

*PaymentStream*TM AFT

Guide for Manual Release

March 2019

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1 Overview

1.1 *PaymentStream*™ AFT User Permissions

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

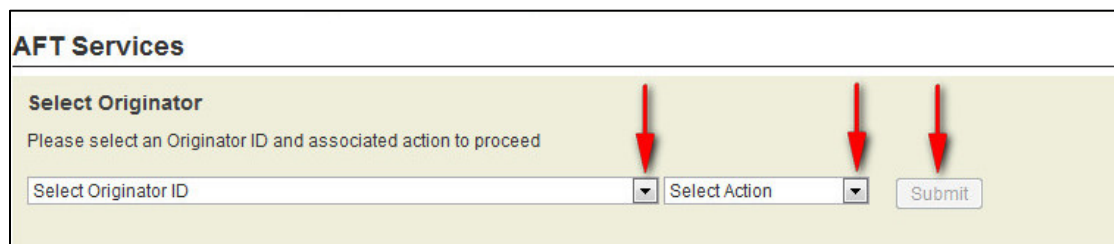
- Read Only – This is the default user permission that allows a user to view records, reports, and Originator information. All *PaymentStream* AFT users must have read-only permissions before any additional permissions can be assigned.
- Perform Tasks and Transactions – This permission allows a user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

1.2 Viewing Originator Information

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

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

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



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [▼] Select Action [▼] 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*
809000101

Originator Type*
Data Entry

Long Name*
Demo Test Manual123

Short Name*
Test Manual11

Status*
Active

Release Type*
Manual

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

Currency Type*
CAD - Canadian Dollars

Originator ID History

Date Added
31/12/2014 14:22 PST

User ID
migrator

Last Changed
08/07/2016 15:34 PDT

User ID
asadjad

Contact Information

Name*
John Doe11

Phone* (999) 999-9999 **Ext** **Fax** (999) 999-9999

Primary Email* kkhan@central1.com **Additional Email(s)** iholmkvist@central1.com, llawrence@central1.com
Max of 30 email addresses

Limits

<p>Transaction Debit* \$250.00 <small>Please enter limit for an individual AFT transaction</small></p> <p>Settlement Day Debit* \$75.00 <small>Please enter limit for all AFT transactions on a given day</small></p> <p>Monthly Debit* \$2,020.00 <small>Please enter limit for all AFT transactions on a given calendar month</small></p> <p>Accumulated Monthly Debit Limit \$74.30</p>	<p>Transaction Credit* \$25.00 <small>Please enter limit for an individual AFT transaction</small></p> <p>Settlement Day Credit* \$75.00 <small>Please enter limit for all AFT transactions on a given day</small></p> <p>Monthly Credit* \$200.00 <small>Please enter limit for all AFT transactions on a given calendar month</small></p> <p>Accumulated Monthly Credit Limit \$70.07</p>
--	---

Originator Details

Data Centre ID* 86900 **Last File Creation Number*** 0098 **Last File Creation Date** 07/07/2016

Settlement Account Information

Transit* 12010 **Route*** 809 **Account*** 111111111112 **Institution** [Search for FI](#)
CENTRAL 1 CREDIT UNION

Originator Affiliation
 Is this a business?

Returns Account Information

Transit* 12010 **Route*** 809 **Account*** 23 **Institution** [Search for FI](#)
CENTRAL 1 CREDIT UNION

Transaction Type [Look up Type](#) 200 **Frequency** A - Annual

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

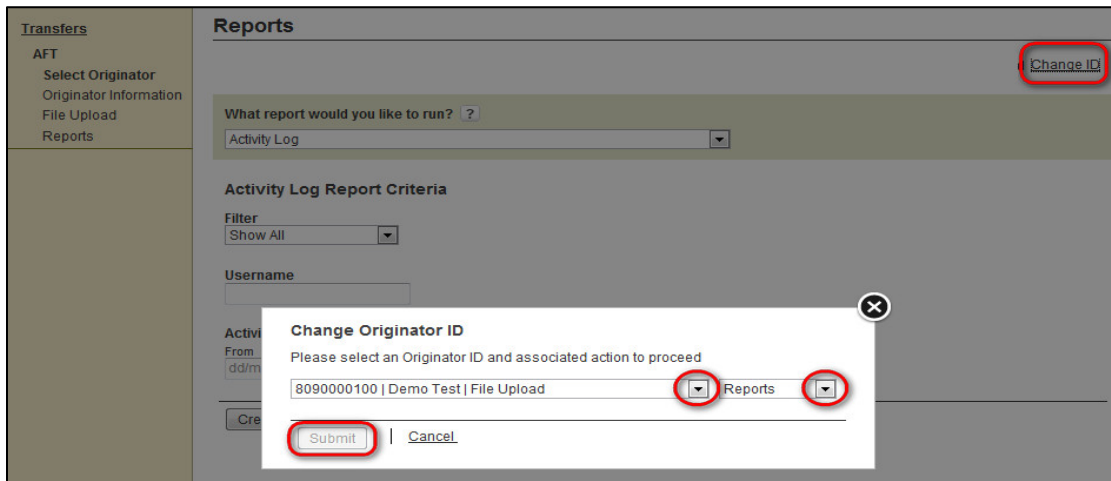


Figure 1.4: Selecting a Different Originator ID

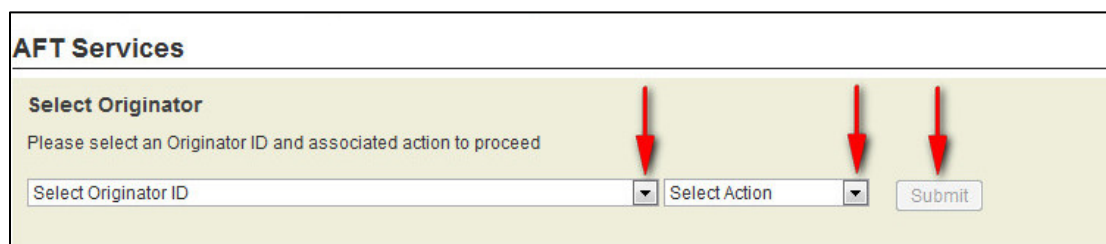
2 Managing AFT Records

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

2.1 Adding an AFT Record

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

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



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

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

Figure 2.1: Selecting the Add Record Action

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

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

6. Select **Add Record**.

Add AFT Record

[Change ID](#)

* Denotes required field

Record Type * C - Credit D - Debit

Last Name/Business Name * First Name

Payee/Payor's Account Information

Transit * Route * Account * Institution [Search for FI](#)

Due Date * Business Day Only

Cross Reference Number

Amount *

Expiry Date

Frequency *

Transaction Type * [Look up Type](#)

Returns Account Information

Transit * Route * Account * Institution [Search for FI](#)

Originator Sundry Information

Mark as Dormant

Comments

Characters left: 255

Add Record

Figure 2.2: Adding AFT Record Details

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

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

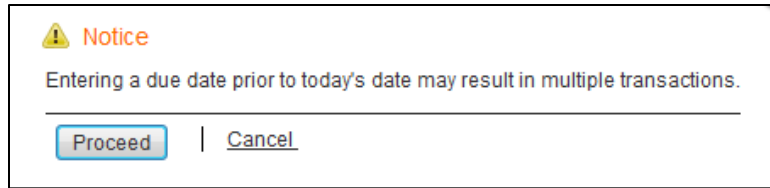


Figure 2.3: Notification of Multiple Transactions

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

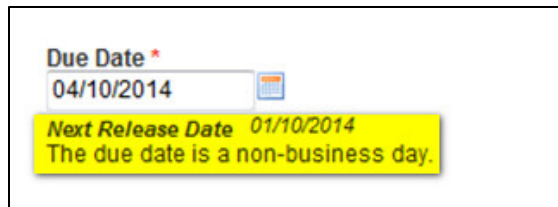


Figure 2.4: Non-business Day Due Date

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

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

Add Record Receipt

[Change ID](#)

| |

Originator ID 8090000101 Date 07/04/2015

✓ Record added successfully

Record Type D - Debit

Last Name/Business Name Testing

First Name Test

Payee/Payor's Account Information

Transit	Route	Account	Institution
12010	809	111111111111	CENTRAL 1 CREDIT UNION

Due Date 01/04/2015

Cross Reference Number

Amount \$1.50

Expiry Date

Frequency M - Monthly

Transaction Type 450

Returns Account Information

Transit	Route	Account	Institution
12010	809	111111111111	CENTRAL 1 CREDIT UNION

Originator Sundry Information

Mark as Dormant No

Comments

Figure 2.5: Add Record Receipt

2.2 Locating and Viewing an AFT Record

Proceed as follows to locate and view an AFT record:

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

- Use the Select Action drop-down menu to select **Manage Records** 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 2.6: Selecting the Manage Records Action

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

Manage Records

[Change ID](#)

Please select how you would like to manage records:

Edit/View Single Record View/Update/Delete Payor/Payee information	Multiple Changes Perform various changes to one or more Payor/Payee records at the same time	Mass Changes Perform the same change to a select group of Payor/Payee records at the same time	Mass Delete Delete a number of Payor/Payee records at the same time
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Figure 2.7: Locate and View Single Record

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

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

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

Edit Single Record

[Change ID](#)

Search Criteria

Please search for the record you wish to edit.

