NATIONAL BANK

# Direct Deposits

## User Guide

› Cash Management Solutions

Doing Business

# Table of contents

# Advantages

### Practical and easy to use

› Allows you to schedule when funds are debited from your account and when they are deposited into the payee's account.

› Most tasks can be carried out automatically.

› Generates reports for verifying deposits.

### Improves efficiency

› Eliminates the need for printing and sending cheques.

› Reduces time and paper operating costs.

› Eliminates the need to visit a branch and simplifies cash-flow management.

› Increases company productivity by eliminating manual tasks.

### Secure

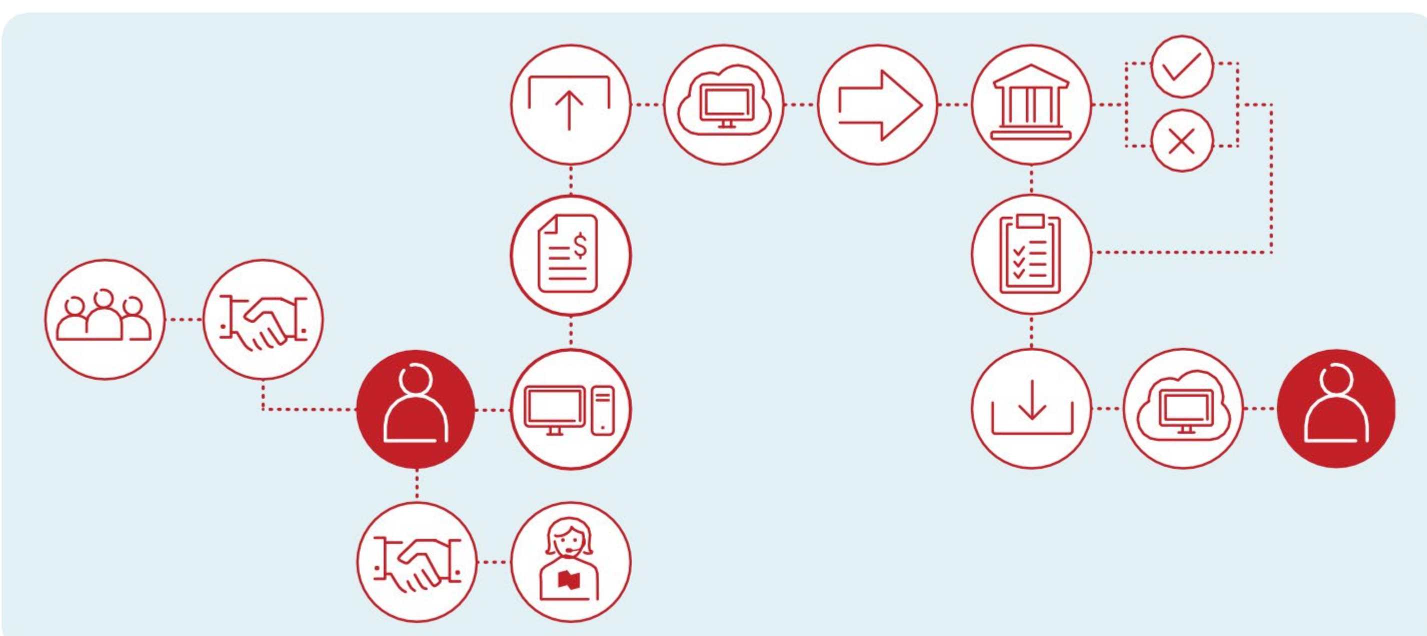
› Reduces the risk of fraud by increasing transaction security and reliability through encryption.

### Affordable

› Eliminates cheque reconciliation fees.

› Clients save time and money since direct-deposit transactions are less expensive than cheque transactions.

# How it works

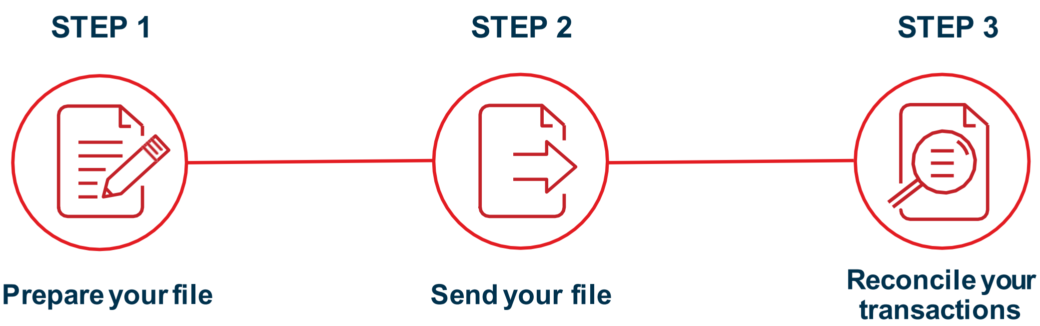


# 1 Sign me up!

## Introduction

This solution allows you to make regular payments to your payees by depositing funds directly into their account. Your payee must have a bank account with a Canadian financial institution. Transactions between different currencies are not allowed.

### Making payments by direct deposit can be summed up in three easy steps




## Where should you start?

Before you begin, you will need a direct deposit file generator and an issuer number for each currency you will using and for each company.

### The file generator or transfer module:

Most accounting software available on the market can be used to generate a file. Here are the different options available to you.

- **If you have accounting software:** You need to confirm the functions available with your software with your service provider as the transfer module is often an extra option.
- **If you don't have accounting software:** National Bank provides you with a payment processing software. An online solution offered by our partner Technicost.
- **If you have developed an in-house solution:** National Bank can support you in implementing the structure for generating files.
- View the technical specifications required to develop the file.

### The issuer number

- National Bank will give you an issuer number once you have signed up for the service. The issuer numbers is a unique identifier. This number should be added to your file generator.

