



DOING BUSINESS

Pre-Authorized Debits



User Guide

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Section 1 - How it Works

User Guide - Pre-Authorized Debits

Introduction

Our pre-authorized debit service enables you to automatically withdraw your payments directly from your clients' bank accounts held at any financial institution in Canada. These debits can be in Canadian or US dollars, but a separate issuer number is required for each currency and the transmission of your transactions must be made in two separate files.

All you have to do is provide us with the information for each of your payors via one of the following methods:

- Our turnkey software
- Your own file developed according to the format used by Payments Canada (see section 2 for details)
- Any other software that allows for ASCII files to be formatted according to Payments Canada standard 005

Regardless of the method you choose, simply send us a file listing the transaction details and we will deposit the amounts collected from your payors directly into your business account. Debits can be postdated for up to 30 days after the creation date.

The following pages explain how to set up and use each of the above methods.

N.B.: A distinction must be made between "personal/household" debits and "business/commercial" debits. This difference will be important when it comes to identifying debits in your file and issuing notices. It also affects the recourse available to your payors.

A "business/commercial" debit is defined as:

A pre-authorized debit (PAD) drawn on the account of a payor, which may be a corporation, organization, business, association, government entity, profession or company, for the payment of goods or services related to a business or commercial activity of the payor, including, but not limited to, payments between franchisees and franchisors, distributors and suppliers, and dealers and manufacturers that has been identified as a business PAD transaction.

A "personal/household" debit is defined as:

A pre-authorized debit (PAD) drawn on the account of a payor for payments, charitable donations, non-member investment contributions, mortgage instalments, utility bills, insurance premiums, membership fees, property taxes, credit card bills, lines of credit, loans and payments for other consumer goods or services. Excludes Business, Cash Management and Funds Transfer PADs.

Advantages

Your business will benefit from the following advantages:

- Accurate tracking of cash inflows
- Elimination of fees for cashing cheques and preparing bank deposits
- Accelerated collection times
- Secure and reliable transactions
- **Flexibility in submitting your files**

Your payors will no longer have to spend time waiting in branches and/or pay for postage.

Choice of Operating Methods

Whether you use our software, use another type of software, or develop your own file, the benefits of our pre-authorized deposit service remain the same. Note that files submitted at least three business days before the transaction due date can be viewed and modified via our Internet Banking Solutions for Businesses (Refer to page 15). The section below provides information to help you choose the best method for you.

1. Opting for our software

Choosing this method will enable you to start using our PAD service as soon as you install our software.

A communication and data test will have to be carried out; please note that it will take 48 hours to validate the information in the file. Since you do not have to develop the requisite file yourself, you will eliminate internal and external IT development costs.

Below is a list of the software's unique features:

- Data transmitted via Internet
- Files automatically formatted according to Payments Canada standards
- Calculations are carried out automatically (amounts can be quickly adjusted and there is no need for multiple revisions)
- Transmission reports available
- Search and sorting tool available

If you want to link our software with your accounting system, you will require the services of a programmer at your expense. We cannot assist you in creating such a link, but we can help you upload an existing database to our software.

2. Opting to develop your own file

If you develop a standard file yourself, you will require the services of a programmer at your expense. You can arrange to have your file integrated into your computerized accounting system. Your file must comply with Payments Canada standard 005. Please note that we can only provide technical assistance for data transmission.

3. Opting for another type of software

If you decide to use another type of software, you are responsible for understanding how to use it to create and send files that comply with Payments Canada standard 005. Please note that we can only provide technical assistance for data transmission.

Signing Clients Up for Pre-Authorized Debits

Your company must make sure that the payor has completed an authorization form, which must contain a minimum of information in accordance with Rule H1 of Payments Canada and your company shall maintain the PAD for a minimum of 12 months following the last PAD processed in accordance with that Payor's PAD Agreement. . The Payor Authorization section below sets out the information required. You must also obtain a void cheque for each application. Each payor's authorization form must include the client's financial institution number, branch number and bank account number.

The payor is responsible for reporting any change in branch or bank account number to your company.

Payor Authorization

This section sets out the mandatory elements that must be provided in each payor’s PAD agreement as stipulated by Rule H1, along with some supplementary elements described in Rule H1. The payee can also include other provisions, present them in a different way, and include them in a contract for goods and services or any other document, as long as the mandatory elements are included. For greater clarity, the mandatory elements set out in this section are complementary to the provisions of any other agreement between a payor and a payee, but do not override the obligations of a payee under Rule H1. Unless the context indicates otherwise, the terms used in this section shall have the meaning assigned to them in Rule H1.

Each payor’s PAD agreement is subject to all applicable legislation, including, without limitation, all applicable consumer protection legislation.

Mandatory elements:

Mandatory element	Description
Date and Signature	A date field wherein the execution date of the Payor’s PAD Agreement can be recorded. For Paper Agreements, a signature field wherein the Payor can sign the agreement.
Authority to Debit Account	A statement by the Payor that must be duly Authorized in accordance with its account agreement with its Processing Member, clearly and unambiguously authorizing the Payee to debit an account specified by the Payor.
PAD Category	A statement that is either pre-printed on the Payor’s PAD Agreement or clearly indicated by the Payor as to whether the PADs are Personal PADs (e.g., for mortgage payments, utility payments, charity donations, etc.), Business PADs (e.g., for supplies, lease payments, etc.) or Funds Transfer PADs (e.g., for registered retirement savings plan payments, mutual funds payments, etc.).
Amount, Timing, or Specified Event/Action	A statement that is either pre-printed on the Payor’s PAD Agreement or clearly indicated by the payor as to the amount (i.e., whether fixed or variable) and timing (i.e., weekly, bi-weekly, semi-monthly, monthly, bi-monthly, annual, on set dates or otherwise) of the PAD or whether each PAD is to be triggered by a specified act, event or other criteria or whether each PAD is to be Sporadic and, if each PAD is to be triggered by a specified act, event or other criteria, then an unambiguous description of that act, event or other criteria.
Cancellation of Agreement	A Payor’s PAD Agreement shall include cancellation information to the effect that the Payor may revoke their Authorization at any time, subject to providing notice (Payee shall set out the notice period which shall not exceed 30 days). A Payor’s PAD Agreement shall also advise that the Payor may obtain a sample cancellation form, or further information on their right to cancel a PAD Agreement, at their financial institution or by visiting www.cdnpay.ca .
Contact Information	A Payor’s PAD Agreement shall include reasonable and accurate contact information of the Payee so that a Payor may contact the Payee by any method of communication used by the Payee (e.g., postal address, fax number, telephone number, email address) to make inquiries, obtain information or seek recourse with respect to any PAD issued by the Payee.

