



**PAYMENTS
CANADA**

LYNX RULE 10

FINALITY AND RETURN

2022 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

August 29, 2021

AMENDMENTS

1. Amendment to reflect new Lynx participant, Citibank N.A.'s, account number format. Approved by the President September 27, 2021, effective September 27, 2021.
2. Updates to accommodate the introduction of Payment Messages in the Lynx MX Format. Approved by the Board June 23, 2022 and September 15, 2022, effective November 20, 2022.

Exceptions to Crediting of Payee

1. In accordance with sections 36(1) and 38 of the Lynx By-law, where certain exceptional circumstances exist, a Receiving Participant is relieved of its obligation to make the amount of a Payment Message finally and irrevocably available to the Payee as soon as feasible after a Payee makes a reasonable request for payment and no later than the end of Payments Processing Cycle. In such circumstances, the Receiving Participant must instead comply with the procedures set out in this Rule.

For clarity, nothing in this Rule affects any right or remedy that a Participant or any person may have under the general law in relation to a payment made or credited in error. For information on claims and compensation, see Lynx Rule 14.

Errors

2. For the purpose of paragraph 38 (a) of the Lynx By-law, a Receiving Participant must either return the amount of the Payment Message to the Sending Participant or take steps to process the Payment Message correctly if:
 - a. the Receiving Participant's error detection system (whether automated or otherwise) discovers, before making the amount of a Payment Message available to a Payee, that
 - i. the Payee's name and the Payee account number or other identifier listed in section 17 indicated on the Payment Message identify different persons;
 - ii. the Payment Message erroneously instructs payment to a person other than the Payee intended;
 - iii. the Payment Message erroneously instructs payment in an amount other than the amount intended;
 - iv. the Payment Message is an erroneously transmitted duplicate of a Payment Message previously transmitted by the Sending Participant;
 - v. there is an error or omission in the Payment Message by reason of which the Receiving Participant cannot, without correcting for the error or omission, make the amount of the Payment Message available to the Payee; or
 - vi. the Payment Message in the Lynx MX Format contains Malicious Content or other content within the Extended Remittance Information that the Receiving Participant determines may harm the Payee or the Receiving Participant if provided or processed; or

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- b. an individual acting on behalf of the Receiving Participant is directly involved in making the amount of the Payment Message available to the Payee and that individual has knowledge, before making the amount of that Payment Message available to the Payee, that any of subsection (a) applies to that Payment Message.

Errors – Timing of Funds Availability

3. Where the Receiving Participant elects to take steps to process the Payment Message correctly in accordance with section 2, and is in possession of the PCRN, the Receiving Participant must make the amount of the Payment Message finally and irrevocably available to the Payee within the time period set out in subsection 36(1) of the Lynx By-law or sections 6, 7, 8, or 9 of this Rule, as applicable. However, the time of receipt of the Payment Message is deemed to be the time at which the Receiving Participant determined the appropriate information to use to process the Payment Message.

Errors – Detection

4. A Receiving Participant has no duty to detect any of the circumstances set out in paragraphs 2(a)(i) to (v).

Errors – Returns

5. A Sending Participant may request that a Receiving Participant return the amount of a Payment Message because of an error as described in subsection 2(a) that was in the original Payment Message sent by the Sending Participant. Upon receipt of such a request, if the Receiving Participant has not yet made the amount of the Payment Message available to the Payee, the Receiving Participant may return the amount of the Payment Message to the Sending Participant. The Receiving Participant may request from the Sending Participant an indemnity in a form acceptable to the Receiving Participant to be received via SWIFT (examples of which are set out in Appendix I). This form is optional and the Sending Participant and Receiving Participant may agree upon any indemnity that is acceptable to them.

Late Receipt of Payment Message

6. In accordance with paragraph 38(b) of the Lynx By-law, where a Payment Message and applicable PCRN is received by the Receiving Participant after 17:00 hours, the Receiving Participant may make the amount of the Payment Message finally and irrevocably available to the Payee after the end of the Payments Processing Cycle but in no event any later than when the Participant has an operational status of “online” for the next Lynx Operating Schedule.

