Canadian Bank EFT File Specification Examples

These are sample files from Candian banks that demonstrate the file format instructions for EFT files. We will produce the templates for SmartEFT based on the specification/documentation from the bank. Each client will need their own payment types needed and use cases.

Electronic Funds Transfer (EFT)

CLIENT MANUAL

Table of Contents

Assigned Client Values

These fields have been specifically assigned to/by you in the preparation of file information and accounting.

File Format Information

Originator ID (Number):	
Destination Data Centre:	0 0 1
Origination Control Data and Identification	always equals field a) above plus file creation #
Originator Short Name	
Originator Long Name	
Institutional ID for Returns	
Account Number for Returns	
Accounting Information	
Funding Account Number	
Account Number for Rejects	
Account Number for Recalls	

Contacts

Contact Points For EFT

An enquiry regarding rejects, traces, recalls, etc. should be directed to:

A. Symcor Service Contact

Rejects, Recalls, and Traces:

National Help Desk: 1-877-426-6796,
#1 for English or 2 for French;
#1 - Toronto;
#5 – EFT;
#1 for Traces or 2 for Recalls
Fax: (416) 673-3080, 3081, 3082

Enquiries with regard to major system changes or problem escalation should be directed to:

B. Cash Management Services Helpdesk

Address: Cash Management Services
1 First Canadian Place, 22nd Floor
Toronto, Ontario M5X 1A1
Telephone: (416)867-4818
Toll Free: 1-800-565-6444

Chapter 1 - Service Overview

Introduction

General

Bank of Montreal's Electronic Funds Transfer (EFT) service is an electronic funds transfer system which enables clients (originators) to submit batches of debit or credit payment transactions to the Bank for processing. The Bank then delivers these payments, on behalf of the originators, to its own deposit accounts, Indirect Clearers for whom it acts as agent, or other Direct Clearers through the automated funds transfer service between banks.

Canadian Payments association (CPA)

The EFT service operates within the rules stipulated by the Canadian Payments Association (CPA). You may view these rules by accessing the CPA's website at http://www.cdnpay.ca/.

File Input

Bank of Montreal clients with technical knowledge and computer capabilities can create their own payment files which may be submitted to the Bank by using one of the following methods:

- Transmission over the Internet via Online Banking for Business File Transfer Facility web site
- Transmission using other connectivity methods.

Clients who lack the technical capability or system to create their own payment files may use the EFT Payment File function to construct, maintain and submit their payment transactions.

The process of constructing payment records and submitting them to the Bank is explained in detail in Chapter 3 of this manual.

EFT on Online Banking for Business

Regardless of the method used to create and submit their payment file clients may use the EFT service to:

- Trace payments
- Recall payments
- Correct payments
- Resubmit returned payments

EFT Output

Upon receipt of your payments file, the EFT system will perform numerous edits or validity checks. Accepted transactions are delivered to the accounts of your beneficiaries. Items that do not pass the edits will be rejected and returned to you for corrective action. The system will automatically generate accounting entries for accepted or rejected items. Chapter 3 explains these activities in greater detail.

The EFT system produces reports throughout the processing cycle. The reports will assist you in reconciling both your file, as well as individual payment items. Details regarding specific reports or the media and format in which the reports are available are outlined in Chapter 4.

Customer Service

Bank of Montreal has comprehensive technological capabilities and the human resources necessary to implement and operate this service for your company. For customers submitting payment files created on their own internal systems we will assist your IT staff or programmers in understanding - the payment file record layout and test your file to ensure smooth and efficient implementation.

Processing Flow

General

The responsibility for providing the EFT service is shared by:

- Your company (the originator of the file)
- Bank of Montreal
- The receiving financial institution

Company

Your company creates a data file that contains your payment records. The files are delivered to the Bank of Montreal with sufficient leadtime (see Chapter 2) to ensure the transactions can be posted for the desired value date.

If the EFT Payment File option is used, payment instructions are input on-line and the file can be released to the main EFT system for processing on either a client initiated basis or by the Bank on a client specified fixed frequency.

Bank of Montreal

Upon receipt of the input file the Bank of Montreal performs edit routines to ensure the file is in balance and that it conforms to the specifications provided.

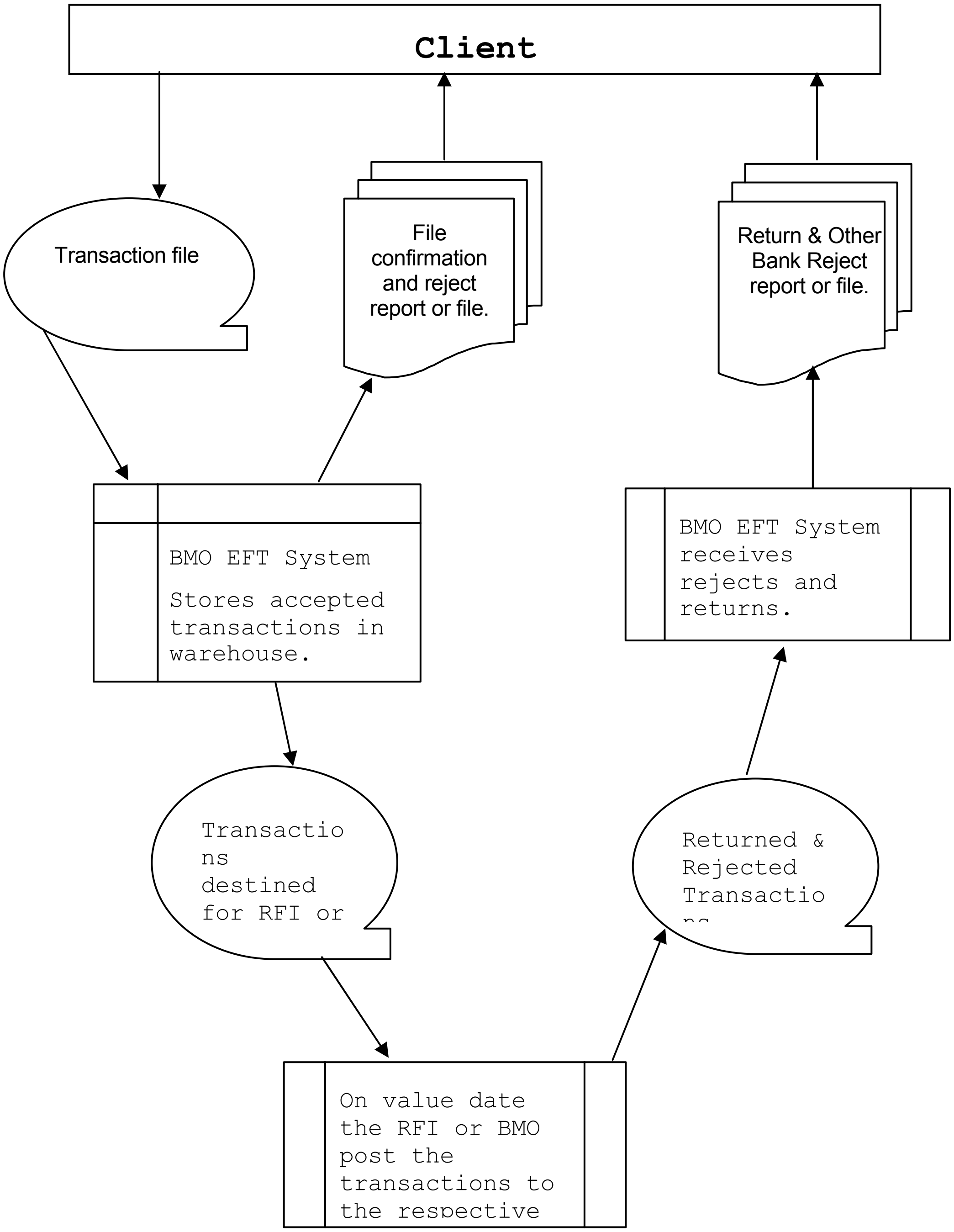
The Bank introduces the payments into the financial community's Automated Funds Transfer System and performs a settlement function on the appropriate date (usually the item's value date) by debiting or crediting the company account for the value of the payment file submitted.

Receiving Financial Institution (RFI)

The RFI's main responsibility is to ensure the payment is effected against its customer's account on the appropriate date.

Payment Cycle

The following diagram provides an overview of the typical payment processing cycle. Please refer to Leadtime Requirements and Input Deadlines to ensure your transactions are posted on the desired date.



Chapter 2 - Payment File Input

Lead-Time Requirements

General

The type and destination of the payment transactions contained in a payment file, the rules for which are established by the Canadian Payment Association (CPA), determine file delivery lead-time.

Credit payment lead-time is governed by the "Serviceability Code" associated with the specific bank and branch to which the payment is destined.

Debit payment lead-time requires that an item be delivered one day prior to value date.

This is in addition to the time required for the Bank of Montreal to process your file for either type of payment.

A payment file may contain payment records with varying value dates. In order for Bank of Montreal to process all the payments in a file on time, your file should be submitted the day prior to the lead-time required for the payment record with the earliest value date in the file.

Payment items destined to Bank of Montreal branches need only be submitted the day prior to their value date since no interbank exchange is required.

Lead-Time For Payments

Some guidelines may, notwithstanding the above, be useful. Payments received in a file on business day 1, are normally (see Serviceability Codes) posted, to a beneficiary's/payor's account, for value on the morning of business day 3.

This assumes a Serviceability Code of 1 for the destination branch.

Therefore, transactions received on Monday will be applied to most accounts by Wednesday morning.

Any holidays would add an additional day lead-time.

Serviceability Codes

The serviceability code of a Financial Institution affects when an item is delivered to that institution and it also affects when a recall can be processed. Some financial institutions may require longer lead-time for some or all of their branches, due to their inability to handle electronic transactions. However, the number of occurrences is now quite limited.

The lead-time required for a transaction is governed by the "Serviceability Code" assigned to the branch/office of the Receiving Financial Institution. The serviceability codes are maintained by the Canadian Payment Association and provided to each subscribing bank in the Financial Institution File (FIF). Roughly 97% of Financial Institutions are SC 1, 2% are 2's, and 1% are 3 & 4's.For assistance, you may contact your Operations Service Centre contact.

Serviceability Code	Definition
1	1 Business day lead time
2	2 Business days lead time
3	3 Business days lead time
4	4 Business days lead time

Warehousing

The EFT service provides the facility to warehouse payments up to 100 calendar days from the file creation date. This provides your company the flexibility to submit payment input in a non-critical time frame.

The file must be delivered to the Bank of Montreal for processing within 7 days of file creation date or else it will reject.

Late Delivery /Multiple Exchange

The Bank will accept and deliver payments received after the lead-time specified above, however, it cannot guarantee the transactions will be posted for the start of business on the next business day after receipt of the file.. A premium is charged clients for transactions that are received late and delivered in the “multiple exchange” window.

Note: Multiple exchange is the term used among the banks for an afternoon exchange of transactions that were not available for the regular morning exchange.

Input Deadlines

General

To ensure your payment file is processed for the desired value date it must be received by a specific time to meet the Bank’s processing schedule. In general, input delivered early in the day allows time for resolution of problems should any be encountered when processing your file.

Transmissions

The file must have completed transmission no later than 12:00 noon eastern time. The time between noon and 5:00 p.m. eastern time is set aside as contingency to allow for correction and delivery of rejected files. Failure to transmit the file by this time may result in failure to meet value dates.

Our OSC personnel will contact you if your file cannot be processed.

EFT Payment Files

For customers submitting payment files via the EFT Payment File - Client Released option, the deadline is 8:00 p.m. eastern time.

File Delivery Options

General

The EFT system will accept payment files in one of the following methods:

- Over the Internet using the Online Banking for Business File Transfer Facility web site
- EFT Payment File option
- Various other connectivity methods

Detailed specifications for each method follow.

File Transfer Facility (FTF)

This method is suitable for clients who wish to transmit their files from a PC.

This method can support either the 1464 or 80 byte formats.

The File Transfer Facility (FTF) web site is available for clients who wish to deliver their files via the Internet. Clients who use this method of transmission will be provided with a Customer Manual to assist them in becoming familiar with the use of the facility.

EFT Payment File Option

The payment file released via the Client Release or Fixed Frequency facility in the Payment File Function of EFT will automatically be formatted to CPA specifications by the EFT system. No further action is required.

Client Released

The system processes the payment file only when you release it for processing. You control the delivery schedule and the value date for delivering the payments. The payments are manually entered on the bank system.

Fixed Frequency

This type of file is for fixed and recurring payments. The system maintains the delivery schedule for the payments that you have defined, Due dates that fall on a non banking holiday will settle the next business day. The payments are manually entered on the bank system. The following are the scheduled frequencies.

> **One Time**: This option should be used for a non-reoccurring payment. This selection will cause the payment to be automatically deleted from the S/A after it has run.
>
> **Weekly**: This option should be selected for a weekly processing of a payment. The day of the week that the payment will occur on is dependant on the date selected for the First Due Date (i.e. if the First Due Date selected was on a Wednesday, then the weekly payment will occur every Wednesday).
>
> **Bi-Weekly**: This option should be selected for every-other week processing of a payment. The day of the week that the payment will occur on is dependant on the date selected for the First Due Date (i.e. if the First Due Date selected was on a Wednesday, then the bi-weekly payment will occur every other Wednesday).
>
> **Semi-Monthly**: This option should be selected for semi-monthly processing of a payment. The payment dates for this option can ONLY be the 1st and 16th of

the month.

Monthly: This option should be selected for monthly processing of a payment. The payment date for this option is dependant on the date selected for the First Due Date (i.e. if the First Due Date selected was on the 12^{th}, then the monthly payment will occur on the 12^{th} of every month).

Monthly (Month-End): This option should be selected for month-end monthly processing of a payment. The payment date for this option will be the last calendar day of each month.

Quarterly: This option should be selected for quarterly (every three months) processing of a payment. The payment date for this option is dependant on the date selected for the First Due Date (i.e. if the First Due Date selected was on the 12^{th}, then the quarterly payment will occur on the 12^{th} day of the first month of a quarter).

Quarterly (Month-End): This option should be selected for quarterly month-end processing of a payment. The payment date for this option will be the last calendar day of the last month of a quarter.

Other Connectivity Methods

Files designated for transmission may be in 1464 character per record or the 80 character per record size.

Detailed specifications, are gathered during implementation. The Bank must be advised should any changes be considered to your communication software or hardware and approximately 4 weeks lead-time given so that connectivity testing can be completed to ensure no impact to your production EFT files.

Formats, Records & Transaction Types

General

The Bank of Montreal has standard file layouts and record formats for payment files. Each file must contain file identification and control information, as well as payment records that may be credits or debits.

This section defines the record types that are used in creating a payment file. EFT supports two payment file formats which may be used when submitting a file:

- A 1464 byte format
- An 80 byte format

The exact layout of each record is defined in Appendix A. The table below identifies the respective appendix:

Format	Record Type	Appendix
1464 byte	Header Record	A.1
	Detail Credit Record	A.2
	Detail Debit Record	A.3
	Trailer Record	A.4
80 byte	Header Record	A.5
	Batch Header Record	A.6
	Detail Record	A.7
	Batch Control Record	A.8
	Trailer Record	A.9

Assigned Customer Values

The values for specific fields within the various records are assigned by the Bank and advised to you during implementation. These specifically assigned field values are provided on the Assigned Value Sheet.

Header Record

The header record, identified by an 'A' in the first position of the record, provides file identification and control information. It must, be the first logical record in the file, occur only once within the file, and, always be the same length as the other records.

Batch Header

(used with 80 byte format only)

The Batch header, identified by an 'X' in the first position of the record, provides batch identification and control information. It must precede the detail records and may occur multiple times within the file.

Detail Records

The detail records, identified by a 'C' for credit (deposit) transactions or a 'D' for debit transactions, in the first position in the record, contain the specific payment records which are to be processed.

Batch Control Record

(used with 80 byte format only)

The Batch Control record, identified by an 'Y' in the first position of the record, must follow the detail records and be the last record of the batch. A batch control must be matched with each Batch Header Record. It is intended to provide control information for the detail records within the batch.

Trailer Record

The trailer record, identified by a 'Z' in the first position of the record, must be the last logical record in each data file and is intended to provide control, independent of that contained in any external or internal labels.

Transaction Types

To facilitate recognition of an electronically posted item, a pre-determined range of transaction codes have been developed. Use of the code will generate a message on the beneficiaries' account that identifies the type of payment processed.

A list of valid transaction types is provided in Appendix B. These types are defined by the Canadian Payments Association and may from time to time be amended.

Pre-Production Testing

If your organization has elected to internally create EFT files, your file will need to be tested prior to the first production file. These type of EFT Service Agreements are initially set up in our EFT system in Test status, meaning that a Live file cannot be sent and processed without contacting your Cash Management Implementation Specialist.

A Test file is required to validate the format of the file is correct so that the file is acceptable by our EFT system, and also to validate the bank and transit information for the items that you will be transmitting in Production. For this reason we strongly recommend that your test file use all of the same information that would be included in your Live files. Failure to do so will increase the chances of encountering rejected EFT transactions from your file which can lead to delays and failures of the payments you are trying to complete.

Identifying a Test

The file creation number for a test file must be "**0000**" (four zeros).

NOTE: Test files that are received without file number "**0000**" will reject in our EFT **TEST** system. You will need to correct and re-transmit the test file with the proper test file creation number.

Verifying Test Results

Verification for Pre-Implementation Testing will be provided by your Cash Management Services Implementation Specialist. If you have elected to receive your EFT reports electronically, you will also be able to view the EFT reports generated for the test file.

Chapter 3 - Processing

Overview

General

Having successfully prepared and tested a payment file, the first production file should be forwarded to the Bank of Montreal in accordance with the processing lead-time discussed in Chapter 2.

EFT Editing

As your file enters the EFT system, it is subject to numerous validation routines including account number validation for all major Canadian Banks. Bank of Montreal file and transaction validation rules are outlined in Appendix B and C respectively.

An entire file or individual items may be accepted or rejected.

Accepted Item Processing

Items which pass the validation rules will be processed as follows (depending on their value/due date):

- posted to a beneficiary account at Bank of Montreal
- delivered to another financial institution for posting to a beneficiary account
- stored in our warehouse until delivery date, at which time it will be posted to a Bank of Montreal account holder or delivered to another financial institution for posting

Processing Rejects

A file or individual item(s) that do not pass the validation rules will be rejected by the system. A rejected file/item(s) cannot be reprocessed until corrected.

Refer to Reject Handling in this Chapter.

Pre-Edit of Transmitted Files

General

Payment files sent via one of BMO's supported communication methods will be subject to a pre-edit. This edit will highlight file errors in advance of it being released to the main EFT system.

For files transmitted via FTF the pre-edit will be performed by the FTF system before actual delivery to the EFT system.

Pre-Edit

The pre-edit will verify that all numeric fields are numeric, alphanumeric fields are alphanumeric, and that all required fields are entered. Other basic edits for dates, etc. are also included.

If all records pass the pre-edit the file will be sent to the EFT system.

- If the file was submitted using the File Transfer Facility (FTF) function, successful completion of the transmission will indicate the file has passed the pre-edit or an Acknowledgement Report will be available to the customer via the FTF Reporting Facility.

Keep in mind that the file passed to EFT will still be subject to all the EFT edits as well. Other file or transaction errors may be detected at that time.

If errors are detected in any records in the payment file during the pre-edit, the entire file is rejected.

- The File Transfer Facility (FTF) will advise the user that the transmission of the file is rejected.

A rejected file cannot be reprocessed until all the errors have been corrected.

File Confirmation

Online File Confirmation via DLB EFT (Optional)

As an additional level of security for EFT Customers who create their EFT files internally and transmit via FTF, you can choose to use the DLB EFT File Confirmation service.

With the File Confirmation service, when a file is transmitted to the EFT system, the file will be held on the EFT system prior to processing.

User(s) will need to sign on to EFT and confirm the file in order for the file to release to process. Via DLB EFT, user(s) will review the file online, broken into set dollar amount ranges, and can also opt to receive the DEFR 202 List of Transactions on File report, via FTF, which will list item by item detail of the payment records contained in the file. File Confirmation can be set up with 1 to 3 levels of confirmation required to release a file, with details of user file confirmation activity provided on the DEFR 200 Input File Control Report.

Reject Handling

General

Special procedures have been developed to ensure clients are advised of a rejected file or item(s) as soon as possible.

File Rejects

If the total file is rejected by the main EFT system, our Operations Service Centre (OSC) will contact your company within 2 hours of receipt of the file, advising cause(s) of the problem and discuss the possible resolution. No physical report is produced with this condition.

Transaction Reject - EFT

Transactions which are rejected by the main EFT system are recorded on the DEFR 210 report. This report will identify the reason for rejection of each transaction (see Appendix F Transaction Reject Messages). The report will be produced the day of file receipt. The availability of the report will depend on the output media:

- the paper report will be available the next business day at the branch designated for report pick-up
- if the FTF option has been selected for output the report will be designated for report output and will be available within two (2) hours after the file has been processed.

Refer to report details in Chapter 4.

As an option, the information may be returned to you as transactions in a file format (see Appendix G for the file layout), via FTF. The file containing the rejected transactions will be available within two (2) hours after the file has been processed.

EFT – Manage Payments File Monitoring

For clients who have EFT , the status of the file can be determined through the Manage Payments facility. This facility can be used to confirm that a file has been received and processed and to confirm file counts and $ value. In addition, should individual transactions reject the details, including the reject reason can be viewed immediately.

This facility will allow you to investigate rejects more quickly. Once investigated clients may use the Repair Payments – Corrections to make the necessary changes to the rejected transactions.

Transaction Reject – Other Bank Edit

Rejects from the edits performed by the Receiving Financial Institution are returned through EFT and reported on the DEFR 211 report. This report provides the full details of the rejected transactions, as well as detailed reasons as to why the field failed the edit. This report will be will be available to you the business day following receipt of the rejected items.

Refer to report details in Chapter 4.

Like the DEFR 210 report, the information may be returned to you as transactions in a file format (see Appendix G for the file layout), via FTF . The file containing the rejected transactions will be available on the business day following receipt of the rejected transaction from the other Financial Institution.

As an additional option, the rejected transactions from the Receiving Financial Institutions may be combined with returned items on the same file.

EFT – Post File Delivery Reporting

EFT edit rejects may be viewed using the Manage Payments function of EFT.

This function allows you to view the reject information.

File Settlement

General

The total gross value of a given file will be processed against your designated "funding" account, on the value date(s) of items on the file.

Accounts designated for funding, rejects and recalls are advised to the Bank at set-up and are input to your Service Agreement with the Bank for reference by the EFT System.

Accounts designated for returned items are handled differently (see below).

Accounts may be different for each function or some or all functions may share the same account number(s).

Settlement Rules

Settlement for an item differs depending on the payment destination. Refer below:

- Settlement value for items destined to Bank of Montreal accounts will be the later of receipt date or value date.
- Settlement value for items delivered to other Direct Clearers is the later of receipt date plus one or value date.

NOTE:

The posting of settlement transactions may, in fact, be one day after the date of value given for settlement; i.e. settlement entries may be posted on a "pre-dated" basis in the case of late items.

These rules apply to rejected transactions as well.

Rejected Items

Items rejected in edit or subsequently rejected by the Receiving Financial Institution will be processed against your designated account for rejects.

Recalled Items

Items recalled from delivery will be processed against your designated account for recalls.

Returned Items

Items returned after the file is processed will be processed electronically and charged to the account designated for returns. This account information, unlike that for the previous three functions, is contained on each transaction you submit rather than on the EFT system Service Agreement master file.

NOTE:

Returned items that cannot be processed electronically will be manually directed to your "Branch of Returns" and subsequently manually charged back to your account designated for returns.

Chapter 4 - Reports

Format and Media

General

The output information from EFT input is available in different format and media options.

Format Options

Output may be generated in either report or file format. Both options are not available for all types of output. In short, rejected transactions and returned items may optionally be sent to you in file format but MIS type output is available only in report format. Refer to the chart in Section 2 of this chapter to determine the format options for each output.

Media Options

You may elect to receive your output electronically via one of our communication methods, via fax (report formats only), or paper. Not all media options are available for all format options with different types of output. Again, the chart in Section 2 of this chapter identifies the media option available for each.

Electronic Output Media

All output designated for transmission may be transmitted as follows:

For Report Format Output::

- the standard 133 character size
- or
- the standard size broken down into 80 character segments

For File Format Output:

- the standard 1464 character record size
- or
- the standard size broken down into 80 character segments

NOTE: If the 80-character size is selected, an additional requirement may exist to reconstruct the output to its original size once received by you.

In order to receive your transmitted output from the Bank you will require the same communications equipment as for inbound transmissions.

EFT

For clients who use EFT the following reporting is available for viewing on your PC.

- Rejects – EFT & Other Bank Rejects
- Processing Status

All the reports listed are provided in addition to the other specified reports. Refer to Help for a description of how to view these reports.

EFT Reports

General

The following chart outlines the report #, name and content summary of EFT reports. Included as well are format and media options (VCM = Various Communication Methods). See appropriate pages for illustration.

Appendix B & C contain file and transaction error messages which may appear on EFT reports.

Report No.	Report Title	Content Summary	Report Produced	Format Options	Media Options
DEFR 200 Page 23 - 24	BMO Client Input File Control Report	Results of BMO file edits with file totals and applicable accept/reject messages. File totals are broken down by value date and settlement dates for those value dates.	Same day	Report	VCM FTF Paper
DEFR202 (Optional) Page 25	BMO List of Transactions on File Report	Itemized listing of transactions on an EFT file received from Customer.	Same day	Report	FTF only
EFT 206 Page 26	BMO Client Summary of Data Delivered on File (Rejects, Returns, and settlement file)	Summary of EFT items being delivered to BMO client in file format Summarizes credits, and debits. Totals by value date.	Same day	File	VCM FTF
DEFR 210 Page 27	BMO Client Input Edit Reject Report (or Transactions, if a file)	BMO Client EFT rejected items with applicable reject messages. Report format optionally provides capability for reject correction.	Same day	Report File	VCM (R,F) Paper (R) FTF (R, F)

Report No.	Report Title	Content Summary	Report Produced	Format Options	Media Options
DEFR 211 Page 28	BMO Client Interbank Edit Reject Report (or Transactions, if a file)	BMO client EFT items rejected from other financial institutions, with applicable reject messages. Summarized by value date. Report format optionally provides capability for reject correction.	Day after receipt by BMO from other F.I.	Report File	VCM (R,F) Paper (R) FTF (R, F)
DEFR 212 Page 29	BMO Client Warehouse Edit Reject Report	Detailed list of BMO client EFT items rejected by EFT warehouse adjustment processes.	Day after process run	Report File	VCM (R,F) Paper (R) FTF (R, F)
DEFR 215 Page 30	BMO Client Consolidated Summary Report-Delivery Recap	Recap of items delivered/not delivered on a BMO Client EFT file. Will provide breakdown of items received, recalled, and rejected by value date.	Day after latest exchange date on file.	Report	VCM Paper FTF
DEFR 216 Page 31	BMO Client Consolidated Summary Report-Post Delivery Recap	Recap of item processing which occurred after delivery, for each client EFT file.	6 days after latest exchange date on file.	Report	VCM Paper FTF
DEFR 220 (Optional) Page 32	BMO Client Daily Settled Items Report	List and summary of client items settled today.	Day after items settlement date.	Report File	VCM (R, F) Paper FTF (R, F)
DEFR 230 Page 33	Accepted Reject Corrections	List of transactions that have been corrected by the reject correction function and have been released to the system for delivery.	Day after correction initiated	Report	VCM Paper FTF
DEFR 240 Page 34	BMO Client Recall List	List of client EFT items recalled via customer request	Day after recall request	Report	Paper VCM FTF

Report No.	Report Title	Content Summary	Report Produced	Format Options	Media Options
DEFR 250 Page 35	BMO Client MICR Transaction Report	Provides a list of BMO client debit items that have been sent for MICR encoding today.	Same day when items are MICR'D	Report	Paper VCM FTF
DEFR 260 Page 36 - 37	BMO Client Returned Items	BMO client items which have been electronically returned.	Day after receipt of returned items	Report File	Paper (R) VCM (R,F) FTF (R, F)
DEFR 265 Page 38	BMO Client Re-presented Items	Provides a list of items that have been returned and subsequently re-presented.	Day after representment of returned items	Report	Paper VCM FTF
DEFR 266 Page 39	Notice of Change	Provides the client with a list of bank account number changes as provided by the receiving financial institution. Clients are advised to confirm with the customer before making the changes.	Weekly	Report File	Paper (R) VCM (R,F) FTF (R, F)
DEFR 700 Page 40	BMO Client DLS Activity Summary Report	Daily Summary of activities performed per Service Agreement/UserID via EFT .	Next day	Report	Paper VCM FTF
DEFR 705 Page 41	BMO Client DLS Initiated Resubmit of Returns Report	Reports the debit and credit returns resubmitted manually via EFT .	Next Day	Report	Paper VCM FTF
DEFR 725 Page 42	BMO Client Rejected DLS Initiated Recall Requests	Reports all the recall requests, submitted via EFT , which were rejected today.	Next day	Report	Paper VCM FTF
DEFR 730 Page 43	BMO Client DLS Initiated Reject Corrections Report	Provides a list of transactions that have been corrected by the EFT Correction function and have been either Accepted (released to EFT for delivery), Cancelled or not Verified. The report will print the before and after images of the changes.	Next day	Report	Paper VCM FTF

Report No.	Report Title	Content Summary	Report Produced	Format Options	Media Options
DEFR 735 Page 44	BMO Client DLS Initiated Recall Audit Report	Reports all the recall requests (additions and deletions) which were submitted via the EFT facility during the current business date.	Next day	Report	Paper VCM FTF
DEFR 740 Page 45	BMO Client. - Client Released Payment Facility - Mass Change Audit Report, Transaction Audit Report, File Release Audit Report	Reports all Mass Change Data Entry and Verification activity, Transaction Data and Verification activity and File Release activity entered via the EFT Payment File facility - Client Released.	Next day	Report	Paper VCM FTF
DEFR 741 Page 46	BMO Client Fixed Frequency Payment Facility - Mass Change Audit Report, Transaction Audit Report.	Reports all Mass Change Data Entry and Verification and Transaction Data Entry and Verification activity entered via the EFT Payment File facility - Fixed Frequency.	Next day	Report	Paper VCM FTF
DEFR 750 (Optional) Page 47	BMO Client. - Client Released Payment Facility - Payment Transactions Released to EFT	Provides a list of Client Released Payment Transactions that were released via EFT to the main EFT system for processing.	Next day	Report	Paper VCM FTF

Report No.	Report Title	Content Summary	Report Produced	Format Options	Media Options
DEFR 751 (Optional) Page 48	BMO Client. - Fixed Frequency Payments Facility - Payment Transactions Released to EFT	Provides a list of Fixed Frequency Payment Transactions that were released to the main EFT system for processing.	Next day	Report	Paper VCM FTF

EFT Reports

DEFR 200: BMO Client Input File Control Report

```
DEFR200                                             BANK OF MONTREAL                                          RUN DATE: MMM DD,YYYY
                                        DIRECT ELECTRONIC FUNDS TRANSFER SERVICE                                  PAGE:      ZZ,ZZ9
                                                INPUT FILE CONTROL REPORT


     TO- THE BANK OF MONTREAL                                                       FROM- XXXXXXXXX(ORIGINATOR NAME)XXXXXXXXXX
         XXXXXXXXX(BOM DATA CENTRE)XXXXXXXXXX                                             XXX(ID)XXX
         99999

                                             FILE CREATION NO.   9999
                                             FILE CREATION DATE  99999

                  FILE WAS RELEASED FOR PROCESSING BY XXXXXXXX ON MMM DD YYYY, AT HH.NN.SS

                  FILE WAS CONFIRMED BY XXXXXXXX AT HH.MM.SS
                  FILE WAS CONFIRMED BY XXXXXXXX AT HH.MM.SS

     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(STANDARD FILE ACCEPTANCE MESSAGE)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE WARNING MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE WARNING MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

           PAYMENT DETAILS
           ---------------

                                        ------------ DEBIT ---------------           ------------ CREDIT --------------
            VALUE DATE    SETT. DATE       NUMBER          (DUE TO) AMOUNT              NUMBER         (DUE FROM) AMOUNT

              MMM DD        MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                            MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                     SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

              MMM DD        MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                     SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

              MMM DD        MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                     SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

              MMM DD        MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                            MMM DD        ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                     SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           TOTAL PAYMENT DETAILS          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99


     * TOTAL VALUE ON FILE                ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99         ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

    ** TOTAL REJECTS ON FILE              ZZ,ZZZ,ZZ9
```