Recourse/Reimbursement Statement	<p>Except for Fund Transfer PAD coded “650” or “83”, each Payor’s PAD Agreement must contain the following statement in its entirety:</p> <p>“You [or I/We, depending on the context] have certain recourse rights if any debit does not comply with this agreement. For example, you [I/we] have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your [my/our] recourse rights, [I/we may] contact your [my/our] financial institution or visit www.cdnpay.ca.”</p>
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Supplementary elements (not limited to the following):

Supplementary element	Description of supplementary element
Pre-notification	A Payor’s PAD Agreement that provides for Personal PADs or Business PADs to be issued at Set Intervals may state that the Payor is entitled to receive Pre-notification in the manner and at the time(s) set out in Rule H1.
Waiver/Modification of Pre-notification/ Confirmation periods	A Payor’s PAD Agreement that provides for Personal PADs or Business PADs to be issued at Set Intervals may permit the Payor and Payee to mutually waive Pre-notification or modify the Pre-notification/Confirmation requirements of Rule H1 provided the Payor specifically indicates its acceptance of the waiver or modification in the Payor’s PAD Agreement or otherwise by way of a separate Authorization. Any such clause to reduce or waive the standard pre-notification periods must be prominently displayed (e.g. bold, highlighted or underlined).
Sporadic PADs	A Payor’s PAD Agreement that authorizes Sporadic PADs must specify that the Payee is required to obtain due Authorization from the Payor in accordance with Rule H1 for each Sporadic PAD that the Payee issues against the Payor.
Validation by Processing Member	A Payor’s PAD Agreement may state that the Processing Member is not responsible for validating the terms of the Payor’s PAD Agreement in respect of a PAD issued under that agreement.
Contract for Goods and Services	A Payor’s PAD Agreement may state that it only applies to the method of payment between the Payor and the Payee and that the agreement and any termination of the agreement does not have any effect whatsoever with respect to any contract for goods or services between the Payor and Payee.
Payor’s Rights of Dispute: Personal PADs, Business PADs and Funds Transfer PADs	A Payor’s PAD Agreement that provides for Personal PADs, Business PADs or Funds Transfer PADs for which Rule H1 provides the Payor with the right to make a claim for reimbursement under one of the declared conditions set out in subsection 20(b) of Rule H1 subject to completing a Reimbursement Claim, may include language relating to how a claim for reimbursement may be made.
Change of Account Information	A Payor’s PAD Agreement may require that the Payor must give Written notice to the Payee of any change with respect to the account against which it has designated PADs to be drawn.
Notice of use of a Payment Service Provider	Where a Payee intends to use a payment service provider to administer a PAD, the Payor’s PAD Agreement shall include a statement that a third party will be administering the PAD and further set out the name of the third party administrator. Where a Payor’s PAD Agreement is entered into by way of Electronic Agreement, the Confirmation shall include a statement that a third party will be administering the PAD and further set out the name of the third party administrator.

Sample Pre-Authorized Debit Agreement

Please complete the Pre-Authorized Debit (PAD) Plan Agreement below	
<p>I/we authorize <u>ABC Inc.</u> and the financial institution designated (or any other financial institution I/We may authorize at any time) to begin deductions as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges arising under my/our <u>ABC</u> account(s). Regular monthly payments for the full amount of services delivered will be debited to my/our specified account on the <u>X</u> day of each month. <u>ABC</u> will provide 10 days' written notice of the amount of each regular debit. <u>ABC</u> will obtain my/our authorization for any other one-time or sporadic debits.</p> <p>This authority is to remain in effect until <u>ABC Inc.</u> has received written notification from me/us of its change or termination. This notification must be received at least 10 business days before the next debit is scheduled at the address provided below. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD Agreement at my/our financial institution or by visiting www.cdnpay.ca.</p> <p><u>ABC</u> may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days' prior written notice to me/us.</p> <p>I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.</p>	
Date : _____	
Name(s): _____	
<u>ABC</u> Account Number: _____	
Type of Service: Personal <input type="checkbox"/> Business <input type="checkbox"/>	
Address: _____	
City: _____ Province: _____	
Postal Code: _____	
Telephone: (Bus.) _____ (Res.) _____	
Financial Institution: _____	
Institution Number: _____ Transit Number: _____	
Account Number: _____	
Address: _____	
City: _____ Province: _____	
Postal Code: _____	
Authorized Signature(s): _____	
<p style="text-align: center;"><u>ABC Inc.</u> Attention: Customer Billing Department 987 First Avenue City, Province Postal Code Tel.: 999-999-9999, ext. 222 Email: billing@abcutilities.com</p>	

Payor Pre-Notification

You must comply with the pre-notification requirements set out in sections 15 and 16 of Rule H1 of Payments Canada .

Section 15. The following Pre-notification requirements apply to all Business PADs or Personal PADs recurring at Set Intervals, as set out in Paper Agreements:

- (a) where a Payor's PAD Agreement provides for fixed amount PADs recurring at Set Intervals, the Payee or Member Payee shall provide to the Payor the following:
 - (i) at least 10 calendar days before the due date of the first PAD, Written notice of the amount to be debited and the date(s) of such debiting; and
 - (ii) at least 10 calendar days before each and any change in the amount of a PAD or any change to the payment date(s) of a PAD, Written notice of the change in amount or the change to such date(s);
- (b) where the Payor's PAD Agreement provides for variable amount PADs recurring at Set Intervals, the Payee or Member Payee shall, provide to the Payor at least 10 calendar days before the due date of every such PAD a duly completed Written notice that such PAD is to be debited and the date(s) of such debiting;
- (c) notwithstanding the provisions of sections 15(a) or (b), no Pre-notification shall be required for any PAD where the amount of the PAD will decrease as a result of a reduction in municipal, provincial or federal tax;
- (d) notwithstanding the provisions of sections 15(a) or (b), no Written notice shall be required for changes in the amount of fixed or variable amount PADs recurring at Set Intervals if the applicable Payor's PAD Agreement specifically provides for the change in amount to occur as a result of a direct action on the part of the Payor (such as, but not limited to, a telephone instruction or other remote means) requesting the Payee to change the amount of a PAD; and
- (e) notwithstanding the foregoing provisions of this section 15, the Payor and Payee or Member Payee, where applicable, may mutually agree to specifically reduce or waive the Pre-notification requirements of sections 15(a) and (b) either in the Payor's PAD Agreement or by a separate waiver provided proper Authorization for the waiver is provided. If a reduction or waiver clause is inserted into a Payor's PAD Agreement, such reduction or waiver clause shall be displayed prominently (e.g. in bold print, highlighted or underlined).

