



**PAYMENTS
CANADA**

TSP-001

LYNX MT PAYMENT MESSAGE TYPES AND FORMATS

2023 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

August 29, 2021

AMENDMENTS

1. Updates to accommodate the introduction of Payment Messages in the Lynx MX Format. Approved by the Board June 23, 2022, effective November 20, 2022.
2. Amendments to align terminology throughout Rule. Approved by the Board June 23, 2022, effective November 20, 2022.
3. Amendments throughout rule to accommodate Swift name rebranding. Approved by the Board May 12, 2023, effective July 11, 2023.

MT PAYMENT MESSAGE FORMATS

Lynx Payment Messages must adhere to Lynx format requirements to ensure proper and timely processing by Lynx. Participants must use Swift to send and receive Payment Messages. When processing Payment Messages using the MT Format, only Swift message types MT 103 and MT 205 are acceptable for use. Payment Messages which do not meet the Lynx message header requirements will not qualify as valid Lynx Payment Messages and will be rejected by Swift.

A Swift Payment Message in the MT Format consists of the following parts:

- Basic Header
- Application Header
- User Header
- Text
- Trailers

The identifier for Lynx (“CAD”) is placed in field 103 in the User Header Block (block 3) of the Payment Message. The identifier must be present for any message type MT 103 or MT 205 sent to another Lynx Participant in Canadian dollars or the Payment Message will be rejected by Swift.

Lynx will derive the Settlement Mechanism to which to direct a Payment Message based on the first character in field 108 in the User Header Block (block 3) of the Payment Message. Note that Participants may use positions 2-8 in field 108 for other purposes.

During Settlement Window 1, the valid values for the 1st character in field 108 are:

- ‘1’ to direct a payment to the UPM
- ‘2’ to direct a payment to the LSM
- ‘R’ to direct a payment to the RCM

If the first character of field 108 contains a value other than ‘1’, ‘2’ or ‘R’, or no value at all, the Payment Message will be rejected.

During Settlement Window 2, the only valid value for field 108 is: ‘1’ to direct a payment to the RTM. If the first character of field 108 contains a value other than ‘1’ after Pre-finalization, the Payment Message will be rejected.

The remaining payment details are placed in the appropriate fields. The details of the headers and trailers for all of the Payment Messages are to be constructed according to Swift standards.

MT 103 CUSTOMER CREDIT TRANSFER

Description

This Payment Message is sent by the Sending Participant directly to the Receiving Participant

Outbound MT 103 Payment Message Example

Basic Header (Block 1)	{1:F01SNDRCAT2ATOR0001000001}
Application Header (Block 2)	{2:I103RCVRCAT2AXXX}
User Header (Block 3)	{3:{103:CAD}{108:2}{111:xxx}{121:xxxxxxxx-xxxx-4xxx- yxxxxxxxxxxxxxxxxx}} CAD => Service Code (Lynx) (Note: CAD is the only option) 2 => LSM (Note: 1 or 2 are the only options)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5:{MAC:12345678}{CHK:123456789ABC}}

Inbound MT 103 Payment Message Example

Basic Header (Block 1)	{1:F01RCVRCAT2ATOR0001000001}
Application Header (Block 2)	{2:O103HHMMYYMMDDSNDRCAT2AXXX1234567890YYM MDDHHMMN}
User Header (Block 3)	{3:{103:CAD}{108:2}{111:xxx}{121:xxxxxxxx-xxxx-4xxx- yxxxxxxxxxxxxxxxxx}{115:LVTSTXXXXXXXXXTR1}} CAD => Service Code (Lynx) (Note: CAD is the only option) 2 => LSM (Note: 1 or 2 are the only options) Only the receiving Participant sees field 115 which is the PCRN + settlement mechanism ID (PCRN=Payment Confirmation Reference Number issued by Lynx) (see section below for PCRN details)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5:{MAC:12345678}{CHK:123456789ABC}}

MT 205 AND 205 COV FINANCIAL INSTITUTION TRANSFER

Description

MT 205: This Payment Message is sent by the Sending Participant to the Receiving participant. It is used to transmit funds transfer instructions domestically.