DEFR 200: BMO Client Input File Control Report (Cont'd)

```
DEFR200                                   BANK OF MONTREAL                                  RUN DATE: MMM DD,YYYY
                                  ELECTRONIC FUNDS TRANSFER SERVICE                             PAGE:      ZZ,ZZ9
                                      INPUT FILE CONTROL REPORT


     TO- THE BANK OF MONTREAL                                            FROM- XXXXXX(ORIGINATOR NAME)XXXXXXX
         XXXXXX(BOM DATA CENTRE)XXXXXXX                                        XXX(ID)XXX
         99999

                                            FILE CREATION NO.   9999
                                            FILE CREATION DATE  99999

                        FILE WAS RELEASED FOR PROCESSING BY XXXXXXXX ON MMM DD YYYY, AT HH.NN.SS

                        FILE WAS CONFIRMED BY XXXXXXXX AT HH.MM.SS
                        FILE WAS CONFIRMED BY XXXXXXXX AT HH.MM.SS

                                                                                         RECORD COUNT  SEGMENT COUNT
  XXXXXXXXXXXXXXXXXXXXXXXX
  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX        ZZ,ZZZ,ZZ99

     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE REJECT MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE REJECT MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE REJECT MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX


  XXXXXXXXXXXXXXXXXXXXXXXX
  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX        ZZ,ZZZ,ZZ99

     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(FILE REJECT MESSAGES)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX




     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX(STANDARD FILE REJECT MESSAGE)XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

PROGRAM CONTROL TOTALS
NO. OF CREDITS                            ZZ,ZZZ,ZZ9
AMT. OF CREDITS                  $ZZZ,ZZZ,ZZZ,ZZ9.99
NO. OF DEBITS                             ZZ,ZZZ,ZZ9
AMT. OF DEBITS                   $ZZZ,ZZZ,ZZZ,ZZ9.99
```

DEFR 202: BMO List of Transactions on File Report

DEFR202 BANK OF MONTREAL RUN DATE: MMM DD,YYYY

DIRECT ELECTRONIC FUNDS TRANSFER SERVICE

XXXXX(BOM CLIENT NAME)XXXXXXXX LIST OF TRANSACTIONS ON FILE

XXX(ID)XXX

FILE CREATION NO.:9999

REC. TYPE	TRAN TYPE	VALUE DATE	AMOUNT	DEST.INST	ACCOUNT #	PAY.NAME	CROSS REFERENCE	RET.DEST	/ ACCT
X	XXX	0YYDDD	$99,999,999.99	9999-99999	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	9999-99999	XXXXXXXXXXXX
X	XXX	0YYDDD	$99,999,999.99	9999-99999	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	9999-99999	XXXXXXXXXXXX
X	XXX	0YYDDD	$99,999,999.99	9999-99999	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	9999-99999	XXXXXXXXXXXX
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
X	XXX	0YYDDD	$99,999,999.99	9999-99999	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	9999-99999	XXXXXXXXXXXX

*** END OF REPORT ***

DEFR 206: BMO Client Summary of Data Delivered on File (Rejects)

```
DEFR206                                  BANK OF MONTREAL                                         RUN DATE: MMM DD,YYYY
                                 ELECTRONIC FUNDS TRANSFER SERVICE                                    PAGE:  ZZ,ZZ9
                              SUMMARY OF DATA DELIVERED ON FILE (-- 1 --)

     TO: XXXXXX(BOM CLIENT NAME)XXXXXXX                                    FROM: THE BANK OF MONTREAL
         XXX(ID)XXX                                                              XXXXXXXXX(DATA CENTRE NAME)XXXXXXXXX
                                                                                 99999

                                              FILE CREATION NO.    : 9999
                                              FILE CREATION DATE   : 99999

           PAYMENT DETAILS
           ---------------

                                ------------ DEBIT ---------------          ------------ CREDIT --------------
              VALUE DATE          NUMBER           (DUE TO) AMOUNT            NUMBER          (DUE FROM) AMOUNT

                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99


           RETURN DETAILS
           --------------

                                ------------ DEBIT ---------------          ------------ CREDIT --------------
              VALUE DATE          NUMBER           (DUE TO) AMOUNT            NUMBER          (DUE FROM) AMOUNT

                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           ERROR CORRECTION DETAILS
           ------------------------

                                ------------ DEBIT ---------------          ------------ CREDIT --------------
              VALUE DATE          NUMBER           (DUE TO) AMOUNT            NUMBER          (DUE FROM) AMOUNT

                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99
                MMM DD          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           SUB-TOTAL            ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

   *** TOTAL VALUE OF -- 2 --   ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99          ZZ,ZZZ,ZZ9     $ZZZ,ZZZ,ZZZ,ZZ9.99

           THE ABOVE TRANSACTIONS HAVE BEEN RECORDED ON TAPE SERIAL NO.:  DEFXXX
```

DEFR 210: BMO Client Input Edit Reject Report

```
DEFR210                                               BANK OF MONTREAL                                        RUN DATE: MMM DD,YYYY
                                             DIRECT ELECTRONIC FUNDS TRANSFER SERVICE                               PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX                 CLIENT INPUT EDIT REJECT REPORT
   XXX(ID)XXX

   FILE CREATION NO.: 9999

    LOG. REC. TYPE    X                DEST. ACC. NO.   XXXXXXXXXXXX                       XREF. NO.        XXXXXXXXXXXXXXXXXXXXXX
    TRANS. TYPE       XXX              SHORT NAME       XXXXXXXXXXXXXXX                    INST. FOR RET.   XXXXXXXXX
    AMOUNT            9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX
    VALUE DATE        999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
    DEST. INST.       999999999

* REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
                             XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
                             XXXXXXX(TXN REJECT MESSAGES)XXXXXXX

    LOG. REC. TYPE    X                DEST. ACC. NO.   XXXXXXXXXXXX                       XREF. NO.        XXXXXXXXXXXXXXXXXXXXXX
    TRANS. TYPE       XXX              SHORT NAME       XXXXXXXXXXXXXXX                    INST. FOR RET.   XXXXXXXXX
    AMOUNT            9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX
    VALUE DATE        999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
    DEST. INST.       999999999

* REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX

    LOG. REC. TYPE    X                DEST. ACC. NO.   XXXXXXXXXXXX                       XREF. NO.        XXXXXXXXXXXXXXXXXXXXXX
    TRANS. TYPE       XXX              SHORT NAME       XXXXXXXXXXXXXXX                    INST. FOR RET.   XXXXXXXXX
    AMOUNT            9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX
    VALUE DATE        999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
    DEST. INST.       999999999

* REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX


                                                     TOTAL REJECTS BY VALUE DATE
                                                     ---------------------------


               --------- CREDIT ---------  --------- DEBIT ----------  ------- EC CREDIT --------  -------- EC DEBIT --------
   VALUE DATE    NUMBER         AMOUNT        NUMBER         AMOUNT        NUMBER         AMOUNT        NUMBER         AMOUNT

     XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
     XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
     XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
     XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
               --------------------------  --------------------------  --------------------------  --------------------------
   TOTALS      ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
```

DEFR 211: BMO Client Interbank Edit Reject Report

```
 DEFR211                                BANK OF MONTREAL                                   RUN DATE: MMM DD,YYYY
                                ELECTRONIC FUNDS TRANSFER SERVICE                              PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX        INTERBANK EDIT REJECT REPORT
   XXX(ID)XXX

                                                                    ** NOTE:  THE FOLLOWING REJECT TRANSACTIONS CAN BE
FILE CREATION NO.: 9999                                                       MANUALLY CORRECTED ON THE SPACE PROVIDED
                                                                              AND RESUBMITTED TO THE BANK OF MONTREAL.

LOG. REC. TYPE   X                DEST. ACC. NO.   XXXXXXXXXXXX                        XREF. NO.   XXXXXXXXXXXXXXXXXXXXXX
TRANS. TYPE      XXX              SHORT NAME       XXXXXXXXXXXXXXX                     INST. FOR RET.   XXXXXXXXX     AMOUNT
9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX     VALUE DATE
999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
     DEST. INST.       999999999

 * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX   _ _ _ _ _ _ _ _ _
  CORRECTION KEY: 999999999   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX   _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
_ _
                              XXXXXXX(TXN REJECT MESSAGES)XXXXXXX   _ _ _ _ _ _ _

LOG. REC. TYPE   X                DEST. ACC. NO.   XXXXXXXXXXXX                        XREF. NO.   XXXXXXXXXXXXXXXXXXXXXX
TRANS. TYPE      XXX              SHORT NAME       XXXXXXXXXXXXXXX                     INST. FOR RET.   XXXXXXXXX
AMOUNT           9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX
VALUE DATE       999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
DEST. INST.      999999999

 * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
  *** NOT CORRECTABLE ***     XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
                              XXXXXXX(TXN REJECT MESSAGES)XXXXXXX

LOG. REC. TYPE   X                DEST. ACC. NO.   XXXXXXXXXXXX                        XREF. NO.   XXXXXXXXXXXXXXXXXXXXXX
TRANS. TYPE      XXX              SHORT NAME       XXXXXXXXXXXXXXX                     INST. FOR RET.   XXXXXXXXX
AMOUNT           9999999999       PAY. NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     ACC. FOR RET.    XXXXXXXXXXXX
VALUE DATE       999999           LONG NAME        XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX     MICR (OPT.)      XXXXXXXXXXXXXXX
DEST. INST.      999999999

 * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX   _ _ _ _ _ _ _ _ _ _
  CORRECTION KEY: 999999999


TOTAL REJECTS BY VALUE DATE
---------------------------


--------- CREDIT ---------  --------- DEBIT ----------  ------- EC CREDIT --------  -------- EC DEBIT --------
VALUE DATE    NUMBER        AMOUNT        NUMBER        AMOUNT        NUMBER        AMOUNT        NUMBER        AMOUNT

XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
--------------------------  --------------------------  --------------------------  --------------------------
TOTALS    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
```

DEFR 212: BMO Client Warehouse Edit Reject Report

```
DEFR212                                          BANK OF MONTREAL                                      RUN DATE: MMM DD,YYYY
                                         ELECTRONIC FUNDS TRANSFER SERVICE                                  PAGE:      ZZ,ZZ9
 XXXXX(BOM CLIENT NAME)XXXXXXXX           WAREHOUSE EDIT REJECT REPORT
 XXX(ID)XXX

 FILE CREATION NO.     : 9999

 LOG. REC. TYPE : X                DEST. ACC. NO. : XXXXXXXXXXXX                         XREF. NO. : XXXXXXXXXXXXXXXXXXXXX
 TRANS. TYPE    : XXX              SHORT NAME     : XXXXXXXXXXXXXXX                      INST. FOR RET. : XXXXXXXXX
 AMOUNT         : 9999999999       PAY. NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       ACC. FOR RET.  : XXXXXXXXXXXX
 VALUE DATE     : 999999           LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       MICR (OPT.)    : XXXXXXXXXXXXXXX
 DEST. INST.    : 999999999

  * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
                               XXXXXXX(TXN REJECT MESSAGES)XXXXXXX
                               XXXXXXX(TXN REJECT MESSAGES)XXXXXXX

 LOG. REC. TYPE : X                DEST. ACC. NO. : XXXXXXXXXXXX                         XREF. NO. : XXXXXXXXXXXXXXXXXXXXX
 TRANS. TYPE    : XXX              SHORT NAME     : XXXXXXXXXXXXXXX                      INST. FOR RET. : XXXXXXXXX
 AMOUNT         : 9999999999       PAY. NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       ACC. FOR RET.  : XXXXXXXXXXXX
 VALUE DATE     : 999999           LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       MICR (OPT.)    : XXXXXXXXXXXXXXX
 DEST. INST.    : 999999999

  * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX

 LOG. REC. TYPE : X                DEST. ACC. NO. : XXXXXXXXXXXX                         XREF. NO. : XXXXXXXXXXXXXXXXXXXX
 TRANS. TYPE    : XXX              SHORT NAME     : XXXXXXXXXXXXXXX                      INST. FOR RET. : XXXXXXXXX
 AMOUNT         : 9999999999       PAY. NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       ACC. FOR RET.  : XXXXXXXXXXXX
 VALUE DATE     : 999999           LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       MICR (OPT.)    : XXXXXXXXXXXXXXX
 DEST. INST.    : 999999999

  * REASON(S) FOR REJECTION:   XXXXXXX(TXN REJECT MESSAGES)XXXXXXX


                                              TOTAL REJECTS BY VALUE DATE
                                              ---------------------------


       --------- CREDIT ---------  --------- DEBIT ----------  ------- EC CREDIT --------  -------- EC DEBIT --------
VALUE DATE    NUMBER         AMOUNT         NUMBER         AMOUNT        NUMBER         AMOUNT         NUMBER        AMOUNT

XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
XXXXXX    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
          --------------------------  --------------------------  --------------------------  --------------------------
TOTALS    ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99  ZZ,ZZZ,ZZ9  ZZZ,ZZZ,ZZ9.99
```

DEFR 215: BMO Client Consolidated Summary Report - Delivery Recap

```
DEFR215                                     BANK OF MONTREAL                                    RUN DATE: MMM DD,YYYY
                                    ELECTRONIC FUNDS TRANSFER SERVICE                           PAGE:     ZZ,ZZ9
                               CONSOLIDATED SUMMARY REPORT - DELIVERY RECAP

XXXXXXXX(BOM CLIENT NAME)XXXXXXXXXXX
    XXX(ID)XXX

    TRANSIT NO.: 9999

    FILE CREATION NO.  : 9999
         RECEIVED ON   : MMM DD,YYYY


  VALUE   ------- CREDIT --------   -------- DEBIT --------   ------ EC CREDIT ------   ------ EC DEBIT -------
   DATE     NUMBER        AMOUNT      NUMBER        AMOUNT      NUMBER        AMOUNT      NUMBER        AMOUNT

  ITEMS RECEIVED ON FILE
  ----------------------


   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

  TOTAL ITEMS RECEIVED
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


  ITEMS NOT DELIVERED
  -------------------


  RECALLS
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 SUB-TOTAL
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

  REJECTS BOM EDIT
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 SUB-TOTAL
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

  REJECTS BOM OTH
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 SUB-TOTAL
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

  TOTAL ITEMS NOT DELIVERED
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


  *** NET ITEMS DELIVERED ***
            ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
```

DEFR 216: BMO Client Consolidated Summary Report - Post Delivery Recap

```
DEFR216                                         BANK OF MONTREAL                                         RUN DATE: MMM DD,YYYY
                                         ELECTRONIC FUNDS TRANSFER SERVICE                                   PAGE:      ZZ,ZZ9
                               CONSOLIDATED SUMMARY REPORT - POST DELIVERY RECAP

XXXXX(BOM CLIENT NAME)XXXXXXXX
   XXX(ID)XXX

   FILE CREATION NO.  : 9999
        RECEIVED ON   : MMM DD,YYYY


 VALUE   ------- CREDIT --------   -------- DEBIT --------   ------ EC CREDIT ------   ------ EC DEBIT -------
 DATE     NUMBER        AMOUNT      NUMBER        AMOUNT      NUMBER        AMOUNT      NUMBER        AMOUNT

 NET ITEMS DELIVERED
 -------------------

         ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 POST DELIVERY PROCESSING
 ------------------------


 REJECTS OTH BANKS
 MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 SUB-TOTAL
          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

 RECALLS VIA E/C     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
           SUB-TOTAL          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 RETURNED ITEMS
 MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
 SUB-TOTAL
          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99

 REPRESENTED ITEMS   MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
           SUB-TOTAL          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 REISSUES BOM OTH    MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
           SUB-TOTAL          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 REJECT CORRECTIONS  MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
                     MMM DD   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
           SUB-TOTAL          ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 TOTAL POST DELIVERY
         ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99


 *** NET ACCEPTED ***
         ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99   ZZZ,ZZ9 $ZZZ,ZZZ,ZZ9.99
```

DEFR 220: BMO Client Daily Settled Items Report

```
 DEFR220                                         BANK OF MONTREAL                                             RUN DATE: MMM DD,YYYY
                                         ELECTRONIC FUNDS TRANSFER SERVICE                                    PAGE:      ZZ,ZZ9
                                            DAILY SETTLED ITEMS REPORT
    XXXXXXXX(BOM CLIENT NAMEXXXXXXXXXXXXX
    XXX(ID)XXX

    FILE CREATION NO.  : 9999
         RECEIVED ON   : MMM DD,YYYY         ACCEPTED ITEMS SETTLED TODAY:  MMM DD,YYYY
                                             ------------------------------------------


REC   VALUE   TRAN     DEST.      PAYEE/PAYOR
TYP   DATE    TYPE     INST.      ACCOUNT NO.   CROSS REFERENCE NO.         PAYEE/PAYOR NAME                AMOUNT

 X   MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                                                TOTALS FOR RECORD TYPE: X - XXXXXXXXX  # ZZZ,ZZ9   $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
REP
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   XXX   9999-99999   XXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                    TOTALS FOR RECORD TYPE: X - XXXXXXXXX   # ZZZ,ZZ9  $ZZZ,ZZZ,ZZZ,ZZ9.99

         NOTE:  'REP' - INDICATES THE ITEM WAS REPRESENTED
```

DEFR 230: Accepted Reject Correction

```
DEFR230                                    BANK OF MONTREAL                                               RUN DATE: MMM DD,YYYY
                                   ELECTRONIC FUNDS TRANSFER SERVICE                                          PAGE:      ZZ,ZZ9
                                       ACCEPTED REJECT CORRECTIONS
   XXXXX(BOM CLIENT NAME)XXXXXXXX
   XXX(ID)XXX

      FILE CREATION NO. : 9999


  CORRECTION   RECORD    DEST. INST.  EXCHANGE DATE    VALUE DATE       AMOUNT      CORR. OPER.     PAYEE/PAYOR NAME
     KEY         TYPE    DEST. ACCT.   SETTLE. DATE                                 AUTH. OPER.

  999999999      X       9999-99999     MMM DD,YYYY   MMM DD,YYYY  $ZZZ,ZZZ,ZZ9.99   XXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                        XXXXXXXXXXXX    MMM DD,YYYY                                  XXXXXXXX

                                   --------- OLD VALUES ---------   --------- NEW VALUES ---------
                   PAY. NAME       XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                   DEST. ACCT.     XXXXXXXXXXXX                     XXXXXXXXXXXX
                   INST. FOR RET.  XXXXXXXXX                        XXXXXXXXX

  999999999      X       9999-99999     MMM DD,YYYY   MMM DD,YYYY  $ZZZ,ZZZ,ZZ9.99   XXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                        XXXXXXXXXXXX    MMM DD,YYYY                                  XXXXXXXX

                                   --------- OLD VALUES ---------   --------- NEW VALUES ---------
                   TRANS. TYPE     XXX                              XXX
                   VALUE DATE      XXXXXX                           XXXXXX
                   DEST. INST.     XXXXXXXXX                        XXXXXXXXX


            NUMBER OF ACCEPTED TRANSACTIONS: ZZ,ZZ9

   ***  END OF REPORT  ***


                             *** THERE ARE NO ACCEPTED REJECT CORRECTIONS FOR THIS DATA CENTRE TODAY ***
                             *** THERE ARE NO ACCEPTED REJECT CORRECTIONS FOR THIS DATA CENTRE TODAY ***
                             *** THERE ARE NO ACCEPTED REJECT CORRECTIONS FOR THIS DATA CENTRE TODAY ***
                             *** THERE ARE NO ACCEPTED REJECT CORRECTIONS FOR THIS DATA CENTRE TODAY ***
```

DEFR 240: BMO Client Recall List

```
DEFR240                                           BANK OF MONTREAL                                          RUN DATE: MMM DD,YYYY
                                          ELECTRONIC FUNDS TRANSFER SERVICE                                     PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX                DETAIL RECALL LIST
   XXX(ID)XXX

   TRANSIT NO.: 9999

   FILE CREATION NO.  : 9999
                                                 ITEMS RECALLED PRIOR TO DELIVERY
                                                 --------------------------------

REC   VALUE    SETT.   TRAN     DEST.      PAYEE/PAYOR
TYP   DATE     DATE    TYPE     INST.      ACCOUNT NO.      CROSS REFERENCE NO.        PAYEE/PAYOR NAME               AMOUNT


 X   MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                                                                  TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9   $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                                                                  TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9   $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                                                                  TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9   $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99
     MMM DD   MMM DD   XXX   9999-99999   XXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   $ZZZ,ZZZ,ZZ9.99

                                                   TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9   $ZZZ,ZZZ,ZZZ,ZZ9.99

                                                 *** TOTAL ITEMS RECALLED PRIOR TO DELIVERY ***     # ZZZ,ZZ9
```

DEFR 250: BMO Client MICR Transaction Report

```
DEFR250                                                 BANK OF MONTREAL                                  RUN DATE: MMM DD,YYYY
                                                 ELECTRONIC FUNDS TRANSFER SERVICE                            PAGE:      ZZ,ZZ9
                                                     MICR TRANSACTION REPORT
XXXXX(BOM CLIENT NAME)XXXXXXXX
XXX(ID)XXX

DUE DATE - MMM DD,YYYY


INST-TRANSIT   ACCOUNT        DRAWEE NAME                     ITEM TRACE NO.      CROSS REFERENCE NO.     AMOUNT       PAD


9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99  BUS
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99  BUS
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99  BUS  REP
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99       REP
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99       REP
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99  BUS
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99       REP
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99
9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX 9999-99999-9999-999999999 XXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99

*** TOTAL FOR DUE DATE - MMM DD,YYYY                                                        $ZZZ,ZZZ,ZZZ,ZZ9.99

*** TOTAL FOR XXXXXX(BOM CLIENT NAME)XXXXXXX                                                $ZZZ,ZZZ,ZZZ,ZZ9.99


NOTE:  'REP' - INDICATES THE ITEM WAS REPRESENTED
```

DEFR 260: BMO Client Returned Items

```
DEFR260                                                 BANK OF MONTREAL                                          RUN DATE: MMM DD,YYYY
                                                ELECTRONIC FUNDS TRANSFER SERVICE                                     PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX                      RETURNED ITEM LIST
   XXX(ID)XXX

   FILE CREATION NO.: 9999                        SETTLEMENT DATE: MMM DD,YYYY

   RETURN TR/ACCT   : 9999-9999999


   RETURNED DEBIT ITEMS
   --------------------

REC  RSN  VALUE      DEST.    PAYEE/PAYOR
TYP  CDE  DATE       INST.    ACCOUNT NO.         PAYEE/PAYOR NAME        CROSS REFERENCE NO.     ITEM TRACE NO.         AMOUNT

 X   XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99

                                                                    TOTALS FOR RECORD TYPE: X    # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99

                                                                   TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

                                                                   SUB-TOTAL RETURNED DEBITS:    # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99


   RETURNED DEBIT ITEMS (TO BE REPRESENTED)
   ----------------------------------------

 X   XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99

                                                                   TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

                                                                   SUB-TOTAL REPRESENTED:        # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

                                                         *** TOTAL RETURNED DEBITS ***           # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99
```

DEFR 260: BMO Client Returned Items (Cont'd)

```
DEFR260                                             BANK OF MONTREAL                                     RUN DATE: MMM DD,YYYY
                                             ELECTRONIC FUNDS TRANSFER SERVICE                               PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX                   RETURNED ITEM LIST
   XXX(ID)XXX

   FILE CREATION NO.: 9999                         SETTLEMENT DATE: MMM DD,YYYY

   RETURN TR/ACCT   : 9999-9999999


   RETURNED CREDIT ITEMS
   ---------------------

REC  RSN  VALUE      DEST.    PAYEE/PAYOR
TYP  CDE  DATE       INST.    ACCOUNT NO.         PAYEE/PAYOR NAME        CROSS REFERENCE NO.     ITEM TRACE NO.         AMOUNT

 X   XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99

                                                         TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

 X   XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99
     XXX  MMM DD  9999-99999  XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXX $ZZ,ZZZ,ZZ9.99

                                                         TOTALS FOR RECORD TYPE: X     # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

                                              *** TOTAL RETURNED CREDITS ***           # ZZZ,ZZ9        $ZZZ,ZZZ,ZZZ,ZZ9.99

                                              *** TOTAL FOR SETTLEMENT DATE ***        # ZZZ,ZZ9

                                              *** TOTAL FOR RETURN TR/ACCT ***         # ZZZ,ZZ9

                                              *** TOTAL RETURNED FOR FILE ***          # ZZZ,ZZ9
```

DEFR 265: BMO Client Represented Items

```
DEFR265                                                         BANK OF MONTREAL                                     RUN DATE: MMM DD,YYYY
                                                        ELECTRONIC FUNDS TRANSFER SERVICE                                PAGE:      ZZ,ZZ9
   XXXXX(BOM CLIENT NAME)XXXXXXXX                              REPRESENTED ITEMS
   XXX(ID)XXX

   FILE CREATION NO.: 9999

   RETURN TR/ACCT   : 9999-9999999


  SETT.     VALUE    TRAN      DEST.      PAYEE/PAYOR
  DATE      DATE     TYPE      INST.      ACCOUNT NO.     PAYEE/PAYOR NAME                  CROSS REFERENCE NO.         AMOUNT

 MMM DD    MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99

                                                          TOTALS FOR SETT. DATE: MMM DD     # ZZZ,ZZ9
$ZZZ,ZZZ,ZZZ,ZZ9.99

 MMM DD    MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99
           MMM DD    999    9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99

                                                          TOTALS FOR SETT. DATE: MMM DD     # ZZZ,ZZ9
$ZZZ,ZZZ,ZZZ,ZZ9.99

                                                         *** TOTAL REPRESENTED ITEMS ***    # ZZZ,ZZ9
$ZZZ,ZZZ,ZZZ,ZZ9.99
```

DEFR 266: Notice of Change Items

```
 DEFR266                                                  BANK OF MONTREAL                                     RUN DATE: MMM DD,YYYY
                                                   ELECTRONIC FUNDS TRANSFER SERVICE                               PAGE:      ZZ,ZZ9
    XXXXX(BOM CLIENT NAME)XXXXXXXX                      NOTICE OF CHANGE LIST
    XXX(ID)XXX

CROSS REFERENCE NUMBER       PAYEE/PAYOR NAME                            ---- OLD -----                ---- NEW -----
                                                                     DEST. INST.  DEST. ACCT.       DEST. INST.  DEST. ACCT.
XXXXXXXXXXXXXXXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX      9999-99999   9999999999999     9999-99999   9999999999999
XXXXXXXXXXXXXXXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX      9999-99999   9999999999999     9999-99999   9999999999999
XXXXXXXXXXXXXXXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX      9999-99999   9999999999999     9999-99999   9999999999999
XXXXXXXXXXXXXXXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX      9999-99999   9999999999999     9999-99999   9999999999999
                NUMBER OF TRANSACTIONS:       999
  ***  END OF REPORT  ***
```

DEFR 700: BMO Client DLS Activity Summary Report

```
 DEFR700                                                      BANK OF MONTREAL                                    RUN DATE: MMM DD,YYYY
                                                      ELECTRONIC FUNDS TRANSFER SERVICE                                PAGE:      ZZ,ZZ9
 XXXXX(CLIENT SA NAME)XXXXXXXX                           DLS ACTIVITY SUMMARY REPORT
 XX(SA #)XX
                                                        -------------------------------- P A Y M E N T -------------------------
 USERID      TRACE     RECALL        CORRECTION OF REJECTS               DATA ENTRY             VERIFICATION           FILE RELEASE
                     -------------  ------------------------  ----------------------------  --------------  -------------------------
                       ADD  DELETE   ENTRY     VERIFY  CANCEL    ADD  UPDATE  M/UPD  DELETE  ACCEPT  REJECT   CONFIRM  CANCEL     RELSE

 xxxxxxxx    Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9     Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9    Z,ZZ9   Z,ZZ9
    .          .       .       .       .         .       .      .       .      .       .       .       .       .        .       .
    .          .       .       .       .         .       .      .       .      .       .       .       .       .        .       .
    .          .       .       .       .         .       .      .       .      .       .       .       .       .        .       .
 xxxxxxxx    Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9     Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9    Z,ZZ9   Z,ZZ9

 TOTALS:     Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9     Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9  Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9   Z,ZZ9    Z,ZZ9   Z,ZZ9
```

DEFR 705: BMO Client DLS Initiated Resubmit of Returns Report

```
DEFR705                                              BANK OF MONTREAL                                       RUN DATE: MMM DD,YYYY
                                             ELECTRONIC FUNDS TRANSFER SERVICE                                  PAGE:      ZZ,ZZ9
 XXXXX(CLIENT SA NAME)XXXXXXXXX            DLS INITIATED RESUBMIT OF RETURNS REPORT
 XX(SA #)XX

   FILE CREATION NO.: XXXX

                  RECORD   DEST. INST.     RESUBMIT DATE  VALUE DATE      PAYEE/PAYOR NAME                        RESUBMITTED  VERIFIED
 STATUS           TYPE     PAYEE(OR) ACCT  SETTLE. DATE        AMOUNT                                                 BY          BY

 XXXXXXXXXXXX      X       XXXX-XXXXX      MMM DD,YYYY    MMM DD,YYYY     XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX       XXXXXXXX    XXXXXXXX
                           XXXXXXXXXXXX    MMM DD,YYYY  $ZZZ,ZZZ,ZZ9.99                                                        XXXXXXXX
                                                                                                                               XXXXXXXX

                            --------- OLD VALUES ---------  --------- NEW VALUES ---------
            DEST. INST.     XXXX-XXXXX                      XXXX-XXXXX
            PAYEE(OR) ACCT  XXXXXXXXXXXX                    XXXXXXXXXXXX
            PAYEE/PAYOR NAME XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            CROSS REFERENCE  XXXXXXXXXXXXXXXXXXX            XXXXXXXXXXXXXXXXXXX
            VALUE DATE       XXXXXX                         XXXXXX


             NUMBER OF RESUBMIT REQUESTS ACCEPTED    :   ZZZ,ZZ9
             NUMBER OF RESUBMIT REQUESTS CANCELLED   :   ZZZ,ZZ9
             NUMBER OF RESUBMIT REQUESTS NOT VERIFIED:   ZZZ,ZZ9

 *** END OF REPORT ***
```

DEFR 725: BMO Client Rejected DLS Initiated Recall Requests

```
 DEFR725                                               BANK OF MONTREAL                                     RUN DATE: MMM DD,YYYY
                                               ELECTRONIC FUNDS TRANSFER SERVICE                                PAGE:      ZZ,ZZ9
 XXXXX(CLIENT SA NAME)XXXXXXXXX                  REJECTED DLS INITIATED RECALL REQUESTS
 XX(SA #)XX

                                -------------------------- ITEM RECALL DETAILS ---------------------------------------
            RECALL    FILE      DEST.INST.        REC. ID     AMOUNT          CROSS REFERENCE #
            TYPE      CR #      PAYEE(OR) ACCT    TRAN TYPE   VALUE DATE      PAYEE OR PAYOR NAME

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

            XXXX       XXXX     XXXX-XXXXX        X     $ZZZ,ZZZ,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXX      XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX


 ***   END OF REPORT   ***
```

DEFR 730: BMO Client DLS Initiated Reject Corrections Report

```
DEFR730                                            BANK OF MONTREAL                                        RUN DATE: MMM DD,YYYY
                                          ELECTRONIC FUNDS TRANSFER SERVICE                                    PAGE:      ZZ,ZZ9
                                       DLS INITIATED REJECT CORRECTIONS REPORT

XXXXX(CLIENT SA NAME)XXXXXXXXX
XX(SA #)XX

   FILE CREATION NO.: XXXX

CORRECTION KEY    RECORD   DEST. INST.     EXCHANGE DATE  VALUE DATE       CORRECTION  VERIFICATION   PAYEE/PAYOR NAME
STATUS            TYPE     PAYEE(OR) ACCT  SETTLE. DATE        AMOUNT          BY            BY

999999999         X        XXXX-XXXXX      MMM DD,YYYY    MMM DD,YYYY      XXXXXXXX    XXXXXXXX       XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXX               XXXXXXXXXXXX    MMM DD,YYYY  $ZZZ,ZZZ,ZZ9.99


                           --------- OLD VALUES ---------   --------- NEW VALUES ---------
           DEST. INST.     XXXX-XXXXX                       XXXX-XXXXX
           SHORT NAME      XXXXXXXXXXXXXXX                  XXXXXXXXXXXXXXX
           INST. FOR RET.  XXXX-XXXXX                       XXXX-XXXXX
           VALUE DATE      XXXXXX                           XXXXXX


            NUMBER OF REJECT CORRECTIONS ACCEPTED    :   ZZZ,ZZ9
            NUMBER OF REJECT CORRECTIONS CANCELLED   :   ZZZ,ZZ9
            NUMBER OF REJECT CORRECTIONS NOT VERIFIED:   ZZZ,ZZ9

*** END OF REPORT ***
```

PURPOSE: DEFR730 provides a list of transactions that have been corrected by the EFT Correction function and have been either Accepted (released to the EFT Warehouse for delivery), Cancelled or Not Verified . The report will print the before and after image of the changes.