Record Type All C - Credit D - Debit

Last Name/Business Name First Name

Due Date Expiry Date Frequency

Cross Reference Number Transaction Type Amount Dormant Records Only

Payee/Payor's Account Information **Return Account Information**

Transit	Route	Account	Transit	Route	Account
<input type="text" value="00000"/>	<input type="text" value="000"/>	<input type="text" value="00000000000000"/>	<input type="text" value="00000"/>	<input type="text" value="000"/>	<input type="text" value="00000000000000"/>

Sort Search Results

Sort Option Sort Option Sort Option

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Due Date	Record	Amount
Test_Test		12010	809	123123123	06/09/2014	C	\$0.01

Showing 1-1 of 1 records

Figure 2.8: Entering Search Criteria

2.3 Editing a Single AFT Record

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

1. Locate the appropriate record as described in Section 2.2, Locating and Viewing an AFT Record.
2. Modify the AFT record as required.

3. Select **Update** to save the changes. See Figure 2.9.

Edit AFT Record

[Change ID](#)

* Denotes required field

Record Type * C - Credit D - Debit

Last Name/Business Name * First Name

Payee/Payor's Account Information

Transit * Route * Account * Institution [Search for FI](#)

Due Date * Business Day Only

Next Release Date 19/09/2014

Cross Reference Number

Amount *

Expiry Date

Frequency *

Transaction Type * [Look up Type](#)

Returns Account Information

Transit * Route * Account * Institution [Search for FI](#)

Originator Sundry Information

Mark as Dormant

Comments

Characters left: 255

Limits

Transaction Credit: \$50.00

Transaction Debit: \$15.00

Currency: CAD

Record History

Date Added
03/09/2014 11:14 PDT

User ID
lholmkvist

Last Changed
10/09/2014 14:24 PDT

User ID
kkhan

|

|

Figure 2.9: Updating a Single AFT Record

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

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

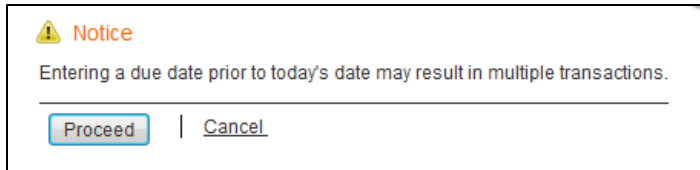


Figure 2.10: Notification of Multiple Transactions

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

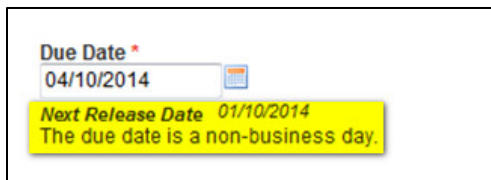


Figure 2.11: Non-business Day Due Date

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

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

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

Edit Record Receipt

[Change ID](#)

[Return to Search Results](#)
[Edit Current Record](#)
[Print Receipt](#)

Originator ID 8090000101 Date 07/04/2015

✓ Record modified successfully.

Record Type D - Debit

Last Name/Business Name Testing

First Name Test

Payee/Payor's Account Information

Transit	Route	Account	Institution
12010	809	11111111111111	CENTRAL 1 CREDIT UNION

Due Date 01/04/2015

Cross Reference Number

Amount \$1.00

Expiry Date

Frequency M - Monthly

Transaction Type 450

Returns Account Information

Transit	Route	Account	Institution
12010	809	11111111111111	CENTRAL 1 CREDIT UNION

Originator Sundry Information

Mark as Dormant No

Comments

Figure 2.12: Edit Record Receipt

2.4 Deleting a Single AFT Record

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

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

Edit AFT Record [Change ID](#)

* Denotes required field

Record Type * C - Credit D - Debit

Last Name/Business Name * First Name

Payee/Payor's Account Information

Transit * Route * Account * Institution [Search for FI](#)

Due Date * Business Day Only

Next Release Date 19/09/2014

Cross Reference Number

Amount *

Expiry Date

Frequency *

Transaction Type * [Look up Type](#)

Returns Account Information

Transit * Route * Account * Institution [Search for FI](#)

Originator Sundry Information

Mark as Dormant

Comments

Characters left: 255

Limits
Transaction Credit: \$50.00
Transaction Debit: \$15.00
Currency: CAD

Record History

Date Added
03/09/2014 11:14 PDT

User ID
Inholmkvist

Last Changed
10/09/2014 14:24 PDT

User ID
kkhan

Figure 2.13: Deleting Single AFT Record

2.5 Multiple Changes

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

A user proceeds as follows to perform a multiple change:

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

AFT

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action

Figure 2.14: Selecting Originator and Action

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

Manage Records

[Change ID](#)

Please select how you would like to manage records:

<p>Edit/View Single Record</p> <p>View/Update/Delete Payor/Payee information</p>	<p>Multiple Changes</p> <p>Perform various changes to one or more Payor/Payee records at the same time</p>	<p>Mass Changes</p> <p>Perform the same change to a select group of Payor/Payee records at the same time</p>	<p>Mass Delete</p> <p>Delete a number of Payor/Payee records at the same time</p>
---	---	---	--

Figure 2.15: Selecting Multiple Changes

5. On the Search Criteria page, proceed as shown in Figure 2.16.
 - ① Enter search criteria to locate the records that you want to update. It is not necessary to complete each field.

Note: Sort options are available to determine how the results are displayed. If no search criteria are entered, all Payor/Payee records are displayed.
 - ② Select **Search**.
 - ③ The number of matched results is displayed at the bottom of the page.

Multiple Changes

[Change ID](#)

Search Criteria 1

Please search for the record you wish to edit.

Record Type All C - Credit D - Debit

Due Date Expiry Date Frequency

Cross Reference Number Match Transaction Type Amount Dormant Records Only

Return Account Information

Transit Route Account Match

Sort Options

2

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Due Date	Record	Amount
ABC Candy Shop		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="357123"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$8.50"/>
Annie's Coffee Shop		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="6454221"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$8.00"/>
Breman, Jay		<input type="text" value="68040"/>	<input type="text" value="809"/>	<input type="text" value="3211231"/>	<input type="text" value="28/03/2019"/>	D	<input type="text" value="\$4.00"/>
French, Sylvia		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="111114321"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$5.00"/>
Meyer, James		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="2434765"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$6.00"/>
Parkinson, Jeff		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="12414141"/>	<input type="text" value="28/03/2019"/>	D	<input type="text" value="\$6.00"/>
Paula's Interior Designs		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="65432"/>	<input type="text" value="28/03/2019"/>	D	<input type="text" value="\$3.50"/>
Plye, Jeremy		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="4123523"/>	<input type="text" value="28/03/2019"/>	D	<input type="text" value="\$7.00"/>
Smith, Joe		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="123212321"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$5.50"/>
Temple, Sarah		<input type="text" value="12010"/>	<input type="text" value="809"/>	<input type="text" value="1412232"/>	<input type="text" value="28/03/2019"/>	C	<input type="text" value="\$5.00"/>

Showing 1 - 10 of 10 results 3

| [Finish and Submit Changes](#) | [Cancel](#)

Figure 2.16: Multiple Changes Search Screen and Results

- 4 Enter the change(s) for each record. If more than 150 records are displayed, the results will be displayed on separate pages. See Figure 2.17.
- 5 As an option, you can select **Save Changes and Continue** to save the changes made on a page. Changes are highlighted in yellow. You can then continue editing other records on the same page or, if applicable, navigate to the next page.

