



# **Electronic Funds Transfer (EFT) Service**

## **User Guide**

**April 2022**

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## About ATB's EFT Service

ATB's Electronic Funds Transfer (EFT) Service allows you to send or collect funds to or from accounts held at Canadian financial institutions, in CAD or USD currency.

An easy and cost-effective alternative to cheques and wire payments, ATB's EFT Service is a powerful tool for executing payables, receivables and payroll within Canada.

We've designed this User Guide to help you get started.

Questions? Contact ATB Business Solutions at 1-877-363-4855.

For general information on administrative procedures, see [Help for Business Administrators](#).

Your ATB Relationship Manager can further advise you on the EFT Service and how the service can meet your business needs.

## Funding Your EFT Service

There are two ways to set up funding for your EFT Service\*:

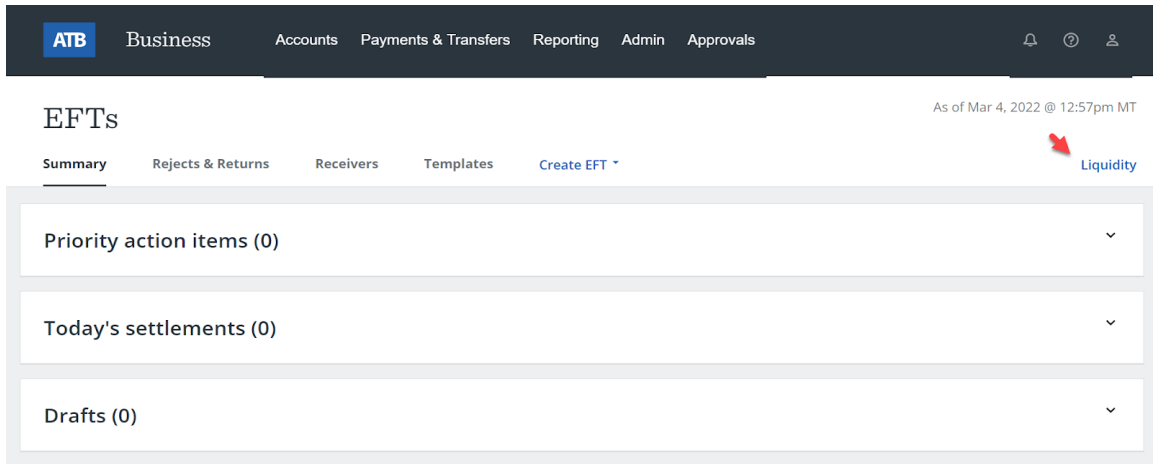
1. Liquidity limit (based on collateral)
2. Exchange date funding (based on account balance)

\*Applies only to EFTs being **sent** to a receiver.

