

*PaymentStream*TM AFT

Guide for File Upload

July 2019

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1 Overview

1.1 *PaymentStream*™ AFT User Permissions

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

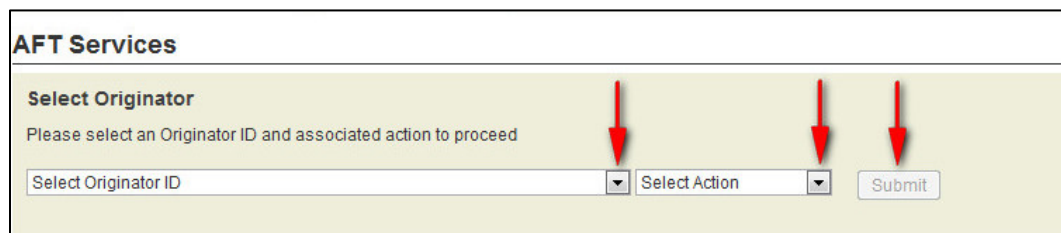
- Read Only – This is the default user permission that allows a user to view records, reports, and Originator information. All *PaymentStream* AFT users must have read-only permissions before any additional permissions can be assigned.
- Perform Tasks and Transactions – This permission allows a user to upload files.
- 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 files uploaded 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 select **Submit**.



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [v] Select Action [v] Submit

Figure 1.1: Selecting to View Originator Information

4. View Originator Information. See Figure 1.2.

Originator Information

[Change ID](#)

* Denotes required field

Originator ID Information

Originator ID* Status*

Originator Type* File Type*

Long Name* Allowable Type*
Select 'Both' if Originator allows Credit and Debit Records

Short Name* Currency Type*

Originator ID History

Date Added
31/12/2014 14:22 PST

User ID
migrator

Last Changed
21/06/2016 11:32 PDT

User ID
easysavingsaftuser1

Contact Information

Name*

Phone* Ext Fax

Primary Email* Additional Email(s)
Max of 30 email addresses

Limits

<p>Transaction Debit* <input type="text" value="\$1,000,000.00"/> <small>Please enter limit for an individual AFT transaction</small></p> <p>Settlement Day Debit* <input type="text" value="\$500,000,000.00"/> <small>Please enter limit for all AFT transactions on a given day</small></p> <p>Monthly Debit* <input type="text" value="\$150,000,000,000.00"/> <small>Please enter limit for all AFT transactions on a given calendar month</small></p> <p>Accumulated Monthly Debit Limit <input type="text" value="\$0.00"/></p>	<p>Transaction Credit* <input type="text" value="\$10,000,000.00"/> <small>Please enter limit for an individual AFT transaction</small></p> <p>Settlement Day Credit* <input type="text" value="\$5,000,000,000.00"/> <small>Please enter limit for all AFT transactions on a given day</small></p> <p>Monthly Credit* <input type="text" value="\$150,000,000,000.00"/> <small>Please enter limit for all AFT transactions on a given calendar month</small></p> <p>Accumulated Monthly Credit Limit <input type="text" value="\$0.00"/></p>
---	--

Originator Details

Data Centre ID* <input type="text" value="86900"/>	Last File Creation Number* <input type="text" value="0071"/>	Last File Creation Date <input type="text" value="03/06/2016"/>
--	--	---

Settlement Account Information

Transit* <input type="text" value="12010"/>	Route* <input type="text" value="809"/>	Account* <input type="text" value="1111111111111111"/>	Institution <input type="text" value="CENTRAL 1 CREDIT UNION"/> Search for FI
---	---	--	---

Originator Affiliation
 Is this a business?

Returns Account Information

Transit* <input type="text" value="12010"/>	Route* <input type="text" value="809"/>	Account* <input type="text" value="1111111111111111"/>	Institution <input type="text" value="CENTRAL 1 CREDIT UNION"/> Search for FI
Transaction Type <input type="text" value="200"/> Look up Type			Frequency <input type="text" value="Select Frequency"/>

[Return to Select Originator](#)

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.

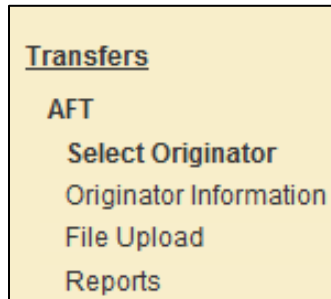


Figure 1.3: Navigation Menu

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

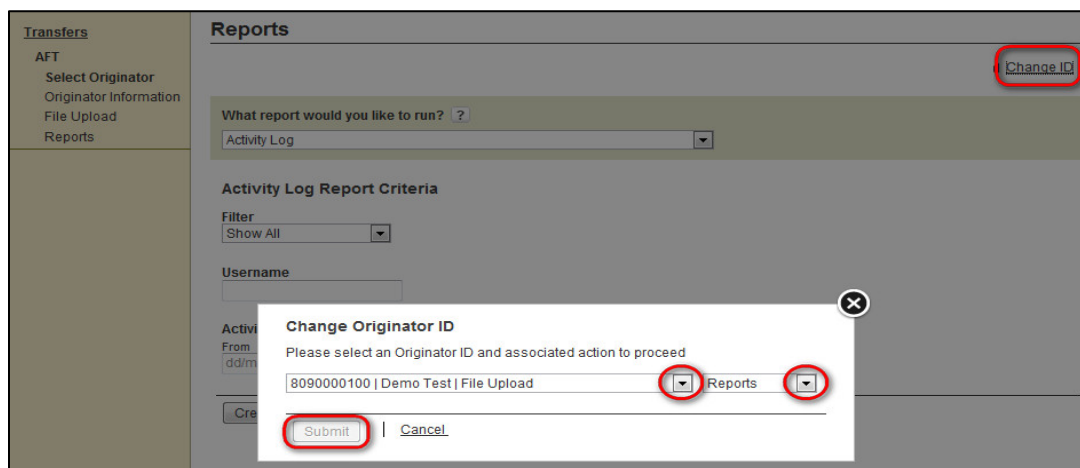


Figure 1.4: Selecting a Different Originator ID

2 Uploading AFT Files

2.1 Rules for Uploading AFT Files

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. Originators that create AFT files on external software and upload the files to *PaymentStream* AFT must comply with the following rules:

- AFT files must conform to Central 1's AFT file specifications. These specifications are based on CPA Standard 005, Standards for the Exchange of Financial Data on AFT Files, with some modifications. Files with an invalid format will be rejected. Files sent in other formats cannot be validated or processed and a confirmation email will not be generated. See Appendix A — Central 1's AFT File Specifications, for details.
- AFT Files must be received at Central 1 before the deadline. See Section 4.1, AFT File Delivery Deadlines.
- The file creation date cannot be more than 7 calendar days before or after the date the file is validated.
- Each AFT file must be uploaded in sequential order starting with file creation number 0001.
- Multiple AFT files can be uploaded in a day. Each file must have its own file creation number and must be sent in sequential order.
- Credit records cannot be dated more than 30 calendar days prior to the file creation date or more than 45 calendar days in the future.
- Debit records cannot be dated more than 173 calendar days prior to the file creation date or more than 45 calendar days in the future.
- The total amount of the AFT file cannot exceed the Originator's settlement day limit or monthly limit.
- The amount of an AFT transaction cannot exceed the Originator's transaction limit.

