

e-Transfer Settlement Guide for BC/ON credit unions

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Document Control

Version	Author	Description	Date
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4.4	Amanda Giasson	Minor updates to file and report availability references.	May 15, 2015
5.0	Amanda Giasson	Updates to coincide with migration to new PaymentStream architecture, including: <ul style="list-style-type: none"> - New ECCX report - New EMFC transaction file - Consistent file creation number in EMTC transaction file - Response codes updates - Updates to terminology - Combined BC and ON versions into one document 	October 4, 2016

Glossary of Terms

Term	Definition
ACXSYS	Acxsys Corporation provides management services to Interac Association and specializes in the development and operation of new payment service opportunities.
AFT	Automated Funds Transfer
CAD	Canadian Dollars
e-Transfer	Formerly known as Email Money Transfer / EMT
ET	Eastern Time
FI	Financial Institutions – Financial institutions, Banks, Caisse, etc
Interac Association	Interac Association is responsible for the development and operations of the Inter-Member Network (IMN), a national payment network that allows Canadians to access their money through Automated Banking Machines and Point-of-Sale terminals across Canada. Interac is the third party Processor for e-Transfers.
PSA	PaymentStream Architecture

Chapter 1 Overview

1.1 *In these Procedures*

The e-Transfer Settlement Procedures provide detailed settlement and reconciliation information for the purpose of balancing and reconciling e-Transfer transactions.

The topics covered in these procedures include:

- Settlement and reconciliation - see Chapter 2
- Reports – see Chapter 3
- Detailed Transaction Files – see Chapter 4
- Balancing Scenario – see Chapter 5

1.2 *Intended Audience*

This document is intended for financial institution operational staff performing end-of-day settlement and reconciliation processes.

1.3 *In This Chapter*

This Chapter contains the following topics:

- Introduction to e-Transfer settlement payments – see Section 1.4
- Central 1 contact information – see Section 1.5

1.4 *Introduction*

The e-Transfer service is used to send and receive funds using email, mobile, or sms notifications. A minimum transfer amount and maximum daily, weekly, and monthly limits apply to customers using this service. Transfers can be made to recipients with accounts at any Canadian financial institution in Canadian Dollars. Transfers to financial institutions not participating in Interac's e-Transfer service are processed as AFT transactions.

Per Customer Limits. Transaction, weekly and monthly limits for transfers are controlled by Interac. Financial institutions may impose their own limits to their customers which can be equal to or less than those enforced by Interac.

1.5 Central 1 Contact Information

Central 1 supports e-Transfer settlement, balancing, reconciliation, and adjustments.

Contact

MemberDirect Support between 06:00 and 17:00 (PT) Monday to Friday, excluding public holidays.

MemberDirect Support contact information:

Telephone number: 1-888-889-7878

Fax: 1-855-772-9636

E-Mail address: memberdirect_support@central1.com

Chapter 2 Settlement and Reconciliation

2.1 *In this Chapter*

This Chapter includes the following topics:

- Balancing e-Transfer transactions – see Section 2.2
- Reconciling e-Transfer transactions – see Section 2.3
- Settling e-Transfer transactions – see Section 2.4

2.2 *Balancing e-Transfer Transactions*

The financial institution is responsible for balancing:

- its banking system to the detailed transaction file produced by Central 1
- its internal GL to the settlement posted by Central 1 to the financial institution's chequing account held at Central1.

It is recommended that the financial institution creates a G/L account for e-Transfer settlement. Depending on whether the customer is sending or receiving the funds, the financial institution debits or credits the customer and debits or credits the specific GL account. The GL accounts are balanced against the detailed transaction file or detailed transaction report provided by Central 1.

SCENARIOS

1. Both Central 1 and financial institution matches = no further action.
2. Central 1 has transaction but financial institution does not = find the incomplete transaction. Financial institution must debit/credit the account to balance the transaction.
3. Financial institution has transaction but Central 1 does not = find the incomplete transaction. Financial institution should wait 1 day in the event that the transactions missed the cut-off. If the incomplete transaction is not found, the financial institution must reverse the transaction for the customer.
4. Both have the transaction but they don't match = trace both transactions.

MATCHING CRITERIA

The following are the fields that are to be matched for each transaction:

Date
Reference
Amount
Account Number
Transaction Type
Dr/Cr
Status.

2.3 Reconciling e-Transfer Transactions

The financial institution will receive a daily e-Transfer detailed transaction file (EMTC) from Central 1 that contains requested (pending), completed (recipient accepted funds) and any cancelled transactions. Transactions will be settled once the recipient has accepted the funds/email.

The financial institution will also receive a daily e-Transfer detailed transaction file (EMFC) from Central 1 that contains the same details as the EMTC, and also includes the details of all failed e-Transfers.

