central 1

PaymentStream™ AFT

Guide for Manual Release

December 2022

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1 Overview

1.1 *PaymentStream*™ AFT User Permissions

PaymentStream AFT users can be set up with the following permissions:

- Read Only – This is the default user permission that allows a user to view records, reports, and Originator information. All *PaymentStream* AFT users must have read-only permissions before any additional permissions can be assigned.
- Perform Tasks and Transactions – This permission allows a user to add and edit records and release transactions.
- Requires Approval – Users who have this permission set to Yes in User Management require approval for the tasks and transactions that they initiate. This applies to all the Originator IDs for which the users can perform tasks and transactions.
- Approver for this Originator ID – This permission allows a user to approve tasks and transactions initiated by users who require approval.

1.2 Viewing Originator Information

Users can view Originator information on *PaymentStream* AFT (e.g., Contact Information and Limits) but they cannot edit the information.

A user proceeds as follows to view Originator Information on *PaymentStream* AFT:

1. Navigate to *PaymentStream* AFT.
2. Select the appropriate Originator ID. See Figure 1.1.
3. Use the Select Action drop-down menu to select **Originator Information,** and then select **Submit**.

Figure 1.1: Selecting to View Originator Information

4. View Originator Information. See Figure 1.2.

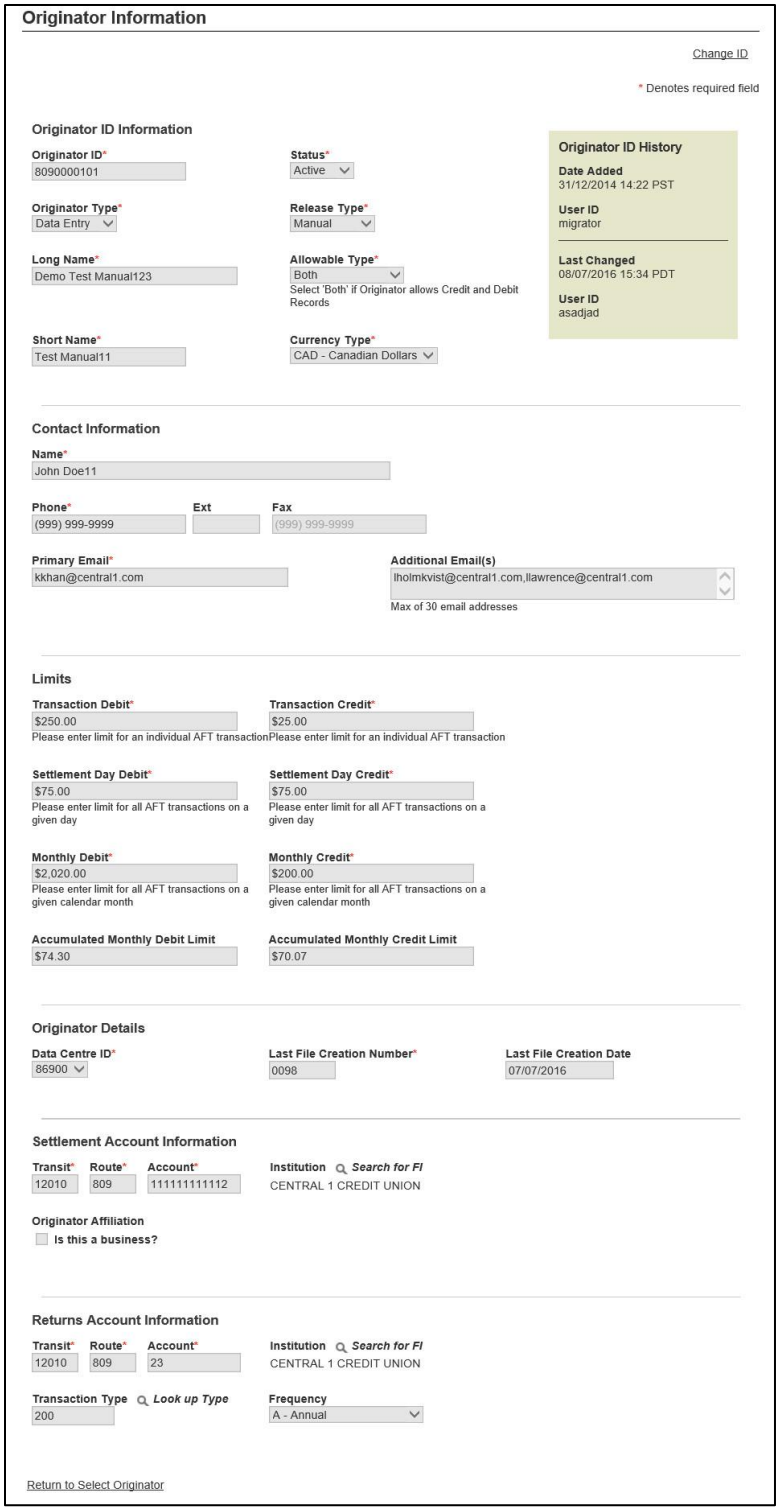


Figure 1.2: Originator Information

1.3 Navigation Menu

Once an Originator ID and an action type are selected, users can select other actions from the navigation menu located on the left side of each screen. See Figure 1.3.

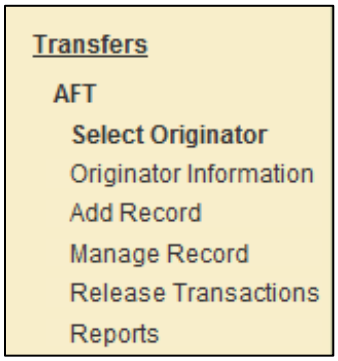


Figure 1.3: Navigation Menu

1.4 Selecting a Different Originator ID

Users who have access to more than one Originator ID can switch between Originator IDs. Proceed as follows to select a different Originator ID:

1. Select the **Change ID** link.
2. Select a different Originator ID from the drop-down menu and then select an action type.
3. Select **Submit**. See Figure 1.4.

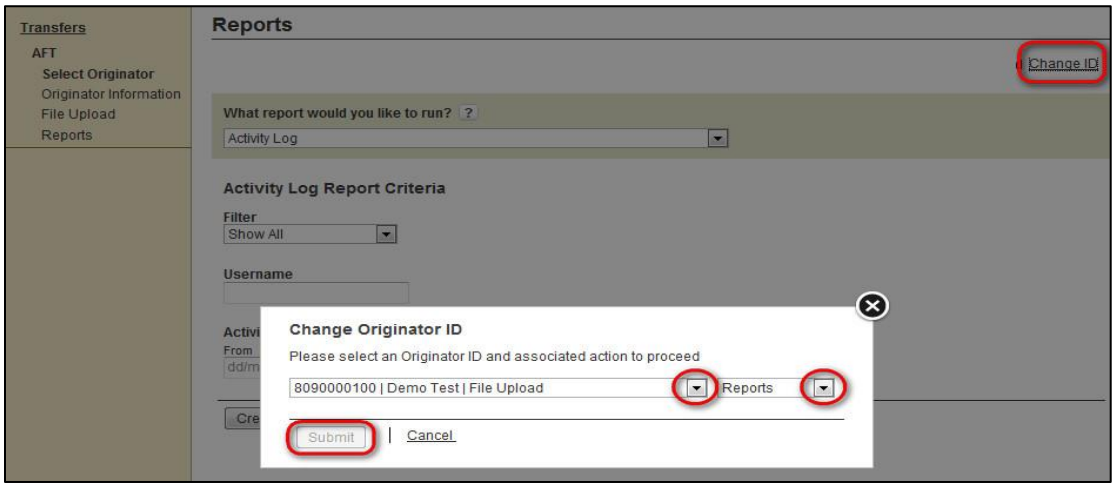


Figure 1.4: Selecting a Different Originator ID

2 Managing AFT Records

Payor/Payee records contain the data that are used to create AFT transactions. Specifically, a record is the template used to create a transaction. To add, edit, or delete records, *PaymentStream*™ AFT users must have permission to perform tasks and transactions.

2.1 Adding an AFT Record

The following characters are valid on *PaymentStream* AFT: 0-9, a-z, A-Z, comma, dash, period, and forward slash. All other special characters are invalid (e.g., !, @, #, $, %, ^, &, *, (,), +, [,], {, }, |). Use of an invalid character generates an error message. A user proceeds as follows to add an AFT record:

1. Navigate to *PaymentStream* AFT.
2. Select the appropriate Originator ID. See Figure 2.1.
3. Use the Select Action drop-down menu to select **Add Record**.
4. Select **Submit**.

Figure 2.1: Selecting the Add Record Action

5. Enter the Payor/Payee details. A red asterisk to the right of a field indicates the field is mandatory. See Figure 2.2.

   Note: For a description of the Add AFT Record fields, see Appendix A — “Add AFT Record” Field Descriptions.

6. Select **Add Record**.

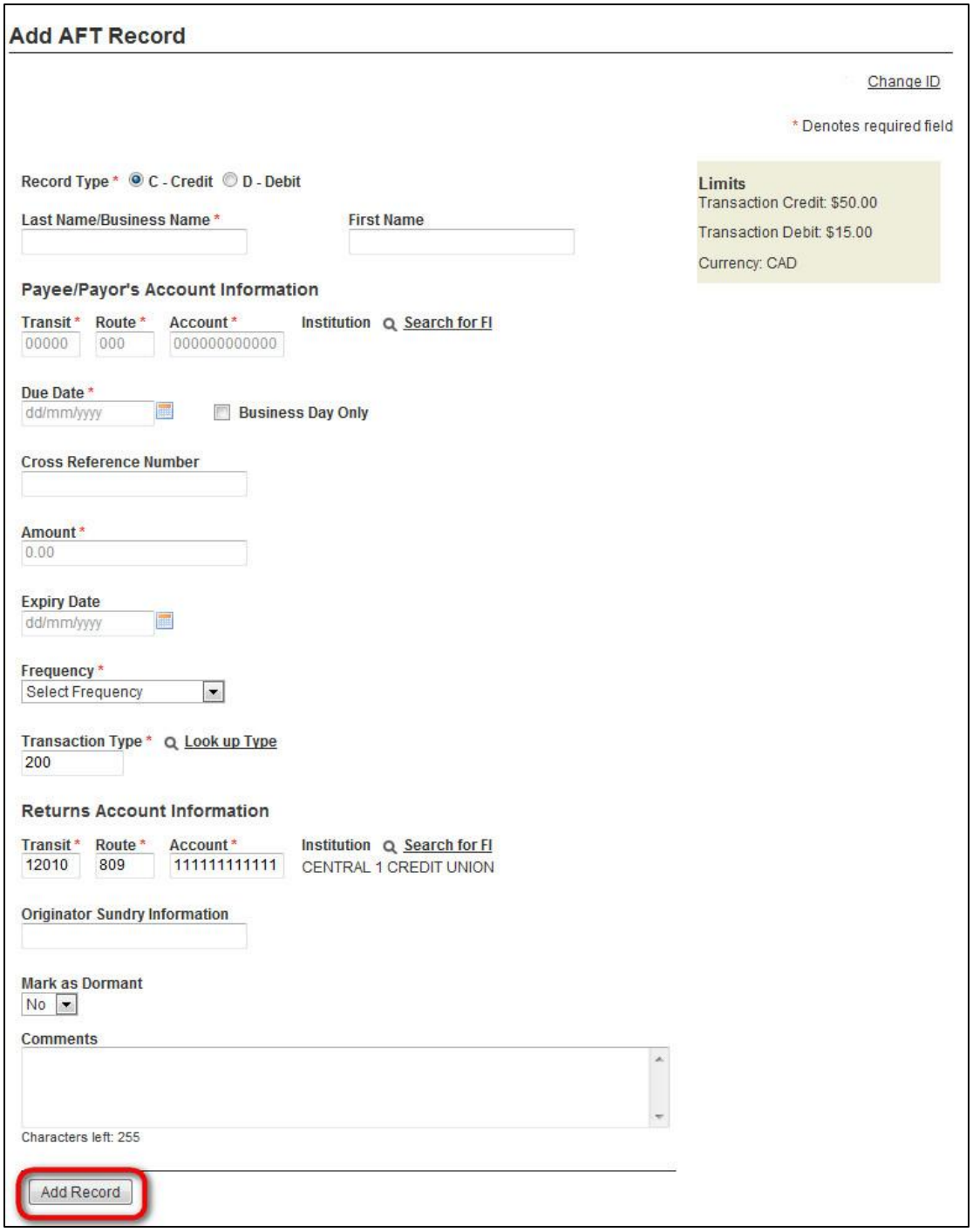


Figure 2.2: Adding AFT Record Details

Important: If a record with a past due date is added, multiple transactions may occur at the next due date depending on the due date and the frequency selected.

7. If the following notice appears, select **Proceed** to create multiple transactions. To avoid creating multiple transactions, select **Cancel** and change the due date. See Figure 2.3.

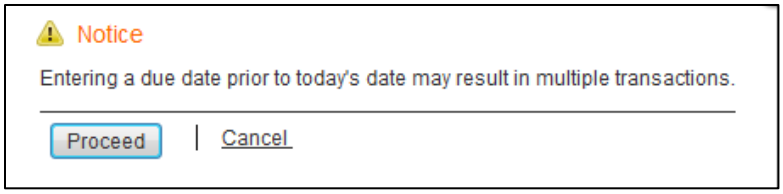


Figure 2.3: Notification of Multiple Transactions

8. If a selected due date falls on a non-business day, the system notifies the user that the due date is a non-business day. The **Next Release Date** shows when the transaction will be released from *PaymentStream*™ AFT. See Figure 2.4.

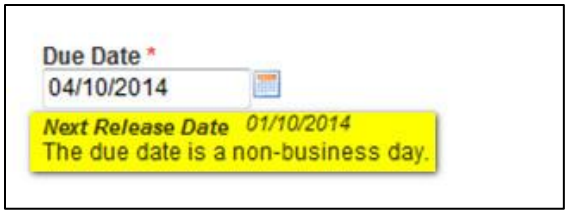


Figure 2.4: Non-business Day Due Date

9. The Add Record Receipt is displayed. See Figure 2.5.
10. To add a new record, select **Add New Record**.
11. To edit the record, select **Edit Current Record**.

    Note: The edit option is not displayed for users who require approval on the tasks they initiate.

12. To print the page, select **Print Receipt**.

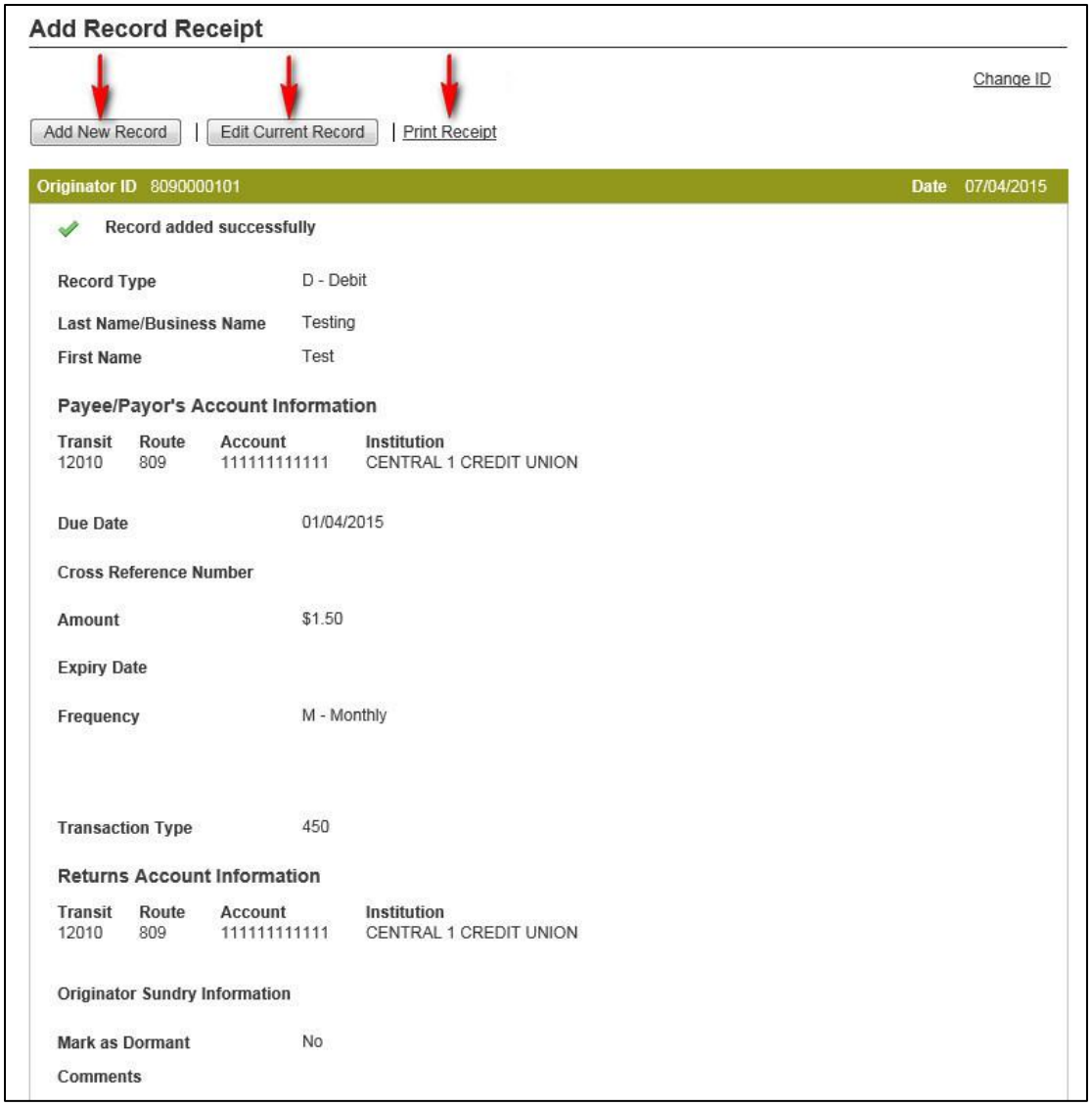


Figure 2.5: Add Record Receipt

2.2 Locating and Viewing an AFT Record

Proceed as follows to locate and view an AFT record:

1. Navigate to *PaymentStream*™ AFT.
2. Select the appropriate Originator ID. See Figure 2.6.

3. Use the Select Action drop-down menu to select **Manage Records** and then select **Submit**.

Figure 2.6: Selecting the Manage Records Action

4. On the Manage Records screen, select **Edit/View Single Record**. See Figure 2.7.

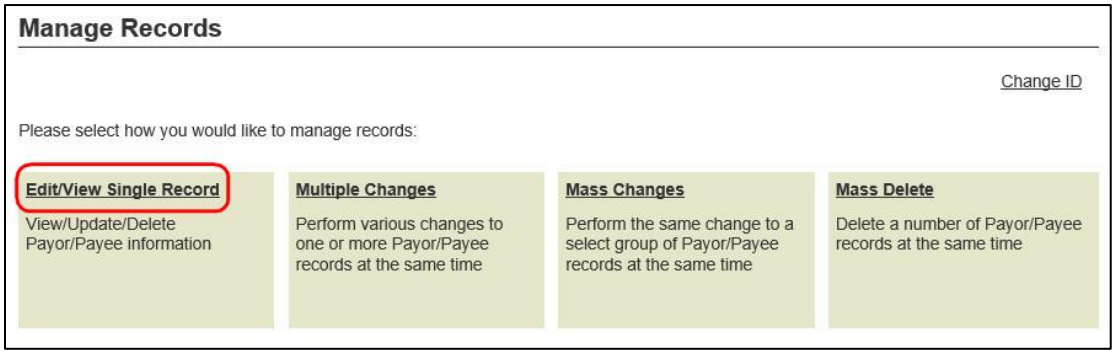


Figure 2.7: Locate and View Single Record

5. Enter search criteria to locate the appropriate record and select **Search**. It is not necessary to complete each field. See Figure 2.8.

   Tip: If no search criteria are entered, all Payor/Payee records are displayed. The number of results is displayed at the bottom of the page.