2.2 Testing an AFT File

It is recommended that users conduct a test run prior to uploading their first AFT file to *PaymentStream* AFT. File upload testing helps to ensure that the AFT files generated from the source data application of Originators are compatible with *PaymentStream* AFT. The purpose of the test run is to confirm the validity of the AFT file delivered by the user. Users create an AFT test file in their source data application, using Central 1's AFT File Specifications (see Appendix A — Central 1's AFT File Specifications), and upload the file directly to *PaymentStream* AFT.

The test file results are displayed on the Activity Log. No other reports are generated and there are no email confirmations. The file creation number is not incremented during the testing process.

A user proceeds as follows to test an AFT file:

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



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action Submit

Figure 2.1: Selecting the File Upload Action

4. Select **Browse** to locate the AFT file. See Figure 2.2.
5. Select the applicable file.
6. Select **Test an AFT File**.



AFT File Upload

File Upload [Change ID](#)

AFT File

[What is this?](#)

Limits

Transaction Credit: \$10,000.00
Daily Settlement Credit: \$20,000.00
Monthly Credit: \$50,000.00

Transaction Debit: \$10,000.00
Daily Settlement Debit: \$20,000.00
Monthly Debit: \$50,000.00

Currency: CAD

Figure 2.2: Selecting and Testing the AFT File

7. If the file contains any warnings or notices, the system alerts the user. If an error message appears, the error must be corrected before the file can be tested. See Section 2.6, Errors, Warnings, and Notices, for more information. To proceed, select **Proceed with Warnings/Notices**. See Figure 2.3.

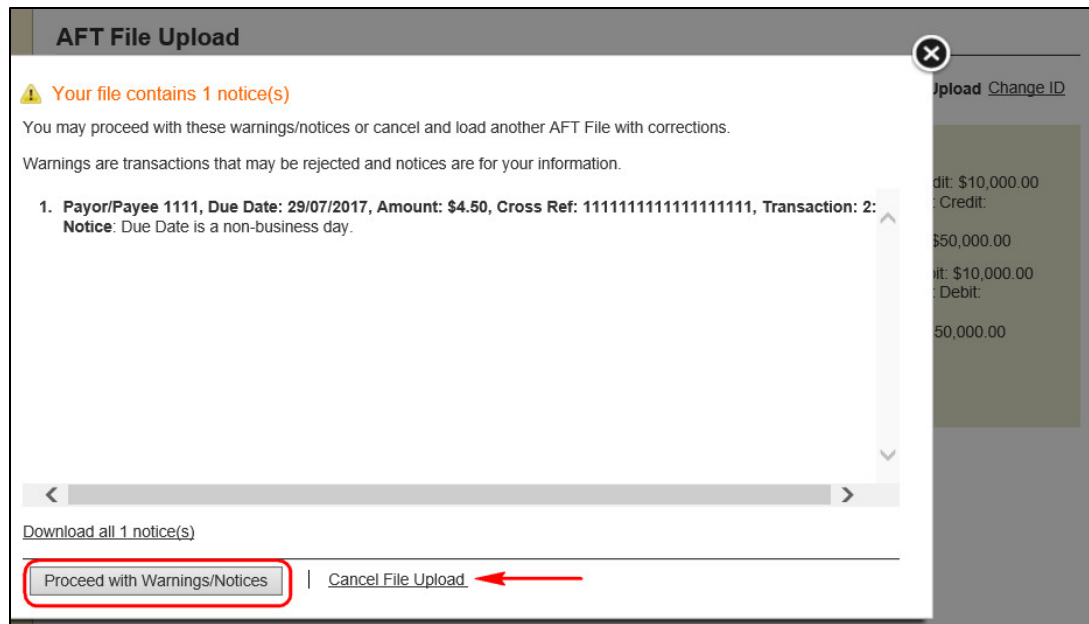


Figure 2.3: Reviewing Notices/Warnings

- Review the AFT Test File Upload – Confirm page (see Figure 2.4). The Originator ID, file creation number, total number of items and dollar value are displayed. Any comments entered in the Additional Comments field are for the Originator’s use only. Select **Confirm Test File** to complete the AFT test file upload. To cancel the test, select **Cancel**.

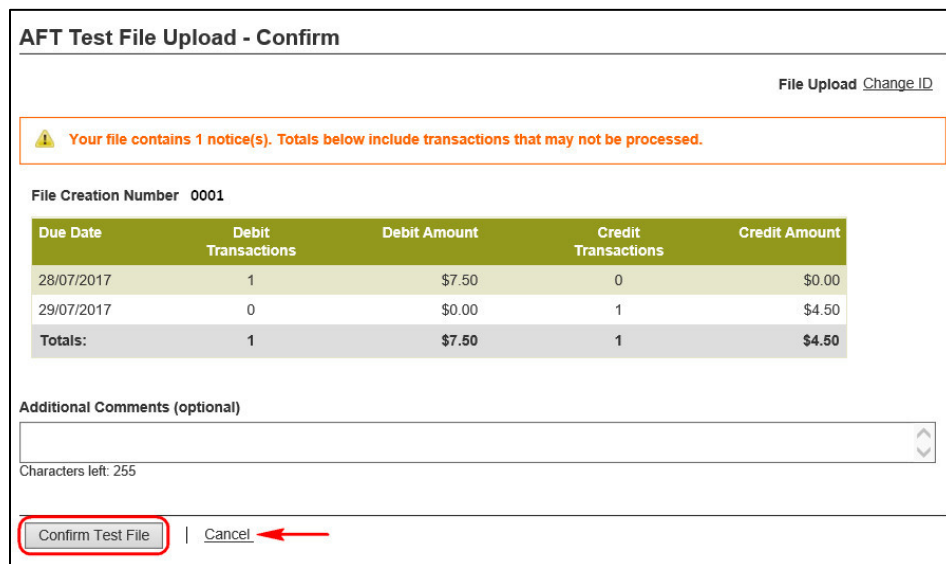


Figure 2.4: Confirming the AFT Test File

The receipt is displayed. See Figure 2.5.