If the customer (i.e. sender/originator) cancels the transaction, then the funds will be automatically credited back to his/her account. Payments may also be cancelled by parties other than the originating customer, and under some conditions the funds will remain in the financial institution holding account until they are manually reimbursed to the customer by the financial institution staff. The following list depicts situations resulting in a cancelled payment (note: “customer” refers to the originator/sender of the payment):

1. Cancelled by Customer/Member
 - **Automatic** reversal
2. Cancelled by Non-Customer/Member
 - a. Central 1 Fraud Officer – The fraud officer at Central 1 can cancel a transaction if it is deemed to be a fraudulent transaction
 - **Manual** reversal required by financial institution
 - b. Cancelled by Interac – e-Transfer transactions have a life span of 30 days before they expire. The e-Transfer transaction can be cancelled by the customer any time within 60 days of the transfer date, providing that the transaction is still pending (i.e. not yet accepted by the recipient). Interac cancels transactions on a weekly basis after the 60 days “Lazy Sender Process”. Therefore, Interac-cancelled transactions can take up to 67 days.
 - **Manual** reversal required by financial institution
 - c. Cancelled/Refused by Recipient – The receiver has the option of refusing a transaction. If this occurs, the customer will receive an email alert advising them of the rejection. The customer must then cancel the transaction. If the transaction is not cancelled, it will remain as ‘pending’ until the ‘Lazy Sender Process’ occurs.
 - **Automatic** reversal if the customer completes the cancellation request
 - **Manual** reversal if left until the ‘Lazy Sender Process’ occurs

The EMCD (detailed transaction) report, containing all requested, completed and cancelled e-Transfer transactions, will also be available daily to the financial institution to assist with the reconciliation.

Failed transactions – there are a number of reasons why an e-Transfer may have failed, and in some cases, the financial institution may need to make an adjustment back to the customer's account. Please refer to the e-Transfer Failed Transaction Report (ECCX) which provides details of all e-Transfer transactions that failed on any particular day. (See section 3.6).

2.4 Settling e-Transfer Transactions

A) Financial institution Settlement

All transactions are settled to the financial institutions account held at Central 1. Settlement takes place on business days only. Transactions that have been accepted by the receiver are settled.

The cut-off time for e-Transfer transactions is 20:59:59 PT.

The e-Transfer Detailed Transaction File (EMTC) and e-Transfer Detailed Transaction File with failed transactions (EMFC) are created and distributed to each e-Transfer participating financial institution each calendar day to use as part of their own reconciliation processes against the transactions on their banking system records/reports. These two files include all transactions from 21:00:00 PT the previous day till 20:59:59 PT the current day. The file is available the next morning.

The EMTC file includes:

- pending transactions that are currently outstanding
- transactions cancelled by the sender since the last settlement
- transactions cancelled by the system since the last settlement
- transactions that have been completed since the last settlement

The EMFC file includes:

- pending transactions that are currently outstanding
- transactions cancelled by the sender since the last settlement
- transactions cancelled by the system since the last settlement
- transactions that have been completed since the last settlement
- transactions that failed

If there are no transactions, and on non-business days, files containing A and Z records, but without transaction records will still be provided.

The following reports are created by Central 1 daily and are included in the financial institution's MERG file:

- e-Transfer Settlement Summary Report (EMCU)
- e-Transfer Detailed Transaction Listing Report (EMCD)
- e-Transfer Failed Transactions Report (ECCX)

Central 1 applies charges for 'newly originated' e-Transfers. Note: This includes transactions that are created and cancelled either the same day prior to cut-off, or that are subsequently cancelled after cut-off, or on another day. These charges are accumulated by Central 1 and charged on a monthly basis to financial institutions.

B) Customer Settlement

The financial institution's banking system will post all payments to its customers' accounts.

Chapter 3 Reports

3.1 *In this Chapter*

This Chapter includes the following topics:

Financial institution reports

- e-Transfer File and Report Business Rules – see Section 3.2
- e-Transfer File and Report Delivery/Storage – see Section 3.3
- e-Transfer Settlement Summary Report (EMCU) – see Section 3.4
- e-Transfer Detailed Transaction Listing Report (EMCD) – see Section 3.5
- e-Transfer Failed Transactions Report (ECCX) – see Section 3.6

3.2 *e-Transfer File and Report Business Rules*

- The Interac Settlement file is received by Central 1 Tuesday through Saturday. Transaction information in files and reports is generated after the Interac Settlement File has been processed. However, files and reports are provided each calendar day and, where there are no transactions to include on any given day, the files will contain only A and Z records (header/footer) and the reports will contain just the report template.
- If any weekday (Monday – Friday) is a holiday, no Interac settlement file will be received the morning following the holiday, hence there will be no settlement for that day. The settlement date will be the next business day. The Interac settlement file will be sent to Central 1 the day following the next business date.
- If any weekday is a statutory holiday, e-Transfer transaction details will not be reported on the morning following the holiday since no Interac settlement file will be received. Instead, the details would be available on the morning 2 days after the statutory holiday. BC regional holidays will be recognized, as per the CPA published statutory holidays.
- If the morning two days after is a Sunday, e-Transfer transaction details would be available on the following Tuesday.