6. Select a Payor/Payee name to view the details of a record.

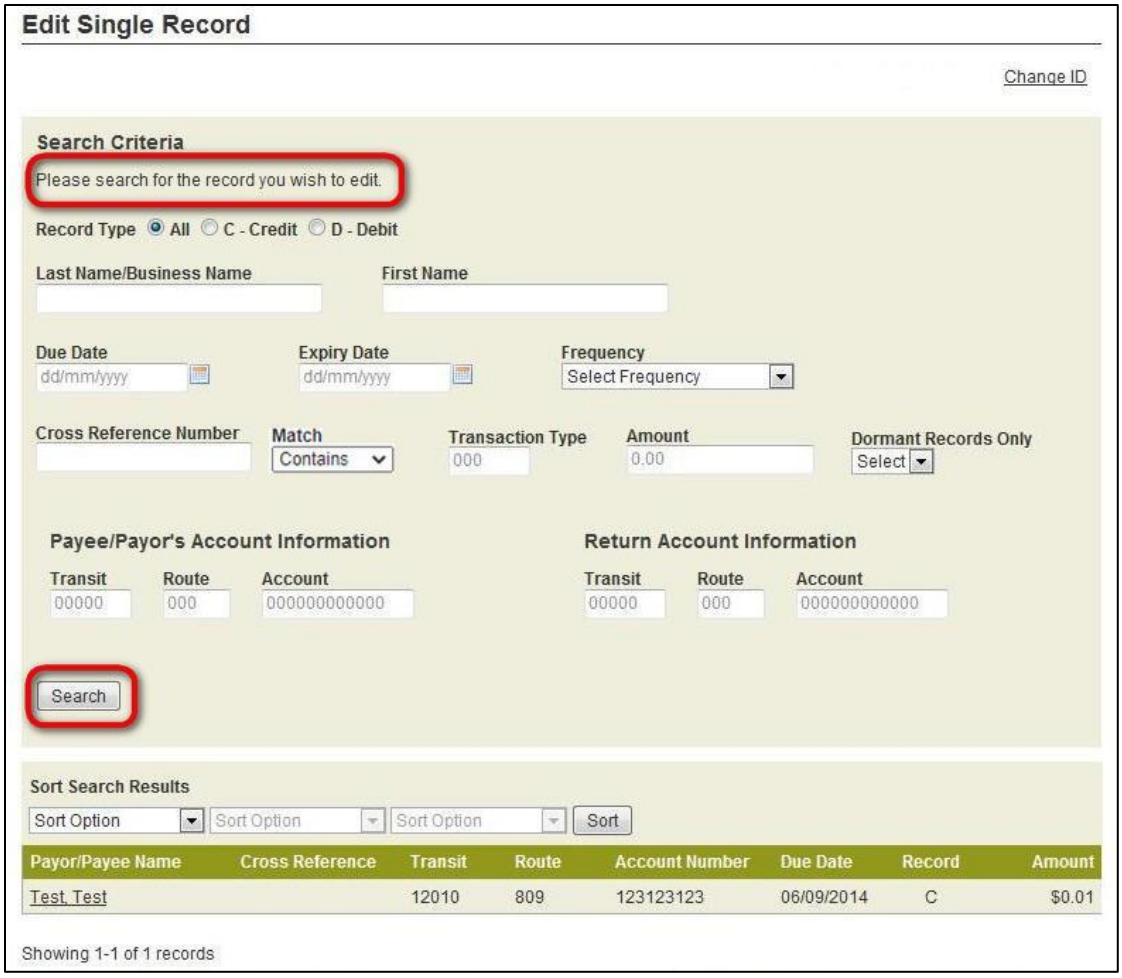


Figure 2.8: Entering Search Criteria

2.3 Editing a Single AFT Record

A user proceeds as follows to edit a single AFT record:

1. Locate the appropriate record as described in Section 2.2, Locating and Viewing an AFT Record.
2. Modify the AFT record as required.
3. Select **Update** to save the changes. See Figure 2.9.

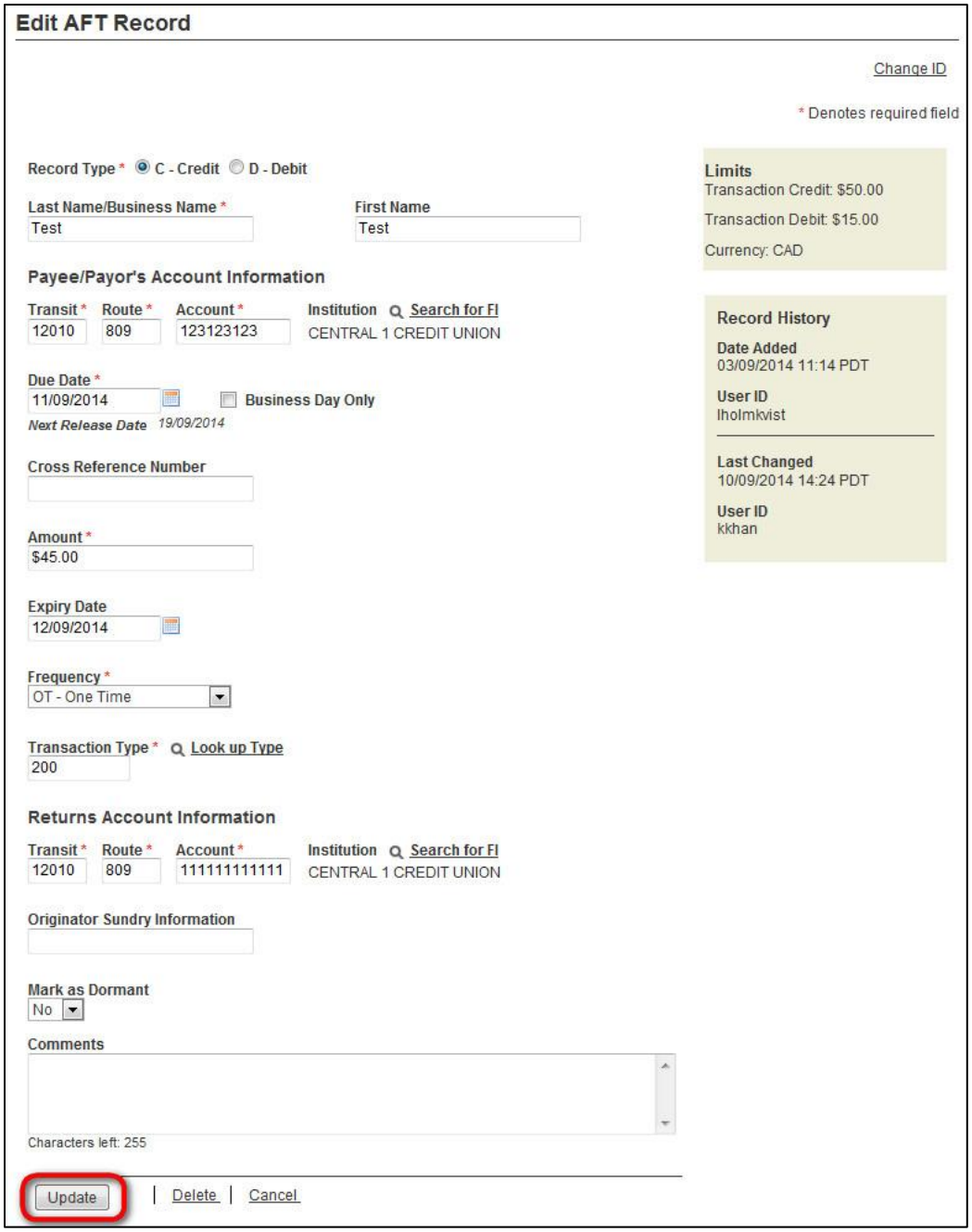


Figure 2.9: Updating a Single AFT Record

Important: If a record with a past due date is added, multiple transactions may occur at the next due date depending on the due date and the frequency selected).

4. If the following notice appears, select **Proceed** to create multiple transactions. Alternatively, select **Cancel** and change the due date to avoid creating multiple transactions. See Figure 2.10.

Figure 2.10: Notification of Multiple Transactions

5. If a selected due date falls on a non-business day, the system notifies the user that the due date is a non-business day. The Next Release Date shows when the transaction will be released from *PaymentStream* AFT. See Figure 2.11.

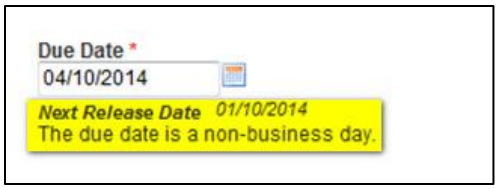


Figure 2.11: Non-business Day Due Date

6. The Edit Record Receipt is displayed. See Figure 2.12.
7. To perform another search, select **Return to Search Results**.
8. To edit the record again, select **Edit Current Record**.

   Note: The edit option is not displayed for users who require approval on the tasks they initiate.
9. To print the page, select **Print Receipt**.

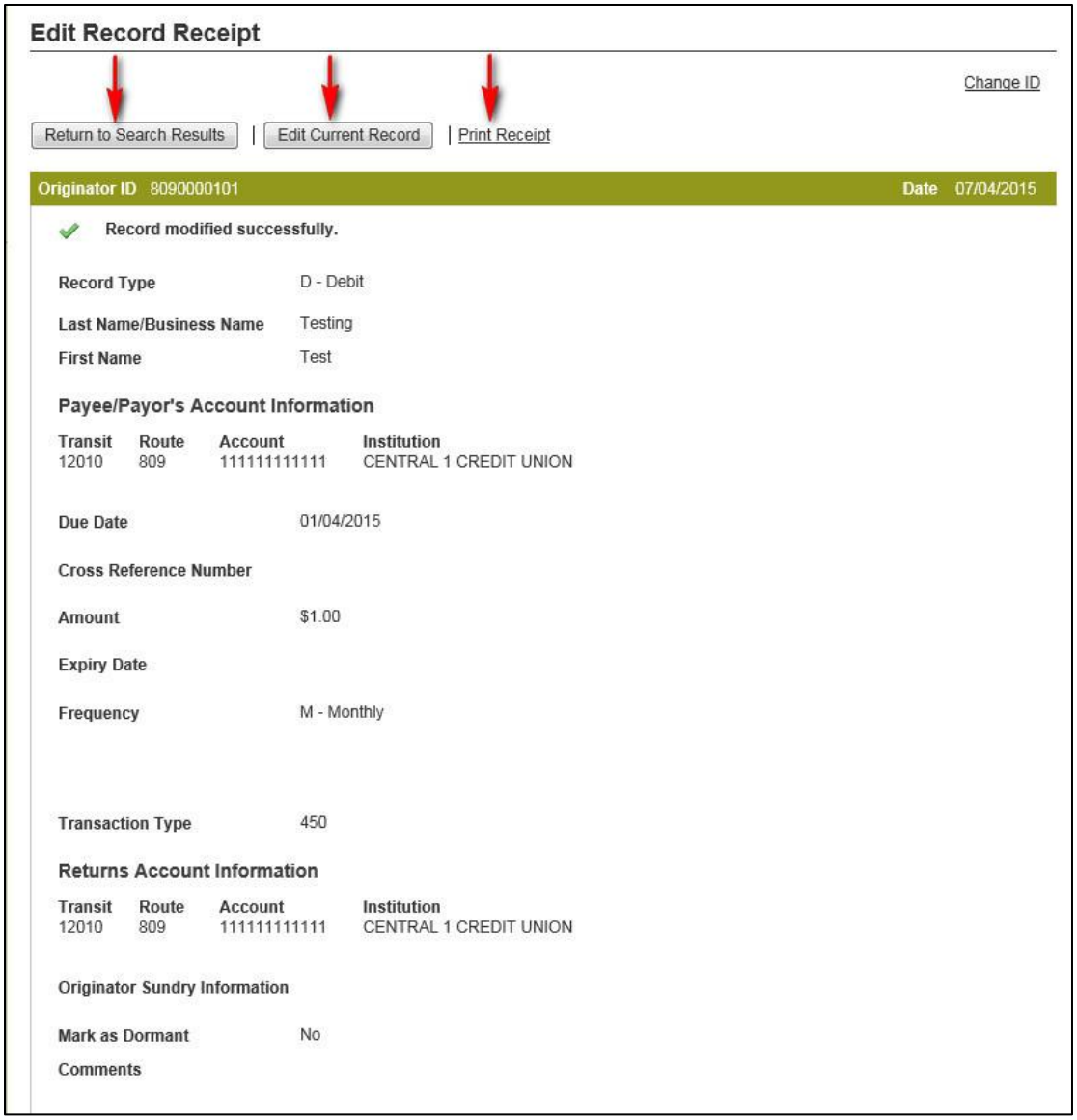


Figure 2.12: Edit Record Receipt

2.4 Deleting a Single AFT Record

A user proceeds as follows to delete a single AFT record:

1. Locate the appropriate record as described in Section 2.2, Locating and Viewing an AFT Record.
2. Select **Delete**. See Figure 2.13.
3. Select **Yes** when prompted to confirm.

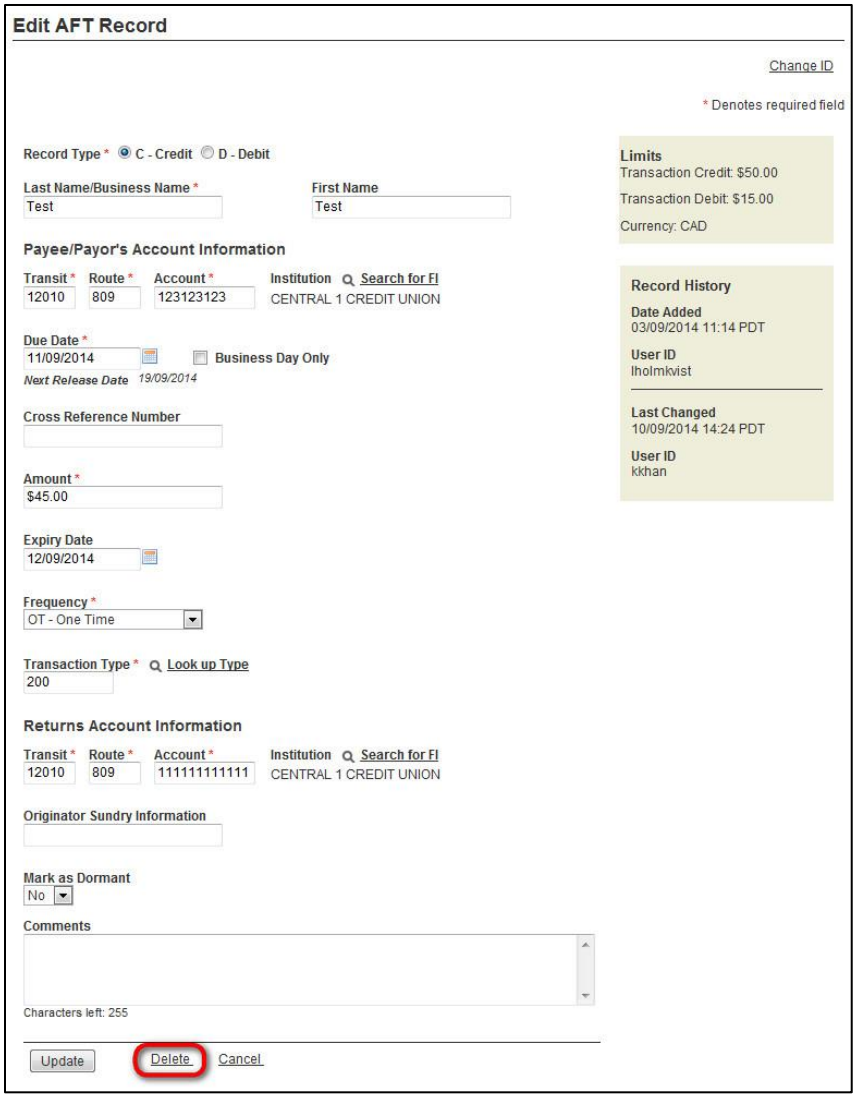


Figure 2.13: Deleting Single AFT Record

2.5 Multiple Changes

The Multiple Changes function allows users to update several records with different changes at the same time. When more than one user is accessing the same record at the same time, the secondary user will receive a warning message advising the record is locked and cannot be modified.

A user proceeds as follows to perform a multiple change:

1. Navigate to *PaymentStream*™ AFT.
2. Select an Originator ID.
3. Select **Manage Records** from the Select Action drop-down menu, and then select **Submit**. See Figure 2.14.

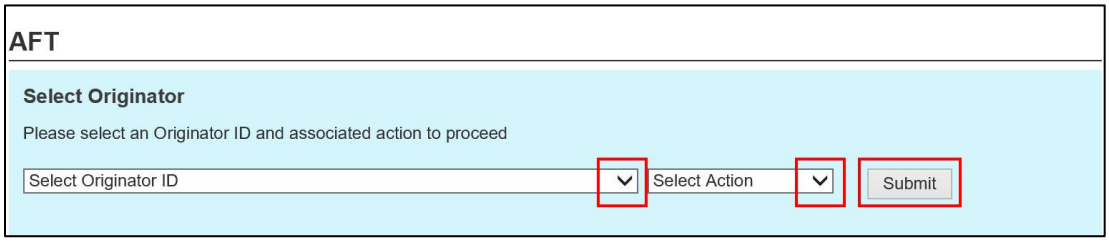


Figure 2.14: Selecting Originator and Action

4. On the Manage Records screen, select **Multiple Changes**. See Figure 2.15.

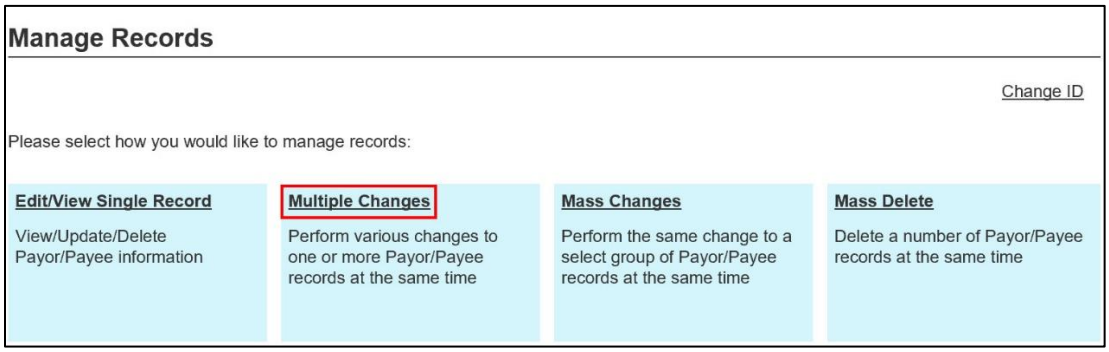


Figure 2.15: Selecting Multiple Changes

5. On the Search Criteria page, proceed as shown in Figure 2.16.

   ① Enter search criteria to locate the records that you want to update. It is not necessary to complete each field.

   Note: Sort options are available to determine how the results are displayed. If no search criteria are entered, all Payor/Payee records are displayed.

   ② Select **Search**.

   ③ The number of matched results is displayed at the bottom of the page.

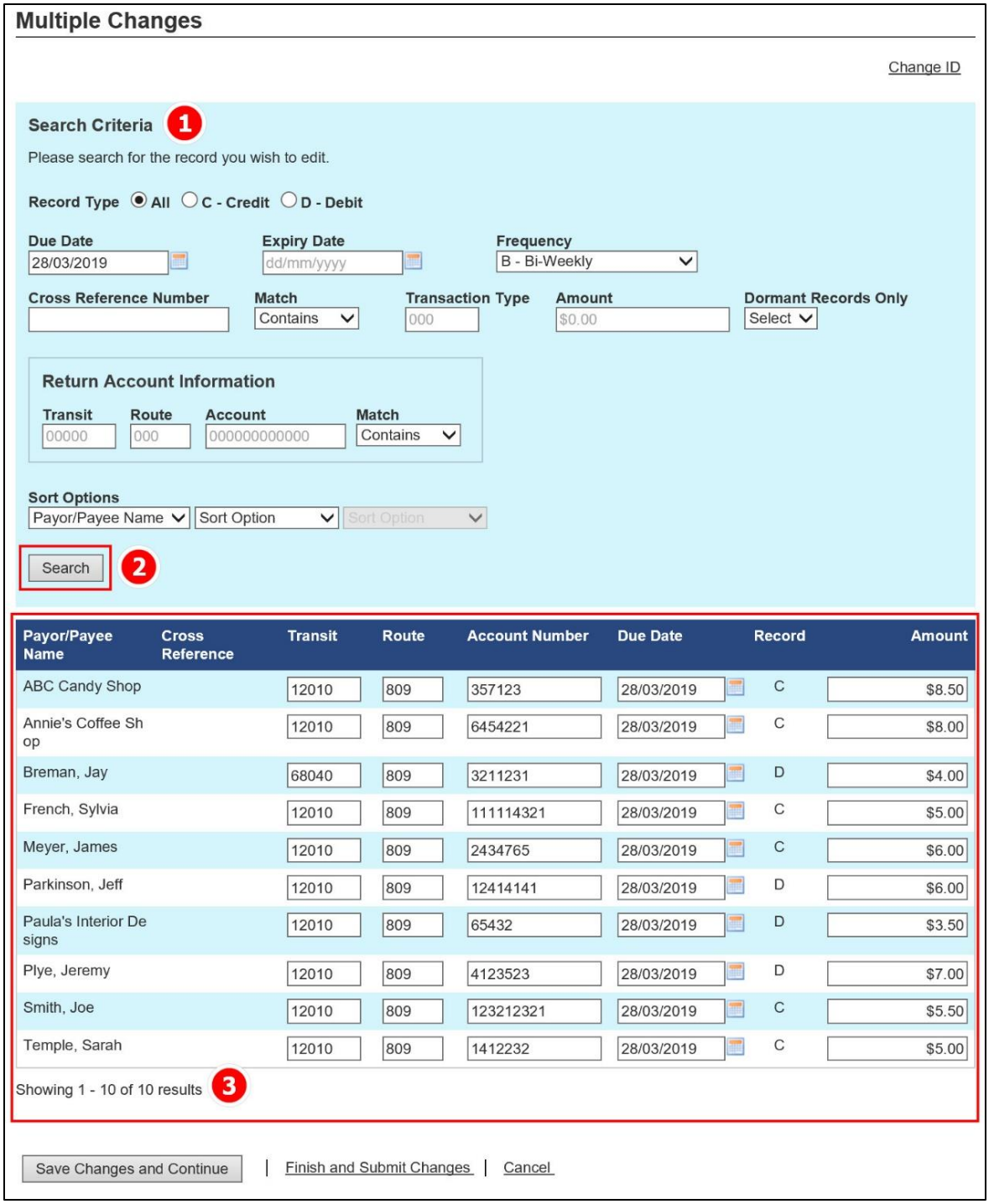


Figure 2.16: Multiple Changes Search Screen and Results

④ Enter the change(s) for each record. If more than 150 records are displayed, the results will be displayed on separate pages. See Figure 2.17.

⑤ As an option, you can select **Save Changes and Continue** to save the changes made on a page. Changes are highlighted in yellow. You can then continue editing other records on the same page or, if applicable, navigate to the next page.