- To print a receipt of the test file upload, select **Print Receipt**.
- To upload another file, select **Upload Another File**.

AFT Test File Upload - Receipt

[File Upload](#) [Change ID](#)

⚠ Your file contains 1 notice(s). Totals below include transactions that may not be processed.

Originator ID 8090000100 Date 21/07/2017

✔ File Tested Successfully File Creation Number 0001

Due Date	Debit Transactions	Debit Amount	Credit Transactions	Credit Amount
28/07/2017	1	\$7.50	0	\$0.00
29/07/2017	0	\$0.00	1	\$4.50
Totals:	1	\$7.50	1	\$4.50

Task History & Comments Joanne Smith, Completed
21/07/2017 09:19 PDT

Upload Another File |
 [Print Receipt](#) ←

Figure 2.5: AFT Test File Upload - Receipt page

Important: Once testing is successfully completed, Originators must reset the file creation number within its source application and make certain that the first production file creation number is 0001. Failure to reset the file creation number will cause the first production AFT file to be rejected.

2.3 Production Validation Testing

Once users have successfully completed the File Upload Testing, an additional Production Validation Test can be done. The production validation test is conducted in a “live” production environment and can include a few limited value transactions (e.g., \$.01). The dollar amounts within this production test file are valid and will not be reversed.

As part of this validation test, users go through all the production steps (i.e., access *PaymentStream* AFT, upload the AFT file, authorize an uploaded AFT file (if applicable), obtain a confirmation email, retrieve AFT reports to verify the end results, and verify posting to their financial institution account). Additionally, users can use this practice to develop their own internal procedures for processing their scheduled payment files.

Note: This secondary test is done before going into production with the first complete payment file. Since the AFT file is processed in a production environment, processes that occur during the deployment of the first complete payment file will also apply.

The following steps provide a basic outline of the production validation testing process:

- Upon successful completion of the initial file upload testing, users can submit a production test file that contains a few limited value transactions (e.g., \$.01).
- Users must reset the file creation number from the source application and **make certain that the production validation file creation number is 0001**. Failure to reset the file creation number will cause the AFT file to be rejected.

- Following procedures outlined in the *PaymentStream* AFT File Upload User Guide, users can access and upload their production test file to the *PaymentStream* AFT system.
- Users can validate the results of their production testing by reviewing the confirmation email notification, downloading and reviewing AFT reporting available through *PaymentStream* AFT, and verifying the posting entries made to their account.

Note: During this secondary test phase, results are not monitored. If there are issues or questions, users can contact their Financial Institution.

- Once the production validation test is complete, users can send their first complete payment file.

Important: The production validation test file, using file creation number 0001 was processed in a “live” environment. **The first complete payment file must contain a file creation number sequentially incremented by one** (i.e., file creation number 0002).

2.4 Uploading AFT Files

A user proceeds as follows to upload an AFT file:

1. Navigate to *PaymentStream* AFT. See Figure 2.6.
2. Select the appropriate Originator ID.
3. Use the Select Action drop-down menu to select **File Upload** and select **Submit**.



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action

Figure 2.6: Selecting the File Upload Action

4. Select **Browse** to locate the AFT file. See Figure 2.7.
5. Select the applicable file.
6. Select **Upload File**.

Figure 2.7: Locate and Upload AFT File

7. Review the Upload AFT File - Confirm page. See Figure 2.8. The Originator ID, file creation number, total number of items, and dollar values are displayed. Any comments entered in the Additional Comments field are for the Originator’s use only.

8. Select **Confirm File Upload** to complete the file upload process.

Note: If an error message appears, the error must be corrected before the file can be uploaded. If a warning or notice appears, either proceed with the upload or cancel it. See Section 2.6, Errors, Warnings, and Notices.

9. Alternatively, select **Cancel** to return to the Upload AFT File page where you can browse for another AFT file to upload.

Note: Files must be uploaded in sequential order.

Due Date	Debit Transactions	Debit Amount	Credit Transactions	Credit Amount
18/08/2014	1	\$1.00	0	\$0.00
28/08/2014	1	\$12.00	0	\$0.00
05/09/2014	0	\$0.00	1	\$13.84
19/09/2014	0	\$0.00	1	\$12.00
30/09/2014	2	\$27.00	0	\$0.00
Totals:	4	\$40.00	2	\$25.84

Figure 2.8: Details of AFT File - Confirm

10. The receipt is displayed. See Figure 2.9.

11. To print the receipt page, select **Print Receipt**.

12. To continue uploading AFT files, select **Upload Another File**.

Upload AFT File - Receipt

File Upload [Change ID](#)

Originator ID 8090000100 Date 30/09/2014

File uploaded successfully File Creation Number 0018

Due Date	Debit Transactions	Debit Amount	Credit Transactions	Credit Amount
18/08/2014	1	\$1.00	0	\$0.00
28/08/2014	1	\$12.00	0	\$0.00
05/09/2014	0	\$0.00	1	\$13.84
19/09/2014	0	\$0.00	1	\$12.00
30/09/2014	2	\$27.00	0	\$0.00
Totals:	4	\$40.00	2	\$25.84

Task History & Comments
 Lori Holmkvist, Initiated
 30/09/2014 10:08 PDT
 Created Aft transaction
 Lori Holmkvist, Completed
 30/09/2014 10:08 PDT

[Upload Another File](#) [Print Receipt](#)

Figure 2.9: Upload AFT File - Receipt

13. If required, have another user approve the uploaded file. See Chapter 3, Approving, Rejecting, or Cancelling Files.

2.5 AFT File Validation

After an AFT file is uploaded to *PaymentStream* AFT, Central 1 validates the AFT file and sends an email notification to the Originator. See Figure 2.10 for a sample email that confirms successful validation of an AFT file.

