PAYMENTS CANADA

RULE G3

RULES PERTAINING TO THE REDEMPTION AND SETTLEMENT OF GOVERNMENT OF CANADA PAPER INSTRUMENTS

2026 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

November 1, 1994

AMENDMENTS PRE-NOVEMBER 2003

October 14, 1997, June 18, 1998, February 4, 1999, March 4, 1999, May 3, 1999, April 1, 2000, July 24, 2000 and April 15, 2002.

AMENDMENTS POST-NOVEMBER 2003

1. Section 4, approved by the Board February 26, 2004, effective April 26, 2004.
2. Section 4, approved by the Board June 29, 2004, effective January 5, 2005.
3. Amendments to accommodate the three (3) new Streams for Government Paper Instruments introduced with the new ACSS Version 12, approved by the Board November 24, 2011, effective April 2, 2012.
4. Amendments to sections 2 and 3 to accommodate for the use of Clearing Replacement Documents, approved by the Board March 29, 2012, effective October 1, 2012.
5. New Section to provide additional requirements related to the destruction of original Receiver General Warrants when a CRD or image of the warrant has been created, approved by the Board June 6, 2012, effective October 1, 2012.
6. Amendments to accommodate the electronic exchange of Image Captured Government of Canada Paper Instruments, approved by the Board June 13, 2013, effective August 12, 2013.
7. Amendment to Appendix I to update the pre-addressed label for pouches destined to New Canada Savings Bonds - blue labels. Approved by the President, effective October 5, 2018.
8. Amendments to section 15 to include RRD. Approved by the Board February 27, 2020, effective April 27, 2020.
9. Amendments to include return time frames for RG Warrants and their applicable procedures. Approved by the Board December 3, 2020, effective January 2, 2021.
10. 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.
11. Consequential amendment to the definition of “Material Alteration”. Approved by the Board September 23, 2021, effective November 22, 2021.
12. Consequential amendments to accommodate the removal of the LVTS, approved by the Board May 13, 2022, effective November 21, 2022.
13. Amendments to include Image related definitions and return time frames, approved by the Board May 12, 2023, effective July 11, 2023.

14. Amendments to update the shipping instructions for Canada Savings Bond certificates (series 32 and higher), approved by the Board March 7, 2024, effective May 6, 2024.
15. Amendments to clarify that adjustments under 5 million will be entered under Stream "U" instead of Stream "E". Approved by Board September 26, 2024, effective November 25, 2024.
16. Amendments to accommodate the ACSS clean-up exercise, approved by the Board February 27, 2025, effective April 28, 2025.
17. Amendments to support the holistic review of return reasons in Rule A4. The review resulted in amendments to Returned Item Slip and Item Incorrectly Amount Encoded. Approved by the Board December 11, 2025, effective February 9, 2026.
18. Amendments to accommodate the retirement of ACSS stream "H". Approved by the Board September 24, 2026, effective November 17, 2026.

Introduction

1. This Rule outlines the procedures for the redemption and return of Government of Canada Paper Instruments. This Rule acts only as a guideline for the Receiver General for Canada.

Definitions

2. In this Rule,

    a. "Adjustment" means a requirement to rectify a reconciliation Clearing error and pursue an offsetting credit or debit. Examples of such errors include, but are not limited to, the receipt of Free Items, capture or balancing errors, missing Items or routing errors;

    b. "Authorized Institution" means a Member that has been authorized by prior agreement with the Bank of Canada or the Receiver General for Canada to obtain reimbursement for certain categories of Government of Canada Instruments from the Bank of Canada;

    c. “Capturing Member” means a Member, or its Clearing Agent on behalf of that Member, that creates or purports to create an Image in accordance with this Rule.

    d. “Clearing Replacement Document” or “CRD” means a printed form of Image created by a Member that meets the specifications in Standard 014, and which may be used in place of a Government Instrument in accordance with this Rule and Rule A10 (except Part IV – Return Procedures);

    e. Cheque Form Number (CFN)” means the unique identifier for a paper RG Warrant assigned by the Receiver General for Canada;

    f. “Counterfeit” means an RG Warrant that appears to be original or genuine, but has been fraudulently made or bears an Invalid Cheque Form Number;

    g. “CRD or Image MICR Mismatch” means either an occurrence of the MICR Encoding (excluding amount and CRD Identification Code) contained on a Clearing Replacement Document not matching the MICR Encoding represented in the Image on the Clearing Replacement Document, or an occurrence of the information included in an ICP File not matching the MICR Encoding represented on the associated Image of the Payment Item;

    h. "Data Centre" means the organizational unit designated by a Drawee to which its Items are directed at a Regional Exchange Point;