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Foreign Currency Account

7. In accordance with paragraph 38(c) of the Lynx By-law, where a Receiving Participant receives a Payment Message that identifies the Payee by a foreign currency (non-CDN \$) account number or by name, the Receiving Participant may:
 - a. return the amount of any such Payment Message to the Sending Participant (with “foreign currency account” cited); or
 - b. make the amount of the Payment Message irrevocably available to the Payee after the end of the Payments Processing Cycle but not later than the beginning of the next day that the Branch of Account is opened for the purpose of making such funds available or as soon after such time as is reasonably practicable.

Branch of Account

8. In accordance with paragraph 38(d) of the Lynx By-law, where a Payment Message and applicable PCRN is received by the Receiving Participant within three (3) hours prior to the close of business of the Branch of Account for the then current Business Day, and where in the Receiving Participant’s relationship with the Payee at the time the funds are to be made available, action is normally taken by the Branch of Account in order for the funds to be made available to the Payee, the Receiving Participant may make the amount of the Payment Message finally and irrevocably available to the Payee after the end of the then current Payments Processing Cycle but not later than the beginning of the next day that the Branch of Account is opened for the purpose of making such funds available or as soon after such time as is reasonably practicable.

Events Beyond Control

9. In accordance with paragraph 38(e) of the Lynx By-law, if a Receiving Participant cannot make the amount of a Payment Message available to a Payee as contemplated in subsection 36(1) of the Lynx By-law due to a technical malfunction beyond the reasonable control of the Participant, or other event beyond the reasonable control of the Participant that directly impairs the continued normal functioning of the Participant’s operating systems and procedures (despite having exercised a reasonable standard of care in the operation of its systems, including employing reasonable alternative operations and procedures to make the amount of the Payment Message available), the Receiving Participant must make the amount of the Payment Message finally and irrevocably available to the Payee as soon as practicable after the restoration of the normal functioning of the Receiving Participant’s operating systems and procedures and not later than the end of the Payments Processing Cycle on the Business Day following the day the restoration is completed.

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Restriction Imposed by Receiving Participant

10. In accordance with paragraph 38(f) of the Lynx By-law, where the Receiving Participant cannot make the amount of a Payment Message available to the Payee because of a restriction it has imposed on the payee or the account to which the payment is to be credited, the Receiving Participant must return the amount of the Payment Message to the Sending Participant.

Restriction Imposed by Law or Order of Court

11.
 - a. In accordance with paragraph 38(g) of the Lynx By-law, where a Receiving Participant cannot make the amount of a Payment Message available to the Payee in order to comply with a law or an order of a court, the Receiving Participant must return the amount of the Payment Message to the Sending Participant or otherwise treat the amount of the Payment Message in accordance with law. For greater certainty, “law” as used in this section includes domestic and foreign taxation, anti-terrorist financing, anti-money laundering, and economic sanctions laws.
 - b. Where the Receiving Participant has treated the amount of the Payment Message in accordance with law and is subsequently permitted to provide the amount of the payment to the Payee or return the amount to the Sending Participant, it must either
 - i. make the amount of the Payment Message finally and irrevocably available to the Payee by the beginning of the next day that the Branch of Account is opened for the purpose of making such funds available or as soon after such time as is reasonably practicable; or
 - ii. return the amount of the Payment Message to the Sending Participant in accordance with section 14.

Restriction Imposed by Payee

12. In accordance with paragraph 38(h) of the Lynx By-law, where the Receiving Participant has agreed to a request by the Payee that the amount of a Payment Message not be made available to that Payee, the Receiving Participant must return the amount of the Payment Message to the Sending Participant.

Participant Suspension or Revocation

13. For greater certainty, and notwithstanding anything else in these Lynx Rules, under no circumstances does the suspension or revocation of any Participant constitute a reason for that Participant to not comply with its obligations as set out in sections 36 to 41 of the Lynx By-law.