Section 16. The following requirements apply to all Business PADs or Personal PADs as set out in Electronic Agreements:

- (a) prior to taking the steps set out in the remainder of this section 16, upon the Authorization of a Payor's PAD Agreement by a Payor, the Payee shall verify that the personal and/or banking information set out in that Payor's PAD Agreement actually belongs to that Payor using a Commercially Reasonable method of verification;
- (b) where a Payor's PAD Agreement provides for fixed amount PADs, the Payee or Member Payee shall provide to the Payor the following:
 - (i) at least 15 calendar days before the due date of the first PAD, Written Confirmation of the Payor's PAD Agreement containing the mandatory elements; and
 - (ii) for PADs recurring at Set Intervals, at least 10 calendar days before each and any change in the amount of a PAD or any change to the payment date(s) of a PAD, Written notice of the change in amount or the change to such date(s);

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- (c) where a Payor's PAD Agreement provides for variable amount PADs, the Payee or Member Payee shall provide to the Payor the following:
 - (i) at least 15 calendar days before the due date of the first PAD, Written Confirmation of the Payor's PAD Agreement containing the mandatory elements; and
 - (ii) for PADs recurring at Set Intervals, at least 10 calendar days before the due date of every subsequent PAD, a duly completed Written notice that such PAD is to be debited;
- (d) notwithstanding the provisions of sections 16(b)(ii) or (c)(ii), no Pre-notification shall be required for any PAD where the amount of the PAD will decrease as a result of a reduction in municipal, provincial or federal tax;
- (e) notwithstanding the provisions of sections 16(b)(ii) or (c), no Written notice shall be required for changes in the amount of fixed or variable amount PADs recurring at Set Intervals if the applicable Payor's PAD Agreement specifically provides for the change in amount to occur as a result of a direct action on the part of the Payor (such as, but not limited to, a telephone instruction or other remote means) requesting the Payee to change the amount of a PAD;
- (f) if mutually agreed upon by a Payor and Payee, the 15 calendar day Confirmation period in section 16(b)(i) and (c)(i) may be reduced to a minimum of three (3) calendar days if the Payee verifies the identity of the Payor by a Commercially Reasonable method of verification that uses information known only to the Payor and the Payee but not generally known to any other person;
- (g) notwithstanding the foregoing provisions of this section 16, the Payor and Payee or Member Payee, where applicable, may mutually agree to specifically reduce or waive the Pre-notification requirements of sections 16(b)(ii) and (c)(ii) either in the Payor's PAD Agreement or by a separate waiver provided proper Authorization for the waiver is provided. If a reduction or waiver clause is inserted into a Payor's PAD Agreement, such reduction or waiver shall be displayed prominently (e.g. in bold print, highlighted or underlined). If a Payor's PAD Agreement is not Written, such waiver or reduction shall be expressly communicated to the Payor by the Payee or Member Payee.

Sending and Downloading Files

You must use National Bank's Internet portal, the Corporate File Transfer (CFT) platform, to send your file and download the electronic list of your returned/rejected items. Depending on the product you select, you will have access to a virtual box, which will allow you to submit and retrieve files.

Below are the two transfer methods available and the requirements for each:

Secure browser (HTTPS)

- Windows environment
- Software to compress files (WinZip or another tool; a zip file must be created)

You will be able to assign user roles and access rights and select the **Validation and Authorization of File Transfers** option to ensure every file transfer is checked by a second user before it is processed.

During setup, a telephone appointment will be scheduled with one of our technicians to explain how the platform works.

SFTP with public key (SSH)

- Any operating system on which an SFTP client can be installed
- Internet access
- SFTP client
- Knowledge of FTP protocol
- Data encryption (optional): PGP encryption software¹

ADDRESSES

National Bank website addresses from which your CFT transfers will be carried out:

- HTTPS: <https://web.tfc.bnc.ca>
- SFTP: <sftp.tfc.bnc.ca>

¹ At client's expense

Setting up the Service

Develop your electronic file. Please disregard this section if you are using our software or any other type of software that can format files according to Payments Canada standard 005.

- 1 Tests are done every business day except Wednesday mornings. Please note that the first transfer will only be a test and no debits will be applied to your payors' accounts.
- 2 Following the tests, we will contact you within two business days to communicate the results. If everything is in order, we will arrange the start date for your transmissions and send you the documents you need to use the service.
- 3 You can then begin to carry out pre-authorized debits.

Processing Your Data

With the aim of optimizing transaction processing, the Bank will now complete exchanges with other financial institutions seven times per day. For all transactions from a National Bank account, funds will be debited within a maximum of two hours after processing for "late" and same-day transactions.

All clients will have until 8 p.m. (Eastern time) to submit their files, without the option of stop payments for "late" transactions and transactions due that day or the following day.

Deadlines for Data Transmission

For transactions in Canadian dollars, the bank must receive your file no later than 4:30 p.m. (Eastern time) one (1) business day before the withdrawal date. The deadline for stop payments is 8 p.m.

For transactions in U.S. dollars, the bank must receive your file no later than 4:30 p.m. (Eastern time) one (1) business day before the withdrawal date. The deadline for stop payments is 8 p.m.

This optimization will also allow businesses in Western Canada to transmit "late" transactions and transactions with a due date that day or the following day until 4:45 p.m. (Pacific time), with no option to stop payments.

National Bank cannot be held liable for failing to process transactions not received by the deadline. However, the Bank will do its utmost to process late transactions as quickly as possible.

Transaction Date

A file may contain transactions with different dates as long as the delivery times specified in the Deadlines for Data Transmission section are respected. Transactions may not be dated more than 30 days after the file creation date.

Transactions with dates falling on non-business days will, for processing purposes, be considered to be dated the next business day. Please note that you are entirely responsible for managing these dates.

Validating Banking Information

The Bank will validate financial institutions and branch numbers. Account numbers will only be validated for accounts held at National Bank. Please note that you are entirely responsible for the banking information you include in your files. We strongly recommend that you request a void cheque from each of your payors.