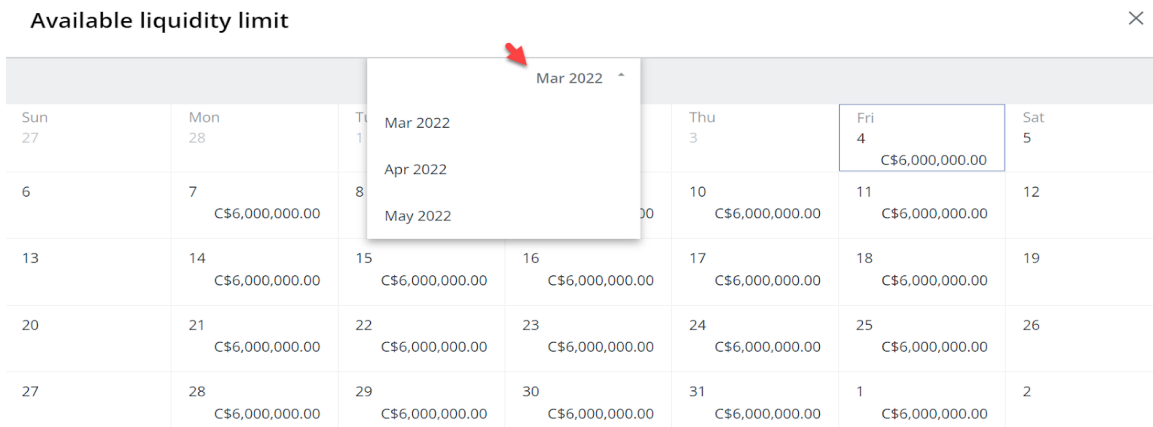
### Liquidity Limit

- The total dollar amount approved for **sending** EFTs on a given due date. This amount can vary depending on the currency: CAD or USD.
- Liquidity limits, once set by ATB, apply to all users in your company. The liquidity limit is reduced two business days before the due date of any transactions and carries forward until two days after the due date.
- Any amount carried forward is released at the beginning of the business day on the due date. Your available liquidity balance is replenished accordingly.
- In the event that a file or transactions from a file are recalled (cancelled) before the due date, your liquidity limit will be replenished for the amount of those transactions or that file.
- EFT files that exceed the available liquidity balance are rejected and must be resent once sufficient liquidity is available. To avoid issues, ensure that you view your **EFT history** after sending the file to ATB for processing.

View available liquidity limits by selecting the **Liquidity** link in the top right menu on the EFTs home page.



View liquidity limits for up to three months by selecting the drop down list in the calendar.



## Exchange Date Funding

- Sufficient funds for transactions must be available in the EFT settlement (funding) account before the transactions can be sent.
- A hold is placed on the settlement account equal to the value of the outgoing transactions. The hold is placed up to three business days before the due date and does not include any revolving loan funds that may be attached to the account.
- If funds are not available in the account the file will be rejected.
- In the event that transactions are recalled before the due date, the hold amount will be released back into the available balance of the settlement account.
- Interest calculations will not be affected by holds put on the settlement account.



## Business & Role Limits

ATB Business uses a secure and intricate system of limits to govern EFT transactions. Since EFTs allow the transfer of funds to any account in Canada, these limits are used to manage risk.

In creating and assigning roles for users of the EFT Service, your Administrator must review and consider all the limits described below.

ATB Business has two tiers of limits:

1. **Business level limits** are the highest limits set in ATB's internal system.
2. **Role level limits** are set by the Administrator in the process of creating and managing roles.

Each of the following limits are set separately at the **business level** and **role level**:

- **Send file limit:** The total maximum dollar amount of send transactions in one EFT file.
- **Collect file limit:** The total maximum dollar amount of collect transactions in one EFT file.
- **Send daily limit:** The total maximum dollar amount of send transactions for one business day.
- **Collect daily limit:** The total maximum dollar amount of collect transactions for one business day.

**Note:** if no limit is set for a particular role, the limit defaults to business level.

# Administrator Procedures

For general information on administrative procedures, see [Help for Business Administrators](#).

## Roles & Users Setup

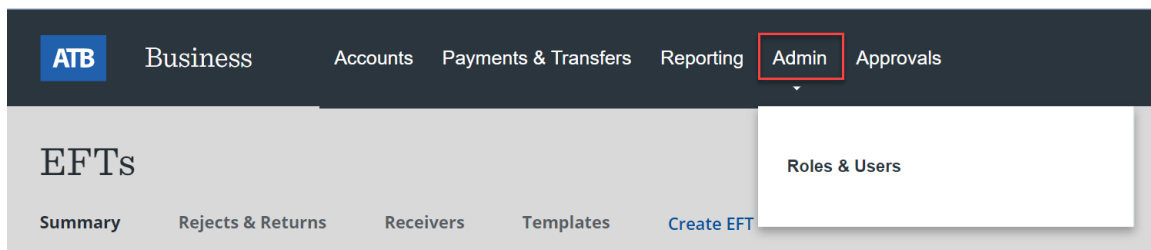
The Administrator is set up by ATB when the service is provided. The Administrator will use the **Admin** tab to create roles, assign user access and manage workflow as required.

ATB Business supports your internal company workflow through a system of workflow approvals that are managed by the Administrator.

## Role Creation

The Administrator first creates a role and then assigns services, permissions and profile IDs to that role.