    i. “Duplicate RG Warrant” means an authorized RG Warrant that has been sent to the Receiver General for Canada, for the purpose of redemption, more than once. This may occur in situations where both an original and either an Image, Image Printout, or CRD have been sent for redemption, an original RG Warrant has been sent more than once, or where an Image, Image Printout or CRD has been sent more than once;

j. "Forged Endorsement" means an Endorsement in the name of the Payee that is not made by that Person or by someone authorized to sign on that Person's behalf, but does not include an Endorsement in the name of a Payee when the Payee name on the face of the RG Warrant has been altered without authorization;

k. "Government Instruments Clearing Log" means a report recapping payment claims against the Bank of Canada for redemption of eligible Government Instruments;

l. "Government of Canada Paper Instrument" or "Government Instrument" includes Canada Savings Bonds and other Government of Canada bonds, Canada Saving Bond certificates, Treasury Bills, Government of Canada Bond coupons, and RG Warrants;

m. "ICP" means Image Captured Payment.

n. "ICP Exchange" means the process by which eligible Items are Exchanged through the transmission and receipt of the electronic information representing an Item, as contained in an ICP File, where the corresponding Image for such information either accompanies the information within the ICP File or is otherwise made available to both the delivering and receiving parties;

o. "ICP Item" means an eligible Item Exchanged electronically in an ICP File.

p. "ICP File" means an electronic file that is created in accordance with this Rule and Rule A10 for the purpose of electronic Image Exchange between a delivering and a receiving Direct Clearer or the Receiver General for Canada, which contains electronic information representing eligible Items and which may include the corresponding Images;

q. "Image" means a digital representation of the front and back of a Payment Item;

r. "Image Missing or Not Usable" means an occurrence of all or part of the Image (front portion, back portion or both), on a CRD or as presented electronically, being missing, or where the Image is not Usable in accordance with Rule A10;

s. "Image Printout" means any paper output of an Image, created by a Member;

t. "Intended Payee(s) Not Paid" means that the named and Intended Payee(s) of an RG Warrant did not receive the funds, but does not include RG Warrants where the Payee name on the face of the instrument has been altered without authorization;

u. "Invalid Cheque Form Number" or "Invalid CFN" means that the Receiver General for Canada did not issue a paper RG Warrant with this CFN;

v. "Legible" means able to be read or deciphered by a human viewer;

w. "Lynx Payment Message" means a "Payment Message" as defined in Lynx Rule 1;

x. "Material Alteration" means an unauthorized change to one or more of the completed details of an originally authorized RG Warrant, and includes those material alterations which are alterations to the date, the sum payable, or the Payee name;

y. "Member" means any of those persons who are Members of the Association pursuant to section 4 of the *Canadian Payments Act*;

z. "Receiver General Warrant" or "RG Warrant" means an authorization for the payment of money drawn on or by the Government of Canada and payable by the Government of Canada;

aa. "Return Replacement Document" or "RRD" means a printed form of an Image created by a Member that meets the specifications in Standard 013, and which may be used for the purpose of return in accordance with this Rule;

bb. "Usable" means clearly represented, Legible or Viewable, as applicable. A Usable Image is a digital representation of the front and back of a Payment Item where any field or portion that would be required to be present and Legible on the original Payment Item (e.g. MICR line) is present and Legible in the Image, and any field or portion that would be required to be present and Viewable on the original Payment Item (e.g. signature) is present and Viewable in the Image; and

cc. "Viewable" means able to be seen without obstruction.

Eligible Instruments

3. a. The following Government of Canada Paper Instruments (hereinafter referred to as "instruments") are eligible for redemption pursuant to this Rule:

   i. Canada Savings Bonds (series 31 and lower);

   ii. Canada Savings Bond certificates (series 32 and higher);

   iii. other Government of Canada bonds;

   iv. Treasury Bills;

   v. Government of Canada Bond coupons (including Canada Savings Bond coupons); and

   vi. RG Warrants.

b. CRDs created by a Capturing Member for the purpose of presenting any eligible instrument listed in paragraph 16(a)(i) or 16(a)(ii).

c. ICP Items created by a Capturing Member for the purpose of presenting any eligible instrument listed in paragraph 16(a)(iv) or 16(a)(v) provided that consent to exchange has been obtained from the Receiver General for Canada or the Bank of Canada, as applicable.

Imaging

4. Authorized Institutions must keep a record of RG Warrants and Canada Savings Bond certificates by imaging them. These records must be maintained for a period of 6 years.

Segregation of Government Instruments for Packaging and Shipping

5. a. Government Instruments must be segregated according to the categories listed in section 3 and subsections (b) and (c) below.

   b. Government of Canada Bond coupons must be further segregated into the following sub-categories:

      i. those with a value of $500 and under;

      ii. those with a value of $500.01 and over; and

      iii. compound interest "Blocks".

   c. CRDs must be segregated, packaged and shipped according to the instrument type the CRD represents. At the discretion of the Authorized Institution, CRDs may be separated from, or mixed with, instruments of the same type.