DEFR 735: BMO Client DLS Initiated Recall Audit Report

```
DEFR735                                                    BANK OF MONTREAL                                        RUN DATE: MMM DD,YYYY
                                                    ELECTRONIC FUNDS TRANSFER SERVICE                                  PAGE:      ZZ,ZZ9
                                                    DLS INITIATED RECALL AUDIT REPORT
XXXXX(CLIENT SA NAME)XXXXXXXXX
XX(SA #)XX

                                ------------------------- ITEM RECALL DETAILS ---------------------------     ---- AUDIT INFO -----
FUNCTION   RECALL     FILE      DEST. INST.      REC. ID     AMOUNT          CROSS REFERENCE #                USER ID    ENTRY DATE
           TYPE       CR #      PAYEE(OR) ACCT   TRAN TYPE   VALUE DATE      PAYEE OR PAYOR NAME                         ENTRY TIME


XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX

XXXXXX     XXXX       9999      9999-99999       X         $ZZ9,ZZZ,ZZ9.99   XXXXXXXXXXXXXXXXXXX              XXXXXXXX   MMM DD,YYYY
                                XXXXX            XXX         XXXXXX          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX              XX.XX.XX


*** END OF REPORT ***
```

PURPOSE: DEFR735 will report all the recall requests (additions and deletions) which were submitted via EFT during the Current Business Date. The audit log entries will be reported by OLBB User ID.

DEFR 740: BMO Client - Client Released Payment Facility - Mass Change Audit Report, Transaction Audit Report, File Release Audit Report

```
DEFR740                                               BANK OF MONTREAL                                  RUN DATE: MMM DD,YYYY
                                              ELECTRONIC FUNDS TRANSFER SERVICE                             PAGE:     ZZ,ZZ9
XXXXX(CLIENT SA NAME)XXXXXXXXX                 CLIENT RELEASED PAYMENT FACILITY
XX(SA #)XX                                       MASS CHANGE AUDIT REPORT


TXN TYPE       : XXX                            CROSS REF. #   : XXXXXXXXXXXXXXXXXXXXXX
VALUE DATE     : 999999                         SHORT NAME     : XXXXXXXXXXXXXXX                  VERIF. STATUS   : XXXXXXXXXX
TXN STATUS     : XXXXXXXXXX                     LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   FUNCTION        : XXXXXXXXXXXX
MICR MESSAGE #1: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   INST FOR RETURN: XXXXXXXXX                        USER ID         : XXXXXXXX
             #2: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   ACCT FOR RETURN: XXXXXXXXXXXX                     ENTRY DATE      : MMM DD,YYYY
             #3: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   AMOUNT         : ZZZ,ZZ9.99                       ENTRY TIME      : 99.99.99

TXN TYPE       : XXX                            CROSS REF. #   : XXXXXXXXXXXXXXXXXXXXXX
VALUE DATE     : 999999                         SHORT NAME     : XXXXXXXXXXXXXXX                  VERIF. STATUS   : XXXXXXXXXX
TXN STATUS     : XXXXXXXXXX                     LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   FUNCTION        : XXXXXXXXXXXX
MICR MESSAGE #1: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   INST FOR RETURN: XXXXXXXXX                        USER ID         : XXXXXXXX
             #2: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   ACCT FOR RETURN: XXXXXXXXXXXX                     ENTRY DATE      : MMM DD,YYYY
             #3: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   AMOUNT         : ZZZ,ZZ9.99                       ENTRY TIME      : 99.99.99


*** END OF REPORT ***
```

DEFR 741: BMO Client Fixed Frequency Payment Facility - Mass Change Audit Report, Transaction Audit Report

```
DEFR741                                              BANK OF MONTREAL                                      RUN DATE: MMM DD,YYYY
                                            ELECTRONIC FUNDS TRANSFER SERVICE                                  PAGE:      ZZ,ZZ9
XXXXX(CLIENT SA NAME)XXXXXXXXX               FIXED FREQUENCY PAYMENT FACILITY
XX(SA #)XX                                       MASS CHANGE AUDIT REPORT


TXN TYPE       : XXX                           CROSS REF. #    : XXXXXXXXXXXXXXXXXXXXXX
SHORT NAME     : XXXXXXXXXXXXXXX               INST FOR RETURN: XXXXXXXXX                  VERIF. STATUS   : XXXXXXXXXX
LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX ACCT FOR RETURN: XXXXXXXXXXXX              FUNCTION        : XXXXXXXXXXXX
MICR MESSAGE #1: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX AMOUNT         : ZZZ,ZZ9.99                USER ID         : XXXXXXXX
             #2: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX                                            ENTRY DATE      : MMM DD,YYYY
             #3: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX                                            ENTRY TIME      : 99.99.99

*** END OF REPORT ***
```

```
DEFR741                                           BANK OF MONTREAL                                        RUN DATE: MMM DD,YYYY
                                         ELECTRONIC FUNDS TRANSFER SERVICE                                    PAGE:      ZZ,ZZ9
XXXXX(CLIENT SA NAME)XXXXXXXXX            FIXED FREQUENCY PAYMENT FACILITY
XX(SA #)XX                                  TRANSACTION AUDIT REPORT

LOG. REC. TYPE : X                       PAYEE(OR) ACCT.: XXXXXXXXXXXX                     TEMP. STOP FROM: MMM DD,YYYY
TXN TYPE       : XXX                     PAYEE(OR) NAME : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   TEMP. STOP TO  : MMM DD,YYYY
AMOUNT         : ZZZ,ZZ9.99              SHORT NAME     : XXXXXXXXXXXXXXX
DEST. INST.    : 999999999               LONG NAME      : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
PAY. FREQUENCY : XX                      MONTH-END PAY  : X                                VERIF. STATUS  : XXXXXXXXXX
FIRST DUE DATE : MMM DD,YYYY             TERMINATE DATE : MMM DD,YYYY                      FUNCTION       : XXXXXXXXXXXX
MICR MESSAGE #1: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX CROSS REF. #    : XXXXXXXXXXXXXXXXXXXXXX   USER ID        : XXXXXXXX
             #2: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX INST FOR RETURN: XXXXXXXXX                 ENTRY DATE     : MMM DD,YYYY
             #3: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX ACCT FOR RETURN: XXXXXXXXXXXX              ENTRY TIME     : 99:99:99


***   END OF REPORT   ***
```

DEFR 750: BMO Client - Client Released Payment Facility - Payment Transactions Released to EFT

```
DEFR750                                          BANK OF MONTREAL                                   RUN DATE: MMM DD,YYYY
                                          ELECTRONIC FUNDS TRANSFER SERVICE                             PAGE:      ZZ,ZZ9
XXXXX(CLIENT SA NAME)XXXXXXXXX             CLIENT RELEASED PAYMENT FACILITY
XX(SA #)XX                                PAYMENT TRANSACTIONS RELEASED TO EFT

FILE CREATION NO.:  9999

  REC.    VALUE     TRN       DEST.      PAYEE/PAYOR
  TYPE    DATE      TYPE      INST.      ACCOUNT NO.     CROSS REFERENCE NO.             PAYEE/PAYOR NAME                   AMOUNT

   X      MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99

          MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99

          MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
$ZZZ,ZZZ,ZZ9.99


                                                                              TOTALS FOR REC. TYPE "X"    #:     9
$ZZZ,ZZZ,ZZ9.99



                                                                              ****** FILE TOTAL ******    #:     9
```

DEFR 751: BMO Client Fixed Frequency Payments Facility - Payment Transaction Released to EFT

```
DEFR751                                          BANK OF MONTREAL                                   RUN DATE: MMM DD,YYYY
                                          ELECTRONIC FUNDS TRANSFER SERVICE                             PAGE:      ZZ,ZZ9
XXXXX(CLIENT SA NAME)XXXXXXXXX            FIXED FREQUENCY PAYMENTS FACILITY
XX(SA #)XX                                PAYMENT TRANSACTIONS RELEASED TO EFT

FILE CREATION NO.:  0001

  REC.    VALUE     TRN       DEST.      PAYEE/PAYOR
  TYPE    DATE      TYPE      INST.      ACCOUNT NO.     CROSS REFERENCE NO.             PAYEE/PAYOR NAME                   AMOUNT

   X      MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99

          MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99

          MMM DD    XXX     9999-99999    XXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXX    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX $ZZZ,ZZZ,ZZ9.99

                                                                              TOTALS FOR REC. TYPE "X"    #:     9     $ZZZ,ZZZ,ZZ9.99

                                                                              ****** FILE TOTAL ******    #:     9
```

Chapter 5 - Post File Delivery Functions

Recalls

General

The recall facility is designed to allow you to “retrieve” or recall an entire file delivered in error or individual transactions. A Recall request facility is available via EFT or requests can be submitted manually by telephone call to your OSC Service Contact.

Rules For Recalls

Recalls can only be initiated under the following conditions:

1. 'C' and 'D' transactions may be recalled prior to delivery date.
2. 'C' and 'D' transactions may be recalled after delivery date provided it is done as part of a recall of an entire payment file. In this case, the recall of items will be initiated by the EFT system through the generation of an appropriate reversing 'E' or 'F' error correction transaction. **CPA timing regulations dictate when error correction transactions are permitted, as a result, recall requests received after the original transaction delivery date can only be processed on a best effort basis**.

Note: Error Correction transactions may be Returned or Rejected by the receiving Financial Institution up to 90 days after posting to the recipient’s account. It is also possible, despite the issuance of an Error Correction, that the original transaction may have been Returned or Rejected. As a result you may encounter a situation where an original debit payment transaction is returned and an Error Correction of that transaction is accepted.

Recalls Via EFT

Refer to the Help in EFT for a detailed explanation on how to use the Recall facility.

Manual Recall Processing

The following information must be supplied to your servicing OSC to effect the recall:

- Originator ID and File Creation Number
- Cross Reference Number
- Institutional Identification Number
- Name and Address of Payee/Payor Branch
- Payee/Payor Account Number
- Amount
- Due date

The Bank of Montreal's procedure for handling a telephone recall request is as follows:

If the item is located in the warehouse and the request for recall is received prior to delivery date, the item can be deleted from the warehouse.

If the item being recalled is a credit item which has been delivered for value date tomorrow or later (meaning that it would not have yet been posted), then the servicing OSC may request a recall via a telephone call to the Receiving Financial Institution. This is a special circumstance, permitted for credits only, and is allowed only between delivery date and posting date; **as this type of request requires agreement by the Receiving Financial Institution it can only be initiated on a best effort basis**.

If the item being recalled has been delivered for value date today or prior (indicating that it probably already has been posted) then the servicing OSC will generate an 'E' or 'F' record, if permitted (see Rules For Recalls).

If the item cannot be located in the warehouse it cannot be recalled, this indicates the allowable time frame for recalls has expired and the item must be handled by some other manual means initiated by you.

EFT Reports on Recall Activity

The EFT system produces the following reports related to your Recall activity (refer to Chapter 4 for examples):

DEFR240 BMO Client Recall List

This report lists all processed recall requests regardless of whether the requests were made via EFT or the manual process described earlier in this section. The report is divided into two sections:

- ITEMS RECALLED PRIOR TO DELIVERY

The items had not been delivered so they were recalled from the EFT warehouse.

- ITEMS RECALLED POST DELIVERY

The items had been delivered and an error correction transaction was generated.

DEFR725 BMO Client Rejected OLBB Initiated Recall Requests

This report lists all Recall requests submitted via EFT that were rejected by the EFT system.

DEFR735 OLBB Initiated Recall Audit Report

This report lists all Recall requests, submitted via EFT, identifying the user who made the request.

Returns

General

On or shortly after due date, all non-postable items received at the beneficiaries' branches may be returned electronically and subsequently charged to your designated "Account for Returns". This account information is contained on each transaction you submit.

Returned Debit

The returning Financial Institution generates an electronic returned item for each debit item returned. The returned item contains the information necessary to identify the item and the reason for return.

Returned Credit

The returning Financial Institution generates an electronic returned item for each credit item returned. Again, the returned item contains the information necessary to identify the item and the reason for return.

Payor Refusal

Current CPA regulations permit the return of C, D, E, and F records for pecial reasons, please see "Refused Payor/Payee".

There is a special 90-day time limit (from posting) for return, via the clearing system, of debits (D or E transactions) for the reason "Refused Payor/Payee". Payor claims made after 90 days should be resolved outside the payments system.

Electronic Returns Output Media

For items returned electronically you will receive complete details, including the reason for return.

This output is available to you in either report or file format.

The DEFR 260 - Returned Items Listing will be available to you the day after receipt of the returned items from the R.F.I., if you elect to receive the report type format.

Alternatively, you may elect to receive combined output of your rejected and returned transactions under the following conditions:

- both rejects and returns must be in file format
- output media for both rejects and returns must be the same (either FTF, VCM)

Tracing

General

The EFT Trace facility is available via EFT . As a backup, manual Trace requests can be made by telephone call to your OSC Service Contact.

The OSC is only required to trace items with values greater than $20.00 and that were received on a file within the past year, as per Interbank Standards

Turnaround times and the information required to trace an item are outlined below.

Information Required For a Manual Trace Request

The following information must be supplied in order to have a trace performed:

- Originator ID and file creation number
- Payee/Payor name
- Payee/Payor account number
- Amount
- Financial institution #
- Transit #
- Cross reference #

Information provided to request a trace must be identical to the information provided on the payment record itself.

Turnaround Time

Under normal circumstances, a reply to a tracing request will be available within:

- Two (2) days for a Bank of Montreal item.
- Four (4) days for an item which was delivered to another financial institution (on a best effort basis).

Traces Via EFT

Refer to the Help in EFT for a detailed explanation on how to use the Trace facility.

Reject Corrections

General

The Reject Correction facility allows you to correct the erroneous fields of data in a rejected payment item. This facility in effect generates a new payment item for re-delivery to EFT.

Reject Correction facility is available via OLBB EFT, the Bank's web based electronic cash management delivery system. We recommend using OLBB EFT to initiate all your Reject Corrections. As a back-up, the EFT Reject Correction facility is also supported by our OSC's and signed requests for Corrections can be made to your OSC Service Contact.

This is an optional service and should be negotiated with your Marketing Representative.

Correction Via EFT

Clients accessing the Correction facility via EFT can perform their own on-line Reject Corrections using DEFR210 and 211 as input. In addition, for EFT customers the Correction facility may also be used to correct “non-rejected” payment transactions, provided the transaction is in the warehouse and has not yet been delivered.

Refer to the Help in EFT for a detailed explanation on how to use the Correction facility.

Manual Reject Corrections Via OSC

Your Edit and Reject Reports, DEFR 210 and 211, will be produced with spaces available for you to correct the fields in error by indicating the correct data in pen. The corrected reports are then signed by an authorized signing officer of your company (as indicated on Authorization for Commercial Services MUL 1759) and returned to your output OSC. OSC personnel will make the corrections via our on-line system and generate new payment items on your behalf.

Important: The OSC will not process any reject corrections unless the proper authorized signatures appear on the report.

The OSC can not accept instructions for reject corrections via the telephone.

Stipulations For Correcting Rejects

Some stipulations apply:

- Logical Record ID, Amount, and MICR option fields are restricted and therefore not correctable.
- A field can only be corrected if it is indicated in error on the DEFR 210/211 report.

One exception to this last stipulation involves the Account # and Institutional ID fields which will both be correctable if either one of the fields alone is flagged in error. Therefore, it is important to verify the entire account/destination financial institution information before re-submitting the item for reject correction.

Settlement Transactions

Settlement transactions for the newly created payment items will be processed through your account designated for rejects in the EFT master profile for your application. The transactions will carry the descriptive message "EFT Rej. Correction".

Reports

A DEFR 230 report will be provided for reconciliation and control purposes. The report will be available to you the business day after the corrections have been received by the OSC. The report will be provided via the same media option you have selected for your DEFR 210 report.

Re-presentment

General

The EFT Return Payments facility allows for the re-presentment of electronic items returned for the reason of 'insufficient funds' (N.S.F.) or 'funds not cleared'. This facility, in effect, generates a new payment item for re-delivery through the clearing system.

Procedure

A re-presentment transaction will be produced with details matching the original item and will be re-cleared through the Banking System. It should be remembered that this, too, might be returned by the R.F.I.

NOTE: The Payor's account may subsequently be charged an additional return fee by the R.F.I. if the re-presented item itself is returned.

The Re-presented Item Report DEFR 265 and Returned Item Report DEFR 260 will assist you in tracking these items.

Stipulations For Re presentment

Some stipulations apply:

Items must have been returned electronically, not by manual voucher, from the R.F.I.

Items may only be represented once.

Represented item must be for the same amount as the original transaction

EFT Re-Submission Facility

The EFT service has a Re-Submission facility that may be used to re-present returned items. The service allows you to control, if and when, a re-presentment transaction is to be generated.

Refer to the Help in EFT for a detailed explanation on how to use the Re-Submission facility.

Settlement Transactions

Settlement transactions for the newly created payment item will be processed through your account designated for returns. The transactions will carry the descriptive message "EFT Re-presented TXN". Again, the return account information is contained on each transaction.

Reports

Report DEFR 260 will provide a complete list of electronic returns as well as the reason for return.

A DEFR 265 report will be provided for reconciliation and control purposes. The report will be available to you the business day after the items have been re-presented. The report will be provided via the media option you select and will detail transactions eligible for re-presentment that were re-presented as well as those that were not re-presented (along with reasons for the latter).

Chapter 6 - Other Considerations

Prefunding Rules

Definition

Prefunding is a means of funding an EFT credit file. The facility will confirm funds availability in the funding account before accepting the file and place a hold on the funds until the applicable value date when the funds will be withdrawn.

Payment Files

If you have selected the Prefund of Credits option, payment files can only include credit transactions. If the file contains both credit and debit transactions then the debit transactions will be rejected. In the case where debit transactions are required, a new Service Agreement must be set up.

Prefund of Credit files will be accepted and warehoused by EFT only if your funding account has sufficient funds to settle the delivery of all credit transactions. Otherwise, the file will be rejected. The status of the file (e.g. accept or reject) can be obtained via the File Monitoring screen. This information can also be found on the DEFR 200 Report.

Funding Account

Debit Settlement transactions must be made against the funding account where the funds were originally held for the file.

To facilitate account reconciliation, the funding account will be used as the settlement account for all types of settlement transactions that may occur against the file (e.g. recall, reject correction, return, BMO edit rejects etc.)

Extended Processing

This feature is not available to you if you have selected the Prefund of Credits option.

Recall

You may recall a transaction, a payment group or an entire file if the payment transaction(s) are in the process of being warehoused or reside in the EFT warehouse. Once credit transactions have been delivered, recall is not possible.

While you are able to recall an item, payment group or file, a partial recall of items contained within a payment group or file for a given settlement day will not result in the removal of the hold on funds. However, a full recall of all transactions for a given settlement date will result in the removal of the hold on funds.

Corrections

You can correct a rejected credit transaction but you are not able to amend an accepted credit transaction that resides in the EFT warehouse. In order to amend an accepted credit transaction residing in the EFT warehouse, you must recall the item and issue a new transaction file.

Correction requests for rejected transactions will only be accepted when there are sufficient funds in the account to cover the transaction amount.

You can correct a rejected credit transaction but you are not able to amend an accepted credit transaction that resides in the EFT warehouse. In order to amend an accepted credit transaction residing in the EFT warehouse, you must recall the item and issue a new transaction.

Correction requests for rejected transactions will only be accepted when there are sufficient funds in the account to cover the transaction amount.

Resubmit

The resubmit facility is available for the return of credit transactions. However, the resubmit request will only be accepted when there are sufficient funds in the account to cover the transaction.

Differences between Debit Service Agreement, Settlement Risk Line, and Pre-Funding

	Debit Service Agreement	**Settlement Risk Line**	**Pre-Funding**
Funding Accounts	• Client has one funding account available per service agreement	• Client has option to use one account only (i.e. for funding, returned items, etc) or can have multiple accounts (for each service agreement).	• Client must use the same account (for each service agreement) for all types of transactions
File Type	• May have mixed payment files with both credit and debit transactions	• May have mixed payment files with both credit and debit transactions	• Payment file can only have credit transactions in it
Recalls	• Client can recall an item before delivery (see appendix below) • After delivery client can attempt a error correction but will be done on a best effort basis	• Client can recall a file / transaction / or batch, even if the transactions have been delivered to another Financial Institution but will be done as an error correction and on a best effort basis	• Client cannot recall a file / transaction / batch that have already been delivered to another Financial Institution.
Recall Timing	• Client can attempt an error correction 5 business days after delivery but will be done on a best effort basis.	• Warehoused items can be recalled before delivery • Delivery of items are based on Serviceability code (see *appendix* below) of the destination financial institution • The customer has 5 business days after delivery to attempt an error correction – all error corrections after delivery are on a best effort basis	• Warehoused items can be recalled before delivery • Client cannot recall a file / transaction / batch that have already been delivered to another Financial Institution
Resubmission	• After items have been returned clients can resubmit the payment.	• After items have been returned clients can resubmit the payment.	• Resubmission can be done however the funds must be in the account to cover the transaction

Resubmission Timing	☐ Can be done up to 30 business days	☐ Can be done up to 30 business days	☐ Can be done up to 30 business days
Automated Representment	☐ Resubmission only applies to **debit** items returned for reasons NSF (901) and Funds Not Cleared (908), CPA rules do not allow for resubmission of items returned for any other reason and you cannot resubmit a Credit transaction	☐ Resubmission only applies to **debit** transactions	☐ Prefunded clients are unable to do a resubmission as this only applies to debit transactions
Automated Representment Timing	☐ Resubmission of Debit items can be done for up to 9 days from the of return.	☐ N/A	☐ N/A
Corrections	☐ Can submit a correction for a rejected transactions	☐ Can submit a correction for a rejected transactions	☐ Correction requests for rejected transactions will only be accepted if there are enough funds in the account to cover the transaction.
	☐ Non-rejected items can be corrected before delivery	☐ Non-rejected items can be corrected before delivery.	☐ Non rejected items cannot be corrected on the warehouse
Correction Timing	☐ Non rejected items can be corrected before delivery	☐ Rejected items can be corrected 5 business days after rejection.	☐ Rejected items can be corrected 5 business days after
	☐ Rejected items can be corrected 5 business days after		☐ Prefunded items on the BMO Warehouse cannot be corrected

Post Implementation Testing

General

In the event you need to test a tape or file while your company is in production mode (i.e. after initial implementation), arrangements must be made with our Bank prior to submitting the test data.

Identifying a Test

The file creation number for a test file must be "**0000**".

NOTE: Test files that are received without file number "**0000**" will reject in our EFT **TEST** system and be returned to you for correction.

Conversely, they would be accepted in our EFT **PRODUCTION** system and, if really meant as a post-implementation test file, could result in undesired payments being processed. Caution should, therefore, be exercised in situations of post-implementation testing.

Verifying Test Results

Verification procedures are the same as for pre-implementation testing.

Credit Requirements

General

Your Bank of Montreal Account Manager for all credit 'C' record type payments will establish a processing control limit.

Determining Line of Credit

The value of any single day's disbursements plus an anticipated inflationary value will be used as a guideline in establishing your limit.

Any advance knowledge of changes to your regular disbursements should be advised to your Account Manager, who in turn will authorize temporary increases to this limit.

Important:

Situations where this limit is exceeded might give rise to rejected items. The Bank of Montreal will return items in reverse order in which they were received for that value date.

Solicitation and Sign-up

General

It is advised that you obtain and retain on file authorization from your employee /customer prior to submitting a payment credit .

Standard Credit Enrollment Form

While the final design of the form will rest with you, the form should generally conform to the following guidelines in size, layout and content.

Size: Maximum Size - 8 1/2 x 11"

Minimum Size - 8 1/2 x 4"

Layout: The form should be divided into eight (8) distinct sections, each representing a major element.

Payor Information/Identification

- Must identify your company

Form Title

"Electronic Funds Transfer" should appear.

Payee Identification

- Usually includes data such as :
- Payee Name
- Address

And any other information that is necessary for the payor to properly identify the payee. For example:

Social Insurance Number

Employee/Payroll Number

Completion Instructions

- You may include instructions, such as the following:

"ATTACH A SAMPLE OF YOUR PERSONAL CHEQUE FOR THE ACCOUNT IN WHICH YOU WISH YOUR PAYMENT TO BE CREDITED. WRITE "CANCELLED" OR "VOID" ACROSS THE FRONT OF THE CHEQUE".

Authorization (by Payee)

Should contain a suitably worded authorization to allow you (the payor) to use Electronic Funds Transfer.

Date and the payee(s) signature must appear here.

Banking Data

The following information must be obtained for complete account identification:

- financial institution name and address
- account name/ the payee
- bank/branch transit and account number

The above data elements can be formatted and sequenced as shown below.

Name of Branch or Financial Institution Branch Name and Address		
Account Name		
Direct Payment Routing Number		Account No.
Inst: # Branch #		

Verification of Form

The payee's branch of account may complete and verify the "Banking Data" section of the form. To signify this data has been verified they will complete the "Certification" section.

Return of Form

It will be the payee's responsibility to return the enrolment form to you.

Appendix A - File Forms & Layouts

A.1 -Header Record - Logical Record Type A (1464 byte)

Provides file identification and control information and must be the first logical record in each file occurring only once within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"A"	Logical Record Type ID "A".
02	2-10	**9**	"000000001" Numeric	Logical Record Count must always be "1".
03	11-20	10	Alphanumeric (see Assigned Client Values)	Assigned Originator ID
04	21-24	4	Numeric	File creation #, to increment by one (1) for each subsequent file creation. First production file must be "0001".
05	25-30	6	0YYDDD Numeric	*Julian file creation date.
06	31-35	5	Numeric	Destination Data Centre Code
07	36-55	20	Blanks	Filler
	56-58	3	Alphanumeric	Currency Code Indicator Optional field, if used must match the currency assigned to the Service Agreement. 'CAD' = Canadian $ 'USD' = U.S. $
	59-1464	1406	Blanks	Filler

*** Note:** File creation date cannot be more than one (1) week (7 calendar days) prior to Bank's run date or greater than Bank's run date.

Note: For FTF transmissions, the records must be limited by means of a carriage return ("OD"). Under no circumstances should a line feed character be used to delimit records, either by itself or in conjunction with a carriage return character.

A.2 Detail Record - Logical Record Type C (1464 byte)

Provides deposit data. Each record, 1464 bytes in length, contains record identification (bytes 1-24) and a maximum of six transaction segments, of 240 bytes each. Each segment describes one deposit item.

Note: The use of characters is restricted to 0-9, A - Z, blank, and seven special characters: "=", "_", "$", ".", "&", "*", ",". Use of other characters is prohibited. All alphanumeric and alphabetic fields must be left-justified and blank-filled. All numeric fields must be right-justified, unsigned, and left zero filled.

SEGMENT ONE

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"C"	Logical Record Type ID "C".
02	2-10	9	Numeric, if first detail record, start at count "000000002" ("A" record was 000000001	Logical Record Count (1 per 1464 bytes) sequentially ascending, right justified
03	11-24	14	Alphanumeric (see Assigned Client Values)	Originator ID Number plus File Creation Number.
04	25-27	3	Numeric	Transaction Type for Code C (refer to Appendix B)
05	28-37	10	Numeric	Amount, two decimal places understood
06	38-43	6	0YYDDD Numeric	Julian date on which funds are payable, not to exceed 100 days from file creation date.
07	44-52	9	0BBBTTTTT Numeric	Payee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Tr. #

SEGMENT ONE Cont'd

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
08	53-64	12	Alphanumeric	Payee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institutions # 538, 815, 829 and 865)
09	65-89	25	Zeros.	Filler.
10	90-104	15	Alphanumeric (**see** **Assigned Client Values**)	Originator's Short Name that may be printed on Payee's account statement.
11	105-134	30	Alphanumeric	Payee Name
12	135-164	30	Alphanumeric	Originator's Long Name
13	165-174	10	Blanks	Filler
14	175-193	19	Alphanumeric	Cross reference number; customer ID to reference deposit item (e.g. Employee S.I.N. Number)
15	194-202	9	0BBBTTTTT Numeric	Institutional ID for returns where: 0 = Constant BBB = Bank # TTTTT = Branch Tr. #
16	203-214	12	Alphanumeric	Account # for returns, left justified, blank filled, no embedded blanks or dashes
17	215-253	39	Blanks	Filler
18	254-264	11	Zeros	Filler

SEGMENTS (2, 3, 4, 5, 6)

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
	265-1464		Field numbers 4 through 18 above are repeated for each additional deposit segment. Contains 5 further deposit segments of 240 bytes each.	

			Any unused segments, resulting from non-use of a full record, are to be blank filled. A segment containing data may not follow a blank segment within the same record.

A.3 Detail Record - Logical Record Type D (1464 byte)

Provides debit data. Each record contains record identification (bytes1-24) and a maximum of six transaction segments, each describing one debit of 240 bytes each.

Note: The use of characters is restricted to 0-9, A-Z, blank, and seven special characters: "=", "_", "$", ".", "&", "*", ",". Use of other characters is prohibited. All alphanumeric and alphabetic fields must be left-justified and blank-filled. All numeric fields must be right-justified, unsigned, and zero filled.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"D"	Logical Record Type ID "D".
02	2-10	9	Numeric, if 1st detail record, start at count "000000002" ("A" record was 000000001)	Logical Record Count (1 per 1464 bytes) sequentially ascending, right justified
03	11-24	14	Alphanumeric (see Assigned Client Values)	Originator ID Number plus File Creation Number

SEGMENT ONE				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
04	25-27	3	Numeric	Transaction Type for Code D - (refer to Appendix B)
05	28-37	10	Numeric	Amount, two decimal places understood
06	38-43	6	0YYDDD Numeric	Julian date on which funds are withdrawn from drawee account; not to exceed 100 days from file

				creation date
07	44-52	9	0BBBTTTTT Numeric	Drawee Institution ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #

SEGMENT ONE Cont'd

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
08	53-64	12	Alphanumeric	Drawee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institutions # 538, 815, 829 and 865)
09	65-89	25	Zeros	Filler
10	90-104	15	Alphanumeric (**see Assigned Client Values**)	Originator's Short Name that may be printed on Payor's account statement.
11	105-134	30	Alphanumeric	Drawee Name
12	135-164	30	Alphanumeric	Originator's Long Name
13	165-174	10	Blanks	Filler
14	175-193	19	Alphanumeric	Cross reference #; customer ID to reference item (e.g. insurance policy #, mortgage #)
15	194-202	9	0BBBTTTTT Numeric	Institutional ID for returns where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
16	203-214	12	Alphanumeric	Account # for returns, left justified, blank filled, no embedded blanks or dashes
17	215-229	15	"MICR ONLY" followed by 6 blanks	Zero fill - Optional field to route item to MICR voucher; to be used upon approval from Bank only.

