



STANDARD 007

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

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IMPLEMENTATION AND REVISIONS

IMPLEMENTED

April 18, 2016

AMENDMENTS POST-APRIL 2016

1. Amendments to replace references to Standard 017 with the Canadian ISO 20022 Usage Guidelines, approved by the Board December 1, 2016, effective January 30, 2017.
2. Amendment to existing transaction code 308, approved by the President, effective February 9, 2017.
3. Amendment to add new transaction code 453, approved by the Board February 22, 2018, effective April 23, 2018.
4. Amendments to add new transaction code 325, approved by the Board September 15, 2022, effective October 15, 2022.
5. Administrative amendment to correct the Return Reason Code range for Customer Initiated Returns (Debits Only), approved by the President, effective November 14, 2022.
6. Administrative amendment to change the existing description for transaction code 325, approved by the President, effective April 5, 2023.
7. Amendments to add new transaction code 326 and 327, approved by the Board March 2, 2023, effective July 3, 2023.
8. Administrative amendment to change the existing description for transaction code 325, approved by the President, effective April 26, 2024.
9. Amendments to add new transaction code 328 to new Appendix I, approved by the Board February 27, 2025, effective July 1, 2025.

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SCOPE

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

USE OF STANDARD

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

TRANSACTION CODES

3. Transaction Codes are three digit codes used by a Payment Originator to identify a payment. Their use enables the identification of payment types to customers.

4. There are nine categories of Transaction Codes, as listed below:

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

RETURN REASON CODES

5. Return Reason Codes are three digit 900-series codes. These codes are used to indicate the reason for return of a payment. Code 900 shall be used for payments being returned for edit rejects only.

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6. There are 4 categories of Return Reason Codes as follows:

- a. 900-914 - FI Dishonoured Transaction
- b. 915-921 - Customer Initiated Returns (Debits Only)
- c. 922 - Credit Return (Customer Initiated)
- d. 990 - Default

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APPENDIX I

LIST OF TRANSACTION CODES

Category	Range	Tran Type	Full	Abbreviations English/French
Future Use	000-149		Unassigned	
Clearing Items	150-199		Reserved for MICR Debits	
Pre-Authorized Transactions	200-229	200 201 202 203 204 205 206 207	Payroll Deposit Special Payroll Vacation Payroll Overtime Payroll Advance Payroll Commission Payroll Bonus Payroll Adjustment Payroll	PAY/PAY
	230-239	230 231 232 233	Pension Federal Pension Provincial Pension Private Pension	PEN/PEN
	240-249	240	Annuity	ANN/REN
	250-259	250 251 252	Dividend Common Dividend Preferred Dividend	DIV/DVD
	260-279	260 261 265 266 271 272 273 274	Investment Mutual Funds Spousal RSP Contribution RESP Contribution RSP Contribution Retirement Income Fund Tax Free Savings Account RDSP Contribution	INV/PLA MTF/FMU SRP/RDC REP/REE RSP/RER RIF/FRR TFS/CLI RDP/REI
	280-299	280 281	Interest Lottery Prize Payment	INT/INT LPP/PDL

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Category	Range	Tran Type	Full	Abbreviations English/French
For Federal Government Use Only (Institution Numbers 117 and 177)	300-329	300 301 302 303 308 309 310 311 312 313 315 316 317 318 319* 320 321 322 323 324 325 326 327 328	Federal Payment Agri Stabilization AgrilInvest HRDC – Training Canada Child Benefit GST CPP Old Age Security War Veterans' Allow. VAC PS Superannuation CF Superannuation Tax Refund EI PAD CCRA Student Loan CSB Interest External Affairs Savings Plan Access Grants Canada Carbon Rebate Canada Dental Benefit Canada Workers Benefit Canada Disability Benefit	FED/FED AGR/AGR AGI/AGI HRD/DRH CCB/ACE GST/TPS CPP/RPC OAS/SV WVA/AAC VAC/ACC PSS/PFP CFS/PFC RIT/RIF EI/AE TXD/DIM GSL/ETU CSB/OEC EXT/EXT CSP/PEC CAG/SCA CCR/RCC CDB/PDC CWB/ACT CDB/PCPH
Pre-Authorized Transactions (Cont'd)	330-349	330 331 332 333 334 335 336	Insurance Life Insurance Auto Insurance Property Insurance Casualty Insurance Mortgage Insurance Health/Dental Claim Insurance	INS/ASS
	350-369	350 351 352 353 354 355 356	Loans Personal Loans Dealer Plan Loans Farm Improvement Loans Home Improvement Loans Term Loans Insurance Loans	LNS/PRE