Transactions that do not meet established validation criteria will be rejected by the Bank and entered in a report (see [Appendix B - List of transactions](#)). The report will be faxed to you or transmitted electronically in PDF format file via the Corporate File Transfer platform (CFT). Transactions will be listed on the report by withdrawal date.

Rejected Files

After your file is received, if the Bank detects any problems while validating the data, Customer Service will contact your company as soon as possible so you can produce a new corrected file that is compliant. The Bank will not correct or modify your file in any way.

Returned Transactions

A withdrawal transaction may be returned to you for various reasons (insufficient funds, closed account, etc.) **by your payor's financial institution. When a transaction is returned, a paper report (see [Appendix C - List of Transactions \(return/reject and correction\)](#)) will be faxed to you or transmitted electronically in PDF format file or in ASCII format file via the Corporate File Transfer platform (CFT). You may receive these reports up to seven times a day. However, if you opt for the ASCII format, you will receive only one file per day.**

The sums associated with processing rejected or returned transactions will be debited once processing is complete. Allow up to three business days after the withdrawal for receipt of all transactions returned by financial institutions.

The account will be debited the next business day, for all the transactions returned.

Recourse Available to Payors

The following procedures apply when a payor requests a reimbursement:

A) Provision

When a payor requests a reimbursement under the circumstances set out below, the financial institution must reimburse the amount to the payor:

- Within 90 calendar days of the date on which a "personal/household" withdrawal was processed to the payor's account; or
- Within 10 business days of the date on which a "business/commercial" withdrawal was processed to the payor's account.

B) Reimbursement conditions

The financial institution may reimburse the payor under the following circumstances:

- The withdrawal was not made in accordance with the payor's authorization

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- The authorization was revoked
- Pre-notification was not given according to Rule H1

The financial institution (National Bank) will then debit your bank account to reimburse itself. If necessary, you can request a copy of the affidavit signed by the payor attesting to the reason for reimbursement.

C) No payor authorization for your company

Notwithstanding the foregoing, the procedures below apply when a payor presents a claim indicating that no contractual relationship or authorization exists between the payor and your company regarding a debit erroneously applied to the payor's account.

Any request must be presented to the financial institution within 90 calendar days of the date when the irregular payment was applied (for all types of withdrawal).

Reversals

Reversals can be made via either a stop payment or a correction.

- Stop payments intercept a transaction before the direct deposit is made to the payee's account.
- Corrections reverse a transaction after the direct deposit is made to the payee's account.

Reversal request timeframes

Reversal request timeframes	
<p>Postdated transactions A stop payment will be carried out if you send a request within the following timeframe:</p> <ol style="list-style-type: none">1. At the earliest, the same day that your file is sent to National Bank.2. At the latest, before your transaction is processed by the other financial institution.	<p>Transactions due immediately A correction will be carried out if you send a request within the following timeframe:</p> <ol style="list-style-type: none">1. At the earliest, the day your transaction is processed by the other financial institution.2. At the latest, three (3) business days after the transaction due date.*
<p>For transactions in U.S. dollars Please note that a stop payment can be carried out if we receive your file more than 48 hours before the due date of the transaction. Otherwise, the reversal will be made as a correction.</p>	

*

Please note that the due date for late transactions or transactions due the same day will be the date the file is received.

All reversal requests processed as a correction will be delivered on your behalf by the Bank to other financial institutions no later than three (3) business days after the due date of your transactions.

Your reversal request (stop payment or correction) must be addressed to Customer Service via fax or telephone by using the forms for payment reversal requests included in this document in [Appendices G and H](#). Payment reversal request forms are kept at the Bank for 12 months. For detailed payment reversal timeframes, refer to [Appendix I](#).

Always ensure the information in your file is accurate before it is sent to the Bank. Correction reversal requests must comply with Payment Canada rules and should be seen as a last resort. Moreover, the following conditions apply to all correction requests:

- Corrections can be used only in the following situations: duplicate debit, erroneous debit amount, incorrect account number, canceled pre-authorized debit agreement or transaction not in accordance with the Pre-authorized debit.
- The payor must be notified about correction reversals, since a correction reverses a debit to a payor's account. Without restricting the limitation of liability under the Direct Deposit Service Agreement, the Bank cannot be held responsible for losses or damages resulting from the processing of corrections.

Managing EFT Files Via Internet Banking Solutions - Businesses (IBS-B)

The EFT File Management option in IBS-B allows you to access your postdated files until 11:59 p.m., two business days before the due date for CDN\$ files and three business days before the due date for US\$ files.

You can view, modify, delete or add a transaction in your file.

N.B.: When a file contains transactions due on different dates, only the due date of the nearest transaction will be considered for file access; the file will not be accessible via IBS-B for subsequent transactions. After the deadline, 48 hours before the first due date, the file will be processed and will no longer be accessible via the IBS-B EFT File Management option.

Important

- Two individuals must authorize all changes (additions, modifications or deletions) made to an EFT file using the IBS-B File Management option.
- All changes (additions, modifications or deletions) for which a final authorization is not received before the access deadline will not be considered and the file will be processed without those changes.

Contact our Customer Service Department to sign up for this option.

Customer Service

Our Customer Service Department will be pleased to answer all your questions.

Business Central Team, transit 4176-1

1-844-394-4494 (toll-free)

514-394-4494 (Montreal area)

Our offices are open Monday to Friday, from 7:00 a.m. to 8:00 p.m., Eastern Time.

Section 2 - Technical Specifications

The following section is for clients who have chosen to develop their own file format for submitting transactions to be processed and/or would like to receive the file copy of the rejected/returned transactions report.

Operation Codes

Select the operation code below that best reflects the type of payment and enter it for each transaction in field No. 4 of Record D (see section 18).

Operation code	Description	Abbreviation English/French
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	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	Mortgage	MTG/HYP
371	Residential Mortgage	
372	Commercial Mortgage	
373	Farm Mortgage	
380	Taxes	TAX/TAX
381	Income Taxes	
382	Sales Taxes	
383	Corporate Taxes	
384	School Taxes	
385	Property Taxes	
386	Water Taxes	
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	Cash Management	CMS/GES
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	WPB/CE

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439	Auto Payment	APY/PAA
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
650	Inter-FI Funds Transfer Debit	FTD/TDF
700	Business PAD	BUS/ENT
701	Commercial Investments	CIV/PLE
702	Commercial Insurance	CLI/AVE
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
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	CRL/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

Transaction File Format to Be Developed

If you chose to develop your own file according to Payments Canada standards, you must carefully follow the instructions in this section.