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

Automated Funds Transfer

SUMMARY OF DATA DELIVERED ACKNOWLEDGEMENT REPORT

Originator ID: 8090000100

Originator Name: ABC Company

Originator Email: jdoe@abccompany.com

Originator Contact: John Doe

File Creation Number: 0369

File Creation Date: 16/07/2017

Validation Result: File accepted

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

Figure 2.10: Email Confirming Successful AFT File Validation

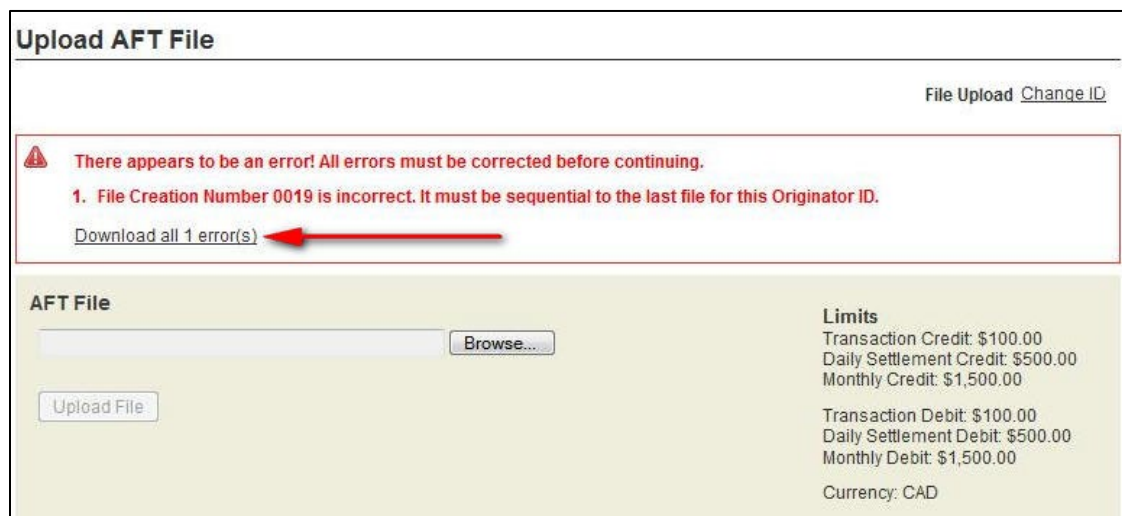
If the AFT file is successfully validated,

- the AFT transactions are sent to the other financial institutions;
- the file creation number saved in *PaymentStream* AFT increases by 1; and
- the transactions are listed in the Transaction History Report for 18 months (see Section 5.4, Transaction History Report).

2.6 Errors, Warnings, and Notices

While uploading AFT files in *PaymentStream* AFT, some files may show warnings, notices, or error messages.

If a file contains an error, the user will not be able to proceed with the upload process until the error is corrected. The error is displayed on the screen with the option to download the message in a text file by selecting **Download all errors**. See Figure 2.11.



Upload AFT File

[File Upload](#) [Change ID](#)

⚠ There appears to be an error! All errors must be corrected before continuing.

1. File Creation Number 0019 is incorrect. It must be sequential to the last file for this Originator ID.

[Download all 1 error\(s\)](#)

AFT File

Limits

Transaction Credit: \$100.00
Daily Settlement Credit: \$500.00
Monthly Credit: \$1,500.00

Transaction Debit: \$100.00
Daily Settlement Debit: \$500.00
Monthly Debit: \$1,500.00

Currency: CAD

Figure 2.11: Error Message

Warnings apply to transactions that may be rejected, and notices are for the user's information only. Warnings or notices appear on the screen when a file is selected for upload. The user can download the warnings/notices in a text file by selecting **Download all notices**. See Figure 2.12.

Note: If the file contains a large number of warnings/notices, the user must download the list to view the contents.

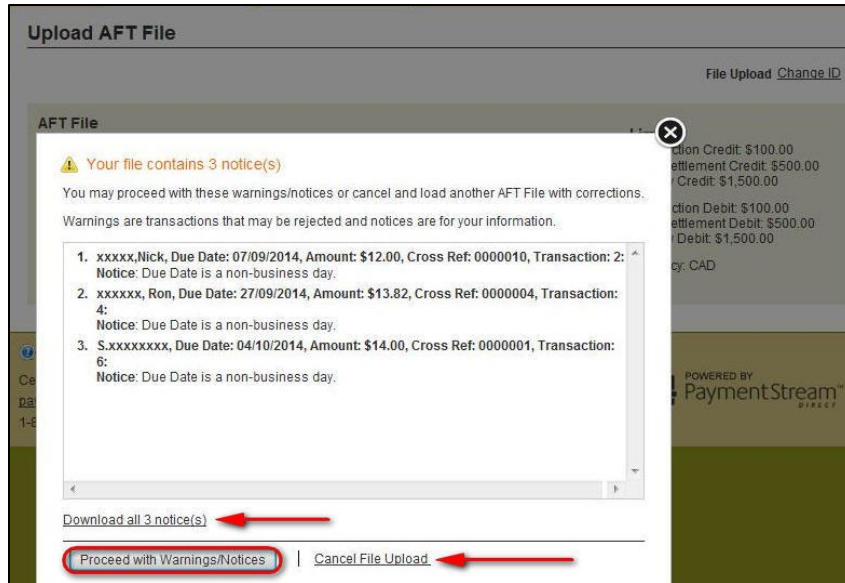


Figure 2.12: Warnings and Notices

A user can upload a file even if it contains warnings/notices. To continue with the upload, select **Proceed with Warnings/Notices**.

Note: If files are uploaded with Warnings/Notices, the totals presented on the Upload AFT File – Confirm page and the Upload AFT File – Receipt page may include transactions that will not be processed.

To cancel the upload, select **Cancel File Upload**.

3 Approving, Rejecting, or Cancelling Files

If approvals are required, an AFT file must be approved after a user has uploaded the file. AFT files pending approval are displayed as pending tasks on the Tasks page. If a file cannot be approved (e.g., an error is identified), an authorized user rejects the task. When a task is rejected, a notification email is sent to the initiator who will make the appropriate corrections and, if applicable, upload the file again. Alternatively, the initiator can cancel the file but only if it is pending approval. See Section 3.2, Cancelling an Unapproved File, for procedures.

3.1 Approving or Rejecting an Uploaded AFT File

Users with approval permissions receive an email, advising of tasks that require attention in *PaymentStream™* Direct. See Figure 3.1.

