



**PAYMENTS
CANADA**

LYNX RULE 16

REMITTANCE INFORMATION

2022 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

November 20, 2022

AMENDMENTS

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Introduction

1. Nothing in this Rule is intended to impede or restrict any Lynx Participant from complying with applicable legislation. Such legislation may include the *Personal Information Protection and Electronic Documents Act*, SC 2000, c 5, and the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, SC 2000, c 17.

Extended Remittance Information Usage

2.
 - a. Each Participant must receive all Extended Remittance Information included in a Payment Message in the Lynx MX Format.
 - b. Each Participant that sends a Payment Message in the Lynx MX Format must ensure that data included within the “structured” element of the Remittance Information Component does not exceed 9,000 characters (excluding tags).
 - c. For clarity, nothing in these rules precludes any Participant from establishing, with any other Participant(s), supplementary terms relating to the transmission of Extended Remittance Information on a bilateral or multilateral basis.

Malicious Content

3. Prior to including any information provided by a payor in the Extended Remittance Information of a Payment Message in the Lynx MX Format to be settled in Lynx, or November 20, 2023, whichever is later, each Sending Participant must prescribe terms and conditions prohibiting each payor from providing Malicious Content for inclusion in the Extended Remittance Information of a Payment Message in the Lynx MX Format.

Obligation to Provide or Make Available

4. Each Receiving Participant may, at any time and through any means, set such terms and conditions for providing or making available to the Payee, the Extended Remittance Information contained in a Payment Message in the Lynx MX Format, as the Receiving Participant considers appropriate.
5.
 - a. Subject to section 4, each Receiving Participant that receives a Payment Message in the Lynx MX Format containing Extended Remittance Information must, beginning no later than November 20, 2024, provide or make available the Extended Remittance Information to the Payee. Notwithstanding the foregoing, a Receiving Participant is not required to provide or make available Extended Remittance Information to the Payee if the Payee has made a request not to receive it.
 - b. Subject to section 4, the timeframe for providing or making available the Extended Remittance Information in accordance with subsection (a) is as soon as possible and

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no later than the end of the Business Day on the date the amount of the Payment Message was made available to the Payee.

6. Each Receiving Participant that receives a Payment Message in the Lynx MX Format that contains Extended Remittance Information must retain that information for a minimum of 90 days and, if requested by the Payee during that period and subject to section 4, provide or make the information available to the Payee.

Returns

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

NOTE: For further clarity, no Participant is obligated to scan or otherwise examine the Extended Remittance Information or any other content within a Payment Message in the Lynx MX Format received from another Participant, or to remove or withhold any such Extended Remittance Information.

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

Indemnification

8. Each Sending Participant must indemnify the Association for any direct loss, costs or damage incurred by the Association due to any Extended Remittance Information or Malicious Content in Payment Message in the Lynx MX Format that is sent for settlement in Lynx.