# 2 Get set up

## Step 1: Prepare your file

**We strongly recommend that you get a void cheque from each of your payees to ensure the accuracy of the information.**

**Transactions that do not meet established validation criteria will be rejected and entered into a report.**

**The Bank will only validate the account format. It is therefore your responsibility to correctly enter the banking information in your file.**

**A file may contain transactions with different dates, as long as the transactions are not dated more than 30 days after the file creation date.**

### Best practice: One file per date!

- In order to optimize your cash management and simplify reconciliation of your transactions, we recommend that you create **one file per transaction due date**. Your account will be debited 2 days before the due date of the file for the total amount of transactions contained in your file.

## Step 2: Send your file

Once your file is ready to be sent, it may be sent via a secure Corporate File Transfer (CFT) platform. The CFT platform allows files to be transferred securely, and depending on the transmission method selected, you can program your transfers.

### Two options to send us your file:

**Send the files using your accounting software**

- Site address: https://web.tfc.bnc.ca
- Windows environment

**Program the automatic transfer of your files**
***Computer application development required***

- Site address: https://sftp.bnc.ca
- SFTP with public key (SSH)
- Use of any operating system on which an SFTP client can be installed
- SFTP client with data encryption (optional): PGP encryption software

### Depending on the connection protocol selected, we will support you in the following steps.

- The connectivity and your file format will be tested.
- As soon as the test results are conclusive, you will be ready to use the service.

# 3 Get started!

## Deadlines and processing times

| To make a payment to your payees | | | |
|---|---|---|---|
| If you send your file | The deadline is | | Your account will be debited |
| | CAD | USD | |
| Today, for transactions due today | No later than 3 p.m. ET on the day of the transaction | No later than 8 p.m. ET 2 days before transaction due date | Funds will be immediately withdrawn from your account |
| Today, for transactions due tomorrow | No later than 3 p.m. ET the day before | | Funds will be immediately withdrawn from your account |
| Today, for transactions due in the next 30 days. E.g.: You send your file today for transactions due next week. | N/A | | **CAD Currency:** 1 day before transactions due date **USD Currency:** 2 days before transactions due date |

**Important:**

- Your payee must have an account with a Canadian financial institution.
- Transactions between different currencies are not allowed.
- You must submit your deposit instructions to the Bank within the deadlines indicated above.
- For your deposits intended for National Bank clients, the Bank undertakes to credit the accounts of the beneficiaries on the due date. If your beneficiaries hold an account with another financial institution, the Bank undertakes to send them the deposits so that they can be credited on the due date.
- The funds must be available in the account, otherwise the Bank is not required to make your deposits.

| To stop a payment or make a correction | |
|---|---|
| **Stop payment** | **Correction** |
| A stop payment may be requested if the file or transaction has not yet been processed or delivered to other financial institutions. **For transactions in USD:** Please note that stop payment can be carried out if we receive your file more than 48 hours before the due date of the transaction. Otherwise, the payment will be reversed as a correction. | A correction may be requested once the transactions are delivered or no later than 3 business days after the transaction due date. A "correction" request is deemed a last resort. **You must notify your payees.** Payees can exercise their **right of refusal** by declining the correction within 90 days of the correction notice. |

**Important:**

- You must always ensure the accuracy of the data in your file when sending it.
- Corrections can be used only in the following situations: double payment, incorrect payment amount, incorrect account number.
- National Bank cannot be held liable for losses or damages resulting from a reversal request processed as a correction.

**IMPORTANT:** As per Canada Payments rules, beneficiaries can refuse an EFT correction done in their accounts.

Your reversal request (stop payment or correction) must be addressed to Customer Service by telephone or by fax using the forms for payment reversal included in this document Appendices G and H.

Payment reversal request form are kept at the Bank for 12 months.

Always ensure the information in your file is accurate before it is sent to the Bank. Correction reversal requests must comply with Payment Canada rules and should be seen as a last resort. Moreover, the following conditions apply to all correction requests:

- Corrections can be used in the following situations: double payment, incorrect payment amount, incorrect account number.
- The payee must be notified about correction reversals, since a correction reverses a credit to a payee's account. Without restricting the limitation of liability under the Direct Deposit Service Agreement, the Bank cannot be held responsible for losses or damages resulting from the processing of corrections.

# What happens if…

## Your file file rejected?

- A confirmation message appears on screen after receipt of your file.
- If the Bank detects any problems while the data, Customer Service will contact you as soon as possible.
- The Bank will not correct or modify your file in any way.

## One or several transactions in your files are rejected?

- A deposit transaction may be returned for several reasons, such as a closed account.
- A report a will be sent to you, via transmission method selected, advising you of the rejection.

**Specifics for multiple-date files. Good practices!**

- If your file contains transactions with different dates, your account will be debited for the total amount of transactions in your file.
- It may therefore be preferable to use one file per date, if you do not wish to be debited in advance for transactions coming due later.

# Functions available

Two functions, to which you can sign up in advance, are available to help you manage your files:

### The EFT File Management option via our Internet Banking Solutions

- This option lets you view, modify, delete or add a transaction in your file.
- Allows you to access your postdated files until 11:59 p.m., one business day before the due date for the CAD files and three days before the due date for USD files.
- When a file contains transactions due on different dates, only the due date of the nearest transaction will be considered for file access; the file will not be accessible for subsequent transactions.

**IMPORTANT**

- Two individuals must authorize all changes (additions, modifications or deletions) made to an EFT file using the EFT File Management option.
- All changes (additions, modification or deletions) for which a final authorization is not received before the access deadline will not be considered and the file will be processed without those changes.

### Validation and Authorization of File Transfers option

- This option allows you to approve or assign access rights to a user to approve submitted files.
- You can sign up for this function if you choose to transfer your files yourself via your accounting software.
- When you select this function, your file will not be processed until it is approved.
- For more details on how to use this function, you can refer to the CFT – IAM platform guide.