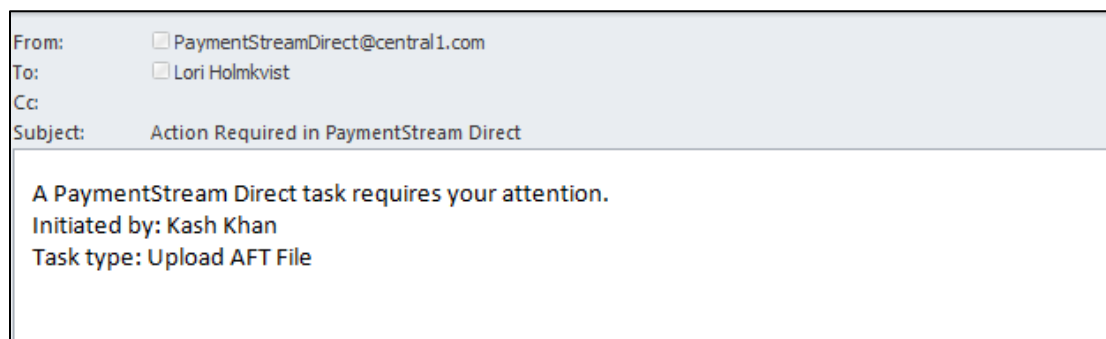


Figure 3.1: Email Notification of Action Required

A user with approval permissions proceeds as follows to approve or reject an uploaded file:

1. Navigate to *PaymentStream* AFT. See Figure 3.2.
2. Select **Administration**. Alternatively, select **Notifications**.

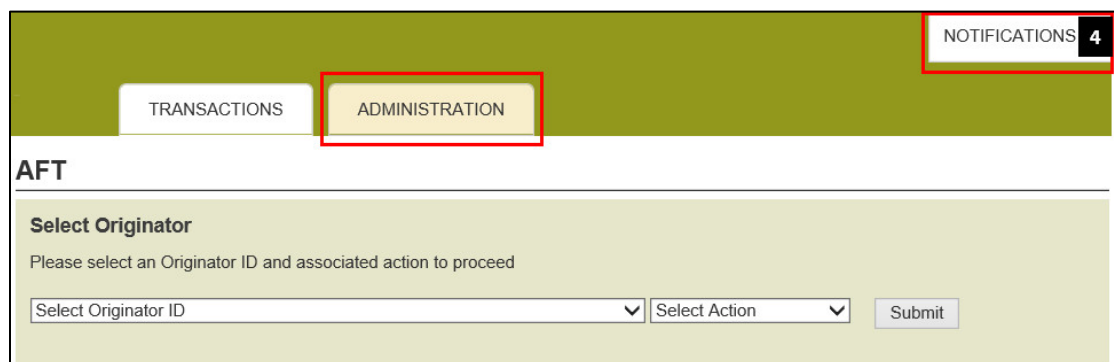


Figure 3.2: Accessing Pending Tasks

3. Select the **Needs Approval** link for the pending task in the Status column. If applicable, use the search function to locate the appropriate pending task. See Figure 3.3.

Tasks

Search Tasks

Type: AFT Category: Pending Tasks

Originator ID:

▼ **Advanced Options**

Initiator ID: UserID Amount: Select \$0.00

Initiated Date: From: dd/mm/yyyy To: dd/mm/yyyy

AFT File Upload

Initiated Date	Amount	Initiator Name	Type	Details 1	Details 2	Status
24/08/2015 15:35 PDT	DR \$1.98 CR \$2.50	John Smith	AFT	AFT File Upload	8090000100	Needs Approval

Showing 1 - 1 of 1 results

Figure 3.3: Pending Tasks

- A summary of the file is displayed on the AFT File Upload – Details screen. See Figure 3.4. 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 7 calendar days.

- To approve the file, use the Action drop-down menu to select **Approve**. See Figure 3.4.
- To reject the file, use the Action drop-down menu to select **Reject**.
- Select **Submit**.

Tasks

AFT File Upload - Details

Initiated By: John Smith
 Initiated Date: 24/08/2015 15:35 PDT
 Originator ID: 8090000100
 Originator Name: Demo Test123444444444444444444444
 File Creation Number: 0041
 Amount: \$4.48

Transaction Summary [View details](#)

Due Date	Debit Transactions	Debit Amount	Credit Transactions	Credit Amount
25/08/2015	1	\$1.98	1	\$2.50
Totals:	1	\$1.98	1	\$2.50

Task History & Comments: John Smith, Initiated & Pending Approval
 24/08/2015 15:35 PDT

Comments:
Characters left: 255

Action

Submit

Return to Tasks

Select Action

Select Action

Approve

Reject

Figure 3.4: Approving or Rejecting a File

8. View the confirmation page. If the file was approved, the status shows as Approved & Complete. See Figure 3.5. If the file was rejected, the status shows as rejected and closed.
9. To return to the Tasks screen, select **Return to Tasks**.
10. To print the page, select **Print Receipt**.

Tasks

Account Number _____ Date Tuesday, November 4, 2014

✓ Status Approved & Complete

Originator ID 8090000100
 File Creation Number 0020
 Originator Name Demo Test

Due Date	Debit Transactions	Debit Amount	Credit Transactions	Credit Amount
18/08/2014	1	\$1.00	0	\$0.00
28/08/2014	1	\$12.00	0	\$0.00
30/09/2014	1	\$18.00	0	\$0.00
09/10/2014	0	\$0.00	1	\$13.85
15/10/2014	1	\$12.00	0	\$0.00
31/10/2014	0	\$0.00	1	\$12.00
Totals:	4	\$43.00	2	\$25.85

Task History & Comments
 Kash Khan, Initiated
 Nov 04, 2014
 Created Aft transaction
 Lori Holmkvist, Approved
 Nov 04, 2014

Return to Tasks Print Receipt

Figure 3.5: Receipt

3.2 Cancelling an Unapproved File

The user who uploaded the file 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. See Figure 3.6.
2. Select **Administration**. Alternatively, select Notifications.

NOTIFICATIONS 4

TRANSACTIONS ADMINISTRATION

AFT

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [v] Select Action [v] Submit

Figure 3.6: Accessing Submitted Tasks

3. Ensure the **Submitted Tasks** view is selected. See Figure 3.7.

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 will be displayed as a submitted task.

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

Tasks

Search Tasks

Type: AFT

Category: Submitted Tasks

Originator ID: Originator ID

Advanced Options

Initiator ID: UserID

Amount: Select \$0.00

Initiated Date: From 15/05/2015 To 15/05/2015

Search

Submitted Tasks

Initiated Date	Amount	Initiator Name	Type	Details 1	Details 2	Status
15/05/2015 10:41 PDT	DR \$0.00 CR \$1.99	Lori Holmkvist	AFT	Upload AFT File	8090000100	Needs Approval

Showing 1 - 1 of 1 results

Figure 3.7: Selecting a File to Cancel

- A summary of the file is displayed on the Tasks details screen. See Figure 3.8. 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 7 calendar days.