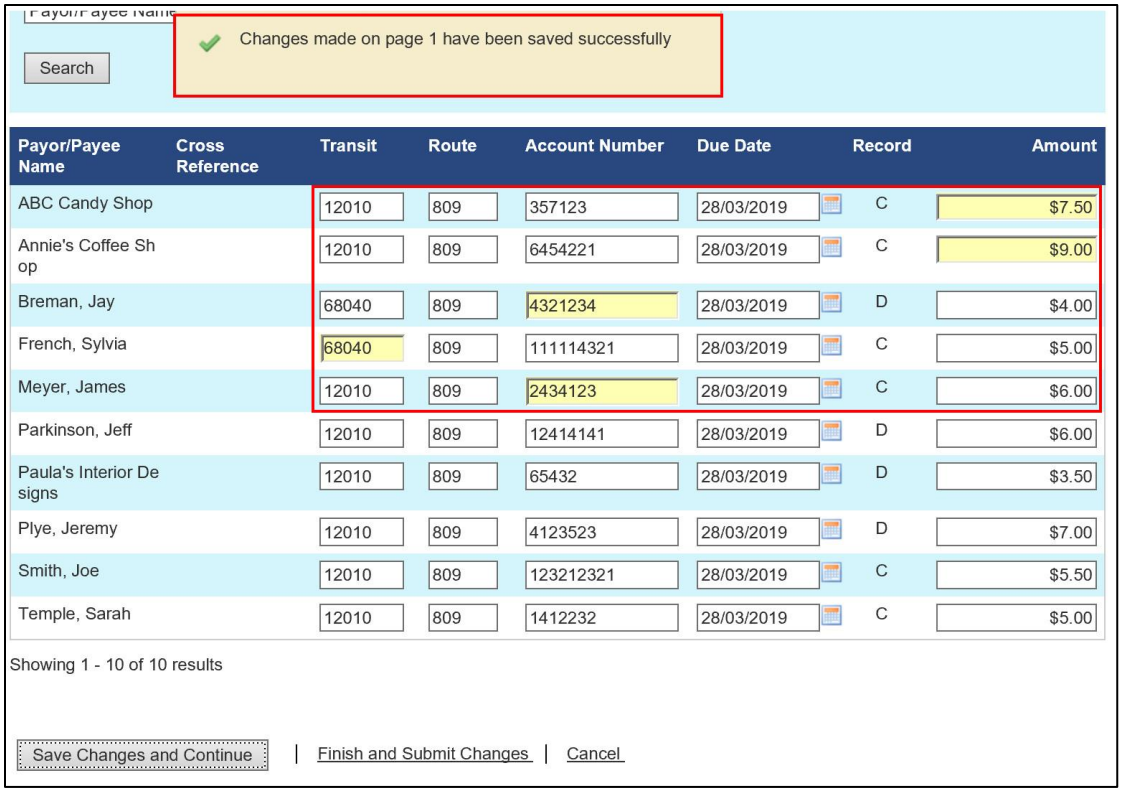


Figure 2.17: Saving Updates to Records

⑥ If you select **Cancel** before submitting changes, you can choose to cancel changes on the current page or you can cancel all the changes made. See Figure 2.18.

- The command **Save and continue** takes you back to the editing page and allows you to continue changing records.
- The command **Cancel changes on current page only** is for users with more than 150 records and with changes on more than one page.
- The command **Yes, cancel all changes** cancels changes made to all records and no updates to records will be saved.

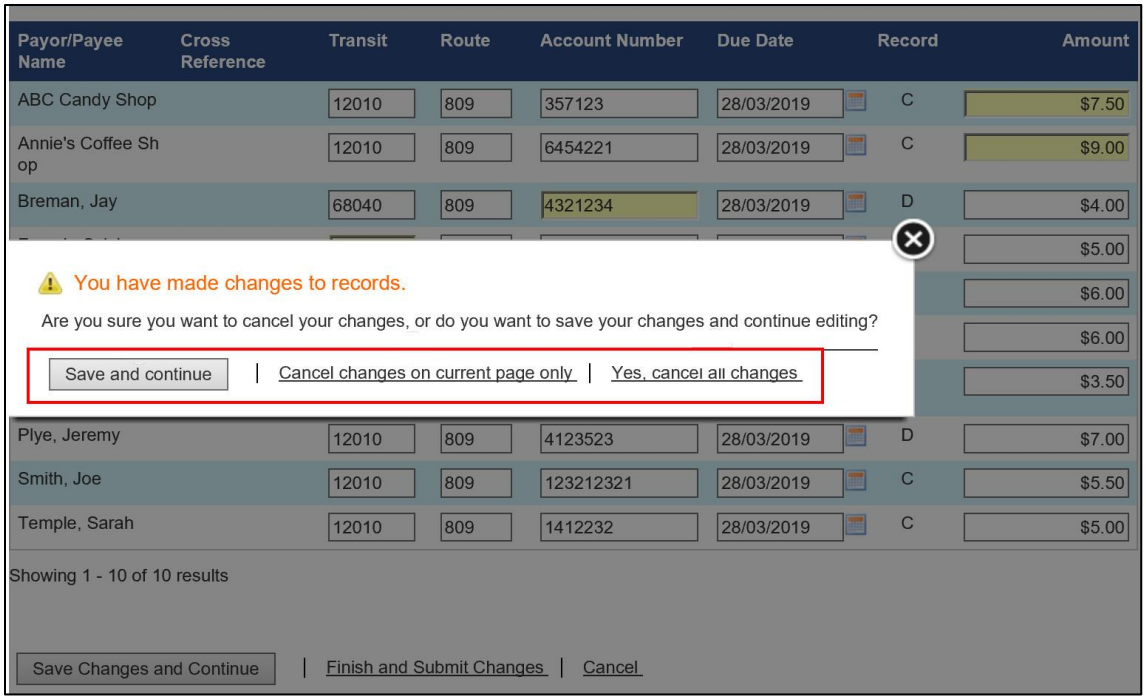


Figure 2.18: Cancelling Updates to Records

⑦ Select **Finish and Submit Changes** when all changes are completed and ready to be processed.

⑧ Select **Yes, submit my changes** to proceed. Alternatively, select **No, I will review changes** to return to the Edited Records page(s). See Figure 2.19.

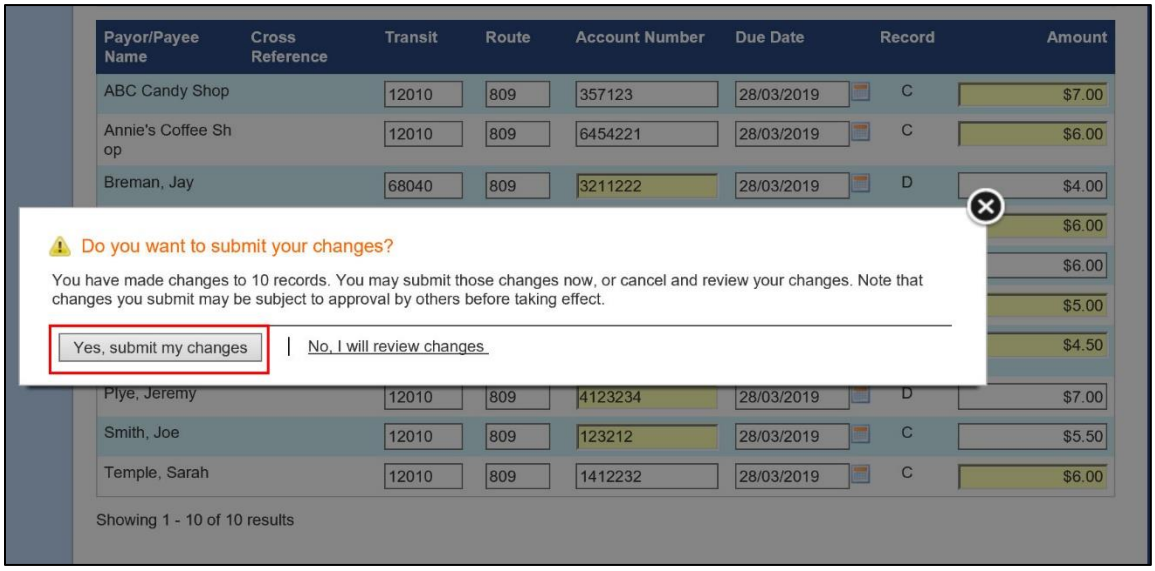
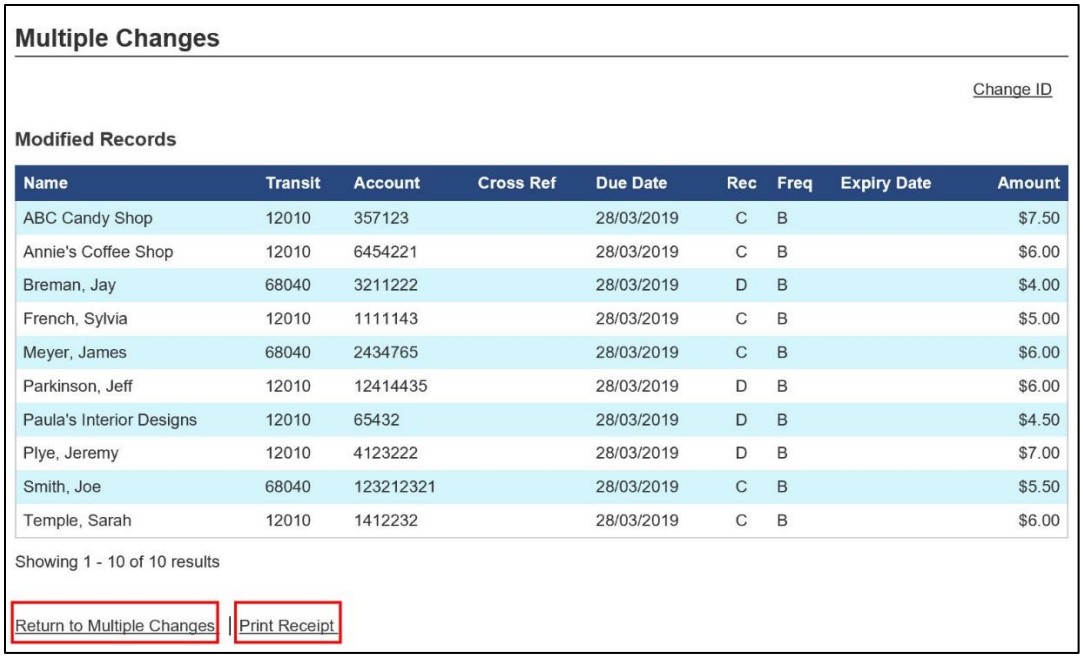


Figure 2.19: Confirming Changed Records

A list of the modified records is displayed on the Modified Records page.

6. To perform another multiple change, select **Return to Multiple Changes**. To print the page, select **Print Receipt.** See Figure 2.20.



Multiple Changes

Change ID

Modified Records

Name	Transit	Account	Cross Ref	Due Date	Rec	Freq	Expiry Date	Amount
ABC Candy Shop	12010	357123		28/03/2019	C	B		$7.50
Annie's Coffee Shop	12010	6454221		28/03/2019	C	B		$6.00
Breman, Jay	68040	3211222		28/03/2019	D	B		$4.00
French, Sylvia	12010	1111143		28/03/2019	C	B		$5.00
Meyer, James	68040	2434765		28/03/2019	C	B		$6.00
Parkinson, Jeff	12010	12414435		28/03/2019	D	B		$6.00
Paula's Interior Designs	12010	65432		28/03/2019	D	B		$4.50
Plye, Jeremy	12010	4123222		28/03/2019	D	B		$7.00
Smith, Joe	68040	123212321		28/03/2019	C	B		$5.50
Temple, Sarah	12010	1412232		28/03/2019	C	B		$6.00

Showing 1 - 10 of 10 results

Return to Multiple Changes | Print Receipt

Figure 2.20: Modified Records Confirmation

2.6 Mass Changes

The Mass Changes function allows a user to make the same change to several Payor/Payee records at the same time.

A user proceeds as follows to perform a mass change:

1. Navigate to *PaymentStream*™ AFT.
2. Select the appropriate Originator ID. See Figure 2.21.
3. Use the Select Action drop-down menu to select **Manage Record**, and then select **Submit**.

Figure 2.21: Selecting the Manage Records Action

4. On the Manage Records screen, select **Mass Changes**. See Figure 2.22.

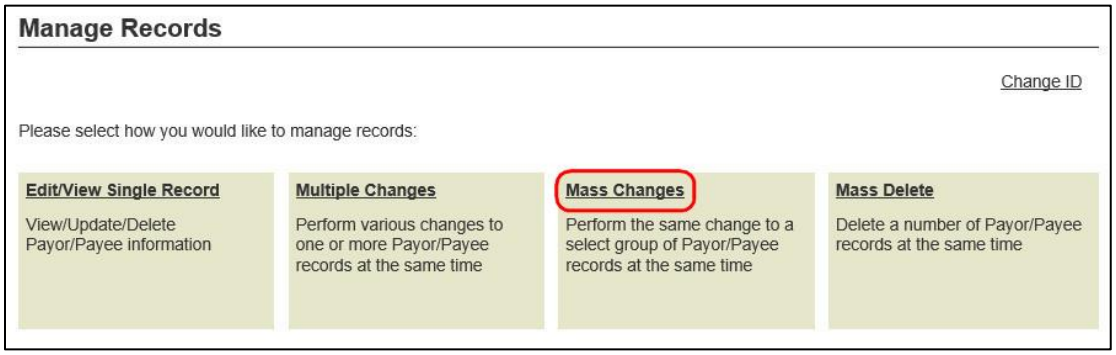


Figure 2.22: Selecting Mass Changes

5. Enter search criteria to locate the records that you want to update and select **Search**. See Figure 2.23. It is not necessary to complete each field. The number of results is displayed at the top and at the bottom of the search results list.

   Note: All records listed in the search results are automatically selected for mass update.

6. Remove the check mark beside any record you do not want to update.
7. Select **Continue** to enter a mass change for the selected records.

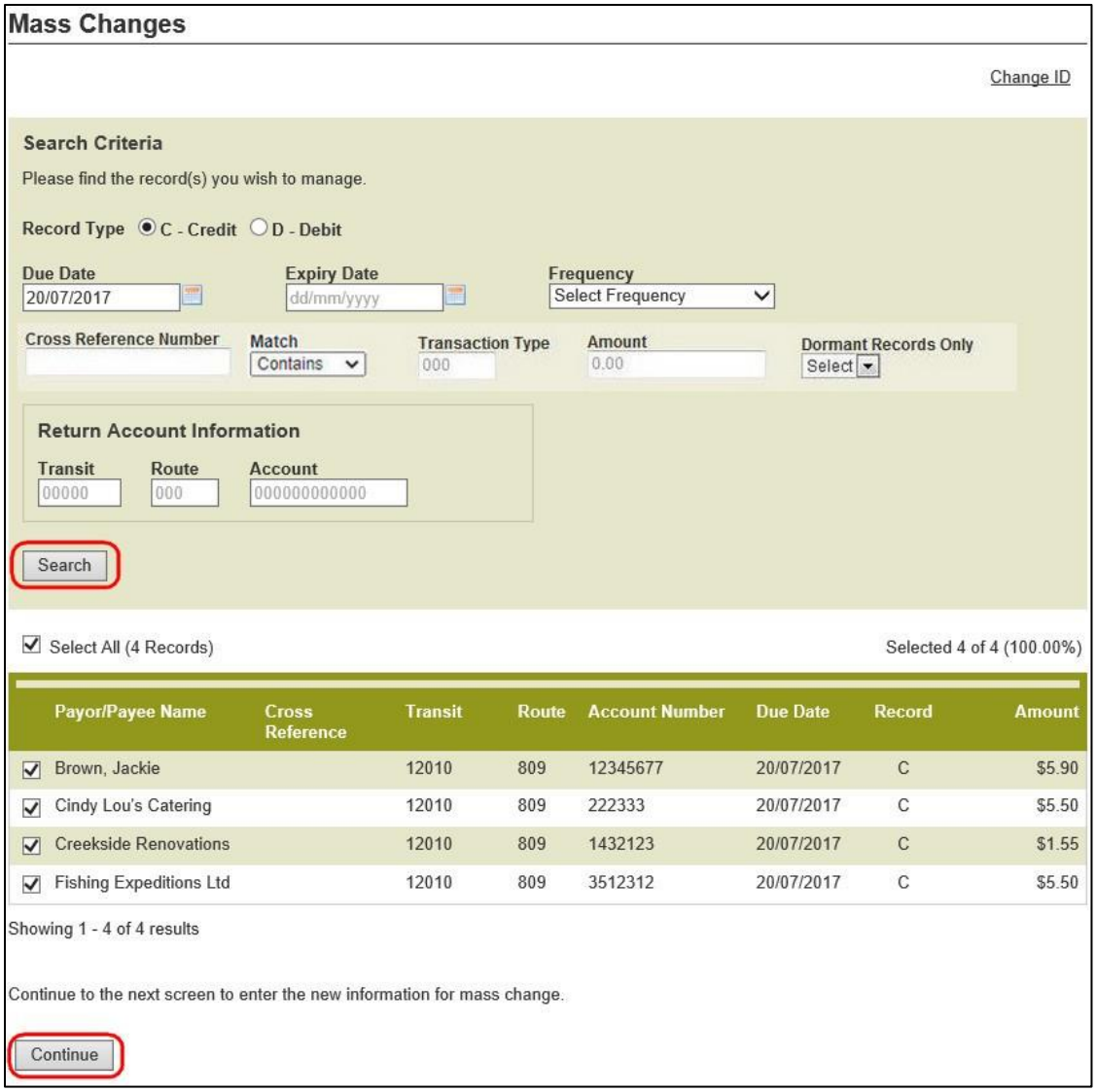


Figure 2.23: Mass Changes Search Screen

8. Modify the fields as required and select **Update**. See Figure 2.24.

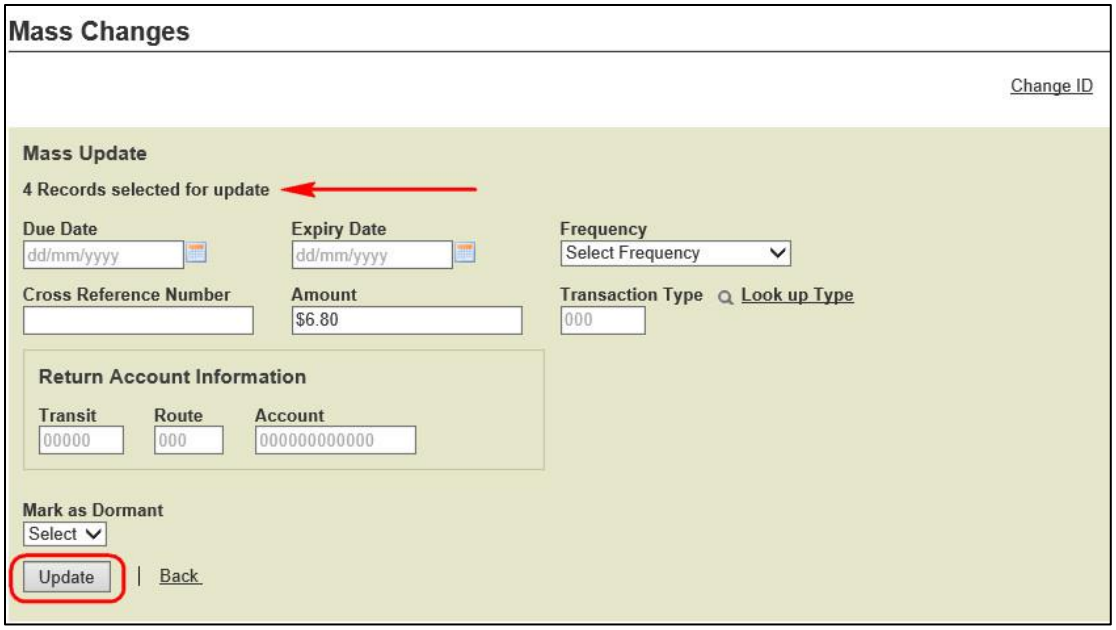


Figure 2.24: Records for Mass Change

9. A list of the modified records is displayed. See Figure 2.25.
10. To perform another mass change, select **Return to Mass Changes**.
11. To print the page, select **Print Receipt**.

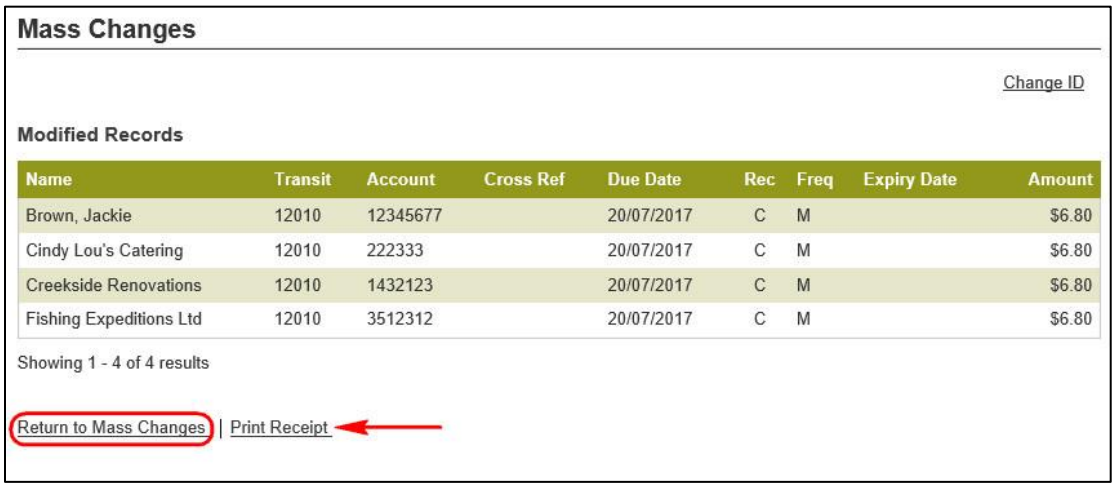


Figure 2.25: Mass Change Modified Records

2.7 Mass Delete

The Mass Delete function allows a user to delete several Payor/Payee records at the same time.