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Return of Payment Message Amount

14. a. Subject to section 15, where pursuant to sections 2, 7, 10, 11, or 12, a Receiving Participant elects or is required to return the amount of a Payment Message to the Sending Participant, the Receiving Participant:
 - i. must return the amount of the Payment Message as soon as practicable after the decision to return the amount of the Payment Message has been made and no later than the end of Settlement Window 1 of the then current Payments Processing Cycle; or
 - ii. in cases where the decision to return the amount of a Payment Message is made after 16:00 hours, must use its best efforts to return the amount of the Payment Message to the Sending Participant prior to the end of Settlement Window 1 of the then current Payments Processing Cycle, failing which the Receiving Participant must return the amount of the Payment Message no later than the end of the next Payments Processing Cycle.
- b. Returns under subsection (a) in the MT Format must be made by way of a new Payment Message that stipulates in field 72 the reason for return including the transaction reference number. Returns under subsection (a) in the Lynx MX Format must be made by way of a new Payment Message that stipulates the reason for return in sub-element Code under ReturnReasonInformation in the TransactionInformation component in the pacs.004 message.
- c. The Receiving Participant may return the amount of a Payment Message in the MT Format as an MT103 or an MT205 or in the Lynx MX Format as a pacs.004.
- d. Where the amount of the Payment Message to be returned under subsection (a) is greater than twenty-five million dollars (\$25,000,000.00), the Receiving Participant must notify by telephone the Sending Participant's Lynx Payment Operations contact, as outlined in Rule 5, of its intention to return the amount of a Payment Message as soon as practicable after the decision to return the amount of the Payment Message has been made and prior to the return of the amount.
- e. During Settlement Window 1, where a Participant is returning the amount of a Payment Message, the Payment Message being returned may be directed to any Settlement Mechanism regardless of the Settlement Mechanism used to Settle the original Lynx Payment Obligation.
- f. During Settlement Window 2, where a Participant is returning the amount of a Payment Message, the Payment Message being returned must be directed to the RTM regardless of the Settlement Mechanism used to settle the original Lynx Payment Obligation.

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Returns when Payment is Received Late

15. Where a Payment Message is received after 16:00 hours and, pursuant to sections 2, 7, 10, 11, or 12 the Receiving Participant is required or elects to return the amount of the Payment Message to the Sending Participant, the Receiving Participant must use its best efforts to return the amount of the Payment Message to the Sending Participant prior to the start of Settlement Window 2 of the then current Payments Processing Cycle, failing which the Receiving Participant must return the amount of the Payment Message no later than the end of the next Payments Processing Cycle. Any return may be subject to the appropriate interest compensation as outlined in Rule 14.

Contrary Agreement on Return Process

16. The procedures set forth in sections 14 and 15 are subject to any agreement in writing to the contrary by the Sending Participant and the Receiving Participant regarding the return of the amount of the Payment Message.

Payee Identification

17. For the purpose of section 40 of the Lynx By-law, the following identifiers may be relied upon:
 - a. Account number, which may include a transit number or branch number;
 - b. Client number; or
 - c. SWIFT BIC.

Proper Account Number

18.
 - a. In accordance with section 40 of the Lynx By-law, if the Receiving Participant makes the amount of a Payment Message available to the Payee by relying on an account number, or other identifier; as provided in section 17, the Receiving Participant has satisfied its obligations to the Payee under subsection 36(1) of the Lynx By-law, even if reliance on the account number; or other identifier results in the amount of the payment being made available to a person other than the payee identified by name in the Payment Message.
 - b. Where an individual acting on behalf of the Receiving Participant is directly involved in making the amount of a Payment Message available and, prior to the amount of the Payment Message being made available to the Payee, knows that the account number, or other identifier identifies a person different from the payee identified by name, the Receiving Participant may return the payment in accordance with section 2, and in doing so is relieved of its obligations set out in subsections 36(1) of the Lynx By-law.

