of Rejected and Returned AFT Transactions for refund that day. The form shall also contain the following information:
    - i. Authorized Institution Data Centre number;
    - ii. File Creation Numbers or Message Identification Number, and;
    - iii. Number and value of each items for each file creation number or Message Identification Number for refund that day.
  - b. Direct Clearers shall send the form PWGSC-TPSGC 5379 by fax or email to the Bank of Canada in Ottawa as soon as possible and PSPC RGO (see Appendix I for contact information), but no later than 15:00 hours (ET).

---

RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC)  
DIRECT DEPOSIT PAYMENT ITEMS

- c. By 15:00 hours ET on the same day, the Authorized Institution shall initiate a Lynx Payment Message (MT205 or pacs. 009) in favour of the Bank of Canada, for the total value of AFT Rejected and Returned Transactions presented on Form PWGSC-TPGSC 5379.  
  
The Authorized Institution shall indicate "DD RET" in field 20 (in the MT Format) or instruction ID element (in the MX Format).
  - d. Adjustment procedures shall be followed as outlined in Rule G3.
14. Formal contacts as provided in the AFT Main Contact List shall be established between PSPC and Direct Clearers to accommodate such items as:
- a. Trace Requests;
  - b. Returns; and
  - c. AFT File related/ACSS enquiries.

**Extenuating Circumstances**

15. The Receiver General for Canada will notify the Payments Canada Service Desk immediately upon becoming aware of any event beyond the reasonable control of the Receiver General for Canada that causes delay or failure of the Receiver General for Canada to send AFT Files in accordance with the timeframes set out in Rule F1. Upon receiving notice, Payments Canada shall notify each Direct Clearer and such other persons or entities considered appropriate.

**Authority to Amend**

16. No amendment to this Rule shall be made except as authorized by the CPA, subsequent to consultation with PSPC.



## APPENDIX I - GOVERNMENT DIRECT DEPOSIT CLAIMS CONTACT

### CONTACT INFORMATION

Receiver General Operations (RGO)

PWGSC/TPSGC Form 5378

Attn: Payment Reconciliation Sector

Subject: PWGSC/TPSGC Form 5378

Fax: 1-418-566-3221

[matdrcrcdepotdirect5378-matrcrddirectdeposit5378@tpsgc-PWGSC.gc.ca](mailto:matdrcrcdepotdirect5378-matrcrddirectdeposit5378@tpsgc-PWGSC.gc.ca)

PWGSC/TPSGC Form 5379

Receiver General Operations (RGO)

Attn: Investigations, Recovery and Client Services Unit

Subject: PWGSC/TPSGC Form 5379

Fax: 1-418-562-1778

[matdrcrcdepotdirect5379-matrcrddirectdeposit5379@tpsgc-PWGSC.gc.ca](mailto:matdrcrcdepotdirect5379-matrcrddirectdeposit5379@tpsgc-PWGSC.gc.ca)

Bank of Canada

Attn: Payment and Settlement Operations

Subject: PWGSC/TPSGC Form 5379

Email: [psopayments@bankofcanada.ca](mailto:psopayments@bankofcanada.ca)

Fax: 1-800-353-3937



**APPENDIX III - "DIRECT DEPOSIT - DETAIL OF REDEMPTION VALUE," FORM  
PWGSC-TPSGC 5378 INSTRUCTIONS FOR COMPLETION**

**Direct Deposit Detail of Redemption Value Form PWGSC-TPSGC 5378**

1. The purpose of the "Direct Deposit-Detail of Redemption Value" form PWGSC-TPSGC 5378 is to provide a detailed breakdown and cross reference information for the redemption value of the processed AFT Files for Direct Deposit. Cross reference information for the AFT Files shall include: due date, originator's identification number, file creation number, volume and the value of each AFT File.

**Completion of Form PWGSC-TPSGC 5378 for Processed File(s)**

2. Form PWGSC-TPSGC 5378 shall be completed in the following manner:

- a. Financial Institution Name and Address:

The name and address of the financial institution which is claiming the redemption value of the processed AFT File.