A user proceeds as follows to perform a mass delete:

1. Navigate to *PaymentStream*™ AFT.
2. Select the appropriate Originator ID.
3. Use the Select Action drop-down menu to select **Manage Records**, and then select **Submit**. See Figure 2.26.

Figure 2.26: Selecting the Manage Records Action

4. On the Manage Records screen, select **Mass Delete**. See Figure 2.27

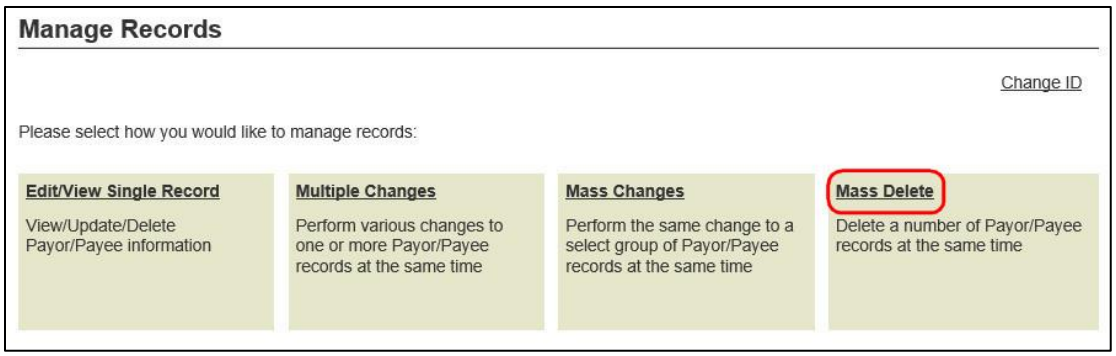


Figure 2.27: Selecting Mass Delete

5. Enter search criteria to locate the records that you want to delete and select **Search**. See Figure 2.28. It is not necessary to complete each field. The number of results is displayed at the top and bottom of the search results list.

   Note: All records in the search results are selected by default. Remove the check mark beside any record you do not want to delete.

6. Select **Delete All Selected** to delete the selected records.

   Important: Deleting records is a permanent change. Deleted records cannot be retrieved.

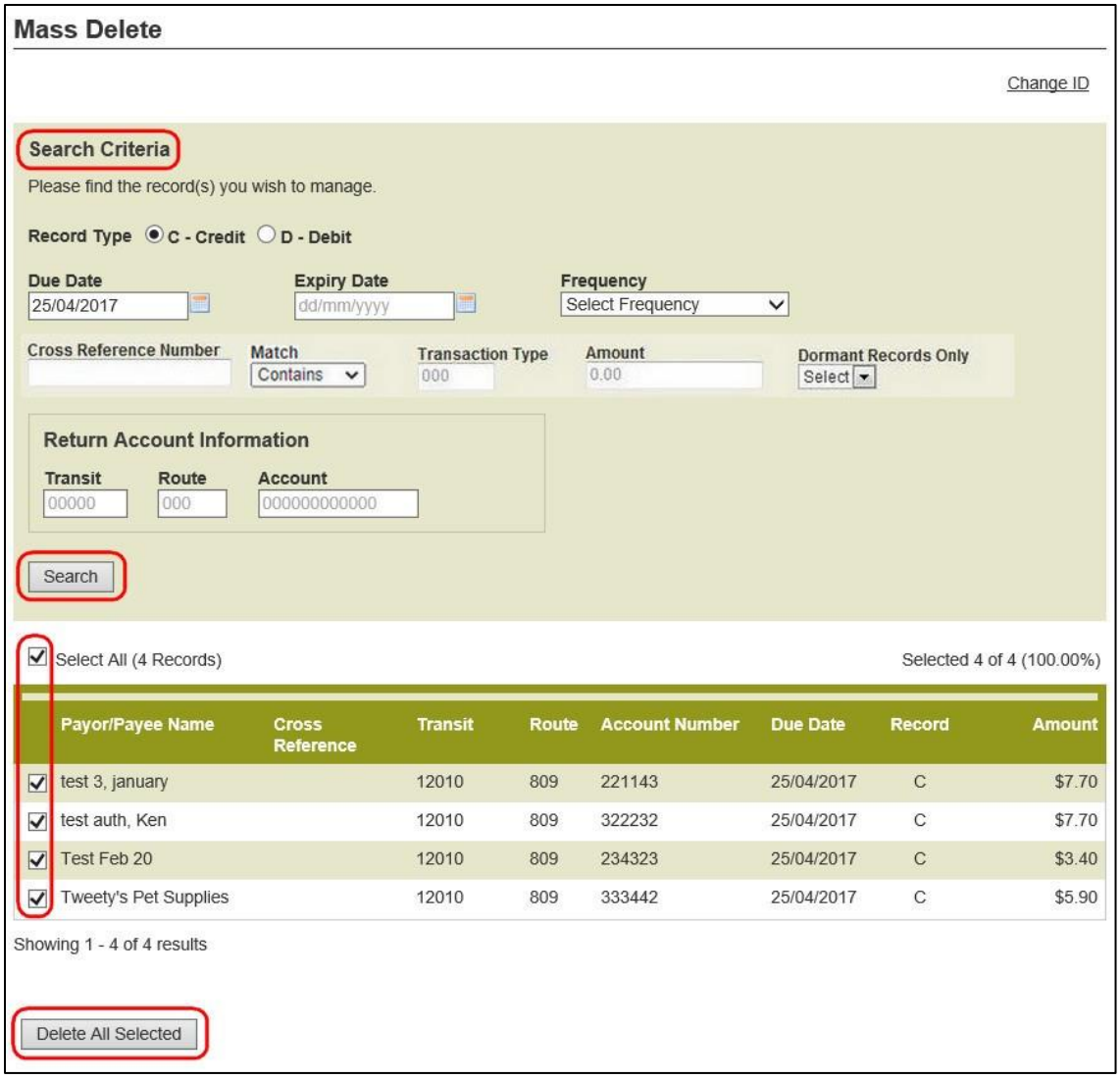


Figure 2.28: Mass Delete Search Screen

7. Select **Yes** when prompted to confirm.
8. A list of the deleted records is displayed on the Mass Delete page. See Figure 2.29.
9. To perform another mass delete, select **Return to Mass Delete**.
10. To print the page, select **Print Receipt**.

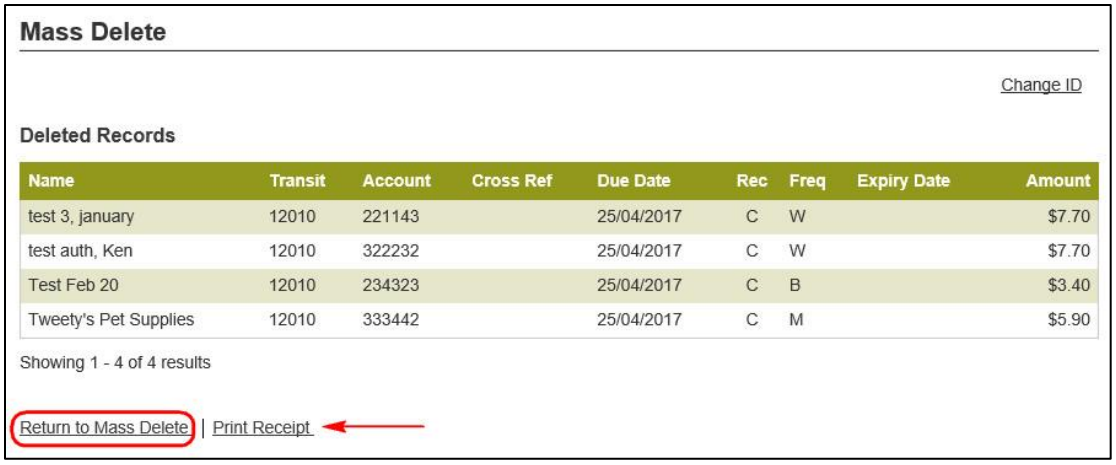


Figure 2.29: Confirmation List of Deleted Records

3 Releasing AFT Transactions

The Originator must confirm the content before manually releasing transactions. The Originator is responsible for releasing AFT transactions on the appropriate dates.

A user proceeds as follows to manually release AFT transactions on *PaymentStream*™ AFT:

1. Navigate to *PaymentStream* AFT.
2. Select the appropriate Originator ID. See Figure 3.1.
3. Use the Select Action drop-down menu to select **Release Transactions**, and then select **Submit**. See Figure 3.1.

Figure 3.1: Selecting the Release Transactions Action

4. Search for the transactions you want to release and select **Search**. A user can select all Available transactions up to three business days in advance or search by date range (releasing up to 14 calendar days in advance). Advanced search options are also available. See Figure 3.2.

   Note: The transactions requested for release are displayed. A user can remove a transaction from the list by removing the check mark beside the Payee/Payor's name.

5. Select **Release Transactions**.

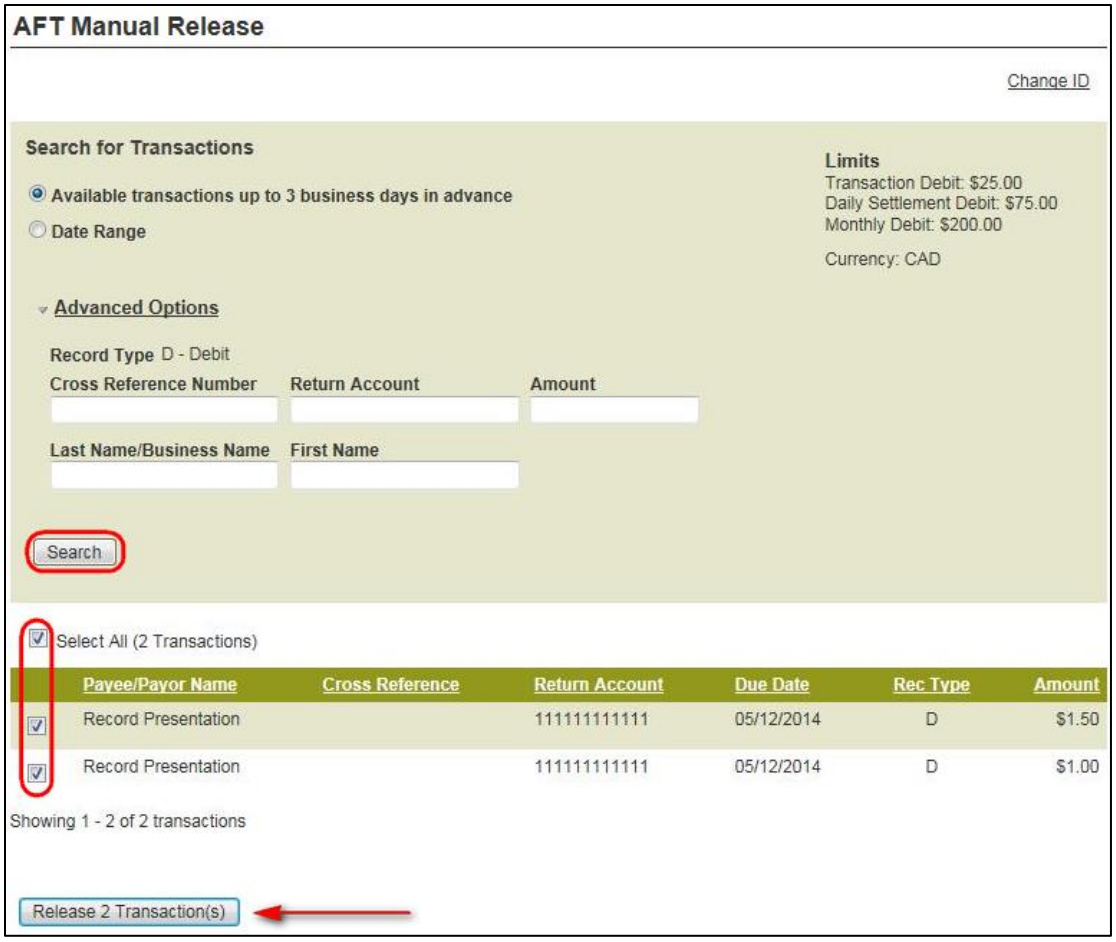


Figure 3.2: Selecting Transactions for Manual Release

6. Review the **AFT Manual Release – Confirm** page and select **Confirm Release of X Transaction(s)** to complete the release process. See Figure 3.3.
   - Alternatively, select **Edit** to change which transactions are selected for release.
   - Alternatively, select **Cancel** to return to the AFT Manual Release Transactions page and start the release process again.

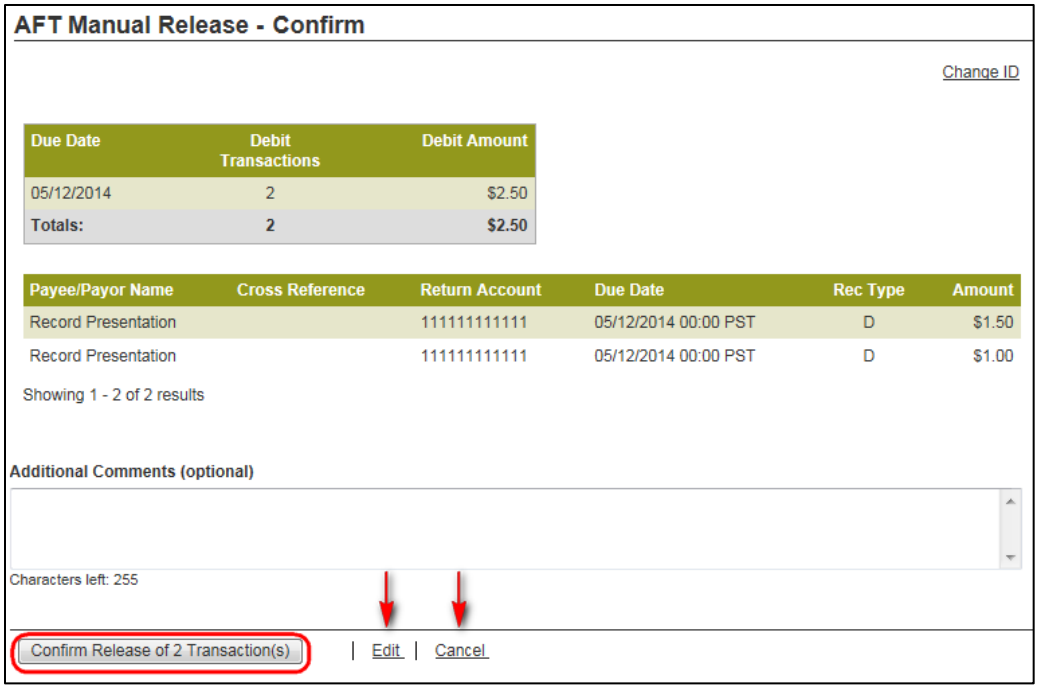


Figure 3.3: Confirming Transactions for Manual Release

7. After the release is confirmed, the **Release Transactions – Receipt** page is displayed. See Figure 3.4.
8. To release more transactions, select **Release More Transactions**.
9. To print the page, select **Print Receipt**.

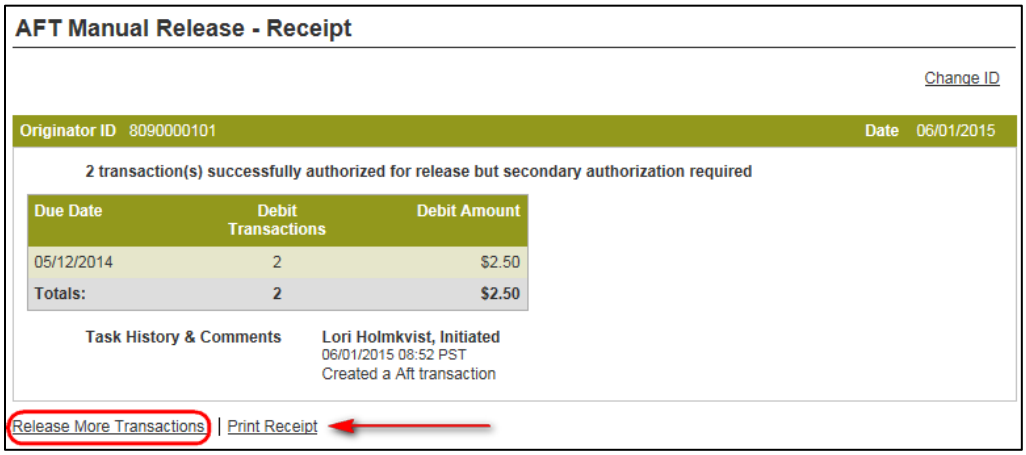


Figure 3.4: Receipt for Transactions Released

4 Approving, Rejecting, or Cancelling Files

If approvals are required, an AFT file must be approved after the *PaymentStream*™ AFT user releases transactions. Users with approval permissions receive an email advising of tasks that require attention in *PaymentStream* Direct. See Figure 4.1.

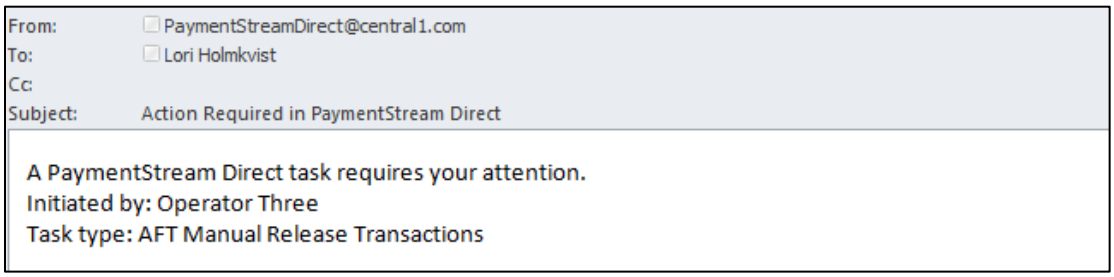


Figure 4.1: Email Notification of Action Required

4.1 Approving or Rejecting a Manually Released File

AFT files pending approval are displayed as pending tasks on the Tasks page. A group of released records is approved or rejected as a Single Task. If a file cannot be approved (e.g., an error is identified), an authorized user rejects the task. When a task is rejected, an email notification is sent to the initiator who will make the appropriate corrections and, if applicable, release the records again. Alternatively, the initiator can cancel the file, but only if the file is pending approval. See Section 4.2, Cancelling an Unapproved File, for procedures.

A user with approval permissions proceeds as follows to approve or reject a manually released file:

1. Navigate to *PaymentStream* AFT.
2. Select **Administration**. Alternatively, select **Notifications**. See Figure 4.2.

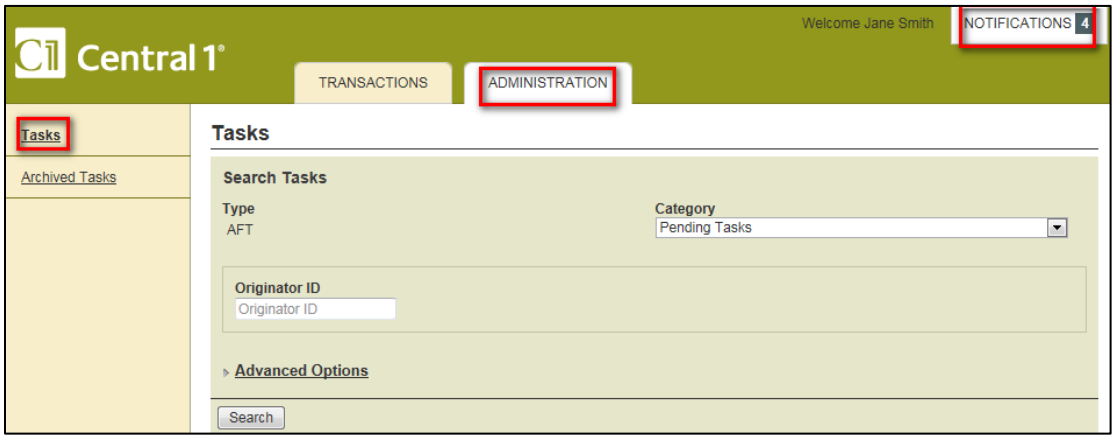


Figure 4.2: Accessing Pending Tasks

3. Select the **Needs Approval** link for the applicable task. If necessary, use the search function to locate the applicable pending task. See Figure 4.3.

