
RTR Rule 9

Participant & System Incidents

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IMPLEMENTED

August 24, 2026

AMENDMENTS

[TBD]

INTRODUCTION - SCOPE

This Rule outlines the requirements, processes and procedures related to the management of incidents that may impact the RTR System or its Participants.

1. References

This Rule must be read in conjunction with the RTR Emergency Description Document.

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PART 1 - PARTICIPANT INCIDENTS AND TEMPORARY RESTRICTION

2. Notification of Incidents

A Participant experiencing a Severity 1 Incident or a Severity 2 Incident (referred to as “incident” in this Rule) related to its use of the RTR System must notify the Real-Time Payments Support Centre by phone (See Appendix I for contact details) immediately, and in any event no later than 5 minutes upon determining that an incident has occurred.

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3. Required Information

Notification to the Real-Time Payments Support Centre of the incident must include the details for the Participant’s primary incident management contact and as much of the following information as is known at the time of reporting:

- a. initial assessment and classification of incident (i.e., severity level 1 or 2);

- b. description of the issue, including indicating, where applicable, whether it involves the Participant's Connection Service Provider, Settlement Agent, or a Third-Party Exchange; and
- c. estimated time of resolution.

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4. Confirmation of Severity Level

- a. As soon as practicable following notification of an incident, the Association will provide confirmation to the Participant of the classification of the incident (i.e. severity level 1 or 2) that was provided in the initial assessment.
- b. Where the incident has been confirmed by the Association as being a Severity 1 Incident, the impacted Participant must within 5 minutes indicate whether a request for Temporary Restriction is being made.

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5. Temporary Restriction - Requirements

In accordance with section 48 of the *RTR By-law*, the President may, direct that a Participant be placed into Temporary Restriction for a specified period of time provided that:

- a. prior notice of the decision to place the Participant into Temporary Restriction is given to the Bank; and
- b. the Participant is experiencing an incident which results in:
 - i. an interruption in the communications between the RTR System and a Participant;

- ii. the impairment of the RTR System’s ability to receive, send or otherwise process Payment Messages or to clear and Settle RTR Payment Obligations; or
- iii. the safe and efficient operation of the RTR System being placed into question; or
- iv. any other emergency that affects the RTR System’s operations.

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6. Emergencies - Other

To ensure the safe and efficient operation of the RTR System and in accordance with section 48 of the *RTR By-Law*, with prior notice to the Bank, the President may:

- a. direct that, for a specified period of time, a Participant(s):
 - i. must not send RTR Payment Messages to the RTR Exchange;
 - ii. must not send Settlement Instructions to RTR Clearing and Settlement or directions for Participant-to-Participant transfers; or
 - iii. be placed into Temporary Restriction.
- b. direct that the Association or a Participant take any other action necessary to ensure the safe and efficient operation of the RTR System.

For greater clarity, levels of Authorized RTR Payment Fraud and Unauthorized RTR Payments that exceed the thresholds as set out in the RTR Fraud Services Manual could affect the safe and efficient operation of the RTR System.

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7. Temporary Restriction

Subject to section 5 or 6, the President may direct that a Participant be placed into Temporary Restriction in relation to the RTR Exchange and/or RTR Clearing and Settlement:

- a. in the President's sole discretion;
- b. upon the recommendation of the RTR Emergency Committee; or
- c. upon the request by the Participant experiencing the incident.

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8. Effect of Temporary Restriction on Incident Classification

Where a Severity 2 Incident escalates and the Participant is placed under Temporary Restriction, the status of the incident will be upgraded to a Severity 1 Incident where the applicable requirements in section 5 will apply.

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9. Association's Obligations

Where a Participant is placed under Temporary Restriction, in accordance with section 5 or 6, the Association will:

- a. promptly change the affected Participant's status on the relevant system(s) to "Inactive";
- b. notify the following as soon as reasonably practicable:
 - i. the RTR Operational Committee, and
 - ii. All Official Contacts of each of the remaining Participants; and
- c. convene the RTR Emergency Committee, as appropriate.

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10. Effect of Temporary Restriction in RTR Clearing and Settlement

A Participant placed into Temporary Restriction in RTR Clearing and Settlement will be placed into Temporary Restriction in the RTR Exchange and is required to comply with the requirements outlined in section 12 of this rule.

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11. Effective Date and Time of Status Change

A Participant placed under Temporary Restriction in relation to the RTR Exchange or RTR Clearing and Settlement will be notified by the Association of the date and time when its status was changed from “Active” to “Inactive”.

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12. Obligations of Restricted Participant

A Participant placed under Temporary Restriction from the RTR Exchange or RTR Clearing and Settlement must:

- a. notify Participants for which it acts as a Connection Service Provider or Settlement Agent as soon as reasonably practicable;
- b. provide ongoing updates during the incident to the Association until full resolution; and
- c. participate in the RTR Emergency Committee and any ad hoc forums convened by the Association to assist in incident resolution.

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13. Incident Reporting

A Participant must provide a detailed report of the incident to the Association by submitting an incident report form, which will be provided by the Association, within 10 business days from the date when such incident occurred.

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14. Multiple Occurrences and Long Duration Severity Incidents

The occurrence of any of the following conditions may warrant a review by the Association, at the Association's discretion, of the Participant's compliance with the requirements for participation in the RTR System:

- a. a Participant has more than one Severity 1 Incident in any 30 calendar day period;
- b. more than three Severity 2 Incidents in any 30 calendar day period; or
- c. duration of Severity 1 or Severity 2 Incidents lasting longer than 60 minutes.

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PART 2 - SYSTEM INCIDENTS

15. Emergency Conditions

Emergency conditions, as described in section 48 of the *RTR By-law* and further described in the RTR Emergency Description Document, arise from incidents that affect:

- a. the operation of the RTR System;
- b. the RTR System application or its infrastructure including any one of the Central Fraud Services; or

- c. the overall safety, soundness, and efficiency of the RTR System.

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16. Emergency Procedures

Where emergency conditions exist, the President may, under section 48 of the *RTR By-law*, direct the Association or any Participant to take any action necessary to ensure the safe and efficient operation of the RTR System, or the continued processing of Payment Messages or clearing and Settlement of RTR Payment Obligations, provided that:

- a. prior notice of the decision is given to the Bank; and
- b. such direction is in accordance with the procedures set out in the RTR Emergency Description Document.

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RTR EMERGENCY COMMITTEE

17. RTR Emergency Committee

- a. The Association may convene an RTR Emergency Committee for any Participant or System incident.
- b. Each primary and alternate contact must have the authority to make decisions on the Participant's behalf.
- c. The alternate contact must replace the primary contact in case the primary contact is unavailable or cannot be reached at the time of an emergency.
- d. A primary contact from the impacted Participant, or their alternate, must be present at each RTR Emergency Committee meeting related to that incident.

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- e. Where there are multiple representatives for a Participant at a given RTR Emergency Committee meeting, only one representative or contact of a Participant may vote on any actions or decisions of the RTR Emergency Committee.

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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