Packaging

6. a. Once segregated, the following instruments must be packaged together in accordance with the procedures outlined in section 7 and prepared for shipping to the Bank of Canada in Ottawa:

      i. Canada Savings Bonds (series 31 and lower);

      ii. Canada Savings Bond certificates (series 32 and higher);

      iii. other Government of Canada bonds;

      iv. Treasury Bills; and

      v. Government of Canada Bond coupons (including Canada Savings Bond coupons).

   b. RG Warrants must be packaged together in accordance with the procedures outlined in section 9 and prepared for shipping to the Receiver General Operations (RGO) in Matane.

Preparation of Batches, Listings, Pouches

7. a. Government Instruments must be batched in bundles of not more than 300 instruments and placed in special colour-coded pouches designated for this purpose. Each pouch may contain up to 3,000 instruments.

b. Each category and subcategory of instruments, defined in subsections 3(a) and 5(b) of this Rule, must be delivered in its own wrapper or envelope within each pouch.

c. A computerized Listing must be attached to each bundle, or Listings must be included in each pouch with the related instruments. Where the Listings are not attached to the bundles, the bundles must be numbered and a card placed in front of each bundle;

Note: The instruments must be indicated on a Listing in the same order as they are contained in the associated bundle.

d. The total number of pouches being presented for redemption must be indicated on each pouch (e.g., 1 of 3, 2 of 3, 3 of 3);

e. In addition to the detailed Listings of instruments which indicate the total amount for each bundle, the following must be produced where possible and included in the appropriate pouch:

i. a Listing showing the amount for each bundle within a pouch and the total amount for the pouch; and

ii. a Listing showing the amount for each pouch and the total amount of the claim to be entered into the ACSS against the Bank of Canada.

f. Colour-coded pre-addressed labels provided by the Bank of Canada (refer to samples illustrated in Appendix I) must be stamped with the processing Data Centre's return address in the upper left-hand corner and affixed to the pouches as follows:

i. pouches destined to the Bank of Canada - beige labels; and

ii. pouches destined to the RGO - yellow labels.

Use of Alternate Packaging Containers

8. In the event a processing Data Centre depletes its supply of colour-coded pouches, an alternate container may be used to package instruments (e.g., envelope or box). These alternate receptacles must be labelled and identified in the manner described in subsection 7(f).

Courier Pick-up

9. a. The Bank of Canada/RGO courier must provide processing Data Centres with outer transportation bags.

b. Pouches must be packaged and prepared for shipment by the pick-up times determined by the Bank of Canada and the RGO and agreed to by Direct Clearers.

c. The processing Data Centre must package its pouches in the outer transportation bags, provided by the courier. Colour-coded pre-addressed labels must be stamped with the processing Data Centre's return address in the upper left-hand corner and affixed to these bags as described above in subsection 7(f).

d. The transportation bags will be picked-up daily at each processing Data Centre by a Bank of Canada/RGO courier.

Courier Service - National and Regional Banking Holidays

10. a. There will be no courier service on designated national banking holidays.

b. On regional and civic holidays, courier service will be as follows:

i. in the region(s) where the holiday is celebrated, the transportation bags must be picked up on the next Business Day;

ii. in the region(s) where the holiday is not celebrated, the transportation bags must be picked up in accordance with the regular courier schedule.

Image Captured Payment Exchange

11. Subject to the exceptions listed in this Rule, all of the provisions related to the electronic exchange of ICP Items outlined in Rule A10 apply to Government Instruments that are exchanged in ICP Files.

12. Prior to participating in ICP Exchange for Government Instruments, each Direct Clearer must ensure that consent is obtained from the Receiver General for Canada for the exchange of RG Warrants, or the Bank of Canada for the exchange of eligible Canada Savings Bonds.

13. An ICP File may not contain both RG Warrants and eligible Canada Savings Bonds.

14. The process for late or rejected ICP Files containing Images of Government Instruments must be in accordance with procedures established by the Receiver General for Canada or the Bank of Canada, as applicable.

15. Where an Image of a Government Instrument is exchanged in an ICP File and payment is refused, the Receiver General for Canada or the Bank of Canada, as applicable, will create an Image Printout or RRD and return the Item to the Authorized Institution following the Adjustment procedures set out in this Rule.