- b. Redemption Date:

The ACSS settlement date under which the ACSS entries were recorded against Bank of Canada.

- c. Processed AFT File Information:

Due Date -

The date on which value was deposited to the destination accounts.

Originator's Identification -

The ten-digit identification number as utilized by the PSPC Data Centre which created the AFT File. This number appears in Logical Record Type "A," Data Element Number 03, of the AFT File.

File Creation No. -

The four-digit file creation number assigned to the AFT File by the originating PSPC Data Centre.

Value -

The value of each processed AFT File.

**“DIRECT DEPOSIT - DETAIL OF REDEMPTION VALUE,” FORM PWGSC-TPSGC  
5378 INSTRUCTIONS FOR COMPLETION (cont’d)**

Volume -

The number of items contained in the AFT file.

Total Value -

The total value of processed AFT Files listed on form PWGSC-TPSGC  
5378.

d. Signature, Date, and Telephone Number:

The individual completing the form, the date on which it was completed, and the  
telephone number for further contact.

**Distribution of Form PWGSC-TPSGC 5378**

3. Two copies of form PWGSC-TPSGC 5378 shall be completed and distributed as follows:

Copy 1 - The original form PWGSC-TPSGC 5378 shall be placed in an envelope and  
delivered to the CRCD in accordance with this Rule.

Copy 2 - To be retained by the financial institution.

**Supply of Form PWGSC-TPSGC 5378**

4. Supplies of form PWGSC-TPSGC 5378 may be obtained, free of charge, in multiples of  
100, by writing to:

Public Services and Procurement Canada (PSPC)  
Material Management Division  
Level 03, Tower “A,” Phase III  
Place du Portage  
11 Laurier Street  
Hull, Quebec  
K1A 0S5  
Attention: Manager, Warehousing

Supplies of this form may also be obtained by sending a fax message to the following  
number:

Fax number: (819) 956-3172

Calls relating to the ordering or shipment of these forms may be made to the following  
number:

Phone number: (819) 956-3165

RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC)  
DIRECT DEPOSIT PAYMENT ITEMS

**"DIRECT DEPOSIT - DETAIL OF REDEMPTION VALUE," FORM PWGSC-TPSGC  
5378 INSTRUCTIONS FOR COMPLETION (cont'd)**

Public Works and Government  
Services Canada

Travaux publics et Services  
gouvernementaux Canada

Receiver General  
for Canada

Receveur général  
du Canada

**Direct Deposit - Detail of Redemption Value  
Dépôt direct - Détail de la valeur de rachat**

Financial Institution - Name and Address Institution financière - Nom et adresse
---

Redemption Date - Date de rachat
----------------------------------

Copy 1 to be delivered to the CRCD. Acheminer la copie 1 de ce formulaire à la DCRC.
--

**Processed AFT File Information  
Informaton sur le fichier de TAF traité**

Due Date	Originator's Identification	File Creation Number	Value	Volume
Date d'échéance D J M M Y A	Identification de l'émetteur	Numéro de création du fichier	Valeur	Volume
Total Value Valeure Totale				Total Volume Volume totale

Signature	Date	Area Code - Ind. Rég.	Tel. No. - Numéro de tél.
-----------	------	-----------------------	---------------------------

PWGSC - TPSGC 5378 (10/11)

Copy 1 - CRCD                      Copy 2 - Financial Institution  
Copie 1 - DCRC                    Copie 2 - Institution financière

**APPENDIX IV - "DIRECT DEPOSIT - DETAIL OF REFUND VALUE  
(REJECTS/RETURNS)" FORM PWGSC-TPSGC 5379 INSTRUCTIONS FOR  
COMPLETION**

**Direct Deposit Detail of Refund Value (Rejects/Returns) Form PWGSC-TPSGC 5379**

1. The purpose of the "Direct Deposit - Detail of Refund Value (rejects/returns on tape)" form PWGSC-TPSGC 5379 is to provide a detailed breakdown and cross reference information for the value of rejects/returns on tape for Direct Deposit. Cross reference information for the Rejects/Returns File includes: originator's identification number, file creation number, the number of items, and the value of each AFT File.

