



**PAYMENTS
CANADA**

STANDARD 007

STANDARDS FOR THE USE OF TRANSACTION CODES AND RETURN REASON CODES IN AFT FILES

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IMPLEMENTATION AND REVISIONS

IMPLEMENTED

April 18, 2016

AMENDMENTS POST-APRIL 2016

1. Amendments to replace references to Standard 017 with the Canadian ISO 20022 Usage Guidelines, approved by the Board December 1, 2016, effective January 30, 2017.
2. Amendment to existing transaction code 308, approved by the President, effective February 9, 2017.
3. Amendment to add new transaction code 453, approved by the Board February 22, 2018, effective April 23, 2018.
4. Amendments to add new transaction code 325, approved by the Board September 15, 2022, effective October 15, 2022.
5. Administrative amendment to correct the Return Reason Code range for Customer Initiated Returns (Debits Only), approved by the President, effective November 14, 2022.
6. Administrative amendment to change the existing description for transaction code 325, approved by the President, effective April 5, 2023.
7. Amendments to add new transaction code 326 and 327, approved by the Board March 2, 2023, effective July 3, 2023.

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SCOPE

1. This standard defines the complete list of Transaction Codes and Return Reason Codes for use in Automated Funds Transfer (AFT) and ISO AFT payment transactions.

USE OF STANDARD

2. This Standard shall be read in conjunction with the Section F of the ACSS Rules Manual and with CPA Standard 005, and the ISO AFT Usage Guidelines. New Transactions Codes or Return Reason Codes shall be added to the Standard in accordance with procedures outlined in the F Rules.

TRANSACTION CODES

3. Transaction Codes are defined three digit codes used by a Payment Originator to identify a payment. Their use enables the identification of payment types to customers.
4. There are nine categories of Transaction Codes, as listed below:
 - i. 150-199 - Clearing Items (Paper Transaction Codes - See Standard 006)
 - ii. 200-229 - Pre-Authorised Transactions
 - iii. 300-329 - Federal Government Transactions
 - iv. 330-599 - Pre-Authorised Transactions (cont'd)
 - v. 600-620 - Provincial and Local Government Transactions
 - vi. 621-649 - Unassigned
 - vii. 651-699 - Unassigned
 - viii. 700-749 - Commercial Pre-Authorised Debits
 - ix. 750-899 - Internal Direct Clearer Use

RETURN REASON CODES

5. Return Reason Codes are defined three digit 900-series codes. These codes are used to indicate the reason for return of a payment. Code 900 shall be used for payments being returned for edit rejects only.

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6. There are 4 categories of Return Reason Codes as follows:

- a. 900-914 - FI Dishonoured Transaction
- b. 915-921 - Customer Initiated Returns (Debits Only)
- c. 922 - Credit Return (Customer Initiated)
- d. 990 - Default

LIST OF TRANSACTION CODES

Category	Range	Tran Type	Full	Abbreviations English/French
Future Use	000-149		Unassigned	
Clearing Items	150-199		Reserved for MICR Debits	
Pre-Authorized Transactions	200-229	200	Payroll Deposit	PAY/PAY
		201	Special Payroll	
		202	Vacation Payroll	
		203	Overtime Payroll	
		204	Advance Payroll	
		205	Commission Payroll	
		206	Bonus Payroll	
	230-239	230	Pension	PEN/PEN
		231	Federal Pension	
		232	Provincial Pension	
		233	Private Pension	
	240-249	240	Annuity	ANN/REN
	250-259	250	Dividend	DIV/DVD
		251	Common Dividend	
		252	Preferred Dividend	
	260-279	260	Investment	INV/PLA MTF/FMU SRP/RDC REP/REE RSP/RER RIF/FRR TFS/CLI RDP/REI
		261	Mutual Funds	
		265	Spousal RSP Contribution	
		266	RESP Contribution	
		271	RSP Contribution	
		272	Retirement Income Fund	
		273	Tax Free Savings Account	
	274	RDSP Contribution		
	280-299	280	Interest	INT/INT
		281	Lottery Prize Payment	LPP/PDL