Search

Changes made on page 1 have been saved successfully

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Due Date	Record	Amount
ABC Candy Shop		12010	809	357123	28/03/2019	C	\$7.50
Annie's Coffee Shop		12010	809	6454221	28/03/2019	C	\$9.00
Breman, Jay		68040	809	4321234	28/03/2019	D	\$4.00
French, Sylvia		68040	809	111114321	28/03/2019	C	\$5.00
Meyer, James		12010	809	2434123	28/03/2019	C	\$6.00
Parkinson, Jeff		12010	809	12414141	28/03/2019	D	\$6.00
Paula's Interior Designs		12010	809	65432	28/03/2019	D	\$3.50
Plye, Jeremy		12010	809	4123523	28/03/2019	D	\$7.00
Smith, Joe		12010	809	123212321	28/03/2019	C	\$5.50
Temple, Sarah		12010	809	1412232	28/03/2019	C	\$5.00

Showing 1 - 10 of 10 results

Save Changes and Continue | Finish and Submit Changes | Cancel

Figure 2.17: Saving Updates to Records

- ⑥ If you select **Cancel** before submitting changes, you can choose to cancel changes on the current page or you can cancel all the changes made. See Figure 2.18.
- The command **Save and continue** takes you back to the editing page and allows you to continue changing records.
 - The command **Cancel changes on current page only** is for users with more than 150 records and with changes on more than one page.
 - The command **Yes, cancel all changes** cancels changes made to all records and no updates to records will be saved.

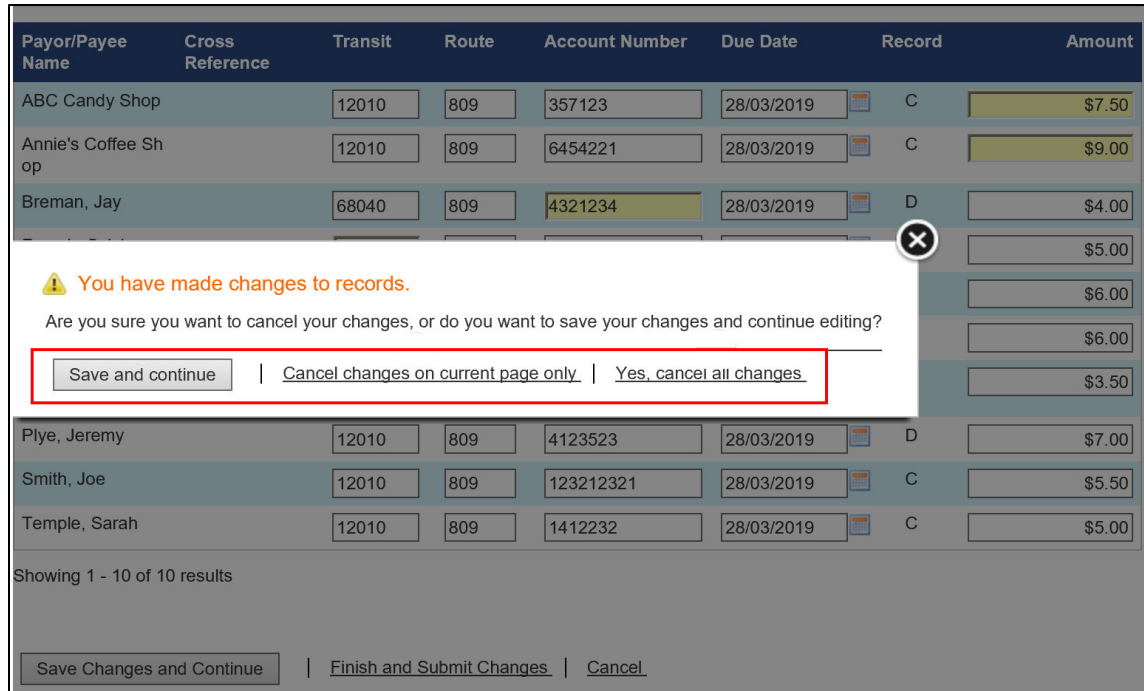


Figure 2.18: Cancelling Updates to Records

- ⑦ Select **Finish and Submit Changes** when all changes are completed and ready to be processed.
- ⑧ Select **Yes, submit my changes** to proceed. Alternatively, select **No, I will review changes** to return to the Edited Records page(s). See Figure 2.19.

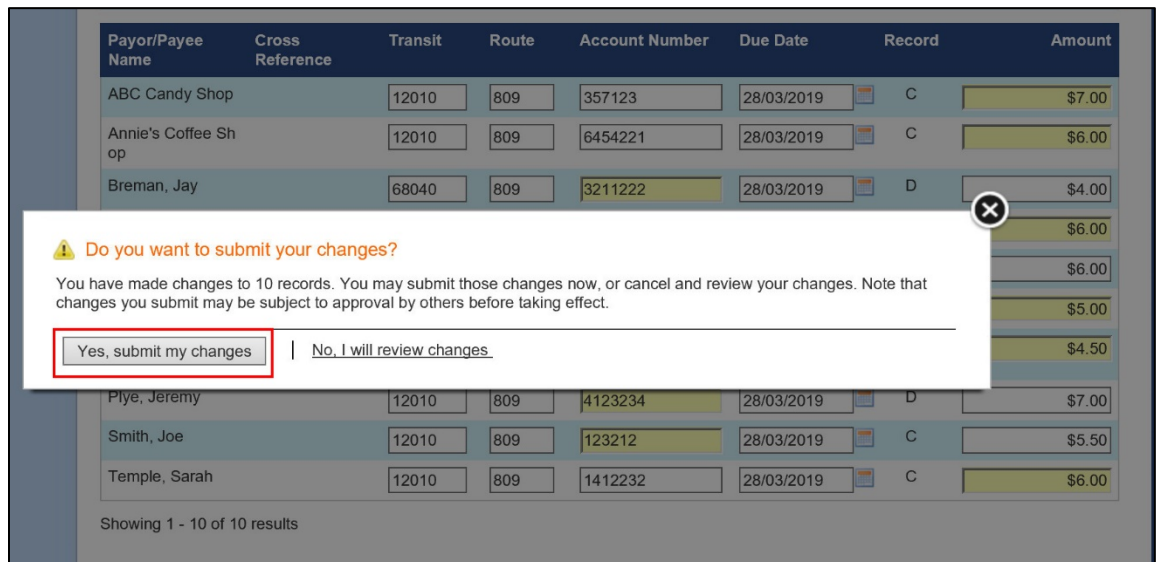


Figure 2.19: Confirming Changed Records

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

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

Multiple Changes

[Change ID](#)

Modified Records

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

Showing 1 - 10 of 10 results

Return to Multiple Changes
Print Receipt

Figure 2.20: Modified Records Confirmation

2.6 Mass Changes

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

A user proceeds as follows to perform a mass change:

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

AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [▼] Select Action [▼] Submit

Figure 2.21: Selecting the Manage Records Action

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

Manage Records

[Change ID](#)

Please select how you would like to manage records:

<p>Edit/View Single Record</p> <p>View/Update/Delete Payor/Payee information</p>	<p>Multiple Changes</p> <p>Perform various changes to one or more Payor/Payee records at the same time</p>	<p>Mass Changes</p> <p>Perform the same change to a select group of Payor/Payee records at the same time</p>	<p>Mass Delete</p> <p>Delete a number of Payor/Payee records at the same time</p>
---	---	---	--

Figure 2.22: Selecting Mass Changes

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

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

6. Remove the check mark beside any record you do not want to update.

7. Select **Continue** to enter a mass change for the selected records.

Mass Changes

[Change ID](#)

Search Criteria
Please find the record(s) you wish to manage.

Record Type C - Credit D - Debit

Due Date Expiry Date Frequency

Cross Reference Number Transaction Type Amount Dormant Records Only

Return Account Information

Transit Route Account

Select All (4 Records) Selected 4 of 4 (100.00%)

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Due Date	Record	Amount
<input checked="" type="checkbox"/> Brown, Jackie		12010	809	12345677	20/07/2017	C	\$5.90
<input checked="" type="checkbox"/> Cindy Lou's Catering		12010	809	222333	20/07/2017	C	\$5.50
<input checked="" type="checkbox"/> Creekside Renovations		12010	809	1432123	20/07/2017	C	\$1.55
<input checked="" type="checkbox"/> Fishing Expeditions Ltd		12010	809	3512312	20/07/2017	C	\$5.50

Showing 1 - 4 of 4 results

Continue to the next screen to enter the new information for mass change.