The file to be developed contains three types of records. The “A” record identifies the user, the “D” record(s) indicates the details of each transaction, while the “Z” record indicates the number of transactions and the total amount of the file. All records must be composed of 1464 characters.

All “D” records must describe 6 transactions. If your last “D” record does not contain 6 transactions, complete it by inserting blank spaces until 1464 characters have been entered.

N.B.: “Payor” refers to your client and “user” refers to your company.

Record A

Purpose: To identify the user. This record must be the first in each file and occur only once within a single file.

Field No.	Character position	Field length	Format	Contents	Information required
01	1	1	A	Type of record	Always A
02	2-10	9	N	Sequence No.	Always "000000001"
03	11-20	10	A/N	User's No.	Assigned by the Bank
04	21-24	4	N	File creation No.	Increases by "1" after each file
05	25-30	6	N	Creation date	Format: 0YYDDD
06	31-35	5	N	Addressee	Always "00610"
07	36-55	20	A/N	Reserved	Filled with blanks
08	56-58	3	A	Currency code	CAD or USD
09	59-1464	1406	A/N	Reserved	Filled with blanks

Record D

Purpose: To record information related to pre-authorized debit transactions.

REMINDER: For Record D, each transaction line must be composed of 1464 characters. Each line must contain six segments. Each segment communicates transaction details for one individual. Therefore, for every line:

- Fields 01 to 03: beginning of record = position 1 to 24
- Fields 04 to 21:

segment 1 = position 25 to 264	segment 4 = position 745 to 984
segment 2 = position 265 to 504	segment 5 = position 985 to 1224
segment 3 = position 505 to 744	segment 6 = position 1225 to 1464

Field No.	Character position	Field length	Format	Contents	Information required
01	1	1	A	Type of record	Always D
02	2-10	9	N	Sequence No.	Increases by "1" after each logical record (000000002 and ++)
03	11-24	14	A/N	Control No.	Same information as fields 3 and 4 of Record A
04	25-27	3	N	Operation code	See Operation Codes list
05	28-37	10	N	Amount	Must be greater than zero. Justified to the right, with no decimals and preceded by zeros
06	38-43	6	N	Transaction date	Format: OYYDDD
07	44-52	9	N	Payor's institution	*
08	53-64	12	A/N	Payor's account No.	Justified to the left and filled with blanks
09	65-86	22	N	Trace No.	Always "00000000000000000000"
10	87-89	3	N	Reserved	Always "000"
11	90-104	15	A/N	User's short name	Mandatory
12	105-134	30	A/N	Payor's name	Name under which account was opened
13	135-164	30	A/N	User's name	Mandatory
14	165-174	10	A/N	User's No.	Same information as field 3 in Record A
15	175-193	19	A/N	Transaction reference No.	For the user and for tracing purposes (mandatory field) e.g.: Employee No.
16	194-202	9	N	User's institution	*
17	203-214	12	A/N	Return account No.	Justified to the left and filled with blanks
18	215-229	15	A/N	User's general information	Reserved for user (optional field)
19	230-251	22	A/N	Reserved	Filled with blanks
20	252-253	2	A/N	Reserved	Filled with blanks
21	254-264	11	N	Reserved	Always "00000000000"

- * Format:**
- 1st - position is always zero (0)
 - 2nd - position contains the institution No. (length = 3)
 - 5th - position contains the payor's or user's transit No. (length = 5)

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Record Z

Purpose: To identify the end of a file and control transaction totals. This record must be the last in the file.

Field No.	Character position	Field length	Format	Contents	Information required
01	1	1	A	Type of record	Always Z
02	2-10	9	N	Sequence No.	Increases by "1" after each logical record (000000003 and ++)
03	11-24	14	A/N	Control No.	Same information as fields 3 and 4 of Record A
04	25-38	14	N	Total value of debits	Total value of transactions in file Justified to the right and preceded by zeros
05	39-46	8	N	Total number of debits	Total number of transactions in file Justified to the right and preceded by zeros
06	47-60	14	N	Reserved	Filled with zeros
07	61-68	8	N	Reserved	Filled with zeros
08	69-82	14	N	Reserved	Filled with zeros
09	83-90	8	N	Reserved	Filled with zeros
10	91-104	14	N	Reserved	Filled with zeros
11	105-112	8	N	Reserved	Filled with zeros
12	113-1464	1352	A/N	Fill-in Characters	Filled with blanks

File Format to Be Developed for Rejected/Returned Transactions

This file format is intended for clients who want to receive a report listing rejected and returned transactions via the transmission mode.

The file can contain up to four types of records. An “A” record identifies the user; one or several “D” records indicate the transactions rejected following initial validation; one or several “J” and “F” records identify transactions returned due to reasons related to the payor’s account; and a “Z” record identifies the number of rejected transactions and the total amount of the file.

This file is also available in 96 characters format. For more information, contact the [Customer Service](#).

Your file will have the following name: RT03800XXXXX01.TXT.

XXXXX represents the first five characters of your emitter No., which will be given to you by our integrator officer, while 01 is automatically generated. Please note that this file will be compressed (.zip).

N.B.: "Payor" refers to your client and "user" refers to your company.

Record A:

Purpose: It is to identify the user. This will be the first record for each file and will not be repeated within the same file.

Field	Character	Character	Format	Content	Information
01	1	1	A	Type of record	Always A
02	2-10	9	N	Sequence number	Always “000000001”
03	11-20	10	A/N	User number	Always “0000000610”
04	21-24	4	N	File creation number	Increases by “1” after each file
05	25-30	6	N	Creation date	Format: OYYDDD
06	31-35	5	N	Addressee	Your client number
07	36-55	20	A/N	Reserved	Filled with blanks
08	56-58	3	A	Currency code	CAD or USD
09	59-1464	1406	A/N	Reserved	Filled with blanks

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REMINDER: Concerning the **record D**, each transaction line will be 1464 characters long. Each line will contain 6 segments. A segment serves to convey the transaction details for one transaction. Therefore, for each line:

Fields 01 to 03: Start of recording = position 1 to 24

Fields 04 to 21: segment 1 = position 25 to 264 segment 4 = position 745 to 984
 segment 2 = position 265 to 504 segment 5 = position 985 to 1224
 segment 3 = position 505 to 744 segment 6 = position 1225 to 464