# Step 3: Reconcile your transactions

Compare your internal data against those provided by the Bank. Here is a list of reports available to help verify and control your cash outflows.

| List of reports available | Description | Format and availability |
|---|---|---|
| **Summary of Transactions Received**<br>Show example | This report is issued once you have submitted your file.*<br>The report confirms:<br>› We processed your file;<br>› The monetary value of your transactions by date.<br>*You will also receive this report if you request corrections or stop payments for your file. | › By fax<br>› PDF downloadable from our transfer platform |
| **List of Transactions Returned to our Customers**<br>Show sample | This report is issued if any of your transactions are returned.<br>The report confirms:<br>› The list of rejected or non-processed transactions.<br>This report will be issued twice:<br>› Once for transactions involving National Bank accounts.<br>› Once for transactions involving accounts at another financial institution. | › By fax<br>› PDF downloadable from our transfer platform |
| **Summary of Transactions**<br>Show sample | This report is available on screen once you have submitted your file.<br>This report confirms:<br>› We received and processed your file. | › By fax<br>› PDF downloadable from our transfer platform<br>› Available in file format (development required) |
| **List of Stop Payments Reimbursed**<br>Show sample | This report is generated once you have made a request to stop payment of a file or transaction.<br>This report confirms:<br>› Stop payment requests reimbursed. | › By fax<br>› PDF downloadable from our transfer platform |
| **Billing**<br>Show sample | This billing statement is produced at the start of every month and shows the breakdown of costs for your direct deposit service. | › By fax<br>› PDF downloadable from our transfer platform (SFTP) |

# Customer Service

Our Customer Service Department will be pleased to answer all your questions.
Our offices are open Monday to Friday, from 7:00 a.m. to 8:00 p.m., Eastern time.

**Business Central Team, transit 4176-1 | 1-844-394-4494 (toll-free) | 514-394-4494 (Montreal area)**

# Technical specifications

The following section is for clients who have chosen to develop their own file format for submitting transactions to be processed and/or would like to receive the file copy of the rejected transactions report. Clients who use the Bank's software that automatically formats the file can proceed to the Appendices section.

## Operation codes

Select the operation code below that best reflects the type of deposit and enter it for each transaction in field No. 4 of Record C.

| Operation code | Description | Abbreviation English/French |
|---|---|---|
| **200** | Payroll Deposit | PAY/PAY |
| **201** | Special Payroll | |
| **202** | Vacation Pay | |
| **203** | Overtime Pay | |
| **204** | Advance Pay | |
| **205** | Commission Pay | |
| **206** | Bonus Pay | |
| **207** | Adjustment Payment | |
| **230** | Pension | PEN/PEN |
| **231** | Federal Pension | |
| **232** | Provincial Pension | |
| **233** | Private Pension | |
| **240** | Annuity | ANN/REN |
| **250** | Dividend | DIV/DIV |
| **251** | Common Dividend | |
| **252** | Preferred Dividend | |

(Continued on the next page)

| Operation code | Description | Abbreviation English/French |
|---|---|---|
| **260** | Investment | INV/PLA |
| **261** | Mutual Funds | MTF/FMU |
| **265** | Spousal RSP Contribution | SRP/RDC |
| **266** | RESP Contribution | REP/REE |
| **271** | RSP Contribution | RSP/RER |
| **272** | Retirement Income Fund | RIF/FRR |
| **273** | Tax Free Savings Account | TFS/CLI |
| **274** | RDSP Contribution | RDP/REI |
| **280** | Interest | INT/INT |
| **281** | Lottery Prize Payment | LPP/PDL |
| **450** | Miscellaneous Payments | MSP/DIV |

# Transaction file format to be developed

If you chose to develop your own file according to Canadian Payments Association (CPA) standards, you must carefully follow the instructions in this section.

The file to be developed contains three types of records. The “A” record identifies the user, the “C” record(s) indicates the details of each transaction, while the “Z” record indicates the number of transactions and the total amount of the file. All records must be composed of 1464 characters.

All “C” records must describe 6 transactions. If your last “C” record does not contain 6 transactions, complete it by inserting blanks until 1464 characters have been entered.

**N.B.: “**Beneficiary” refers to your client and “user” refers to your company.

## Record A

**Purpose:** To identify the user. This record must be the first in each file and occur only once within a single file.

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always A |
| **02** | 2-10 | 9 | N | Sequence number | Always “000000001” |
| **03** | 11-20 | 10 | A/N | User’s number | Assigned by the Bank |
| **04** | 21-24 | 4 | N | File creation number | Increases by “1” after each file |
| **05** | 25-30 | 6 | N | Creation date | Format: 0YYDDD |
| **06** | 31-35 | 5 | N | Addressee | Always “00610” |
| **07** | 36-55 | 20 | A/N | Reserved | Filled with blanks |
| **08** | 56-58 | 3 | A | Currency code | CAD or USD |
| **09** | 59-1464 | 1406 | A/N | Reserved | Filled with blanks |

## Record C

**Purpose:** To record information related to deposit transactions.

**REMINDER:** For Record C, each transaction line must be composed of 1464 characters and contain six segments. Each segment communicates transaction details for one individual. Therefore, for every line:

- Fields 01 to 03: beginning of record = position 1 to 24
- Fields 04 to 21:

segment 1 = position 25 to 264
segment 2 = position 265 to 504
segment 3 = position 505 to 744
segment 4 = position 745 to 984
segment 5 = position 985 to 1224
segment 6 = position 1225 to 1464