Figure 2.23: Mass Changes Search Screen

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

Mass Changes

[Change ID](#)

Mass Update

4 Records selected for update ←

Due Date

Expiry Date

Frequency

Cross Reference Number

Amount

Transaction Type [Look up Type](#)

Return Account Information

Transit	Route	Account
<input type="text" value="00000"/>	<input type="text" value="000"/>	<input type="text" value="000000000000"/>

Mark as Dormant

[Back](#)

Figure 2.24: Records for Mass Change

9. A list of the modified records is displayed. See Figure 2.25.

10. To perform another mass change, select **Return to Mass Changes**.

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

Mass Changes

[Change ID](#)

Modified Records

Name	Transit	Account	Cross Ref	Due Date	Rec	Freq	Expiry Date	Amount
Brown, Jackie	12010	12345677		20/07/2017	C	M		\$6.80
Cindy Lou's Catering	12010	222333		20/07/2017	C	M		\$6.80
Creekside Renovations	12010	1432123		20/07/2017	C	M		\$6.80
Fishing Expeditions Ltd	12010	3512312		20/07/2017	C	M		\$6.80

Showing 1 - 4 of 4 results

[Print Receipt](#) ←

Figure 2.25: Mass Change Modified Records

2.7 Mass Delete

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

A user proceeds as follows to perform a mass delete:

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

AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action Submit

Figure 2.26: Selecting the Manage Records Action

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

Manage Records

[Change ID](#)

Please select how you would like to manage records:

<p>Edit/View Single Record</p> <p>View/Update/Delete Payor/Payee information</p>	<p>Multiple Changes</p> <p>Perform various changes to one or more Payor/Payee records at the same time</p>	<p>Mass Changes</p> <p>Perform the same change to a select group of Payor/Payee records at the same time</p>	<p>Mass Delete</p> <p>Delete a number of Payor/Payee records at the same time</p>
---	---	---	--

Figure 2.27: Selecting Mass Delete

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

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

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

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

Mass Delete

[Change ID](#)

Search Criteria

Please find the record(s) you wish to manage.

Record Type C - Credit D - Debit

Due Date Expiry Date Frequency

Cross Reference Number Transaction Type Amount Dormant Records Only

Return Account Information

Transit Route Account

Select All (4 Records) Selected 4 of 4 (100.00%)

	Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Due Date	Record	Amount
<input checked="" type="checkbox"/>	test 3, january		12010	809	221143	25/04/2017	C	\$7.70
<input checked="" type="checkbox"/>	test auth, Ken		12010	809	322232	25/04/2017	C	\$7.70
<input checked="" type="checkbox"/>	Test Feb 20		12010	809	234323	25/04/2017	C	\$3.40
<input checked="" type="checkbox"/>	Tweety's Pet Supplies		12010	809	333442	25/04/2017	C	\$5.90

Showing 1 - 4 of 4 results

Figure 2.28: Mass Delete Search Screen

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

Mass Delete

[Change ID](#)

Deleted Records

Name	Transit	Account	Cross Ref	Due Date	Rec	Freq	Expiry Date	Amount
test 3, january	12010	221143		25/04/2017	C	W		\$7.70
test auth, Ken	12010	322232		25/04/2017	C	W		\$7.70
Test Feb 20	12010	234323		25/04/2017	C	B		\$3.40
Tweety's Pet Supplies	12010	333442		25/04/2017	C	M		\$5.90

Showing 1 - 4 of 4 results

[Return to Mass Delete](#) | [Print Receipt](#) ←

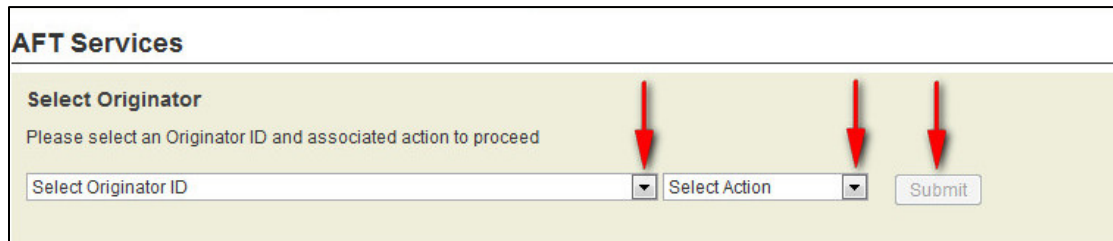
Figure 2.29: Confirmation List of Deleted Records

3 Releasing AFT Transactions

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

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

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



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID Select Action Submit

Figure 3.1: Selecting the Release Transactions Action

4. Search for the transactions you want to release and select **Search**. A user can select all Available transactions up to 3 business days in advance or search by date range (releasing up to 14 calendar days in advance). Advanced search options are also available. See Figure 3.2.

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

5. Select **Release Transactions**.

AFT Manual Release

[Change ID](#)

Search for Transactions

Available transactions up to 3 business days in advance

Date Range

▼ **Advanced Options**

Record Type D - Debit

Cross Reference Number	Return Account	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>

Last Name/Business Name	First Name
<input type="text"/>	<input type="text"/>

Limits

Transaction Debit: \$25.00

Daily Settlement Debit: \$75.00

Monthly Debit: \$200.00

Currency: CAD

<input checked="" type="checkbox"/>	Select All (2 Transactions)
-------------------------------------	-----------------------------

	Payee/Payor Name	Cross Reference	Return Account	Due Date	Rec Type	Amount
<input checked="" type="checkbox"/>	Record Presentation		111111111111	05/12/2014	D	\$1.50
<input checked="" type="checkbox"/>	Record Presentation		111111111111	05/12/2014	D	\$1.00

Showing 1 - 2 of 2 transactions

Figure 3.2: Selecting Transactions for Manual Release

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

AFT Manual Release - Confirm [Change ID](#)

Due Date	Debit Transactions	Debit Amount
05/12/2014	2	\$2.50
Totals:	2	\$2.50

Payee/Payor Name	Cross Reference	Return Account	Due Date	Rec Type	Amount
Record Presentation		111111111111	05/12/2014 00:00 PST	D	\$1.50
Record Presentation		111111111111	05/12/2014 00:00 PST	D	\$1.00

Showing 1 - 2 of 2 results

Additional Comments (optional)

Characters left: 255

Confirm Release of 2 Transaction(s) | [Edit](#) | [Cancel](#)

Figure 3.3: Confirming Transactions for Manual Release

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

AFT Manual Release - Receipt [Change ID](#)

Originator ID 8090000101 Date 06/01/2015

2 transaction(s) successfully authorized for release but secondary authorization required

Due Date	Debit Transactions	Debit Amount
05/12/2014	2	\$2.50
Totals:	2	\$2.50

Task History & Comments Lori Holmkvist, Initiated
06/01/2015 08:52 PST
Created a Aft transaction

Release More Transactions | [Print Receipt](#)