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- c. For further clarity, in accordance with subsection 40(1) of the Lynx By-law, the Receiving Participant has no duty to detect any inconsistency in payee name, account number or other identifier.

APPENDIX I - FORM OF INDEMNITY

NOTE: THE FORMS IN APPENDIX I ARE IN THE MT FORMAT.

Indemnity Agreement¹ with respect to Request to Return the Amount of a Lynx Payment Message in the MT Format

MT 198 OR 298

20: _____ (INSERT FIELD 20: REF # FROM MT 103 OR 205)
12: SUB-MESSAGE TYPE _____

77E: RECEIVED PART: _____ TEL: _____
CONFIRMATION OF TELEPHONE REQUEST AND AGREEMENT TO INDEMNITY
PAYMENT: _____ CAD \$ _____ DATE _____
REF-TRN _____ PCRN _____
PAYEE: _____ ORDERING CUSTOMER: _____

WE REQUEST THAT THE CAPTIONED PAYMENT BE RETURNED TO US AS A RESULT OF (ERROR DESCRIPTION - REASON): _____

FUNDS SHOULD BE RETURNED VIA MT 205 WITH OURSELVES AS PAYEE (NAME OF REQUESTING INSTITUTION). IN CONSIDERATION OF XXX (INSTITUTION NAME "A") RETURNING THE PAYMENT MESSAGE, XXX (INSTITUTION "B") COVENANTS AND AGREES:

1. TO SAVE HARMLESS AND INDEMNIFY A, ITS SUCCESSORS AND ASSIGNS, FROM AND AGAINST ANY LIABILITY WHICH A MAY INCUR IN CONNECTION WITH ITS RETURN OF THE AMOUNT OF THE PAYMENT MESSAGE TO B (EXCEPTING ALWAYS ANY LIABILITY FOR A RETURN OF THE AMOUNT OF A PAYMENT MESSAGE THAT IS NOT IN ACCORDANCE WITH THE LYNX BY-LAW), PROVIDED THAT B MUST NOT BE LIABLE TO PAY ANY AMOUNTS WHICH EXCEED THAT TOTAL AMOUNT PAID BY A TO B, PLUS ANY COSTS OR EXPENSES INCURRED BY A IN DEFENDING, COMPROMISING OR OTHERWISE DEALING WITH ANY CLAIM WITH RESPECT TO THE RETURNED PAYMENT MESSAGE AMOUNT.

2. THIS INDEMNITY AGREEMENT IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

A) A WILL NOTIFY B IN WRITING OF ANY CLAIM BEING ASSERTED BY ANYONE IN RESPECT OF THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, WITHIN FIVE BUSINESS DAYS OR RECEIPT BY A OF ANY SUCH CLAIM OR NOTICE OF CLAIM.

B) A MUST NOT PAY ANY AMOUNT TO ANY CLAIMANT IN RESPECT OF SUCH CLAIM AND MUST NOT COMPROMISE DEAL WITH SUCH CLAIM WITHOUT FIRST OBTAINING THE PRIOR WRITTEN APPROVAL OF B.

C) B MUST HAVE THE RIGHT TO TAKE SUCH ACTION, INCLUDING THE DEFENSE OF ANY ACTION INSTITUTED BY ANYONE WITH RESPECT TO THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, AS IT MAY DEEM APPROPRIATE, AT ITS OWN COST AND EXPENSE.

FOR ANY FURTHER CORRESPONDENCE ON THIS MATTER, CONTACT _____.

QUOTING OUR REFERENCE _____.

