

CANADIAN PAYMENTS ASSOCIATION
ASSOCIATION CANADIENNE DES PAIEMENTS

STANDARD 007
STANDARDS FOR THE USE OF
TRANSACTION CODES AND RETURN REASON CODES
IN AFT FILES

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**Standard 007 - Standards for the Use of Transaction Codes and
Return Reason Codes in the AFT Files**

Implementation and Revisions

Implemented

April 18, 2016

Amendments Post-April 2016

1. Amendments to replace references to Standard 017 with the Canadian ISO 20022 Usage Guidelines, approved by the Board December 1, 2016, effective January 30, 2017.
2. Amendment to existing transaction code 308, approved by the President, effective February 9, 2017.



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**STANDARDS FOR THE USE OF TRANSACTION CODES AND
RETURN REASON CODS IN THE AFT FILES**

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INTRODUCTION

SCOPE

1. This standard defines the complete list of Transaction Codes and Return Reason Codes for use in Automated Funds Transfer (AFT) and ISO AFT payment transactions.

USE OF STANDARD

2. This Standard shall be read in conjunction with the Section F of the ACSS Rules Manual and with CPA Standard 005, and the ISO AFT Usage Guidelines. New Transactions Codes or Return Reason Codes shall be added to the Standard in accordance with procedures outlined in the F Rules.

TRANSACTION CODES

4. Transaction Codes are defined three digit codes used by a Payment Originator to identify a payment. Their use enables the identification of payment types to customers.
5. There are nine categories of Transaction Codes, as listed below:

(i)	150-199	-	Clearing Items (Paper Transaction Codes - See Standard 006)
(ii)	200-229	-	Pre-Authorised Transactions
(iii)	300-329	-	Federal Government Transactions
(iv)	330-599	-	Pre-Authorised Transactions (cont'd)
(v)	600-620	-	Provincial and Local Government Transactions
(vi)	621-649	-	Unassigned
(vii)	651-699	-	Unassigned
(viii)	700-749	-	Commercial Pre-Authorised Debits
(ix)	750-899	-	Internal Direct Clearer Use

RETURN REASON CODES

6. Return Reason Codes are defined three digit 900-series codes. These codes are used to indicate the reason for return of a payment. Code 900 shall be used for payments being returned for edit rejects only.
7. There are 4 categories of Return Reason Codes as follows:

(i)	900-914	-	FI Dishonoured Transaction
(ii)	915-922	-	Customer Initiated Returns (Debits Only)
(iii)	922	-	Credit Return (Customer Initiated)
(iv)	990	-	Default

LIST OF TRANSACTION CODES

<u>Category</u>	<u>Range</u>	<u>Tran Type</u>	<u>Full</u>	<u>Abbreviations English/French</u>	
Future Use	000-149		Unassigned		
Clearing Items	150-199		Reserved for MICR Debits		
Pre-Authorized Transactions	200-229	200	Payroll Deposit	PAY/PAY	
		201	Special Payroll		
		202	Vacation Payroll		
		203	Overtime Payroll		
		204	Advance Payroll		
		205	Commission Payroll		
		206	Bonus Payroll		
		230-239	230	Pension	PEN/PEN
			231	Federal Pension	
			232	Provincial Pension	
			233	Private Pension	
		240-249	240	Annuity	ANN/REN
		250-259	250	Dividend	DIV/DVD
			251	Common Dividend	
			252	Preferred Dividend	
		260-279	260	Investment	INV/PLA
			261	Mutual Funds	MTF/FMU
			265	Spousal RSP Contribution	SRP/RDC
			266	RESP Contribution	REP/REE
			271	RSP Contribution	RSP/RER
	272		Retirement Income Fund	RIF/FRR	
	273		Tax Free Savings Account	TFS/CLI	
	274		RDSP Contribution	RDP/REI	
	280-299	280	Interest	INT/INT	
		281	Lottery Prize Payment	LPP/PDL	
For Federal Government Use Only (Institution Numbers 117 and 177)	300-329	300	Federal Payment	FED/FED	
		301	Agri Stabilization	AGR/AGR	
		302	AgriInvest	AGI/AGI	
		303	HRDC - Training	HRD/DRH	
		308	Canada Child Benefit	CCB/ACE	
		309	GST	GST/TPS	
		310	CPP	CPP/RPC	
		311	Old Age Security	OAS/SV	
		312	War Veterans' Allow.	WVA/AAC	
		313	VAC	VAC/ACC	
		315	PS Superannuation	PSS/PFP	
316	CF Superannuation	CFS/PFC			
	317	Tax Refund	RIT/RIF		