SEGMENT ONE Cont'd				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
18	230-238	9	Zeros	Filler
19	239-247	9	Zeros	Filler
20	248-250	3	Blanks	Filler
21	251-253	3	Blanks	Filler
22	254-264	11	Zeros	Filler

SEGMENTS (2, 3, 4, 5, 6)				
Field #	**Field Position**	**Field Size**	**Contents& Format**	**Field Name & Description**
23	265-1464		Field numbers 4 through 22 above are repeated for each additional debit segment. Bytes 265-1464 contain an additional five such segments of 240 bytes each. Any unused segments, resulting from non-use of a full record, are to be blank filled. A segment containing data may not follow a blank segment within the same record.	

A.4 Trailer Record - Logical Record Type Z (1464 byte)

This trailer record must be the last logical record in each data file and is intended to provide control independent of that contained in any external or internal labels.

Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
01	1	1	"Z"	Logical Record Type ID "Z".
02	2-10	9	Numeric	Logical record count (1 per 1464 byte record sequentially ascending
03	11-24	14	Alphanumeric (**see** **Assigned Client Values**)	Originator ID Number plus File Creation Number
04	25-38	14	Numeric	Total value of `D' transactions, two decimal places understood
05	39-46	8	Numeric	Total number of `D' transactions on this

				file
06	47-60	14	Numeric	Total value of `C' transactions, two decimal places understood
07	61-68	8	Numeric	Total Number of `C' transactions, on this file
08	69-1464	1396	Blanks	Filler

A.5 File Header - Record Type A (80 Character)

Provides file identification and control information and must be the first logical record in each file occurring only once within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"A"	Logical Record Type ID "A".
02	2-11	10	Alphanumeric (**see** **Assigned Client Values**)	Originator ID
03	12-15	4	Numeric	File creation #, increment by one (1) for each subsequent file creation. First production file must be "0001".
04	16-21	6	0YYDDD Numeric	Julian file creation date.
05	22-26	5	Numeric	Destination Data Centre Code.
06	27-80	54	Blanks	Filler

Note: File creation date cannot be more than one (1) week (7 calendar days) prior to the Bank's run date.

Note: For FTF transmissions, the records must be limited by means of a carriage return (“OD”). Under no circumstances should a line feed character be used to delimit records, either by itself or in conjunction with a carriage return character.

A.6 Batch Header - Record Type X (80 Character)

Provides batch identification and control information and must precede detail information. It may occur multiple times within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"X"	Logical Record Type "X".
02	2	1	Alphanumeric Value must be `C' or `D'.	Batch payment type of C or D.
03	3-5	3	Numeric	Transaction Type Code (refer to Appendix B).
04	6-11	6	0YYDDD Numeric	Julian date on which funds are payable, not to exceed 100 days from file creation date.
05	12-26	15	Alphanumeric (**see [Assigned Client Values](#)**)	Originator's Short Name that may be printed on Payee's/Payor's account statement.
06	27-56	30	Alphanumeric	Originator's Long Name
07	57-65	9	0BBBTTTTT Numeric	Institution ID for returns where 0 = Constant BBB = Bank TTTTT = Branch Transit #
08	66-77	12	Alphanumeric	Account # for returns, left justified, blank filled, no embedded blanks or dashes
09	78-80	3	Blanks	Filler

A.7 Detail Record - 'C' or 'D' (80 Character)

The use of characters is restricted to 0-9, a-z, blank and seven special characters: '=', '---', '$', '.', '*', ',' , '-'. Use of other characters is prohibited. All alphanumeric and alphabetic fields must be left-justified and blank filled. All numeric fields must be right justified, unsigned, and left zero filled.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	`C' or `D'	Logical Record Type ID
02	2-11	10	Numeric	Amount, two decimal places understood.
03	12-20	9	0BBBTTTTT	Payee/Payor Institution ID,

			Numeric	where, 0 = Constant BBB = Bank TTTTT = Branch Transit #
04	21-32	12	Alphanumeric	Payee/Payor Account #, Left Justified, blank filled, no embedded blanks or dashes. (except for institutions #538, 815, 829 and 865)
05	33-61	29	Alphanumeric	Payee/Payor Name.
06*	62-80	19	Alphanumeric	Cross reference #, Customer ID # to reference item, e.g. Employee SIN Number.

* For "D" records only, this field is restricted to 15 alphanumeric characters followed by "Blank" filler.

A.8 Batch Control - Record Type Y (80 Character)

The Batch Control Record must follow detail information and be the last record within a batch. A Batch Control Record must be matched with each Batch Header Record. It is intended to provide control information for the detail information within this batch.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"Y"	Logical Record Type ID "Y".
02	2	1	Alphanumeric Value must be `C' or `D'.	Batch Payment Type.
03	3-10	8	Numeric	Batch Record Count.
04	11-24	14	Numeric	Batch Amount, two decimal places understood.
05	25-80	56	Blanks	Filler

A.9 File Control Record - Type Z (80 Character)

This trailer record must be the last logical record in each data file and is intended to provide control independent of that contained in any external or internal labels

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"Z"	Logical Record ID `Z'.

02	2-15	14	Numeric	Total value of `D' records.
03	16-20	5	Numeric	Total number of `D' records.
04	21-34	14	Numeric	Total value of `C' records.
05	35-39	5	Numeric	Total number of `C' records.
06	40-80	41	Blanks	Filler

Appendix B - Transaction Types

Category	Range	Tran Type	Description
Future Use	000-099		Unassigned
	100-149		Unassigned
Clearing Items	150-199		Reserved for MICR Debits
Pre-Authorized Transactions	200-229	200	Payroll Deposit
		201	Special Payroll
		202	Vacation Payroll
		203	Overtime Payroll
		204	Advance Payroll
		205	Commission Payroll
		206	Bonus Payroll
		207	Adjustment Payroll
	230-239	230	Pension
		231	Federal Pension
		232	Provincial Pension
		233	Private Pension
	240-249	240	Annuity
	250-259	250	Dividend
		251	Common Dividend
		252	Preferred Dividend
	260-279	260	Investment
		261	Mutual Funds
		271	RSP Contribution
		272	Retirement Income Fund

Category	Range	Tran Type	Description
	280-299	280	Interest
For Federal Government Use Only (Institution Numbers 117 and 177)	300-329	300	Federal Government
		301	Agriculture Stabilization Payments
		302	Canadian Dairy Commission
		308	Child Tax Credit
		309	Goods and Service Tax
		310	Canada Pension Plan
		311	Old Age Security
		312	War Veterans' Allowance
		313	Canadian Pension Commission
		314	Family Allowances
		315	Public Service Superannuation
		316	Canadian Forces Superannuation
		317	Tax Refunds
		318	Employment Insurance
		320	Government Student Loans*
		321	CSB Interest
		322	External Affairs
Pre-Authorized Transactions	330-349	330	Insurance
		331	Life Insurance
		332	Auto Insurance
		333	Property Insurance
		334	Casualty Insurance
		335	Mortgage Insurance
		336	Health/Dental Claim Insurance
	350-369	350	Loans
		351	Personal Loans
		352	Dealer Plan Loans
		353	Farm Improvement Loans
		354	Home Improvement Loans
		355	Term Loans
		356	Insurance Loans

* *Restricted Transaction Type*

Category	Range	Tran Type	Description
	370-379	370	Mortgage
		371	Residential Mortgage
		372	Commercial Mortgage
		373	Farm Mortgage
	380-399	380	Taxes
		381	Income Taxes
		382	Sales Taxes
		383	Corporate Taxes
		384	School Taxes
		385	Property Taxes
		386	Water Taxes
	400-419	400	Rent/Leases
		401	Residential Rent/Leases
		402	Commercial Rent/Leases
		403	Equipment Rent/Leases
		404	Automobile Rent/Leases
		405	Appliance Rent/Leases
	420-429	420	Cash Management
	430-449	430	Bill Payment
		431	Telephone Bill Payment
		432	Gasoline Bill Payment
		433	Hydro Bill Payment
		434	Cable Bill Payment
		435	Fuel Bill Payment
		436	Utility Bill Payment
		437	Internet Access Payment

Category	Range	Tran Type	Description
	450-599	450	Miscellaneous Payment
		451	Customer Cheques
		452	Expense Payment
		460	Accounts Payable
		470	Fees/Dues
		480	Donations
	600-610	600	Provincial Government *
		601	Family Support Plan*
		602	Housing Allowance
		603	Income Security Benefits
		604	Provincial Family Benefits*
		605	Combined Fed-Prov Payment
		606	Worker’s Compensation Board
		607	Employment Assistance
Future Use	611-649		Unassigned
		650	Inter-FI Funds Debit
Future Use	651-699		Unassigned
	700	700	Business PAD
Future Use	701-799		Reserved for Business Pre-Authorized Debits (PADs)
Internal Bank Use	800-899		

* *Restricted Transaction Type*

Category	Range	Tran Type	Description
Returned / Dishonoured Items	900-999		**Returned Item Reasons**
		900	Edit Reject
		901	NSF (Debit Only)
		902	Cannot Trace
		903	Payment Stopped/Recalled
		904	Post/Stale Dated
		905	Account Closed
		907	No Debit Allowed
		908	Funds Not Cleared
		909	Currency/Account Mismatch
		910	Payor/Payee Deceased
		911	Account Frozen
		912	Invalid/Incorrect Account No.
		914	Incorrect Payor/Payee Name
		915	PAD No Agreement Existed – Business/Personal
		916	PAD Not In Accordance with Agreement - Personal
		917	PAD Agreement Revoked - Personal
		918	PAD No Pre-Notification – Personal
		919	PAD Not In Accordance with Agreement – Business
		920	PAD Agreement Revoked – Business
		921	PAD No Pre-Notification – Personal
		922	Customer Initiated Return – CREDIT Only
		990	Institution in Default

PLEASE NOTE: Only the transaction types listed above are valid. The CPA may assign additional transaction types in future.

Appendix C - File Validation Rules

Record ID.	Element Name	Originator	File Type	Validation Rule	CPA/BMO Rule	MSG. Code
A	LOGICAL RECORD TYPE	Client	CPA	°First record on file must be an "A" record °"A" record must follow "Z" record if more than one logical file is input (Multi-File Input)	CPA BMO	Warn. 1
C,D	LOGICAL RECORD COUNT	Client	CPA	°For BMO Clients, valid codes are defined on the Client Service Agreement	BMO	2
A		Client	CPA	°Must be "000000001"	CPA	5
C,D		Client	CPA	°Must be numeric °Must have a value of one greater than the Logical Record count of the previous record	CPA CPA	33 34
Z		Client	CPA	°Must be numeric °Must have a value of one greater than the Logical Record count of the previous record.	CPA CPA	37 38
PCI	ORIG. IDENTIFICATION	Client	CPA	°Must exist on Client Service Agreement Table	BMO	Abend

Record ID.	Element Name	Originator	File Type	Validation Rule	CPA/BMO Rule	MSG. Code
PCI	FILE CREATION NUMBER	Client	CPA	°Must be Numeric °Must not be a duplicate °For a test run, creation # must be 0000 °For a test run, Status on Service Agreement must be "Test"	CPA CPA BMO BMO	Abend Abend Abend Abend
A	ORIG. CONTROL DATA (Orig. ID + File creation No.)	Client	CPA	°Should match a PCI record	CPA	Warn.
C,D,		Client	CPA	▪ Must be the same as the "A" record.	CPA	21
Z		Client	CPA	▪ Must be the same as the "A" record	CPA	21
A	FILE CREATION DATE	Client	CPA	▪ Must be in format "0YYDDD" ▪ Must be numeric ▪ Day must be valid day within year ▪ Creation date cannot be greater than the run date ▪ Creation date cannot be more than 7 days old	CPA CPA CPA BMO CPA	14 15 16 17 18
A	DESTINATION DATA CENTRE	Client	CPA	▪ With OCD, Should match a PCI record	BMO	Warn.
C,D	*************	Client	CPA	▪ First segment cannot be blank ▪ A segment with data cannot follow a blank segment	BMO CPA	23 24
C,D	AMOUNT	Client	CPA	▪ Must be numeric	CPA	29

Record ID.	Element Name	Originator	File Type	Validation Rule	CPA/BMO Rule	MSG. Code
Z	TOTAL VALUE OF DEBITS	Client	CPA	▪ Must be numeric ▪ Must match accumulated file totals ▪ Field must comprise the sum of 'D' records	CPA CPA	45 46
Z	TOTAL NUMBER OF DEBITS	Client	CPA	▪ Must be numeric ▪ Must match accumulated file totals ▪ Field must comprise the sum of 'D'	CPA CPA	43 44
Z	TOTAL VALUE OF CREDITS	Client	CPA	▪ Must be numeric ▪ Must match accumulated file totals ▪ Field must comprise the sum of 'C' records	CPA CPA	41 42
Z	TOTAL NUMBER OF CREDITS	Client	CPA	▪ Must be numeric ▪ Must match accumulated file totals ▪ Field must comprise the sum of 'C'	CPA CPA	39 40
Z	*************	Client	CPA	▪ Each file must have a 'Z' record ▪ There must be C,D records between the "A" and "Z" records	CPA BMO	35 32
*****	*************	Client	CPA	▪ All transactions cannot be rejected	BMO	55
PARM	SUBMITTING DATA CENTRE	Client	CPA	▪ Must exist on the Data Centre table	BMO	Abend

Record ID.	Element Name	Originator	File Type	Validation Rule	CPA/BMO Rule	MSG. Code
PCI	DESTINATION DATA CENTRE	Client	CPA	▪ Must match with Destination Data Centre on EFT Input File	BMO	Warn.
PCI	OVERRIDE FCN	Client	CPA	▪ Must be a valid entry ('y' or blank)	BMO	Abend
PCI	OVERIDE FCD	Client	CPA	▪ Must be a valid entry ('y' or blank)	BMO	Abend
PCI	**************	Client	CPA	▪ Must not exceed maximum allowed PCI records in file	BMO	Abend

PCI: Process Control Information Record

Appendix D - Transaction Validation Rules

Record ID.	Element Name	Validation Rule	CPA/BMO Rule	INV. EL. ID	RPT. MSG. ID
C, D	LOGICAL RECORD ID	▪ Must be allowed according to Client Service Agreement.	BMO	1	S1 (1)
C, D	TRANSACTION TYPE	▪ Must be a valid Transaction Type. ▪ Must be a valid Transaction Type for a BMO Client. ▪ Must be allowed according to Client Service Agreement.	CPA BMO BMO	4 4 4	A1 (1) A2 (1) A2 (1)
C, D	AMOUNT	▪ Must be greater than zero (0).	CPA	5	B1 (1)
C	DATE FUNDS TO BE AVAIL.	▪ Must be within 30 days prior to file processing date. ▪ Must not be greater than the warehousing period. ▪ Must be in the format '0YYDDD'. ▪ Must be numeric, if not date changed to current date. ▪ Must be valid day number within year.	CPA BMO CPA CPA CPA	6 6 6 6 6	C1 (1) C2 (1) C3 (1) C4 (1) C5 (1)

Record ID.	Element Name	Validation Rule	CPA/BMO Rule	INV. EL. ID	RPT. MSG. ID
D	DUE DATE	▪ Must be within 170 days prior to file processing date. ▪ Must not be greater than the warehousing period. ▪ Must be in the format '0YYDDD'. ▪ Must be numeric, if not date changed to current date. ▪ Must be valid day number within year.	CPA BMO CPA CPA CPA	6 6 6 6 6	C7 (1) C2 (1) C3 (1) C4 (1) C5 (1)
C, D	INSTITUTION ID NUMBER	▪ Must be numeric. ▪ Must be on the Financial Institution File. ▪ If cross-referenced must be a valid FI	BMO BMO BMO	7 7 7	D1 (1) D2 (1) D3 (1)
C	PAYEE ACCOUNT NUMBER	▪ Mandatory. Must be valid according to the Account Number validation rules for the FI (if available).	CPA	8	E1 (1)
D	PAYOR ACCOUNT NUMBER	▪ Mandatory. Must be valid according to the Account Number validation rules for the FI (if available).	CPA	8	E1 (1)
C, D	STORED TRANSACTION TYPE	▪ For rejects: must be the same as the original transaction.	CPA	10	R1 (1)
C, D	ORIGINATORS SHORT NAME	▪ Must not be blank.	CPA	11	H1 (1)
C	PAYEE NAME	▪ Must not be blank.	CPA	12	I1 (1)
D	PAYOR NAME	▪ Must not be blank.	CPA	12	I1 (1)
C, D	ORIGINATORS LONG NAME	▪ Must not be blank.	CPA	13	J1 (1)

Record ID.	Element Name	Validation Rule	CPA/BMO Rule	INV. EL. ID	RPT. MSG. ID
C, D	INSTITUTION ID FOR RETURN	▪ Must be numeric. ▪ Must be on the Financial Institution File. ▪ If not BMO, then must be on the BMO Client S/A Return Account Table. ▪ If cross-referenced: must be a valid FI. ▪ Must contain valid Exchange Point.	BMO CPA BMO BMO	16 16 16 16	L1 (1) L2 (1) L5 (1) L3 (1)
C, D	ACCOUNT NUMBER FOR RETURN	▪ Must be valid according to the Account Number validation rules for the FI (if available).	BMO	17	M1 (1)
D	ORIGINATORS SUNDRY INFO	▪ Client must have MICR option to use 'MICR ONLY' on a debit transaction.	BMO	18	P1 (2)

NOTE: Failing a Transaction Validation results in transaction rejection alone and will not cause file rejection

Appendix E - File Reject Messages

Message Code	File Reject Message
1	NOT AN "A" RECORD FOLLOWING THE "Z" RECORDS
2	THE LOGICAL RECORD TYPE INVALID ACCORDING TO THE CLIENT SERVICE AGREEMENT
3	STORED TRANSACTION TYPE MUST BE ZERO ON INITIAL PRESENTATION (N/A FOR CLIENTS)
4	FOR FUTURE USE
5	THE LOGICAL RECORD COUNT OF THE "A" RECORD IS NOT ONE
6	FOR FUTURE USE
7	FOR FUTURE USE
8	FOR FUTURE USE
9	FOR FUTURE USE
10	FOR FUTURE USE
11	FOR FUTURE USE
12	FOR FUTURE USE
13	FOR FUTURE USE
14	THE FILE CREATION DATE IS NOT IN A CORRECT "0YYDDD" FORMAT
15	THE FILE CREATION DATE MUST BE NUMERIC
16	THE FILE CREATION DATE DAY IS NOT IN THE RANGE OF 1 TO 365 (366 FOR LEAP YEAR)
17	THE FILE CREATION DATE CANNOT BE GREATER THAN THE RUN DATE
18	THE FILE CREATION DATE CANOT BE MORE THAN 7 DAYS PRIOR TO THE RUN DATE
19	FOR FUTURE USE
20	FOR FUTURE USE
21	THE ORIGINATION CONTROL DATA IS NOT THE SAME AS THE "A" RECORD
22	FOR FUTURE USE
23	THE FIRST RECORD SEGMENT CANNOT BE BLANK
24	A SEGMENT WITH DATA CANNOT FOLLOW A BLANK SEGMENT
25	THE VALUE DATE IS NOT IN A CORRECT "-0YYDDD" FORMAT (N/A FOR CLIENTS)
26	THE VALUE DATE IS NOT NUMERIC (N/A FOR CLIENTS)

Message Code	File Reject Message
27	THE VALUE DATE IS NOT IN THE RANGE 1 TO 365 (366 FOR LEAP YEAR)
28	THE VALUE DATE CANNOT BE MORE THAN 14 DAYS BEYOND THE FILE CREATION DATE (N/A FOR CLIENTS)
29	THE AMOUNT UST BE NUMERIC
30	FOR FUTURE USE
31	THE LOGICAL RECORD TYPE MUST BE "A", "C", "D", "E", "F" OR "Z" (N/A FOR CLIENTS)
32	NO RECORDS WERE ENCOUNTERED BETWEEN THE "A" AND "Z" RECORDS
33	THE RECORD COUNT IS NOT NUMERIC
34	THE RECORD COUNT IS OUT OF SEQUENCE
35	THE "Z" RECORD WAS NOT FOUND
36	FOR FUTURE USE
37	THE RECORD COUNT ON THE "Z" RECORD IS NOT NUMERIC
38	THE RECORD COUNT ON THE "Z" RECORD IS OUT OF SEQUENCE
39	THE NO. OF CREDITS ON THE "Z" RECORD IS NOT NUMERIC
40	THE NO. OF CREDITS ON THE "Z" RECORD DOES NOT BALANCE WITH PROGRAM TOTALS
41	THE VALUE OF CREDITS ON THE "Z" RECORD IS NOT NUMERIC
42	THE VALUE OF CREDITS ON THE "Z" RECORD DOES NOT BALANCE WITH PROGRAM TOTALS
43	THE NO. OF DEBITS ON THE "Z" RECORD IS NOT NUMERIC (N/A FOR CLIENTS)
44	THE NO. OF DEBITS ON THE "Z" RECORD DOES NOT BALANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)
45	THE VALUE OF DEBITS ON THE "Z" RECORD IS NOT NUMERIC (N/A FOR CLIENTS)
46	THE VALUE OF DEBITS ON THE "Z" RECORD DOES NOT BALANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)
47	THE NO. OF "E" ERROR CORRECTIONS IS NOT NUMERIC (N/A FOR CLIENTS)
48	THE NO. OF "E" ERROR CORRECTIONS ON THE "Z" RECORD DOES NOT LANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)
49	**THE VALUE OF "E" ERROR CORRECTIONS IS NOT NUMERIC (N/A FOR CLIENTS)**
50	THE VALUE OF "E" ERROR CORRECTIONS ON THE "Z" RECORD DOES NOT BALANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)

Message Code	File Reject Message
51	THE NO. OF “F” ERROR CORRECTIONS IS NOT NUMERIC (N/A FOR CLIENTS)
52	THE NO. OF “F: ERROR CORRECTIONS ON THE “Z” RECORD DOES NOT BALANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)
53	THE VALUE OF “F” ERROR CORRECTIONS IS NOT NUMERIC (N/A FOR CLIENTS)
54	THE VALUE OF “F” ERROR CORRECTIONS ON THE “Z” RECORD DOES NOT BALANCE WITH PROGRAM TOTALS (N/A FOR CLIENTS)
55	THERE ARE NO VALID RECORDS IN THIS FILE
56	FOR FUTURE USE
57	FOR FUTURE USE

Appendix F - Transaction Rejects Messages

Message Code	Reject Message
4	TRANS. TYPE INVALID
5	AMOUNT INVALID
6	VALUE DATE INVALID
7	INST. ID INVALID
8	ACCOUNT NO. INVALID
9	ITEM TRACE NO. INVALID (N/A FOR CLIENTS)
10	STORED TRANS. TYPE INVALID
11	ORIG. SHORT NAME INVALID
12	PAYEE PAYOR NAME INVALID
13	ORIG. LONG NAME INVALID
14	ORIG. USER'S ID INVALID (N/A FOR CLIENTS)
15	ORIG. XREF NO. INVALID (N/A FOR CLIENTS)
16	INST. ID FOR RET. INVALID
17	ACCT. NO FOR RET. INVALID
18	ORIG. SUNDRY INFO. INVALID
19	ORIG. ITEM TRACE NO. INVALID (N/A FOR CLIENTS)
20	ORIG. SETTL. CODE INVALID (N/A FOR CLIENTS)
21	INV. ELEMENT ID INVALID (N/A FOR CLIENTS)
A1	TRANS. TYPE INVALID
A2	TRANS. TYPE NOT FOR CLIENT USE
A3	TRANS. TYPE NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
B1	AMOUNT NOT > THAN ZERO
B2	AMOUNT NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
C1	VALUE DATE EXCEEDS 30 DAY PRE-DATE LIMIT
C2	VALUE DATE EXCEEDS WAREHOUSING LIMIT
C3	VALUE DATE NOT IN FORMAT "OYYDDD"
C4	VALUE DATE NOT NUMERIC (N/A FOR CLIENTS)
C5	VALUE DATE DAY NOT IN RANGE 1 TO 365/366 (N/A FOR CLIENTS)
C6	VALUE DATE NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
C7	VALUE DATE EXCEEDS 170 DAY PRE-DATE LIMIT
D1	DEST. INST. NOT NUMERIC
D2	DEST. INST. NOT DEFINED ON FIF
D3	DEST. INST. CROSS REFERENCE INVALID
D4	DEST INST NOT = ORIGINAL ITEM (N/A FOR CLIENTS)

Message Code	Reject Message
D5	FOR FUTURE USE
D6	DEST. INST. EXCHG. PT. INVALID (N/A FOR CLIENTS)
E1	DEST. ACCT. NO. INVALID
E2	FOR FUTURE USE
E3	FOR FUTURE USE
E4	DEST. ACCT. NO. NOT = ORIGINAL ITEM (N/A FOR
F1	CLIENTS)G/L NUMBER INVALID (N/A FOR CLIENTS)
F2	G/L NUMBER NOT ALLOWED (N/A FOR CLIENTS)
F3	G/L NUMBER INVALID AS PER S/A (N/A FOR CLIENTS)
F4	FOR FUTURE USE
F5	G/L NUMBER NOT DEFINED ON MYLANA (N/A FOR CLIENTS)
F6	FOR FUTURE USE
F7	FOR FUTURE USE RESPONSIBILITY CODE INVALID AS PER S/A
F8	(N/A FOR CLIENTS)
F9	RESP. CODE ON MYLANA NOT OVERRIDEABLE (N/A FOR CLIENTS)
G1	RESP. CODE NOT DEFINED ON MYVRSP (N/A FOR CLIENTS)
G2	FOR FUTURE USE
H1	STORED TRANS. TYPE NOT = ORIGINAL ITEM (N/A FOR
H2	CLIENTS)
I1	SHORT NAME NOT PRESENT
I2	SHORT NAME NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
J1	PAYEE NAME NOT PRESENT
J2	PAYEE NAME NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
K1	LONG NAME NOT PRESENT
L1	LONG NAME NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
L2	XREF. NO. NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
L3	INST. FOR RET. NOT NUMERIC
L4	INST. FOR RET. NOT DEFINED ON FIF
L5	INST. FOR RET. CROSS REFERENCE INVALID
L6	INST. FOR RET. NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
M1	INST. FOR RET. INVALID AS PER S/A
M2	INST. FOR RET. EXCHG. PT. INVALID
M3	ACCT. FOR RET. INVALID
N1	FUTURE USE
N2	ACCT. FOR RET. NOT = ORIGINAL ITEM (N/A FOR CLIENTS)
N3	G/L NUMBER INVALID (N/A FOR CLIENTS)
N4	G/L NUMBER NOT ALLOWED (N/A FOR CLIENTS)

Message Code	**Reject Message**
N5	G/L NUMBER INVALID AS PER S/A (N/A FOR CLIENTS)
N6	FOR FUTURE USE
N7	G/L NUMBER NOT DEFINED ON MYLANA (N/A FOR CLIENTS)
N8	FOR FUTURE USE
N9	RESP. CODE INVALID AS PER S/A (N/A FOR CLIENTS)
P1	RESP. CODE ON MYLANA NOT OVERRIDEABLE (N/A FOR CLIENTS)
P2	RESP. CODE NOT DEFINED ON MYVRSP (N/A FOR CLIENTS)
R1	CREDIT CANNOT BE "MICR ONLY"
R2	E/C NOT PERMITTED (ORIG. MICR) (N/A FOR CLIENTS)
R3	ORIG. TRANS. NOT FOUND
R4	ORIG. TRANS. ALREADY E/C'D (N/A FOR CLIENTS)
R5	ORIG. ITEM. TRC MUST BE NUMERIC (N/A FOR CLIENTS)
R6	ORIG. FCN MUST BE NUMERIC (N/A FOR CLIENTS)
R7	E/C INVALID, ORIGINAL ITEM HAS INVALID STATUS (N/A FOR CLIENTS)
S1	E/C MATCHES MORE THAN ONE ORIGINAL ITEM (N/A FOR CLIENTS)
	ORIG. TRANS. ALREADY RT'D
	LOGICAL RECORD TYPE INVALID AS PER S/A

Appendix G - File Format-Returns/Rejects -DEFR 210, 211, 260 Files

G.1 Header Record - Logical Record Type A

Provides file identification and control information and must be the first logical record in each file occurring only once within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"A"	Logical Record Type ID "A".
02	2-10	9	"000000001" Numeric	Logical Record Count must always be "1".
03	11-20	10	Alphanumeric	Bank generated ID.
04	21-24	4	Numeric	File creation #, to increment by one (1) for each subsequent file creation. First production file will be "0001".
05	25-30	6	0YYDDD Numeric	Julian file creation date.
06	31-35	5	Numeric (**see <u>Assigned Client Values</u>**)	Destination Data Centre Code.
07	36-1464	1429	Blanks	Filler

G.2 Detail Record - Logical Record Type C or I

Provides deposit data. Each record, 1464 bytes in length, contains record identification (bytes 1-24) and a maximum of six transaction segments, of 240 bytes each. Each segment describes one deposit item.

All alphanumeric and alphabetic fields will be left-justified and blank-filled. All numeric fields will be right-justified, unsigned, and left zero filled.

SEGMENT ONE				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
01	1	1	"C" or "I"	Logical Record Type ID "C" or "I".

02	2-10	9	Numeric, if first detail record, start at count "000000002" ("A" record was 000000001	Logical Record Count (1 per 1464 bytes) sequentially ascending, right justified.
03	11-24	14	Alphanumeric	Bank generated ID number plus File Creation Number
04	25-27	3	Numeric	Return or reject Transaction Type (refer to Appendix B)
05	28-37	10	Numeric	Amount, two decimal places understood
06	38-43	6	0YYDDD Numeric	Julian date of the original transaction.
07	44-52	9	0BBBTTTTT Numeric	Payee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
08	53-64	12	Alphanumeric	Payee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institutions #'s 538, 815, 829 and 865).
09	65-86	22	Numeric	Item Trace Number
10	87-89	3	Numeric	Original Item Transaction type

NOTE:

1. Record Type C represents a rejected or returned credit item that has been matched to the original item and verified for accuracy of data.

2. Record Type I represents a returned credit for which the original item is no longer stored on the system, details are provided on a "as received" basis

SEGMENT ONE (cont'd)				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
11	90-104	15	Alphanumeric (**see Assigned Client Values**)	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originator ID
15	175-193	19	Alphanumeric	Cross Reference Number: customer ID to reference deposit item (e.g. Employee S.I.N. Number)
16	194-202	9	0BBBTTTTT Numeric	Rejected Item: Institution ID for Returns Returned Item: Original Payee/Payor Insitution ID where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
17	203-214	12	Alphanumeric	Rejected Item: Account # for Returns Returned Item: Original Payee/Payor Account # Left justified, blank filled, no embedded blanks or dashes.
18	215-229	15	Blanks	Filler
19	230-251	22	Numeric	Original Item Trace Number
20	252-253	2	Alphanumeric	RT for Returns RJ for Rejects

				RP for Represented
21	254-264	11	Numeric	Invalid Data Element

SEGMENTS 2, 3, 4, 5 & 6				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
22	265-1464		Field numbers 4 through 21 above are repeated for each additional segment. Any unused segments, resulting from non-use of a full record, will be blank filled. A segment containing data will not follow a blank segment within the same record.	

G.3 Detail Record - Logical Record Type D or J

Provides debit data. Each record contains record identification (bytes 1-24) and a maximum of six transaction segments, each one describing one debit, of 240 bytes each.