Field	Characte	Character	Format	Content	Information
01	1	1	A	Type of record	Always D
02	2-10	9	N	Sequence number	Increases by “1” after each logical record (00000002 and ++)
03	11-24	14	A/N	Control number	Same information as in fields 3 and 4 of record A
04	25-27	3	N	Reject operation code	Always 900
05	28-37	10	N	Amount	Right justified, without decimals and preceded with zeroes
06	38-43	6	N	Transaction date	Format: OYYDDD
07	44-52	9	N	Payor’s institution	*
08	53-64	12	A/N	Payor’s account number	Left justified and filled with blanks
09	65-86	22	N	Trace number	Assigned by the bank
10	87-89	3	N	Original Operation Code	Code used by the sender of the original transaction
11	90-104	15	A/N	Abbreviated user’s name	Same as the original transaction
12	105-134	30	A/N	Beneficiary’s name	Same as the original transaction
13	135-164	30	A/N	User’s name	Same as the original transaction
14	165-174	10	A/N	User’s number	Same as the original transaction
15	175-193	19	A/N	Transaction reference number	Same as the original transaction
16	194-202	9	N	User’s institution	Same as the original transaction
17	203-214	12	A/N	Return account number	Same as the original transaction
18	215-229	15	A/N	User’s general information	Same as the original transaction
19	230-251	22	A/N	Reserved	Filled with blanks
20	252-253	2	A/N	Reserved	Filled with blanks
21	254-264	11	N	Invalid Element	Indicates the field number that caused the reject. (2 digits of the field number)

* **Format:** 1st position always zero (0)
 2nd position contains the number of the financial institution (length = 3)
 5th position contains the number of the beneficiary’s or of the user’s branch (length = 5)

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REMINDER: Concerning the record J or F, each transaction line will be 1464 characters long. Each line will contain 6 segments. A segment serves to convey the transaction details for one transaction. Therefore, for each line:

Fields 01 to 03: Start of recording = position 1 to 24

Fields 04 to 21: segment 1 = position 25 to 264
 segment 2 = position 265 to 504
 segment 3 = position 505 to 744
 segment 4 = position 745 to 984
 segment 5 = position 985 to 1224
 segment 6 = position 1225 to 464

Field number	Character position	Character length	Format	Content	Information
01	1	1	A	Type of record	Always J or F
02	2-10	9	N	Sequence number	Increases by "1" after each logical record (00000002 and ++)
03	11-24	14	A/N	Control number	Same information as in fields 3 and 4 of record A
04	25-27	3	N	Return operation code	See Reject and return Codes List
05	28-37	10	N	Amount	Right justified, without decimals and preceded with zeroes
06	38-43	6	N	Transaction date	Format: 0YYDDD
07	44-52	9	N	User's institution	*
08	53-64	12	A/N	User's Return account number	Left justified and filled with blanks
09	65-86	22	N	Trace number	Assigned by the bank
10	87-89	3	N	Code d'opération	Code d'opération original de la transaction
11	90-104	15	A/N	Abbreviated user's name	Same as the original transaction
12	105-134	30	A/N	Payor's name	Same as the original transaction
13	135-164	30	A/N	User's name	Same as the original transaction
14	165-174	10	A/N	User's number	Same as the original transaction
15	175-193	19	A/N	Transaction reference number	Same as the original transaction
16	194-202	9	N	Payor's institution	Same as the original transaction
17	203-214	12	A/N	Payor's account number	Same as the original transaction
18	215-229	15	A/N	User's general information	Same as the original transaction
19	230-251	22	A/N	Original Trace number	Assigned by the bank
20	252-253	2	A/N	Reserved	Filled with blanks
21	254-264	11	N	Réservé	Always 0000000000

* **Format:** 1st position always zero (0)

2nd position contains the number of the financial institution (length = 3)

5th position contains the number of the beneficiary's or of the user's branch (length = 5)

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Record Z:

Purpose: It is to determine the end of the file and to monitor the transaction totals. This recording must be the last one in the file.

Field	Character	Character	Format	Content	Information
01	1	1	A	Type of record	Always Z
02	2-10	9	N	Sequence number	Increases by "1" after each record (000000003 and ++)
03	11-24	14	A/N	Control number	Same information as in fields 3 and 4 of record A
04	25-38	14	N	Total value of debits	Total value of reject/return debit transactions. Right justified and preceded with zeroes (D and J)
05	39-46	8	N	Total number of debits	Total number of reject/return debit transactions. Right justified and preceded with zeroes (D and J)
06	47-60	14	N	Total value of credits	Total value of reject/return credit transactions. Right justified and preceded with zeroes (C and I)
07	61-68	8	N	Total number of credits	Total number of reject/return credit transactions. Right justified and preceded with zeroes (C and I)
08	69-82	14	N	Reserved	Filled with zeroes
09	83-90	8	N	Reserved	Filled with zeroes
10	91-104	14	N	Reserved	Filled with zeroes
11	105-112	8	N	Reserved	Filled with zeroes
12	113-1464	1352	A/N	Fill-in Characters	Filled with blanks

List of Reject or Return Codes

Bank transaction code	Reject/Return reason code	Description	Abbreviation English/French
900	04	Transaction code invalid	REJ/REV
900	05	Amount invalid	
900	06	Due date invalid	
900	07	Payor institution and transit No. invalid	
900	08	Payor account No. invalid	
900	11	User short name invalid	
900	12	Payor name invalid	
900	13	User name invalid	
900	14	User No. invalid	
900	15	Reference No. invalid	
900	16	Payee institution and transit No. invalid	
900	17	Payee account No. invalid	
901	N/A	NSF	NSF/DSP
902	N/A	Account not found	CNT/ITV
903	N/A	Payment Stopped/Recalled	STP/ARR
905	N/A	Account Closed	CLS/FER
907	N/A	No Debit Allowed	NCP/PPC
908	N/A	Funds Not Cleared	FNC/FNL
909	N/A	Currency/Account Mismatch	WCU/MDC
910	N/A	Payor Deceased	DEC/DEC
911	N/A	Account Frozen	FZN/BLQ
912	N/A	Invalid/Incorrect Account No.	INA/INV
914	N/A	Incorrect Payor Name	INP/NOM
915	N/A	No Agreement Existed	ANP/NOG
916	N/A	Not According to Agreement - Personal	NCA/ACP
917	N/A	Agreement Revoked - Personal	ARP/AGP
918	N/A	No Confirmation/Pre-notification - Personal	PNP/PRP
919	N/A	Not According to Agreement - Business	NCE/ACB
920	N/A	Agreement Revoked - Business	ARE/AGB
921	N/A	No Confirmation/Pre-notification - Business	PNE/PRB