MT205 COV: This Payment Message is sent by the financial institution that initiated the MT103 directly, or through correspondent(s), to the financial institution of the beneficiary. It is only used to further transmit a funds transfer instruction related to an underlying customer credit transfer that was sent with the cover method, where Sender and Receiver are located in the same country. The underlying MT103 Payment Message should be included in Sequence B of the MT 205 COV. The MT 205 COV must not be used for any other interbank transfer.

Outbound MT 205/205 COV Payment Message Example

Basic Header (Block 1)	{1:F01SNDRCAM2ATOR0001000001}
Application Header (Block 2)	{2:I205RCVRCAT2AXXX}
User Header (Block 3)	{3:{103:CAD}{108:2}{111:xxx}{121:xxxxxxxx-xxxx-4xxx-yxxxxxxxxxxxxxxxx}} Or {3:{103:CAD}{108:2}{119:COV}{111:xxx}{121:xxxxxxxx-xxxx-4xxx-yxxxxxxxxxxxxxxxx}} CAD => Service Code (Lynx) (Note: CAD is the only option) 2 => LSM (Note: 1, 2 or R are the only options)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5:{MAC:12345678}{CHK:123456789ABC}}

Inbound MT 205/205 COV Payment Message Example

Basic Header (Block 1)	{1:F01RCVRCAT2ATOR0001000001}
Application Header (Block 2)	{2:O205HHMMYYMMDDSNDRCAT2AXXX1234567890YYM MDDHHMMN}
User Header (Block 3)	{3:{103:CAD}{108:2}{111:xxx}{121:xxxxxxxx-xxxx-4xxx-yxxxxxxxxxxxxxxxx}}{115:LVTXXXXXXXXXXTR1} Or {3:{103:CAD}{108:2}{119:COV}{111:xxx}{121:xxxxxxxx-xxxx-4xxx-yxxxxxxxxxxxxxxxx}}{115:LVTXXXXXXXXXXTR1} CAD => Service Code (Lynx) (Note: CAD is the only option) 2 => LSM (Note: 1, 2 or R are the only options) Only the receiving Participant sees field 115 which is the

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	PCRN + settlement mechanism ID (PCRN=Payment Confirmation Reference Number issued by Lynx) (see section below for PCRN details)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5: {MAC:12345678}{CHK:123456789ABC}}

Inbound and Outbound MT Message - PCRN Information

All settled MT 103, 205 and 205 COV messages will have Field 115 added in the User Header (Block 3) and this field will contain the Payment Confirmation Reference Number (PCRN) issued by Lynx.

All MT 012 messages (Sender Notification Message) will have Field 114 added to the Message Body (Block 4) and this field will contain the PCRN issued by Lynx.

The format for the PCRN will be 'LVTS1A2B3C4D9TR1' where:

Character Range	Description	Values
1-4	Fixed String	'LVTS'
5-13	Alphanumeric Value	9-digit Payment Confirmation Reference Number (PCRN) generated by Lynx when the payment settles

14-16	Settlement Mechanism	'TR1' or 'TR2' from field 108 in the MT 096 as follows:			
		Field 108 (MT 096)	Settlement Mechanism	LOM Agreement #	Field 114/115 in MT097 (last 3 char)
		1	UPM LOM	001	TR1
		2	LSM LOM	002	TR2
		R	RCM LOM	003	TR1
		1 After pre-finalization event	RTM	n/a	TR1

Examples:

For a payment processed on the UPM, the value will be 'LVTS1A2B3C4D9TR1'.

For a payment processed on the LSM, the value will be 'LVTS1A2B3C4D9TR2'.

For a payment processed on the RCM, the value will be 'LVTS1A2B3C4D9TR1'.

For a payment processed on the RTM, the value will be 'LVTS1A2B3C4D9TR1'.

Note: The PCRN for all Settled Lynx Payment Obligations will also be viewable via the Lynx Web Client.

SPECIFIC USE MT 205 PAYMENT MESSAGES

MT 205 Payment to Bank of Canada (for CDS) - Type R Payment

Type R Payments are for the sole purpose of paying an obligation to CDS during CDSX Payment Exchange. This Payment Message is sent by the Sending Participant on its own behalf (or on behalf of another CDSX settling participant financial institution which is a customer of the Sending Participant) directly to the Receiving Participant (the Bank) for payment to CDS as Payee. (Note: In this instance CDS is the ultimate beneficiary of the payment). If the Receiving Participant is any Participant other than the Bank, the Settlement Instructions will be rejected in Lynx.

