

AUTOMATED CLEARING SETTLEMENT SYSTEM (ACSS) RULES, STANDARDS AND BY-LAWS

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

Introduction

- [Introduction](#)

A Rules - Preparation of clearings

- [Rule A1 - General Rules Pertaining to Items Acceptable for Clearing](#)
- [Rule A3 - Endorsement of Paper Items](#)
- [Rule A4 - Returned and Redirected Items](#)
- [Rule A5 - Credits to Accounts of Deceased Customers](#)
- [Rule A6 - Items in Dispute](#)
- [Rule A9 - Arbitration](#)
- [Rule A10 - Image Rule](#)

B Rules - Clearing at regional exchange points

- [Rule B1 - Intermember Exchange and Clearing at Regional Exchange Points](#)
- [Rule B2 - Manual Preparation of Clearing Logs](#)
- [Rule B3 - Regional Exchange Points - Composition and Representation](#)
- [Rule B4 - Formation, Membership and Management of Regional Clearing Associations](#)
- [Rule B5 - Intermember Cheque Exchanges](#)
- [Rule B9 - Manual Balancing and Settlement](#)
- [Rule B10 - Tracing, Clearing Errors and Use of Photocopies](#)
- [Rule B13 - Procedures for Joint Air/Ground Courier Arrangements](#)

D Rules - Clearing arrangements for direct clearers acting in agent capacities

- [Rule D1 - Direct Clearer / Group Clearer Requirements](#)
- [Rule D2 - Clearing Agent Requirements](#)
- [Rule D3 - Indirect Clearer Requirements](#)
- [Rule D4 - Institution Numbers and Clearing Agency/Representative Arrangements](#)

QUICK LINKS - ACSS

E Rules - Electronic items

- [Rule E1 - Shared Electronic Point-of-Service Payment Items](#)
- [Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items](#)
- [Rule E3 - Rules Applicable to Electronic Data Interchange \(EDI\) Transactions](#)
- [Rule E4 - Exchange of PIN-less Point-of-Service Debit Payment Items for the Purpose of Clearing and Settlement](#)
- [Rule E5 - Exchange of Point-of-Service Delayed Authorization Debit Payment Items for the Purpose of Clearing and Settlement](#)

F Rules - Automated funds transfer system

- [Rule F1 - Rules applicable to Automated Funds Transfer \(AFT\) Transactions](#)
- [Rule F4 - Rules applicable to Automated Funds Transfer \(AFT\) Transactions using ISO 20022 messages](#)
- [Rule F7 - Financial Institutions File \(FIF\)](#)
- [Rule F8 - Direct Payment Routing Numbers](#)

G Rules - Industry agreements with third parties in respect of joint or common services

- [Rule G2 - General Rules Pertaining to Government of Canada Paper Instruments](#)
- [Rule G3 - Rules Pertaining to the Redemption and Settlement of Government of Canada Paper Instruments](#)
- [Rule G4 - Canada Revenue Agency Acceptance of Payments Goods And Services Tax/Harmonized Sales Tax \(Gst/Hst\), Excise, Taxation, and Customs Programs](#)
- [Rule G7 - Verification and Collection Procedures for Receiver General Warrants](#)
- [Rule G8 - Procedures/Criteria Pertaining to the Encashment of Government of Canada Payment Items for Non-Customers](#)
- [Rule G9 - Manual Preparation and Use in a Manual Balancing Situation of the Government Items Clearing Logs](#)
- [Rule G12 - Procedures for Public Works and Government Services Canada \(PWGSC\) Direct Deposit Payment Items](#)

H Rules - Payment services

- [Rule H1 - Pre-Authorized Debits](#)
- [Rule H2 - Claim Drafts or Reimbursement Drafts](#)
- [Rule H3 - Correction of Electronic Bill Payment Errors](#)

QUICK LINKS - ACSS

- [Rule H5 - Redemption, Exchange and Settlement of Canadian Dollar Bonds, Debentures and Coupons](#)
- [Rule H6 - Rules Pertaining to the Inter Financial Institution Exchange of Bill Payment Remittances for the Purpose of Clearing and Settlement](#)

J Rules - Miscellaneous procedures

- [Rule J7 - Force Majeure Situations](#)
- [Rule J10 - Intermember Domestic Interest Claims/Compensation](#)

K Rules - International payment procedures

- [Rule K1 - Bulk Exchange and Settlement of U.S. Dollar Items](#)
- [Rule K4 - U.S. Bulk Exchange Automated System](#)
- [Rule K5 - U.S. Bulk Exchange System - Manual Balancing and Settlement](#)
- [Rule K6 - Intermember US Dollar Interest Claims](#)
- [Rule K8 - U.S. Dollar Automated Funds Transfer System](#)

L Rules - Default and insolvency procedures

- [Rule L1 - Procedures Pertaining to the Default of a Direct Clearer](#)
- [Rule L2 - Procedures Pertaining to the Default of an Indirect Clearer](#)
- [Rule L3 - Collateral](#)

Policy statement

- [Policy Statement - Prohibition of Tele-Cheques in the Clearing and Settlement System](#)

ACSS standards

- [Direct Clearer Procedures: ACSS Contingency Situation Manual Balancing & Settlement of Clearing](#)
- [Regional Clearing Association Procedures: Regional Clearing Association Procedures](#)
- [Standard 005 - Standards for the Exchange of Financial Data on AFT Files](#)
- [Standard 006 - Specifications for MICR-Encoded Payment Items](#)
- [Standard 007 - Standards for the use of transaction codes and return reason codes in AFT files](#)
- [Standard 010 - Standards and Guidelines for the Standard Intermember Control Document](#)
- [Standard 013 - Return Replacement Document Design Standard](#)

QUICK LINKS - ACSS

- [Standard 014 - Clearing Replacement Document Design Standard](#)
- [Standard 015 - Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data - Domestic"](#)
- [Standard 018 - Payment Item Information Security Standard](#)
- [Standard 023 - Technical Requirements Applicable to Electronic Data Interchange](#)

By-laws

- [Canadian Payments Association By-law No. 3 – Payment Items and Automated Clearing Settlement System](#)
- [Canadian Payments Association By-law No. 6 – Compliance](#)