QUICK LINKS

The Real-Time Rail (RTR) rules and by-laws

The rules and standards are updated promptly following any revisions and should be the version in force. You can contact Payments Canada for confirmation at info@payments.ca.

Rules

- Rule 1 - Interpretation
- Rule 2 - General
- Rule 3 - Points of Contact
- Rule 4 - Participant Access
- Rule 5 - Connection Service Providers, Third-Party Exchanges and Competitive Services
- Rule 6 - RTR Exchange
- Rule 7 - Funds Availability Exceptions and Returns
- Rule 8 - Clearing, Settlement, Funding and Defunding
- Rule 9 - Participant and System Incidents
- Rule 10 - Remittance Information
- Rule 11 - Cross-Border Arrangements
- Rule 12 - Suspension, Revocation, Withdrawal and Reinstatement
- Rule 13 - Fraud Management
- Rule 14 - RTR Financial Institution Number Lookup Database
- Rule 15 - Settlement-Only Direct Settlement Participant

By-laws

- Canadian Payments Association By-law No. 10 — RTR