3.3 *e-Transfer File and Report Delivery/Storage*

The e-Transfer detailed transaction files (EMTC and EMFC) are available in financial institutions' home folders on Central 1's FTP server.

All e-Transfer text reports are included in the MERG report files that are currently delivered to financial institutions' folders on Central 1's FTP server.

All e-Transfer PDF reports are available via the File and Report Exchange on Central 1's Secure Site. Reports can be found under the ETFR folder which is located in financial institutions' home folders.

3.4 e-Transfer Settlement Summary Report (EMCU)

Purpose – To be used by the financial institution to balance the banking system totals to the settlement that Central 1 has posted to their current account.

Description – This report lists the amounts that are debited and credited to each financial institution's Central 1 account.

Report Availability – The report is created daily. If there are no transactions, a report without summary details will still be provided.

EMCU Elements

No.	Name	Description	Length	Type	Scenario / Rules
1.	Financial institution Name	This field describes the institution.	15	Alphanumeric	
2.	Sending Debit: Number	Number of transactions received by the financial institution	8	Numeric	This value refers to the number of e-Transfer transactions that qualified as a sending debit. A transaction qualifies as an e-Transfer sending debit if: 1) The customer logged onto their financial institution homepage and initiated an e-Transfer. As a result, an email is sent to the recipient indicating that funds are available for transfer. 2) The transaction results in a debit to the account of the customer that initiated the e-Transfer (i.e. funds are removed from this account due to the transaction).

3.	Sending Debit: Amount (once the transaction has been accepted by the recipient)	Total amount of transactions received by the financial institution.	14 (incl. two decimal places)	Numeric	This value refers to the total dollar value of e-Transfer or transactions that qualified as a sending debit. A transaction qualifies as an e-Transfer sending debit if: 1) The customer logged onto their financial institution homepage and initiated an e-Transfer. As a result, an email is sent to the recipient indicating that funds are available for transfer. 2) The transaction results in a debit to the account of the customer that initiated the e-Transfer (i.e. funds are removed from this account due to the transaction). Sending debit is a negative value.
4.	Receiving Credit: Number	Number of transactions received by the financial institution.	8	Numeric	This value refers to the number of e-Transfer transactions that qualified as a receiving credit. A transaction qualifies as a receiving credit if: 1) The client/customer logged onto their financial institution homepage and completed the e-Transfer (e.g. successfully answered the security question). 2) The transaction results in a credit to the account of the customer that completed the e-Transfer (i.e. funds are added to this account due to the transaction).
5.	Receiving Credit: Amount (once the transaction has been accepted by the recipient)	Total amount of transactions received by the financial institution.	14 (including two decimal places)	Numeric	This value refers to the total dollar value of e-Transfer transactions that qualified as a receiving credit. A transaction qualifies as an e-Transfer receiving credit if: 1) The customer logged onto their financial institution homepage and completed the e-Transfer (e.g. successfully answered the security question). 2) The transaction results in a credit to the account of the customer that completed the e-Transfer (i.e. funds are added to this account due to the transaction). Receiving credit is a positive value.
6.	Net Settlement Amount	Net Settlement Amount = (Sending Debit Amount + Receiving Credit Amount)	14 (incl. two decimal places)	Numeric	This value can be negative.

Settlement Summary Report (EMCU) Sample

CENTRAL1 08/02/16 EMCU 080912345			CENTRAL 1 CREDIT UNION			PAGE	1 of 1
PROGRAM: PSA			CURRENCY: CAD			RUN DATE: 08/03/16	
REPORT GENERATED FOR: ABC FINANCIAL						RUN TIME: 01:50:25	
e-Transfer Credit Union Settlement Summary Report							
CREDIT UNION	ORIGINATING		RECEIVING		NET SETTLEMENT		
NAME	DEBIT		CREDIT				
	NUMBER	AMOUNT	NUMBER	AMOUNT	AMOUNT		

ABC FINANCIAL	1	50.00	2	100.00	0.00		

3.5 e-Transfer Detailed Transaction Listing Report (EMCD)

This report contains all outstanding pending transactions, completed transactions, transactions cancelled by customer and transactions cancelled by the system.

- **Purpose** – To be used by the financial institution to balance this report to its banking system detailed transaction reports.
- **Description** – Provides a list of all e-Transfer transaction details. The cut-off time for inclusion into the report is 20:59:59 PT.
- **Availability** – The report is created daily. The report is created daily. If there are no transactions, a report without transaction details will still be provided.

