

Businesses Direct Deposits (DD) and Pre-Authorized Debits (PAD)

2026 Canadian Statutory Holidays and Regional Holidays

Thursday, January 1 New Year's Day 2026 Friday, January 2 Day after New Year's Day	Files with due dates ranging from Thursday, January 1 st , 2026, to Monday, January 5 th , 2026, must be submitted by Wednesday, December 31 st , 2025, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Monday, February 16 Family Day / Louis Riel Day	No changes to cut-off times; files will be processed as usual.
Friday, April 3 Good Friday	Files with due dates ranging from Friday, April 3 rd , to Monday, April 6 th , must be submitted by Thursday, April 2 nd , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Monday, May 18 Victoria Day	Files with due dates ranging from Saturday, May 16 th , to Tuesday, May 19 th , must be submitted by Friday, May 15 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Wednesday, June 24 Saint-Jean-Baptiste Day	No changes to cut-off times; files will be processed as usual.
Wednesday, July 1 Canada Day	Files with due dates ranging from Wednesday, July 1 st , to Thursday, July 2 nd , must be submitted by Tuesday, June 30 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Monday, August 3 Civic Holiday	No changes to cut-off times; files will be processed as usual.
Monday, September 7 Labour Day	Files with due dates ranging from Saturday, September 5 th , to Tuesday, September 8 th , must be submitted by Friday, September 4 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Wednesday, September 30 National Day for Truth and Reconciliation	Files with due dates ranging from Wednesday, September 30 th , to Thursday, October 1 st , must be submitted by Tuesday, September 29 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Monday, October 12 Thanksgiving	Files with due dates ranging from Saturday, October 10 th , to Tuesday, October 13 th , must be submitted by Friday, October 9 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Wednesday, November 11 Remembrance Day	Files with due dates ranging from Wednesday, November 11 th , to Thursday, November 12 th , must be submitted by Tuesday, November 10 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Friday, December 25 Christmas Day Monday, December 28 Boxing Day	Files with due dates ranging from Friday, December 25 th , to Tuesday, December 29 th , must be submitted by Thursday, December 24 th , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.
Friday, January 1 New Year's Day 2027 Monday, January 4 Day after New Year's Day	Files with due dates ranging from Friday, January 1 st , 2027, to Tuesday, January 5 th , 2027, must be submitted by Thursday, December 31 st , 2026, prior to 3:00 p.m. ET / 1:00 p.m. MT.

Pre-authorized debits (PAD)

Pre-authorized debit transactions cannot be processed during a weekend or a bank holiday in Canada and will be debited from the payer's account on the next business day. The file transfer dates mentioned above also apply to the PADs.