NAME: _____ TEL: _____

TITLE: _____

¹ To be sent using SWIFT message MT 198 (re: MT 103) or MT 298 (re: MT 205)

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FORM OF INDEMNITY

MT 198

20: _____ (INSERT FIELD 20: REF # FROM MT 103)
12: SUB-MESSAGE TYPE 103

{1:F01FINACA22ATOR00010000016}{2:1103 FINBCA22AMTLN}{3:{103:CAD}{108:2}}

77E: RECEIVING PART: _____ TEL: _____
CONFIRMATION OF TELEPHONE REQUEST AND AGREEMENT TO INDEMNITY
PAYMENT: _____ CAD \$ _____ DATE _____
REF-TRN _____ PCRN _____
PAYEE: _____ ORDERING CUSTOMER: _____

WE REQUEST THAT THE CAPTIONED PAYMENT BE RETURNED TO US AS A RESULT OF (ERROR DESCRIPTION - REASON): _____

FUNDS SHOULD BE RETURNED VIA MT 205 WITH OURSELVES AS PAYEE (NAME OF REQUESTING INSTITUTION). IN CONSIDERATION OF XXX (INSTITUTION NAME "A") RETURNING THE AMOUNT OF THE PAYMENT MESSAGE, XXX (INSTITUTION "B") COVENANTS AND AGREES:

1. TO SAVE HARMLESS AND INDEMNIFY A, ITS SUCCESSORS AND ASSIGNS, FROM AND AGAINST ANY LIABILITY WHICH A MAY INCUR IN CONNECTION WITH ITS RETURN OF THE AMOUNT OF THE PAYMENT MESSAGE TO B (EXCEPTING ALWAYS ANY LIABILITY FOR A RETURN OF THE AMOUNT OF A PAYMENT MESSAGE THAT IS NOT IN ACCORDANCE WITH THE LYNX BY-LAW), PROVIDED THAT B MUST NOT BE LIABLE TO PAY ANY AMOUNTS WHICH EXCEED THAT TOTAL AMOUNT PAID BY A TO B, PLUS ANY COSTS OR EXPENSES INCURRED BY A IN DEFENDING, COMPROMISING OR OTHERWISE DEALING WITH ANY CLAIM WITH RESPECT TO THE RETURNED AMOUNT OF THE PAYMENT MESSAGE.

2. THIS INDEMNITY AGREEMENT IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

A) A WILL NOTIFY B IN WRITING OF ANY CLAIM BEING ASSERTED BY ANYONE IN RESPECT OF THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, WITHIN FIVE BUSINESS DAYS OR RECEIPT BY A OF ANY SUCH CLAIM OR NOTICE OF CLAIM.

B) A MUST NOT PAY ANY AMOUNT TO ANY CLAIMANT IN RESPECT OF SUCH CLAIM AND MUST NOT COMPROMISE DEAL WITH SUCH CLAIM WITHOUT FIRST OBTAINING THE PRIOR WRITTEN APPROVAL OF B.

C) B MUST HAVE THE RIGHT TO TAKE SUCH ACTION, INCLUDING THE DEFENSE OF ANY ACTION INSTITUTED BY ANYONE WITH RESPECT TO THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, AS IT MAY DEEM APPROPRIATE, AT ITS OWN COST AND EXPENSE.

FOR ANY FURTHER CORRESPONDENCE ON THIS MATTER, CONTACT _____,
QUOTING OUR REFERENCE _____.

NAME: _____ TEL: _____

TITLE: _____

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FORM OF INDEMNITY

MT 298

20: _____ (INSERT FIELD 20: REF # FROM MT 205)
12: SUB-MESSAGE TYPE 205

{1:F01FINACA22ATOR00010000016}{2:1205FINBCA22AMTLN}{3:{103:CAD}{108:2}}
:20:
:32A:
:52A:
:57A: OR :57D:
:58A: OR :58D:
:72:}
{5:{CHK:9B3E416E5733}}

77E: RECEIVING PART: _____ TEL: _____
CONFIRMATION OF TELEPHONE REQUEST AND AGREEMENT TO INDEMNITY
PAYMENT: _____ CAD \$ _____ DATE _____
REF-TRN _____ PCRN _____
PAYEE: _____ ORDERING CUSTOM ER: _____

