
RTR Rule 3

Points of Contact

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IMPLEMENTED

August 24, 2026

AMENDMENTS

[TBD]

INTRODUCTION - SCOPE

This Rule outlines the requirements for Participants to provide contact details and notify the Association of any changes to these details as well as other operational requirements related to participating in the RTR Exchange and RTR Clearing and Settlement.

1. Primary and Alternate Contacts

Each Participant must provide to the Association details of its primary and alternate contacts, along with the telephone number, and e-mail address where each contact may be reached, for each of the following committees of the Association:

- a. RTR Operational Committee;
- b. RTR User Group; and
- c. RTR Emergency Committee (contact must be reachable at all times).

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2. Participant Contact Requirements

Each Participant must provide to the Association details of its primary and alternate contacts, along with the telephone number, and e-mail address where each contact may be reached, for each of the following internal functions for the RTR System, as applicable:

- a. payment operations;
- b. payment returns;
- c. sanction screening;
- d. fraud; and
- e. RTR Settlement responsibilities.

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3. Association Contacts

For the purposes of the RTR Main Contact List described in section 7, below, the Association will provide the details of a primary contact and an alternate contact, including the telephone number and e-mail address where the respective contacts may be reached during operating hours, for each of the following areas of responsibility:

- a. general RTR information requests and Participant administration;
- b. Real-Time Payments Support Centre (See Appendix I for contact details);
- c. RTR security information;
- d. RTR Operational Committee representative; and
- e. RTR User Group representative.

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4. Contact Assignment Constraints

A Participant may identify the same person as the primary or alternate contact for more than one area of responsibility; however, the same person cannot be the primary and alternate contact for the same area of responsibility.

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5. Notification of Change

Each Participant must provide written notice to the Association of any changes to its primary or alternate contacts' details as soon as reasonably practicable.

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6. Service Requests

Each Participant is responsible for submitting service requests relating to their use of the RTR System in accordance with the procedures outlined in the RTR Service Level Description.

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7. RTR Main Contact List

- a. The Association will maintain an RTR Main Contact List containing the contact details for the Association and each Participant.
- b. The Association will provide Participants with notice of any changes made by a Participant or the Association to the RTR Main Contact List as soon as reasonably practicable.
- c. The updated RTR Main Contact List will be distributed to the RTR Operational Committee and the RTR User Group. Participants may, at any time, request a copy of the RTR Main Contact List from the Association.

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8. Updating System Registries Information

Each Participant must ensure that its information in the following registries is accurate and up to date in accordance with procedures and timelines as set out in the RTR Service Level Description:

- a. RTR Exchange Registry; and
- b. RTR Clearing and Settlement Registry.

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9. Form of Notice

Unless specifically provided to the contrary, any notice or other communication provided or permitted under the *RTR By-law* or any rule must be transmitted by email. Each notice must be addressed to the primary or alternate contact for the appropriate area of responsibility as provided in this Rule.

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RTR SYSTEM-DIRECTORIES

10. RTR Participants and Other Related Directories

The Association will maintain the following information in directories and will advise the RTR User Group and the RTR Operational Committee of any changes as soon as reasonably practicable:

- a. Direct Settlement Participants, including, where applicable any Member Non-Participant(s) for whom they provide RTR Exchange payment services;
- b. Indirect Settlement Participants;
- c. Settlement Agents, including the respective Indirect Settlement Participants for whom each Settlement Agent acts and the related Payment Exchange;
- d. registered Connection Service Provider;
- e. Institution Number;
- f. registered Third-Party Exchanges;
- g. registered third-party confirmation of Payee service providers; and
- h. registered Competitive Service.

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11. Request for Directories

A Participant may, at any time, request a copy of any of the above-mentioned directories from the Association.

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APPENDIX I - REAL-TIME PAYMENTS SUPPORT CENTRE CONTACT INFORMATION

Association Support Centre Contact Information	
Hours Available	24 hours per day, 7 days per week
Telephone Number (Preferred Method)	1-800-787-5662
Email Address	rtpsc@rtrpayments.ca