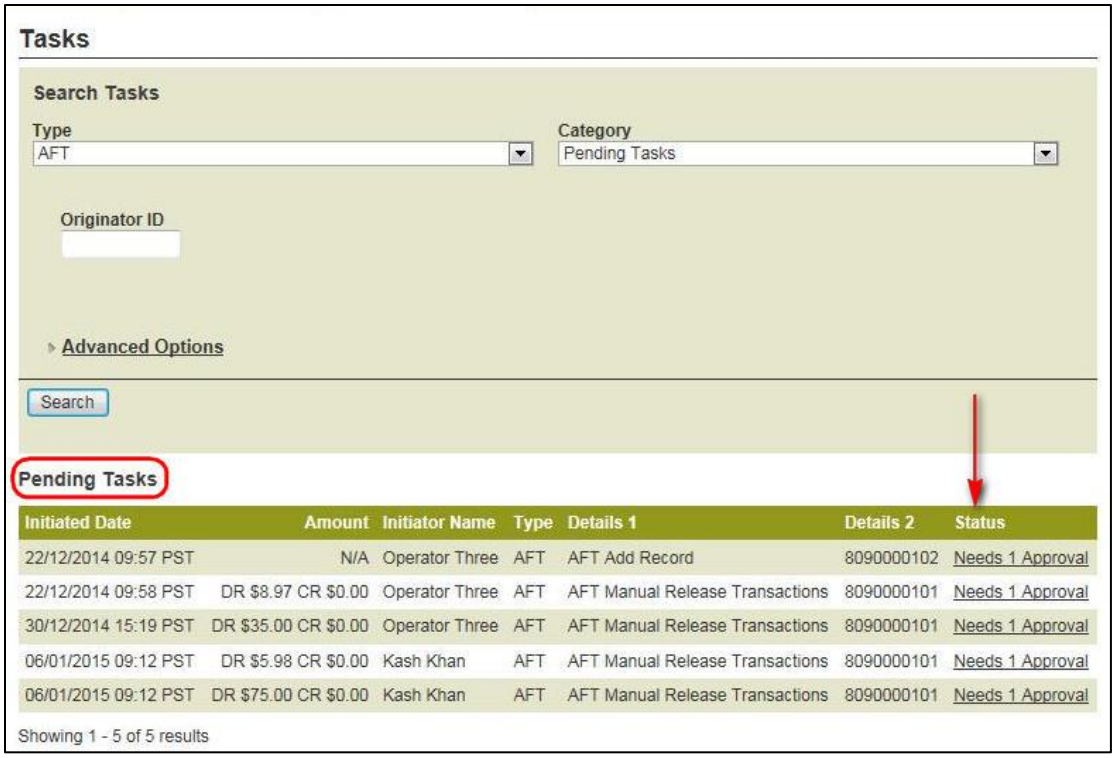


Figure 4.3: Approving Transactions

4. A summary of the file is displayed on the Tasks – AFT Manual Release Details screen. See Figure 4.4.
5. To view the details of the file, select the **View Details** link in the Transaction Summary section. The file can be approved or rejected from this page regardless of whether the file summary or file details are displayed.

   Note: If the user selects **Return to Tasks** without approving or rejecting the file, the AFT file will remain as a pending task until approved, rejected, or cancelled. Pending tasks expire after seven calendar days.
6. To approve the file, use the Action drop-down menu to select **Approve**.
7. To reject the file, use the Action drop-down menu to select **Reject**.
8. Select **Submit**.

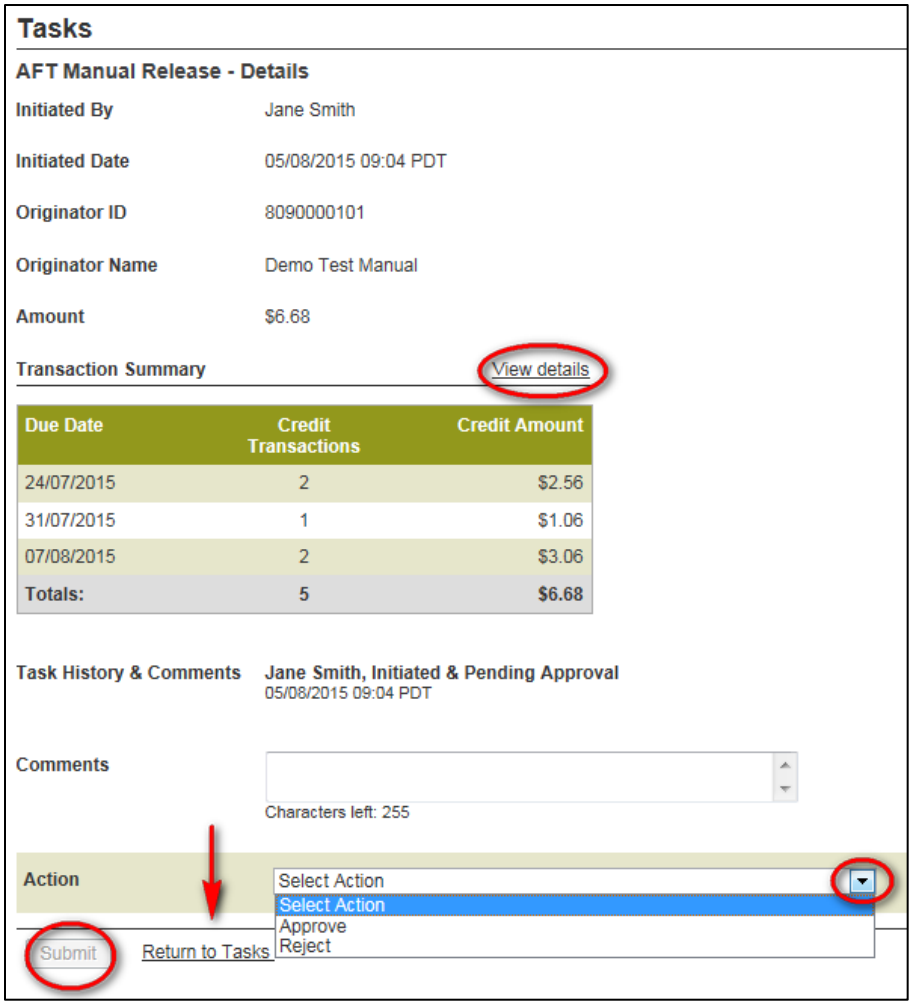


Figure 4.4: Approving or Rejecting a File

9. View the confirmation page. If the file is rejected, the status shows as Rejected & Closed. If the file is approved, the status shows as Approved & Complete. See Figure 4.5.
10. To return to the Tasks screen, select **Return to Tasks**.
11. To print the page, select **Print Receipt**.

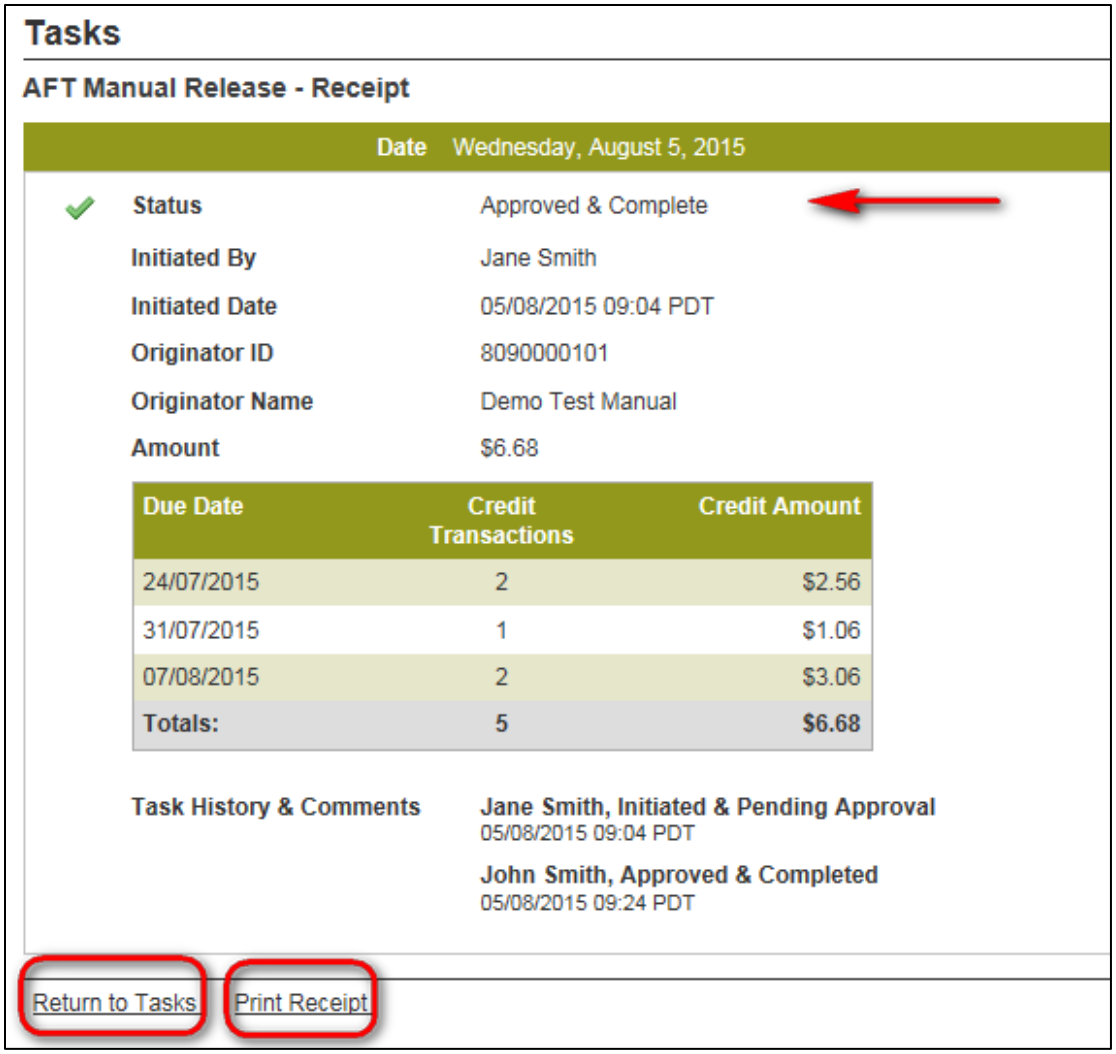


Figure 4.5: Receipt Page

4.2 Cancelling an Unapproved File

The user who manually releases records can cancel the file, but only if the file is pending approval.

The user proceeds as follows to cancel an unapproved file:

1. Navigate to *PaymentStream*™ AFT.
2. Select **Administration**. Alternatively, select **Notifications**. See Figure 4.6.

Figure 4.6: Accessing Submitted Tasks

3. Ensure the Submitted Tasks view is selected. See Figure 4.7.

   Note: Since the user who created the file is cancelling the file, the task will not appear as a pending task to that user. Instead, it is displayed as a submitted task.

4. Select the **Needs Approval** link for the pending task in the Status column. If applicable, use the search function to locate the submitted task.

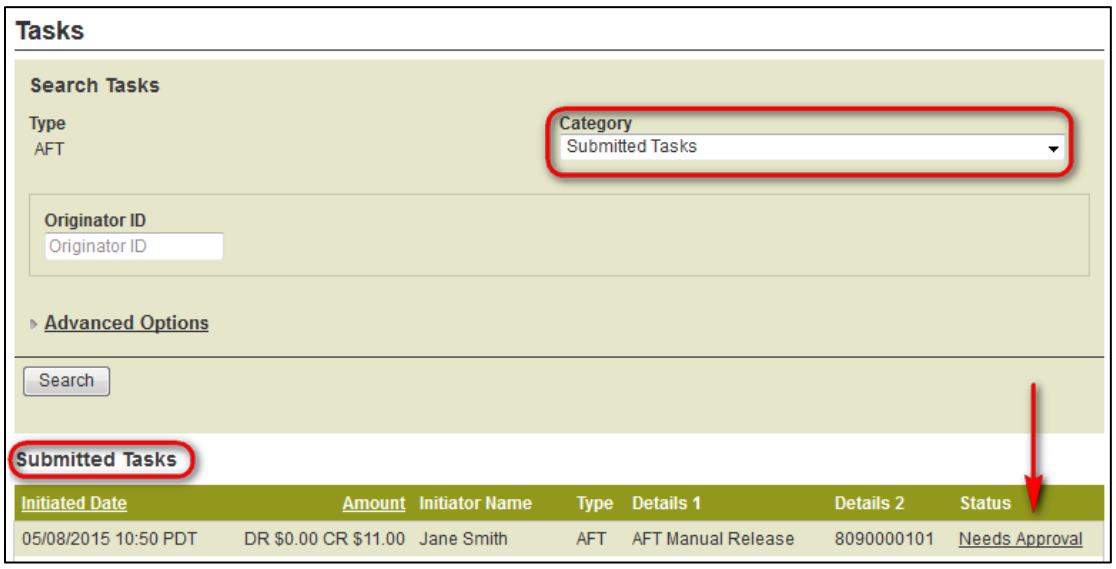


Figure 4.7: Selecting a File to Cancel

5. A summary of the file is displayed on the Tasks details screen. See Figure 4.8.
6. To view the details of the file, select the **View Details** link in the Transaction Summary section. The file can be cancelled from this page regardless of whether the file summary or file details are displayed.

   Note: If the user selects **Return to Tasks**, the AFT file will remain as a pending task until approved, rejected, or cancelled. Pending tasks expire after seven calendar days.
7. Use the Action drop-down menu to select **Cancel,** and then select **Submit**. See Figure 4.8.

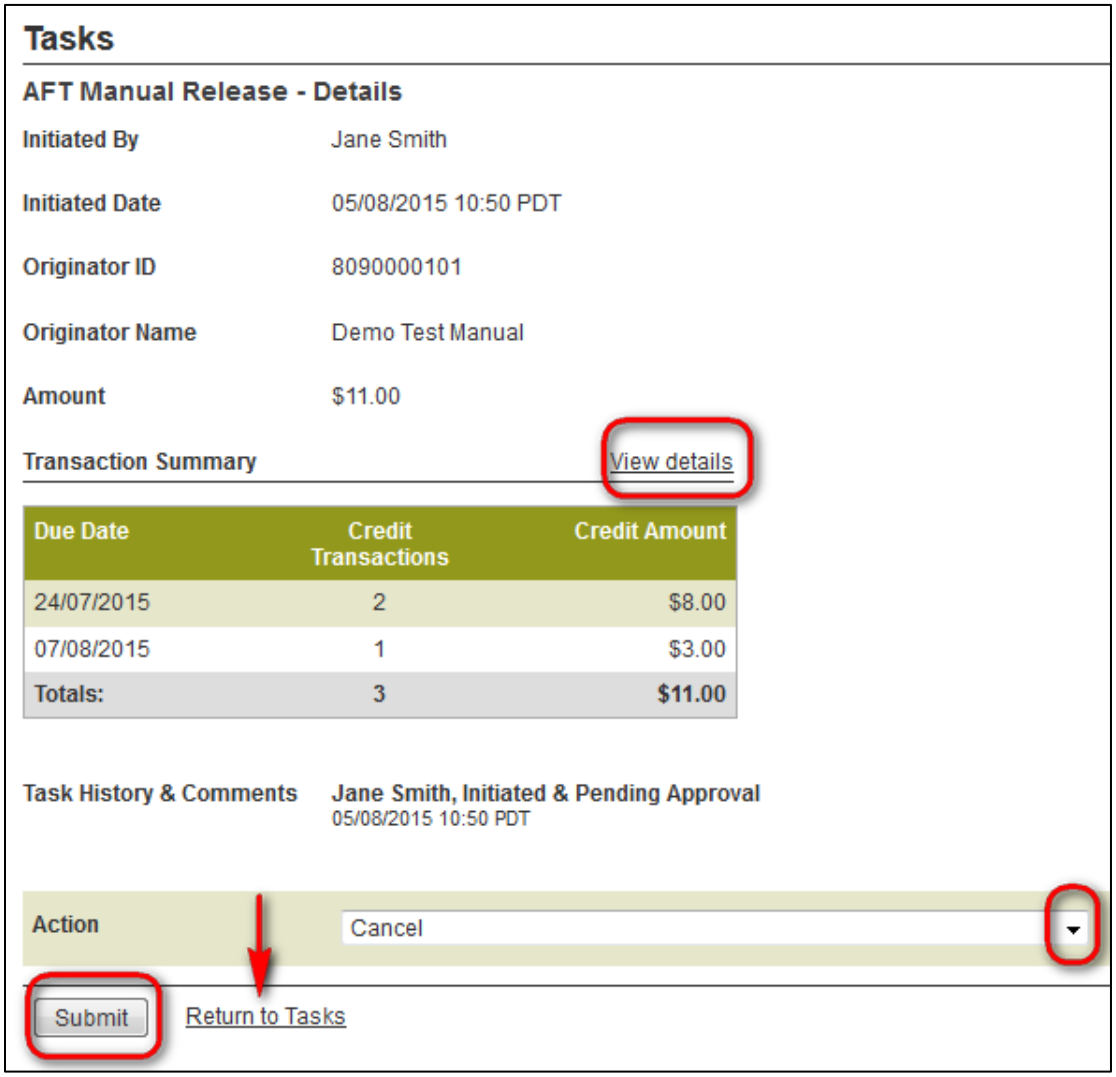


Figure 4.8: Cancelling a File

8. View the confirmation page. The status shows as cancelled. See Figure 4.9.
9. To return to the Tasks screen, select **Return to Tasks**.
10. To print the page, select **Print Receipt**.

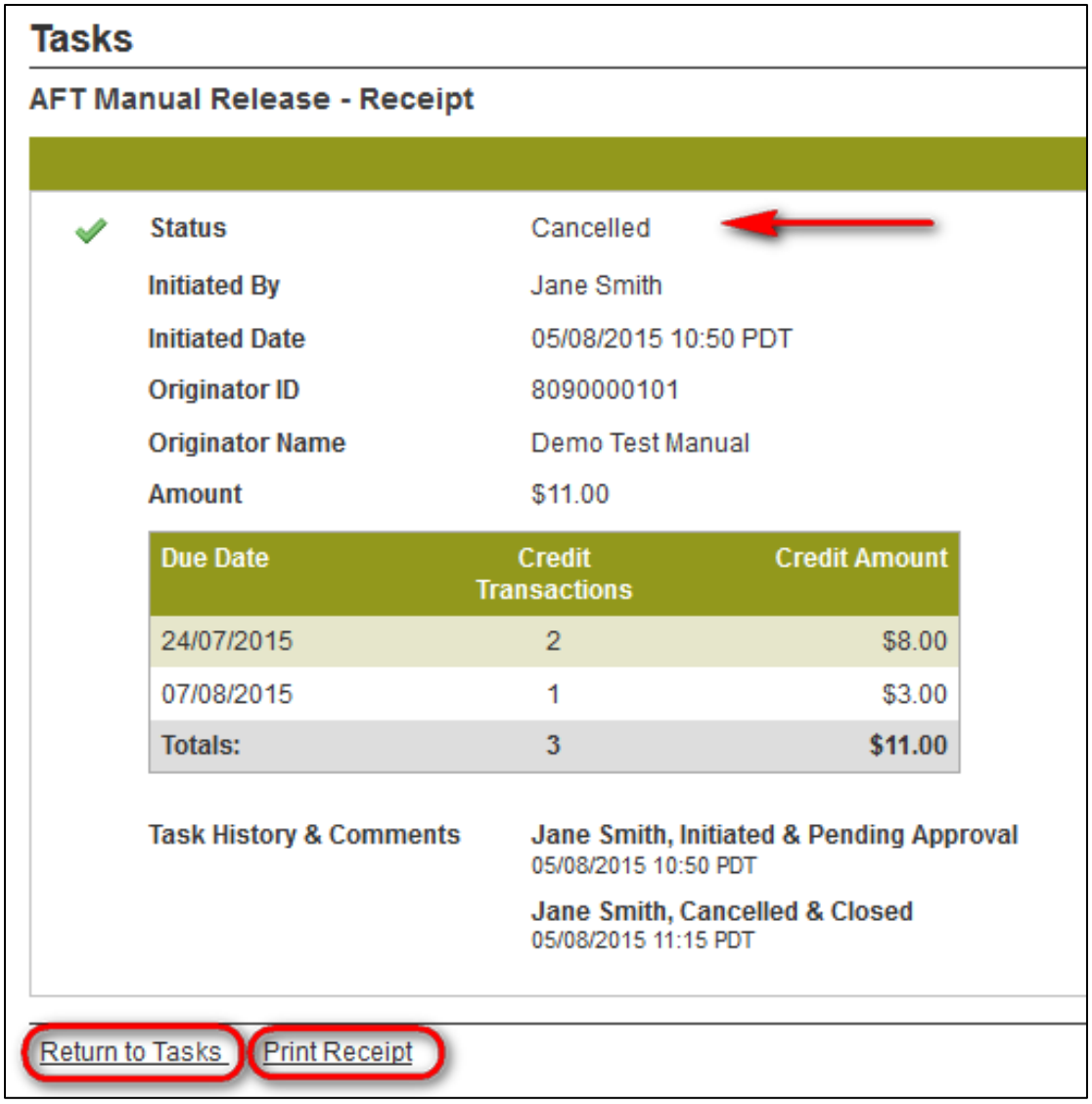


Figure 4.9: Cancellation

5 AFT Transaction Validation

After AFT transactions are manually released on *PaymentStream*™ AFT, Central 1 validates the AFT transactions and sends an email notification to the Originator. See Figure 5.1.

Note: Emails are sent to the address(s) specified by the Originator during enrollment. The email addresses are displayed on the Originator Information page. See Section 1.2, Viewing Originator Information.

17/07/2017 15:00 PT

SUBJECT: AFT Release Message

Automated Funds Transfer

SUMMARY OF DATA DELIVERED ACKNOWLEDGEMENT REPORT

Originator ID: 8090000101

Originator Name: ABC Company

Originator Email: 123@central1.com

Originator Contact: John Doe

Release Date: 17/07/2017

Validation Result: Release validated successfully

Due Date	Credit Transactions	Credit Amount	Debit Transactions	Debit Amount
19/07/2017	1	$1.00	1	$1.00
Totals	1	$1.00	1	$1.00

Figure 5.1: Email Confirmation of Successful Validation

If the AFT transactions are successfully validated,

- the AFT transactions are sent to the other financial institutions;
- the due dates for all applicable Payor/Payee records are updated based on the frequency of the records;
- the transactions are listed in the Transaction History Report for 18 months (see Section 7.4, Transaction History Report); and
- users can modify the Payor/Payee records for the next due date.

6 AFT Deadlines, Record Entry Limits, and Data Purge Schedule

6.1 AFT Release Schedule

AFT files must be sent to Central 1 by the deadlines described in the table.

AFT File Delivery Type	AFT File Delivery Deadline	
	Recommended	**Optional**
AFT File – Manual Release	2:00 pm local time, two business days before the due date. The validation process on *PaymentStream*™ AFT is immediate upon the release of transactions. Note: Transactions may be validated outside of business hours, but transactions are only delivered to financial institutions during business hours.	**One Business Day before the Due Date** by 4:00 pm local time. **Important**: If you choose to release transactions by 4:00 pm local time, one day before the due date, • Central 1 may not have enough time to resolve AFT errors. • AFT Originators will be unable to request a recall of a credit transaction or an AFT file from Central 1.