WE REQUEST THAT THE CAPTIONED PAYMENT BE RETURNED TO US AS A RESULT OF (ERROR DESCRIPTION - REASON): _____

FUNDS SHOULD BE RETURNED VIA MT 205 WITH OURSELVES AS PAYEE (NAME OF REQUESTING INSTITUTION). IN CONSIDERATION OF XXX (INSTITUTION NAME "A") RETURNING THE AMOUNT OF THE PAYMENT MESSAGE, XXX (INSTITUTION "B") COVENANTS AND AGREES:

1. TO SAVE HARMLESS AND INDEMNIFY A, ITS SUCCESSORS AND ASSIGNS, FROM AND AGAINST ANY LIABILITY WHICH A MAY INCUR IN CONNECTION WITH ITS RETURN OF THE AMOUNT OF THE PAYMENT MESSAGE TO B (EXCEPTING ALWAYS ANY LIABILITY FOR A RETURN OF THE AMOUNT OF A PAYMENT MESSAGE THAT IS NOT IN ACCORDANCE WITH THE LYNX BY-LAW), PROVIDED THAT B MUST NOT BE LIABLE TO PAY ANY AMOUNTS WHICH EXCEED THAT TOTAL AMOUNT PAID BY A TO B, PLUS ANY COSTS OR EXPENSES INCURRED BY A IN DEFENDING, COMPROMISING OR OTHERWISE DEALING WITH ANY CLAIM WITH RESPECT TO THE RETURNED AMOUNT OF THE PAYMENT MESSAGE.

2. THIS INDEMNITY AGREEMENT IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

A) A WILL NOTIFY B IN WRITING OF ANY CLAIM BEING ASSERTED BY ANYONE IN RESPECT OF THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, WITHIN FIVE BUSINESS DAYS OR RECEIPT BY A OF ANY SUCH CLAIM OR NOTICE OF CLAIM.

B) A MUST NOT PAY ANY AMOUNT TO ANY CLAIMANT IN RESPECT OF SUCH CLAIM AND MUST NOT COMPROMISE DEAL WITH SUCH CLAIM WITHOUT FIRST OBTAINING THE PRIOR WRITTEN APPROVAL OF B.

C) B MUST HAVE THE RIGHT TO TAKE SUCH ACTION, INCLUDING THE DEFENSE OF ANY ACTION INSTITUTED BY ANYONE WITH RESPECT TO THE RETURNED AMOUNT OF THE PAYMENT MESSAGE, AS IT MAY DEEM APPROPRIATE, AT ITS OWN COST AND EXPENSE.

FOR FURTHER CORRESPONDENCE ON THIS MATTER, CONTACT _____,
QUOTING OUR REFERENCE _____.