All alphanumeric and alphabetic fields will be left-justified and blank-filled. All numeric fields will be right-justified, unsigned, and left zero filled.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"D" or "J"	Logical record type ID "D" or "J"
02	2-10	9	Numeric, if first detail record, start at count "000000002" ("A" record was 000000001)	Logical record count (1 per 1464 bytes) sequentially ascending, right justified.
03	11-24	14	Alphanumeric	Bank generated ID number plus File Creation Number
04	25-27	3	Numeric	Return or reject Transaction Type (refer to Appendix B)
05	28-37	10	Numeric	Amount, two decimal places understood

06	38-43	6	0YYDDD Numeric	Julian date of the original transaction.
07	44-52	9	0BBBTTTTT Numeric	Drawee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
08	53-64	12	Alphanumeric	Drawee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institution #'s 538, 815, 829 and 865).
09	65-86	22	Numeric	Item Trace Number
10	87-89	3	Numeric	Original Item Transaction Type

NOTE: Record Type D: represents a rejected or returned Debit item which has been matched to the original item and verified for accuracy of data.

Record Type J: represents a returned debit item for which the original item is no longer stored on the system, details are provided on an "as received" basis.

G.3 Detail Record - Logical Record Type D or J (Cont'd)

SEGMENT ONE

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
11	90-104	15	Alphanumeric (**see Assigned Client Values**)	Originator's Short Name which will be printed on Payor's account statement
12	105-134	30	Alphanumeric	Drawee Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originator ID
15	175-189	15	Alphanumeric	Cross Reference #: Customer ID to reference item (e.g. Insurance Policy #, Mortgage #)
16	190-193	4	Blanks	Filler
17	194-202	9	0BBBTTTTT	Rejected Item:

				Institution ID for Returns Returned Item: Original Item Payee/Payor Institution ID where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
18	203-214	12	Alphanumeric	Rejected Item: Account # for Returns Returned Item: Original Item Payee/Payor Account # Left justified, blank filled, no embedded blanks or dashes
19	215-229	15	Blanks	Filler
20	230-251	22	Numeric	Original Item Trace #
21	252-253	2	Alphanumeric	RT indicates a Returns RJ indicates a Rejects RP indicates a Represented Item
22	254-264	11	Numeric	Invalid dated Element

SEGMENTS 2, 3, 4, 5 & 6				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
23	265-1464		Field number 4 through 22 above are repeated for each additional debit segment. Bytes 265-1464 contain an additional five such segments of 240 bytes each. Any unused segments, resulting from non-use of a full record, will be blank filled. A segment containing data will not follow a blank segment within the same record.	

G.4 Trailer Record - Logical Record Type Z

This trailer record will be the last logical record in each data file and is intended to provide control independent of that contained in any external or internal labels.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"Z"	Logical Record Type ID "Z".
02	2-10	9	Numeric	Logical Record Count (1 per 1464 byte record) sequentially ascending
03	11-24	14	Alphanumeric	Bank generated number plus File Creation number.
04	25-38	14	Numeric	Total value of "D" transactions, two decimal places understood
05	39-46	8	Numeric	Total number of "D" transactions on this file
06	47-60	14	Numeric	Total value of "C: transactions, two decimal places understood
07	61-68	8	Numeric	Total number of "C: transactions on this file
08	69-1464	1396	Blanks	Filler

Appendix H - File Format-Notice of Change –DEFR 266 Files

H.1 Header Record - Logical Record Type U

To provide file identification for notice of change; must be the first logical record in each file and must occur only once within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"U"	Logical Record Type ID "U".
02	2 - 11	10	Alphanumeric	Bank generated ID.
03	12 - 15	4	Numeric	File creation #, to increment by one (1) for each subsequent file creation. First production file will be "0001".
04	16 - 21	6	0YYDDD Numeric	Julian file creation date.
05	22 - 26	5	Numeric (**see <u>Assigned Client Values</u>** in the front of this manual)	Destination Data Centre Code.
06	27 - 29	3	Alphanumeric	Currency Code. Equals 'CAD' if original file was a Canadian $ application or 'USD' if the original file was an U.S. $ application.
07	30 - 208	179	Blanks	Filler

H.2 Detail Record - Logical Record Type S

Provides Notice of Change data

Note: ALL ALPHANUMERIC AND ALPHABETIC FIELDS WILL BE LEFT-JUSTIFIED AND BLANK-FILLED. ALL NUMERIC FIELDS WILL BE RIGHT-JUSTIFIED, UNSIGNED, AND LEFT ZERO FILLED

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"S"	Logical Record Type ID "S".
02*	2-4	3	Numeric	Transaction Type of original record.
03	5-13	9	0BBBTTTTT Numeric	NEW Payee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Tr. #
04	14 – 25	12	Alphanumeric	NEW Payee Account #. Left justified, blank filled.
05	26 – 47	22	Numeric	Item trace Number
06*	48 - 77	30	Alphanumeric	Payee/Payor Name
07*	78 - 87	10	Alphanumeric	Bank generated ID.
08*	88 - 106	19	Alphanumeric	Cross Reference Number
09*	107 - 115	9	0BBBTTTTT Numeric	OLD Payee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Tr. #
10*	116 - 127	12	Alphanumeric	OLD Payee Account #. Left justified, blank filled.
11*	128 - 142	15	Alphanumeric	
12*	143 - 151	9	0BBBTTTTT Numeric	Institution ID for returns where 0 = Constant BBB = Bank TTTTT = Branch Transit #

13*	152 - 163	12	Alphanumeric (**see Assigned Client Values** in the front of this manual)	Account # for returns, left justified, blank filled, no embedded blanks or dashes
14*	164 - 193	30	Alphanumeric	Originator's Short Name
15*	194 - 208	15	Alphanumeric	Originator's Long Name

- These values are the same as the values that were contained in the original transaction.

H.3 Trailer Record - Logical Record Type V

To provide control totals for notice of change independent of those contained in external labels; must be the last logical record in each data file.

Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
01	1	1	"V"	Logical Record Type ID "V".
02	2 - 9	8	Numeric	Total number of \`S' transactions on this file.
03	10 - 208	199	Blanks	Filler

Appendix I - File Format – Settlement File – DEFR 220 Files

I.1 Header Record - Logical Record Type A

Provides file identification and control information and must be the first logical record in each file occurring only once within the file.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"A"	Logical Record Type ID "A".
02	2-10	9	"000000001" Numeric	Logical Record Count must always be "1".
03	11-20	10	Alphanumeric	Bank generated ID.
04	21-24	4	Numeric	File creation #, to increment by one (1) for each subsequent file creation. First production file will be "0001".
05	25-30	6	0YYDDD Numeric	Julian file creation date.
06	31-35	5	Numeric (see Assigned Client Values in the front of this manual)	Destination Data Centre Code.
07	36-45	10	Alphanumeric (see Assigned Client Values)	Assigned Originator ID
08	46-48	3	"STL"	Denotes a DEFR220 Settlement File
09	49-1464	1416	Blanks	Filler

I.2 Detail Record - Logical Record Type C

Provides deposit data. Each record, 1464 bytes in length, contains record identification (bytes 1-24) and a maximum of six transaction segments, of 240 bytes each. Each segment describes one deposit item.

Note: All alphanumeric and alphabetic fields will be left-justified and blank-filled. All numeric fields will be right-justified, unsigned, and left zero filled.

SEGMENT ONE				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
01	1	1	"C"	Logical Record Type ID "C".
02	2-10	9	Numeric, if first detail record, start at count "000000002" ("A" record was 000000001	Logical Record Count (1 per 1464 bytes) sequentially ascending, right justified.
03	11-24	14	Alphanumeric	Bank generated ID number plus File Creation Number
04	25-27	3	Numeric	Original CPA AFT Transaction Type
05	28-37	10	Numeric	Amount, two decimal places understood
06	38-43	6	0YYDDD Numeric	Julian date of the original transaction.
07	44-52	9	0BBBTTTTT Numeric	Payee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
08	53-64	12	Alphanumeric	Payee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institutions #'s 538, 815, 829 and 865).
09	65-86	22	Numeric	Item Trace Number
10	87-89	3	Numeric	Original Item Trans. type

1.2 Detail Record - Logical Record Type C (Cont'd)

SEGMENT ONE (cont'd)				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
11	90-104	15	Alphanumeric (see Assigned Client Values in the front of this manual)	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric (see Assigned Client Values in the front of this manual)	Originator's Long Name
14	165-174	10	Alphanumeric	Originator ID
15	175-193	19	Alphanumeric	Cross Reference Number: customer ID to reference deposit item (e.g. Employee S.I.N. Number)
16	194-202	9	0BBBTTTTT Numeric	Institution ID for Returns 0 = Constant BBB = Bank # TTTTT = Branch Transit #
17	203-214	12	Alphanumeric	Account # for Returns Left justified, blank filled, no embedded blanks or dashes.
18	215-229	15	Blanks	Filler
19	230-251	22	Numeric	Original Item Trace Number
20	252-253	2	Alphanumeric	ST for Settled Item
21	254-264	11	Numeric	Invalid Data Element
22	265-1464		Field numbers 4 through 21 above are repeated for each additional segment. **Any unused segments resulting from non-use of a full record, will be blank filled.** **A segment containing data will not follow a**	

			blank segment within the same record.

I.3 Detail Record - Logical Record Type D

Provides debit data. Each record contains record identification (bytes 1-24) and a maximum of six transaction segments, each one describing one debit, of 240 bytes each.

Note: All alphanumeric and alphabetic fields will be left-justified and blank-filled. All numeric fields will be right-justified, unsigned, and left zero filled.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"D"	Logical record type ID "D"
02	2-10	9	Numeric, if first detail record, start at count "000000002" ("A" record was 000000001)	Logical record count (1 per 1464 bytes) sequentially ascending, right justified.
03	11-24	14	Alphanumeric	Bank generated ID number plus File Creation Number
04	25-27	3	Numeric	Original CPA AFT Transaction Type
05	28-37	10	Numeric	Amount, two decimal places understood
06	38-43	6	0YYDDD Numeric	Julian date of the original transaction.
07	44-52	9	0BBBTTTTT Numeric	Drawee Institutional ID, where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
08	53-64	12	Alphanumeric	Drawee Account #. Left justified, blank filled, no embedded blanks or dashes (except for Institution #'s 538, 815, 829 and 865).
09	65-86	22	Numeric	Item Trace Number
10	87-89	3	Numeric	Original Item Transaction

				Type

I.3 Detail Record - Logical Record Type D or J (Cont'd)

SEGMENT ONE				
Field #	**Field Position**	**Field Size**	**Contents & Format**	**Field Name & Description**
11	90-104	15	Alphanumeric (see Assigned Client Values in the front of this manual)	Originator's Short Name which will be printed on Payor's account statement
12	105-134	30	Alphanumeric	Drawee Name
13	135-164	30	Alphanumeric (see Assigned Client Values in the front of this manual)	Originator's Long Name
14	165-174	10	Alphanumeric	Originator ID
15	175-189	15	Alphanumeric	Cross Reference #: Customer ID to reference item (e.g. Insurance Policy #, Mortgage #)
16	190-193	4	Blanks	Filler
17	194-202	9	0BBBTTTTT	Institution ID for Returns where: 0 = Constant BBB = Bank # TTTTT = Branch Transit #
18	203-214	12	Alphanumeric	Account # for Returns Left justified, blank filled, no embedded blanks or dashes
19	215-229	15	Blanks	Filler
20	230-251	22	Numeric	Original Item Trace #
21	252-253	2	Alphanumeric	ST for Settled Item
22	254-264	11	Numeric	Invalid dated Element
23	265-1464		Field number 4 through 22 above are repeated for each additional debit segment. Bytes 265-1464 contain an additional five such segments of 240 bytes each.	

			Any unused segments, resulting from non-use of a full record, will be blank filled. **A segment containing data will not follow a blank segment within the same record.**

I.4 Trailer Record - Logical Record Type Z

This trailer record will be the last logical record in each data file and is intended to provide control independent of that contained in any external or internal labels.

Field #	Field Position	Field Size	Contents & Format	Field Name & Description
01	1	1	"Z"	Logical Record Type ID "Z".
02	2-10	9	Numeric	Logical Record Count (1 per 1464 byte record) sequentially ascending
03	11-24	14	Alphanumeric	Bank generated number plus File Creation number.
04	25-38	14	Numeric	Total value of "D" transactions, two decimal places understood
05	39-46	8	Numeric	Total number of "D" transactions on this file
06	47-60	14	Numeric	Total value of "C: transactions, two decimal places understood
07	61-68	8	Numeric	Total number of "C: transactions on this file
08	69-112	43	Numeric	Zeros
09	113-1464	1352	Blanks	Filler

CIBC EFT 80 Byte File Layout

This is a CIBC proprietary file layout for submission of EFT payment files.

File naming convention will be: [Client Defined].[CIBC file type].[Flag].[Extension]

- Client Defined: This section of the file name can be customized by your company
  Note: Special characters and periods cannot be used
- CIBC file type: “C0080”
- Flag: Production (“P”) or Test (“T”) flag
- Extension: “dat”

For example: “ABCPaymentFile.C0080.P.dat”

File and payment level response layouts are detailed in a separate document.

FILE INFORMATION TERMINOLOGY

Field Type	Definition
A	Alpha; left justified with trailing spaces
AN	Alphanumeric; left justified with trailing spaces
N	Numeric; right justified with leading zeroes
Blank	Spaces

FILE STRUCTURE

Record	Identifier	Description
File Header	1	Always the first record of the file
Batch Header	5	Contains transaction code and description and value date
Detail	6	Contains detailed payment information for each payment One record for each payment
Batch Trailer	7	Total number and total value of Detail Records
File Trailer	9	Always the last record of the file

HEADER RECORD

Element Number	Field Name	Position	Length	Field Type	Description
1	Record Type	1	1	“1”	Header Record indicator
2	Filler	2 -3	2	AN	Space Fill
3	Destination Data Center	4 – 8	5	N	The first 5 digits of your Originator Number Example: **01020**
4	Filler	9 – 13	5	AN	Space Fill

Element Number	Field Name	Position	Length	Field Type	Description
5	Originator Number	14 – 23	10	N	Your 10 digit originator number assigned to you by CIBC
6	File Creation Date	24 – 29	6	N	Represents the creation date of the file in Julian date format (0YYDDD): ▪ 0 – numeric zero ▪ YY – last two digits of the year ▪ DDD – day number within the year ▪ Cannot exceed 7 calendar days before the date of transmission Example: **010162** = June 11, 2010
7	File Creation Number	30 – 33	4	N	Used to ensure that all files created by the Originator are not processed twice ▪ Must be unique ▪ Do not use 0000 as a file creation number ▪ After 9999, numbering should rollover to 0001
8	Filler	34	1	AN	Space Fill
9	Institution Number	35 – 38	4	N	Financial Institution Number for the Settlement Account ▪ Must be **0010** for CIBC
10	Branch Transit Number	39 – 43	5	N	CIBC Settlement Transit Number ▪ Must be a 5 digit number ▪ No spaces Example: **06572**
11	Account Number	44 – 55	12	AN	Your CIBC Settlement Account Number ▪ Must be a 7 digit number ▪ Left Justified ▪ Space Fill from position 51-55 Example: **6015816**
12	Filler	56 – 57	2	AN	Space Fill
13	Originator's Short Name	58 – 72	15	AN	Originator name shortened to 15 characters
14	Filler	73	1	AN	Space Fill
15	Currency Indicator	74 – 76	3	AN	**CAD** for Canadian Dollars, **USD** for U.S. Dollars
16	Filler	77 – 80	4	AN	Space Fill

BATCH HEADER RECORD

Element Number	Field Name	Position	Length	Field Type	Description
1	Record Type	1	1	Always '5'	Batch Header indicator
2	Filler	2 – 47	46	AN	Space Fill
3	Transaction Code	48 – 50	3	N	A valid CPA Transaction Type Code Will be assigned to each payment within this batch Refer to the EFT Reference Guide appendix for a complete listing of CPA Transaction Codes Example: '331' = Life Insurance
4	Payment Sundry Information	51 – 60	10	AN	Any additional information you wish to enter to identify the payment ▪ Will be assigned to each payment within this batch ▪ This information will sent with the payment to the receiving FI

Element Number	Field Name	Position	Length	Field Type	Description
5	Value Date	61 – 66	6	N	This is the date the funds are to be settled to the receiver's account ▪ Will be assigned to each payment within this batch ▪ Julian Date Format (0YYDDD) o 0 – numeric zero o YY – last two digits of the year o DDD – day number within the year Example: 010162 = June 11, 2010
6	Filler	67 – 80	14	AN	Space Fill

DETAIL RECORD DETAILS

Element Number	Field Name	Position	Length	Field Type	Description
1	Record Type	1	1	Always '**6**'	Batch Header indicator
2	Credit/Debit Identifier	2	1	'C'	'C' for Direct Deposit (Credit) 'D' for Pre-Authorized Payment (Debit) ▪ Must be Upper Case
3	Filler	3	1	AN	Space Fill
4	Receiver Bank Institution ID	4 – 7	4	N	Receiver Financial Institution ID, format 0iii, where: ▪ 0 = constant zero ▪ iii = institution id (for example, CIBC = "010")
5	Receiver Bank Transit Number	8 – 12	5	N	The bank transit number of the Receiver Example: **05772**
6	Receiver Account Number	13 – 24	12	AN	Left justified, Space Fill to the right Example: **6015816**
7	Filler	25 – 29	5	AN	Space Fill
8	Amount	30 – 39	10	N	Dollar amount of the payment transaction ▪ Must be greater than zero ▪ The decimal in implied ▪ Format = $$$$$$$$¢¢ Example: **0000011793** = $117.93
9	Cross Reference Number	40 – 52	13	AN	This is a unique payment identifier for each payment ▪ Must be unique within each file
10	Receiver Name	53 – 74	22	AN	Name of the payment Receiver ▪ Cannot be blank
11	Filler	75 – 80	6	AN	Space Fill

BATCH TRAILER RECORD DETAILS

Element Number	Field Name	Position	Length	Field Type	Description
1	Record Type	1	1	Always '**7**'	Batch Trailer indicator
2	Transaction Code	2 – 4	3	N	Must match CPA Transaction Type Code used in Batch Header Example: '331' = Life Insurance
3	Batch Entry Count	5 – 10	6	N	Indicates the total number of detail records ('6') in a batch. Right justified and filled with leading zeroes Example: **000012**

Element Number	Field Name	Position	Length	Field Type	Description
4	Reserved	11 – 20	10	N	Zero Fill
5	Filler	21 – 40	20	AN	Space Fill
6	Entry Dollar Amount	41 – 52	12	N	The total dollar value of Detail Records (Record Type '6') Right justified and filled with zeroes Example: **000000430956**
7	Filler	53 – 80	28	AN	Space Fill

FILE TRAILER RECORD DETAILS

Element Number	Field Name	Position	Length	Field Type	Description
1	Record Type	1	1	Always '**9**'	File Trailer Indicator
2	Batch Count	2 – 7	6	N	Total Number of '**5**' Records (Batch Records) for reconciliation purposes Right justified and filled with leading zeroes Example: **000012**
3	Detail Count	8 – 13	6	N	Total Number of '**6**' Records (Detail Records) Right justified and filled with leading zeroes Example: **000012**
4	Filler	14 – 80	67	AN	Space Fill

ACH Direct Deposits (PDS) Service

RBC Automated Clearing House
ACH094
Credit File Format Specification

Version 10
November 2013

Table of Contents

General Information

Summary

RBC Automated Clearing House (ACH) format is used by banks and clients in the United States. This format can also be used to send Canadian or U.S. dollar electronic payments destined to Canadian Banks and/or electronic U.S. dollar payments to a U.S. bank, and requiring a currency conversion. A mixture of electronic USD payments and CAD payments can be part of the same file, however all payments in a single batch must be for the same currency. ACH format is recommended if you currently use the format to exchange payments in the United States.

Client who are sending payments to accounts in the United States and have been approved to process Cross Border Payment must use this file format.

Format and Organization

ACH standard records are transmitted via telecommunication networks between participants. Characters used in inter-regional ACH records are restricted to 0-9, A-Z, blank and seven special characters (# - $. & * ,). Any other characters are not to be used. For payments destined to the USA, the USA ACH Network cannot handle French Characters. If French Characters are received for payments destined to the USA, when RBC processes the cross border payment, the system will replace the French Character with a blank space.

Logical files must consist of logical records in sequence of:

- Header Record, type 1
- Company/Batch Header Record, type 5
- Entry Detail Record, type 6
- Addenda Records, type 7. Multiple Addenda records are mandatory for payments destined to the USA
- Control/Batch Control Record, type 8
- File Control Record, type 9

Separate batches are required for IAT (International ACH Transactions). Separate batches are also required for U.S. dollar payments and Canadian payments. If you are sending a mixture of payments in the same file, the input should be as follows:

- Header Record - type 1
- IAT Company/Batch Header Record – Type 5 SEC = IAT
    - IAT Entry Detail Record – Type 6
    - 1st Addendum Record – Type 7-10
    - 2nd Addendum Record – Type 7-11
    - 3rd Addendum Record – Type 7-12
    - 4th Addendum Record – Type 7-13
    - 5th Addendum Record – Type 7-14
    - 6th Addendum Record – Type 7-15
    - 7th Addendum Record – Type 7-16
- Company /Batch Control Record- type 8
- Company/Batch Header Record – Type 5 SEC = CCD or PPD
    - Entry Detail Record – Type 6
    - Entry Detail Record – Type 6

- Company /Batch Control Record- type 8
- File Control Record – type 9

Multiple logical files can be submitted on a physical transmission.

Basic Specifications

- Input must conform to the Automated Clearing House (ACH) Record Descriptions (94 characters per record)
- All fields on the records have an indicator as to their format:
  - (N) = Numeric
  - (AN) = Alphanumeric
- All numeric fields must be unsigned and right justified and zero filled.
- Alphanumeric fields shall be left justified and blank filled.
- All unused fields should have an initial value of zeros (11110000 binary code EBCDIC or 00110000 binary code ASCII), if numeric, or spaces (01000000 binary code EBCDIC or 00110000 binary code ASCII), if alphanumeric.

Currency

- Under the Company/Batch Header Record, the Destination Currency can be Canadian or US Dollars.
- If the "Destination Currency" field is "blank" the currency will default to the currency of the service.
- If the "Destination Currency" field is other than CAD, or USD, or Blank, the currency will default to the currency of the service.

NOTES:

- All payments in a single batch must be for the same currency.
- A batch can only contain one transaction service type. A file may contain many similar service type batches.

Use of Client Numbers in File

- **Client with No Subsidiaries (Centralized) -** All basic records must have the same subsidiary number (0000) as the header record.

- **Operating Subsidiaries -** All basic records must have the same subsidiary number as the header record.

- **Non-operating Subsidiaries -**The header and trailer must be the Parent 6-digit number assigned plus 0000. Each basic record may have the last 4 digits different, depending on where the record would be returned.

Destination Country

The financial institution on which the item is drawn can be in Canada or the United States.

When payment transactions are destined for a U.S. financial institution:

- The destination currency must be USD. To avoid currency conversion, always use a USD ACH Direct Deposit Service (PDS - USD).
- U.S. bank identification number:
  - First four positions TTTT = transit routing and ABA number

- Second four positions AAAA = financial institution number
- Ninth position R = transit routing code

"Destination Country " field is "Mandatory".

Account Numbers

The maximum length for a savings or chequing account number drawn on a Canadian financial institution is 12 digits even though ACH format will accept a length of 35. The Canadian Payments Association (CPA) sets this 12-digit restriction.

The maximum length of an account number drawn on an U.S. financial institution is 17 digits as defined by the NACHA ACH Rules.

Account numbers must be left justified. Do not zero fill. Input only the significant digits.

Client Number Format

This format requires the use of a ten-digit client number, comprised of six digits assigned by RBC and four digits assigned either by RBC (0000) or for Operating and Non-Operating Subsidiaries - defined by the client to identify a subsidiary. This information is called the Client Number or Originator Identification Number.

File Transmission Routing Records

Please refer to Appendix 3 at the end of this document for details on generating the Routing Records for transmission methods such as RBC Express File Transfer, Web File Transfer and FTP SSL.

For Dedicated and Private Network Solutions, such as Connect:Direct and SWIFT NetFile Act, please ensure you are in contact with RBC's Client Connectivity Team directly.

NACHA IAT Rule – Cross Border Payment Processing

Effective September 18th, 2009, an amendment to the *NACHA Operating Rules (Rules)* become effective that will

(1) require Originating Banks to identify all international payment transactions transmitted via the ACH Network as International ACH Transactions using a new Standard Entry Class Code (IAT); and

(2) require IAT transactions to include the specific data elements defined within the Bank Secrecy Act's (BSA) "Travel Rule" so that all parties to the transaction have the information necessary to comply with U.S. law, which includes the programs administered by the Office of Foreign Assets Control (OFAC). This amendment will align the *Rules* with OFAC compliance obligations and make it easier for Receiving Banks to comply with those requirements.

The ACH094 format was modified to meet the requirements for the IAT Rule changes.

Clients will have the ability using this format to submit:

1. Payments destined to USA only that originate in Canada.
2. Payments destined to Canadian banks only that originate in Canada.
3. Payments destined to Canadian Banks & USA Banks that originate in Canada.
4. US Market - Client classified as US Market can originate payments to USA Banks.

The IAT Company Batch Header Record and associated addendum records have been modified to also accommodate payments that are destined to Canadian Banks. The originator and recipient addressing information is currently not required for payments destined to Canadian Banks. The following format has been modified to accommodate these records if submitted with your input file. RBC's system will accept the addendum records but will not pass them along to the Canadian receiving bank.

IAT Format - Originator & Receiver Address Format

To ensure that payments are not rejected by the receiving bank or processing is not delayed, formatting of the address records is as follows:

a. All segments of the address fields be provided and correct formatting is used. Incorrect formatting may result in the payment being rejected by the receiving bank
b. Each field must be left justified.
c. Do not include leading/trailing spaces.
d. Do not insert spaces or commas between the data elements.
e. Hotels and/or Motels addresses are not permitted unless it is the permanent address of the receiver.
f. Addresses for all Originators and/or Receivers must be the physical street address. General use of PO Box is not allowed. In rare instances it is possible that a Street address does not exist for your customer, this would be the only time a PO Box would be acceptable. Every effort on your part must be made to obtain the physical/street address. Use of a PO Box addresses will be reported on your Warnings Report.
g. **Mandatory** use of the 2 digit ISO Country Codes.
   http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements
h. Recommended where possible to use the 2 digit ISO Province or State codes.
i. Originator or Receiver - **City and Province or State**
   - Data Elements must be separated by an asterisk * and must end with a backslash \.
   - Examples: MONTREAL*QC\ ATLANTA*GA\
   - In some cases, a defined data element may be unknown or not applicable.
     i. If the first data element is missing, the format still must use an asterisk * and the backslash should immediately follow the last known data element. In this example the City name is missing, the format would be:
        *Province\ *QC\
        *State\ *GA\
        Reminder – no leading spaces, left justify.
     ii. If the last data element is missing, do not include the asterisk * but the backslash is still mandatory at the end. In the example if missing the Province or State, the format would be:
        City\ Montreal\
        Reminder – no leading spaces, left justify.

j. Originator or Receiver - **Country and Postal or Zip Code**
   - Data Elements must be separated by an asterisk * and must end with a backslash \.
   - Examples: CA*A1B2C3\ US*123456789\
   - In some cases, a defined data element may be unknown or not applicable.
     i. If the last data element is missing, do not include the asterisk * but the backslash is still mandatory at the end. In the example if missing the Postal or Zip Code, the format would be:
        Country\ US\
        Reminder – no leading spaces, left justify.

Identification of Additional Parties to an IAT Cross Border Payment

International Payments can involve more parties then the two traditionally identified as Originator and Receiver; these are commonly known as “split-transactions’ payments or “for further credit to” payments, where a third-party service provider originates and settles two separate transactions to complete the underlying payment transactions on behalf of the parties.

This NACHA ACH Rule establishes an obligation to identify within an IAT Entry:

1. ACH Direct Payment Services (PAP-PAD)
    a. the ultimate foreign beneficiary of the funds transfer when the proceeds from a debit IAT Entry from an account in the USA are for further credit to an ultimate foreign beneficiary that is a party other than the Originator of the debit IAT Entry, or
2. ACH Direct Deposits Service (PDS)
    a. the foreign party ultimately funding a credit Southbound IAT Entry when that party is not the Originator of the credit IAT Entry.

The ultimate Payer (if not the Originator of the ACH Credit payment) must be identified in the Payment Related Information Field of the IAT Remittance Addenda Record.

Formatting of Additional Parties:
Must include the ultimate foreign payer’s name, street address, city, state/province, postal/zip code, and 2 digit ISO Country Code.

Example: Johann Schmidt*Mainzer Landstrasse 201*60326 Frankfurt am Main*DE\
ABC Company Ltd*123 Londonderry Road*Dublin*IE\

DESCRIPTION OF RECORD FORMATS

Header Record

This header record is used to delimit the beginning of each input file and must be the first record on each file.

Record is used for all variations of the ACH format. Shoud be the first record for:

- Payments destined to the United States & Canada using the IAT format.
- Payments destined to Canada using the CCD/PPD format.
- USA Market Clients – payments originating and destined to US Financial Institutions.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	1
02	02-03	2	N	Priority Code	Priority Code	01
03	04-13	10	AN	Filler	Immediate Destination	Blank fill
04	14-23	10	AN	Client Number	Immediate Origin	10 digit client number as follows: 6 digit client number assigned by RBC Global Services and 4 digit subsidiary number assigned by the client. (Where no subsidiary exists insert zeros as the last 4 digits).
05	24-29	6	N	File Creation Date	File Creation Date	Enter date file was created Format YYMMDD
06	30-33	4	AN	File Creation Number	File Creation Time	4 digit numeric to identify this file, must be different from previous 9 numbers submitted for processing. When submitting a test file, the FCN must be TEST
07	34-34	1	AN	File ID Modifier	File ID Modifier	Only Upper-case A-Z and 0-9
08	35-37	3	N	Record Size	Record Size	094
09	38-39	2	N	Blocking Factor	Blocking Factor	10
10	40-40	1	N	Format Code	Format Code	1
11	41-63	23	AN	Destination Bank	Immediate Destination name	RBC Royal Bank or leave blank
12	64-86	23	AN	Company Name	Immediate Origin Name	Client Long Name
13	87-94	8	AN	Filler	Reference Code	Blank fill

IAT Formatted Records

Format used for ALL payments destined to the USA
Cross Border Payments

IAT Company / Batch Header Record

For Payments destined to US Banks and Canadian Banks

This record identifies the client and destination of the payments included in the batch. The information contained in the company/batch record applies uniformly to all subsequent entry detail records in the batch. Only one destination country is permitted per batch.

This record can also be used to send payments to Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	5
02	02-04	3	N	Service Identifier	Service Class Code	220 Credit transactions
03	05-20	16	AN	Filler	IAT Indicator	Leave Blank For forward IAT entries, this field should be left blank.
04	21-22	2	AN	Foreign Exchange Ind	Foreign Exchange Ind	FV fixed to variable VF variable to fixed FF fixed to fixed or leave blank
05	23-23	1	N	Foreign Exchange Reference Ind	Foreign Exchange Reference Ind	Code used to indicate the content of the Foreign Exchange Reference Field. Code values for this field are: 1 - Foreign Exchange Rate; 2 - Foreign Exchange Reference Number; or 3 - Space Filled.
06	24-38	15	AN	Foreign Ex Reference	Foreign Ex Reference	Rate, reference number or leave blank *Contains either the foreign exchange rate used to execute the foreign exchange conversion of an IAT entry or another reference to the foreign exchange transaction. Content is defined by the Foreign Exchange Reference Indicator Field.*
07	39-40	2	AN	Destination Country	ISO Destination Country	**Mandatory** Destination Country of Payment: US United States CA Canada
08	41-50	10	AN	Client Number	Originator Identification	10-digit client number as follows: 6-digit client number assigned by RBC and 4-digit subsidiary number assigned by the client. (Where no subsidiary exists insert zeros as the last 4 digits).
09	51-53	3	AN	Standard Entry Class Code	Standard Entry Class Code	IAT

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
10	54- 63	10	AN	Company Entry Description	Company Entry Description	**Mandatory for USA** destined payments – provide a description of the purpose of the entry which will be displayed to the Receiver. Examples: • GAS BILL • REG SALARY • INS PREM • PURCHASE DO NOT use for INVOICE or Reference Numbers. Optional - For Canadian Banks – information will be added to the Electronic Message field.
11	64-66	3	AN	Origination Currency Code	ISO Originating Currency Code	**USD** or **CAD** If left blank will default to currency of Service
12	67-69	3	AN	Destination Currency Code	ISO Destination Currency Code	**USD** or **CAD** Note: destination currency cannot be CAD for payments destined to the United States.
13	70-75	6	N	Due Date	Effective Entry Date	Payment date, format YYMMDD. For Payments Destined to USA: today or greater maximum of 173 days. For Payments Destined to CAD: credits can be 30 days in the past or 173 days in the future.
14	76-78	3	N	Filler	Settlement Date (Julian)	Blanks or information entered will be ignored
15	79-79	1	AN	Filler	Originating Status Code	Enter **1** or leave blank
16	80-87	8	N	Filler	Originating DFI Identification	Blanks or information entered will be ignored.
17	88-94	7	N	Batch Number	Batch Number	Must be sequential within file

IAT Entry Detail Record

For Payments Destined to United States and Canada

The **mandatory** entry detail record contains the basic information to post the transaction to the customer's account held at a Financial Institution in the United States of America.