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Category	Range	Tran Type	Full	Abbreviations English/French
For Federal Government Use Only (Institution Numbers 117 and 177)	300-329	300	Federal Payment	FED/FED
		301	Agri Stabilization	AGR/AGR
		302	AgriInvest	AGI/AGI
		303	HRDC – Training	HRD/DRH
		308	Canada Child Benefit	CCB/ACE
		309	GST	GST/TPS
		310	CPP	CPP/PC
		311	Old Age Security	OAS/SV
		312	War Veterans' Allow.	WVA/AAC
		313	VAC	VAC/ACC
		315	PS Superannuation	PSS/PFP
		316	CF Superannuation	CFS/PFC
		317	Tax Refund	RIT/RIF
		318	EI	EI/AE
		319*	PAD CCRA	TXD/DIM
		320	Student Loan	GSL/ETU
		321	CSB Interest	CSB/OEC
		322	External Affairs	EXT/EXT
		323	Savings Plan	CSP/PEC
		324	Access Grants	CAG/SCA
325	Federal Climate Incentive	CAI/IAC		
326	Canada Dental Benefit	CDB/PDC		
327	Canada Workers Benefit	CWB/ACT		
Pre-Authorized Transactions (Cont'd)	330-349	330	Insurance	INS/ASS
		331	Life Insurance	
		332	Auto Insurance	
		333	Property Insurance	
		334	Casualty Insurance	
		335	Mortgage Insurance	
		336	Health/Dental Claim Insurance	HDC/SDR
	350-369	350	Loans	LNS/PRE
		351	Personal Loans	
		352	Dealer Plan Loans	
		353	Farm Improvement Loans	
		354	Home Improvement Loans	
		355	Term Loans	
		356	Insurance Loans	

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Category	Range	Tran Type	Full	Abbreviations English/French
	370-379	370 371 372 373	Mortgage Residential Mortgage Commercial Mortgage Farm Mortgage	MTG/HYP
Pre-Authorized Transactions (Cont'd)	380-399	380 381 382 383 384 385 386	Taxes Income Taxes Sales Taxes Corporate Taxes School Taxes Property Taxes Water Taxes	TAX/TAX
	400-419	400 401 402 403 404 405	Rent/Leases Residential Rent/Leases Commercial Rent/Leases Equipment Rent/Leases Automobile Rent/Leases Appliance Rent/Leases	RLS/LOY
	420-429	420	Cash Management	CMS/GES
	430-449	430 431 432 433 434 435 436 437 438 439	Bill Payment Telephone Bill Payment Gasoline Bill Payment Hydro Bill Payment Cable Bill Payment Fuel Bill Payment Utility Bill Payment Internet Access Payment Water Bill Payment Auto Payment	BPY/FAC IAP/PAI WBP/CE APY/PAA
	450-599	450 451 452 453 460 470 480	Misc. Payments Customer Cheques Expense Payment Bill Payment Error Correction Accounts Payable Fees/Dues Donations	MSP/DIV CCQ/CHP EXP/RDD BPC/CPF AP/CC FEE/FRA DON/DON

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Category	Range	Tran Type	Full	Abbreviations English/French
For Provincial/ Local Government Use Only	600-620	600	Prov./Local Gvt. Payment	PRO/PRO
		601	Family Support Plan	FSP/ROF
		602	Housing Allowance	HSG/LOG
		603	Income Security Benefits	ISB/PSR
		604	Family Ben.	PFB/PFA
		605	Prov./Terr.	FPT/FPT
		606	Workers' Compensation Board	WCB/CST
		607	Employment Assistance Allowance	EAA/AEE
		608	Automobile Insurance Plan	AIP/RAA
		609	Health Care Premium	PHC/FAM
		610	Offences and Fines	OF/IA
		611	Disability Payment	DIS/INV
		612	Parental Insurance	PPI/APP
		613	Student Loan	PSL/PEP
		614	Grant/Bursary	PGB/SBP
		615	Solidarity Tax Credit	STC/CIS
		616	Children Assistance	CAS/SAE
617	Tax Refund	TRX/IMP		
Future Use	621-649		Unassigned	
		650*	Inter-FI Funds Transfer Debit	FTD/DTF
Future Use	651-699		Unassigned	
		700	Business PAD	BUS/ENT
Commercial Pre-Authorized Debits (PADs)	701-749	701	Commercial Investments	CIV/PLE
		702	Commercial Insurance	CIN/ASE
		703	Commercial Auto Insurance	CAI/AUE
		704	Commercial Property Insurance	CPI/ABE
		705	Commercial Casualty Insurance	CCI/ARE
		706	Commercial Mortgage Insurance	CMI/AHE
		707	Commercial Loans	CLN/PEE
		708	Commercial Mortgage	CMG/HYE
		709	Commercial Taxes	CTX/TXE
		710	Commercial Income Taxes	CIT/IRE
		711	Commercial Sales Taxes	CSL/TVE
		712	Commercial GST	CGT/TPE
		713	Commercial Property Taxes	CPT/TFE
		714	Commercial Rent/Lease	CRL/LBE
		715	Commercial Equipment Rent/Lease	CER/LME