**Completion of Form PWGSC-TPSGC 5379 for Rejects/Returns File(s)**

2. Form PWGSC-TPSGC 5379 shall be completed in the following manner:

- a. Financial Institution Name and Address

The name and address of the financial institution which is making a refund for the rejects/returns AFT File(s).

- b. Refund Date

The date form PWGSC-TPSGC 5379 is being presented to the Bank of Canada for refund.

- c. Rejects/Returns AFT File Information

Originator's Identification -

The identification number of the Direct Clearer Data Centre which created the Reject/Return File(s).

File Creation -

The file creation number assigned to the Rejects/Returns File(s) by the Originating Direct Clearer.

Number of Items -

The number of items contained on this AFT File for this refund date.

Value -

The value of the items contained on this AFT File for this refund date.

Volume -

The number of the items contained on this AFT File for this refund date.

Total -

The total number of items and the total value of items contained on this AFT File for this refund date.

**“DIRECT DEPOSIT - DETAIL OF REFUND VALUE  
(REJECTS/RETURNS)” FORM PWGSC-TPSGC 5379  
INSTRUCTIONS FOR COMPLETION (cont’d)**

d. Signature, Date, and Telephone Number

The individual completing the form, the date on which it was completed, and the telephone number for contact

**Distribution of From PWGSC-TPSGC 5379**

3. Two copies of form PWGSC-TPSGC 5379 shall be completed and distributed as follows:

Copy 1 - The original form PWGSC-TPSGC 5379 shall be placed in an envelope and delivered to the CRCD in accordance with this Rule.

Copy 2 - To be retained by the Financial Institution.

**Supply of Form PWGSC-TPSGC 5379**

4. Supplies of form PWGSC-TPSGC 5379 may be obtained, free of charge, in multiples of 100, by writing to:

Public Services and Procurement Canada (PSPC)  
Material Management Division  
Level 03, Tower “A,” Phase III  
Place du Portage  
11 Laurier Street  
Hull, Quebec  
K1A 0S5  
Attention: Manager, Warehousing

Supplies of this form may also be obtained by sending a fax message to the following number: Fax number: (919) 956-3172

Calls relating to the ordering or shipment of these forms may be made to the following number: Phone number: (819) 956-3165

RULE G12 PROCEDURES FOR PUBLIC SERVICES AND PROCUREMENT CANADA (PSPC)  
DIRECT DEPOSIT PAYMENT ITEMS

**“DIRECT DEPOSIT - DETAIL OF REFUND VALUE  
(REJECTS/RETURNS)” FORM PWGSC-TPSGC 5379  
INSTRUCTIONS FOR COMPLETION (cont'd)**

Public Works and Government Services  
Canada

Travaux publics et Services  
gouvernementaux Canada

Receiver General  
for Canada

Receveur général  
du Canada

**Direct Deposit - Detail of Refund Value (Rejects/Returns File)  
Dépôt direct - Détail de la valeur du remboursement (fichier de rejets/retours)**

Financial Institution - Name and Address Institution financière - Nom et adresse
---

Refund Date - Date de remboursement
-------------------------------------

Copy 1 to be delivered to the CRCD. Acheminer la copie 1 de ce formulaire à la DCRC.
--

Rejects/Returns AFT File Information  
Informaton sur le fichier de TAF rejets/retours

Originator's Identification	File Creation Number	Number	Value	Volume
Identification de l'émetteur	Numéro de création du	Nombre	Valeur	Volume
Total Value Valeur Totale				Total Volume Volume totale

Signature	Date	Area Code - Ind. Rég.	Tel. No. - Numéro de tél.
-----------	------	-----------------------	---------------------------