Figure 3.4: Receipt for Transactions Released

4 Approving, Rejecting, or Cancelling Files

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

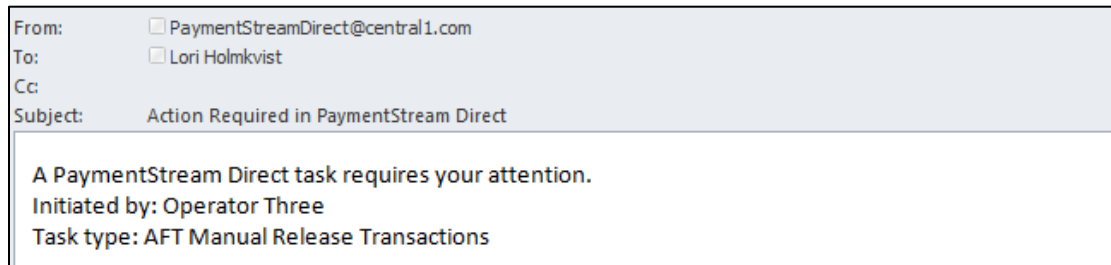


Figure 4.1: Email Notification of Action Required

4.1 Approving or Rejecting a Manually Released File

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

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

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

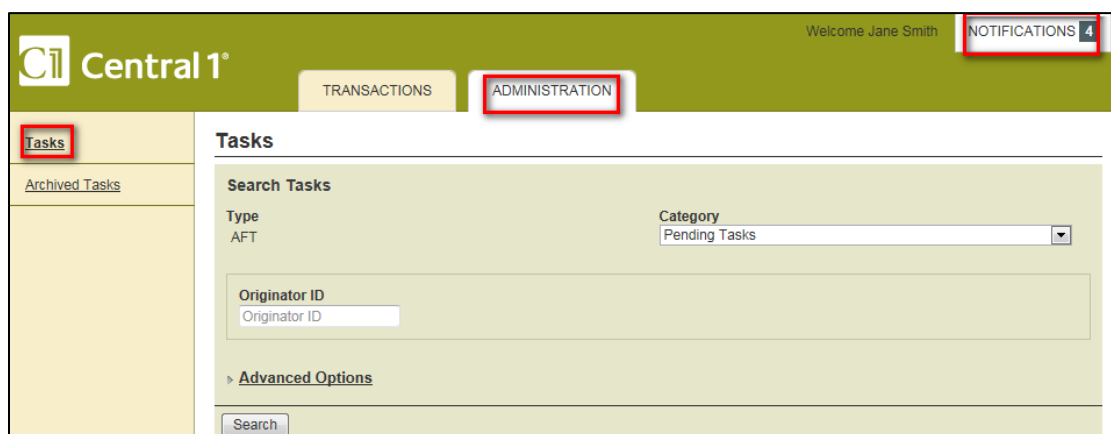


Figure 4.2: Accessing Pending Tasks

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

Tasks

Search Tasks

Type: Category:

Originator ID:

[Advanced Options](#)

Pending Tasks

Initiated Date	Amount	Initiator Name	Type	Details 1	Details 2	Status
22/12/2014 09:57 PST	N/A	Operator Three	AFT	AFT Add Record	8090000102	Needs 1 Approval
22/12/2014 09:58 PST	DR \$8.97 CR \$0.00	Operator Three	AFT	AFT Manual Release Transactions	8090000101	Needs 1 Approval
30/12/2014 15:19 PST	DR \$35.00 CR \$0.00	Operator Three	AFT	AFT Manual Release Transactions	8090000101	Needs 1 Approval
06/01/2015 09:12 PST	DR \$5.98 CR \$0.00	Kash Khan	AFT	AFT Manual Release Transactions	8090000101	Needs 1 Approval
06/01/2015 09:12 PST	DR \$75.00 CR \$0.00	Kash Khan	AFT	AFT Manual Release Transactions	8090000101	Needs 1 Approval

Showing 1 - 5 of 5 results

Figure 4.3: Approving Transactions

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

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

Tasks

AFT Manual Release - Details

Initiated By: Jane Smith

Initiated Date: 05/08/2015 09:04 PDT

Originator ID: 8090000101

Originator Name: Demo Test Manual

Amount: \$6.68

Transaction Summary View details

Due Date	Credit Transactions	Credit Amount
24/07/2015	2	\$2.56
31/07/2015	1	\$1.06
07/08/2015	2	\$3.06
Totals:	5	\$6.68

Task History & Comments: Jane Smith, Initiated & Pending Approval
05/08/2015 09:04 PDT

Comments:
Characters left: 255

Action ▼

- Select Action
- Select Action
- Approve
- Reject

Submit
[Return to Tasks](#)

Figure 4.4: Approving or Rejecting a File

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

Tasks

AFT Manual Release - Receipt

Date Wednesday, August 5, 2015

✓ **Status** Approved & Complete ←

Initiated By Jane Smith

Initiated Date 05/08/2015 09:04 PDT

Originator ID 8090000101

Originator Name Demo Test Manual

Amount \$6.68

Due Date	Credit Transactions	Credit Amount
24/07/2015	2	\$2.56
31/07/2015	1	\$1.06
07/08/2015	2	\$3.06
Totals:	5	\$6.68

Task History & Comments

Jane Smith, Initiated & Pending Approval
05/08/2015 09:04 PDT

John Smith, Approved & Completed
05/08/2015 09:24 PDT

Return to Tasks

Print Receipt

Figure 4.5: Receipt Page

4.2 Cancelling an Unapproved File

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

The user proceeds as follows to cancel an unapproved file:

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

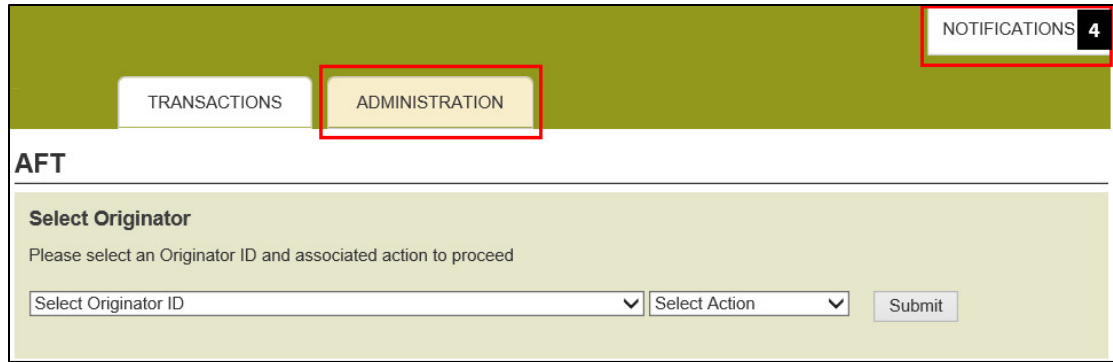


Figure 4.6: Accessing Submitted Tasks

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

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

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

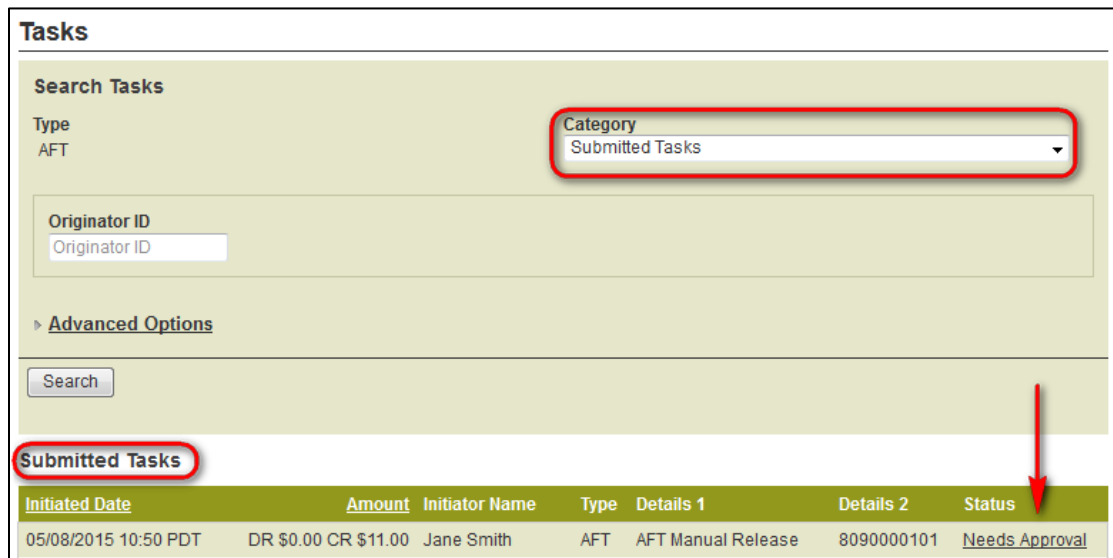


Figure 4.7: Selecting a File to Cancel

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

Note: If the user selects **Return to Tasks**, the AFT file will remain as a pending task until approved, rejected, or cancelled. Pending tasks expire after 7 calendar days.