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always C |
| **02** | 2-10 | 9 | N | Sequence number | Increases by “1” after each logical record (000000002 and ++) |
| **03** | 11-24 | 14 | A/N | Control number | Same information as fields 3 and 4 of Record A |
| **04** | 25-27 | 3 | N | Operation code | See the list Operation codes |
| **05** | 28-37 | 10 | N | Amount | Must be greater than zero. Justified to the right, with no decimals and preceded by zeros. |
| **06** | 38-43 | 6 | N | Transaction date | Format: 0YYDD |
| **07** | 44-52 | 9 | N | Beneficiary’s institution | * |
| **08** | 53-64 | 12 | A/N | Beneficiary’s account number | Justified to the left and filled with blanks |
| **09** | 65-86 | 22 | N | Search number | Always “0000000000000000000000” |
| **10** | 87-89 | 3 | N | Reserved | Always “000” |
| **11** | 90-104 | 15 | A/N | Abbreviated user’s name | Mandatory |
| **12** | 105-134 | 30 | A/N | Beneficiary’s name | Name under which account was opened |
| **13** | 135-164 | 30 | A/N | User's name | Mandatory |
| **14** | 165-174 | 10 | A/N | User’s number | Same information as field 3 in Record A |
| **15** | 175-193 | 19 | A/N | Transaction reference no. | For the user and for tracing purposes (mandatory field), e.g., employee no** |
| **16** | 194-202 | 9 | N | User’s institution | * |
| **17** | 203-214 | 12 | A/N | Return account number | Justified to the left and filled with blanks |
| **18** | 215-229 | 15 | A/N | User’s general info | Reserved for user (optional field) |
| **19** | 230-251 | 22 | A/N | Reserved | Filled with blanks |
| **20** | 252-253 | 2 | A/N | Reserved | Filled with blanks |
| **21** | 254-264 | 11 | N | Reserved | Always “00000000000” |

* Format: 1st position is always zero; 2nd position contains the institution No. (length = 3); 5th position contains the beneficiary’s or user’s branch no. (length = 5)
** Do not use sensitive information such as the SIN.

## Record Z

**Purpose:** It is to determine the end of the file and to monitor the transaction totals. This recording must be the last one in the file.

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always Z |
| **02** | 2-10 | 9 | N | Sequence number | Increases by “1” after each logical record (000000003 and ++) |
| **03** | 11-24 | 14 | A/N | Control number | Same information as fields 3 and 4 of Record A |
| **04** | 25-38 | 14 | N | Reserved | Filled with zeros |
| **05** | 39-46 | 8 | N | Reserved | Filled with zeros |
| **06** | 47-60 | 14 | N | Total value of credits | Total value of transactions in file. Justified to the right and preceded by zeros. |
| **07** | 61-68 | 8 | N | Total number of credits | Total number of transactions in file. Justified to the right and preceded by zeros. |
| **08** | 69-82 | 14 | N | Reserved | Filled with zeros |
| **09** | 83-90 | 8 | N | Reserved | Filled with zeros |
| **10** | 91-104 | 14 | N | Reserved | Filled with zeros |
| **11** | 105-112 | 8 | N | Reserved | Filled with zeros |
| **12** | 113-1464 | 1352 | A/N | Fill-in characters | Filled with blanks |

# File format to be developed for rejected/returned transactions*

## This file format is intended for clients who want to receive a report listing rejected and returned transactions.

The file to be developed can contain up to four types of records. An “A” record identifies the user; one or several “C” records indicate the transactions returned following initial validation; one or several “I and E” records identify transactions returned for reasons related to the beneficiary’s account; and a “Z” record identifies the number of rejected transactions and the total amount of the file.

Your file will have the following name: RT03800XXXXX01.TXT.

XXXXX represents the first five characters of your issuer no., which will be given to you by our integrator officer, while 01 is automatically generated. Please note that this file will be compressed (.zip).

**N.B.:** “Beneficiary” refers to your client and “user” refers to your company.

### Record A

**Purpose:** To identify the user. This record must be the first in each file and occur only once within a single file.

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always A |
| **02** | 2-10 | 9 | N | Sequence number | Always “000000001” |
| **03** | 11-20 | 10 | A/N | User number | Always “0000000610” |
| **04** | 21-24 | 4 | N | File creation number | Increases by “1” after each file |
| **05** | 25-30 | 6 | N | Creation date | Format: 0YYDDD |
| **06** | 31-35 | 5 | N | Addressee | Your client number |
| **07** | 36-55 | 20 | A/N | Reserved | Filled with blanks |
| **08** | 56-58 | 3 | A | Currency code | CAD or USD |
| **09** | 59-1464 | 1406 | A/N | Reserved | Filled with blanks |

## Record C

**Purpose:** It is used to record information related to a rejected direct deposit.

**REMINDER:** Concerning the record C, each transaction line will be 1464 characters long. Each line will contain 6 segments. A segment serves to convey the transaction details for one transaction. Therefore, for each line:

- Fields 01 to 03: Start of recording = position 1 to 24
- Fields 04 to 21:

segment 1 = position 25 to 264
segment 2 = position 265 to 504
segment 3 = position 505 to 744
segment 4 = position 745 to 984
segment 5 = position 985 to 1224
segment 6 = position 1225 to 1464