This record can also be used to send payments to Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	6
02	02-03	2	N	Transaction Code	Transaction Code	22 Demand credit 23 Demand pre-note 32 Savings credit 33 Savings pre-note Enter the appropriate transaction code. This is a mandatory field for all USA destined payments.
03	04-12	9	N	USA Bank Routing Number CAN Bank & Transit Number	Receiving DFI Identification Number	**For USA Banks:** ABA number of Customer's Bank **For Canadian banks:** Enter 4 digit bank number followed by the 5 digit transit.
04	13-16	4	N	Number of Addenda Records	Number of Addenda Records	Mandatory – This represents the number of addenda records associated with the Entry Detail Record.
05	17-29	13	AN	Blank	Reserved	Blank - spaces
06	30.39	10	AN	Amount	Amount	Format $$$$$$$$¢¢ Amount to be in the currency of the service.
07	40-74	35	AN	Account Number	DFI Account Number	Customer Account number, field must be left justified, do not zero fill. Enter significant digits only.
08	75-76	2	AN	Filler	Reserved	Leave Blank
09	77-77	1	AN	Filler	GO OFAC Screening indicator	Leave Blank
10	78-78	1	AN	Filler	Secondary OFAC Screening Indicator	Leave Blank
11	79-79	1	N	Addenda Record Indicator	Addenda Record Indicator	Mandatory - one or more addenda record follows entry. Must = **1**
12	80-94	15	N	US Trace Number	Trace Number	If filled, trace number will be stored on the RBC system in the Electronic Message field. This information will be part of any returns data file. This information is also passed in payments details destined to FI's in Canada.

1st IAT Addenda Record – Customer/Receiver Information

This **mandatory** record for all payments destined to the U.S.A. and to Canada. This record contains information pertaining to the recipient of the payment. This record must follow the IAT Entry Detail Record.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	10
03	04-06	3	AN	Transaction Type Code	Transaction Type Code	Mandatory for payments destined to the USA- This field contains a three-character code used to identify the type of transaction.Select one of the following values: **ANN**" (Annuity), **BUS**"(Business/Commercial)**DEP** (Deposit), **LOA** (Loan), **MIS** (Miscellaneous), **MOR** (Mortgage), **PEN** (Pension), **RLS** (Rent/Lease), **SAL** (Salary/Payroll), **TAX** (Tax) For Payments destined to Canada, enter the 3 digit **CPA Transaction Code**. If left blank, CPA code from Service Profile will default. Refer to Appendix 2
04	07-24	18	N	Foreign Payment Amount	Foreign Payment Amount	Zero Fill or enter the Canadian $$ amount if converted $$$$$$$$$$$$$$$$¢¢
05	25-46	22	AN	Filler	Foreign Trace Number	Leave Blank
06	47-81	35	AN	Customer/ Receiver Name	Receiving Company or Individual Name	Enter the name of the Customer or Company. No special characters **Note:** RBC System will only accept the first 30 characters of this field. Last 5 characters will be truncated.
07	82-87	6	AN	Filler	Reserved	Leave Blank
08	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

2nd IAT Addenda Record – Originator Information

This **mandatory** record is for all payments destined to the U.S.A. It contains addressing information and must follow the 1st IAT Addenda Record.

For payments destined to Canadian Banks, this record is optional. RBC will not edit or forward information to the Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	11
03	04-38	35	AN	Client Long Name	Originator Name	Mandatory Enter the Legal name of the originator of the payment. Do not abbreviate or use an acronyms.
04	39-73	35	AN	Client Street Address	Originator Street Address	Mandatory Enter the full physical address of the originator of the payment. Do not use PO Box numbers. This must be the street address. Refer to section **Originator & Receiver Address Format**.
05	74-87	14	AN	Filler	Reserved	Leave Blank
06	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

3rd IAT Addenda Record – Originator Address Information

This **mandatory** record is for all payments destined to the U.S.A. It contains addressing information of the originating bank and must follow the 2nd IAT Addenda Record.

For payments destined to Canadian Banks, this record is optional. RBC will not edit or forward information to the Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	12
03	04-38	35	AN	Originator City & Province/State	Originator City & Province/State	This field must contain the city and state or province of the Originator. An asterisk (“*”) MUST be the delimiter between the data elements, and the backslash (“\”) MUST be the terminator following the last data element. Example: Montreal*QC\ Refer to section **Originator & Receiver Address Format**.
04	39-73	35	AN	Originator Country & Postal Code/Zip Code	Originator Country & Postal Code/ Zip Code	Mandatory Country code This field contains the ISO 2 digit country and postal/zip code of the Originator. An asterisk (“*”) MUST be the delimiter between the data elements, and the backslash (“\”) MUST be the terminator following the last data element. Do not use periods. Example: CA* A1B2C3\ Refer to section **Originator & Receiver Address Format**.
05	74-87	14	AN	Filler	Reserved	Leave Blank
06	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

4th IAT Addenda Record – Originator Bank Information

This record is for all payments destined to the U.S.A. It contains information pertaining to the Originating Bank and must follow the 3rd IAT Addenda Record.

FOR **BUSINESS CLIENTS** – **OPTIONAL** - RBC will create this record if not included in input file.

FOR **Indirect Clearers FI CLIENTS** – **MANDATORY –** if you are the Originating Bank, enter your own banking information. If you are processing on behalf of another Financial Insititution, enter that FI's information.

For payments destined to Canadian Banks, this record is optional. RBC will not edit or forward information to the Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	13
03	04-38	35	AN	Originator Bank Name	Originator DFI Name	Enter the name of the bank originating the payments. For Business Clients must always be **Royal Bank of Canada, Toronto** For Banks/Financial Institutions originating payments on behalf of their clients: Enter the originating banks information
04	39-40	2	AN	Originating DFI ID Number Qualifier	Originating DFI ID Number Qualifier	This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number Field. Code values for this field are: Enter: **01 National Clearing System Number;** 02 BIC Code; or 03 IBAN
05	41-74	34	AN	Originating Bank Identification (Bank/Routing Number)	Originating DFI Identification	For Business Clients **Enter - 0003** **For Bank/FI clients**, enter the appropriate bank number based on the DFI ID # Qualifier.
06	75-77	3	AN	Originating DFI Branch Country Code	Originating DFI Branch Country Code	This field contains a 2-digit code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that originated the entry is located. Left Justify with SPACE in the last digit.
07	78-87	10	AN	Filler	Reserved	Leave Blank
08	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

5th IAT Addenda Record – Receiving Bank Information

This **optional** record is for all payments destined to the USA and Canada. It contains addressing information pertaining to the destination bank and must follow the 4th IAT Addenda Record.

If this record is not included in the file, RBC will create this addenda record on behalf of all clients.

RBC will not edit or forward information to the Canadian Banks.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	14
03	04-38	35	AN	Customer Bank Name	Receiving DFI Name	Enter the name of the bank that the payment is destined to. Can leave blank if payment destined to Canadian bank.
04	39-40	2	AN	Receiving DFI ID Number Qualifier	Receiving DFI ID Number Qualifier	This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number Field. Code values for this field are: 01 National Clearing System Number; 02 BIC Code; or 03 IBAN
05	41-74	34	AN	Receiving DFI Identification (Routing Number)	Receiving DFI Identification	Enter the DFI Routing number (ABA Number) for the destination bank. For Canadian banks, indicate the Bank and transit number or leave blank.
06	75-77	3	AN	Receiving DFI Branch Country Code	Receiving DFI Branch Country Code	Enter the country of the Bank **US** Or **CA** (only for payments destined to Canada)
07	78-87	10	AN	Filler	Reserved	Leave Blank
08	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

6th IAT Addenda Record – Customer/Receiver Address Information

This **mandatory** record is for all payments destined to the U.S.A and Canada. It contains addressing information pertaining to the customer and must follow the 5th IAT Addenda Record (if created) or previous mandatory record.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	15
03	04-18	15	AN	Customer/ Receiver Number	Receiver Identification Number	Client Assigned, Left Justify **Mandatory information for both US & CA Destined payments**
04	19-53	35	AN	Customer/ Receiver Street Address	Receiver Street Address	Enter the complete physical street address of the receiver/customer. Do not use PO Box #'s. Refer to section **Originator & Receiver Address Format.**
05	54-87	34	AN	Filler	Reserved	Leave Blank
06	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

7th IAT Addenda Record – Customer/Receiver Address Information

This **mandatory** record is for all payments destined to the U.S.A. It contains addressing information of the receiver/customer and must follow the 6th IAT Addenda Record.

For payments destined to Canadian Banks, this record is optional. RBC will ignore it's contents

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	16
03	04-38	35	AN	Customer/ Receiver City & Province/ State	Receiver City & Province /State	This field contains the city and, if applicable, the state or province of the Receiver. An asterisk ("*") MUST be the delimiter between the data elements, and the backslash ("\") MUST be the terminator following the last data element. Example: New York*New York\ Refer to section **Originator & Receiver Address Format**.
04	39-73	35	AN	Customer/ Receiver Country & Postal Code/Zip Code	Receiver Country & Postal Code/ Zip Code	Mandatory Country code This field contains the ISO 2 digit country code and postal/zip code of the Receiver. An asterisk ("*") MUST be the delimiter between the data elements, and the backslash ("\") MUST be the terminator following the last data element. Do not use periods Examples: US*123456789\ Refer to section **Originator & Receiver Address Format**.
05	74-87	14	AN	Filler	Reserved	Leave Blank
06	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

IAT Addenda Record for Remittance Information

This **optional** record will be accepted for payments destined to the U.S.A. A maximum of two optional remittance addenda records may be included with each IAT Entry.

NOTE: The total number of Optional Remittance Records and Foreign Correspondent Bank Records cannot exceed five.

The ultimate payer (if not the Originator of the ACH PAD payment) must be identified in the Payment Related Information Field of the IAT Remittance Addenda Record when the payment is part of a "split transaction".

For Canadian destined payments, this information will be ignored.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	17
03	04-83	80	AN	Payment Related Information	Payment Related Information	Max 80 characters of remittance information. Formatting of Remittance information is normally provided by the receiving customer/vendor. If format information contains the Country - only use the ISO 2 Digit Country Code. Separate fields with asterisks * and end with a backslash \ Format for ultimate payer of funds: Johann Schmidt*Mainzer Landstrasse 201*60326 Frankfurt am Main*DE\
04	84-87	4	N	Addenda Sequence	Addenda Sequence Number	The first addenda sequence number must always be a "1".
05	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

IAT Addenda Record for Foreign Correspondent Bank Information

Each Foreign Correspondent Bank involved in the processing of an IAT entry must be identified within an Addenda Record for IAT Correspondent Bank Information. A Foreign Correspondent Bank is defined as any bank outside of the United States. There can be a maximum of 3 to 5 Correspondent Addenda Records.

For **Business clients** – this record is optional.
For **Banks/FI clients – MANDATORY** – if you are processing on behalf of another financial institution, you are required to create one Correspondent Record that represents your bank information. You can enter up to 4 Correspondent banks. RBC reserves one Correspondent bank Addenda record.

RBC will create one record if not included with your file.

1. Royal Bank of Canada Toronto, Bank # 0003

NOTE: The total number of Optional Remittance Records and Foreign Correspondent Bank Records cannot exceed five.

For payments destined to Canadian Banks, this record is optional. RBC will not edit or forward information contained in this record to the Canadian Banks

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	7
02	02-03	2	N	Addendum Type Code	Addendum Type Code	18
03	04-38	35	AN	Correspondent Bank Name	Correspondent Bank Name	Enter the name of the Correspondent Bank
04	39-40	2	AN	Correspondent Bank ID Number Qualifier	Correspondent Bank ID Number Qualifier	This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number Field. Code values for this field are: 01 National Clearing System Number; 02 BIC Code; or 03 IBAN
05	41-74	34	AN	Correspondent Bank Identification	Correspondent Bank Identification	Enter the applicable bank number associated with the Bank ID Number Qualifier for the Correspondent Bank.
06	75-77	3	AN	Correspondent Bank Branch Country Code	Correspondent Bank Branch Country Code	This field contains a 2-digit code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the Correspondent Bank is located. Left Justify – Space fill the last digit.
07	78-83	6	AN	Filler	Reserved	Leave Blank
08	84-87	4	N	Addenda Sequence	Addenda Sequence Number	The first addenda sequence number must always be a “1” and each subsequent record will increment to a maximum of 5
09	88-94	7	N	Entry Detail Sequence Number	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail Record or leave blank.

Non Cross Border Payment Formatted Records

Payments Destined to Canadian Banks
or US Market (USA Domestic)

USING CCD/PPD STANDARD ENTRY CLASS CODES

CCD / PPD - Company / Batch Header Record - Except IAT

For Payments destined to Canadian Banks or USA Domestic Payments.

Note: USA domestic payments are clients who are located in the United States and are originating payments from a USA Financial Institution and their payements are destined to USA Financial Inistiutions.

This mandaory record identifies the client and describes the service utilized. The information contained in the company/batch record applies uniformly to all subsequent entry detail records in the batch. Only one service identifier is permitted per batch.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	5
02	02-04	3	N	Service Identifier	Service Class Code	220 Credit transactions
03	05-20	16	AN	Client Short Name	Company Name	For customer statements. This will appear on most bank statements. If left blank, client short name from client profile will default. Do not enter ZEROS in this field.
04	21-21	1	AN	Filler		Leave blank
05	22-23	2	AN	Foreign Exchange Ind	Foreign Exchange Ind	FV fixed to variable VF variable to fixed FF fixed t fixed or leave blank
06	24-26	3	AN	Origination Curr	Origination Curr	USD or CAD or leave blank
07	27-28	2	AN	Origination Country	Origination Country	CA or leave blank
08	29-31	3	AN	Destination Curr	Destination Curr	CAD or USD or Leave Blank. If blank or not CAD/USD = Defaults to the currency of the service.
09	32-40	9	AN	Foreign Exchange Rate	Foreign Exchange Rate	Max 9 digits including decimal point or leave blank
10	41-50	10	AN	Client Number	Company Identification	10-digit client number as follows: 6-digit client number assigned by RBC and 4-digit subsidiary number assigned by the client. (Where no subsidiary exists insert zeros as the last 4 digits).
11	51-53	3	AN	Standard Entry Class Code	Standard Entry Class Code	PPD Personal Payments CCD Corporate Payments

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
12	54-63	10	AN	Company Entry Description	Company Entry Description	For Canadian Banks – information will be in the Electronic Message field. For USA Payments - **Mandatory** – provide a description of the purpose of the entry which will be displayed to the Receiver. Examples: GAS BILL REG.SALARY INS.PREM PURCHSE Do not use Invoice or Reference Numbers. If left blank, default will be ACH CR
13	64-69	6	AN	Filler	Company Descriptive Date	Blanks or information will be ignored
14	70-75	6	N	Due Date	Effective Entry Date	Payment date, format YYMMDD. **For Payments Destined to CAD:** For Credits: can be 30 days in the past or 173 days in the future. **For Domestic USA Payments:** today or greater maximum of 173 days.
15	76-78	3	N	Filler	Settlement Date (Julian)	Blanks or information entered will be ignored
16	79-79	1	AN	Originator Status Code	Originating Status Code	1
17	80-87	8	N	Financial Institution	Originating DFI Identification	Blanks or information entered will be ignored.
18	88-94	7	N	Batch Number	Batch Number	Must be sequential within file

CCD / PPD - Entry Detail Record – Except IAT

For Payments Destined To Canadian Banks or USA Domestic Payments - does not apply to Cross Border payments.

The entry detail record contains the basic information to post the transaction to the customer's account.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	6
02	02-03	2	N	Transaction Code	Transaction Code	22 Demand credit 23 Demand pre-note 32 Savings credit 33 Savings pre-note Enter the appropriate transaction code. This is a mandatory field for all USA destined payments. For payments destined to Canada, the CPA transaction code from your profile will default on all CA destined payments.
Canadian Domestic Banking Info						
03	04-07	4	N	CAN Bank Number	Receiving DFI number	0999 – financial institution number
04	08-12	5	AN	CAN Branch Transit Number		99999 – financial branch number institution Although this field is has been defined by NACHA rules to be "AN", RBC can only accept numerical information.
USA Domestic Banking Info						
03/04	04-12	9	AN	USA Bank ABA Routing Number	Receiving DFI Identification Number	Enter the ABA routing number.
05	13-29	17	AN	Account Number	DFI Account Number	Customer Account number, field must be left justified, do not zero fill. Enter significant digits only.
06	30-39	10	N	Amount	Amount	Format $$$$$$$$¢¢
07	40-54	15	AN	Customer Number	Individual Identification	Client Assigned, Left Justify
08	55-76	22	AN	Customer Name	Individual Name	Mandatory
09	77-78	2	AN	Destination Country	Discretionary Data	Mandatory Destination Country of Payment: CA Canada US United States
10	79-79	1	N	Addenda Record Indicator	Addenda Record Indicator	Will be ignored for payment destined to Canadian bank

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
11	80-94	15	N	USD Trace Number	Trace Number	If filled, trace number will be stored on the GRADS system in the Electronic Message field. This information will be part of any returns data file. This information is passed to FI's in Canada.

Common Records – CCD / PPD / IAT

Company / Batch Control Record

Please note: RBC does NOT use or edit the Company/Batch Control Record. The company/batch control record contains the counts, hash totals, and the total dollar controls for the preceding detail entries within the indicated batch.

This record if used for for all variations of the ACH format. Should follow the last entry detail record of a batch:

- Payments destined to the United States & Canada using the IAT format.
- Payments destined to Canada using the CCD/PPD format.
- USA Market Clients – payments originating and destined to US Financial Institutions.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	8
02	02-04	3	N	Service Identifier	Service Class Code	220 Credit transactions only
03	05-10	6	N	Entry/Addend a Count	Entry/Addenda Count	Total number of addenda records in file
04	11-20	10	N	Entry Hash	Entry Hash	Not applicable
05	21-32	12	N	Total Debit Entry Dollar Amount	Total Debit Entry Dollar Amount	Zero fill
06	33-44	12	N	Total Credit Entry Dollar Amount	Total Credit Entry Dollar Amount	Total dollar amount for all detail credit records. Format $$$$$$$$$$¢¢
07	45-54	10	AN	Client Number	Immediate Origin	10-digit client number as follows: 6-digit client number assigned by RBC and 4-digit subsidiary number assigned by the client. (Where no subsidiary exists insert zeros as the last 4 digits).
08	55-73	19	AN	Message Authentication Code	Message Authentication Code	Blank
09	74-79	6	AN	Reserved	Reserved	Blank
10	80-87	8	N	Message Authentication Code	Message Authentication Code	Blank
11	88-94	7	N	Batch Number	Batch Number	Each Batch number must be ascending and incremented by 1

File Control Record – Trailer Record

The file record contains dollar, entry, and hash total accumulations from the company/batch control records in the file. This record also contains counts of the number of blocks and the number batches within the file (batched data transmitted to a single destination).

This record is used for for all variations of the ACH format. Should be the last record of the file:

- Payments destined to the United States & Canada using the IAT format.
- Payments destined to Canada using the CCD/PPD format.
- USA Market Clients – payments originating and destined to US Financial Institutions.

Field #	Character Position	Field Size	Format	RBC Field Name	NACHA Field Name	Data Requirements
01	01-01	1	N	Record Type	Record Type	9
02	02-07	6	N	Block Count	Batch Count	Total number of batch header records, (type 5) in the file
03	08-13	6	N	Block Count	Block Count	Total number of all physical blocks in the file.
04	14-21	8	N	Entry Addenda Count	Entry Addenda Count	Total number of detail records (type 6) PLUS addenda records (Type 7) in the file.
05	22-31	10	N	Filler	Entry Hash Total	Zero fill
06	32-43	12	N	Total Debit Dollar Amount	Total Debit Entry Dollar Amount in File	Zero fill
07	44-55	12	N	Total Credit Dollar Amount	Total Credit Entry Dollar Amount in File	Total number of detail credit records. Format $$$$$$$$$$¢¢
08	56-94	39	AN	Filler	Reserved	Blank

Appendix 1 – USA Transaction Codes

For all payments destined to accounts held at banks in the United States, one of the following codes must be used.

Tran Code	Transaction Code Description	Tran Code	Transaction Code Description
Demand Accounts Credit Records		**Savings Accounts Credit Records**	
22	Automated Deposit	32	Automated Deposit
23	Pre-notification of Demand Credit (zero-dollar)	33	Pre-notification of Savings Credit (zero-dollar)
Demand Accounts Debit Records		**Savings Accounts Debit Records**	
27	Automated Payment	37	Automated Payment
28	Pre-notification of Demand Debit (zero-dollar)	38	Pre-notification of Savings Debit (zero-dollar)

Appendix 2 – Canadian CPA Transaction Codes

For the most recent listing of transactions codes refer to the ACH Direct Payments & Deposits Resource Centre.
Quick Reference - Payment Transaction Codes

English: https://www.rbcroyalbank.com/ach/
French: https://www.rbcroyalbank.com/ach-fr/

Appendix 3 – File Transmission Routing Records

Files which are submitted using file transmission services such as Web File Transfer or FTP SSL, will require a routing record which will be the first record in the file. For Dedicated or Private Connectivity solutions such as Connect:Direct, or SWIFTNet File Act, please contact RBC's Client Connectivity Team directly for assistance. The standard convention of this File Qualifier is as follows:

These header records will accommodate French Characters within the file.

- Test Input with full record length of 94 bytes
  $$AA01ACH0094[TEST[NL$$

- Production Input of full record length of 94 bytes
  $$AA01ACH0094[PROD[NL$$

Existing Clients may also use the following header records.
These header records will not accommodate French Characters within the file. French Characters may be changed to blanks or other letters.

- Test Input with full record length of 94 bytes
  $$AAPDACH0094[TEST[NL$$

- Production Input of full record length of 94 bytes
  $$AAPDACH0094[PROD[NL$$

- Test Input with record broken down into 80 byte segments
  $$AAPDACH0094[TEST[80$$

- Production Input with record broken down into 80 byte segments
  $$AAPDACH0094[PROD[80$$

END

Scotia Direct EFT

105 Byte Input File Layout

Table of Contents

Scotia Direct 105 Byte Transmission File Layout Overview

The following specification describes a file of electronic debit and/or credit transactions to be transmitted using one of several available asynchronous transmission protocols.

Notes on the File Structure

- The character code of the file is ASCII.

- Each record is 105-bytes long, and is terminated by a carriage-return / linefeed. Trailing blanks may be truncated.

- The following record types may appear in the file:

A	Record	-	Header
Y	Record	-	Customer Information
C	Record	-	Credit Transaction
D	Record	-	Debit Transaction
Z	Record	-	Trailer

- The first record in the file must be an **A** record.

- The second record in the file must be a **Y** record. There can be multiple **Y** records in a file. The information on a **Y** record applies to all **C** and **D** records following it until another **Y** record appears or the end of file is reached.

- **C**, credit records and **D**, debit records can be intermixed throughout the file.

- The last record in the file must be a **Z** record.

A Record – Header

The **A** record is the first record in the file, and contains important customer identification and control fields. *An error in any of these fields will cause the file to reject*.

Field No.	Field Name	Position	Size	Format	Comments
1	Record Type	1	1	AN	Mandatory field, Constant **A**
2	Record Count	2-10	9	N	Mandatory field, Constant **000000001**
3	Customer Number	11-20	10	N	Mandatory field, Assigned by Scotiabank
4	File Creation Number	21-24	4	N	Mandatory field, This number is used to prevent the inadvertent processing of duplicate files. It *must* contain the value **0000** for each **test** file, and it *must* be a unique non-zero value for each **production** file processed by Scotiabank. We recommend starting with FCN 0001 and incrementing this number by one for each production file submitted. **Production** files will be rejected if this field is not unique.
5	File Creation Date	25-30	6	N	Mandatory field, Julian format - **0yyddd** where **yy** are the last two digits of the year and **ddd** is the day number within the year, in the range 001-365. Example: Sept. 24/05 = 005267. The file will be rejected if this field is invalid, contains a date in the future, or contains a date more than four days prior to the transmission date.
6	Scotiabank Data Centre	31-35	5	N	Mandatory field, Constant **00220**
7	Service Identifier	36	1	AN	Mandatory field, Constant **D**
8	Filler	37-42	6	AN	**Spaces**
9	SD Ver.	43-53	11	N	Generated by Scotiabank software, if used (N.NYYYYMMDD). Otherwise, insert **spaces.**
10	Filler	54-105	52	AN	**Spaces**

Y Record – Customer Information

The customers' information record must be the second record in the file, but can also appear multiple times within the file. The information on a **Y** record applies to each debit and/or credit record that follows it, until another **Y** record appears.

Field No.	Field Name	Position	Size	Format	Comments
1	Record Type	1	1	AN	Mandatory field, Constant **Y**
2	Originator Short Name	2-16	15	AN	Mandatory field, Name of the Scotia Direct customer originating the transactions. The contents of this field may appear on the bank record of the recipient for each debit or credit transaction. Printing of this field is at the discretion of the recipient's financial institution. *If this field is missing, the file will be rejected.*
3	Originator Long Name	17-46	30	AN	Mandatory field, Name of the Scotia Direct customer originating the transactions. The contents of this field may appear on the bank record of the recipient for each debit or credit transaction. Printing of this field is at the discretion of the recipient's financial institution. *If this field is missing, the file will be rejected.*
4	Return Institution Code	47-49	3	N	Mandatory field, Constant **002**
5	Return Branch Transit Number	50-54	5	N	Mandatory field, Scotiabank Branch Transit Number to which charged back items will be returned. *The file will be rejected if this field is missing or invalid.*
6	Return Account Number	55-66	12	AN	Mandatory field, Scotiabank Branch Account Number to which charged back items will be returned. *The file will be rejected if this field is missing or invalid.*
7	Filler	67-105	39	AN	**Spaces**

C Record – Credit Transaction

A credit record is used to deposit the amount of money specified, in the bank account specified, on the date specified, assuming proper input lead time is provided.

Field No.	Field Name	Position	Size	Format	Comments
1	Record Type	1	1	AN	Mandatory field, Constant **C**
2	Transaction Type	2-4	3	N	Mandatory field, Select the appropriate authorized CPA transaction type from the table at the end of this document. The payee will see an identifier on their bank record associated with each transaction type. *The payment will be rejected if missing or invalid.*
3	Amount	5-14	10	N	Mandatory field, Amount of the deposit, with two **implied** decimal places. *The payment will be rejected if missing or not greater than zero.*
4	Due Date	15-20	6	N	Mandatory field, Date on which you wish the transaction to be deposited to the recipient's account. Format is Julian - **0yyddd** - where **yy** represents the last two digits of the year and **ddd** represents the date number within the year. For instance, September 24, 2005 is represented as **005267**. The due date cannot be more than 60 calendar days later than the File Creation Date and cannot be more than 30 calendar days prior to the File Creation Date. If the date specified is a Sunday or holiday, depending upon the lead time provided and the payee's financial institution funds may be deposited in the recipient's account one day earlier. *The payment will be rejected if missing or invalid.*
5	Institution Code	21-23	3	N	Mandatory field, Institution where the payee maintains account. *The payment will be rejected if missing or invalid*.
6	Transit Number	24-28	5	N	Mandatory field, Branch where the payee maintains account. *The payment will be rejected if missing or invalid.*
7	Account Number	29-40	12	AN	Mandatory field, Payee's bank account number. Must be left justified space filled. *The payment will be rejected if missing.*
8	Recipient's Name	41-70	30	AN	Mandatory field, Payee's Name. *The payment will be rejected if missing.*

Field No.	Field Name	Position	Size	Format	Comments
9	Originator's Cross-Reference Number	71-89	19	AN	Mandatory field, Cross-reference number assigned by the payment originator. This number should be unique for each transaction in the event a trace or recall is required. *If missing, the payment will be rejected.* *The cross-reference number is used to identify transactions on the Return Item Notification Reports and Return Items Vouchers.*
10	Customer Sundry Information	90-104	15	AN	Mandatory field. Information is provided by the payment originator. This field content will be used to identify your payment Chargebacks in ScotiaConnect Online along with the Originator Long name on the Y record. Usually it is a good idea to duplicate your Originator's Cross-Reference Number here (i.e. same as field 10). This field may be printed on the bank record of the payee at the discretion of the payee's financial institution.
11	Filler	105	1	AN	**Space**

D Record – Debit Transaction

A debit transaction is used to collect a payment in the amount specified, on the date specified, from the bank account specified.

Field No.	Field Name	Position	Size	Format	Comments
1	Record Type	1	1	AN	Mandatory field, Constant **D**
2	Transaction Type	2-4	3	N	Mandatory field, Select the appropriate authorized CPA transaction type(s) from the table at the end of this document. The Payor will see an identifier on their bank record associated with each transaction type. *The payment will be rejected if missing or invalid.*
3	Amount	5-14	10	N	Mandatory field, Amount of the payment being withdrawn, with two **implied** decimal places. *The payment will be rejected if missing or not greater than zero.*
4	Due Date	15-20	6	N	Mandatory field, Date on which you wish the payment to be withdrawn from the Payor's account. Format is Julian - **0yyddd** - where **yy** represents the last two digits of the year and **ddd** represents the date number within the year. For instance, September 24, 2005 is represented as **005267**. The payment date cannot be more than 60 calendar days later than the File Creation Date and cannot be more than 173 calendar days prior to the File Creation Date. If the date specified is a weekend or holiday, the Payor's financial institution withdraws the funds on the next banking day. *The payment will be rejected if missing or invalid.*
5	Filler	21	1	AN	Constant **space**
6	Institution Code	22-24	3	N	Mandatory fie, Institution where the Payor maintains account. *The payment will be rejected if missing or invalid*.
7	Transit Number	25-29	5	N	Mandatory field, Branch where Payor maintains account. *The payment will be rejected if missing or invalid.*
8	Account Number	30-41	12	AN	Mandatory fie, Payor's bank account number. Must be left justified space filled. *The payment will be rejected if missing.*
9	Recipient's Name	42-71	30	AN	Mandatory field, Payor's Name. *The payment will be rejected if missing.*

Field No.	Field Name	Position	Size	Format	Comments
10	Originator's Cross-Reference Number	72-90	19	AN	Mandatory field, The Cross-reference number is assigned by the payment originator. This number should be unique for each transaction in the event a trace or recall is required. **The payment will be rejected if missing**. The Cross Reference number also shows up on your Return Item Notification Report or File.
11	Customer Sundry Information	91-105	15	AN	Mandatory field. Information is provided by the payment originator. This field content will be used to identify your payment Chargebacks in ScotiaConnect Online along with the Originator Long name on the Y record. Usually it is a good idea to duplicate your Originator’s Cross-Reference Number here (i.e. same as field 10). This field may also be printed on the bank record of the Payor at the discretion of the Payor’s financial institution.