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Category	Range	Tran Type	Full	Abbreviations English/French
For Provincial/ Local Government Use Only	600-620	600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617	Prov./Local Gvt. Payment Family Support Plan Housing Allowance Income Security Benefits Family Ben. Prov./Terr. Workers' Compensation Board Employment Assistance Allowance Automobile Insurance Plan Health Care Premium Offences and Fines Disability Payment Parental Insurance Student Loan Grant/Bursary Solidarity Tax Credit Children Assistance Tax Refund	PRO/PRO FSP/ROF HSG/LOG ISB/PSR PFB/PFA FPT/FPT WCB/CST EAA/AAE AIP/RAA PHC/FAM OF/IA DIS/INV PPI/APP PSL/PEP PGB/SBP STC/CIS CAS/SAE TRX/IMP
Future Use	621-649	650*	Unassigned Inter-FI Funds Transfer Debit	FTD/DTF
Future Use	651-699	700	Unassigned Business PAD	BUS/ENT
Commercial Pre-Authorized Debits (PADs)	701-749	701 702 703 704 705 706 707 708 709 710 711 712 713 714 715	Commercial Investments Commercial Insurance Commercial Auto Insurance Commercial Property Insurance Commercial Casualty Insurance Commercial Mortgage Insurance Commercial Loans Commercial Mortgage Commercial Taxes Commercial Income Taxes Commercial Sales Taxes Commercial GST Commercial Property Taxes Commercial Rent/Lease Commercial Equipment Rent/Lease	CIV/PLE CIN/ASE CAI/AUE CPI/ABE CCI/ARE CMI/AHE CLN/PEE CMG/HYE CTX/TXE CIT/IRE CSL/TVE CGT/TPE CPT/TFE CRL/LBE CER/LME

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Category	Range	Tran Type	Full	Abbreviations English/French
Commercial Pre-Authorized Debits (PADs) (Cont'd)		716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731	Commercial Automobile Rent/ Lease Commercial Cash Management Commercial Bill Payment Commercial Telephone Bill Payment Commercial Gasoline Bill Payment Commercial Hydro Bill Payment Commercial Cable Bill Payment Commercial Fuel Bill Payment Commercial Utility Bill Payment Commercial Internet Bill Payment Commercial Water Bill Payment Commercial Auto Payment Commercial Expense Payment Commercial Accounts Payable Commercial Fees/Due Commercial Creditor Insurance	CAR/LAE CCM/GEE CBP/PFE CTB/PTE CGB/ESE CHB/ELE CCB/PCE CFB/CBE CUB/UPE CIB/AIE CWB/CEE CAB/PAE CEP/RDE CAP/CDE CFD/FRE CRI/ARC
Internal Direct Clearer Use	750-899			

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

LIST OF RETURN REASON CODES

Category	Range	Tran Type	Full	Abbreviations English/French
Returned/ Dishonoured Items	900-999	900 901 902 903 905 907 908 909 910 911 912 914	Returned Item Reasons Edit Reject NSF (Debit Only) Account not found Payment Stopped/Recalled Account Closed No Debit Allowed Funds Not Cleared (Debit Only) Currency/Account Mismatch Payor/Payee Deceased Account Frozen Invalid/Incorrect Account No. Incorrect Payor/Payee Name	REJ/REV NSF/DSP CNT/ITV STP/ARR CLS/FER NCP/PPC FNC/FNL WCU/MDC DEC/DEC FZN/BLQ INA/INV INP/NOM

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Category	Range	Tran Type	Full	Abbreviations English/French
Customer Initiated Returns (915-921) Debits Only		915 916 917 918 919 920 921	No Agreement Existed Not According to Agreement – Personal Agreement Revoked – Personal No Confirmation/Pre-Notification – Personal Not According to Agreement – Business Agreement Revoked – Business No Confirmation/Pre-Notification – Business	ANP/NOG NCA/ACP ARP/AGP PNP/PRP NCE/ACB ARE/AGB PNE/PRB
Credit Only		922	Customer Initiated Return	REC/CIR
Default		990	Institution in Default	DEF/DEF

Notes

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