

CANADIAN PAYMENTS ASSOCIATION
ASSOCIATION CANADIENNE DES PAIEMENTS

RULE F8

AUTOMATED FUNDS TRANSFER SYSTEM
DIRECT PAYMENT ROUTING NUMBERS

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**Rule F8 - Automated Funds Transfer System
Direct Payment Routing Numbers**

Implementation and Revisions

Implemented

January 22, 1996

Amendments Pre-November 2003

December 9, 1997

Amendments Post-November 2003

1. Amendments to reflect consistency with the new CPA Payment Items and ACSS By-law, approved by the Board November 27, 2003 effective January 27, 2004.
2. Consequential amendments to Section 7 to clarify Member's responsibilities upon acquisition and amalgamation, approved by the Board March 26, 2009, effective May 25, 2009.
3. Amendment to replace references to "General Manager" with "President", consequential to amendments to the *Canadian Payments Act* (Bill C-37) that came into effect on March 1, 2010.
4. General review of Rule, approved by the Board June 18, 2015, effective August 17, 2015.
5. Amendment to accommodate ISO AFT payment transactions, approved by the Board February 18, 2016, effective April 18, 2016.
6. 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.

Rule F8 - Automated Funds Transfer System Direct Payment Routing Numbers

Introduction

1. This Rule outlines procedures relative to the use of Direct Payment Routing Numbers (DPRN).

Definitions

2. In this Rule,

“Direct Payment Routing Number” means a nine digit number (including a leading zero) utilized for routing electronic Payment Items to a Branch of Financial Institution. It is also referred to as the Institutional Identification Number in CPA Standard 005 or the Member Identification Number in the ISO AFT Usage Guidelines.

Use of Number

3. A Direct Payment Routing Number is used to facilitate the routing of electronic payments to branches of Financial Institutions. No Direct Payment Routing Number shall be encoded on Cheques or other paper payment Items.

Eligibility

4. The following institutions shall be eligible to utilize a Direct Payment Routing Number(s):
 - (a) a Member of the Association;
 - (b) an entity referred to in subparagraph 6(1)(a)(iii) of By-law No.3 - Payment Items and ACSS;
 - (c) a local within the meaning of the Act; and
 - (d) an institution that is ineligible for membership in the CPA only by virtue of the non-transferability of its deposits.

Application for a Direct Payment Routing Number

5. An institution that is not eligible to obtain an Institution Number pursuant to Rule D4 may apply for a Direct Payment Routing Number through its Clearing Agent or, in the case of a local, through its central.

Composition of Direct Payment Routing Numbers

6. Direct Payment Routing Numbers are comprised of:
 - (a) in the case of an institution that has been allocated an Institution Number pursuant to Rule D4:
 - (i) the three digit Institution Number allocated by the CPA combined with a leading zero; and

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- (ii) a five digit Branch Number designated by that institution; or
- (b) in the case of an institution that has not been allocated an Institution Number pursuant to Rule D4:
 - (i) a nine digit number issued by the Association.

Amalgamation/Acquisition

- 7. In the event of an amalgamation of two or more institutions, or the acquisition of one or more institutions by another, each of which has a nine digit Direct Payment Routing Number(s), the new or continuing institution shall cease to use the Direct Payment Routing Number(s) of the amalgamating or acquired institution, one-year after the amalgamation or acquisition, subject to the President extending the period to phase out the Institution Number pursuant to By-Law No. 3 or the President re-allocating the Institution Number to the amalgamated or acquiring Member pursuant to Rule D4.

Cancelled Numbers

- 8. Direct Payment Routing Numbers that are cancelled further to notice of a merger, amalgamation, insolvency, liquidation or any other reason shall be reserved for a minimum of 10 years and then shall not be re-used until necessary.

List of Direct Payment Routing Numbers

- 9. For a comprehensive list of Direct Payment Routing Numbers, refer to the Financial Institutions File.