ACSS Entries and Payment for Government Instruments

16. a. As soon as possible but no later than 09:30 hours ET, each delivering Direct Clearer must initiate using stream identifier "B", "G", "T" or "W" as appropriate, an entry

against the Bank of Canada for the total volume and value of Government Instruments accepted by that Direct Clearer based on the following streams:

i. stream B: Canada Savings Bond Certificates (series 32 and higher), Canada Premium Bonds, Treasury Bills, Canada Savings Bonds (series 31 and lower), Coupons, Government of Canada Marketable Bonds and Compound Interest "Blocks".

ii. stream G: RG Warrants;

iii. stream T: RG Warrants exchanged in an ICP File; and

iv. stream W: Canada Savings Bond certificates (series 32 and higher) and Premium Bonds exchanged in an ICP File.

b. By 11:30 hours ET, on the same day, the Bank of Canada will initiate Lynx Payment Messages in favour of each delivering Direct Clearer that has made entries into the ACSS for the value of Government Instruments being claimed in each Regional Exchange Point as reflected in the Government Net Position Report.

c. Each Direct Clearer must provide to the Bank of Canada standing payment instructions for each Regional Exchange Point from which ACSS entries are made. Direct Clearers will be responsible for notifying the Bank of Canada of any changes to their standing payment instructions.

Contested Deliveries

17. Where an error is made in the value or stream of a delivery into the ACSS, the Direct Clearer that made the error must, prior to the 09:30 hours ET deadline for ACSS entries:

a. advise the Bank of Canada of the request to contest a delivery by telephone, at one of the following numbers:

1-800-353-4296	1-613-782-8979	1-613-782-8414

and

b. attempt to correct the error and adjust the delivery.

18. a. The minimum amount that may be contested is $20. Adjustments of $20 or less will be absorbed by the Bank of Canada.

b. No Contested Delivery will be made in respect of a discrepancy in the volume of Government Instruments within a delivery, as opposed to a discrepancy in amount. Written notice of such a discrepancy must be provided to the Association as set out in subsection 19(c).

Errors in Deliveries

19. a. Re-openings are not available for Government Instruments.

b. Where, in extraordinary or special circumstances, a gross error in value or stream has been made and the error is found after the 09:30 hours ET cut-off but before the Lynx Payment Messages are issued, means for correction must be as negotiated between the Direct Clearer causing the error and the Bank of Canada.

c. In order that corrections to totals can be reflected in the statistical reports, the Bank of Canada will provide written notice to the Payment Operations Centre (see contact information in Appendix III), within 2 Business Days, with the following information regarding errors:

i. Regional Exchange Point at which the error occurred;

ii. the class of Government Instrument(s);

iii. the number of Governments Instruments involved; and

iv. the value involved.

d. All Adjustments found during reconciliation and verification must be handled in accordance with section 20.

Manual Government Instruments Clearing Logs

20. For instructions on the entry of instruments on manually prepared Government Instruments Clearing Logs, refer to Rule G9.

RG Warrants – Returns

21. An RG Warrant may be returned by the Receiver General for Canada to the Authorized Institution pursuant to this Rule if a payment is refused subject to the following exceptions:

a. An RG Warrant may not be returned for the reason that the "words and figures differ" where the difference is $20 or less; and

b. An RG Warrant may not be returned for the reason "NSF", "Stale Dated", "Funds Not Cleared", or "Payment Stopped".

Time Limitation for Returns

22. Subject to section 23, each RG Warrant being returned by the Receiver General for Canada will be returned to the Authorized Institution no later than the Business Day following receipt by the first organizational unit of the Receiver General for Canada that is able to make or act upon a decision to dishonor the RG Warrant.

Exceptions – Counterfeit; CRD or Image MICR Mismatch; Duplicate RG Warrant; Forged Endorsement; Image Missing or Not Usable; Incorrectly Amount-Encoded; Intended Payee not Paid; and Material Alteration

23. Notwithstanding section 22, the Receiver General for Canada may return an RG Warrant for the reason "Counterfeit", "CRD or Image MICR Mismatch", "Duplicate RG Warrant", "Forged Endorsement", "Image Missing or Not Usable", "Incorrectly Amount-Encoded", "Intended Payee not Paid", or "Material Alteration" and will endeavor to adhere to the following return time frames:

    a. "Counterfeit" up to and including 7 Business Days after being received by the Receiver General for Canada;

    b. "CRD or Image MICR Mismatch" up to and including 90 calendar days after being received by the Receiver General for Canada;

    c. "Duplicate RG Warrant" up to and including 90 calendar days after being received by the Receiver General for Canada;

    d. "Forged Endorsement" up to and including 6 years after being received by the Receiver General for Canada;

    e. "Image Missing or Not Usable" up to and including 90 calendar days after being received by the Receiver General for Canada;

    f. "Incorrectly Amount-Encoded" up to and including 90 calendar days after being received by the Receiver General for Canada; or

    g. "Intended Payee(s) not Paid" up to and including 6 years after being received by the Receiver General for Canada.

    h. "Material Alteration" whether it is apparent or not, up to and including 90 calendar days after being received by the Receiver General for Canada;