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always C |
| **02** | 2-10 | 9 | N | Sequence number | Increases by "1" after each logical record (000000002 and ++) |
| **03** | 11-24 | 14 | A/N | Control number | Same information as in fields 3 and 4 of record A |
| **04** | 25-27 | 3 | N | Reject operation code | Always 900 |
| **05** | 28-37 | 10 | N | Amount | Right justified, without decimals and preceded with zeroes |
| **06** | 38-43 | 6 | N | Transaction date | Format: 0YYDDD |
| **07** | 44-52 | 9 | N | Beneficiary's institution | * |
| **08** | 53-64 | 12 | A/N | Beneficiary's account number | Left justified and filled with blanks |
| **09** | 65-86 | 22 | N | Trace number | Assigned by the bank |
| **10** | 87-89 | 3 | N | Original Operation Code | Code used by the sender of the original transaction |
| **11** | 90-104 | 15 | A/N | Abbreviated user's name | Same as the original transaction |
| **12** | 105-134 | 30 | A/N | Beneficiary's name | Same as the original transaction |
| **13** | 135-164 | 30 | A/N | User's name | Same as the original transaction |
| **14** | 165-174 | 10 | A/N | User's number | Same as the original transaction |
| **15** | 175-193 | 19 | A/N | Transaction reference number | Same as the original transaction |
| **16** | 194-202 | 9 | N | User's institution | Same as the original transaction |
| **17** | 203-214 | 12 | A/N | Return account number | Same as the original transaction |
| **18** | 215-229 | 15 | A/N | User's general information | Same as the original transaction |
| **19** | 230-251 | 22 | A/N | Reserved | Filled with blanks |
| **20** | 252-253 | 2 | A/N | Reserved | Filled with blanks |
| **21** | 254-264 | 11 | N | Invalid Element | Indicates the field number that caused the reject. (2 digits of the field number) |

* Format: 1st position always zero (0); 2nd position contains the number of the financial institution (length = 3); 5th position contains the number of the beneficiary's or of the user's branch (length = 5)

## Record I or E

**Purpose:** To identify transactions returned due to reasons related to the beneficiary.

**REMINDER:** Concerning the record I or E, each transaction line will be 1464 characters long. Each line will contain 6 segments. A segment serves to convey the transaction details for one transaction. Therefore, for each line:

- Fields 01 to 03: Start of recording = position 1 to 24
- Fields 04 to 21:

segment 1 = position 25 to 264
segment 2 = position 265 to 504
segment 3 = position 505 to 744
segment 4 = position 745 to 984
segment 5 = position 985 to 1224
segment 6 = position 1225 to 1464

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always I or E |
| **02** | 2-10 | 9 | N | Sequence number | Increases by "1" after each logical record (000000002 and ++) |
| **03** | 11-24 | 14 | A/N | Control number | Same information as in fields 3 and 4 of record A |
| **04** | 25-27 | 3 | N | Return operation code | See Reject and return codes list |
| **05** | 28-37 | 10 | N | Amount | Right justified, without decimals and preceded with zeroes |
| **06** | 38-43 | 6 | N | Transaction date | Format: 0YYDDD |
| **07** | 44-52 | 9 | N | User's institution | * |
| **08** | 53-64 | 12 | A/N | User's return account number | Left justified and filled with blanks |
| **09** | 65-86 | 22 | N | Trace number | Assigned by the bank |
| **10** | 87-89 | 3 | N | Original operation code | Code used by the sender of the original transaction |
| **11** | 90-104 | 15 | A/N | Abbreviated user's name | Same as the original transaction |
| **12** | 105-134 | 30 | A/N | Beneficiary's name | Same as the original transaction |
| **13** | 135-164 | 30 | A/N | User's name | Same as the original transaction |
| **14** | 165-174 | 10 | A/N | User's number | Same as the original transaction |
| **15** | 175-193 | 19 | A/N | Transaction reference number | Same as the original transaction |
| **16** | 194-202 | 9 | N | Beneficiary's institution | * |
| **17** | 203-214 | 12 | A/N | Beneficiary's account number | Same as the original transaction |
| **18** | 215-229 | 15 | A/N | User's general information | Same as the original transaction |
| **19** | 230-251 | 22 | A/N | Original trace number | Assigned by the bank |
| **20** | 252-253 | 2 | A/N | Reserved | Filled with blanks |
| **21** | 254-264 | 11 | N | Reserved | Always 00000000000 |

* Format: 1st position always zero (0); 2nd position contains the number of the financial institution (length = 3); 5th position contains the number of the beneficiary's or of the user's branch (length = 5)

## Record Z

**Purpose:** It is to determine the end of the file and to monitor the transaction totals. This recording must be the last one in the file.

| Field No. | Character position | Field length | Format | Contents | Information required |
|---|---|---|---|---|---|
| **01** | 1 | 1 | A | Type of record | Always Z |
| **02** | 2-10 | 9 | N | Sequence number | Increases by “1” after each record (000000003 and ++) |
| **03** | 11-24 | 14 | A/N | Control number | Same information as in fields 3 and 4 of record A |
| **04** | 25-38 | 14 | N | Total value of debits | Total value of reject/return debit transactions. Right justified and preceded with zeroes (D&J) |
| **05** | 39-46 | 8 | N | Total number of debits | Total number of reject/return debit transactions. Right justified and preceded with zeroes (D&J) |
| **06** | 47-60 | 14 | N | Total value of credits | Total value of reject/return credit transactions. Right justified and preceded with zeroes (C&I) |
| **07** | 61-68 | 8 | N | Total number of credits | Total number of reject/return credit transactions. Right justified and preceded with zeroes (C&I) |
| **08** | 69-82 | 14 | N | Reserved | Filled with zeroes |
| **09** | 83-90 | 8 | N | Reserved | Filled with zeroes |
| **10** | 91-104 | 14 | N | Reserved | Filled with zeroes |
| **11** | 105-112 | 8 | N | Reserved | Filled with zeroes |
| **12** | 113-1464 | 1352 | A/N | Fill-in characters | Filled with blanks |