EMCD Elements

No.	Name	Description	Length	Type	Scenario / Rules
1.	Customer Name	Name of the customer sending or receiving funds.	20	Alphanumeric	
2.	Due Date	The date that Central 1 receives the instructions	8	Numeric	
3.	Ref No	Retrieval Reference number	20	Numeric	Refer to field 18 of the detailed transaction file layout.
4.	Amount	The amount that was either credited or debited from the customer account	15 (incl. two decimal places)	Numeric	
5.	Settlement Date	The date that settlement occurred.	8	Alphanumeric	This will only show for completed transactions.
6.	Sending Route/Transit	Routing number of the e-Transfer sending financial institution	10	Numeric	0RRR-CCCBB
7.	Receiving Route/Transit	Routing number of the e-Transfer sending financial institution	9	Numeric	
8.	Sending Account	The account that originated the message flow.	15	Numeric	Refer to field 10 of the detailed transaction file layout.
9.	Receiving Account	The account that received the message flow.	15	Numeric	
10.	Sending FI Name	The name of the sending financial institution.	19	Alphanumeric	
11.	Receiving FI Name	The name of the receiving financial institution.	19	Alphanumeric	

12.	Transaction Status	Indicates the transaction status. 1. Completed 2. Requested 3. Cancelled by Customer/member 4. Cancelled (by non-customer)	22	Alphanumeric	Refer to Transaction status field 16 in detail transaction file
13.	Interac Ref #	Interac reference number	8	Alphanumeric	This value refers to the reference number assigned to each txn by Interac. Note: this reference number can contain either upper or lower case characters. They are considered unique. For example, CAabcdef is considered a different ref number to CAABCDEF.
Summary section					
14.	Transaction status	Completed Requested Cancelled Cancelled by Member	23	Alphanumeric	Transaction status description plus padded spaces.
15.	Total Number of Debits	Total number of debits on the report broken down by transaction status	16	Numeric	
16.	Total Amount of Debits	Total amount of debits on the report broken down by transaction status	20	Numeric	
17.			8		Padded spaces.
18.	Total Number of Credits	Total number of credits on the report broken down by transaction status	12	Numeric	
19.			4		Padded spaces
20.	Total Amount of Credits	Total amount of credits on the report broken down by transaction status	20	Numeric	

Detailed Transaction Listing Report (EMCD) Sample

CENTRAL1 08/02/16 EMCD 080912345
 PROGRAM: PSA CURRENCY: CAD
 REPORT GENERATED FOR: ABC FINANCIAL

CENTRAL 1 CREDIT UNION

PAGE 1 of 2
 RUN DATE: 08/03/16
 RUN TIME: 01:31:30

e-Transfer Credit Union Detailed Transaction Listing Report

MEMBER NAME DUE DATE	REF NO	AMOUNT SETLMNT DATE	ROUTE/TRANSIT INT REF#	ACCOUNT	SENDING FI NAME	TRANS STATUS
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CREDIT MSGS (C)

MEMBER NAME DUE DATE	REF NO	AMOUNT SETLMNT DATE	ROUTE/TRANSIT INT REF#	ACCOUNT	RECEIVING FI NAME	TRANS STATUS
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DEBIT MSGS (D)

JOHN BROWN 07/18/16	20160718110554236952	n/a 35.00	0809-12345 CAYtbVzJ	111111111111		Requested
JANE SMITH 07/29/16	20160729141946238111	n/a 45.00	0809-12345 CADYcGz6	111111112222		Requested
BLAKE BLACK 07/29/16	20160729142210238115	n/a 1.00	0809-12345 CA2PCR4j	333333333333		Requested
JANET JOHNSON 07/29/16	20160729142355238117	n/a 1.50	0809-12345 CAQ57rcU	444444444444		Requested
SAM SANDERSON 07/29/16	20160729142532238120	n/a 66.00	0809-12345 CATCvmwt	555555555555		Requested

FOR DATE 08/02/16

CENTRAL1 08/02/16 EMCD 080912345
 PROGRAM: PSA CURRENCY: CAD
 REPORT GENERATED FOR: ABC FINANCIAL

CENTRAL 1 CREDIT UNION

PAGE 2 of 2
 RUN DATE: 08/03/16
 RUN TIME: 01:31:30

e-Transfer Credit Union Detailed Transaction Listing Report

Transaction Status	TOTAL NO DEBITS:	TOTAL AMT DEBITS:	TOTAL NO CREDITS:	TOTAL AMT CREDITS:
Completed	0	0.00	0	0.00
Requested	5	148.50	0	0.00
Cancelled by Member	0	0.00	0	0.00
Cancelled	0	0.00	0	0.00

3.6 e-Transfer Failed Transactions Report (ECCX)

This report contains all failed real-time transactions for a particular day.