- Use the Action drop-down menu to select **Cancel**, and then select **Submit**.

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

4.1 AFT File Delivery Deadlines

AFT files must be sent to Central 1 before the applicable deadline. See the following table for details.

AFT File Delivery Type	AFT File Delivery Deadline	
	Recommended	Optional
File Upload to <i>PaymentStream</i> ™ AFT	<p>2:00 pm PT/5:00 pm ET, two business days before the due date. The validation process on PaymentStream AFT is immediate upon the upload of a successful AFT file.</p> <p>Note:</p> <p>Files may be validated outside of business hours, but transactions are only delivered to financial institutions during business hours.</p>	<p>One Business Day before the Due Date, by 4:00 pm PT/7:00 pm ET</p> <p>Important:</p> <p>If you choose to deliver AFT files by 4:00 pm PT/7:00 pm ET, one day before the due date, note the following:</p> <ul style="list-style-type: none"> • Central 1 may not have enough time to resolve AFT file errors. • AFT Originators will be unable to request a recall of a credit transaction or an AFT file recall from Central 1.

4.2 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 45 calendar days	Up to 45 calendar days

4.3 Purge Schedule for Report and Activity Logs

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

Report	Purge Schedule (<i>after last due date</i>)
Activity Log Report	3 months
File History Report	18 months
Transaction History Report	18 months
Originator Change Report	12 months

5 Reports

5.1 Accessing Reports

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

1. Navigate to *PaymentStream* AFT. See Figure 5.1.
2. Select the appropriate Originator ID.
3. Use the Select Action drop-down menu to select **Reports** and select **Submit**.

AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [v] Select Action [v] Submit

Figure 5.1: Selecting the Report Action

5.2 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 file was successfully validated, approved, rejected, etc. If the file contains warnings, the user can select a link on the report 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 5.1, Accessing Reports.
2. Use the 'What report would you like to run' drop-down menu to select **Activity Log**. See Figure 5.2.
3. Select 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” date 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 print icon.
6. To view warnings or errors, select the link of the appropriate file in the Description column.

Reports

[Change ID](#)

▼ [Modify Report Criteria](#)

What report would you like to run? ?

Activity Log

Activity Log Report Criteria

Filter
Show All

Username

Activity Date Range

From 20/04/2017 To 19/07/2017

Create Report

Activity Log Report

Print

Date	Username	Message Type	Description
11/07/2017 10:00 PDT	easysavingsaftuser2	Information	File approved
11/07/2017 09:22 PDT	easysavingsaftuser1	Information	File approved
11/07/2017 09:14 PDT	easysavingsaftuser1	Information	File pending approval(s)
11/07/2017 09:14 PDT	easysavingsaftuser1	Information	File validated successfully
11/07/2017 09:13 PDT	easysavingsaftuser1	Warning	File contains warning(s). Download all 1 notice(s)

Figure 5.2: Creating a Report

5.3 File History Report

The File History allows users to search for and view a list of the files that were successfully validated by *PaymentStream* AFT. Data is available for 18 months.

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

1. Go to the Reports page as directed in Section 5.1, Accessing Reports.

- Use the 'What report would you like to run' drop-down menu to select **File History**. See Figure 5.3.
- 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" File Creation Date fields.

- View the list of files at the bottom of the page. Report results can be printed or exported to CSV or PDF.
- Select a link in the File Creation Number column to view the contents of a file that was successfully uploaded and validated by *PaymentStream* AFT.

Reports

[Change ID](#)

▼ **Modify Report Criteria**

What report would you like to run? ?

File History

File History Report Criteria

File Creation Number: File Name:

File Creation Date

From: To:

Create Report

File History Report

File Creation Number	File Name	File Date	Debit Totals	Credit Totals
0118	8090000100 FC118.txt	11/07/2017 09:14 PDT	\$7.50	\$4.50
0117	8090000100 FC117.txt	10/07/2017 14:55 PDT	\$8.30	\$3.20
0116	8090000100 FC116.txt	27/06/2017 09:17 PDT	\$5.40	\$4.90
0115	8090000100 FC115.txt	26/06/2017 15:34 PDT	\$6.80	\$3.50

Showing 1 - 4 of 4 results

Figure 5.3: File History Report

- When the transaction details are displayed, use the Sort Option drop-down menus to sort transactions and then select **Sort**. See Figure 5.4.

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

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

Reports

[Change ID](#)

[Return to search results](#) ←

File History

File Creation Number: 0118	File Date: 11/07/2017 09:14 PDT
Total Debits for File: \$7.50	Total Debit Count: 1
Total Credits for File: \$4.50	Total Credit Count: 1

Sort Search Results

Sort Option ▼ Sort Option ▼ Sort Option ▼ Sort

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Amount	Record	Return Account	Due Date
Payor/Payee 1111	11111111111111111111	12010	809	12345567899	\$7.50	D	1111111111	14/07/2017
Payor/Payee 1111	11111111111111111111	12010	809	12345567899	\$4.50	C	1111111111	15/07/2017

Showing 1 - 2 of 2 results

Figure 5.4: Specific File Content

5.4 Transaction History Report

The Transaction History report allows users to view transactions that were validated successfully by *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 5.1, Accessing Reports.
2. Use the 'What report would you like to run' drop-down menu to select **Transaction History**. See Figure 5.5.
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.
5. Use the Sort Option drop-down menus to sort the transactions and then select **Sort**.

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

Reports

[Change ID](#)

▼ [Modify Report Criteria](#)

What report would you like to run? ?

Transaction History ▼

Transaction History Report Criteria

Payor/Payee Name Account Number

Due Date
From To

Transaction Type Cross Reference Number

File Creation Number Return Account

Create Report

Transaction History Report

Export the report to see additional data for transaction.

Sort Search Results

Sort Option ▼
Sort Option ▼
Sort Option ▼
Sort ▼

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Amount	Record	Return Account	Due Date
Payor/Payee 1111	11111111111111111111	12010	809	12345567899	\$3.95	D	111111111	21/04/2017
Payor/Payee 1111	11111111111111111111	12010	809	12345567899	\$1.65	C	111111111	22/04/2017
Payor/Payee 1111	11111111111111111111	12010	809	12345567899	\$4.50	D	111111111	05/05/2017

Figure 5.5: Transaction History Results

5.5 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 5.1, Accessing Reports.
2. Use the 'What report would you like to run' drop-down menu to select **Originator Change**. See Figure 5.6.
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” 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 and then select **Sort**.

