

Central 1's AFT File Specifications

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1 AFT File Specifications

Originators that upload AFT files to Central 1 must ensure that their files comply with Central 1's AFT file specifications. These specifications are based on CPA Standard 005, Standards for the Exchange of Financial Data on AFT Files, with some modifications.

2 AFT File Structure

Ensure that the AFT file is structured as follows:

- **Header Record** – The file contains 1 header record ("A" Record). This record consists of 1 segment containing the "A" record. Leave other segments blank. See

- **Table 1.**
- **Detail Record(s)** – The file can contain any number of detail records. Each detail record consists of 7 segments, as follows:
 - Segment 0 – Consists of data elements 01 to 03 of the detail record, which are common to all detail transactions.
 - Segments 1 to 6 – Each segment consists of data elements 04 to 21 of the detail record.

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

Enter a carriage return line feed at the end of your last segment. See **Table 2**.

- **Trailer Record** – the file contains 1 trailer record ("Z" Record). This record consists of 1 segment containing the "Z" record. Leave other segments blank. See **Table 3**.

3 Format of Records and Segments

- If 1 record, leave unused segments blank (spaces).
- If 1 segment is blank, all subsequent segments in that record must be blank.
- The presence of 1 detail record containing unused segments does not preclude the occurrence of subsequent detail records containing data.

4 Format of Data Elements

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

Table 1

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

Table 2

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

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

“C” or “D” Record – Detail Records			
Data Element	Contents	Size	Description
18 Originator's Sundry Information	Alpha-numeric	15	Enter information to further identify the transaction to the recipient (e.g., enter pay period, insurance policy #).
19 Filler	Alpha-numeric	22	Enter spaces.
20 Originator Direct Clearer Settlement Code	Alpha-numeric	2	Enter spaces.
21 Invalid Data Element ID	Numeric	11	Must contain zeros. If other data is present, the transaction will reject.

Table 3

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

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