- **Purpose** – To be used by the financial institution to assist with their reconciliation processes. In some cases where a transaction failed, the financial institution may need to manually adjust the debit or credit to the customer. The most common cases where adjustment may be required are as follows:

Case 1 – Missing at Interac

Customer account was debited but Interac did not receive the e-Transfer message.

Case 2 – Reversal failed

A reversal message was sent to the banking host but it was not processed through to the customer's account.

- **Description** – Provides the details of all failed real-time transactions. Refer to the e-Transfer section for failed e-Transfer transaction details. The cut-off time for inclusion into the report is 20:59:59 PT.
- **Availability** – The report is created daily. If there are no failed transactions, a report without transaction details will still be provided.

ECCX e-Transfer Section Elements

No.	Name	Description	Length	Type	Scenario / Rules
1.	Member Name	Customer/Member Name	18	Alphanumeric	The name of the customer/member that originated or received the transaction.
2.	Orig/Rec FI	Originating or Receiving Financial Institution	9	Numeric	For sending e-Transfers, the FI number of the financial institution where the account of the customer that initiated the transaction resides. For receiving e-Transfers, the FI number of the financial institution where the account of the customer that received the transaction resides. Example: 080912345
3.	Account	FI account number	15	Alphanumeric	This value refers to the account number of the customer that originated or received the transaction.
4.	Date/Time	Date and timestamp for the transaction	12	Alphanumeric	YYDDHHMMSS (Numeric Values only) from C1
5.	Amount	Amount of the transaction	13 (incl. \$ and two decimal places)	Numeric	This value refers to the dollar amount of the transaction that failed Preceded by \$ sign.
6.	C1 Retrieval Ref No.	Retrieval reference number	20	Alphanumeric	This value refers to the reference number assigned to each transaction by C1. Currently contains numeric values only.
7.	Interac Ref No.	Interac reference number	8	Alphanumeric	This value refers to the reference number assigned to each txn by Interac. Note: this reference number can contain either upper or lower case characters. They are considered unique. For example, CAabcdef is considered a different ref number to CAABCDEF.
8.	Txn Type	Type of e-Transfer transaction	4	Numeric	This value indicates whether the e-Transfer transaction was a send (snd), receive (rec), or cancel (mcan)
9.	DR	Debit response code	4	Numeric	This value refers to the response code that is returned in the reply message corresponding to the failed transaction. For a send the debit response code comes from the bank host or from C1. For a receive, the debit response code comes from Interac.

10.	CR	Credit response code	4	Numeric	This value refers to the response code that is returned in the reply message corresponding to the failed transaction. For a send the credit response code comes from Interac. For a receive, the credit response code comes from the bank host or C1.
11.	RDR	Debit reversal response code	4	Numeric	This value refers to the response code that is returned in the reply message corresponding to the failed transaction. For a send the debit reversal response code comes from the bank host or C1. For a receive or customer/member cancel, the debit reversal response code is not applicable.
12.	!	Indicator for possible manual adjustment	1	Alphanumeric	Indicator for when manual adjustment to the customer/member may be required. Financial institution to verify.
Summary Section					
	Total failed Receives	Total failed received e-Transfers	29	Alphanumeric	
			16	Numeric	This value provides the total number of all failed receives
			14		Padded with blank spaces
			13 (incl \$ and two decimal places)	Numeric	This value totals the dollar amount of all failed receives Preceded by \$ sign.
	Total failed Settled Receives	Total failed received e-Transfers that were settled	29	Alphanumeric	
			16	Numeric	This value provides the total number of all failed receives which C1 settled to the Financial Institution's account with C1
			14		Padded with blank spaces
			13 (incl \$ and two decimal places)	Numeric	This value totals the dollar amount of all failed receives which C1 settled to the Financial Institution's account with C1 Preceded by \$ sign.
	Total failed Sends	Total failed send e-Transfers	29	Alphanumeric	
			16	Numeric	This value provides the total number of all failed sends
			14		Padded with blank spaces

			13 (incl \$ and two decimal places)	Numeric	This value totals the dollar amount of all failed sends
	Total failed Member cancels	Total failed customer/member cancelled e-Transfers	29	Alphanumeric	
			16	Numeric	This value provides the total number of all failed sends
			14		Padded with blank spaces
			13 (incl \$ and two decimal places)	Numeric	This value totals the dollar amount of all failed sends Preceded by \$ sign.
Legend					
DR/CR/RDR response codes	Description				
e.g.	The report dynamically displays only the response codes that correspond to records on the report. See Appendix A for a full list of defined response codes		DR	Debit	
604			CR	Credit	
942			RDR	Reverse Debit	
			RCR	Reverse Credit	
Transaction Type	Description				
Snd	Send				
Rec	Receive				
Mcan	Customer/member Cancel				