7. Use the Action drop-down menu to select **Cancel**, and then select **Submit**. See Figure 4.8.

Tasks

AFT Manual Release - Details

Initiated By Jane Smith

Initiated Date 05/08/2015 10:50 PDT

Originator ID 8090000101

Originator Name Demo Test Manual

Amount \$11.00

Transaction Summary [View details](#)

Due Date	Credit Transactions	Credit Amount
24/07/2015	2	\$8.00
07/08/2015	1	\$3.00
Totals:	3	\$11.00

Task History & Comments Jane Smith, Initiated & Pending Approval
05/08/2015 10:50 PDT

Action Cancel ▼



Submit
Return to Tasks

Figure 4.8: Cancelling a File

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

Tasks

AFT Manual Release - Receipt

 **Status** Cancelled 

Initiated By Jane Smith

Initiated Date 05/08/2015 10:50 PDT

Originator ID 8090000101

Originator Name Demo Test Manual

Amount \$11.00

Due Date	Credit Transactions	Credit Amount
24/07/2015	2	\$8.00
07/08/2015	1	\$3.00
Totals:	3	\$11.00

Task History & Comments

Jane Smith, Initiated & Pending Approval
05/08/2015 10:50 PDT

Jane Smith, Cancelled & Closed
05/08/2015 11:15 PDT

[Return to Tasks](#) [Print Receipt](#)

Figure 4.9: Cancellation

5 AFT Transaction Validation

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

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

17/07/2017 15:00 PT

SUBJECT: AFT Release Message

Automated Funds Transfer

SUMMARY OF DATA DELIVERED ACKNOWLEDGEMENT REPORT

Originator ID: 8090000101

Originator Name: ABC Company

Originator Email: 123@central1.com

Originator Contact: John Doe

Release Date: 17/07/2017

Validation Result: Release validated successfully

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

Figure 5.1: Email Confirmation of Successful Validation

If the AFT transactions are successfully validated,

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

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

6.1 AFT Release Schedule

AFT File Delivery Type	AFT File Delivery Deadline	
	Recommended	Optional
AFT File – Manual Release	<p>2:00 pm PT/5:00 pm, ET, 2 business days before the due date. The validation process on PaymentStream AFT is immediate upon the release of transactions.</p> <p>Note: Transactions 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: If you choose to release transactions by 4:00 pm PT/7:00 pm ET, 1 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 errors. • AFT Originators will be unable to request a recall of a credit transaction or an AFT file recall from Central 1.

6.2 Time Limits for Back-Dating and Future-Dating AFT Transactions

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

Description	Time Limit for PADs (Debits)	Time Limits for Direct Deposits (Credits)
Back-dated 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

6.3 Purge Schedule for AFT Records and Activity Records

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

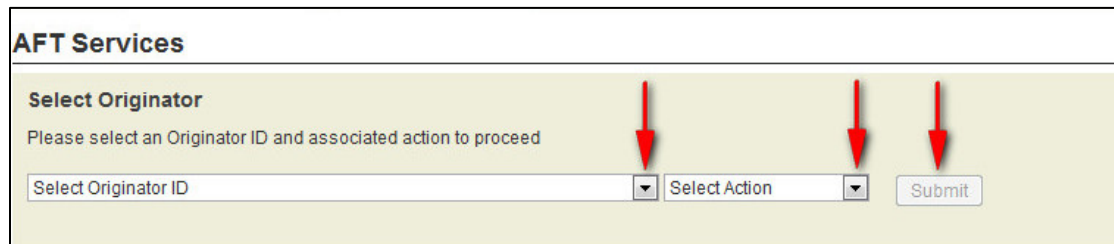
Transaction or Activity Type	Purge Schedule (after last due date)	Reports Affected
All transactions	<ul style="list-style-type: none"> 18 months 18 months 6 months 	<ul style="list-style-type: none"> Transaction History Report Release History Report Payor/Payee Listing Report
Expired records	<ul style="list-style-type: none"> 18 months 18 months 6 months 	<ul style="list-style-type: none"> Transaction History Report Release History Report Payor/Payee Listing Report
Updates, deletions (audit trail data)	18 months	Record Change Report
Activity Log	3 months	Activity Log Report
Changes to Originator information details	12 months	Originator Change Report

7 Reports

7.1 Accessing Reports

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

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



AFT Services

Select Originator

Please select an Originator ID and associated action to proceed

Select Originator ID [▼] Select Action [▼] Submit

Figure 7.1: Selecting the Report Action

7.2 Activity Log Report

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

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

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

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

4. View the Activity Log report at the bottom of the page.
5. To print the report, select the printer icon.

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 18/07/2017 To 19/07/2017

Create Report

Activity Log Report

Date	Username	Message Type	Description
19/07/2017 11:00 PDT	system	Information	Release validated successfully
19/07/2017 11:00 PDT	system	Information	Release does not contain any error or warning
19/07/2017 02:00 PDT	system	Information	Release validated successfully
19/07/2017 02:00 PDT	system	Information	Release does not contain any error or warning
18/07/2017 02:00 PDT	system	Information	Release validated successfully
18/07/2017 02:00 PDT	system	Information	Release does not contain any error or warning


Showing 1 - 6 of 6 results

Figure 7.2: Creating a Report

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

Reports [Change ID](#)

▸ [Modify Report Criteria](#)

Activity Log Report 

First | ◀ 3 4 5 6 7 ▶ | Last

Date	Username	Message Type	Description
25/05/2015 11:00 PDT	system	Information	Release validated successfully
25/05/2015 11:00 PDT	system	Information	Release does not contain any error or warning
22/05/2015 11:00 PDT	system	Information	Release validated successfully
22/05/2015 11:00 PDT	system	Information	Release does not contain any error or warning
21/05/2015 11:00 PDT	system	Information	Release validated with warnings
21/05/2015 11:00 PDT	system	Warning	Release contains warnings. Download all 4 notice(s)
06/05/2015 11:00 PDT	system	Error	Release failed with errors. Download all 2 error(s)
25/05/2015 11:00 PDT	system	Information	Release does not contain any error or warning

Figure 7.3: Identifying Errors on the Activity Log

7.3 Release History Report

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

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

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

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

4. View the Release History Report at the bottom of the page. The list of released files can be printed or exported to CSV or PDF.
5. Select a link in the Released Date column to view the content that was successfully validated and released on *PaymentStream* AFT.

Reports

[Change ID](#)

▼ **Modify Report Criteria**

What report would you like to run? ?

Release History

Release History Report Criteria

Release Date

Transaction Type **Cross Reference Number**

Account Number

Due Date
 From To

Return Account

Create Report

Release History Report

Released Date	Debit Totals	Credit Totals
19/07/2017 11:00 PDT	\$0.00	\$27.20
19/07/2017 02:00 PDT	\$0.00	\$18.10
18/07/2017 02:00 PDT	\$30.30	\$48.25
17/07/2017 02:00 PDT	\$10.24	\$17.95
14/07/2017 02:00 PDT	\$4.25	\$12.05

Showing 1 - 5 of 5 results

Figure 7.4: Release History Report

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

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

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

Reports

[Change ID](#)

[Return to search results](#)

Release History Report

Release Date : 19/07/2017 11:00 PDT
Total Debits for Release : \$0.00
Total Debit Count : 0
Total Credits for Release : \$27.20
Total Credit Count : 4

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
Brown, Jackie		12010	809	12345677	\$6.80	C	111111111111	20/07/2017
Cindy Lou's Catering		12010	809	222333	\$6.80	C	111111111111	20/07/2017
Creekside Renovations		12010	809	1432123	\$6.80	C	111111111111	20/07/2017
Fishing Expeditions Ltd		12010	809	3512312	\$6.80	C	111111111111	20/07/2017

Showing 1 - 4 of 4 results

Figure 7.5: Release History Report – Transaction Details

7.4 Transaction History Report

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

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

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

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

4. View the Transaction History Report at the bottom of the page. See Figure 7.6.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

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

Reports

[Change ID](#)

▼ [Modify Report Criteria](#)

What report would you like to run? ?

Transaction History

Transaction History Report Criteria

Payor/Payee Name	Account Number
<input type="text"/>	<input type="text" value="000000000000"/>
Due Date	
From	To
<input type="text" value="11/07/2016"/>	<input type="text" value="11/07/2016"/>
Transaction Type	Cross Reference Number
<input type="text" value="000"/>	<input type="text"/>
File Creation Number	Return Account
<input type="text" value="0000"/>	<input type="text" value="000000000000"/>

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
John's Autobody Shop		12010	809	1122334	\$2.50	C	111111111111	11/07/2016
Tropical Springs Resort		12010	809	112233456	\$3.50	C	111111111111	11/07/2016
Tropical Sunset Tours		12010	809	123444	\$3.75	C	111111111111	11/07/2016

Showing 1 - 3 of 3 results

Figure 7.6: Transaction History Results

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

7.5 Record Change Report

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

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

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

2. Use the “What report would you like to run?” drop-down menu to select **Record Change**. See Figure 7.7.

3. To retrieve specific information, enter report criteria and select **Create Report**.

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

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

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

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

Reports

[Change ID](#)

▼ **Modify Report Criteria**

What report would you like to run? ?