Z Record – Trailer

The **Z** record is the last record in the file, and is used to transmit balancing totals. *If any of these fields contain incorrect values, or if the file is out of balance, the file will be rejected*.

Field No.	Field Name	Position	Size	Format	Comments
1	Record Type	1	1	AN	Constant **Z**
2	Filler	2-10	9	AN	**Spaces**
3	Customer Number	11-20	10	N	Must match the Customer Number on the **A** record or the file will be rejected.
4	File Creation Number	21-24	4	N	Must match the File Creation Number on the **A** record or the file will reject.
5	Total Value of Debits	25-38	14	N	Total dollar value of debits. The sum of the Amount fields on all **D** records. Zero-fill if there are no debit records. The file will be rejected if this field does not balance to the sum of the amount fields on all the **D** records.
6	Total Number of Debits	39-46	8	N	Total number of debits. The number of **D** records in the file. Zero-fill if there are no debit records. The file will be rejected if this field does not balance to the number of **D** records.
7	Total Value of Credits	47-60	14	N	Total dollar value of credits. The sum of the Amount fields on all **C** records. Zero-fill if there are no credit records. The file will be rejected if this field does not balance to the sum of the amount fields on all the **C** records.
8	Total Number of Credits	61-68	8	N	Total number of credits. The number of **C** records in the file. Zero-fill if there are no credit records. The file will be rejected if this field does not balance to the number of **C** records.
9	Filler	69-105	37	AN	**Spaces**

CANADIAN DOLLAR INPUT/POSTING/SETTLEMENT TIMING

The undernoted charts summarize, for payables and receivables respectively, the timing of payment posting and settlement as related to the payment due date and input timing. <u>If payables and receivables are being sent in the same input file, use the payables lead times:</u>

CAD Payables (Credits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

<table>
<tr><th colspan="2" rowspan="3">REQUIRED FILE INPUT & INTENDED DUE DATE TIMING</th><th colspan="2">TIMING OF PAYABLES POSTING</th><th colspan="2">TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION</th></tr>
<tr><th colspan="2">Destination F.I.</th><th colspan="2">Debit Settlement</th></tr>
<tr><th>BNS</th><th>OFI</th><th>BNS</th><th>OFI</th></tr>
<tr><td rowspan="2">PAYABLES INPUT: TUESDAY
DUE: WEDNESDAY</td><td>Input after 8:30 pm Monday and before 2:30 pm Tuesday</td><td rowspan="2">Wednesday (Opening of business)</td><td>Wednesday (Opening of business)</td><td colspan="2" rowspan="2">Wednesday (Opening of business)</td></tr>
<tr><td>Input after 2:30 pm Tuesday and before 8:30 pm Tuesday</td><td>Wednesday (Intraday or at close of business)</td></tr>
<tr><td rowspan="3">PAYABLES INPUT: WEDNESDAY
DUE: WEDNESDAY</td><td>Input after 8:30 pm Tuesday and before 2:30 pm Wednesday</td><td rowspan="2">Wednesday (Intraday)</td><td>Wednesday (Close of business)</td><td colspan="2">Wednesday (Opening of business for input rec'd between 8:30 pm & 8:00 am, Intraday for input rec'd between 8:00 am & 2:30 pm)</td></tr>
<tr><td>Input after 2:30 pm Wednesday and before 5:30 pm Wednesday</td><td rowspan="2">Thursday (Intraday or at close of business)</td><td>Wednesday (Intraday)</td><td rowspan="2">Thursday (Opening of business)</td></tr>
<tr><td>Input after 5:30 pm Wednesday and before 8:30 pm Wednesday</td><td>Wednesday (Close of business)</td><td>Wednesday (Close of business)</td></tr>
</table>

Note: Payroll deposits must be input one day prior to due date before 2:30 pm ET, to ensure the payment is delivered to, and processed by the destined financial institution in time for funds to be made available to the recipient on the morning of due date.

- "Intraday" implies posting online during the day (BNS has four daily posting cycles for 'on-us' payables, 8:00 am, 10:00 am, 12:00 pm and 5:30 pm).
- "Close of business" implies end of day posting.
- "Opening of business" implies commencement of business posting.

CAD Receivables (Debits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Credit Settlement	
		BNS	OFI	BNS	OFI
RECEIVABLES INPUT: TUESDAY **DUE:** WEDNESDAY	Input any time prior to 8:30 pm Tuesday	Wednesday (Close of business)		Wednesday (Opening of business)	
RECEIVABLES INPUT: WEDNESDAY **DUE:** WEDNESDAY	Input after 8:30 pm Tuesday and before 2:30 pm Wednesday	Wednesday (Close of business)		Wednesday (Close of business)	
	Input after 2:30 pm Wednesday and before 8:30 pm Wednesday	Wednesday (Close of business)	Thursday (Close of business)	Wednesday (Close of business)	Thursday (Opening of business)

Note: Receivables must be input prior to 2:30 pm ET, on due date, to ensure the payment is delivered to, and processed by the destination financial institution in time for funds to be withdrawn from the recipient's account at the close of business on due date.

- "Close of business" implies end of day posting.
- "Opening of business" implies commencement of business posting.

US DOLLAR INPUT/POSTING/SETTLEMENT TIMING

The undernoted charts summarize, for payables and receivables respectively, the timing of payment posting and settlement as related to the payment due date and input timing. <u>If payables and receivables are being sent in the same input file, use the payables lead times:</u>

USD Payables (Credits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

<table>
<tr><th colspan="2" rowspan="3">REQUIRED FILE INPUT & INTENDED DUE DATE TIMING</th><th colspan="2">TIMING OF PAYABLES POSTING</th><th colspan="2">TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION</th></tr>
<tr><th colspan="2">Destination F.I.</th><th colspan="2">Debit Settlement</th></tr>
<tr><th>BNS</th><th>OFI</th><th>BNS</th><th>OFI</th></tr>
<tr><td>PAYABLES INPUT: MONDAY
DUE: WEDNESDAY</td><td>Input prior to 9:00 pm Monday</td><td colspan="2">Wednesday (Opening of business)</td><td colspan="2">Wednesday (Close of business)</td></tr>
<tr><td>PAYABLES INPUT: TUESDAY
DUE: WEDNESDAY</td><td>Input prior to 9:00 pm Tuesday</td><td>Wednesday (Opening of business)</td><td>Wednesday (Intraday or at close of business)</td><td colspan="2">Wednesday (Close of business)</td></tr>
<tr><td>PAYABLES INPUT: WEDNESDAY
DUE: WEDNESDAY</td><td>Input after 9:00 pm Tuesday and before 9:00 pm Wednesday</td><td>Wednesday (Close of business)</td><td>Thursday (Intraday or at close of business)</td><td>Wednesday (Close of business)</td><td>Thursday (Close of business)</td></tr>
</table>

Note: Payroll deposits must be input one day prior to due date before 2:30 pm ET, to ensure the payment is delivered to, and processed by the destined financial institution in time for funds to be made available to the recipient on the morning of due date.

- "Intraday" implies posting online during the day (BNS has four daily posting cycles for 'on-us' payables, 8:00 am, 10:00 am, 12:00 pm and 5:30 pm).
- "Close of business" implies end of day posting.
- "Opening of business" implies commencement of business posting.

USD Receivables (Debits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		**Debit Settlement**	
		BNS	**OFI**	**BNS**	**OFI**
RECEIVABLES INPUT: MONDAY **DUE:** WEDNESDAY	Input prior to 9:00 pm Monday	Wednesday (Close of business)		Wednesday (Opening of business)	
RECEIVABLES INPUT: TUESDAY **DUE:** WEDNESDAY	Input after 9:00 pm Tuesday	Wednesday (Close of business)		Wednesday (Opening of business)	
RECEIVABLES INPUT: WEDNESDAY **DUE:** WEDNESDAY	Input after 9:00 pm Tuesday and before 9:00 pm Wednesday	Wednesday (Close of business)	Thursday (Close of business)	Wednesday (Close of business)	Thursday (Opening of business)

Note: Receivables must be input prior to 9:00 pm ET, one business day prior to due date, to ensure the payment is delivered to, and processed by the destination financial institution in time for funds to be withdrawn from the recipient's account at the close of business on due date.

- "Close of business" implies end of day posting.
- "Opening of business" implies commencement of business posting.

Authorized Canadian Payments Association Transaction Types

Trans Type	Description	3 Char Code Eng/Fre	Trans Type	Description	3 Char Code Eng/Fre
200	Payroll Deposit	PAY/PAY	386	Water Taxes	TAX/TAX
201	Special Payroll		400	Rent/Leases	RLS/LOY
202	Vacation Payroll		401	Residential Rent/Leases	
203	Overtime Payroll		402	Commercial Rent/Leases	
204	Advanced Payroll		403	Equipment Rent/Leases	
205	Commission Payroll		404	Automobile Rent/Leases	
206	Bonus Payroll		405	Appliance Rent/Leases	
207	Adjustment Payroll		420	Cash Management	CMS/GES
230	Pension	PEN/PEN	430	Bill Payment	BPY/FAC
231	Federal Pension		431	Telephone Bill Payment	
232	Provincial Pension		432	Gasoline Bill Payment	
233	Private Pension		433	Hydro Bill Payment	
240	Annuity	ANN/REN	434	Cable Bill Payment	
250	Dividend	DIV/DVD	435	Fuel Bill Payment	
251	Common Dividend		436	Utility Bill Payment	
252	Preferred Dividend		437	Internet Access Payment	IAP/PAI
260	Investment	INV/PLA	438	Water Bill Payment	WBP/CE
261	Mutual Funds	MTF/FMU	439	Auto Payment	APY/PAA
265	Spousal RSP Contribution	SRP/RDC	450	Miscellaneous Payments	MSP/DIV
266	RESP Contribution	REP/REE	451	Customer Cheques	CCQ/CHP
271	RSP Contributions	RSP/RER	452	Expense Payment	EXP/RDD
272	Retirement Income Fund	RIF/FRR	460	Accounts Payable	AP/CC
280	Interest	INT/INT	470	Fees/Dues	FEE/FRA
281	Lottery Prize Payment	LPP/PDL	480	Donations	DON/DON
300	Federal Payment	FED/FED	600	Provincial Payment	PRO/PRO
301	Agriculture Stabilization Payment	AGR/AGR	601	Family Support Plan	FSP/ROF
302	Canadian Dairy Commission	CDC/CCL	602	Housing Allowance	HSG/LOG
303	HRDC – Training	HRD/DRH	603	Income Security Benefits	ISB/PSR
308	Child Tax Benefit	CTC/CIE	604	Provincial Family Benefits	PFB/PFA
309	Goods and Services Tax	GST/TPS	605	Fed-Prov/Terr.	FPT/FPT
310	Canada Pension Plan	CPP/RPC	606	Worker's Compensation Board	WCB/CST
311	Old Age Security	OAS/SV	607	Employment Assistance Allow.	EAA/AAE
312	War Veterans Allowance	WVA/AAC	608	Automobile Insurance Plan	AIP/RAA
313	VAC	VAC/ACC	609	Provincial Health Care Prem.	PHC/FAM
315	Public Service Superannuation	PSS/PFP	610	Offences and Fines	OF/IA
316	Canadian Forces Superannuation	CFS/PFC	650	Inter-FI Funds Transfer Debit (Debit only)	FTD/DTF
317	Tax Refund	RIT/RIF	700	Business PAD	BUS/ENT
318	Employment Insurance	EI/AE	701	Commercial Investments	CIV/PLE
319	PAD CCRA (Debit only)	TXD/DIM	702	Commercial Insurance	CIN/ASE
320	Student Loan	SL/ETU	703	Commercial Auto Insurance	CAI/AUE

Trans Type	Description	3 Char Code Eng/Fre	Trans Type	Description	3 Char Code Eng/Fre
321	CSB Interest	CSB/OEC	704	Commercial Property Insurance	CPI/ABE
322	External Affairs	EXT/EXT	705	Commercial Casualty Insurance	CCI/ARE
323	Savings Plan	CSP/PEC	706	Commercial Mortgage Insurance	CMI/AHE
330	Insurance	INS/ASS	707	Commercial Loans	CLN/PEE
331	Life Insurance		708	Commercial Mortgage	CMG/HYE
332	Auto Insurance		709	Commercial Taxes	CTX/TXE
333	Property Insurance		710	Commercial Income Taxes	CIT/IRE
334	Casualty Insurance		711	Commercial Sales Taxes	CSL/TVE
335	Mortgage Insurance		712	Commercial GST	CGT/TPE
336	Health/Dental Claim Insurance	HDC/SDR	713	Commercial Property Taxes	CPT/TFE
350	Loans	LNS/PRE	714	Commercial Rent/Lease	CRL/LBE
351	Personal Loans		715	Commercial Equipment Rent/ Lease	CER/LME
352	Dealer Plan Loans		716	Commercial Automobile Rent/ Lease	CAR/LAE
353	Farm Improvement Loans		717	Commercial Cash Management	CCM/GME
354	Home Improvement Loans		718	Commercial Bill Payment	CBP/PFE
355	Term Loans		719	Commercial Telephone Bill Payment	CTB/PTE
356	Insurance Loans		720	Commercial Gasoline Bill Payment	CGB/ESE
370	Mortgage	MTG/HYP	721	Commercial Hydro Bill Payment	CHB/ELE
371	Residential Mortgage		722	Commercial Cable Bill Payment	CCB/PCE
372	Commercial Mortgage		723	Commercial Fuel Bill Payment	CFB/CBE
373	Farm Mortgage		724	Commercial Utility Bill Payment	CUB/UPE
380	Taxes	TAX/TAX	725	Commercial Internet Bill Payment	CIB/AIE
381	Income Taxes		726	Commercial Water Bill Payment	CWB/CEE
382	Sales Taxes		727	Commercial Auto Payment	CAB/PAE
383	Corporate Taxes		728	Commercial Expense Payment	CEP/RDE
384	School Taxes		729	Commercial Accounts Payable	CAP/CDE
385	Property Taxes		730	Commercial Fees/Dues	CFD/FRE

EFT 80 Byte File Layout - Credits & Debits

This file layout is used to submit credit or debit transactions to/from an account at any financial institution in Canada.

File Structure

Record Type	Record Description	Requirement	Use
H	Header Record	Mandatory	1
D	Detail Record	Mandatory	=>0
T	Trailer Record	Mandatory	1

Notes:
The Header Record determines if the file is all Credits or all Debits.

Block Length	▪ 80 characters
Record Length	▪ 80 characters
File Structure	▪ The first record of a file must be Record Type "H" and the last record of a file must be Record Type "T". AT least 1 D record must be present ▪ ***IMPORTANT: A Carriage Return/Line Feed is required at the end of each record (including Header, Detail and Trailer records).***
Multiple Files	▪ A maximum of 18 files can be sent for the same Originator ID within a TD Edit period. ▪ If you have more than 18 files to submit, do not submit the second group of files until the edit reports from the first group have been received ▪ The next file must start with Record Type "H" and immediately follow the "T" Record of the previous file. No spaces between files.
Dating of Transactions	▪ Transactions with differing due dates may be submitted on the same file, subject to lead time and settlement requirements. ▪ Credit Transactions may be dated 30 calendar days prior to (stale-dated) current day or 35 calendar days after current date (future dated). ▪ Debit Transactions may be dated 170 calendar days prior to current date (stale-dated) or 35 calendar days after current date (future dated).
Field Types	▪ A = Alpha Characters ▪ AN = Alphanumeric Characters ▪ N = Numeric Characters

EFT 80 Byte File Layout - Credits & Debits

Record Type: H - Header Record
Requirement: Mandatory
Use: 1 (per logical file)
Purpose: The EFT Header record provides TD with file identification and control information.
Notes: All transactions in this file are either CREDITS or DEBITS only based on field #3.

Field No.	Character Position	Field Size	Format	Content	Description
1	1	1	A	Record Type	▪ Always “H” for header record, ▪ Must be uppercase
2	2-11	10	AN	Originator ID Number	▪ Provided by TD Bank ▪ must be uppercase
3	12	1	AN	Transaction Type	▪ “C” for credit, must be uppercase. All transactions in this file are CREDITS. ▪ “D” for debit, must be uppercase. All transactions in this file are DEBITS.
4	13-15	3	AN	CPA Code	▪ Canadian Payment Association transaction code ▪ A complete list of codes is available on the www.cdnpay.ca.
5	16-21	6	N	Due Date	▪ Credits - the date that you want the funds deposited into the payee’s account ▪ Debits - the date that you want to withdraw the funds from the payor’s account ▪ Format: DDMMYY ▪ Example: January 31, 2011 is formatted as “310111”
6	22-36	15	AN	Originator Short Name	▪ Your company name, shortened into a field length of 15 characters ▪ If you are a Service Bureau or a Processing Agent, the name of the transaction’s originator (your client’s name) must be entered here ▪ This name is passed to the other financial institutions and may appear on the payee/payor account statement. ▪ The receiver of the transaction must be able to clearly identify who has originated the transaction
7	37-45	9	N	Institution ID/Transit Number for Returned Transactions	▪ Must be “0004” for TD followed by your 5 digit branch transit number. ▪ Example: 000410202
8	46-57	12	AN	Account Number for Returned Transactions	▪ Must be a TD Commercial account number where dishonored transactions will be returned ▪ 11 digits followed by 1 space
9	58-61	4	N	File Creation Number	▪ Use “0001” for the first production file submitted and increment by one for every subsequent file for each Originator ID Number ▪ TD will reject any file with a “used” file creation number within the last 18 submitted files to safeguard against the same file being processed twice ▪ After using 9999, roll over to 0001 ▪ A file creation number of 0000 will reject
10	62-80	19	AN	Filler	▪ Always spaces

EFT 80 Byte File Layout - Credits & Debits

Record Type: D - Detail Record
Requirement: Mandatory
Use: >0
Purpose: The EFT Detail provides information required to credit or debit funds to/from an account. The credit or debit indicator is located on the Header record.

Field No.	Character Position	Field Size	Format	Content	Description
1	1	1	A	Record Type	▪ Always "D" for detail record ▪ Must be uppercase
2	2-24	23	AN	Payor/Payee Name	▪ Obtained from the payor/payee's voided cheque ▪ Must be left justified followed by spaces
3	25-30	6	N	Due Date	▪ Credits - the date that you want the funds deposited into the payee's account ▪ Debits - the date that you want to withdraw the funds from the payor's account ▪ If this date is left blank, the date will default to the Due Date recorded on Record Type "H" field 5. ▪ Format: DDMMYY ▪ Example: January 31, 2011 is formatted as "310111"
4	31-49	19	AN	Originator Reference Number	▪ Your internal reference number that enables you to identify the transaction to your internal records
5	50-58	9	N	Institution ID/Transit Number	▪ The transaction routing number of the payor/payee's financial institution ▪ The first digit is a constant zero, the next 3 digits are the institution number, and the last 5 digits are the branch transit number ▪ Financial institution and branch transit numbers may be obtained from the receiver's voided cheque
6	59-70	12	AN	Account Number	▪ May be obtained from the receiver's voided cheque Must be left justified followed by spaces ▪ Embedded dashes and spaces are acceptable - but not necessary ▪ TD may reject any transaction that does not conform to CPA published account number validation criteria
7	71-80	10	N	Amount	▪ Value must be greater than zero ▪ Field is unsigned - no (+) or (-) indicators ▪ Decimal point is not accepted ▪ Field must use leading zeroes ▪ Example: $1,234.56 is entered as 0000123456 ▪ Example: $1,234.00 is entered as 0000123400

EFT 80 Byte File Layout - Credits & Debits

Record Type: T - Trailer Record
Requirement: Mandatory
Use: 1
Purpose: The EFT Trailer Record provides TD with balancing and control information.

Field No.	Character Position	Field Size	Format	Content	Description
1	1	1	A	Record Type	▪ Always "T" for trailer record, ▪ Must be uppercase
2	2-9	8	N	Total Number of Transactions	▪ The accumulated number (record count) of all "D" detail type records in the file. ▪ Field must use leading zeroes ▪ Example: 167 detail records are entered as 00000167
3	10-23	14	N	Total Value of Transactions	▪ Accumulated value of all the amount fields on the "D" detail records in this file. ▪ Field must use leading zeroes ▪ Decimal point is not accepted ▪ Example: $1,234,567.89 - accumulated amount is entered as 00000123456789 ▪ Field is unsigned – no (+) or (-) indicators ▪ ****For Pre-paid files, the total value that is allowable in this field is $99,999,999.99. Files exceeding this amount will reject**
4	24-80	57	AN	Filler	▪ Always spaces

CANADIAN PAYMENTS ASSOCIATION

ASSOCIATION CANADIENNE DES PAIEMENTS

STANDARD 005

STANDARDS FOR THE EXCHANGE OF FINANCIAL DATA ON AFT FILES

PAYMENTS CANADA PAIEMENTS CANADA

Standard 005 - Standards for the Exchange of Financial Data on AFT Files

Implementation and Revisions

Implemented

February 7, 1983

Amendments Pre-November 2003

October 14, 1987, September 1988, September 20, 1989, March 21, 1990, March 27, 1991, June 14, 1991, November 20, 1991, March 25, 1992, May 13, 1992, September 23, 1992, November 18, 1992, May 20, 1993, March 31, 1994, November 19, 1994, March 23, 1995, January 22, 1996, March 1, 1996, March 25, 1996, July 15, 1996, November 25, 1996, April 7, 1997, July 14, 1997, December 1, 1997, April 9, 1998, May 11, 1998, July 18, 1998, September 14, 1998, December 7, 1998, February 1, 1999, March 4, 1999, March 15, 1999, April 3, 1999, April 5, 1999, April 8, 1999, October 7, 1999, January 17, 2000, April 8, 2000, May 25, 2000, July 24, 2000, October 5, 2000, December 4, 2000, March 22, 2001, June 4, 2001, November 29, 2001, January 28, 2002, April 15, 2002, July 15, 2002, November 25, 2002, November 28, 2002, January 27, 2003, May 5, 2003, June 1, 2003

Amendments Post-November 2003

1. November 27, 2003 and January 27, 2004

2. Section E, Logical Record Type "A", approved by the Board May 27, 2004, effective September 20, 2004.

3. Section E, Appendix I, revised definition of "Originator Identification", approved by the General Manager, effective June 15, 2005.

4. Section E, Appendix 2, addition of new transaction code approved by the Board June 15, 2005, effective August 15, 2005.

5. Section E, Appendix 2, addition of two new AFT transaction codes; Section F, Appendix 1, change in file transmission times for CIBC; approved by the President, effective February 23, 2006.

6. Section E, Appendix 2, reservation of range 600-620 for Provincial, Local and Municipal Government use only, approved by the President, effective June 15, 2006.

7. Section E, Appendix 3, removal of Bank of Canada as a participant in the AFT Exchange Points. Approved by the President, effective April 21, 2008.

8. Amendments to Section E, Appendix 2, Page 4 changing referenced Rule H1 section numbers as a result of revisions to Rule H1 approved by the Board on February 21, 2008, effective June 20, 2008.

9. Amendments to accommodate the Data Transmission Network Migration project and to Section D, Appendix 1 to clarify that the Payor/Payee field of an AFT credit or debit transaction are for information purposes only, approved by the Board June 12, 2008, effective August 18, 2008.

10. Amendments to accommodate the elimination of Returned Item Vouchers, approved by the Board October 11, 2007, effective October 20, 2008.

11. RIV clarification amendments, approved by the Board November 27, 2008, effective January 26, 2009.

Implementation and Revisions (continued)

12. Amendments to Section D, Appendix 2 to add two new transaction codes (273 and 274), approved by the Board March 26, 2009, effective April 6, 2009.

13. Amendment to Section D, Appendix 2 to add a new transaction code (613), approved by the Board June 11, 2009, effective August 10, 2009.

14. Amendment to replace references to "General Manager" with "President", consequential to amendments to the *Canadian Payments Act* (Bill C-37) that came into effect on March 1, 2010.

15. Amendments to Section D, Appendix 2 to add a new transaction code (614) and editorial changes approved by the Board March 25, 2010, effective May 25, 2010.

16. Amendments to Section D, Appendix 2 to add new transactions codes (615 & 616), approved by the Board March 24, 2011, effective June 6, 2011.

17. Amendments to Section E to remove specific data transmission requirements and reference external documentation, approved by the Board May 26, 2011, effective July 25, 2011.

18. Amendments to Section D, Appendix 2 to change 3 existing transaction codes (302, 320 and 715), approved by the Board October 5, 2011, effective December 5, 2011.

19. Amendment to Section D, Appendix 2 to add a new transaction code (617), approved by the Board October 11, 2012, effective December 10, 2012.

20. Amendment to Section D, Appendix 2 to add a new transaction code (731), approved by the Board June 25, 2014, effective July 25, 2014.

21. Amendments to move Appendix 2, Section D to a new Standard 007, approved by the Board February 18, 2016, effective April 18, 2016.

22. Amendments to Section E to clarify Value 61, approved by the Board September 28, 2017, effective November 27, 2017.

STANDARDS FOR THE EXCHANGE OF FINANCIAL DATA ON AFT FILES

TABLE OF CONTENTS **Page**

INTRODUCTION

SCOPE

1. This standard addresses the exchange of financial data by data transmission.

NOTICE OF REVISION

2. Each revision to this Standard shall only become effective subsequent to a notice providing an interval of time subject to mutual agreement.

USE OF STANDARD

3. This Standard shall be read in conjunction with the F Rules of the CPA Rules Manual. In developing this Standard, the requirements of the Originating Direct Clearer of payment transactions have been emphasized; however, editing remains the prerogative of the Receiving Direct Clearer of these transactions.

ORGANIZATION

4. This standard has been organized into six Sections as follows:

A Introduction

B File Structure

This Section defines the file structure of AFT files.

C Support Documentation Standards

This Section specifies the support documentation to be used and gives examples of document layout.

D Logical Record Standards

This Section, intended to define a complete and comprehensive set of rules for the contents of logical records, is further subdivided as follows:

- Overall logical record composition;
- Logical record layout by type of record; and
- Data Element Dictionary

E Data Transmission Standards

.

FILE STRUCTURE

CHARACTER CODE

1. The Extended Binary Coded Decimal Interchange Code (EBCDIC) shall be used.

RECORD LENGTH

2. For Logical Record Type A, C, D, E, F, I, J, and Z the record length shall consist of 1464 characters. For Logical Record Types S, U, and V the record length shall consist of 208 characters.

BLOCK LENGTH

3. For Logical Record Types A, C, D, E, F, I, J, and Z the blocks length shall consist of 1464 characters. For Logical Record Types S,U, and V the blocks length shall consist of 208 characters.

FILE STRUCTURE

4. The first and last logical record of any file shall be Logical Record Types "A" and "Z" respectively, for Logical Record Types "C", "D", "E", "F", "I" and "J". The first and last logical record of any file shall be Logical Record Types "U" and "V" respectively for Logical Record Type "S". All other logical records shall be formatted and segmented as specified in Section D, "Logical Record Standards". Logical Record Types "S", "U" and "V" shall be presented on a separate file.

SUPPORT DOCUMENTATION STANDARDS

SUMMARY OF DATA DELIVERED

1. For each intermember file it delivers, the Originating Direct Clearer will provide the Processing Direct Clearer with a Summary of Data Delivered (see Section C, Appendix 1) which will accompany the file when sent to the Processing Direct Clearer. The Summary indicates the total number and dollar amount of the transactions for each transaction date. When debits, credits and error corrections are contained in the same file, separate totals are shown for each.

EXAMPLE OF SUMMARY OF DATA DELIVERED

TO - DIRECT CLEARER B
(PROCESSING DIRECT CLEARER)
DATA CENTRE LOCATION, 99999

FROM - DIRECT CLEARER A
(ORIGINATING DIRECT CLEARER)
DATA CENTRE LOCATION, 99999

SUMMARY OF DATA DELIVERED

File Creation No. 9999
File Creation Date YYDDD

PAYMENT DETAILS	**DEBITS**		**CREDITS**	
Transaction	**Number**	**(Due to)**	**Amount Number**	**(Due from) Amount**
Date:				
June. 23	99,999,999	$999,999,999.99		
June. 24	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
June. 25	99,999,999	$999,999,999.99		
SUB TOTAL	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
ERROR CORRECTION DETAILS				
June. 21	99,999,999	$999,999,999.99		
June. 22	99,999,999	$999,999,999.99		
SUB TOTAL	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99
TOTALS	99,999,999	$999,999,999.99	99,999,999	$999,999,999.99

TOTAL REJECTS 99,999,999

------,------,------,------

LOGICAL RECORD TYPES

Record types currently authorized for use in intermember exchange are:
A, C, D, E, F, I, J, S, U, V, Z for credit, PAD, error correction and returned items, and notice of change, within the meaning of the "F Rules" and Rule H1.

LOGICAL RECORD STANDARDS

COMPOSITION OF LOGICAL RECORDS

1. (a) All logical records shall contain a Logical Record Type ID and a Logical Record Count.

   (b) With the exception of control records (Logical Record Types “A”, “U”, “V” and “Z”), each logical record shall contain the information necessary to describe one or more transactions. The space required to record the pertinent data for any one transaction shall be contained in a single "segment" of a logical record. While a logi-cal record may contain more than one segment, all segments in that record shall have the same length and format.

   (c) In a logical record, where one or more of the segments is not needed, the unused segments shall be initialized entirely to spaces. Where a blank segment is encountered in a logical record, all subsequent segments in that record must be blank.

   (d) Where a logical record contains one or more unused segments this does not preclude the occurrence of the same Logical Record Type later in the file.

COMBINATIONS

2. The following logical record types may be intermixed on any one file:

   CDEFIJ

DATA ELEMENT CHARACTERISTICS

3. All unused data elements in a used segment have an initial value of zeros (if numeric) or spaces (if alphanumeric). Numeric data elements will be right justified and zero filled. Alphanumeric data elements need not be justified, but must be space filled.

FILE REJECTION

4. (a) A file will be rejected if it is unreadable.

   (b) The following reasons constitute cause for rejection of a readable file.

   i) Missing “A” or “U” record;
   ii) Missing “Z” or “V” record;
   iii) The file is out of balance; and/or,
   iv) Presence of an invalid data element as specified in Section D, Appendix 1, Data Element Dictionary;
   v) Invalid intermixing of logical record types subject to Section D, paragraph 2 of this document; and/or
   vi) File originates from a defaulting Direct Clearer.

   (c) It is the option of the Processing Direct Clearer to stop processing a file upon identifying any reason for rejecting the file.

   (d) The file creation number of a rejected file must be accounted for by the originator to enable the Processing Direct Clearer to ensure that all files have been accepted.

LOGICAL RECORD STANDARDS (Cont'd)

DATING OF TRANSACTIONS

5. (a) Transactions with differing transaction dates may be on the same file subject to intermember lead time requirements and settlement procedures.

   (b) Dating of transactions shall be subject to the specific rules pertaining to the logical record type being exchanged.

   (c) For conformity in processing, any transaction bearing a date which falls on a non-business day shall be presumed to be dated the next business day.

LOGICAL RECORD TYPE "A"

Purpose: To provide file identification and control information; must be the first logical record in each file and must occur only once within the file.

All data elements are mandatory and must be valid or the file will be rejected.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"A"	Logical Record Type ID
02	2-10	9	"000000001"	Logical Record Count
03	11-20	10	Alphanumeric	Originator's ID
04	21-24	4	Numeric	File Creation No.
05	25-30	6	Numeric	Creation Date
06	31-35	5	Numeric	Destination Data Centre
07	36-55	20	Alphanumeric	Reserved Customer-Direct Clearer Communication area
08	56-58	3	Alphanumeric	Currency Code Identifier
09	59-1464	1406	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

LOGICAL RECORD TYPE "C"

Purpose: To record "deposit" data.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"C"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
04	25-27	3	Numeric	Transaction Type
05	28-37	10	Numeric	Amount
06	38-43	6	Numeric	Date Funds to be Available
07	44-52	9	Numeric	Institutional Identification No.
08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originating Direct Clearer's User's ID
15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
18	215-229	15	Alphanumeric	Originator's Sundry Information
19	230-251	22	Alphanumeric	Filler
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement code
21	254-264	11	Numeric	Invalid Data Element I.D.
Segments Two through Six (same format as Segment One)				
	265-1464			

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

LOGICAL RECORD TYPE "D"

Purpose: To record "pre-authorized debit" payment item data.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"D"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
04	25-27	3	Numeric	Transaction Type
05	28-37	10	Numeric	Amount
06	38-43	6	Numeric	Due Date
07	44-52	9	Numeric	Institutional Identification No.
08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payor Name
13	135-164	30	Alphanumeric	Originator's Long Name
14	165-174	10	Alphanumeric	Originating Direct Clearer's User's ID
15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
18	215-229	15	Alphanumeric	Originator's Sundry Information
19	230-251	22	Alphanumeric	Filler
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element I.D.
Segments Two through Six (same format as Segment One)				
	265-1464			

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each element.