CENTRAL1 08/02/16 ECCX 080912345
 PROGRAM: PSA CURRENCY: CAD
 REPORT GENERATED FOR: ABC FINANCIAL

CENTRAL 1 CREDIT UNION

PAGE 1 of 2
 RUN DATE: 08/03/16
 RUN TIME: 06:40:43

e-Transfers Credit Union CAD Failed Transactions Report

MEMBER NAME	ORIG/REC FI	ACCOUNT	DATE/TIME	AMOUNT	C1 RETRIEVAL REF NO.	INTERAC REF NO.	TXN TYPE	DR	CR	RDR
Joan Smith	080912345	111111111111	160801160905	\$ 1100.00	20160801160905152345	CACxyzul	Rec	5	000	000
Susan Sarandan	080912345	222222222222	160730164226	\$ 200.00	20160730163818153456		Snd	000	394	000
Susan Sarandan	080912345	222222222222	160730180049	\$ 200.00	20160730180039154567		Snd	000	394	000
Susan Sarandan	080912345	222222222222	160730180219	\$ 150.00	20160730180215155678		Snd	000	394	000
Jason Jolly	080912345	333333333333	160730214951	\$ 600.00	20160730214945156543		Snd	942		000
Alan Allum	080912345	444444444444	160801144602	\$ 200.00	20160801144559155432		Snd	000	394	000
Tracy Test	080912345	555555555555	160801215830	\$ 245.00	20160801215821154321		Snd	942		909 !
Naiomi Natter	080912345	666666666666	160801222406	\$ 75.00	20160801222358152323		Snd	942		909 !

CENTRAL1 08/02/16 ECCX 080912345
 PROGRAM: PSA CURRENCY: CAD
 REPORT GENERATED FOR: ABC FINANCIAL

CENTRAL 1 CREDIT UNION

PAGE 2 of 2
 RUN DATE: 08/03/16
 RUN TIME: 06:40:43

e-Transfers Credit Union CAD Failed Transactions Report

Total Failed Receives	1	\$ 1100.00
Total Failed Settled Receives	0	\$ 0.00
Total Failed Sends	7	\$ 1670.00
Total Failed Member Cancels	0	\$ 0.00

DR - Debit CR - Credit RDR - Reverse Debit

Send (Snd)	Receive (Rec) or Member Cancel (Mcan)
DR Bank host/C1 response code	DR Interac response code
CR Interac response code	CR Bank host/C1 response code
RDR Bank host/C1 response code	RDR Not applicable

C1/BankHost Code	Description	Interac Code	Description
000	SUCCESS	394	Exceeds first rolling outgoing limit
909	BH System Malfunction	5	Undefined Interac Error
942	Banking System Timeout		

! Verify status of member account. Manual adjustment may be required.

Chapter 4 e-Transfer Detailed Transaction Files

4.1 *In This Chapter*

This Chapter outlines the file specifications for the e-Transfer detailed transaction files (EMTC and EMFC).

4.2 *File Layout*

- **Purpose** – To be used by the financial institution to reconcile the e-Transfer transactions to its banking system.
- **Description** – The EMTC file provides a list of all e-Transfer transaction details. Includes all settled, cancelled and pending transactions. The cut-off time for inclusion of transactions into that particular day's Detailed Transaction File is 20:59:59 PT. The production filename for each Detailed Transaction File is EMTCmmdd.DAT, where mm = month, month, and dd = day, day. C = Canadian. The 'mmdd' date in the filename is the run date. The optional EMFC file provides the same details as the EMTC file but also includes all failed transactions.
- **Availability** – The files are created daily. If there are no transactions, files with no transaction record details will still be provided.

File Structure

EMTC Filename: emtcmdd.DAT

EMFC Filename: emfcmdd.DAT

Where mm = month month and dd = day day

(The mdd date in the filename contains the run date)

One Header Record – This record consists of one segment containing the A record, and includes data elements 01 to 09.

Any number of Detail Records – Each record consists of one segment, containing a C or D record, and includes data elements 01 to 21.

One Trailer Record – This record consists of one segment containing the Z record, and includes data elements 01 to 09.

- Alphanumeric fields are left-justified and space filled.
- Numeric entries are right justified and zero filled.
- Amount fields are right justified with the last two digits being the cents.
- Enter a carriage return line feed at the end of each record.
- Data elements are fixed length.
- To leave a data element blank, enter zeros for numeric fields, or spaces for alphanumeric fields.