Section 3 - Appendices

Appendix A - Summary of Transactions Received

TO: 9999900610 Paper Inc 01 Parking PLACE OTTAWA ONT ATT: S.Smith FAX NO: (123)456-7890	BNC TR: 1234-5 H0H 0H0	FROM: NATIONAL BANK OF CANADA CORPORATE ELECTRONIC SERVICES 600 DE LA GAUCHETIERE OUEST MONTREAL, QUEBEC H3B 4L2 FAX NO: 514-394-6728	PAGE 1 DATE: 2012-05-04 SI-2162 PG3806 0405-1127-50						
DIRECT DEPOSIT / PRE-AUTHORIZED ELECTRONIC PAYMENTS									

SUMMARY TRANSACTIONS RECEIVED ON: 2012-05-04									
FILE CREATION NUMBER: 0001									
DATE OF FILE CREATION: 12125									
SUMMARY TRANSACTIONS RECEIVED:									
=====									
TRANSACTION DATE	DEBITS (D/J) NUMBER	DEBITS (D/J) AMOUNT	CORR.CREDITS (E) NUMBER	CORR.CREDITS (E) AMOUNT	CREDITS (C/I) NUMBER	CREDITS (C/I) AMOUNT	CORR.DEBITS (F) NUMBER	CORR.DEBITS (F) AMOUNT	
MA. 04	0	0.00		0.00	3	3.00		0.00	
SUB-TOTAL		0	0.00	0	0.00	3	3.00	0	0.00
TOTAL NO. OF ITEMS:				3					
NO. OF RET. ITEMS :				0					
NO. OF REJ. ITEMS :				0					

If the information does not match your file, please contact our Customer Service Department at 1-844-394-4494 or 514-394-4494.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix B - List of transactions (return/reject and correction)

TRANSIT: 4131-1		ELECTRONIC FUNDS TRANSFER					PAGE: 1	
SERVICES ELECTRONIQUES AUX ENTREPRISES		NATIONAL BANK OF CANADA					DATE: 2017-04-07	
MONTREAL, QUEBEC		LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS					SI-3206B	
H3B 4L2		(D0380J44, PG3844B)					2505-1230-20	
ORIGINATOR'S : 5700500610								
BRIERE TEST TI CIE04								
BRANCH	ACCNT	DATE	CREDIT	CORR.DT	DEBIT	CORR.CT	TRACE NO.	TRANSIT NO.
PAYEE /	PAYOR		PAYOR /		REASON REJECTED		REFERENCE NO.	RET. ACCNT NO.
			PAYEE				ORIGIN. TRACE NO.	
00011	0202609	2017-04-06				\$ 78.87	00060061001101111111452	006 00011
TRX200			BRIERE TEST TI CIE04		ACCOUNT FROZEN		00000061001101111111374	0184627
TRANSIT: 4131-1		ELECTRONIC FUNDS TRANSFER					PAGE: 2	
SERVICES ELECTRONIQUES AUX ENTREPRISES		NATIONAL BANK OF CANADA					DATE: 2017-04-07	
MONTREAL, QUEBEC		LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS					SI-3206B	
H3B 4L2		(D0380J44, PG3844B)					2505-1230-20	
ORIGINATOR'S : 5700500610								
BRIERE TEST TI CIE04								
TOTAL PER ORIGINATOR'S		ITEMS		AMOUNT				
CREDIT (C) :		0		\$ 0.00				
CORR. DEBIT (F) :		0		\$ 0.00				
SUB-TOTAL :				\$ 0.00				
DEBIT (D) :		0		\$ 0.00				
CORR. CREDIT (E) :		1		\$ 78.87				
SUB-TOTAL :				\$ 78.87				
DIFFERENCE :				\$ 78.87-				

You will receive this report if National Bank transactions are returned to you.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix C - List of Transactions (return/reject and correction)

SI3652-PG3805		ELECTRONIC FUNDS TRANSFER					2017 04 06	
CUSTOMER NO : 5700500610		LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS					PAGE 1	
BRIERE TEST TI CIE04								
TRANS SEQUENCE	DATE	CREDITS	DEBITS	DEST	ACCOUNT NO	PAYEE/DEBITOR	REASON	
DELIV CUST. NO.	ITEM TRACE	CORR.DT	CORR.CT	RETURN	ACC NO RET	ORIGINATOR'S LONG NAME		
ORIGI CROSS REF NO		ORIG. TRACE NO.		ORIGINATOR'S SHT NAME		SOLUTION		
900	111111261 05-AP.-2017		51.02	0333-20029 1234567		TRX131	INVALID DUE DATE	
S	5700500610			000600011 1111111		BRIERE TEST TI CIE04		
450	8151006105145111111235	00000000000000000000		BRI TEST TI C4		RETURN BY FILE TRANSMISSION		
900	111111262 05-AP.-2017		52.01	0888-20029 1236666		TRX132	INVALID DUE DATE	
S	5700500610			000600011 1111111		BRIERE TEST TI CIE04		
450	8151006105145111111236	00000000000000000000		BRI TEST TI C4		RETURN BY FILE TRANSMISSION		
900	111111263 05-AP.-2017		53.36	0815-20030 1444444		TRX133	INVALID DUE DATE	
S	5700500610			000600011 1111111		BRIERE TEST TI CIE04		
450	8151006105145111111237	00000000000000000000		BRI TEST TI C4		RETURN BY FILE TRANSMISSION		
900	111111264 05-AP.-2017		54.89	0815-22222 7777777		TRX134	INVALID DUE DATE	
S	5700500610			000600011 1111111		BRIERE TEST TI CIE04		
450	8151006105145111111238	00000000000000000000		BRI TEST TI C4		RETURN BY FILE TRANSMISSION		
PER DATE		NB	CREDITS	NB	DEBITS			
RETURNED TRANSACTIONS TOTAL (C/D) :		0	.00	4	261.28			
		NB	CORR.DT	NB	CORR.CT			
RETURNED TRANSACTIONS TOTAL (E/F) :		0	.00	0	.00			
TOTALS		:	0	.00	4	261.28		

You will receive this report only if transactions are returned to you unpaid.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix D - Summary of Transactions Delivered (return/reject and correction)