# List of reject/return codes

| Bank transaction code | Reject/return code | Description | Abbreviation English/French |
|---|---|---|---|
| **900** | 04 | Transaction code invalid | REJ/REV |
| **900** | 05 | Amount invalid | |
| **900** | 06 | Expiry date invalid | |
| **900** | 07 | Payor bank account number and transit invalid | |
| **900** | 08 | Payor account number invalid | |
| **900** | 11 | User short name invalid | |
| **900** | 12 | Payor name invalid | |
| **900** | 13 | User name invalid | |
| **900** | 14 | User number invalid | |
| **900** | 15 | Reference number invalid | |
| **900** | 16 | Payee bank account number and transit invalid | |
| **900** | 17 | Payee account number invalid | |
| **900** | 18 | Not used | |
| **900** | 19 | Not used | |
| **900** | 20 | Not used | |
| **900** | 21 | Not used | |
| **901** | N/A | NSF (debit only) | NSF/DSP |
| **902** | N/A | Account not found | CNT/ITV |
| **903** | N/A | Payment stopped/recalled | STP/ARR |
| **905** | N/A | Account closed | CLS/FER |
| **907** | N/A | No debit allowed | NCP/PPC |
| **908** | N/A | Funds not cleared (debit only) | FNC/FNL |
| **909** | N/A | Currency/account mismatch | WCU/MDC |
| **910** | N/A | Payee deceased | DEC/DEC |
| **911** | N/A | Account frozen | FZN/BLQ |
| **912** | N/A | Invalid/incorrect account no. | INA/INV |
| **914** | N/A | Incorrect payee name | INP/NOM |
| **922** | N/A | Customer initiated return | REC/CIR |
| **990** | N/A | Institution in default | DEF/DEF |

# Appendices – Report examples

## Appendix A – Summary of transactions received

```
TO:9999900610          BNC TR: 1234-5                    FROM: NATIONAL BANK OF CANADA                                  PAGE      1
   Paper Inc                                                   CORPORATE ELECTRONIC SERVICES                            DATE: 2012-05-04
   01 Parking    PLACE                                         600 DE LA GAUCHETIERE OUEST                              SI-2162    PG3806
   OTTAWA                                                      MONTREAL, QUEBEC                                         0405-1127-50
   ONT                     HOH OHO                             H3B 4L2
   ATT: S.Smith                                                FAX NO: 514-394-6728
   FAX NO: (123)456-7890
                                        DIRECT DEPOSIT / PRE-AUTHORIZED ELECTRONIC PAYMENTS
                                        ---------------------------------------------------
                                            SUMMARY TRANSACTIONS RECEIVED ON: 2012-05-04

                                            FILE CREATION NUMBER: 0001
                                            DATE OF FILE CREATION: 12125
SUMMURY TRANSACTIONS RECEIVED:
==============================
TRANSACTION             DEBITS (D/J)                CORR.CREDITS (E)                CREDITS (C/I)                CORR.DEBITS (F)
   DATE          NUMBER            AMOUNT      NUMBER             AMOUNT      NUMBER             AMOUNT      NUMBER             AMOUNT

  MA.  04             0              0.00                           0.00           3               3.00                           0.00
             ---------  ----------------  ---------  ----------------  ---------  ----------------  ---------  ----------------
SUB-TOTAL             0              0.00          0                0.00           3               3.00          0                0.00
 TOTAL NO. OF ITEMS:                 3
 NO. OF RET. ITEMS :                 0
 NO. OF REJ. ITEMS :                 0
```

If the information does not match your file, please contact our Customer Service Department at 1-844-394-4494 or 514-394-4494.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix B – List of transactions (return/reject and correction)

```
TRANSIT: 4131-1                                          ELECTRONIC FUNDS TRANSFER                               PAGE:    1
SERVICES ELECTRONIQUES AUX ENTREPRISES                   NATIONAL BANK OF CANADA                                 DATE: 2017-04-07
MONTREAL,QUEBEC                                    LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS                SI-3206B
H3B 4L2                                                                                                          2505-1230-20
                                                           (D0380J44, PG3844B)
   ORIGINATOR"S : 5700500610
              BRIERE TEST TI CIE04
 BRANCH   ACCNT            DATE        CREDIT         CORR.DT         DEBIT         CORR.CT        TRACE NO.             TRANSIT NO.
 PAYEE  /  PAYOR                 PAYOR  /  PAYEE                 REASON REJECTED                   REFERENCE NO.       RET. ACCNT NO.
                                                                                                   ORIGIN. TRACE NO.

 00011  0202609        2017-04-06                                               $       78.87      0006006100110111111452 006 00011
 TRX200                          BRIERE TEST TI CIE04            ACCOUNT FROZEN                                           0184627
                                                                                                   0000006100110111111374

TRANSIT: 4131-1                                          ELECTRONIC FUNDS TRANSFER                               PAGE:    2
SERVICES ELECTRONIQUES AUX ENTREPRISES                   NATIONAL BANK OF CANADA                                 DATE: 2017-04-07
MONTREAL,QUEBEC                                    LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS                SI-3206B
H3B 4L2                                                                                                          2505-1230-20
                                                           (D0380J44, PG3844B)
   ORIGINATOR"S : 5700500610
              BRIERE TEST TI CIE04

                                  TOTAL PER ORIGINATOR"S                ITEMS                     AMOUNT
                                  CREDIT          (C) :                   0          $            0.00
                                  CORR. DEBIT     (F) :                   0          $            0.00
                                  SUB-TOTAL           :                              $            0.00
                                  DEBIT           (D) :                   0          $            0.00
                                  CORR. CREDIT    (E) :                   1          $           78.87
                                  SUB-TOTAL           :                              $           78.87
                                  DIFFERENCE          :                              $           78.87-
```