Detailed Transaction File Layout

A Record – Header Record

No.	Length	Field Name	Record Type	Comment
1	01	Logical Record Type	Alphanumeric	Constant 'A' For each batch, there can be one or more groups of records (A-Z), one group for one financial institution charter branch
2	04	File Creation Number	Numeric	File creation number is consistent for all logical batches within the file and will increment by one with each file produced. File creation number cannot be duplicated, but after 9999, it will reset to 0001.
3	09	Record count	Numeric	Sequential record count Value 000000001
4	11	File Creation Date and Time	Alphanumeric	YYDDHHMMSS (Numeric Values only) YY with leading zero
5	03	Currency Code	Alphanumeric	CAD (Canadian Dollars)
6	05	Data Centre Number	Alphanumeric	Data Centre Number (Numeric Values only) 86900 for BC
7	09	Institutional Identification Number (route and transit)	Numeric	Institutional Identification Number of the financial institution, formatted as follows: (a) (b) (c) 9 999 99999 Where (a) = constant zero (b) = institution number (route / RRR) (c) = branch routing number (charter branch / CCC = charter charter charter, BB = branch, branch) this is also known as 'transit') For example, for BC, 'ABC' Financial institution would be: 0RRRCCCB 080912345
8	30	Reserved	Alphanumeric	Reserved for Future Use. Blank Fill
9	30	Reserved	Alphanumeric	Reserved for Future Use. Blank Fill

C or D Detail Record

No.	Length	Field Name	Record Type	Comment
1	01	Logical Record Type	Alphanumeric	C = Credit D=Debit
2	04	File Creation Number	Numeric	File creation number Per 'A' record
3	09	Record count	Numeric	Sequential record count
4	04	Transaction Type	Alphanumeric	Transaction type Per Central 1 ISO specifications
5	08	Transaction Code	Alphanumeric	These codes are specific to the Transaction Type. Per Central 1 ISO specifications
6	05	Originating Date	Alphanumeric	Date the Transaction is due (yyddd) (Numeric Values only), yy with leading zero
7	35	Sending Account Holder Name	Alphanumeric	Sending Name
8	04	Sending Institution Number	Alphanumeric	Institution Number (must be four digit long) eg: 0809 for BC
9	05	Sending Charter Branch / Transit Number	Alphanumeric	Charter Branch of the financial institution (Numeric Values only) eg: 12345 (must be five digits)
10	20	Sending Account Number	Alphanumeric	Account Number (Numeric Values only)
11	35	Receiving Account Holder Name	Alphanumeric	Receiving account holder name
12	04	Receiving Institution Number	Alphanumeric	Institution Number eg: 0809
13	05	Receiving Charter Branch / Transit Number	Alphanumeric	Charter Branch of the financial institution (Numeric Values only) eg: 12345 (must be five digits)
14	20	Receiving Account Number	Alphanumeric	Account Number (Numeric Values only)
15	15	Dollar Amount	Numeric	Right Justified (with leading zeroes)
16	03	Transaction Status Code	Alphanumeric	Transaction status code (response code from the Banking System or C1) (Numeric Values only) Successful transactions = "000" EMFC file only: Failed transactions = other than 000. If transactions are not successful, then a reason for failure is generated by the Banking System or C1. If a transaction is reversed/cancelled by Customer then this action is reflected in the e-Transfer status code.
17	04	Message response code	Numeric	Refer to Central 1 ISO specifications - Message reason code for reversal

No.	Length	Field Name	Record Type	Comment
18	20	Retrieval Reference Number	Alphanumeric	Reference Number (Numeric Values only) - per Central 1 ISO specifications -- ISO8583 field 37
19	30	Item Trace Number	Alphanumeric	Item Trace Number - trace number from incoming transactions eg: EDI (length 30), AFT (length 22) - e-Transfer transactions have blanks in this field - per Central 1 ISO specifications -- ISO8583 App.B form 11
20	05	Processing Date	Alphanumeric: (yyddd) (Numeric Values only), yy with leading zero.	For e-Transfer, this is the day when the transaction completes. Central 1 is notified of transaction completion from Interac. This notification takes place on business days exclusively. For the detailed transaction file the daily file would include transactions initiated today and transactions that completed or were cancelled (from the Interac Settlement File that is provided to Central 1).
21	02	e-Transfer status code	numeric	Request Transfer = "01" - appear in: detail transaction file Complete Transfer = "03"- appear in: settlement summary reports & detail transaction file. Cancel by Customer = "21"-appear in: detail transaction file Cancel by non Customer = "22"-appear in: detail transaction file The e-Transfer payment instruction can be outstanding for a period of time. The detailed transaction file only includes the e-Transfer transaction when: <ol style="list-style-type: none"> 1. Status is "Requested" – all Pending Transactions '01' 2. Or if the status changed to '03' or '21' or '22' EMFC file only: Failed = '99' Failed and manual adjustment may be required = '88'
22	03	AFT Code	Alphanumeric	CPA transaction code 450 – Misc. payments 650 – Inter F.I. Funds Transfer debit (not to be used for credit transactions)
23	30	Reserved	Alphanumeric	Reserved for Future Use. Blank Fill
24	30	Reserved	Alphanumeric	Reserved for Future Use. Blank Fill
25	30	Reserved	Alphanumeric	Reserved for Future Use. Blank Fill