Forged Endorsement or Material Alteration

24. a. Where an RG Warrant is being returned for the reason "Forged Endorsement" or "Material Alteration", the Receiver General for Canada will:

        i. provide a declaration, substantially in the form of Appendix IV or V, as appropriate, and retain the declaration and a copy of the original RG Warrant in accordance with section 25; and

        ii. return the RG Warrant to the Authorized Institution following the procedures outlined in this Rule.

b. An RG Warrant being returned for the reason "Material Alteration" within the time limitation provided for in section 22 may be returned without a declaration.

c. Despite subsection (b), the Authorized Institution may request in writing that a declaration be forwarded. Upon receiving such a request, the Receiver General for Canada will forward a declaration substantially in the form of Appendix IV or V, as appropriate.

d. For Forged Endorsements, the Receiver General for Canada will provide a Receiver General Declaration Form, or its photocopy/Image, in the form of Appendix IV.

Declaration Forms

25. Where a declaration form is to be provided for return purposes, the following procedures will apply:

a. The Receiver General for Canada will retain a copy of the declaration form and a copy of the original RG Warrant for a minimum period of 12 months from the date the RG Warrant was returned.

b. In the event the Authorized Institution requires the declaration, the Authorized Institution must send a written request, by mail, electronic mail, or fax, to the Receiver General for Canada, including the details of the RG Warrant, prior to the expiration of the 12 months retention timeframe.

Incorrectly Amount-Encoded

26. a. An RG Warrant is deemed to be incorrectly amount-encoded when the amount written in words and figures, on the face of the RG Warrant, are identical but differ from the MICR Encoded amount or the amount indicated in the corresponding ICP File.

b. No RG Warrant incorrectly amount-encoded for a difference of $20 or less will be returned for the reason "Incorrectly Amount-Encoded."

c. Where an RG Warrant has been incorrectly amount-encoded for a difference of over $20, the Receiver General for Canada will either:

i. return the RG Warrant for the full amount that was redeemed; or

ii. adjust the amount of the difference between the MICR Encoded amount or the amount indicated in the corresponding ICP File and the correct amount in words and figures on the face of the RG Warrant.

Intended Payee(s) Not Paid

27. Where an Endorsement on an RG Warrant is either missing or incomplete, the Receiver General for Canada may return the RG Warrant for the reason "Intended Payee not Paid" where supported by a declaration form signed by the named and intended Payee substantially in the form of Appendix VI.

Extenuating Circumstances

28. The Receiver General for Canada will notify the Payment Operations Centre 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 make or act upon a decision to dishonor the RG Warrants in accordance with the timeframes set out in this Rule. Upon receiving notice, the Association will notify each Direct Clearer and such other Persons or entities considered appropriate.

Lost or Destroyed RG Warrants - Financial Institutions, Photocopy Not Available, Original Previously Presented, Original Subsequently Presented, Indemnity of Delivering Institution, Original Subsequently Located, Exceptional Cases

29.

a. Other than in the case of destruction in accordance with section 35, where an RG Warrant is lost or destroyed while in the possession of an FI, a photocopy of the RG Warrant may be delivered to the RGO in its place.

b. The photocopy must be attached to a debit slip which must indicate that the photocopy represents a lost or destroyed RG Warrant. A sample debit slip is attached as Appendix II. The following must be included on the debit slip:

   i. RG Warrant number; and

   ii. telephone and facsimile numbers of the appropriate FI contact for matters relating to the photocopy.

c. Where the delivering institution is unable to obtain a photocopy of the reverse side of the RG Warrant, a stamp guaranteeing the existence of the original Endorsement(s) must be placed on the reverse side of the photocopy. An authorized signature is also required on the reverse side of the photocopy.

d. The photocopy and debit slip must be included within a regular delivery of instruments to the RGO.

e. Where a photocopy of the RG Warrant is not available, the following procedures will apply:

   i. If the RG Warrant number is available, the FI may attach a letter indicating the RG Warrant number and all other available information on the RG Warrant to a debit slip and include the letter and debit slip within a regular delivery of instruments to the RGO.