1. From the main navigation, select **Admin**, then **Roles & Users**.



## 2. Select **Create role.**

### Roles & Users

Roles   Users   Audit trail

Roles enable you to apply the same access rules to one or more users (like managers, administrators, accountants, and so on). You can create new roles, assign individual users to one or more roles, and grant specific access permissions. Create role

Role	Description	Users	Status	Last updated
------	-------------	-------	--------	--------------

## 3. Enter a **Role name** and optional **Role description**, select **Next.**

### Role information

Enter a role name along with a brief description that will help to identify this role in the future.

Role name 28 characters remaining

Role description (optional) 248 characters remaining

Next

## 4. Select **EFT.**

### Services & permission settings

Define the service and permission settings that users in this role will be entitled to.

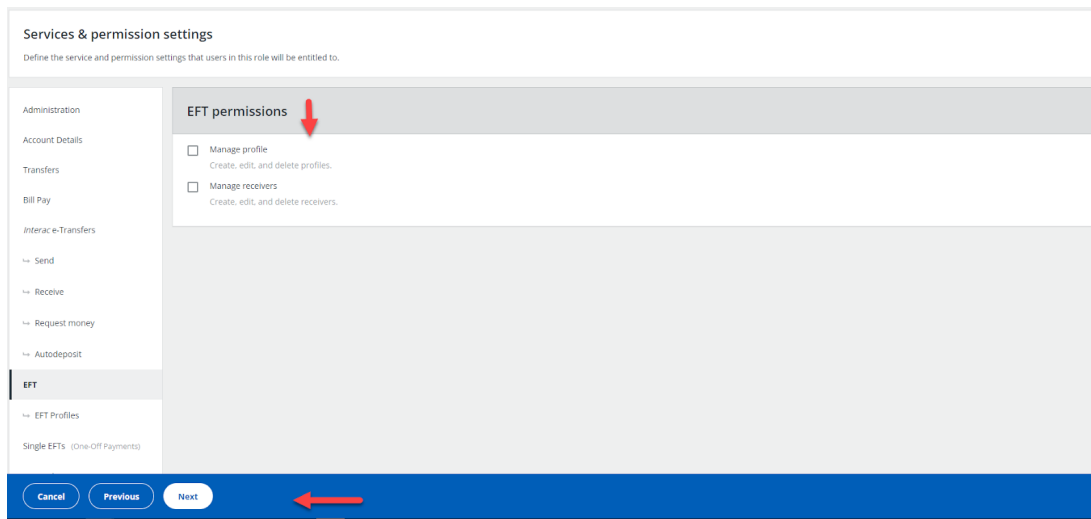
#### Administration

- Account Details
- Transfers
- Bill Pay
- Interac e-Transfers
  - Send
  - Receive
  - Request money
  - Autodeposit
  - EFT**

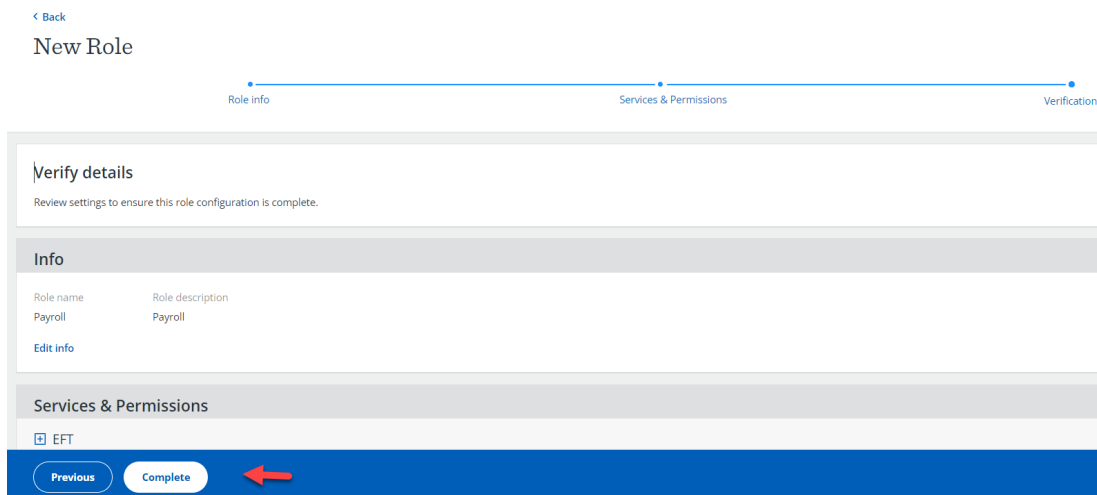
#### Administration permissions

- Manage users  
Create, edit or delete users. Approval rule: No approvals requ...
- Manage roles  
Create, edit or delete roles. Approval rule: No approvals requ...
- Mastercard® Services  
Add/remove cardholders, change card limits, order cheques, or transfer
- Service statements  
Allow access to the service statements.