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

Reports

[Change ID](#)

▼ **Modify Report Criteria**

What report would you like to run? ?

Originator Change ▼

Originator Change Report Criteria

Changed Date Range

From: To:

Username:

Source of Change:

Create Report

Originator Change Report

Sort Search Results

Sort Option ▼ | Sort Option ▼ | Sort Option ▼ | Sort

Originator Name	Field Name	Old Information	New Information	Action	Date and time	Username
Demo Test1234444444444444	Last File Creation Number	117	118	C	11/07/2017 09:14 PDT	easysavingsaftuser1
Demo Test1234444444444444	Last File Creation Date	17177	17191	C	10/07/2017 14:55 PDT	easysavingsaftuser2
Demo Test1234444444444444	Last File Creation Number	116	117	C	10/07/2017 14:55 PDT	easysavingsaftuser2

Figure 5.6: Originator Change Results

6 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.

6.1 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 6.1.
3. Use the Select Action drop-down menu to select **Settlement Reports**, and then select **Submit**.

AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action Submit

Figure 6.1: Selecting the Report Action

4. Select the appropriate MERG file. The files are listed by date. See Figure 6.2.

Settlement Reports

[Change ID](#)

Download Settlement Reports

File	Date
MERG0530.dat	30/05/2016

Figure 6.2: Selecting the MERG File

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

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

6.2 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 6.3):

- 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 ICR580 CAD		CONSOLIDATED RETURNS, RECALLS, REJECTS AND ERROR CORRECTIONS		RUN TIME: 03-42-02		
REPORT RTCSS80/1				ICS DATE AUG 12, 2010		
TO - XXXXXXXXXXXXXXXXXXXXXXXX CUSTOMER NUMBER XXXXXXXXXXXX			FROM - C.U.C.C. / C U C B C. DATA CENTRE LOCATION 86900			
ITEM TRACE NUMBER	CROSS REFERENCE NO.	FIN TRNSIT ACCOUNT NO.	AMOUNT	TRAN CD	DUE PAYEE NAME	INVALID FIELD NO.
ITEM TRACE REPORT ORIGINAL	INST NO.				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 XXXXXXXXXXXXXXXXXXXXXXXX XXXX XXXXX XXXXXXXXXXXXXXXX XX,XXX,XX.XX XXXX XXXXXXX XXXXXXXXXXXXXXXXXXXXXXXX XX XX						
----- DEBITS (D,E,J) -----		----- CREDIT (C,F,I) -----				
ITEMS	AMOUNT	ITEMS	AMOUNT	PLEASE MANUALLY POST AS REQUIRED		
TOTAL REJECTS	xxx,xx1,783	x,xxx,591,380.34	xxx,xx1,783	x,xxx,591,380.34		
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 TON NOT FOUND FOR EFLJ					
61	DUPLICATE R/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 6.3: 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.

6.3 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 6.4):

- 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- XXXXXXXX CREDIT UNION - XXXX			TO- C.U.C.C. / CENTRAL1		
CUSTOMER NUMBER, 8090011110			86900		
SUMMARY OF DATA RECEIVED FROM CAPT SYSTEM					
			FILE CREATION NO. 4156		
			FILE CREATION DATE 10098		
PAYMENT DETAILS					

	TRANSACTION	D E B I T S		C R E D I T S	
	APR. 13	NUMBER	(DUE TO) AMOUNT	NUMBER	(DUE FROM) AMOUNT
		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 6.4: 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.

6.4 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 6.5.

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								
ITEM TRACE NUMBER		CROSS REFERENCE NO.	FIN TRNSIT ACCOUNT NO.	AMOUNT TRAN	DUE	PAYEE NAME	DESTINATION INFO							
ITEM TRACE REPORT	ORIGINAL		INST NO.	CD	DATE		EX DATA RELEASE							
							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 6.5: Incoming AFT Transactions List (ICTI/UCTI)

Distribution

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

6.5 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 has to 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 6.6.

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 - xxxxxxxx		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
0809	30100	105 Vincent ABCDE	ABCDEF GHIJK
0002	90290	218 Carla DDDDD	DDDDDDD, Jason
0002	30270	220 Tina EEEEEEEEE	EBRERE, Mark
			010105 330W
			13.65D 8690 86900 0000 211491503
			010105 330W
			108.50D 0020 86900 0000 211491388
			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
	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 6.6: 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.

6.6 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 6.7.

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	8690869000123000000456	080912340 8090001239
	001610123	100101234	MT. VILLAGE TENNIUS CLUB	MT. TENNIS CLUB ABCD01	100819999
TOTAL NUMBER OF ITEMS - 1					

Figure 6.7: Notice of Change (AFT) Detailed Listing (NCDL/NUDL)

Distribution

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

7 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.

7.1 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.

7.2 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:

- 2:00 pm PT/5:00 pm ET, three business days after delivery of the original credit or debit transaction,

- 2:00 pm PT/5:00 pm ET, two business days after the date funds are to be made available of the original credit transaction, or
- 2:00 pm PT/5:00 pm ET, two business days after the due date of the original debit transaction, whichever is later.

7.3 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 6.2, 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.

7.4 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 6.2, Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR), 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 — Central 1's AFT File Specifications

Ensure that the AFT file is structured as follows:

- **Header Record** – The file contains one header record (“A” Record). This record consists of one segment containing the “A” record. Leave other segments blank. See Table 1.
- **Detail Record(s)** – The file can contain any number of detail records. Each detail record consists of 7 segments, as follows:
 - Segment 0 – Consists of data elements 01 to 03 of the detail record, which are common to all detail transactions.
 - Segments 1 to 6 – Each segment consists of data elements 04 to 21 of the detail record.

Individual transactions are made up of segments 0 and 1, 0 and 2, and so on. A block is made up of segments 0 to 6. The block contains information on 6 individual transactions.

Enter a carriage return line feed at the end of your last segment.

See Table 2.

- **Trailer Record** – The file contains one trailer record (“Z” Record). This record consists of one segment containing the “Z” record. Leave other segments blank. See Table 3.

Format of Records and Segments

- If one record, leave unused segments blank (spaces).
- If one segment is blank, all subsequent segments in that record must be blank.
- The presence of one detail record containing unused segments does not preclude the occurrence of subsequent detail records containing data.