Note: If the RGO of Public Services and Procurement Canada (PSPC)is unable to reconcile the information provided by the FI with the relevant issue data, the debit slip and letter will be returned to the FI.

ii. If, after making a reasonable effort, the FI is unable to determine the RG Warrant number, the matter will be dealt with in correspondence and the RGO will make a reasonable effort to assist the FI to determine the RG Warrant number. Where the RG Warrant number is determined and the request for reimbursement is accepted, the FI will be reimbursed via a credit voucher issued by the RGO.

f. Where the original of an RG Warrant has already been presented, the RGO will return the photocopy or letter provided pursuant to subsection (a) or (e) to the delivering institution together with complete particulars, if available, as to how and from whom the original was received and as to the Endorsements on the original RG Warrant.

g. Where the original RG Warrant is subsequently presented, the RGO will return the photocopy or letter to the delivering institution together with complete particulars, if available, as to how and from whom the original was received and as to any Endorsements on the original.

h. The delivering institution must indemnify and save harmless His Majesty the King in right of Canada from any loss or expense incurred directly in connection with any photocopy or letter provided to the RGO pursuant to this section.

i. If the original RG Warrant subsequently comes into the possession of the delivering institution, the delivering institution must provide the original to the RGO free of entry.

j. In exceptional cases involving numerous lost or destroyed RG Warrants (e.g., fire, crash of a courier vehicle), the FI may submit a Listing of the RG Warrants involved together with a debit slip for the total value of these RG Warrants.

Lost/Destroyed RG Warrants - Bank of Canada

30. Other than in the case of destruction under section 35, in cases involving numerous lost or destroyed RG Warrants, where these RG Warrants were in the possession of the Bank of Canada, PSPC or the designated courier, the Bank of Canada must bear the cost of any reconstruction activity undertaken by FIs.

Mutilated RG Warrants

31. Where the RGO receives an RG Warrant which is mutilated to the extent that it cannot be reconciled, the RGO will return the RG Warrant to the delivering institution together with a request for a photocopy of the RG Warrant.

Reconciliation

32. Redeemed RG Warrants presented by Authorized Institutions will be reconciled by the RGO. All other instruments covered by this Rule are retained by the Bank of Canada for reconciliation.

Adjustments

33. Government of Canada enquiries must be directed to the Data Centre from which the RG Warrants were delivered. RG Warrants requiring Adjustments must be reported through correspondence with the Data Centre from which the RG Warrants were delivered.

34. No Adjustment will be pursued where the amount of the Adjustment would be $20 or less.

i. Adjustments under $5,000,000 in favour of the Receiver General for Canada will be effected via the Bank of Canada debiting the delivering Direct Clearer through the ACSS using stream "U".

ii. Adjustments of $5,000,000 or more in favour of the Receiver General for Canada must be effected by the delivering Direct Clearer sending a Lynx Payment Message to the Bank of Canada. The Bank of Canada must provide the required details for the Swift message.

a. i. All Adjustments under $5,000,000 in favour of the delivering Direct Clearer must be effected by the Bank of Canada sending a Lynx Payment Message to the delivering Direct Clearer per standing instructions held by the Bank of Canada.

ii. Adjustments of $5,000,000 or more in favour of the delivering Direct Clearer must be effected by the Bank of Canada sending a Lynx Payment Message to that delivering Direct Clearer.

b. A delivering Direct Clearer may not adjust the amount on a delivery for the purpose of correcting an error on a previous delivery.

Note: Contingency arrangements must be followed as dictated by ACSS procedures as described in the ACSS User's Guide, the ACSS Contingency Playbook and Rule G9. Cut-off times for Government Instruments Settlement may be extended as required by those contingency rules.

Destruction of RG Warrants in the Case of CRDs or Images Created in Accordance with Rule A10

35. a. A Capturing Member may destroy an RG Warrant, in accordance with subsection (b), where a CRD or Image of the RG Warrant has been created in accordance with Rule A10.

b. The destruction of an RG Warrant as provided for in subsection (a) must

i. be by way of shredding, pulping, burning, crushing, erasing or any other means that ensures that the RG Warrant cannot be reused, as per the *Destruction of Paid Instrument Regulations;* and

ii. take place within the timeframes set out in Rule A10.

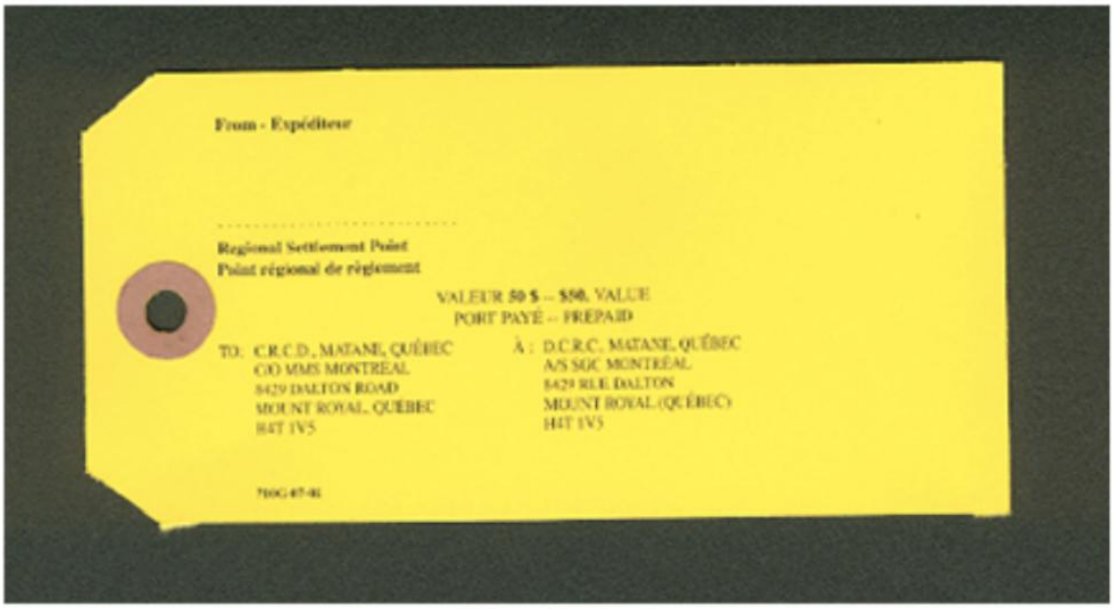
36. a. Each Capturing Member that destroys, or purports to destroy, an RG Warrant in accordance with section 35, is responsible for providing assurances to the Receiver General for Canada that such destruction is in accordance with this Rule. Such assurance will be made when and as required by the Receiver General for Canada, by way of:

i. self-assessment by the management of the Capturing Member; and

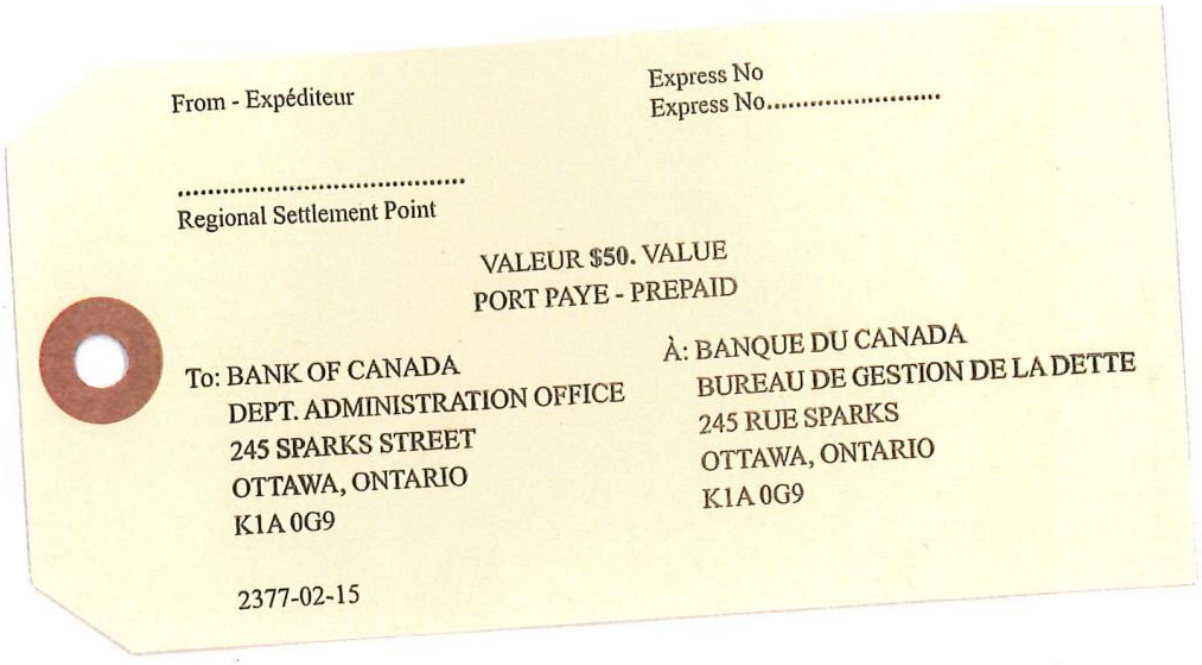
ii. the provision of written confirmation that the Capturing Member is in compliance with these Rules, and that any agreements between the Capturing Member and third-parties relating to destruction also address the requirements under these Rules.

b. On occasion, the Receiver General for Canada may be asked to sign an affidavit confirming destruction of specified paid instruments. Where an RG Warrant has been destroyed by a Capturing Member, the Receiver General for Canada may require the Capturing Member to confirm that the CRD or Image created pursuant to section 35 is the best remaining evidence available to the Capturing Member by completing such documentation as requested by the Receiver General for Canada.

APPENDIX I - COLOUR-CODED PRE-ADDRESSED LABELS



YELLOW



APPENDIX II - SAMPLE DEBIT SLIP

(CPA MEMBER)/
(NOM DU MEMBRE DE L'ACP)

_____
(Originating Data Centre/ (Date)/
(Centre informatique expéditeur) (date)

The attached photocopy represents a warrant lost in transit, please arrange payment of this item. Full instructions are included in CPA Rule G3; do not remove any attachments if photocopy is not accepted.