NAME: _____ TEL: _____
TITLE: _____

APPENDIX II - EXAMPLES OF ACCOUNT NUMBER FORMATS FOR PAYMENT MESSAGES IN THE MT FORMAT

Participant	Account Number Format – MT 103	Account Number Format – MT 205
ATB Financial	14 digits: TTTTT AAAAAAAAAA	same
Bank of America (National Association)	8 digits: AAAAAAAAA	same
Bank of Canada	8 digits: CCCCC-AAA	same
Bank of Montreal	11 digits: TTTTAAAAAAA; or - Full CC Code in field :57: & 7-digit payee account # in field :59:	11 digits: TTTTAAAAAAA in field :58a:
Bank of Nova Scotia	12 digits: TTTTAAAAAAA	7 digits AAAAAAA in field 58
Banque Laurentienne	18 digits: BBBTTTTTAAAAAAAAA	same
BNP Paribas (Canada)	12 digits: AAAAAAAAAAAAA	same
Banque Nationale du Canada	12 digits : TTTTT- AAAAAAA Or 17 digits: AAAAAAAAAAAAAAAAAA Or field 57 //CC0006TTTTT with field 59: /AAAAAAA	17 digits: AAAAAAAAAAAAAAAAAAAA Or 12 digits : TTTTT- AAAAAAA
Fédération des caisses Desjardins du Québec	17 digits: BBBTTTTTAAAAAAAAA	18 digits: AAAAAAAAAAAAAAAAAAAA
Canadian Imperial Bank of Commerce	//CC0010TTTTT in field :57: & 7 digits: AAAAAAA in field :59: OR 12 digits TTTTAAAAAAA in field :59	7 digits: AAAAAAA in field :58:
Central 1 Credit Union	Not applicable	Not applicable
Citibank N.A.	10 digits: AAAAAAAAAA	same
HSBC Bank Canada	BBB-AAAAAA-AAA	same
ICICI Bank Canada	9 Digits: AAAAAAAAA or 17 Digits: TTTTAAAAAAA	12 Digits: TTTTT-AAAAAA
Royal Bank of Canada	ROYCCAT2 - Domestic 12 digits: TTTTT AAA AAA A	ROYCCAT2 - 7 digits: AAA AAA A, or 12 digits: TTTTT AAA AAA A
StateStreet	9 digits: AAAAAAAAA	9 digits: AAAAAAAAA
The Toronto-Dominion Bank	12 digits: TTTTAAAAAAA	same

A = Account Number B = Branch Number C = Client T = Transit Number

EXAMPLES OF ACCOUNT NUMBERS FORMATS FOR PAYMENT MESSAGES IN THE MX FORMAT

Participant	Account Number Format – pacs.008	Account Number Format – pacs.009
ATB Financial	14 digits: TTTTT AAAAAAAAAA	same
Bank of America (National Association)	8 digits: AAAAAAAAA	same
Bank of Canada	8 digits: CCCCC-AAA	same
Bank of Montreal	11 digits: TTTTAAAAAAAA; or - full CC code in element :Creditor Agent: & 7-digit payee account # in element :Creditor Account:	11 digits: TTTTAAAAAAAA in element :Creditor Account:
Bank of Nova Scotia	12 digits: TTTTAAAAAAAA	7 digits AAAAAAA in element :Creditor Account:
Banque Laurentienne	18 digits: BBBTTTTTAAAAAAAAA	Same
BNP Paribas (Canada)	12 digits: AAAAAAAAAAAAA	Same
Banque Nationale du Canada	12 digits : TTTTT- AAAAAAA Or 17 digits: AAAAAAAAAAAAAAAAAA Or //CC0006TTTTT in element: Creditor Agent: with /AAAAAAA in element:Creditor Account:	17 digits: AAAAAAAAAAAAAAAAAA Or 12 digits : TTTTT- AAAAAAA
Fédération des caisses Desjardins du Québec	17 digits: BBBTTTTTAAAAAAAAA	18 digits: AAAAAAAAAAAAAAAAAA
Canadian Imperial Bank of Commerce	//CC0010TTTTT in element: Creditor Agent: & 7 digits: AAAAAAA in component Creditor Account: OR 12 digits TTTTAAAAAAAA in element: Creditor Account:	7 digits: AAAAAAA in element :Creditor Account:
Central 1 Credit Union	Not applicable	Not applicable
Citibank N.A.	10 digits: AAAAAAAAAA	same
HSBC Bank Canada	BBB-AAAAAA-AAA	same
ICICI Bank Canada	9 Digits: AAAAAAAAA or 17 Digits: TTTTAAAAAAAAAAAA	12 Digits: TTTT-AAAAAA
Royal Bank of Canada	ROYCCAT2 - Domestic 12 digits: TTTTT AAA AAA A	ROYCCAT2 - 7 digits: AAA AAA A, or 12 digits: TTTT AAA AAA A
StateStreet	9 digits: AAAAAAAAA	9 digits: AAAAAAAAA
The Toronto-Dominion Bank	12 digits: TTTTAAAAAAAA	same

A = Account Number B = Branch Number C = Client T = Transit Number