PAYMENTS CANADA

RTR Rule 10

Remittance Information

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IMPLEMENTED

August 24, 2026

AMENDMENTS

[TBD]

INTRODUCTION - SCOPE

This Rule outlines the rights and obligations of a Participant with respect to the handling of Remittance Information included in an RTR Payment Message.

Nothing in this Rule is intended to impede or restrict any Participant from complying with applicable legislation. Such legislation may include the *Personal Information Protection and Electronic Documents Act*, SC 2000, c 5, and the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, SC 2000, c 17.

1. Extended Remittance Information Usage

a. Each Participant must receive all Extended Remittance Information included in an RTR Payment Message.

b. Each Participant that sends an RTR Payment Message to the RTR Exchange must ensure that any data included within the “structured” component within the Remittance Information Component does not exceed 9,000 characters (excluding tags).

For clarity, nothing in these rules precludes any Participant from establishing, with any other Participant(s), supplementary terms relating to the transmission of Extended Remittance Information on a bilateral or multilateral basis.

ID# RTR-R10-0001 **Effective: August 24, 2026**

2. Malicious Content

Prior to including any information provided by a Payor in an RTR Payment Message, each Sending Participant must prescribe terms and conditions prohibiting each Payor from providing Malicious Content for inclusion in an RTR Payment Message.

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3. Obligation to Provide or Make Available

Each Receiving Participant may, at any time and through any means, set such terms and conditions for providing or making available to the Payee, the Extended Remittance Information contained in an RTR Payment Message, as the Receiving Participant considers appropriate.

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4. Providing or Making Available Remittance Information

a. Subject to section 3, each Receiving Participant that receives an RTR Payment Message containing Extended Remittance Information must, provide or make available the Extended Remittance Information to the Payee. Despite the foregoing, a Receiving Participant is not required to provide or make available Extended Remittance Information to the Payee if the Payee has made a request not to receive it

b. Subject to section 3, the timeframe for providing or making available the Extended Remittance Information in accordance with subsection (a) is as soon as possible but in any event no later than 60 seconds following the time the amount of the Payment Message was made available to the Payee.

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5. Retention of Remittance Information

Each Receiving Participant that receives an RTR Payment Message that contains Extended Remittance Information must retain that information for a minimum of 90 calendar days and, if requested by the Payee during that period and subject to section 3, provide or make such information available to the Payee.

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6. Returns

Despite anything else in this rule, where a Receiving Participant detects Malicious Content or Harmful Content, the Receiving Participant may reject the RTR Payment Message in accordance with RTR Rule 6 or return the amount of the RTR Payment Message in accordance with section 45 of the RTR By-law and RTR Rule 7.

NOTE: For clarity, no Participant is obligated to scan or otherwise examine the Extended Remittance Information or any other content within an RTR Payment Message received from another Participant, or to remove or withhold any such Extended Remittance Information.

NOTE: For further clarity, if a Receiving Participant detects Malicious Content or Harmful Content the Receiving Participant is not required to include this information when returning the amount of original Payment Message.

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7. Liability

Each Sending Participant must indemnify the Association for any direct loss, costs or damage incurred by the Association due to any Extended Remittance Information or Malicious Content in RTR Payment Message in the RTR Exchange.

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