Record Change

Record Change Report Criteria

Changed Date Range

From To

Username

Source of Change C - All Changes

Record Change Report

Sort Search Results

Sort Option
Sort Option
Sort Option
Sort

First | ◀ 1 2 3 4 5 ▶ | Last

Payor/Payee Name	Field Name	Old Information	New Information	Action	Date and time	Username
Brown, Jackie	Amount	\$3.50	\$5.90	C ML	11/07/2017 10:00 PDT	easysavingsaftuser1
123 Garden Centre	Payor Or Payee Account	980567	980897	C ML	11/07/2017 10:00 PDT	easysavingsaftuser1
ABC Gymnastics	Due Date	28/07/2017	10/08/2017	C ML	11/07/2017 10:00 PDT	easysavingsaftuser1
Riverside Contracting	Due Date	21/07/2017	18/08/2017	C SE	11/07/2017 09:59 PDT	easysavingsaftuser1

Figure 7.7: Record Change Results

7.6 Payor/Payee Listing Report

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

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

1. Go to the Reports page as directed in Section 7.1, Accessing Reports.
2. Use the “What report would you like to run?” drop-down menu to select **Payor/Payee Listing**. See Figure 7.8.
3. To retrieve specific information, enter report criteria and select **Create Report**.

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

4. View the Payor/Payee Listing Report at the bottom of the page.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

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

What report would you like to run? ?

Payor/Payee Listing

Payor/Payee Listing Report Criteria

Transaction Type: 000 Cross Reference Number:

Account Number: 000000000000

Due Date
From: 16/05/2017 To: 14/08/2017


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


Return Account: 000000000000

Create Report

Payor/Payee Listing Report

Total Debits: \$152.50
Total Debit Count: 32
Total Credits: \$185.50
Total Credit Count: 40
Net Total: -\$33.00

Export the report to see additional data for a record. 

 Indicates records that have comments associated with them.

Sort Search Results

Amount | Sort Option | Sort Option | Sort

Payor/Payee Name	Cross Reference	Transit	Route	Account Number	Amount	Record	Return Account	Due Date
Testbatch, testbatch		00110	809	767890	\$0.01	C	111111111111	15/08/2017
anthonytest1		00110	809	1	\$1.00	C	111111111111	29/07/2017
anthonytest2		00110	809	1	\$1.00	C	111111111111	29/07/2017

Figure 7.8: Payor/Payee Listing Results

7.7 Originator Change Report

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

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

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

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

4. View the Originator Change Report at the bottom of the page.
5. Use the Sort Option drop-down menus to sort the transactions. Select **Sort**.

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

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 Test Automatic	Last File Creation Date	17191	17192	C	11/07/2017 02:04 PDT	system
Demo Test Automatic	Last File Creation Number	543	544	C	11/07/2017 02:04 PDT	system
Demo Test Automatic	Last File Creation Date	17188	17191	C	10/07/2017 15:04 PDT	system
Demo Test Automatic	Last File Creation Number	542	543	C	10/07/2017 15:04 PDT	system

Showing 1 - 4 of 4 results

Figure 7.9: Originator Change Results.

8 Settlement Reports for Business Members

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

8.1 Accessing Settlement Reports

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

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



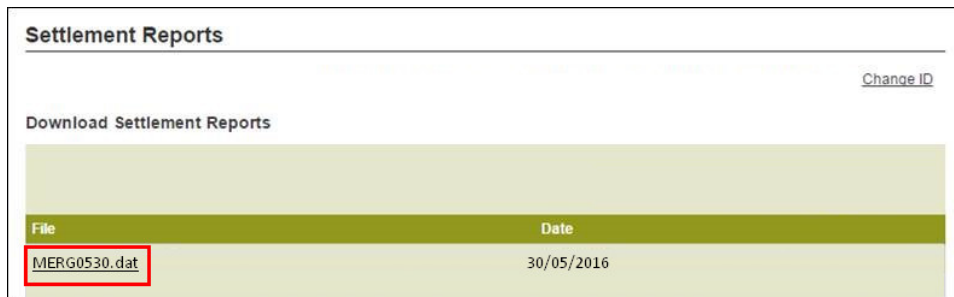
AFT Services

Select Originator
Please select an Originator ID and associated action to proceed

Select Originator ID Select Action Submit

Figure 8.1: Selecting the Report Action

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



Settlement Reports

[Change ID](#)

Download Settlement Reports

File	Date
MERG0530.dat	30/05/2016

Figure 8.2: Selecting the MERG File

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

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

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

Description

This report lists the following types of transactions:

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

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

Purpose

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

Organization

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

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

CENTRAL1 08/21/10 ICRR 080912340		CENTRAL 1 CREDIT UNION		PAGE 1					
PROGRAM ICR580 CAD		CONSOLIDATED RETURNS, RECALLS, REJECTS AND ERROR CORRECTIONS		RUN TIME: 03-42-02					
REPORT RTCS580/1				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 INST NO.	ACCOUNT NO.	AMOUNT	TRAN CD	DUE DATE	PAYEE NAME	INVALID FIELD NO.	
8690 86900 3677 301678414	10040123456	0809 12010	100012345	1351.35	903I	010097	ABC ENTERPRISES		
0010 86900 0000 204621888		0001 00120	126789012	450					
0040869008128204438202	XXXXXXXXXX	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 XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXX XXXXX XXXXXXXXXXXXXXXX XX,XXX,XX.XX XXXX XXXXXX 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	STOPPED 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 EPIJ								
61	DUPLICATE E/F OR I/J								
62	INSTITUTION IN DEFAULT								
79	UNAPPROVED INVALID ACCOUNT NO.								
99	I/J REJECT, SO REJECT CORRESPONDING								
R	RETURNED DUE TO UNACCEPTABLE DESTINATION/RECORD TYPE								

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

- Summary – the bottom portion of the report is divided into 2 columns: 1 for the total number of Debits (D, E, J) and 1 for the total number of Credits (C, F, I). The total Rejects, Returns, and Recalls are then listed followed by the Grand Total.

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

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

Distribution

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

8.3 Summary of Data Received Report (ICRM/UCRM)

Description

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

Purpose

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

Organization

The report is divided into 4 parts (see Figure 8.4):

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

CENTRAL1 04/08/10	ICRM 080911110	CENTRAL 1 CREDIT UNION		PAGE	1
PROGRAM ICR010	CAD				05-03-25
REPORT RTCS010/1				ICS DATE	APR 8, 2010
FROM- 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					
		D E B I T S		C R E D I T S	
TRANSACTION	NUMBER	(DUE TO)	AMOUNT	NUMBER	(DUE FROM) AMOUNT
APR. 13	130		102,208.48	130	102,208.48
SUB TOTALS	130		102,208.48	130	102,208.48
ERROR CORRECTION DETAILS					
SUB TOTALS	0		.00	0	.00
TOTALS	130		102,208.48	130	102,208.48
TOTAL NUMBER OF ITEMS -	260				
NUMBER OF REJECTS RECEIVED	0				
ORIGINATING CREDIT UNION : 080911110					

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

Distribution

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

8.4 Incoming AFT Transactions List (ICTI/UCTI)

Description

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

Purpose

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

Organization

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

BCCU-	07/27/10	ICTI 080901234	CENTRAL 1 CREDIT UNION				PAGE	166
PROGRAM	ICR020	CAD	ITEM TRACE REPORT - INCOMING ITEMS					12-19-23
REPORT	RTCS025/1							
FROM	8090123456	ABC COMPANY LIMITED	FILE CREATION NUMBER	0031	CREATION DATE	005066	ICS DATE	JUL 27, 2010
								DESTINATION INFO
ITEM TRACE NUMBER	CROSS REFERENCE NO.	FIN TRNSIT ACCOUNT NO.	AMOUNT	TRAN	DUE	PAYEE NAME	EX DATA RELEASE	
ITEM TRACE REPORT ORIGINAL		INST NO.		CD	DATE		MD CENTR	DATE
8690 86900 0000 760123456 270123456777		0809 12345 60-007-890-3	149.86	123C	010210	JOHN DOE	4 86900	010210
8690 86900 0000 760123457 270123456888		0809 12456 400070890033	377.98	123C	010210	JANE DOE	4 86900	010210
8690 86900 0000 760123458 270123456999		0809 12567 000708900999	187.23	123C	010210	ADAM SMITH	4 86900	010210
8690 86900 0000 760123459 270123453333		0809 12678 100007089000	924.38	123C	010210	JOAN SMITH	4 86900	010210

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

Distribution

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

8.5 Transaction Account Warning List (ICRW/UCRW)

Description

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

Purpose

Use the report to view transactions flagged with a warning.