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Category	Range	Tran Type	Full	Abbreviations English/French
Commercial Pre-Authorized Debits (PADs) (Cont'd)		716	Commercial Automobile Rent/ Lease	CAR/LAE
		717	Commercial Cash Management	CCM/GEE
		718	Commercial Bill Payment	CBP/PFE
		719	Commercial Telephone Bill Payment	CTB/PTE
		720	Commercial Gasoline Bill Payment	CGB/ESE
		721	Commercial Hydro Bill Payment	CHB/ELE
		722	Commercial Cable Bill Payment	CCB/PCE
		723	Commercial Fuel Bill Payment	CFB/CBE
		724	Commercial Utility Bill Payment	CUB/UPE
		725	Commercial Internet Bill Payment	CIB/AIE
		726	Commercial Water Bill Payment	CWB/CEE
		727	Commercial Auto Payment	CAB/PAE
		728	Commercial Expense Payment	CEP/RDE
		729	Commercial Accounts Payable	CAP/CDE
		730	Commercial Fees/Due	CFD/FRE
731	Commercial Creditor Insurance	CRI/ARC		
Internal Direct Clearer Use	750-899			

* For debit transactions only. Not to be used for credit transactions.

LIST OF RETURN REASON CODES

Category	Range	Tran Type	Full	Abbreviations English/French
Returned/ Dishonoured Items	900-999		Returned Item Reasons	
		900	Edit Reject	REJ/REV
		901	NSF (Debit Only)	NSF/DSP
		902	Account not found	CNT/ITV
		903	Payment Stopped/Recalled	STP/ARR
		905	Account Closed	CLS/FER
		907	No Debit Allowed	NCP/PPC
		908	Funds Not Cleared (Debit Only)	FNC/FNL
		909	Currency/Account Mismatch	WCU/MDC
		910	Payor/Payee Deceased	DEC/DEC
		911	Account Frozen	FZN/BLQ
		912	Invalid/Incorrect Account No.	INA/INV
		914	Incorrect Payor/Payee Name	INP/NOM

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Category	Range	Tran Type	Full	Abbreviations English/French
Customer Initiated Returns (915-921) Debits Only		915	No Agreement Existed	ANP/NOG
		916	Not According to Agreement - Personal	NCA/ACP ARP/AGP
		917	Agreement Revoked – Personal	
		918	No Confirmation/Pre-Notification – Personal	PNP/PRP
		919	Not According to Agreement – Business	NCE/ACB ARE/AGB
		920 921	Agreement Revoked – Business No Confirmation/Pre-Notification – Business	PNE/PRB
Credit Only		922	Customer Initiated Return	REC/CIR
Default		990	Institution in Default	DEF/DEF

Notes

1. As at October 11, 2007, Transaction Code 906 has been retired from use and shall not be reused for any other reason other than “Account Transferred”.
2. In the Ranges from 200-699, the 2nd digit (tens position) of the three-digit code will describe the generic payment type. The 3rd digit (units position) will allow for finer breakdown of payments types.
3. The mnemonic under the abbreviation heading is a suggested minimum three-character description. Direct Clearers may expand this providing they remain within the generic type.
4. All 700 series transaction types carry a recourse period of 10 business day with the exception of transaction code 717 (Cash Management) which has no recourse as per Rule H1.
5. Transaction Codes 915 and 922 may also be used to return an Error Correction (credit or debit respectively) being refused by the Payor or Payee.