6.2 Time Limits for Backdating and Future Dating AFT Transactions

The due date of an AFT transaction can be backdated or future dated. See the following table for time limits.

Description	Time Limit for PADs (Debits)	Time Limits for Direct Deposits (Credits)
Backdated AFT transactions	up to 173 calendar days	up to 30 calendar days
Future dated AFT transactions	up to 14 calendar days	up to 14 calendar days

6.3 Purge Schedule for AFT Records and Activity Records

After a certain time, AFT records and activity records are deleted from the system. See the following table for details.

Transaction or Activity Type	Purge Schedule *(after last due date)*	Reports Affected
All transactions	18 months 18 months 6 months	Transaction History Report Release History Report Payor/Payee Listing Report
Expired records	18 months 18 months 6 months	Transaction History Report Release History Report Payor/Payee Listing Report
Updates, deletions (audit trail data)	18 months	Record Change Report
Activity Log	3 months	Activity Log Report
Changes to Originator information details	12 months	Originator Change Report

7 Reports

7.1 Accessing Reports

A user proceeds as follows to access *PaymentStream*™ AFT reports:

1. Navigate to *PaymentStream* AFT.
2. Select the appropriate Originator ID. See Figure 7.1.
3. Use the Select Action drop-down menu to select **Reports**, and then select **Submit**.

Figure 7.1: Selecting the Report Action

7.2 Activity Log Report

The Activity Log report allows users to search for and view activity on *PaymentStream* AFT. For example, the activity log shows the date and time that a release was successfully validated. If the release contains errors, notices, or warnings, the user can select a link to view the details. Data is available for 18 months.

A user proceeds as follows to view the Activity Log report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the “What report would you like to run?” drop-down menu to select **Activity Log**. See Figure 7.2.
3. Enter report criteria and select **Create Report**.

   Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the “From” and “To” fields in the Activity Date Range.
4. View the Activity Log report at the bottom of the page.
5. To print the report, select the printer icon.

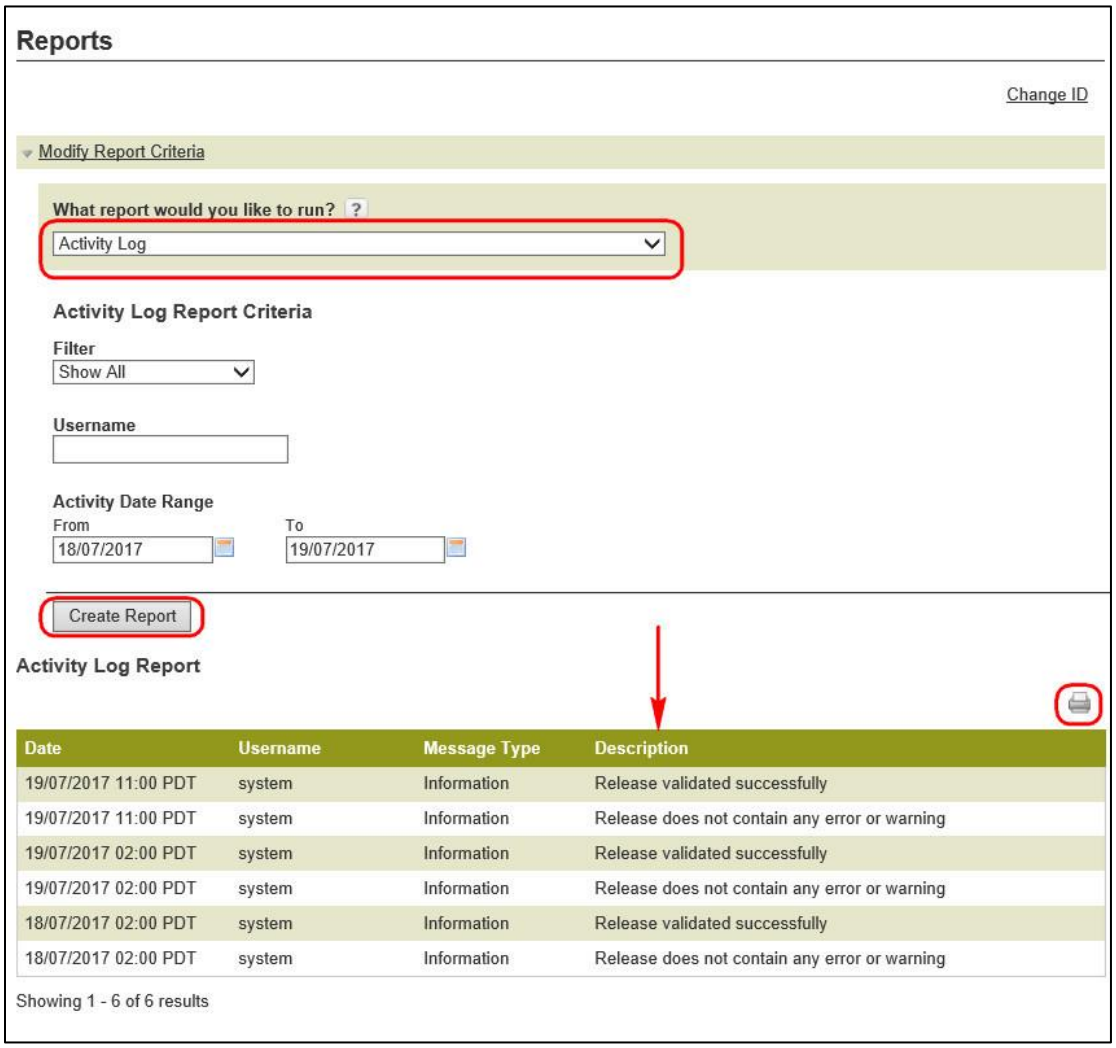


Figure 7.2: Creating a Report

To view warnings, select the link in the Description column. If a released AFT file is not successfully validated, the Message Type will be displayed as “Error.” To view the errors, select the link in the Description column. See Figure 7.3.

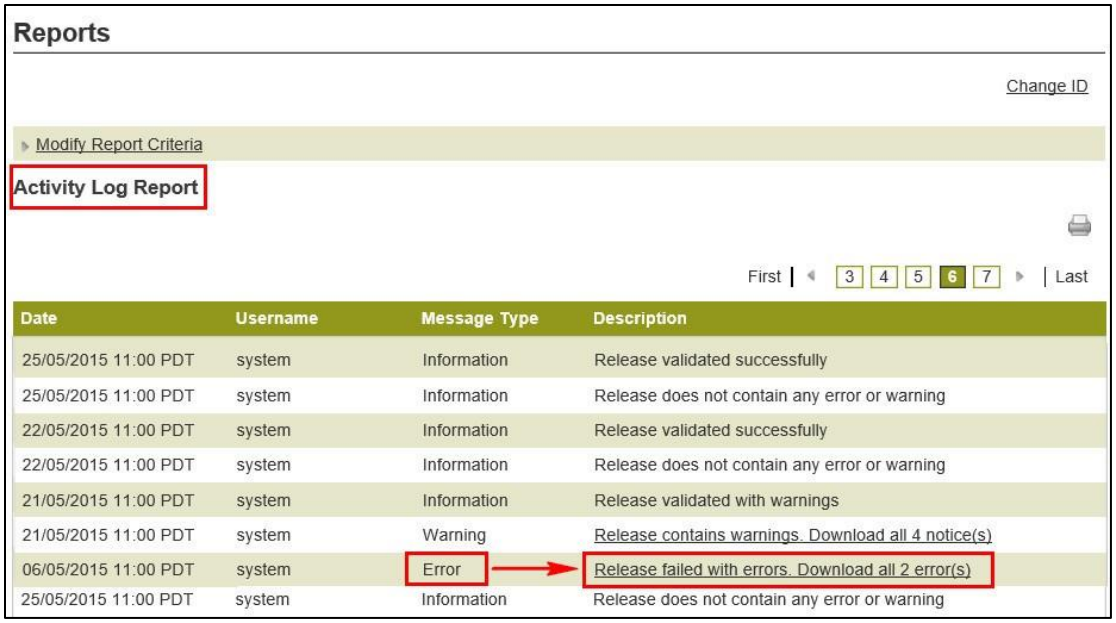


Figure 7.3: Identifying Errors on the Activity Log

7.3 Release History Report

The Release History report allows users to search for and view a list of transactions that were successfully validated by *PaymentStream*™ AFT. Data is available for 18 months.

A user proceeds as follows to view the Release History report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the “What report would you like to run?” drop-down menu to select **Release History**. See Figure 7.4.
3. To retrieve specific information, enter report criteria and select **Create Report**.

   Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the “From” and “To” Due Date fields.
4. View the Release History Report at the bottom of the page. The list of released files can be printed or exported to CSV or PDF.
5. Select a link in the Released Date column to view the content that was successfully validated and released on *PaymentStream* AFT.

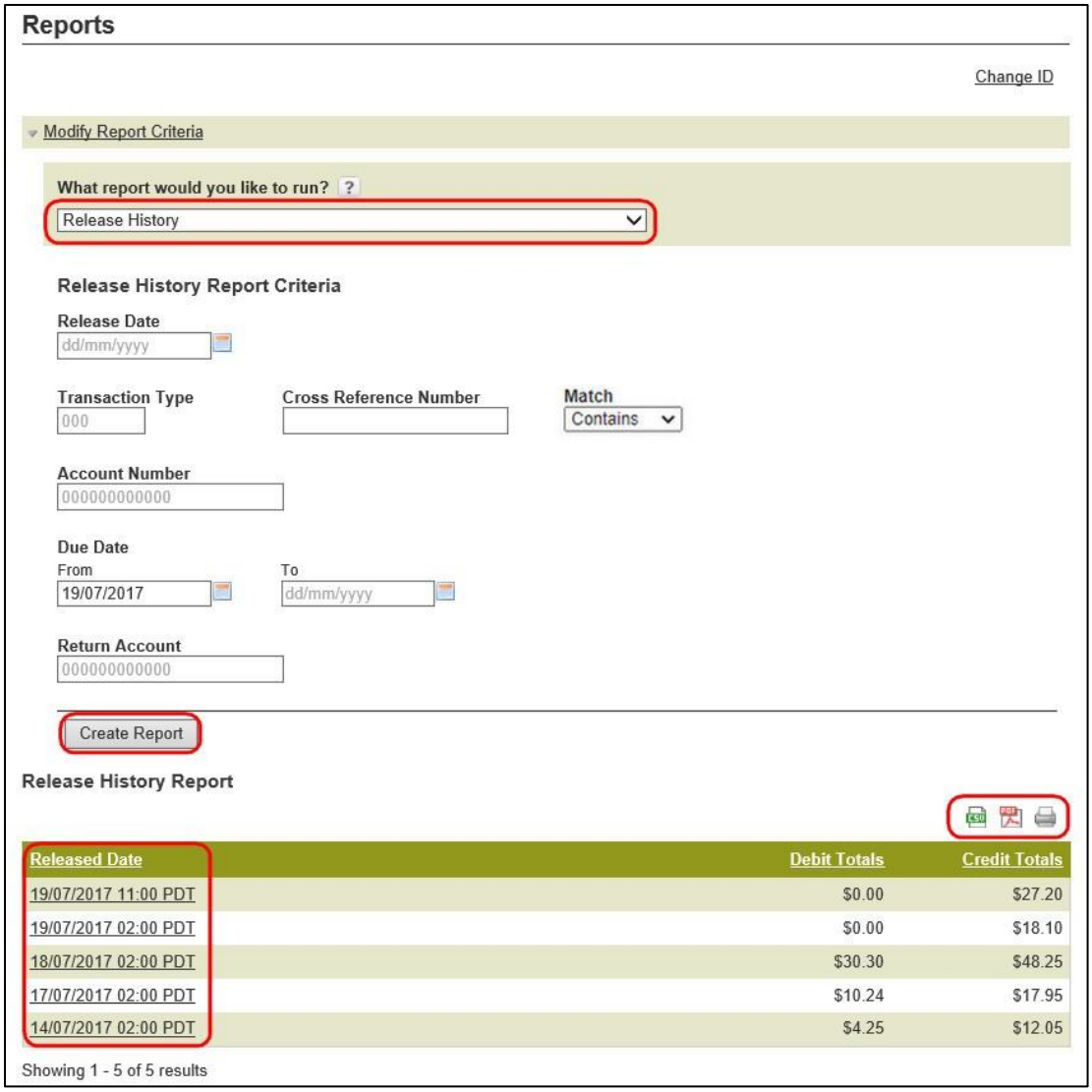


Figure 7.4: Release History Report

6. Once the transaction details are displayed, use the Sort Option drop-down menus to sort transactions, and then select **Sort**. See Figure 7.5.

   Note: The list of transactions can be printed or exported to CSV or PDF.

7. To create a different report, select **Return to search results**.

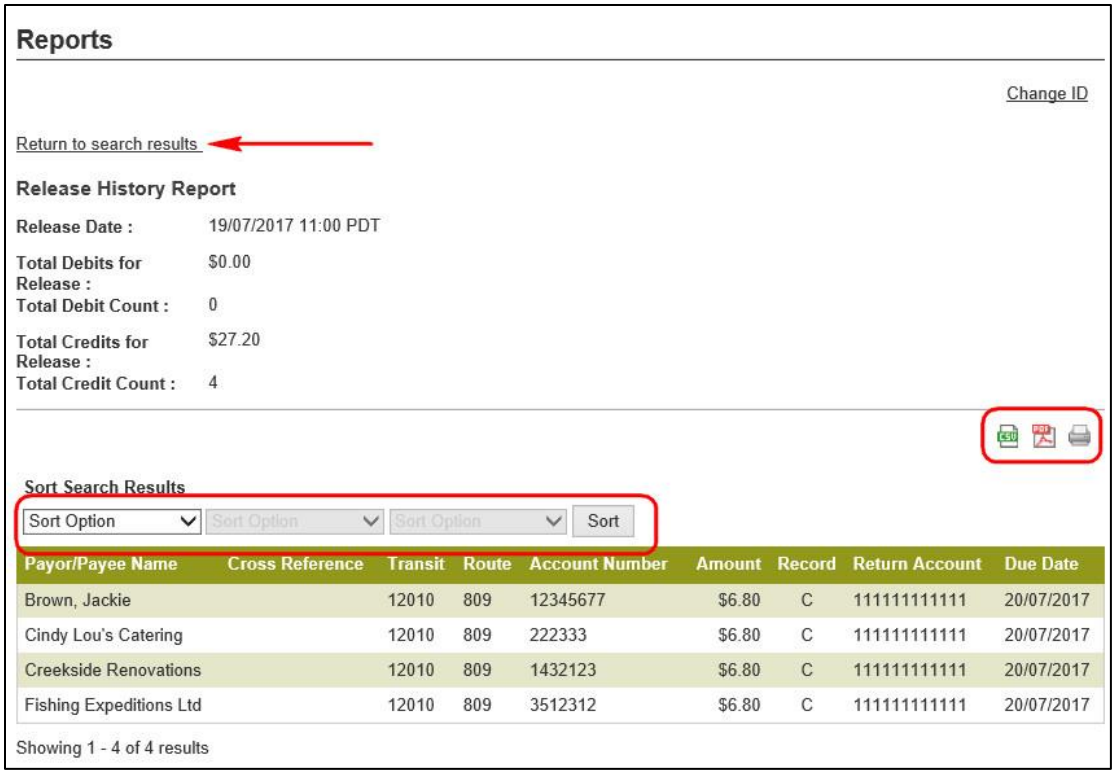


Figure 7.5: Release History Report – Transaction Details

7.4 Transaction History Report

The Transaction History report allows users to view transactions that were created and transmitted successfully from *PaymentStream*™ AFT. Data is available for 18 months.

A user proceeds as follows to view the Transaction History report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the "What report would you like to run?" drop-down menu to select **Transaction History**. See Figure 7.6.
3. To retrieve specific information, enter report criteria and select **Create Report**.

   Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the "From" and "To" Due Date fields.
4. View the Transaction History Report at the bottom of the page. See Figure 7.6.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

   Note: The list of transactions can be printed or exported to CSV or PDF.

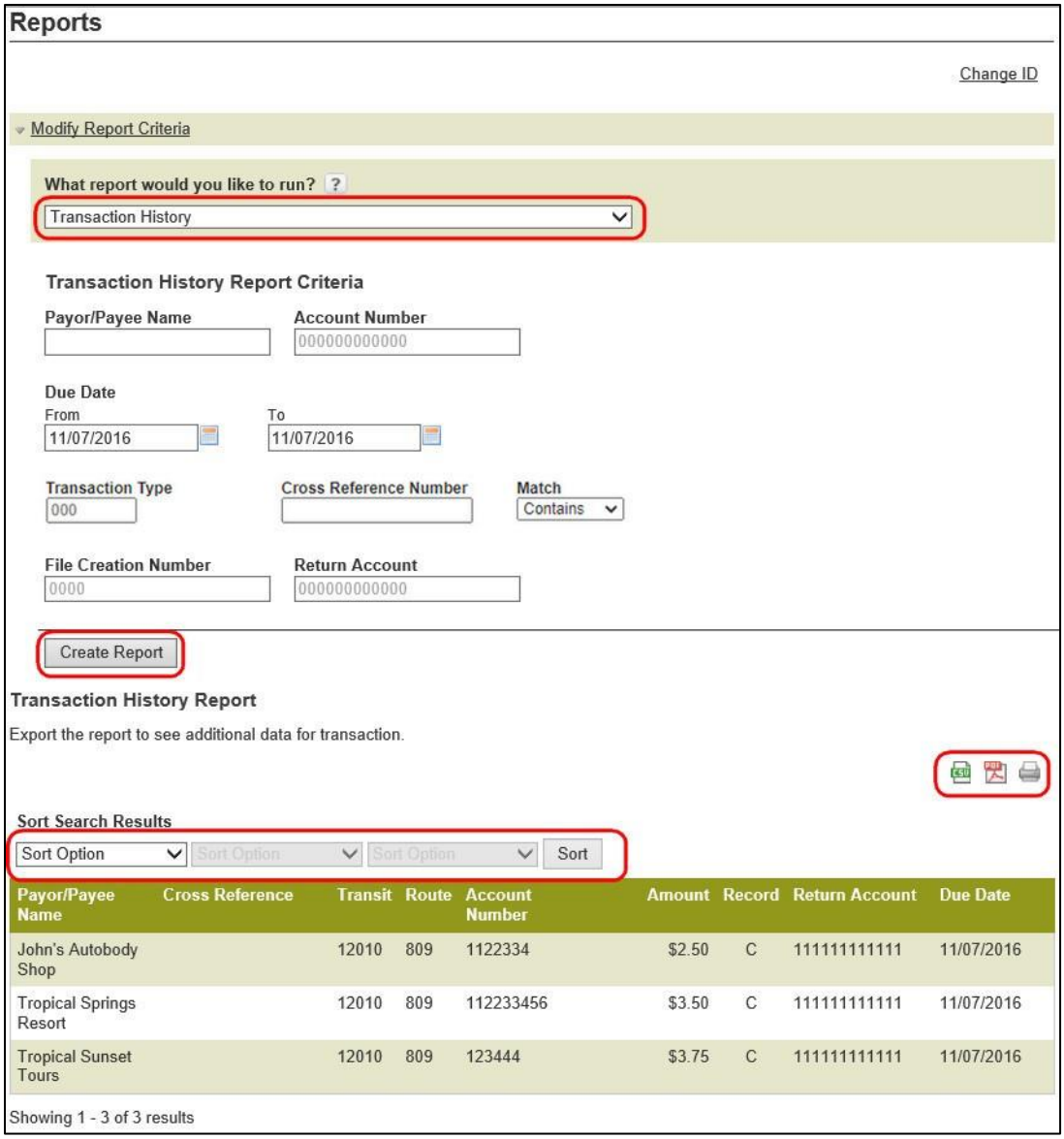


Figure 7.6: Transaction History Results

6. If the search results extend across multiple pages, select **Modify Report Criteria** at the top of the page to return to the search page where you can search on different criteria or select a different report.

7.5 Record Change Report

The Record Change report allows users to search for and view changes to Payee/Payor records on *PaymentStream*™ AFT. Data is available for 18 months.

A user proceeds as follows to view the Record Change report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the “What report would you like to run?” drop-down menu to select **Record Change**. See Figure 7.7.
3. To retrieve specific information, enter report criteria and select **Create Report**.

Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the “From” and “To” fields in the Changed Date Range.

4. View the Record Change Report at the bottom of the page.

5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

Note: Report results can be printed or exported to CSV.