Outbound MT 205 Payment Message Example - Type R

Basic Header (Block 1)	{1:F01SNDRCAM2ATOR0001000001}
Application Header (Block 2)	{2:I205BCANCAW2AXXXUN}

User Header (Block 3)	{3:{103:CAD}{108:R}{111:xxx}{121:xxxxxxx-xxxx-4xxx- yxxxxxxxxxxxxxxxxx}} CAD => Service Code (Lynx) (Note: CAD is the only option) R => RCM (Note: R is the only option)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5: {MAC:12345678}{CHK:123456789ABC}}

Note: Inbound MT205 Payment Messages for Type R Payments follow the same format as any inbound MT205 with the Receiving Participant being BCANCAW2.

MT 205 FINANCIAL INSTITUTION TRANSFER - CLS PAYMENT

This Payment Message type is sent by the Sending Participant directly to the Bank for the account of the CLS settlement member.

Outbound MT 205 Payment Message Example - CLS Payment

Basic Header (Block 1)	{1:F01SNDRCAM2ATOR0001000001}
Application Header (Block 2)	{2:I205BCANCAW2AXXXN}
User Header (Block 3)	{3:{103:CAD}{108:2}{111:xxx}{121:xxxxxxx-xxxx-4xxx- yxxxxxxxxxxxxxxxxx}} CAD => Service Code (Lynx) (Note: CAD is the only option) 2 => LSM (Note: 1 or 2 are the only options)
Text or Message Body (Block 4)	{4:XXXXXXXXXXXXXXXXX}
Trailer (Block 5)	{5: {MAC:12345678}{CHK:123456789ABC}}

Note: Inbound MT205 Payment Messages for CLS Payments follow the same format as any inbound MT205 with the Receiving Participant being BCANCAW2.

MT 012 ACCEPTANCE NOTIFICATION

This message is generated by FIN Copy to the Sending Participant upon Settlement of the Lynx Payment Obligation by Lynx. The message consists of the following parts:

- Basic Header (Block 1)
- Application Header (Block 2)
- Text (Block 4)
- Trailers (Block 5)

The Message Text contains the following fields, as appropriate to the transaction at hand:

:175:	input time of the original user message local to sender (required)
:106:	MIR of original user message (required)
:108:	MUR of the original user message if present (optional)
:102:	12-character BIC for destination of original message (required)
:103:	service code (required, "CAD")
:114:	sender information (required, indicates Lynx PCRN and LOM)

Note: The information contained in field 114 will also be sent to the Receiving Participant in field 115 within the header of the original MT 103 or MT 205.

MT 019 REJECTION NOTIFICATION

Description

This Rejection Notification is generated by FIN Copy to the Sending Participant (not to the Receiving Participant) upon rejection of the Lynx Payment Obligation by Lynx, or the Payment Message being aborted by Swift. The Rejection Notification consists of the following parts:

- Basic Header (Block 1)
- Application Header (Block 2)
- Text (Block 4)
- Trailers (Block 5)

The Message Text contains the following fields, as appropriate to the transaction at hand:

:175:	input time of the aborted user message local to sender (required)
:106:	MIR of original user message containing: <ul style="list-style-type: none"> • input date • input LT, including branch code

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	<ul style="list-style-type: none"> • sessions number • ISN (required)
:108:	MUR as used in the header of the original user message (optional)
:102:	Complete 12-character BIC for destination, including LT code and branch code, of the aborted message (required)
:107:	Message output reference of the aborted message containing: <ul style="list-style-type: none"> • output date • output LT, including branch code • session number • OSN (required)
:432:	Rejection reason code (required) (See below for details)
:619:	FIN Copy Service Code: copy of field field 103 of the aborted message (optional)

Note: Field 432 will contain a Lynx Reject Code value as follows:

Reject Code	Reject Reason Description
61	The Settlement Instructions cannot be validated because of a fundamental problem with the instructions.
62	The Settlement Instructions have one or more validation errors such as duplicate Fields.
63	The Settlement Instructions were rejected due to insufficient funds.
65	The Settlement Instructions were removed by the Sending Participant.
66	Duplicate Swift Payment Message with PDE ignored.
67	Rejected due to a holiday or a non-standard business day.