You will receive this report if National Bank transactions are returned to you.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix C – List of transactions (return/reject and correction)

```
   SI3652-PG3805                         E L E C T R O N I C   F U N D S   T R A N S F E R                       2017 04 06
   CUSTOMER NO   : 5700500610             LIST OF TRANSACTIONS RETURNED TO OUR CUSTOMERS                           PAGE    1


   BRIERE TEST TI CIE04
TRANS SEQUENCE    DATE                 CREDITS      DEBITS       DEST       ACCOUNT NO   PAYEE/DEBITOR                 REASON
DELIV CUST. NO.   ITEM TRACE           CORR.DT      CORR.CT      RETURN     ACC NO RET   ORIGINATOR'S LONG NAME
ORIGI CROSS REF NO                     ORIG. TRACE NO.           ORIGINATOR'S SHT NAME   SOLUTION

900   111111261  05-AP.-2017                          51.02  0333-20029 1234567      TRX131                        INVALID DUE DATE
S     5700500610                                             000600011  1111111      BRIERE TEST TI CIE04
450   815100610514511111l235          0000000000000000000000 BRI TEST TI C4          RETURN BY FILE TRANSMISSION
900   111111262  05-AP.-2017                          52.01  0888-20029 1236666      TRX132                        INVALID DUE DATE
S     5700500610                                             000600011  1111111      BRIERE TEST TI CIE04
450   8151006105145111111236          0000000000000000000000 BRI TEST TI C4          RETURN BY FILE TRANSMISSION
900   111111263  05-AP.-2017                          53.36  0815-20030 1444444      TRX133                        INVALID DUE DATE
S     5700500610                                             000600011  1111111      BRIERE TEST TI CIE04
450   8151006105145111111237          0000000000000000000000 BRI TEST TI C4          RETURN BY FILE TRANSMISSION
900   111111264  05-AP.-2017                          54.89  0815-22222 7777777      TRX134                        INVALID DUE DATE
S     5700500610                                             000600011  1111111      BRIERE TEST TI CIE04
450   8151006105145111111238          0000000000000000000000 BRI TEST TI C4          RETURN BY FILE TRANSMISSION

 PER DATE                                 NB       CREDITS           NB        DEBITS
 RETURNED TRANSACTIONS TOTAL (C/D) :      0            .00           4          261.28
                                          NB       CORR.DT           NB       CORR.CT
 RETURNED TRANSACTIONS TOTAL (E/F) :      0            .00           0             .00

 TOTALS                            :      0            .00           4          261.28
```

You will receive this report only if transactions are returned to you unpaid.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix D – Summary of transactions delivered (return/reject and correction)

```
SI-2163

TO:                                                                   FROM: NATIONAL BANK        PAGE : 1
MONTREAL, QUE.             0000000210                                 MONTREAL, QUE.             00610
                           SUMMARY OF TRANSACTIONS
                           EVENING PRODUCTION - J28

                         FILE CREATION NO.        0000
                         FILE CREATION DATE       15194
     PAYMENT DETAILS
        DATE OF                 DEBITS (D/J)                    CREDITS (C/I)
        TRANSACTION      NUMBER           AMOUNT          NUMBER           AMOUNT

        JUN  26               1            51.74               0             0.00
        JUN  27               1            44.70               1           119.19
        JUN  28               2           114.01               0             0.00
        JUL  01               1           111.87               0             0.00
        JUL  08               2           416.38               0             0.00
        JUL  09              30         6,787.59               5       170,295.35
        JUL  10             137        45,977.66              57       114,720.33
        JUL  11              11         2,414.38             195       338,461.21
        JUL  12              12         2,965.68              50       772,757.38
        JUL  13             236       989,177.83             804     1,671,002.75
        JUL  14             103     9,009,835.22             240     5,137,128.58
        JUL  15           4,815       953,747.01           7,821    32,341,511.86
        SUB-TOTAL:        5,351    11,011,644.07           9,174    40,546,125.28
    ERROR CORRECTION DETAILS
       DATE OF                CORR. CT (E)                    CORR. DT (F)
       TRANSACTION       NUMBER           AMOUNT          NUMBER           AMOUNT

       SUB-TOTAL:             0             0.00               0             0.00
    TOTALS:               5,351    11,011,644.07           9,174    40,546,125.28
       TOTAL NO.  OF ITEMS :     14,525
       NO RETURNED         :          0

   THESE TRANSACTIONS ARE RECORDED ON TAPE NO. :       POXXXO      AND GENERATION NUMBER    :0000
```

You will receive this report via the Corporate File Transfer (CFT) platform only to confirm your file.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix E – List of stop payments

```
1234500610        BNC TR: 1234-1                        FROM: NATIONAL BANK OF CANADA                              PAGE     1
PAPER INC                                               CORPORATE ELECTRONIC SERVICES                          DATE: 2015-03-22
111 BOULEVARD LE CADEAU                                 600 DE LA GAUCHETIERE OUEST                            SI-3887    PG3810
LAVAL                                                   MONTREAL, QUEBEC                                       2203-2150-32
PQ                     H0H 0H0                          H3B 4L2
A/S: Smith, R.                                          FAX NO: 514-394-6728


                                         ELECTRONIC FUNDS TRANSFER
                                        LIST OF STOP PAYMENT TRANSACTIONS REIMBURSED ON  2015/05/07
                                                       EVENING PRODUCTION

SEQUENCE NO.           REFERENCE NO.             AMOUNT                  NAME OF BENEFICIARY              DUE
22222222               DR-1111                   232.72DB                 Smith, R                        04MA

      - TOTAL FOR ISSUER :       xxxxx00610
                                     NUMBER              AMOUNT
             . . C R E D I T  :          0                      0.00
             DEBIT CORRECTION :          0                      0.00
             . . D E B I T    :          1                    232.72
             CREDIT CORRECTION:          0                      0.00
```