SI-2163					
TO:				FROM: NATIONAL BANK	
MONTREAL, QUE.		0000000210		MONTREAL, QUE.	
		SUMMARY OF TRANSACTIONS		PAGE : 1	
		EVENING PRODUCTION - J28		00610	
		FILE CREATION NO. 0000			
		FILE CREATION DATE 15194			
PAYMENT DETAILS					
DATE OF TRANSACTION	NUMBER	DEBITS (D/J) AMOUNT	NUMBER	CREDITS (C/I) AMOUNT	
JUN 26	1	51.74	0	0.00	
JUN 27	1	44.70	1	119.19	
JUN 28	2	114.01	0	0.00	
JUL 01	1	111.87	0	0.00	
JUL 08	2	416.38	0	0.00	
JUL 09	30	6,787.59	5	170,295.35	
JUL 10	137	45,977.66	57	114,720.33	
JUL 11	11	2,414.38	195	338,461.21	
JUL 12	12	2,965.68	50	772,757.38	
JUL 13	236	989,177.83	804	1,671,002.75	
JUL 14	103	9,009,835.22	240	5,137,128.58	
JUL 15	4,815	953,747.01	7,821	32,341,511.86	
SUB-TOTAL:	5,351	11,011,644.07	9,174	40,546,125.28	
ERROR CORRECTION DETAILS					
DATE OF TRANSACTION	NUMBER	CORR. CT (E) AMOUNT	NUMBER	CORR. DT (F) AMOUNT	
SUB-TOTAL:	0	0.00	0	0.00	
TOTALS:	5,351	11,011,644.07	9,174	40,546,125.28	
TOTAL NO. OF ITEMS :		14,525			
NO RETURNED :		0			
THESE TRANSACTIONS ARE RECORDED ON TAPE NO. : P0000 AND GENERATION NUMBER :0000					

You will receive this PDF format report via the Corporate File Transfer platform (CFT) only to confirm your file.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix E - List of Stop Payments

1234500610 BNC TR: 1234-1 PAPER INC 111 BOULEVARD LE CADEAU LAVAL PQ HOH 0H0 A/S: Smith, R.	FROM: NATIONAL BANK OF CANADA CORPORATE ELECTRONIC SERVICES 600 DE LA GAUCHETIERE OUEST MONTREAL, QUEBEC H3B 4L2 FAX NO: 514-394-6728	PAGE 1 DATE: 2015-03-22 SI-3887 PG3810 2203-2150-32		
ELECTRONIC FUNDS TRANSFER LIST OF STOP PAYMENT TRANSACTIONS REIMBURSED ON 2015/05/07 EVENING PRODUCTION				
SEQUENCE NO.	REFERENCE NO.	AMOUNT	NAME OF BENEFICIARY	DUE
22222222	DR-1111	232.72DB	Smith, R	04MA
- TOTAL FOR ISSUER : xxxxx00610				
	NUMBER	AMOUNT		
	. . C R E D I T : 0	0.00		
	DEBIT CORRECTION : 0	0.00		
	. . D E B I T : 1	232.72		
	CREDIT CORRECTION: 0	0.00		

You will receive this report only if you have requested a stop payment on a transaction intended for an account held at National Bank.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix F - Summary of Transactions Receive

TO:5700500610	BNC TR: 0001-1	FROM: NATIONAL BANK OF CANADA	PAGE 1	
BRIERE TEST TI CIE04		CORPORATE ELECTRONIC SERVICES	DATE: 2017-05-11	
1,RUE		600 DE LA GAUCHETIERE OUEST	SI-2162 PG3806	
VILLE		MONTREAL, QUEBEC	1105-1000-35	
PQ	H0H 0H0	H3B 4L2		
ATT: GILBERT A		FAX NO: 514-394-6728		
FAX NO: (450)679-6191				
DIRECT DEPOSIT / PRE-AUTHORIZED ELECTRONIC PAYMENTS				

SUMMARY TRANSACTIONS RECEIVED ON: 2017-04-06				

FILE CREATION NUMBER : 0001 (ORIGINAL FILE 0109)				
DATE OF FILE CREATION: 17097				
SUMMURY TRANSACTIONS RECEIVED:				
=====				
TRANSACTION	DEBITS (D/J)	CORR.CREDITS (E)	CREDITS (C/I)	CORR.DEBITS (F)
DATE	NUMBER	AMOUNT	NUMBER	AMOUNT
AP. 07		0.00	2	199.98
				0.00
				0.00
SUB-TOTAL	0	0.00	2	199.98
			0	0.00
TOTAL NO. OF ITEMS:	2			
NO. OF RET. ITEMS :	0			
NO. OF REJ. ITEMS :	0			

You will receive this report only if the bank issues correction transactions on your behalf following your reversal request

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

Appendix H - Demande de renversement d'un fichier complet/Complete file reversal request

Renversement d'un fichier complet
Compleat file reversal

Numéro de client : / _ / _ / _ / _ / _ / 0 / _ 0 / _ 6 / _ 1 / _ 0 / _
Client number

Nom de l'entreprise : _____
Client name

Numéro de fichier : / _ / _ / _ / _ /
File number

Nombre de transactions : _____
Number of transactions

Montant total des transactions : _____
Total amount of transactions

S'il vous plaît, veuillez retourner ce formulaire par télécopieur
Please return this request by fax

À l'attention du : Service à la clientèle T.F.E.
Attention to : AFT Customer Services

N° télécopieur/Fax number : 514 394-6728

N° Téléphone/Phone number : 514 394-4494 ou/or 1 844 394 4494

IMPORTANT : Si les délais requis pour effectuer un renversement en mode **Arrêt de paiement** sont dépassés veuillez prendre note que la banque émettra une transaction de renversement en mode **Correction**.

Votre client **payeur** ou votre **bénéficiaire** peut exercer un droit de refus de 90 jours sur cette opération de correction d'erreur. Dans cette éventualité, celle-ci vous sera retournée avec la mention « Accord de DPA inexistant » ou « Retour demandé par le client ». C'est pourquoi l'**exactitude** de vos données est **primordiale**. **La Banque Nationale ne pourra être tenue responsable des pertes résultant du traitement d'opérations pour corrections d'erreurs.**

IMPORTANT: If the deadlines for a stop payment reversal are exceeded, the Bank will reverse the transaction via **correction**.

The **payer** or **payee** may decline the correction within 90 days. If a correction is declined, a notice will be returned to you with the note "There is no PAD agreement" or "Return requested by client." This is why it's **essential** to provide **accurate** data. **National Bank cannot be held responsible for losses resulting from the processing of corrections.**

Nom (lettres moulées) : _____

Tél. : _____

Signature : _____

Date : _____