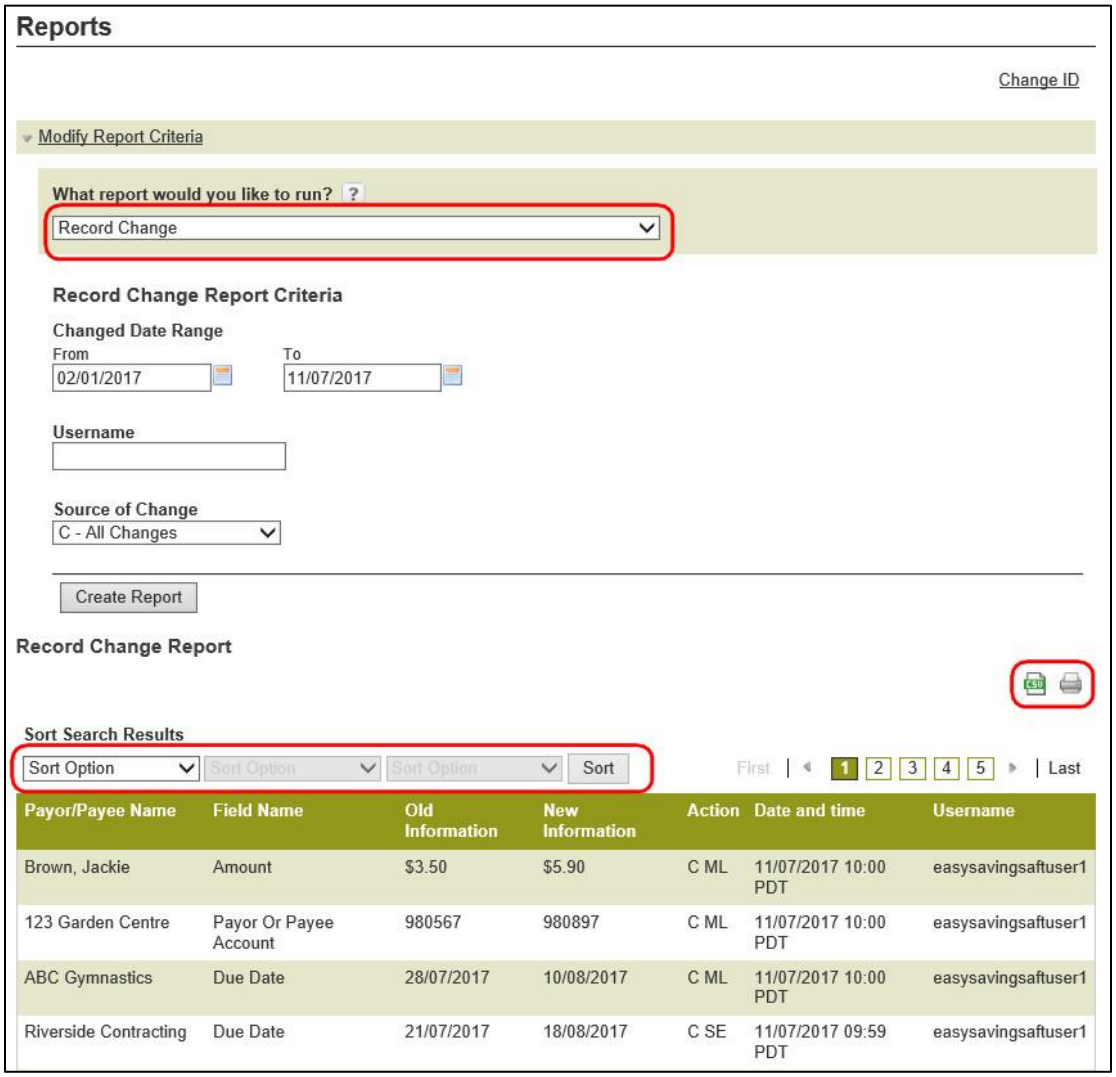


Figure 7.7: Record Change Results

7.6 Payor/Payee Listing Report

The Payor/Payee Listing report allows users to search for and view a list of the Payor/Payee records on *PaymentStream*™ AFT. Data is available for 18 months.

A user proceeds as follows to view the Payor/Payee Listing report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.

2. Use the “What report would you like to run?” drop-down menu to select **Payor/Payee Listing**. See Figure 7.8.
3. To retrieve specific information, enter report criteria and select **Create Report**.

   Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the “From” and “To” Due Date fields.
4. View the Payor/Payee Listing Report at the bottom of the page.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

   Note: Report results can be printed or exported to CSV.

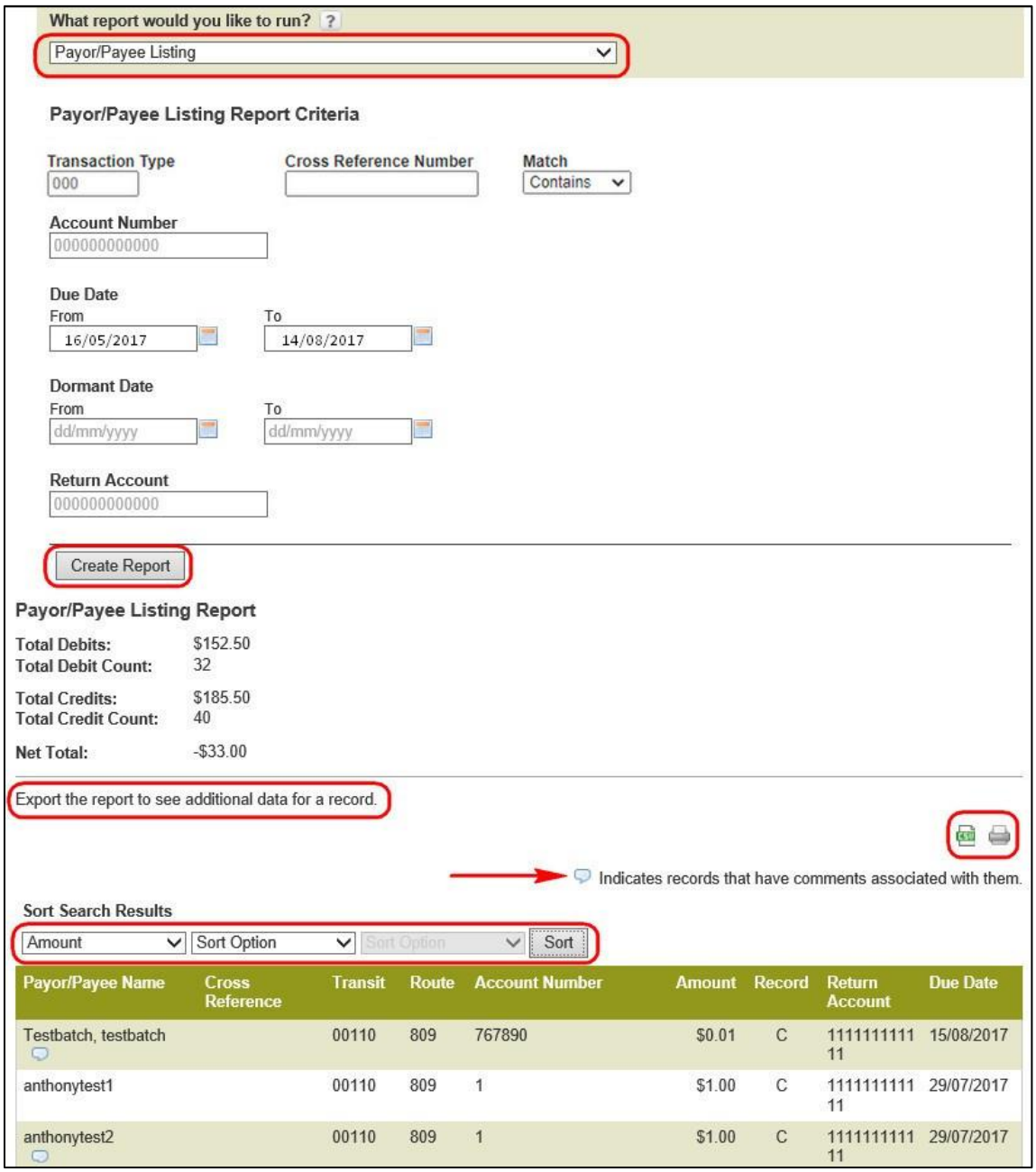


Figure 7.8: Payor/Payee Listing Results

7.7 Originator Change Report

The Originator Change report allows users to search for and view changes made to the Originator information.

A user proceeds as follows to view the Originator Change report:

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the “What report would you like to run?” drop-down menu to select **Originator Change**. See Figure 7.9.
3. To retrieve specific information, enter report criteria and select **Create Report**.

   Note: If no search criteria are entered, the last 90 days of data is displayed. If data is required outside of this time frame, edit the “From” and “To” fields in the Changed Date Range.
4. View the Originator Change Report at the bottom of the page.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

   Note: Report results can be printed or exported to CSV.

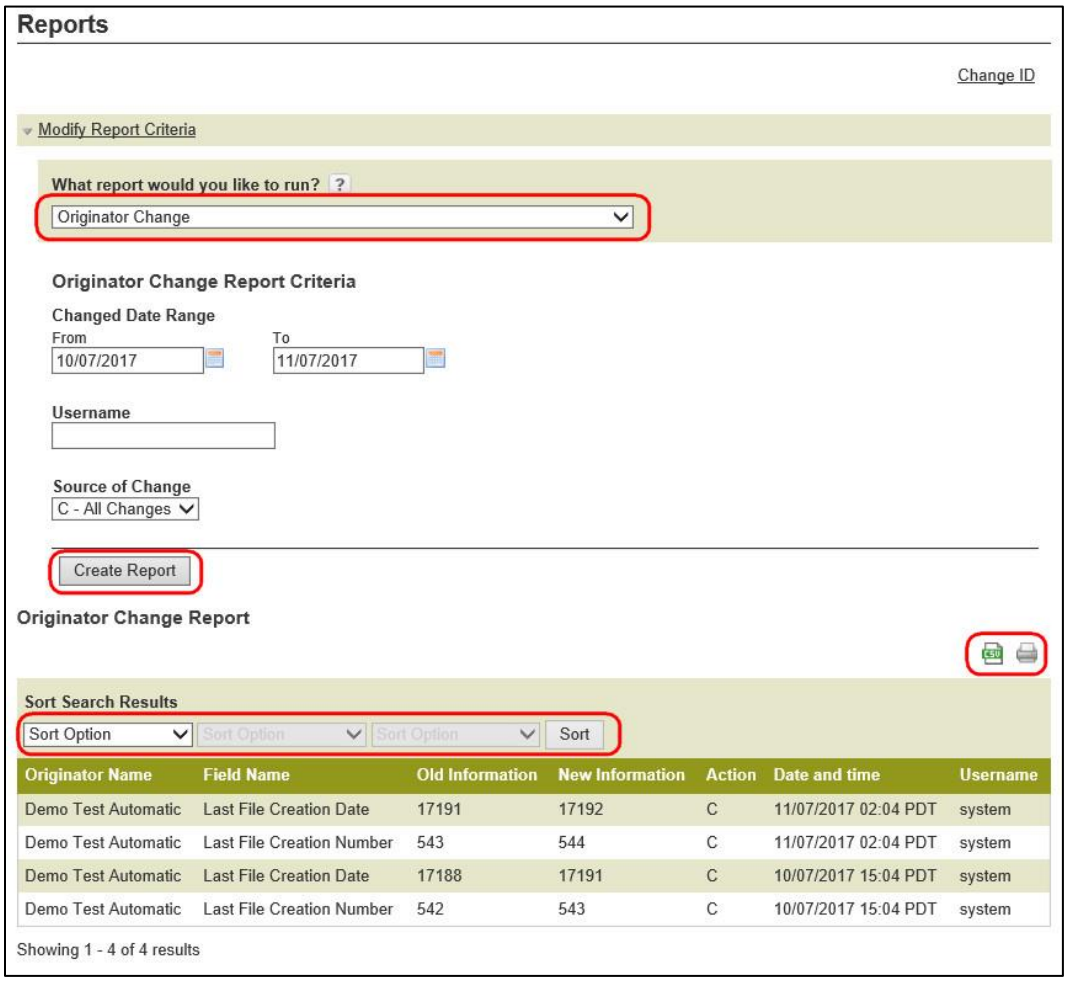


Figure 7.9: Originator Change Results.

8 Settlement Reports for Business Members

Settlement reports are produced after AFT transactions are delivered from *PaymentStream*™ AFT to Central 1. Each report lists accepted, rejected, and returned AFT transactions. Reports are automatically deleted from *PaymentStream* AFT after 30 days. It is strongly recommended that business member Originators print the reports and/or save the report files on a regular basis.

8.1 Accessing Settlement Reports

A business user proceeds as follows to access *PaymentStream* AFT settlement reports:

1. Navigate to *PaymentStream* AFT.
2. Select the appropriate Originator ID. See Figure 8.1.
3. Use the Select Action drop-down menu to select **Settlement Reports**, and then select **Submit**.

Figure 8.1: Selecting the Report Action

4. Select the appropriate MERG file. The files are listed by date. See Figure 8.2.

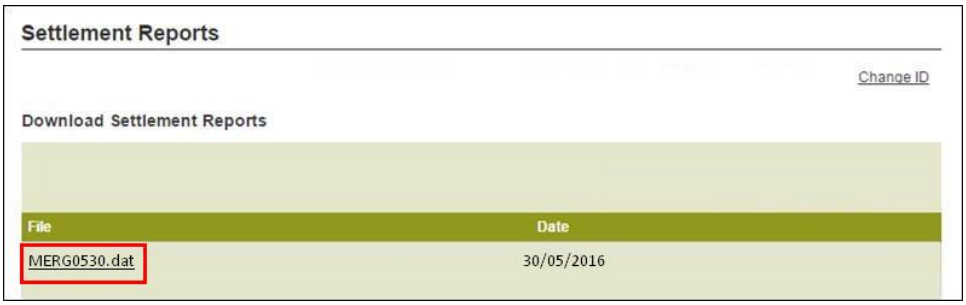


Figure 8.2: Selecting the MERG File

5. Follow the browser prompts.
6. Select **Open** to view the reports or select **Save** to save the file.

   Note: MERG files can be viewed in Notepad or WordPad.

8.2 Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR)

Description

This report lists the following types of transactions:

- Rejects – Transactions rejected by Central 1 and/or the receiving data centre.
- Returns – Transactions the Originator created that are electronically returned by the other financial institution.
- Recalls – Transactions recalled by the Originator before Central 1 sent the transaction to the other data centre. If a transaction is sent to the destination financial institution but has not been posted, it will also appear on this report if it is successfully recalled.

Canadian dollar transactions are reported on the ICRR, and US dollar transactions are reported on the UCRR.

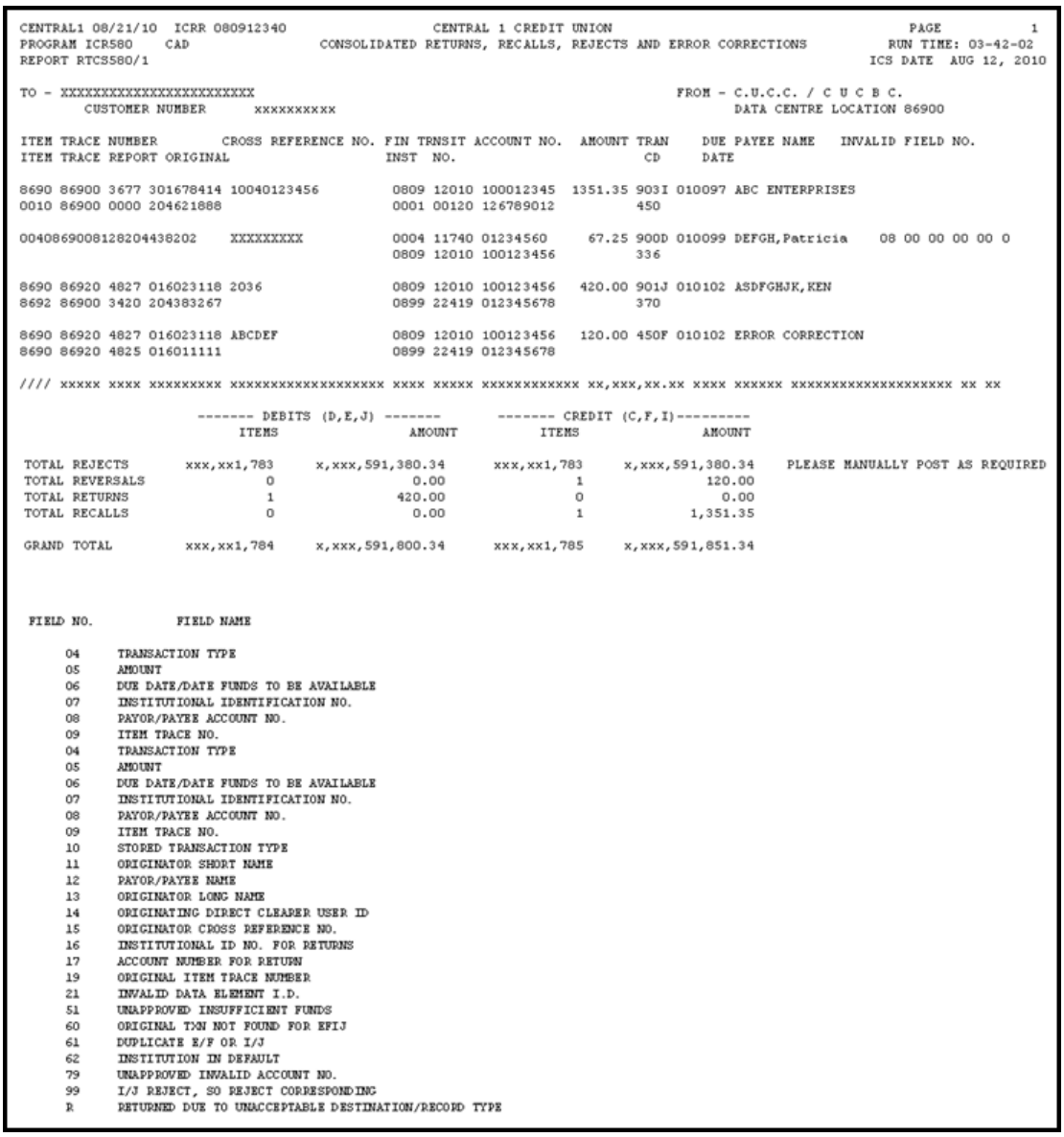
Purpose

Use this report to identify rejected and returned transactions, to determine the reason for return, and to confirm that the Originator's recall requests were processed.

Organization

Each Originator is listed separately. The report is structured as follows (see Figure 8.3):

- Transaction Details – The top portion of the report lists the details of the AFT transactions. The TRAN column provides the reasons for return and recall items while the Invalid Field No. column gives the reason for a reject item. Compare this number to the legend provided below the transaction details.



```
CENTRAL1 08/21/10  ICRR 080912340                CENTRAL 1 CREDIT UNION                                    PAGE          1
PROGRAM ICRS80    CAD              CONSOLIDATED RETURNS, RECALLS, REJECTS AND ERROR CORRECTIONS          RUN TIME: 03-42-02
REPORT RTCS580/1                                                                                      ICS DATE  AUG 12, 2010

TO - XXXXXXXXXXXXXXXXXXXXXXXX                                              FROM - C.U.C.C. / C U C B C.
       CUSTOMER NUMBER      xxxxxxxxxx                                            DATA CENTRE LOCATION 86900

ITEM TRACE NUMBER        CROSS REFERENCE NO. FIN TRNSIT ACCOUNT NO.  AMOUNT TRAN    DUE PAYEE NAME   INVALID FIELD NO.
ITEM TRACE REPORT ORIGINAL                   INST  NO.                     CD     DATE

8690 86900 3677 301678414 10040123456         0809 12010 100012345  1351.35 903I 010097 ABC ENTERPRISES
0010 86900 0000 204621888                     0001 00120 126789012          450

0040869008128204438202    XXXXXXXXX          0004 11740 01234560     67.25 900D 010099 DEFGH,Patricia    08 00 00 00 00 0
                                              0809 12010 100123456          336

8690 86920 4827 016023118 2036                0809 12010 100123456   420.00 901J 010102 ASDFGHJK,KEN
8692 86900 3420 204383267                     0899 22419 012345678          370

8690 86920 4827 016023118 ABCDEF              0809 12010 100123456   120.00 450F 010102 ERROR CORRECTION
8690 86920 4825 016011111                     0899 22419 012345678

//// xxxxx xxxx xxxxxxxxx xxxxxxxxxxxxxxxxxx xxxx xxxxx xxxxxxxxxxx xx,xxx,xx.xx xxxx xxxxxx xxxxxxxxxxxxxxxxxxx xx xx

                     ------- DEBITS (D,E,J) -------       ------- CREDIT (C,F,I)---------
                          ITEMS              AMOUNT          ITEMS              AMOUNT

TOTAL REJECTS       xxx,xx1,783     x,xxx,591,380.34     xxx,xx1,783     x,xxx,591,380.34    PLEASE MANUALLY POST AS REQUIRED
TOTAL REVERSALS               0                 0.00               1              120.00
TOTAL RETURNS                 1              420.00                0                0.00
TOTAL RECALLS                 0                 0.00               1            1,351.35

GRAND TOTAL         xxx,xx1,784     x,xxx,591,800.34     xxx,xx1,785     x,xxx,591,851.34



 FIELD NO.          FIELD NAME

      04     TRANSACTION TYPE
      05     AMOUNT
      06     DUE DATE/DATE FUNDS TO BE AVAILABLE
      07     INSTITUTIONAL IDENTIFICATION NO.
      08     PAYOR/PAYEE ACCOUNT NO.
      09     ITEM TRACE NO.
      04     TRANSACTION TYPE
      05     AMOUNT
      06     DUE DATE/DATE FUNDS TO BE AVAILABLE
      07     INSTITUTIONAL IDENTIFICATION NO.
      08     PAYOR/PAYEE ACCOUNT NO.
      09     ITEM TRACE NO.
      10     STORED TRANSACTION TYPE
      11     ORIGINATOR SHORT NAME
      12     PAYOR/PAYEE NAME
      13     ORIGINATOR LONG NAME
      14     ORIGINATING DIRECT CLEARER USER ID
      15     ORIGINATOR CROSS REFERENCE NO.
      16     INSTITUTIONAL ID NO. FOR RETURNS
      17     ACCOUNT NUMBER FOR RETURN
      19     ORIGINAL ITEM TRACE NUMBER
      21     INVALID DATA ELEMENT I.D.
      51     UNAPPROVED INSUFFICIENT FUNDS
      60     ORIGINAL TXN NOT FOUND FOR EFIJ
      61     DUPLICATE E/F OR I/J
      62     INSTITUTION IN DEFAULT
      79     UNAPPROVED INVALID ACCOUNT NO.
      99     I/J REJECT, SO REJECT CORRESPONDING
      R      RETURNED DUE TO UNACCEPTABLE DESTINATION/RECORD TYPE
```

Figure 8.3: Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR)

- Summary – The bottom portion of the report is divided into two columns: one for the total number of Debits (D, E, J) and one for the total number of Credits (C, F, I). The total Rejects, Returns, and Recalls are then listed followed by the Grand Total.