You will receive this report only if stop payments have been returned by the Bank.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix F – Summary of transactions received

```
TO:5700500610        BNC TR: 0001-1                 FROM: NATIONAL BANK OF CANADA                              PAGE     1
   BRIERE TEST TI CIE04                                   CORPORATE ELECTRONIC SERVICES                        DATE: 2017-05-11
   1,RUE                                                  600 DE LA GAUCHETIERE OUEST                          SI-2162    PG3806
   VILLE                                                  MONTREAL, QUEBEC                                     1105-1000-35
   PQ                    H0H 0H0                          H3B 4L2
   ATT: GILBERT A                                         FAX NO: 514-394-6728
   FAX NO: (450)679-6191
                                             DIRECT DEPOSIT / PRE-AUTHORIZED ELECTRONIC PAYMENTS
                                             ---------------------------------------------------
                                                 SUMMARY TRANSACTIONS RECEIVED ON: 2017-04-06

                                                 FILE CREATION NUMBER : 0001      (ORIGINAL FILE 0109)
                                                 DATE OF FILE CREATION: 17097
SUMMURY TRANSACTIONS RECEIVED:
===============================
TRANSACTION           DEBITS (D/J)               CORR.CREDITS (E)              CREDITS (C/I)               CORR.DEBITS (F)
   DATE        NUMBER             AMOUNT     NUMBER             AMOUNT     NUMBER            AMOUNT     NUMBER             AMOUNT

  AP.  07                           0.00          2             199.98                         0.00                          0.00
             ---------  ----------------  ---------  ----------------  ---------  ----------------  ---------  ----------------
SUB-TOTAL          0                0.00          2             199.98          0              0.00          0               0.00
 TOTAL NO. OF ITEMS:          2
 NO. OF RET. ITEMS :          0
 NO. OF REJ. ITEMS :          0
```

You will receive this report only if the bank issues correction transactions on your behalf following your reversal request.

This report will be faxed to you or if you chose the electronic option you will receive it in PDF format via the Corporate File Transfer platform (CFT) after each file has been processed.

# Appendix G – Demande de renversement/ Reversal request

**À/TO**

BANQUE NATIONALE DU CANADA    NATIONAL BANK OF CANADA

Section Transferts de Fonds Électroniques (5873-1)
Electronic Funds Transfer Section (5873-1)

**Télec./Fax :** (514) 394-6728
**Tél./Tel. :** (514) 394-4494 ou/or 1 844-394-4494

**DE/FROM**

[xxx]

**NOM DU CLIENT/CLIENT NAME**

[xxx]

**NUMÉRO DE CLIENT/CLIENT NUMBER**

**DATE**

[xxx]

**OBJET/RE**

Demande de renversement de paiement
Payment reversal request

**Nº de fichier**
**File no.**

**Nº de référence**
**Reference no.**

**Nº d'institution financière**
**Financial institution no.** –

**Nº de compte**
**Account no.**

**Nom du bénéficiaire**
**Name of payee** [xxx]

**Montant $**
**Amount $**

**Date d'échéance**
**Due date** AAAA/YYYY | MM | JJ/DD

**IMPORTANT :** Si les délais requis pour effectuer un renversement en mode **Arrêt de paiement** sont dépassés, veuillez prendre note que la Banque émettra une transaction de renversement en mode **Correction**.

Votre client **payeur ou votre bénéficiaire** peut exercer un droit de refus de 90 jours sur cette opération de correction d'erreur. Dans cette éventualité, celle-ci vous sera retournée avec la mention « Accord de DPA inexistant » ou « Retour demandé par le client ». C'est pourquoi l'**exactitude** de vos données est **primordiale**. **La Banque Nationale ne pourra être tenue responsable des pertes résultant du traitement d'opérations pour corrections d'erreurs.**

**IMPORTANT:** If the deadlines for a stop payment reversal are exceeded, the Bank will reverse the transaction via **correction**.

The **payer or payee** may decline the correction within 90 days. If a correction is declined, a notice will be returned to you with the note "There is no PAD agreement" or "Return requested by client." This is why it's **essential** to provide **accurate** data. **National Bank cannot be held responsible for losses resulting from the processing of corrections.**

**SIGNATURE** ______________________________

# Appendix H – Demande de renversement d'un fichier complet/Complete file reversal request

## RENVERSEMENT D'UN FICHIER COMPLET
## COMPLETE FILE REVERSAL

**Numéro de client**
**Client number**

| | | | | | 0 | 0 | 6 | 1 | 0 |
|---|---|---|---|---|---|---|---|---|---|

**Nom de l'entreprise**
**Company name**

[xxx] ____________________

**Numéro de fichier**
**File number**

| | | | |
|---|---|---|---|

**Nombre de transactions**
**Number of transactions**

[xxx] ______

**Montant total des transactions $**
**Total amount of transactions $**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|

---

**S'il vous plaît, veuillez retourner ce formulaire par télécopieur**
**Please return this request by fax**

**À l'attention du :** Service à la clientèle T.F.E.
**Attention to:** AFT Customer Services

**Téléc./Fax :** 514 394-6728
**Tél./Tel. :** 514 394-4494 ou/or 1 844 394 4494

---

**IMPORTANT :** Si les délais requis pour effectuer un renversement en mode **Arrêt de paiement** sont dépassés, veuillez prendre note que la Banque émettra une transaction de renversement en mode **Correction**.

Votre client **payeur ou votre bénéficiaire** peut exercer un droit de refus de 90 jours sur cette opération de correction d'erreur. Dans cette éventualité, celle-ci vous sera retournée avec la mention « Accord de DPA inexistant » ou « Retour demandé par le client ». C'est pourquoi l'**exactitude** de vos données est **primordiale**. **La Banque Nationale ne pourra être tenue responsable des pertes résultant du traitement d'opérations pour corrections d'erreurs.**

**IMPORTANT:** If the deadlines for a stop payment reversal are exceeded, the Bank will reverse the transaction via **correction**.

The **payer or payee** may decline the correction within 90 days. If a correction is declined, a notice will be returned to you with the note "There is no PAD agreement" or "Return requested by client." This is why it's **essential** to provide **accurate** data. **National Bank cannot be held responsible for losses resulting from the processing of corrections.**

**SIGNATURE** ____________________ **Tél./Tel.** ____________________

**Nom (lettres moulées)**
**Name (please print** ____________________ **Date** ____________________