LOGICAL RECORD TYPE "E"

Purpose: To allow the originator to reverse "deposit" data, Logical Record Type "C". These items are debit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"E"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
* 04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Date Funds to be Available
* 07	44-52	9	Numeric	Institutional Identification No.
* 08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
* 10	87-89	3	Numeric	Stored Transaction Type
* 11	90-104	15	Alphanumeric	Originator's Short Name
* 12	105-134	30	Alphanumeric	Payee Name
* 13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer User's ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	94-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
* 18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
* 20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
* 21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

* Must be same as original transaction ("C" record)
** 19 contains Original Item Trace No. found in 09 of "C" record.

LOGICAL RECORD TYPE "F"

Purpose: To allow the originator to reverse "pre-authorized debit" data, Logical Record Type "D". These items are credit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"F"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
* 04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Due Date
* 07	44-52	9	Numeric	Institutional Identification No.
* 08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
* 10	87-89	3	Numeric	Stored Transaction Type
* 11	90-104	15	Alphanumeric	Originator's Short Name
* 12	105-134	30	Alphanumeric	Payor Name
* 13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer User's ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
16	194-202	9	Numeric	Institutional ID Number for Returns
17	203-214	12	Alphanumeric	Account No. for Returns
* 18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
* 20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
* 21	254-264	11	Numeric	Invalid Data Element No.
Segments Two through Six (same format as Segment One)	265-1464			

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

* Must be same as original transaction ("D" record)
** 19 contains Original Item Trace No. found in 09 of "D" record.

LOGICAL RECORD TYPE "I"

Purpose: To allow the Returning Institution to return "deposit" data, Logical Record Types "C" or "F". "I" records are credit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"I"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Date Funds to be Available
**07	44-52	9	Numeric	Institutional Identification No.
**08	53-64	12	Alphanumeric	Payee Account No.
09	65-86	22	Numeric	Item Trace No.
**10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payee Name
13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer's User ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
**16	194-202	9	Numeric	Original Institutional Identification Number
**17	203-214	12	Alphanumeric	Original Account Number
18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

* Must be same as original "C" or "F" record.

** Fields 07, 08, 10, 16, 17, and 19, must be identical to original fields 16, 17, 04, 07, 08 and 09 respectively, of the original item.

LOGICAL RECORD TYPE "J"

Purpose: To allow the Returning Institution to return "debit" data, Logical Record Types "D" or "E". "J" records are debit transactions.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"J"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
Segment One				
04	25-27	3	Numeric	Transaction Type
* 05	28-37	10	Numeric	Amount
* 06	38-43	6	Numeric	Due Date
**07	44-52	9	Numeric	Institutional Identification No.
**08	53-64	12	Alphanumeric	Payor Account No.
09	65-86	22	Numeric	Item Trace No.
**10	87-89	3	Numeric	Stored Transaction Type
11	90-104	15	Alphanumeric	Originator's Short Name
12	105-134	30	Alphanumeric	Payor Name
13	135-164	30	Alphanumeric	Originator's Long Name
* 14	165-174	10	Alphanumeric	Originating Direct Clearer's User ID
* 15	175-193	19	Alphanumeric	Originator's Cross Reference No.
**16	194-202	9	Numeric	Original Institutional Identification Number
**17	203-214	12	Alphanumeric	Original Account Number
18	215-229	15	Alphanumeric	Originator's Sundry Information
**19	230-251	22	Numeric	Original Item Trace No.
20	252-253	2	Alphanumeric	Originator-Direct Clearer Settlement Code
21	254-264	11	Numeric	Invalid Data Element No.

Segments Two through Six (same format as Segment One)
265-1464

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria for each data element.

* Must be same as original "D" or "E" record.

** Fields 07, 08, 10, 16, 17, and 19, must be identical to original fields 16, 17, 04, 07, 08 and 09 respectively, of the original item.

LOGICAL RECORD TYPE "S"

Purpose: To allow the Processing Direct Clearer of the original record to provide notice of change to the Originating Direct Clearer of the original record in an automated fashion.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"S"	Logical Record Type ID
02**	2-4	3	Numeric	Stored Transaction Type
03	5-13	9	Numeric	New Institutional Identification No.
04	14-25	12	Alphanumeric	New Payor/ Payee Account No.
05	26-47	22	Numeric	Item Trace No.
06*	48-77	30	Alphanumeric	Payor/Payee Name
07*	78-87	10	Alphanumeric	Originating Direct Clearer's User's ID
08*	88-106	19	Alphanumeric	Originator's Cross Reference No.
09*	107-115	9	Numeric	Original Institutional Identification Number
10*	116-127	12	Alphanumeric	Original Account Number
11*	128-142	15	Alphanumeric	Originator's Sundry Information
12*	143-151	9	Numeric	Institutional Identification Number for Returns
13*	152-163	12	Alphanumeric	Account Number for Returns
14*	164-193	30	Alphanumeric	Originator's Long Name
15*	194-208	15	Alphanumeric	Originator's Short Name

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria for each data element.

* Must be same as original record.
** Field 02 must be identical to original field 04 of the original AFT record.

LOGICAL RECORD TYPE "U"

Purpose: To provide file identification for notice of change; must be the first logical record in each file and must occur only once within the file. All data elements are mandatory and must be valid or the file shall be rejected.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"U"	Logical Record Type ID
02	2-11	10	Alphanumeric	Originator's ID
03	12-15	4	Numeric	File Creation No.
04	16-21	6	Numeric	Creation Date
05	22-26	5	Numeric	Destination Data Centre
06	27-29	3	Alphanumeric	Currency Code Identifier
07	30-208	179	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria of each data element.

LOGICAL RECORD TYPE "V"

Purpose: To provide control totals for notice of change independent of those contained in external labels; must be the last logical record in each data file.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"V"	Logical Record Type ID
02	2-9	8	Numeric	Total Number of "S" Transactions
03	10-208	199	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for the definition and edit criteria of each data element.

LOGICAL RECORD TYPE "Z"

Purpose: To provide control totals independent of those contained in external labels; must be the last logical record in each data file.

Data Element Number	Character Position	Data Element Size	Contents	Data Element Name
01	1	1	"Z"	Logical Record Type ID
02	2-10	9	Numeric	Logical Record Count
03	11-24	14	Alphanumeric	Origination Control Data
04	25-38	14	Numeric	Total Value of Debit Transactions “D" and "J"
05	39-46	8	Numeric	Total Number of Debit Transactions "D" and "J"
06	47-60	14	Numeric	Total Value of Credit Transactions "C" and "I"
07	61-68	8	Numeric	Total Number of Credit Transactions "C" and "I"
08	69-82	14	Numeric	Total Value of Error Corrections "E"
09	83-90	8	Numeric	Total Number of Error Corrections "E"
10	91-104	14	Numeric	Total Value of Error Corrections "F"
11	105-112	8	Numeric	Total Number of Error Corrections "F"
12	113-1464	1352	Alphanumeric	Filler

Refer to Section D, Appendix 1, Data Element Dictionary, for further definition and checking criteria of each data element.

DATA ELEMENT DICTIONARY

ACCOUNT NUMBER FOR RETURNS

12 positions - Alphanumeric - Logical Record Type C, D, E, F, S.

The Originating Direct Clearer's user's account number, if any, maintained at the branch/office identified by the Institutional ID Number for Returns. The Account Number for Returns (when present on the original AFT transaction) shall appear on all subsequent copies of that data record including paper output, and is not to be amended by any other processing institution.

Absence of this data element does not constitute reason for file or transaction rejection.

Exception:

Absence of this data element in Logical Record Types C, D, E, and F may be cause for transaction rejection if the institution number contained in the Institutional ID Number for Returns field is not identical to the institution number contained in the originator's ID field (Logical Record Type A).

Where the processing Direct Clearer can determine that the account number for the institution for return is invalid, the transaction may be rejected.

AMOUNT

10 positions - Numeric - Logical Record Type C, D, E, F, I, J.

The dollar amount of the transaction.

This data element must be greater than zero or the transaction will be rejected. (Note that an invalid amount may in turn cause the file to become out of balance which may cause the entire file to be rejected).

For Logical Record Types E, F, I and J, must be the same as the original transaction. If not, the transaction may be rejected.

CREATION DATE

6 positions - Numeric - Logical Record Type A, U.

The creation date of the file.

The format of this element must be Oyyddd where:

0 = numeric zero
yy = last two digits of the year
ddd = day number within the year.

If the "Creation Date" is invalid according to the above format, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

CREATION DATE (Cont'd)

For Logical Record Type A, if the "Creation Date" is more than seven (7) calendar days prior to the date processed through the initial edit, the Processing Direct Clearer has the option of rejecting the file.

For Logical Record Type U, if the "Creation Date" is fourteen (14) calendar days prior to the date processed through the initial edit, the Processing Direct Clearer has the option of rejecting the file.

CURRENCY CODE IDENTIFIER

3 positions - Alphanumeric - Logical Record Type A,U.

For Logical Record Type A, the currency code identifier shall be “CAD” for Canadian dollar AFT transactions or “USD” for U.S. dollar AFT transactions, otherwise the file will be rejected.

For Logical Record Type U, the currency code identifier must be “CAD” for Canadian Dollar NOC transactions or “USD” for U.S. dollar NOC transactions, otherwise the file will be rejected.

DATE FUNDS TO BE AVAILABLE

6 positions - Numeric - Logical Record Type C, E, I.

The date on which funds are to be available to the payee.

The format of this data element is 0yyddd where:

0 = numeric zero
yy = last two digits of the year
ddd = day number within the year.

If the data element is invalid according to the above format, the file will be rejected.

If the "Date Funds to be Available" is post-dated beyond fourteen (14) days after Creation Date the transaction will be rejected.

If the “Date Funds to be Available” is more than 30 calendar days prior to the file creation date the transaction will be rejected.

Where the serviceability code of the destination branch office on the FIF is 1 or 2 and if the "Date Funds to be Available" is post-dated more than the required lead time (as indicated by the Serviceability Code) from the date the file is exchanged, the transaction will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

For Logical Record Types C and E, if the "Date Funds to be Available" is more than thirty (30) calendar days prior to creation date, the transaction will be rejected.

For Logical Record Types E and I, must be the same as the original transaction. If not, the transaction may be rejected.

DESTINATION DATA CENTRE

5 positions - Numeric - Logical Record Type A, U.

The unique number identifying the Data Centre to which the file is being delivered.

If invalid, the file will be rejected.

DUE DATE

6 positions - Numeric - Logical Record Type D, F, J.

The date the item should be charged to the customer's account.

The format of this data element must be 0yyddd where:

0 = numeric zero
yy = last two digits of the year
ddd = day number within the year.

If the Due Date is invalid according to the above format, the file will be rejected.

For Logical Record types D and F, if the Due Date is post-dated beyond two (2) business days after the date the file was exchanged the transaction may be rejected or if it is more than one hundred seventy-three (173) calendar days prior to Creation Date the transaction will be rejected.

For Logical Record Types F and J, must be the same as the original transaction. If not, the transaction may be rejected.

FILE CREATION NUMBER

4 positions - Numeric - Logical Record Type A, U.

For Logical Record Types A and U, a data element used to ensure that all files created by the Originating Direct Clearer's data processing centre are received by the Processing Direct Clearer data centre and that none are missed or processed twice. Accordingly, this data element must be incremented by one each time a file is created. Numbers will roll over from 9999 to 0001.

If a File Creation Number is found to be duplicated, excepting roll-over, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

FILLER

Various sizes depending on the particular Logical Record Type.

An area reserved for future use.

INSTITUTIONAL ID NUMBER FOR RETURNS

9 positions - Numeric - Logical Record Type C, D, E, F, I, J.

The routing information of the institution branch or office to which items will be returned. It may also be described as the Direct Payment Routing Number (DPRN) for returns. The Institutional Identification Number for Returns must be either the same number as the Originating Direct Clearer indicated in the Item Trace Number or the Institution Identification Number for an Indirect Clearer for which the Originating Direct Clearer acts as a clearing agent as per the current Financial Institution File.

The data element is formatted as follows:

(a)	(b)	(c)
9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number.

If invalid, the transaction may be rejected.

INSTITUTIONAL IDENTIFICATION NUMBER

9 positions - Numeric - Logical Record Type C, D, E, F, I, J.

This number is used to identify the financial institution in which the recipient maintains an account. It may also be described as the Direct Payment Routing Number (DPRN).

The Institutional Identification Number is formatted as follows:

(a)	(b)	(c)
9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number

For all Logical Record Types, this number must be present on the CPA Financial Institutions File.

If invalid, the transaction will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

INSTITUTIONAL IDENTIFICATION NUMBER (Cont'd)

If valid, but not intended for the Processing Direct Clearer, the transaction will be rejected.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction will be rejected.

For Logical Record Types I and J, must be the same as Field 16 of the original transaction. If not, the transaction may be rejected.

INVALID DATA ELEMENT IDENTIFICATION

11 positions - Numeric - Logical Record Type C, D, E, F, I, J.

When a rejected transaction is being returned with a 900 series code this data element is used to identify those data elements which are invalid or to identify the values to describe the reason for the rejected transaction, as specified in Section D, Appendix 2.

The data element is divided into five sections of two characters each, plus an additional character for an overflow indicator. A section is used to record the number or value of a data element in error (up to 5 errors). As each data element is found to be in error, its number or value is recorded in the next available section. The overflow indicator is in the 11th position and will have a value of "0" where there are 1 to 5 errors, or "1" where there are more than 5 errors. The numbers or values assigned to data elements in segment one will apply to identical data elements in subsequent segments.

This data element must contain zeros on initial presentation. Presence of data other than zeros in this data element on initial presentation is cause for transaction rejection.

The following examples illustrate the use of the Invalid Data Element ID.

Example 1 Five data elements in error in a Logical Record Type C.

0 4 0 7 0 9 1 2 1 3 0

Invalid data elements are:
- Transaction Type
- Institutional Identification Number
- Item Trace Number
- Payee Name
- Originator's Long Name

Example 2 More than five data elements in error in a Logical Record Type C.

0 4 0 7 0 9 1 2 1 3 1

The same five data elements are in error as in Example 2; however, the overflow indicator shows that there are more than five data elements in error.

DATA ELEMENT DICTIONARY (Cont'd)

ITEM TRACE NUMBER

22 positions - Numeric - Logical Record Type C, D, E, F, I, J, S.

A unique Identification Number assigned by the Originating Direct Clearer to each transaction to facilitate tracing. This number must appear on all subsequent copies of that data record, including paper output, and is not to be amended by any other processing institution. When an item is being rejected, the original Item Trace Number must not be altered.

For E, F, I and J records, a new item trace number must be assigned and the original item trace number must be supplied in Field 19.

For S records, the item trace number must be created by the NOC originating Direct Clearer.

The ITEM TRACE NUMBER is formatted as follows:

(a)	(b)	(c)	(d)
9999	99999	9999	999999999

Where	(a)	=	4-digit Processing Direct Clearer ID number as per Logical Record Type A or U, item 6 (less the low order digit).
	(b)	=	5-digit Originating Direct Clearer's allocated Data Centre ID number.
	(c)	=	4-digit Originating Direct Clearer File Creation Number, as per Logical Record Type A or U, item 4.
	(d)	=	9-digit item sequence number (may include an application number).

In this data element if (a) does not agree with the Processing Direct Clearer's Destination Data Centre (less the low order digit), the <u>TRANSACTION WILL BE REJECTED</u>, with the exception of Logical Record Type S, where the transaction <u>may not be forwarded to the Payment Originator</u>.

In this data element, (b), (c) and (d) each must be greater than zero or the <u>TRANSACTION WILL BE REJECTED</u>.

LOGICAL RECORD COUNT

9 positions - Numeric - All Logical Record Types.

A control used to ensure that no records are missing on the file.

DATA ELEMENT DICTIONARY (Cont'd)

LOGICAL RECORD COUNT (Cont'd)

Logical Record Type A must have a value of "000000001" or the file will be rejected.

All subsequent records must be numeric and have a value exactly one greater than the Logical Record Count of the previous Logical Record or the file will be rejected.

LOGICAL RECORD TYPE IDENTIFICATION

1 position - Alphanumeric - All Logical Record Types.

A control used to identify the logical record type.

This data element is mandatory for all Logical Records, and contains "A" for Logical Record Type A, "C" for Logical Record Type C, etc. If invalid, the file may be rejected at the option of the processing Direct Clearer.

NEW INSTITUTIONAL IDENTIFICATION NO.

9 positions - Numeric - Logical Record Type S.

This number is used to identify the new branch in which the recipient maintains an account.

The New Institutional Identification Number is formatted as follows:

	(a)	(b)	(c)
	9	999	99999
Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	new branch routing number

This number must be present on the CPA Financial Institutions File.

If invalid, the notice of change transaction may not be forwarded to the Payment Originator.

If valid, but not intended for the Processing Direct Clearer, the notice of change transaction may not be forwarded to the Payment Originator.

DATA ELEMENT DICTIONARY (Cont'd)

NEW PAYOR/PAYEE ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type S

Used to identify the new account of the payor/payee with the financial institution.

The account number may have embedded blanks and/or dashes and need not be justified.

Where the Processing Direct Clearer of the notice of change can determine that the account number is invalid, it may not be forwarded to the Payment Originator.

ORIGINAL ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type I, J, S.

Used to identify the payee's account number of the original C or F transaction, or the payor's account number of the original D or E transaction.

The account number may have embedded blanks and/or dashes and need not be justified. Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type I and J, this number must be the same as Field 08 of the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this number must be the same as Field 08 of the original transaction. If not, the transaction may not be forwarded to the Payment Originator.

ORIGINAL INSTITUTIONAL IDENTIFICATION NUMBER

9 positions - Numeric - Logical Record Type I, J, S.

This number is used to identify the financial institution to which the original C, D, E, or F transaction was destined.

The data element is formatted as follows:

(a)	(b)	(c)
9	999	99999

Where	(a)	=	constant zero
	(b)	=	institution number
	(c)	=	branch routing number

DATA ELEMENT DICTIONARY (Cont'd)

This number must be present on the CPA Financial Institutions File.

If invalid, the transaction may be rejected.

For Logical Record Type I and J, this number must be the same as Field 07 of the original transaction. If not, the transaction may be rejected.

For Logical Record Type S, this number must be the same as Field 07 of the original transaction. If not, the transaction may not be forwarded to the Payment Originator.

ORIGINAL ITEM TRACE NUMBER

22 positions - Numeric - Logical Record Type E, F, I, J.

The unique identification number assigned by the originating direct clearer to the original transaction in the item trace number field.

If not the same as the original transaction, the transaction may be rejected.

ORIGINATING DIRECT CLEARER'S USER'S IDENTIFICATION

10 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, S.

The identification code assigned to the user by his Direct Clearer.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E, F, I and J must be the same as the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

ORIGINATION CONTROL DATA

14 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, Z.

The Originator's ID and File Creation Number as contained in data elements 03 and 04 of Logical Record Type A.

If invalid, the file will be rejected.

ORIGINATOR - MEMBER SETTLEMENT CODE

2 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J.

DATA ELEMENT DICTIONARY (Cont'd)

The field may be used by the originating Direct Clearer to uniquely identify the originator's settlement requirements.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

ORIGINATOR'S CROSS-REFERENCE NUMBER

19 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

This field is used by the originator to identify the transaction to its own record. e.g. employee number, policy #, etc.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E, F, I and J must be the same as the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

ORIGINATOR'S IDENTIFICATION

10 positions - Alphanumeric - Logical Record Type A, U.

Used to identify the originator of the file.

1. For files created by a financial institution for intermember exchange, this data element must contain five leading zeros followed by a valid Data Centre.

If invalid, the file will be rejected. For Logical Record Type U, if invalid, the file may not be forwarded to Payment Originators.

2. Where this standard is used for other than intermember exchange, this data element must not contain more than four leading zeros.

DATA ELEMENT DICTIONARY (Cont'd)

ORIGINATOR'S LONG NAME

30 positions - Alphanumeric - Logical Record Type C, D, E, F, I, J, S.

The name of the originator of the transaction abbreviated to field size where necessary. The Processing Direct Clearer has the option of printing this field in place of the Originator's Short Name when identifying the originator of the transaction to the payee/payor.

For Logical Record Types C, D, E and F, the absence of data in this field will cause transaction rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, should be the same as the original transaction, however an exact match is not required. Absence of data in this field and in the Originator's Short Name Field may cause transaction rejection.

For Logical Record Type S, should be the same as the original transaction, however an exact match is not required. Absence of data in this field may cause this transaction not to be forwarded to the Payment Originator.

ORIGINATOR'S SHORT NAME

15 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

The name of the originator of the transaction abbreviated to field size where necessary. The processing Direct Clearer has the option of printing this field in place of the Originator's Long Name when identifying the originator of the transaction to the payee/payor.

For Logical Record Types C, D, E and F, the absence of data in this field will cause transaction rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, should be the same as the original transaction however, an exact match is not required. Absence of data in this field and in the Originator's Long Name Field may cause transaction rejection.

For Logical Record Type S, should be the same as the original transaction, however an exact match is not required. Absence of data in this field may cause this transaction not to be forwarded to the Payment Originator.

DATA ELEMENT DICTIONARY (Cont'd)

ORIGINATOR'S SUNDRY INFORMATION

15 positions - Alphanumeric - Logical Record Types C, D, E, F, I, J, S.

This field is used by the originator to further identify the transaction to the payee/payor, e.g. pay period, dividend issue, billing period, insurance policy #, etc.

The absence of this data element is not cause for transaction or file rejection.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected. For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

PAYEE ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type C, E, I.

Used to identify the payee's account with the Financial Institution.

The account number may have embedded blanks and/or dashes and need not be justified.
If blank, the transaction will be rejected.

Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type E, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type I, must be the same as Field 17 of the original transaction. If not, the transaction may be rejected.

A Processing Direct Clearer will rely solely on the account number for purposes of crediting the Payee's account.

PAYEE NAME

30 positions - Alphanumeric - Logical Record Type C, E, I, S.

The name of the account to be credited.

If blank, the transaction will be rejected.

For Logical Record Type E, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type I, should be the same as the original transaction, however, an exact match is not required.

DATA ELEMENT DICTIONARY (Cont'd)

For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

The Payee name is provided for reference purposes.

PAYOR ACCOUNT NUMBER

12 positions - Alphanumeric - Logical Record Type D, F, J.

The account number of the account which the payor maintains with the Financial Institution.

The account number may have embedded blanks and/or dashes and need not be justified.

If blank, the transaction will be rejected.

Where the Processing Direct Clearer can determine that the account number is invalid, the transaction may be rejected.

For Logical Record Type F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type J, must be the same as Field 17 of the original transaction. If not, the transaction may be rejected.

A Processing Direct Clearer will rely solely on the account number for purposes of debiting the Payor’s account.

PAYOR NAME

30 positions - Alphanumeric - Logical Record Type D, F, J, S.

The name of the account to be debited.

If blank, the transaction will be rejected.

For Logical Record Type F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Type J, should be the same as the original transaction, however, an exact match is not required.

For Logical Record Type S, this field must be the same as the original transaction, otherwise it may not be forwarded to the Payment Originator.

The Payor name is provided for reference purposes.

RESERVED CUSTOMER-DIRECT CLEARER COMMUNICATION AREA

20 positions - Alphanumeric - Logical Record Type A.

On Intermember Exchange, this data element will be blank. Presence of data in this data element does not constitute cause for transaction or file rejection.

DATA ELEMENT DICTIONARY (Cont'd)

STORED TRANSACTION TYPE

3 positions - Numeric - Logical Record Type C, D, E, F, I, J, S.

If the Transaction Type, data element 04 of the record, indicates a rejected or returned item, this data element will contain the original Transaction Type code. If not, the transaction may be rejected.

This data element must contain zeros on initial presentation. Presence of data other than zeros in this data element except on rejected items or returned items will cause transaction rejection.

For Logical Record Type S, this data element will contain the original transaction type code of the original transaction, otherwise, it may not be forwarded to the Payment Originator.

TOTAL NUMBER OF CREDIT TRANSACTIONS "C" AND "I"

8 positions - Numeric - Logical Record Type Z.

The total number of credit transactions contained on the file (e.g. contained in Logical Record Type C and I) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of credit transactions.

If the contents of this data element do not equal the number of credit transactions on the file, the file will be rejected.

TOTAL NUMBER OF DEBIT TRANSACTIONS "D" AND "J"

8 positions - Numeric - Logical Record Type Z.

The total number of debit transactions contained on the file (e.g. contained in Logical Record Type D and J) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of debit transactions.
If the contents of this data element do not equal the number of debit transactions on the file, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

TOTAL NUMBER OF ERROR CORRECTIONS "E"

8 positions - Numeric - Logical Record Type Z.

The total number of debit error correction transactions contained on the file (e.g. contained in Logical Record Type E) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of debit error correction transactions.

If the contents of this data element do not equal the number of debit error correction transactions on the file, the file will be rejected.

TOTAL NUMBER OF ERROR CORRECTIONS "F"

8 positions - Numeric - Logical Record Type Z.

The total number of credit error correction transactions contained on the file (e.g. contained in Logical Record Type F) whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of credit error correction transactions.

If the contents of this data element do not equal the number of credit error correction transactions on the file, the file will be rejected.

TOTAL VALUE OF CREDIT TRANSACTIONS "C" AND "I"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in credit transactions contained on the file (e.g. contained in Logical Record Type C and I) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no Logical Records of credit transactions.

If the contents of this data element do not equal the value of the total amount data elements in credit transactions on the file, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

TOTAL VALUE OF DEBIT TRANSACTIONS "D" AND "J"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in debit transactions contained on the file (e.g. contained in Logical Record Type D and J) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no Logical Records of debit transactions. If the contents of this data element do not equal the value of the total amount data elements in debit transactions on the file, the file will be rejected.

TOTAL VALUE OF ERROR CORRECTIONS "E"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in debit error correction transactions contained on the file (e.g. contained in Logical Record Type E) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This data element must be zero if the file contains no logical records of debit error correction transactions.

If the contents of this data element do not equal the value of the total amount data elements in debit error correction transactions on the file, the file will be rejected.

TOTAL VALUE OF ERROR CORRECTIONS "F"

14 positions - Numeric - Logical Record Type Z.

The total of the amount data elements in credit error correction transactions contained on the file (e.g. contained in Logical Record Type F) whether or not the transactions are valid, unless the reason for transaction rejection is an amount error.

This element must be zero if the file contains no Logical Records of credit error correction transactions.

If the contents of this data element do not equal the value of the total amount data elements in credit error transactions on the file, the file will be rejected.

DATA ELEMENT DICTIONARY (Cont'd)

TOTAL NUMBER OF NOC TRANSACTIONS "S"

8 positions - Numeric - Logical Record Type "V".

The total number of "S" transactions contained on the file (i.e., contained in Logical Record Type "S") whether or not the transactions are valid.

This data element must be zero if the file contains no Logical Records of "S" Transactions. If the contents of this data element do not equal the number of "S" transactions on the file, the file will be rejected.

TRANSACTION TYPE

3 positions - Numeric - Logical Record Type C, D, E, F, I, J.

Used by the originator to identify the type of payment, and it enables the processing Direct Clearer to further identify the payment to the customer. The originating Direct Clearer must pass the transaction type as received from the originator. In order to promote AFT, this code should be defined to the lowest level of qualification possible. Where a Direct Clearer conveys this information to a payee/payor as a part of the descriptive message or as a result of an inquiry, the minimum information communicated shall be the generic type.

Standard 007 defines currently approved transaction codes.

Rule F1 of the CPA Rules Manual further describes the standards applying to transaction types.
If the Transaction Type is invalid, the transaction will be rejected.

For Logical Record Types E and F, must be the same as the original transaction. If not, the transaction may be rejected.

For Logical Record Types I and J, shall use a 900 series code (higher than 900) to indicate the reason for return. Code 900 shall be used for edit rejects only.

SUMMARY OF RULES
FOR DATA ELEMENTS OF LOGICAL RECORD TYPES C, D, E, F, I AND J

DATA ELEMENTS OF LOGICAL RECORD (C, D, E, F, I AND J)	COMPULSORY DATA ELEMENTS FOR AFT FILES EXCHANGE	DATA ELEMENTS REQUIRED FOR TRACING / AUDIT	DATA ELEMENTS REQUIRED FOR CUSTOMER INTERFACE		
			INQUIRY	VERIFICATION OF PAYMENT	ACCOUNT UPDATE
01 Logical Record Type ID	X	X			
02 Logical Record Count	X				
03 Originator Control Data	X				
04 Transaction Type	X	X	X	X	X
05 Amount	X	X	X	X	X
06 Date Funds Available	X	X	X	X	X
07 Institutional ID Number*	X	X			
08 Payee/ Payor Account Number	X	X	X	X	X
09 Item Trace Number	X	X	X	X	X
10 Stored Transaction Type	X				
11 Originator's Short Name	X[3]	X[3]	X[3]	X[3]	X[3]
12 Payee/Payor Name	X	X	X	X	
13 Originator's Long Name	X[3]	X[3]	X[3]	X[3]	X[3]
14 Originating Direct Clearer's User ID		X			
15 Originator's Cross Reference Number		X	X[1]	X[1]	
16 Institution ID Number for Returns/ Original Institutional ID Number *	X	X	X[2]		
17 Account Number for Returns / Original Account Number	X[4]	X	X[2]		
18 Originator's Sundry Information			X	X	
19 Original Item Trace Number	X[1]	X[1]			
20 Originator-Direct Clearer Settlement Code					
21 Invalid Data Element ID	X	X			

X1 = Logical Record Types E, F, I and J only.
X2 = Logical Record Types I and J only.
X3 = Compulsory Except for Logical Record Types I and J which must contain data in either Field 11 or Field 13
X4 = Compulsory for Logical Record types C, D, E and F where the originating and institution for returns are different. Compulsory for Logical Record Types I and J in all cases.
***** Also described as the Direct payment Routing Number (DPRN).

Values for Data Element 21

In addition to using the Invalid Data Element Field to identify a data element(s) in error, the following values will be reserved for use in the Invalid Data Element Field in order to provide more precise details as to the reason for the reject (transaction code 900) of an AFT transaction.

Values	**Reason for Use**
60	To reject an error correction or a returned transaction (Logical Record E, F, I or J) when the original transaction could not be found and the error correction or returned transaction are deemed to be within recourse time frames
61	a) To reject an error correction transaction (Logical Record E or F) when an identical error correction transaction has already been received by a Processing Direct Clearer; and b) To reject a returned transaction (Logical Record I or J) when an identical returned transaction has already been received by an Originating Direct Clearer.
62	Originating Direct Clearer in Default

DATA TRANSMISSION STANDARDS

ADHERENCE TO SERVICE LEVEL DESCRIPTION AND CERTIFICATE POLICY AND PRACTICES FOR THE CPA PUBLIC KEY INFRASTRUCTURE

1. This section establishes minimum requirements and obligations for Direct Clearers that have been developed to ensure the continued security, integrity and control of AFT payment systems and information. All Direct Clearers shall adhere to the requirements set out in the CPA Services Network (CSN) Service Level Description and the Certificate Policy and Practices for the CPA Public Key Infrastructure, as these may be amended by the CPA from time to time.