Z Record – Trailer Record

No.	Length	Field Name	Record Type	Comment
1	01	Logical Record Type	Alphanumeric	Constant 'Z'
2	04	File Creation Number	Numeric	File creation number Per 'A' record
3	09	Record count	Numeric	Sequential record count continued from the last Detail Record
4	15	Total Dollar Value for Credits	Numeric	Leading zeroes right justified
5	15	Total Dollar Value for Debits	Numeric	Leading zeroes right justified
6	15	Total Number of credit Transactions	Numeric	
7	15	Total Number of debit Transactions	Numeric	
8	30	Reserved	Alphanumeric	Reserved For future use. Blank Fill
9	30	Reserved	Alphanumeric	Reserved For future use Blank Fill

(EMTC) Example

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[illegible]

[illegible]

[illegible]

Chapter 5 Balancing Scenario

Financial institution Customer Account

(1.) customer sends \$ 100.00 Dr
(3.) customer receives \$ 70.00 Cr

Settle \$70

Pending transaction _____

Financial institution e-Transfer G/L

(2.) \$ 100.00 Cr
(4.) \$ 70.00 Dr
(5.) \$ 70.00 Cr
(6.) \$ 100.00 Cr

1. Customer sends \$100 via e-Transfer
 - a. (1.)customer's account at the financial institution is debited \$100
 - b. (2.)financial institution's e-Transfer G/L is credited \$100
2. Customer receives \$70 via e-Transfer
 - a. (3.)customer's account at the financial institution is credited \$70
 - b. (4.)financial institution's e-Transfer G/L is debited \$70
3. balance for the e-Transfer G/L account at the financial institution
 - a. the \$70 is settled immediately - \$70 transferred to Central 1 G/L
 - b. the \$70 is settled with Central 1 – leaving a net balance of \$100
4. pending amount of the e-Transfer sent for \$100 is not settled until the receiver has accepted the payment
 - a. net balance (6.) in the financial institution's G/L is \$100 Cr
5. the pending amount is finally settled
 - a. Transfer the \$100 to Central 1 G/L
 - b. Settle the \$100 with Central 1

FINANCIAL INSTITUTION					CENTRAL 1	
	MEMBER	EMT	ACCT		CREDIT UNION	
1.	100		100		100	
2.		70	70			70
3. a.			70	70		
3.					70	
5. a.		100			100	
5. b.				100		100

Appendix A – Response Codes defined in PSA for e-Transfers

000	Successful	
102	Suspected Fraud	(pre-auth)
115	Requested Function Not Supported	
116	Insufficient funds	
121	Exceeds Withdrawal Limit	
122	Security Violation	
123	Exceeds Withdrawal Frequency Limit	
180	Invalid Account Link	
181	Exceeds Receiving (Deposit) Amount Limit	
182	Exceeds Receiving (Deposit) Freq. Limit	
202	Suspected Fraud	(transaction)
280	More Signatures Needed	
302	Request Not Found	
308	Create Exists	
400	Reversal Accepted	
606	General Error	
907	Inbound ISO Parsing Error	
909	BH System Malfunction	
910	MD Timeout	
915	Payment Message Validation Error	
940	Database Failure	
942	Banking System Timeout	
949	PSA System Error	
951	UCP Not Available	
994	Limit Exceeded	

Appendix B – Interac Response Codes defined in MemberDirect

000	Success
100	Authentication failed retry
101	Authentication failed no retry
201	Exceeds incoming limit
202	Exceeds daily incoming limit
203	Exceeds first rolling incoming limit
204	Exceeds second rolling incoming limit
207	Less than incoming limit
300	Sender already exists
301	Customer does not exist
302	Contact email already exists
303	Contact does not exist
304	Contact mobile phone number already exists
305	Transfer does not exist
306	Customer does not own transfer
320	Cannot perform with this status
321	Same sender and recipient
322	Pending transfers exist for contact
323	Other user authenticated transfer
340	Fi does not exist
343	Language not supported
361	Cu does not exist
362	Invalid date range
363	Max search results reached
371	Expiry before transaction
374	Two phase interrupted
380	Invalid mobile phone number
381	Channel type not required
382	Invalid notification indicator
383	Email or mobile phone number required
384	Mobile phone number missing
385	Invalid channel indicator
386	Invalid channel type
387	Channel type missing
388	Email missing
389	Both email and mobile phone number missing
390	Expiry date exceeds threshold
391	Less than outgoing limit
392	Exceeds outgoing limit
393	Exceeds daily outgoing limit
394	Exceeds first rolling outgoing limit
395	Exceeds second rolling outgoing limit
398	Duplicate fi transaction reference
410	Sender suspended
411	Recipient suspended

412	Block list
900	Timeout error
901	Unspecified error
999	Application error