Transactions displayed on this report are not rejected if this is the only error. However, the receiving account number is incorrect so the other financial institution 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 8.6.

CENTRAL1 08/01/10 ICRW 080911110	CENTRAL 1 CREDIT UNION	PAGE 1				
PROGRAM ICR020 CAD		RUN TIME: 12-15-01				
REPORT RTCS015/1	TRANSACTION ACCOUNT WARNING LIST	ICS DATE AUG 01, 2010				
FROM - ABCDE INSURANCE - *****	CUSTOMER NO 8090000111	TO - CENTRAL 1 CREDIT UNION				
YOUR FILE CREATION NO 3748 CREATION DATE 009328		DATA CENTRE LOCATION 0000086900				
F. I. ID.	CROSS REFERENCE NO.	PAYEE/DRAWEE NAME	DUE DT TRAN	AMOUNT	ITEM TRACE NUMBER	ACCOUNT NO.
0809 30100 105	Vincent ABCDE	ABCDEFGHIJK	010105 330W	13.65D	8690 86900 0000 211491503	031000318747
0002 90290 218	Carla DDDDD	DDDDDDDD, Jason	010105 330W	108.50D	0020 86900 0000 211491388	902900033421
0002 30270 220	Tina EEEEEEEEE	EERERE, Mark	010105 330W	37.19D	0020 86900 0000 211491496	760185961424
			D E B I T S	C R E D I T S		
	TRANSACTION	NUMBER	AMOUNT	NUMBER	AMOUNT	
	READ TOTAL	80	44,605.24	80	44,605.24	
* INVALID ACCOUNT NO. - WARNING ONLY - TRANSACTION WILL BE PROCESSED BY CENTRAL1, BUT MAY BE REJECTED BY RECEIVING INSTITUTION						

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

Distribution

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

8.6 Notice of Change Detailed Listing (NCDL/NUDL)

Description

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

Purpose

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

Organization

The report is separated by Originator ID. Each transaction is reported on 2 lines. See Figure 8.7.

BCCCU- 07/26/10 NCDL 1234	8090001235	CENTRAL 1 CREDIT UNION	PAGE 1			
PROGRAM NOC030 CAD			15-01-32			
REPORT RTCS030/3		NOTICE OF CHANGE (AFT) DETAILED LISTING - CAN				
SENT TO MOUNTAIN VILLAGE TENNIS CLUB 080912345						
TRAN OLD INST	OLD ACCOUNT	PAYOR/PAYEE NAME	TRACE NUMBER	SUNDRY INFO	INST RTNS	ORIG ID
TYPE NEW INST	NEW ACCOUNT	LONG NAME	SHORT NAME	XREF NO	ACT# RTNS	
200 001610123	1101100101234	DOE, JANE	8690869000123000000456		080912340	8090001239
	001610123	100101234 MT. VILLAGE TENNIUS CLUB	MT. TENNIS CLUB ABCD01		100819999	
TOTAL NUMBER OF ITEMS -			1			

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

Distribution

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

9 AFT Processing and Exception Items

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

9.1 Recalling AFT Transactions and AFT Files

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

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

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

Contact your financial institution to request an AFT recall.

9.2 Requesting AFT Error Corrections

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

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

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

- 2:00 pm PT/5:00 pm ET, 3 business days after delivery of the original credit or debit transaction, or
- 2:00 pm PT/5:00 pm ET, 2 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, 2 business days after the due date of the original debit transaction, whichever is later.

9.3 Handling Returned AFT Transactions

The receiving financial institution can return AFT transactions for various reasons (e.g., the payment is NSF, the account number is invalid or closed). Returned AFT transactions are reported on the Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR), usually 1 or 2 days after the due date.

The business member Originator proceeds as follows each business day:

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

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

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

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

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

9.4 Handling Rejected AFT Transactions

AFT transactions are subject to a validation check at Central 1 and at the data centre of the receiving financial institution. Transactions that fail either validation check are rejected.

The business member Originator proceeds as follows each business day:

1. Review the Consolidated Returns, Recalls, Rejects, and Error Corrections Report (ICRR/UCRR) to determine if any transactions rejected. See Section 8.2, 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.

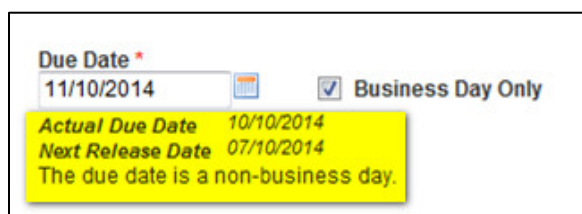
Appendix A — “Add AFT Record” Field Descriptions

Amount

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

Business Day Only (Credit Records Only)

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



Due Date *	11/10/2014	<input checked="" type="checkbox"/> Business Day Only
Actual Due Date	10/10/2014	
Next Release Date	07/10/2014	
The due date is a non-business day.		

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

Comments

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

Cross Reference Number

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

Due Date

This field identifies the date the transaction will be debited or credited to the Payee/Payor’s account at the receiving financial institution. Due dates for credit records cannot be back-dated more than 30 calendar days and cannot be future-dated more than 45 calendar days. Due dates for debit records cannot be back-dated more than 173 calendar days and cannot be future-dated more than 45 calendar days.

Expiry Date

This field identifies the date after which transactions are no longer created for the Payee/Payor. The expiry date must be later than or equal to the due date. Transactions are created up to and on the expiry date, but not after. Transactions are not created for expired records (records with an expiry date that has

passed or with a due date after the expiry date). If the frequency is “one time (OT)”, the expiry date is automatically populated with the due date after the transaction is released for processing.

Frequency

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

- **A**-Annual – Each time a transaction is created, the due date will be incremented to the same calendar day for the next year.
- **B**-Bi-Weekly – Each time a transaction is created, the next due date will be incremented two weeks (14 calendar days) from the current due date.
- **BM**-Bi-Monthly – Each time a transaction is created, the next due date will be incremented two months from the current due date.
- **M**-Monthly – Each time a transaction is created, the next due date will be incremented to the same date of the next calendar month. If the date is not valid (e.g., February 30) the due date will be incremented to the last day of the month.
- **ML**-Monthly Last Day of Month – Due date must be a month-end date. Each time a transaction is created, the due date will be incremented to the last day of the next calendar month.
- **OT**-One Time – Transaction will be created once. Payee/Payor record will expire following release of the one-time transaction. No further transactions will be created.
- **Q**-Quarterly – Each time a transaction is created, the due date will be incremented three months to the same calendar day. For example, January 15 would increment to April 15.
- **S**-Semi-Monthly – Due date must be either the 15 of the month or the last day of the month. Each time a transaction is created, the next due date will be incremented accordingly.
- **SA**-Semi Annual – Each time a transaction is created, the due date will be incremented six months to the same calendar day. For example, January 15 would increment to July 15.
- **W**-Weekly – Each time a transaction is created, the next due date will be incremented one week (7 calendar days) from the current due date.
- **X**-Scheduled – One to four set days per month can be entered in the text boxes beside frequency. Each time a transaction is created, the due date will be incremented to the date entered in the next text box. After the last transaction is created for a month, the next due date will move to the first date entered in the text box of the next month. The due date entered must match one of the dates entered in the text boxes.
- **XB**-Scheduled Business – Same as Scheduled except that due dates must be business days. If the date entered in the text boxes falls on a weekend or holiday for that month, the due date will be set to the last business day prior to the weekend or holiday. When entering the record for the first time, the due date must be a business day. This applies to both credit and debit transactions.

Last Name/Business Name

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

First Name

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

Institution

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

Mark as Dormant

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

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

Next Release Date

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

Originator Sundry Information

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

Payee/Payor's Account Information

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

Record Type

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

Returns Account Information

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

Search for FI

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

Transaction Type

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

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