  The Invalid Field No. column indicates the reason for rejection. Compare the number to the legend provided below the transaction details. The following table describes the reasons that each type of reject may have occurred.

Reason for Reject		
Reject Code (Field Number)	**Field**	**Reason**
04	Transaction Type	TRANSACTION TYPE is invalid or blank.
05	Amount	AMOUNT is blank, or not greater than zero.
06	Due date/Date Funds to be Available	DUE DATE is invalid or blank.
07	Institutional identification No.	INSTITUTION (route and/or transit) is not in the correct format, does not exist or is blank.
08	Payor/Payee Account No.	ACCOUNT NUMBER is not a valid format for the specified INSTITUTION.
09	Item Trace Number	ITEM TRACE NO. is invalid.
10	Stored transaction Type	STORED TRANSACTION TYPE is invalid or blank.
11	Originator Short Name	ORIGINATOR SHORT NAME is blank.
12	Payor/Payee Name	PAYOR/PAYEE NAME is blank.
13	Originator Long Name	ORIGINATOR LONG NAME is blank.
14	Originating Direct Clearer User ID	Originating Direct Clearer ID is invalid or blank.
15	Cross Reference No.	CROSS REFERENCE is blank.
16	Institutional ID number for returns	INSTITUTION FOR RETURNS (route and/or transit) is invalid or blank. It should specify your credit union.
19	Original Item Trace Number	Original item trace number is invalid or blank.
21	Invalid Data Element ID	DATA ELEMENT ID is invalid or blank.

Distribution

This report is available the day after Central 1 has processed the file.

8.3 Summary of Data Received Report (ICRM/UCRM)

Description

This report lists an Originator's AFT transactions by file creation number and includes the total item count and dollar value. Canadian dollar transactions are reported on the ICRM, and US dollar transactions are reported on the UCRM.

Purpose

Use this report as acknowledgement that Central 1 processed the AFT file. Compare the data on this report to your own records.

Organization

The report is divided into four parts (see Figure 8.4):

- Payment Details – Displays the total number and dollar value of transactions in the file. Figures are divided into debits and credits and each line is separated by Direct Clearer.
- Error Correction Details – Always shows zeros.
- Totals – Displays the total dollar value and item count of AFT transactions.
- Destination Statistics – Displays the number of transactions by the destination Direct Clearer. Figures are divided into debits and credits.

```
CENTRAL1 04/08/10  ICRM 080911110                    CENTRAL 1 CREDIT UNION                                    PAGE          1
 PROGRAM ICR010    CAD                                                                                                 05-03-25
 REPORT RTCS010/1                                                                                          ICS DATE  APR  8, 2010

  FROM- XXXXXXX CREDIT UNION - XXXX                                  TO- C.U.C.C. / CENTRAL1
        CUSTOMER NUMBER,      8090011110                                      86900

                                          SUMMARY OF DATA RECEIVED FROM CAFT SYSTEM

                                                  FILE CREATION NO.   4156
                                                  FILE CREATION DATE  10098
  PAYMENT DETAILS
  ---------------
                                              D E B I T S                          C R E D I T S
                     TRANSACTION         NUMBER        (DUE TO) AMOUNT     NUMBER      (DUE FROM) AMOUNT
                     APR. 13               130             102,208.48          130             102,208.48

  SUB TOTALS                               130             102,208.48          130             102,208.48

  ERROR CORRECTION DETAILS
  ------------------------
  SUB TOTALS                                 0                    .00            0                    .00

  TOTALS                                   130             102,208.48          130             102,208.48

  TOTAL NUMBER OF ITEMS -                  260

  NUMBER OF REJECTS RECEIVED                 0

  ORIGINATING CREDIT UNION :  080911110
```

Figure 8.4: Summary of Data Received Report (ICRM/UCRM)

Distribution

The report is available the day after Central 1 processes the file. It is produced each time an Originator uploads a file to *PaymentStream*™ AFT or releases transactions from *PaymentStream* AFT.

8.4 Incoming AFT Transactions List (ICTI/UCTI)

Description

This report provides a detailed list of an Originator's AFT transactions by file creation number. The report also shows any offsetting transactions that Central 1 created. Canadian dollar transactions are listed on the ICTI, and US dollar transactions are listed on the UCTI.

Purpose

Use the report to view individual transactions sent to the receiving financial institutions and to view offsetting transactions created by Central 1.

Organization

The report is separated by Originator ID and sorted by cross reference number. Each transaction is listed separately. See Figure 8.5.

```
BCCCU-   07/27/10  ICTI 080901234                    CENTRAL 1 CREDIT UNION                                    PAGE    166
PROGRAM   ICR020   CAD                                                                                            12-19-23
  REPORT RTCS025/1                                ITEM TRACE REPORT - INCOMING ITEMS

  FROM 8090123456  ABC COMPANY LIMITED      FILE CREATION NUMBER 0031  CREATION DATE 005066            ICS DATE  JUL 27, 2010
                                                                                                          DESTINATION INFO
ITEM TRACE NUMBER   CROSS REFERENCE NO.        FIN TRNSIT ACCOUNT NO.       AMOUNT TRAN   DUE    PAYEE NAME    EX DATA RELEASE
ITEM TRACE REPORT ORIGINAL                      INST  NO.                          CD       DATE               MD CENTR  DATE

8690 86900 0000 760123456 270123456777        0809 12345 60-007-890-3      149.86 123C 010210 JOHN DOE        4 86900   010210
8690 86900 0000 760123457 270123456888        0809 12456 400070890033      377.98 123C 010210 JANE DOE        4 86900   010210
8690 86900 0000 760123458 270123456999        0809 12567 000708900999      187.23 123C 010210 ADAM SMITH      4 86900   010210
8690 86900 0000 760123459 270123453333        0809 12678 100007089000      924.38 123C 010210 JOAN SMITH      4 86900   010210
```

Figure 8.5: Incoming AFT Transactions List (ICTI/UCTI)

Distribution

The report is available the business day after Central 1 processes the file.

8.5 Transaction Account Warning List (ICRW/UCRW)

Description

This report lists the transactions that may contain an error in the destination account number. If the account number validation is the only error, the transaction will be sent, and a warning message will be issued. There is no guarantee that the receiving financial institution will process the transaction. Canadian dollar transactions are reported on the ICRW, and US dollar transactions are reported on the UCRW.

Purpose

Use the report to view transactions flagged with a warning.

Transactions displayed on this report are not rejected if this is the only error. However, the receiving account number is incorrect, so the other financial institution must post the transaction manually. As this could result in late posting, correct the account number before the next due date. The account number appears in the Invalid Field No. column. Central 1 does not contact Originators about these transactions.

Organization

This report is generated per file creation number and sorted by the transactions with account warnings. See Figure 8.6.

```
CENTRAL1 08/01/10  ICRW 080911110                    CENTRAL 1 CREDIT UNION                                    PAGE          1
PROGRAM  ICR020    CAD                                                                                      RUN TIME: 12-15-01
 REPORT RTCS015/1                                TRANSACTION ACCOUNT WARNING LIST                          ICS DATE  AUG 01, 2010

FROM - ABCDE INSURANCE - xxxxxxxxx     CUSTOMER NO 8090000111                    TO - CENTRAL 1 CREDIT UNION

   YOUR FILE CREATION NO 3748  CREATION DATE 009328                                      DATA CENTRE LOCATION 0000086900

  F.I. ID.   CROSS REFERENCE NO. PAYEE/DRAWEE NAME              DUE DT TRAN        AMOUNT  ITEM TRACE NUMBER         ACCOUNT NO.

 0809 30100 105 Vincent ABCDE   ABCDEFGHIJK                    010105 330W        13.65D  8690 86900 0000 211491503 031000318747
 0002 90290 218 Carla DDDDD     DDDDDDDD,Jason                 010105 330W       108.50D  0020 86900 0000 211491388 902900033421
 0002 30270 220 Tina EEEEEEEEEE EERERE,Mark                    010105 330W        37.19D  0020 86900 0000 211491496 760185961424

                                                  D E B I T S                          C R E D I T S

                       TRANSACTION        NUMBER                 AMOUNT          NUMBER                 AMOUNT

                READ  TOTAL                    80              44,605.24              80              44,605.24


 W      INVALID ACCOUNT NO. - WARNING ONLY - TRANSACTION WILL BE PROCESSED BY CENTRAL1, BUT MAY BE REJECTED BY RECEIVING INSTITUTION
```

Figure 8.6: Transaction Account Warning List (ICRW/UCRW)

Distribution

The report is available the business day after Central 1 processes the file and is only produced if there are potential account number errors.

8.6 Notice of Change Detailed Listing (NCDL/NUDL)

Description

This report provides updated AFT transaction information from the destination financial institution (e.g., the correct recipient account number, name). Canadian dollar transactions are reported on the NCDL, and US dollar transactions are reported on the NUDL.

Purpose

An Originator will receive an NCDL/NUDL report when the destination financial institution advises the Originator of incorrect Payee/Payor account information. Verify the changes with your client before updating your AFT records. It may be necessary to update the Payor's PAD agreement.

Organization

The report is separated by Originator ID. Each transaction is reported on two lines. See Figure 8.7.

```
BCCCU-   07/26/10  NCDL 1234       8090001235         CENTRAL 1 CREDIT UNION                                    PAGE   1
 PROGRAM  NOC030   CAD                                                                                         15-01-32
 REPORT RTCS030/3                          NOTICE OF CHANGE (AFT) DETAILED LISTING - CAN

 SENT TO MOUNTAIN VILLAGE TENNIS CLUB   080912345


  TRAN OLD INST   OLD ACCOUNT    PAYOR/PAYEE NAME              TRACE NUMBER               SUNDRY INFO  INST RTNS  ORIG ID
  TYPE NEW INST   NEW ACCOUNT    LONG NAME                     SHORT NAME       XREF NO                 ACT# RTNS

  200  001610123  1101100101234  DOE, JANE                     869086900012300000456                    080912340  8090001239
       001610123      100101234  MT. VILLAGE TENNIUS CLUB      MT. TENNIS CLUB  ABCD01                  100819999

  TOTAL NUMBER OF ITEMS -                              1
```

Figure 8.7: Notice of Change Detailed Listing (NCDL/NUDL)

Distribution

The report is available once a week on Tuesdays, if a notice of change (NOC) transaction was received.

9 AFT Processing and Exception Items

If an AFT file is uploaded or records are released on *PaymentStream*™ AFT that the Originator does not want processed, the Originator can correct these records without affecting other transactions in the file. If an entire file includes duplicate transactions, is sent in error, or contains incorrect data on each record, the business member Originator can cancel the file. Corrections are processed as recalls or error corrections depending on whether the transactions have been posted to the recipients' accounts.

9.1 Recalling AFT Transactions and AFT Files

A recall is used to return a transaction or a file that has not yet been posted to the recipient's account. A recall is not an AFT transaction. It is a request to return unposted transactions or files. Recalls are processed on a best efforts basis and are subject to the following parameters:

- Debit Transactions – Individual debit transactions cannot be recalled after Central 1 releases the transaction to the other financial institution.
- Credit Transactions – Credit transactions can be recalled if they have not been posted to the recipients' accounts and the request is received the business day before the due date. Initiate an error correction if the transaction has been posted to the recipient's account.
- Credit or Debit Files – A business member Originator's AFT file can be recalled if Central 1 has not released the file to another financial institution.

  Note: If the file was released to the receiving financial institution but the transactions have not been posted to the recipients' accounts, recall each credit transaction individually. If the transactions were posted to the recipients' accounts, request an error correction.

Contact your financial institution to request an AFT recall.

9.2 Requesting AFT Error Corrections

An error correction is used to reverse an AFT transaction or AFT file that is posted to the recipients' accounts in error. Error corrections have the following constraints:

- Error corrections do not guarantee the permanent return of funds since they can be disputed within 90 days of the posting date.
- Original AFT transactions are still eligible for return despite error correction requests. As a result, AFT returns will be posted to the business member Originator's account.
- Error corrections are handled on a best effort basis.

To request an error correction, business member Originators contact their financial institution. Financial institutions must submit error correction requests to Central 1 by the following deadlines:

Note: Calculate your equivalent time based on the times provided in Pacific Time.

- 2:00 pm PT, three business days after delivery of the original credit or debit transaction,
- 2:00 pm PT, two business days after the date funds are to be made available of the original credit transaction, or
- 2:00 pm PT, two business days after the due date of the original debit transaction, whichever is later.

9.3 Handling Returned AFT Transactions

The receiving financial institution can return AFT transactions for various reasons (e.g., the payment is NSF, the account number is invalid or closed). Returned AFT transactions are reported on the Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR), usually one or two days after the due date.

The business member Originator proceeds as follows each business day:

1. Refer to the Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR) to determine if any transactions were returned.

   See Section 8.2, Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR). The Tran Code column displays the return code, and the Amount field indicates whether the transaction is a credit or debit. “J” indicates a returned debit, and “I” indicates a returned credit. The table below lists the reason that corresponds to each return code.

Code	Reason	Code	Reason
901	Not Sufficient Funds (Debits Only)	914	Incorrect Payor/Payee Name
902	Account Not Found	915*	No Agreement Existed
903	Payment Stopped/Recalled	916*	Not According to Agreement – Personal
905	Account Closed	917*	Agreement Revoked – Personal
907	No Debit Allowed	918*	No Confirmation/Pre-Notification – Personal
908	Funds Not Cleared (Debits Only)	919*	Not According to Agreement – Business
909	Currency/Account Mismatch	920*	Agreement Revoked –Business
910	Payor/Payee Deceased	921*	No Confirmation/Pre-Notification – Business
911	Account Frozen	922	Customer Initiated Return
912	Invalid/Incorrect Account Number	990	Institution in Default

**The Payor must complete a Reimbursement Claim. This document is retained by the Payor's financial institution and must be provided to the Payee's financial institution upon request.*

2. Investigate the reason for return and take appropriate action.
3. Obtain the correct account information from the customer and update the record on *PaymentStream*™ AFT or on the software used to create the transaction (if applicable).
4. Contact the recipient to resolve the problem and arrange for payment of the returned item (if applicable).
5. Contact the financial institution regarding settlement issues.

9.4 Handling Rejected AFT Transactions

AFT transactions are subject to a validation check at Central 1 and at the data centre of the receiving financial institution. Transactions that fail either validation check are rejected. The business member Originator proceeds as follows each business day:

1. Review the Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR) to determine if any transactions rejected. See Section 8.2 for an example.
2. Credit transactions have a "C" in the Amount field and debit transactions have a "D". The reason for rejection is recorded in the Invalid Field No. column. Compare this numeric code to the legend below the transaction details.
3. Obtain the correct account information (if applicable).
4. Update the record on *PaymentStream* AFT or on the software used to create the transaction (if applicable).
5. If applicable, arrange for payment of the rejected item or, with authorization from the recipient, create another transaction.
6. Contact the financial institution regarding settlement issues.

Appendix A — "Add AFT Record" Field Descriptions

Amount

This field identifies the dollar value of the record. The amount cannot be zero or a negative value, and it must be less than or equal to the Originator's transaction limit as displayed on the Add AFT Record page. Maximum length: 10 characters (8-digit whole number, 2-digit decimal).

Business Day Only (Credit Records Only)

A user can select this option only when entering a credit record. If the "Business Day Only" box is selected and the due date of a record falls on a non-business day, the due date will be recalculated to the previous business day. Once the payment is released and processed, the due date will be reset back to the original setting. This allows the transactions to always fall on a business day and is displayed as the Actual Due Date. The Next Release Date shows when the transaction should be released from *PaymentStream*™ AFT.

Example: The AFT credit record frequency is set to bi-weekly and the due date is Friday, April 3, which is a statutory holiday. *PaymentStream* AFT recalculates the due date to be Thursday, April 2. Once the April 2 payment is processed, *PaymentStream* AFT sets the next payment due date to bi-weekly on Friday, April 17.

Comments

This field is used for the Originator's reference only. Comments can be entered for the Payee/Payor record but will not be transmitted with the transaction.

Cross Reference Number

This field identifies an Originator-assigned reference number for the transaction. If a value is not entered, the AFT system places the file creation number in this spot when it creates the transaction file. Maximum length: 19 characters.

Due Date

This field identifies the date the transaction will be debited or credited to the Payee/Payor's account at the receiving financial institution. Due dates for credit records cannot be backdated more than 30 calendar days and cannot be future dated more than 14 calendar days. Due dates for debit records cannot be backdated more than 173 calendar days and cannot be future dated more than 14 calendar days.

Expiry Date

This field identifies the date after which transactions are no longer created for the Payee/Payor. The expiry date must be later than or equal to the due date. Transactions are created up to and on the expiry date, but not after. Transactions are not created for expired records (records with an expiry date that has passed or with a due date after the expiry date). If the frequency is "one time (OT)", the expiry date is automatically populated with the due date after the transaction is released for processing.

Frequency

This field identifies the transaction frequency. If the frequency X-Scheduled or XB-Scheduled Business is selected, 4 text boxes open after the frequency field where the user can identify the days of the month when transactions will be created. Frequencies are as follows:

- **A**-Annual – Each time a transaction is created, the due date will be incremented to the same calendar day for the next year.
- **B**-Bi-Weekly – Each time a transaction is created, the next due date will be incremented two weeks (14 calendar days) from the current due date.
- **BM**-Bi-Monthly – Each time a transaction is created, the next due date will be incremented two months from the current due date.
- **M**-Monthly – Each time a transaction is created, the next due date will be incremented to the same date of the next calendar month. If the date is not valid (e.g., February 30) the due date will be incremented to the last day of the month.
- **ML**-Monthly Last Day of Month – Due date must be a month-end date. Each time a transaction is created, the due date will be incremented to the last day of the next calendar month.
- **OT**-One Time – Transaction will be created once. Payee/Payor record will expire following release of the one-time transaction. No further transactions will be created.
- **Q**-Quarterly – Each time a transaction is created, the due date will be incremented three months to the same calendar day. For example, January 15 would increment to April 15.
- **S**-Semi-Monthly – Due date must be either the 15th day of the month or the last day of the month. Each time a transaction is created, the next due date will be incremented accordingly.
- **SA**-Semi Annual – Each time a transaction is created, the due date will be incremented six months to the same calendar day. For example, January 15 would increment to July 15.
- **W**-Weekly – Each time a transaction is created, the next due date will be incremented one week (seven calendar days) from the current due date.
- **X**-Scheduled – One to four set days per month can be entered in the text boxes beside frequency. Each time a transaction is created, the due date will be incremented to the date entered in the next text box. After the last transaction is created for a month, the next due date will move to the first date entered in the text box of the next month. The due date entered must match one of the dates entered in the text boxes.
- **XB**-Scheduled Business – Same as Scheduled except that due dates must be business days. If the date entered in the text boxes falls on a weekend or holiday for that month, the due date will be set to the last business day prior to the weekend or holiday. When entering the record for the first time, the due date must be a business day. This applies to both credit and debit transactions.

Last Name/Business Name

This field displays the Payee/Payor's last name or business name if the Payee/Payor is a business. Minimum length: 1 character; maximum length: 30 characters.

First Name

This field displays the first name of the Payee/Payor. Maximum length: 30 characters.

Institution

This field identifies the name of the financial institution based on the route and transit number entered. The information is automatically populated by the system provided the FI is selected from the Search for FI list.

Mark as Dormant

This field identifies a period in which no transactions are created for the Payee/Payor. The record is dormant if its due date is later than or equal to the Dormant From date and earlier than or equal to the Dormant To date.

- Dormant From – This field identifies the start date of a period in which no transactions are created for this Payee/Payor. The Dormant From field must contain a date earlier than the Dormant To date.
- Dormant To – This field identifies the end date of a period in which no transactions are created for this Payee/Payor. The Dormant To date must contain a date later than the Dormant From date.
- Recur Annually – This field identifies if the dormant period for the record occurs annually.

Next Release Date

This field identifies the date the transaction must be transmitted by the Originator to ensure that the transaction is delivered to the receiving financial institution for processing by the due date. The date must be a business day. When the system calculates the release date, it skips Saturdays, Sundays, and holidays.

Originator Sundry Information

This field identifies additional Originator information such as a billing period or pay period. Maximum length: 15 characters.

Payee/Payor's Account Information

- Transit – This field identifies the receiving financial institution's transit number. The transit number must be a valid transit number in the Financial Institution File. Required length: 5 characters.
- Route – This field identifies the receiving financial institution's route number. The route number must be a valid route number in the Financial Institution File. Required length: 3 characters.
- Account – This field identifies the account number of the Payee/Payor to which the transaction will be sent. Maximum length: 12 characters.

Record Type

This field identifies whether the record is a debit or a credit.

Returns Account Information

- Return Account Transit – This field identifies the transit number of the financial institution that the Originator wants transactions delivered to if returned by the receiving financial institution. The return transit number must be numeric and a valid transit number in the Financial Institution File. Required length: 5 characters.
- Return Account Route – This field identifies the route number of the financial institution that the Originator wants transactions delivered to if returned by the receiving financial institution. The return route number must be numeric and a valid route number in the Financial Institution File. Required length: 3 characters.
- Return Account – This field identifies the account number the Originator wants transactions delivered to if returned by the receiving financial institution. The return account must be numeric. Minimum length: 1 character; maximum length: 12 characters.

Search for FI

This link allows a user to search for a financial institution. All or part of the financial institution's name can be entered.

Transaction Type

This field identifies the transaction type as defined by Payments Canada (e.g., payroll deposit, strata fee, loan payment, etc.). A user can select the Look up Type link to view the available transaction types.

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