LIST OF TRANSACTION CODES (Cont'd)

<u>Category</u>	<u>Range</u>	<u>Tran Type</u>	<u>Full</u>	<u>Abbreviations English/French</u>	
For Federal Government Use Only (Institution Numbers 117 and 177)(Cont'd)		318	EI	EI/AE	
		319*	PAD CCRA	TXD/DIM	
		320	Student Loan	GSL/ETU	
		321	CSB Interest	CSB/OEC	
		322	External Affairs	EXT/EXT	
		323	Savings Plan	CSP/PEC	
		324	Access Grants	CAG/SCA	
Pre-Authorized Transactions (Cont'd)	330-349	330	Insurance	INS/ASS	
		331	Life Insurance		
		332	Auto Insurance		
		333	Property Insurance		
		334	Casualty Insurance		
		335	Mortgage Insurance		
			336	Health/Dental Claim Insurance	HDC/SDR
	350-369	350	Loans	LNS/PRE	
		351	Personal Loans		
		352	Dealer Plan Loans		
353		Farm Improvement Loans			
354		Home Improvement Loans			
355		Term Loans			
		356	Insurance Loans		
370-379	370	Mortgage	MTG/HYP		
	371	Residential Mortgage			
	372	Commercial Mortgage			
	373	Farm Mortgage			
380-399	380	Taxes	TAX/TAX		
	381	Income Taxes			
	382	Sales Taxes			
	383	Corporate Taxes			
	384	School Taxes			
	385	Property Taxes			
		386	Water Taxes		
400-419	400	Rent/Leases	RLS/LOY		
	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	CMS/GES		

*For Debit transactions only.



LIST OF TRANSACTION CODES (Cont'd)

<u>Category</u>	<u>Range</u>	<u>Tran Type</u>	<u>Full</u>	<u>Abbreviations English/French</u>
Pre-Authorized Transactions (Con'd)	430-449	430	Bill Payment	BPY/FAC
		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	IAP/PAI
		438	Water Bill Payment	WBP/CE
		439	Auto Payment	APY/PAA
	450-599	450	Misc. Payments	MSP/DIV
		451	Customer Cheques	CCQ/CHP
		452	Expense Payment	EXP/RDD
		460	Accounts Payable	AP/CC
		470	Fees/Dues	FEE/FRA
		480	Donations	DON/DON
For Provincial/ Local Government Use only	600-620	600	Prov./Local Gvt. Payment	PRO/PRO
		601	Family Support Plan	FSP/ROF
		602	Housing Allowance	HSG/LOG
		603	Income Security Benefits	ISB/PSR
		604	Family Ben.	PFB/PFA
		605	Prov./Terr.	FPT/FPT
		606	Workers' Compensation Board	WCB/CST
		607	Employment Assistance Allowance	EAA/AEE
		608	Automobile Insurance Plan	AIP/RAA
		609	Health Care Premium	PHC/FAM
		610	Offences and Fines	OF/IA
		611	Disability Payment	DIS/INV
		612	Parental Insurance	PPI/APP
		613	Student Loan	PSL/PEP
		614	Grant/Bursary	PGB/SBP
		615	Solidarity Tax Credit	STC/CIS
		616	Children Assistance	CAS/SAE
617	Tax Refund	TRX/IMP		
Future Use	621-649		Unassigned	
		650*	Inter-FI Funds Transfer Debit	FTD/DTF
Future Use	651-699		Unassigned	
		700	Business PAD	BUS/ENT
Commercial Pre-Authorized debits (PADs)	701-749	701	Commercial Investments	CIV/PLE
		702	Commercial Insurance	CIN/ASE
		703	Commercial Auto Insurance	CAI/AUE
		704	Commercial Property Insurance	CPI/ABE
		705	Commercial Casualty Insurance	CCI/ARE
		706	Commercial Mortgage Insurance	CMI/AHE
		707	Commercial Loans	CLN/PEE
		708	Commercial Mortgage	CMG/HYE
		709	Commercial Taxes	CTX/TXE
		710	Commercial Income Taxes	CIT/IRE

* For debit transactions only. Not to be used for credit transactions.

