



**PAYMENTS
CANADA**

LYNX RULE 16

REMITTANCE INFORMATION

2025 CANADIAN PAYMENTS ASSOCIATION

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RULE 16 – REMITTANCE INFORMATION

IMPLEMENTED

November 20, 2022

AMENDMENTS

1. Amendments to accommodate the decommission of the Lynx MT Format and Lynx clean-up exercise. Approved by the Board September 18, 2025, effective November 24, 2025.

RULE 16 – REMITTANCE INFORMATION

Introduction

1. Nothing in this Rule is intended to impede or restrict any Lynx 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.

Extended Remittance Information Usage

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

b. Each Participant that sends a Payment Message must ensure that data included within the “structured” element of the Remittance Information Component does not exceed 9,000 characters (excluding tags).

c. 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.

Malicious Content

3. Prior to including any information provided by a payor in the Extended Remittance Information of a Payment Message to be Settled in Lynx, each Sending Participant must prescribe terms and conditions prohibiting each payor from providing Malicious Content for inclusion in the Extended Remittance Information of a Payment Message.

Obligation to Provide or Make Available

4. 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 a Payment Message, as the Receiving Participant considers appropriate.
5. a. Subject to section 4, each Receiving Participant that receives a Payment Message containing Extended Remittance Information must provide or make available the Extended Remittance Information to the Payee. Notwithstanding 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 4, the timeframe for providing or making available the Extended Remittance Information in accordance with subsection (a) is as soon as possible and no later than the end of the Business Day on the date the amount of the Payment Message was made available to the Payee.

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6. Each Receiving Participant that receives a 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 4, provide or make the information available to the Payee.

Returns

7. Despite anything else in this Rule, where a Receiving Participant detects Malicious Content or other content within the Extended Remittance Information that the Receiving Participant determines may harm the Payee or the Receiving Participant if provided or processed, the Receiving Participant may return the amount of the Payment Message in accordance with section 38 of the *Lynx By-Law* and Rule 10.

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

NOTE: For greater certainty, if a Receiving Participant detects Malicious Content or other content within the Extended Remittance Information of a Payment Message that the Receiving Participant determines may harm the Payee or the Receiving Participant, the Receiving Participant is not required to include this information when returning the amount of original Payment Message.

Indemnification

8. 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 Payment Message Format that is sent for Settlement in Lynx.