La photocopie jointe correspond à un mandat perdu en cours d'échange; veuillez procéder au paiement de cet effet. Se référer aux instructions de la règle G3 du manuel de procédures intermembres. N'enlever aucune pièce jointe si la photocopie n'est pas acceptée.

_____
(Authorized Signature)
(signature autorisée)

_____
(Member)/(Membre)

D
E
B
I
T

_____
(Branch)/(Succursale)

_____
(City)/(Ville) (Prov.)/(Prov.)

$_____

_____
(Transit No.)/(No d'institution)

_____
(Facsimile Number)/(No de télécopieur)

_____
(Telephone Number)/(No de téléphone)

_____
(Warrant Number)/
(No de mandat)

The physical characteristics as to dimensions and paper quality of this document must conform to the requirements described in CPA Standard 006 "Standards and Specifications for MICR Encoded Documents".

APPENDIX III - PAYMENT OPERATIONS CENTRE CONTACT INFORMATION

Hours of Availability

Payment Operations Centre - On hours support	By Phone or email from Sunday at 21:30 hours ET to Friday at 21:30 hours ET
Payment Operations Centre - Off hours support	Monitored voice mail only from Friday at 21:30 hours ET to Sunday at 21:30 hours ET

Telephone Number

1-800-263-8863

Email Address

POC@payments.ca

APPENDIX IV: RECEIVER GENERAL FOR CANADA DECLARATION OF FORGED ENDORSEMENT

[To be completed and signed by the Receiver General for Canada where another person has endorsed the RG Warrant in the name of the intended Payee]

The Receiver General for Canada declares that, with reference to the RG Warrant in the amount of $_____(copy attached) drawn on the Receiver General for Canada on_____ and purporting to be Endorsed by_____,
(date) (intended payee)
the intended Payee has declared to the Receiver General for Canada they did not Endorse the RG Warrant nor did they authorize anyone to Endorse the RG Warrant on their behalf. The Receiver General for Canada became aware of this situation on_____. The intended Payee has made a declaration to the Receiver General for Canada substantially similar in all material respects to this declaration.

THE RECEIVER GENERAL FOR CANADA DECLARES THAT THE INFORMATION REFLECTED IN THIS DOCUMENT ACCURATELY REFLECTS THE RECIPIENTS CLAIMS

Signed_____

On_____
(Date)

APPENDIX V: RETURNED AND REDIRECTED INSTRUMENTS DECLARATION FORM FOR MATERIAL ALTERATION

CFN:
Issue Date:
Amount:

The above-mentioned RG Warrant has been Cleared by your Financial Institution and is being returned by the Receiver General for Canada for the reason "Material Alteration" for the following reasons(s):

- The name printed on the RG Warrant has been altered. This RG Warrant should not be payable to _____
- The RG Warrant has been altered from _____ to _____
- The date has been modified.

Consequently, the enclosed RG Warrant is being debited to you and will not be reimbursed.

Should you need further information, do not hesitate to contact the undersigned.

Investigations and Recovery Operations Officer
Telephone: 1-844-370-7728
Fax: (418) 562-2407

APPENDIX VI: DECLARATION THAT THE NAMED AND INTENDED PAYEE(S) DID NOT RECEIVE THE FUNDS

[To be completed and signed by the intended payee(s)]

I declare:

That I am the Payee or the representative concerning Receiver General cheque No: _____

Dated: _____ In the amount of: _____

Declaration of Payee or representative

That I have not caused benefit of any kind whatsoever to come to me either directly or indirectly through the cashing of the said cheque.

That the answers to the questions listed below are given by me and are true to the best of my knowledge, information and belief:
YES NO

1. Did you receive the said cheque or did you ever see it?

2. Did you choose to endorse said cheque?

3. Did you authorize someone else to Endorse said cheque?

Explanation:
_____
_____
_____

I UNDERSTAND THAT MAKING A FALSE DECLARATION IS A CRIMINAL OFFENCE.
This form must be completed in the claimant's handwriting and witnessed by a non-family member.

Witness Signature: _____
Print Name of Witness: _____
Address of Witness: _____
Date: _____

Payee, Executor of an Estate or Authorized Representative
I have read the privacy statement on the back of this form and consent to the collection, use, and disclosure of personal information to the person responsible for this file, including financial institutions who may in turn disclose the information to the relevant law enforcement agencies for possible prosecution. I make this declaration conscientiously believing it to be true and knowing that it is of the same force and effect as made it under oath by virtue of the Canada Evidence Act.

Signature of Payee or Representative: _____
Have you moved or are you moving? _____
Address: _____
Date of move: _____