LIST OF TRANSACTION CODES (Cont'd)

<u>Category</u>	<u>Range</u>	<u>Tran Type</u>	<u>Full</u>	<u>Abbreviations English/French</u>
Commercial Pre-Authorized Debits (PADs) (Cont'd)		711	Commercial Sales Taxes	CSL/TVE
		712	Commercial GST	CGT/TPE
		713	Commercial Property Taxes	CPT/TFE
		714	Commercial Rent/Lease	CRL/LBE
		715	Commercial Equipment Rent/Lease	CER/LME
		716	Commercial Automobile Rent/ Lease	CAR/LAE
		717	Commercial Cash Management	CCM/GEE
		718	Commercial Bill Payment	CBP/PFE
		719	Commercial Telephone Bill Payment	CTB/PTE
		720	Commercial Gasoline Bill Payment	CGB/ESE
		721	Commercial Hydro Bill Payment	CHB/ELE
		722	Commercial Cable Bill Payment	CCB/PCE
		723	Commercial Fuel Bill Payment	CFB/CBE
		724	Commercial Utility Bill Payment	CUB/UPE
		725	Commercial Internet Bill Payment	CIB/AIE
		726	Commercial Water Bill Payment	CWB/CEE
		727	Commercial Auto Payment	CAB/PAE
		728	Commercial Expense Payment	CEP/RDE
		729	Commercial Accounts Payable	CAP/CDE
		730	Commercial Fees/Dues	CFD/FRE
		731	Commercial Creditor Insurance	CRI/ARC
Internal Direct Clearer Use	750-899			



LIST OF RETURN REASON CODES

Returned/ Dishonoured Items	900-999	Returned Item Reasons	
	900	Edit Reject	REJ/REV
	901	NSF (Debit Only)	NSF/DSP
	902	Account not found	CNT/ITV
	903	Payment Stopped/Recalled	STP/ARR
	905	Account Closed	CLS/FER
	907	No Debit Allowed	NCP/PPC
	908	Funds Not Cleared (Debit Only)	FNC/FNL
	909	Currency/Account Mismatch	WCU/MDC
	910	Payor/Payee Deceased	DEC/DEC
	911	Account Frozen	FZN/BLQ
	912	Invalid/Incorrect Account No.	INA/INV
	914	Incorrect Payor/Payee Name	INP/NOM
Customer Initiated Returns (915-922) Debits Only			
	915	No Agreement Existed	ANP/NOG
	916	Not According to Agreement – Personal	NCA/ACP
	917	Agreement Revoked – Personal	ARP/AGP
	918	No Confirmation/Pre-Notification – Personal	PNP/PRP
	919	Not According to Agreement - Business	NCE/ACB
	920	Agreement Revoked – Business	ARE/AGB
	921	No Confirmation/Pre-Notification – Business	PNE/PRB
Credit Only	922	Customer Initiated Return	REC/CIR
Default	990	Institution in Default	DEF/DEF



Notes

1. As at October 11, 2007, Transaction Code 906 has been retired from use and shall not be reused for any other reason other than "Account Transferred".
2. In the Ranges from 200-699, the 2nd digit (tens position) of the three-digit code will describe the generic payment type. The 3rd digit (units position) will allow for finer breakdown of payments types.
3. The mnemonic under the abbreviation heading is a suggested minimum three-character description. Direct Clearers may expand this providing they remain within the generic type.
4. All 700 series transaction types carry a recourse period of 10 business day with the exception of transaction code 717 (Cash Management) which has no recourse as per Rule H1.
5. Transaction Codes 915 and 922 may also be used to return an Error Correction (credit of debit respectively) being refused by the Payor or Payee.