Format of Data Elements

- Data elements are a fixed length.
- Numeric data elements must be right-justified and zero filled. Alphanumeric data elements do not require justification, but must be space filled.
- Enter zeros for numeric fields or spaces for alphanumeric fields to leave a data element blank.

Table 1

“A” Record			
Data Element	Contents	Size	Description
01 Logical Record Type ID	“A”	1	Identifies this record as type “A”.
02 Logical Record Count	Numeric	9	Assign sequentially for each logical record, starting at 000000001 for record “A.” Duplicate numbers between 2 records or missing numbers will cause the file to reject.
03 Originator's ID	Alpha-numeric	10	The 10-digit identification number unique to each Originator (e.g., 8090012300). Assigned by Central 1. If invalid, the file will reject.
04 File Creation Number	Numeric	4	Assigned sequentially for each file, starting at 0001 and rolling over at 9999. Number must increment by 1 from one file to the next. Duplicate or missing numbers will cause the file to reject.
05 Creation Date	Numeric	6	Date file was created. Julian format 0YYDDD: YY = last 2 digits of the year DDD = Julian day number of year. If the creation date is invalid, the file will reject. If the creation date is more than 7 calendar days prior to the date processed through the initial edit, the file will be rejected.
06 Destination Data Centre	86900 (for Originators in BC and the Atlantic region) 86920 (for Originators in Ontario)	5	Unique number identifying Central 1. If invalid, the file will reject.
07 Blank	Alpha-numeric	20	Enter spaces.
08 Currency Code Identifier	Alpha-numeric	3	“CAD” for Canadian dollar AFT transactions or “USD” for US dollar AFT transactions.
09 Filler	Alpha-numeric	1406	Enter spaces.

Table 2

Detail Record				
Data Element	Contents	Size	Description	
01 Logical Record Type ID	"C" or "D"	1	C = Direct credit D = Direct debit	
02 Logical Record Count	Numeric	9	Assign sequentially for each logical record, starting at 000000001 for record "A". Number must increment by 1 from one record to the next within the file. Duplicate numbers between 2 records or missing numbers will cause the file to reject.	
03 Origination Control Data	Alpha-numeric	14	Combination of data elements 03 and 04 in "A" record. If invalid, the file will reject.	
04 Transaction Type	Numeric	3	For a list of valid codes, see CPA Standard 007, Standards for the Use of Transaction Codes and Return Reason Codes in AFT Files, at www.payments.ca . If the code is invalid, the transaction will reject.	
05 Amount	Numeric	10	Omit commas and decimal points. For example, enter \$4456.00 as "445600." Right-justified.	
06 Due Date or Date Funds to be Available	0YYDDD	6	Julian format 0YYDDD: YY = last 2 digits of the year DDD = Julian day number of year. If the date is invalid, the file will reject. If backdating, the date cannot be more than 173 calendar days (for debits) or 30 calendar days (for credits) before the date you created the file. If future dating, the date cannot be more than 45 calendar days after the date you created the file.	
07 Institutional ID Number	Numeric	9	The financial institution to be debited or credited. Format 1 222 33333 where 1 = 0 2 = Transit institution number (e.g., 809 for BC and 828 for ON) 3 = Charter/branch number of the financial institution and centre where item will clear. For example: 000102180. If the ID is invalid, the transaction will reject.	
08 Payee/Payor Account Number	Alpha-numeric	12	Account to be debited or credited. Omit embedded blanks and dashes. Left justified. If the account is invalid, the transaction may reject.	

Detail Record				
09	Item Trace Number	Numeric	22	Enter zeros or spaces. For Central 1's use.
10	Stored Transaction Type	Numeric	3	Zero fill.
11	Originator's Short Name	Alpha-numeric	15	Short name for the Originator, abbreviated as necessary. The abbreviation should clearly identify the Originator, in case the processing Direct Clearer chooses this data element (instead of the long name) to identify the Originator to the recipient. If blank, the transaction will reject.
12	Payee/Payor's Name	Alpha-numeric	30	Name of account to be debited or credited. If blank, the transaction will reject.
13	Originator's Long Name	Alpha-numeric	30	Long name of the Originator company. If blank, the transaction will reject.
14	Originating Direct Clearer's User ID	Alpha-numeric	10	Same as data element 03 in "A" record.
15	Originator's Cross Reference	Alpha-numeric	19	19 characters for the internal cross reference for this transaction, if any (for example, employee number, policy number). Field may be blank or contain zeros.
16	Institutional ID Number for Returns	Numeric	9	Your credit union branch. Format 1 222 33333: 1 = 0 2 = Transit institution number (e.g., 809 for BC and 828 for ON) 3 = Charter/branch number of the financial institution and centre where item will clear. For example: 080912310. If the ID is invalid, the transaction will reject.
17	Account Number for Returns	Alpha-numeric	12	Originator's account number at the branch identified in data element 16. Returns will be posted to this account.
18	Originator's Sundry Information	Alpha-numeric	15	Enter information to further identify the transaction to the recipient (e.g., enter pay period, insurance policy #).
19	Filler	Alpha-numeric	22	Enter spaces.

Detail Record				
20	Originator Direct Clearer Settlement Code	Alpha-numeric	2	Enter spaces.
21	Invalid Data Element ID	Numeric	11	Must contain zeros. If other data is present, the transaction will reject.

Table 3

“Z” Record				
Data Element	Contents	Size	Description	
01	Logical Record Type ID	“Z”	1	Identifies this record as type “Z”.
02	Logical Record Count	Numeric	9	Assign sequentially for each logical record, starting at 000000001 for record “A”. Duplicate numbers between 2 records, or missing numbers will cause the file to reject.
03	Origination Control Data	Alpha-numeric	14	Combination of data elements 03 and 04 in Header “A”. If invalid, the file will reject.
04	Total Dollar Value of Debit Transactions	Numeric	14	Decimal is assumed. For example, enter \$4456.00 as “445600.”
05	Total Number of Debit Transactions	Numeric	8	Total for this batch.
06	Total Dollar Value of Credit Transactions	Numeric	14	Decimal is assumed. For example, enter \$4456.00 as “445600.”
07	Total Number of Credit Transactions	Numeric	8	Total for this batch.
08	Zero Filler	Numeric	14	Enter zeros.
09	Zero Filler	Numeric	8	Enter zeros.
10	Zero Filler	Numeric	14	Enter zeros.
11	Zero Filler	Numeric	8	Enter zeros.
12	Filler	Alpha-numeric	1352	Enter spaces.

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