Additional information regarding the reason for rejection is available to Participants via the Lynx Web Client.

MT 950 - ACCOUNT STATEMENTS

Lynx will produce MT 950 account statements to send to Lynx Participants¹. Statements can be produced for the following:

- RTM settlement account
- Loan account
- LOM account(s)
- Consolidated accounts (RTM, LOMs).

Note that these statement messages will not be sent through the Lynx MT Closed User Group (CUG). They will be sent from the Association's Swift BIC (CPAACA22). A valid Swift Relationship Management Application (RMA) with the Association is not required to receive these messages. Multiple statements are available for the different LOM accounts. A Participant is not required to receive the MT 950 message from Lynx.

The MT950 consists of the following parts:

- Basic Header (Block 1)
- Application Header (Block 2)
- User Header Block (Block 3)
- Text (Block 4)
- Trailers (Block 5)

The User Header and Text Block contains the following fields, as appropriate to the transaction at hand:

:113:	Message application code- Will always contain the value 'RTGS'
:108:	Message User Reference- Lynx will use this field to provide information about the type of statement being generated and details about the environment generating the statement.
:20:	Unique ID assigned by Lynx for this statement. ID is unique per Business Day.

¹ During the MT/MX co-existence period, Lynx Participants can enroll in either the MT950 account statements or camt.053 bank to customer statements as both will capture the MT and MX transactions.

:25:	Identifier for the account being reported on for this MT 950 statement- includes first four digits of BIC followed by the Settlement Mechanism type or Loan Account as follows: <ul style="list-style-type: none"> - UPM - LSM - RCM - RTM - LON (for Loan Account) - RTM (for consolidated statement)
:28C:	Statement Number that increments for each statement created per participant
:60F:	Opening balance of the account being reported on.
:61:	Includes the list of the subfields and supplementary details applicable for the statement line.
:62F:	Closing balance of the account being reported on.

BUSINESS VALIDATION RULES

All Settlement Instructions received in Lynx are subject to structural and business validation. In the event that Settlement Instructions fail any of these validations (outlined below), they will be rejected as an “error” for the purposes of the Lynx By-law, paragraph 30(2)(b).

When Settlement Instructions are received, they are immediately checked for structural validation (i.e. if the message format is correct) which includes:

- Payment Message type can be processed by Lynx (MT103 or MT205)
- Settlement Instructions adhere to Lynx format requirements outlined in this TSP
- Settlement Instructions verified successfully with decrypted signature

Once the Settlement Instructions pass structural validation, business validation is performed which includes, the following:

Business Validation Type	Description
Business Day Validation	Date within Settlement Instructions must be current Business Day.
BIC Validation	Sending and Receiving Participant BIC must be registered in Lynx.
Currency Validation	Currency must always be CAD.

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Duplicate Check Validation	As described in Rule 8, Section 19, Settlement Instructions must not be a duplicate of Settlement Instructions that have already been received by Lynx. Note: Potential duplicate Settlement Instructions as outlined in Rule 8, Section 18 will be placed in the CRM.
LOM Agreement Validation	Assigned priority must be registered and active and linked to the LOM agreement for the Settlement Mechanism specified in the Settlement Instructions (priorities not applicable to RTM).
	Sending and Receiving Participants must be registered under the given LOM agreement.
Settlement Instruction Amount Validation	All Settlement Instructions amounts must be a positive value.
Suspension Validation	Sending and Receiving Bank must not be Suspended.
Payment Message Type Validation	In Settlement Window 1, only Settlement Instructions based off of MT205 and MT103 Payment Messages will be accepted.
	In Settlement Window 2, only Settlement Instructions based off of MT205 Payment Messages will be accepted.
TAG108 Validation	Settlement Instructions will always contain tag 108 (with the exception of Web Client payments that will be settled on the identified Settlement Mechanism).
	Only characters 1-8 must be populated.
	During Settlement Window 1, the first character of tag 108 must always be populated with either 1, 2, or R.
	During Settlement Window 2, the first character of tag 108 must always be populated with 1 (Settlement Instructions will be rejected if blank).
RCM Validation	For RCM Settlement Instructions, either the sending participant or the receiving participant must be the Bank of Canada.