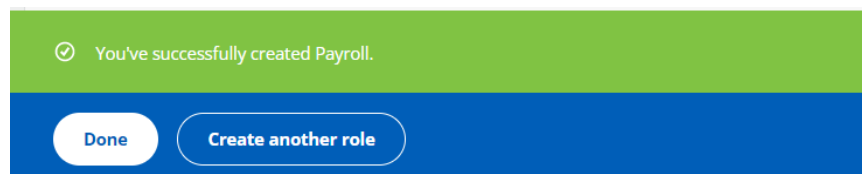
5. Select the **EFT permissions** you wish to assign to the role and select **Next**.



6. Select **Complete**.

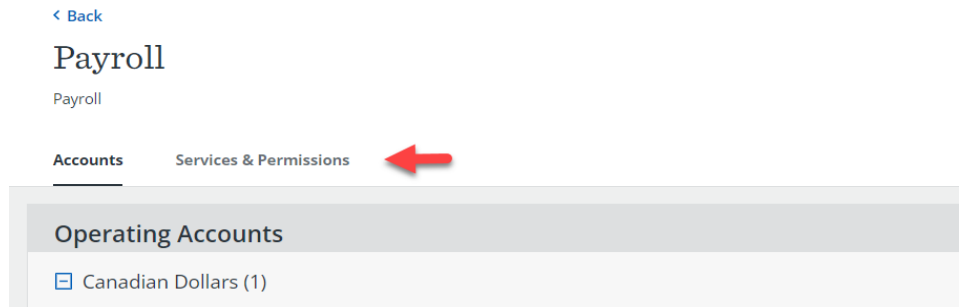


7. You should receive a confirmation of the role creation.

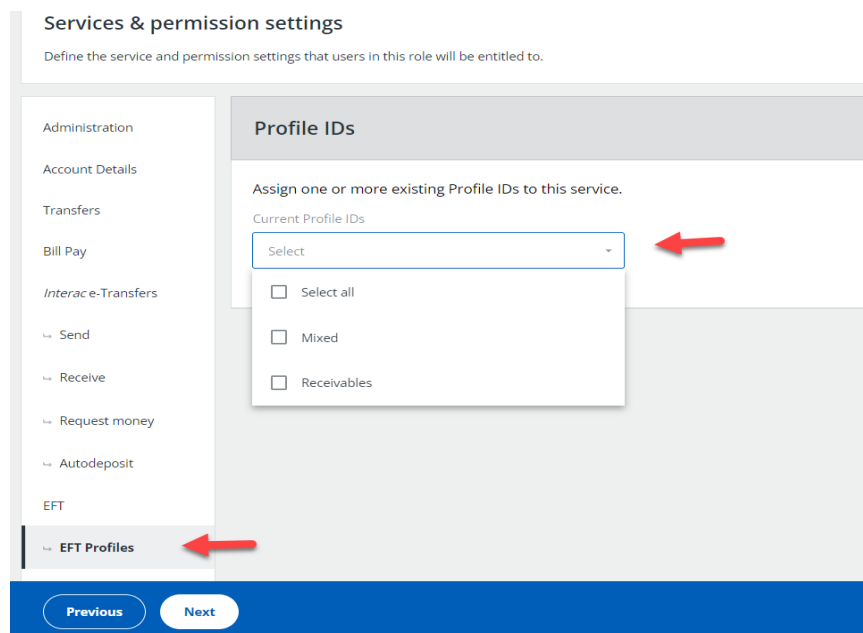


## Add Services & Permissions to the Role

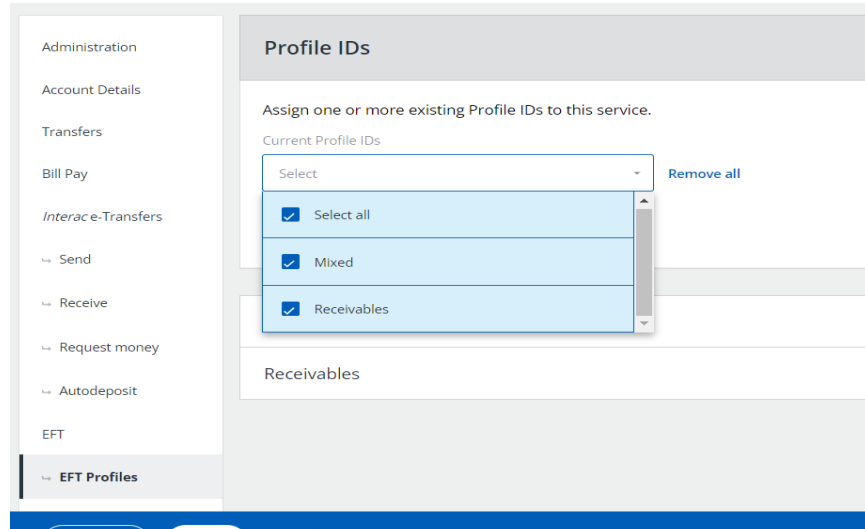
1. From the **Payroll** page, select the **Services & Permissions** tab.



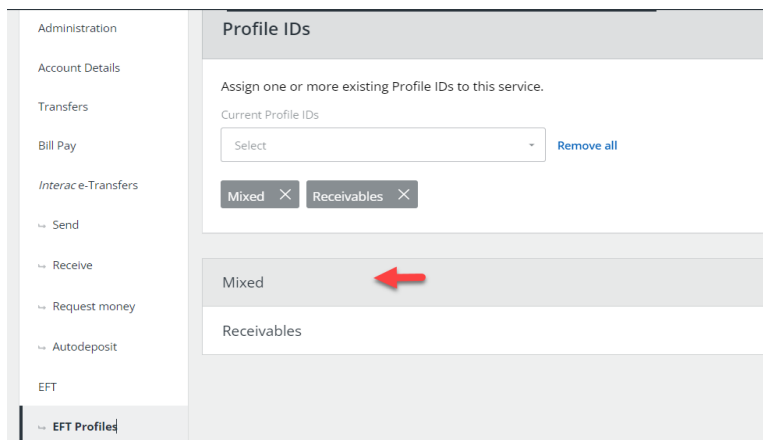
2. Select **EFT Profiles**. Then select the profile ID(s) you wish to assign to the role from the **Current Profile IDs** dropdown.



3. Select profile ID(s) from the **Current Profile IDs** dropdown.



4. Select the profile ID to open the profile ID details.



5. Scroll down to **Entitlements** and select the entitlements you wish to assign to the profile ID. (Reference image on the following page.)

See: [Entitlements section](#) for additional details.

**EFT Profiles**

Single EFTs (One-Off Payments)

- Send
- Collect
- Remote deposit capture

AGLC payments

Wires

- Canada (Transit/Institution)
- USA (ABA/Fedwire)
- International (SWIFT/BIC)

**Profile ID details**

Profile ID name: PAYABLES  
 Profile ID number: A009D  
 Status: Active  
 Originator name: [REDACTED]  
 Payment type: Send  
 Settlement account: 783-00000000000000000000 CAD  
 Return account: 783-00000000000000000000 CAD

**Entitlements by profile ID**

Select all

View profile ID  
 Manage templates

View drafts summary \*

- View details of drafts \*
  - Create manual EFT
  - Create EFT from template
  - Import EFT file

View summary of EFT history \*

- View details of EFT history \*

Select all indicated (\*) entitlements in order to activate Submit file.

Submit file

View rejects & returns  
 Manage returns (representments)

6. If the **Submit file** checkbox has been selected, the **Permissions** section will appear on the right side of the page. Under **Permissions**, select the **Approval rule**.

See: [Approval Permissions section](#) for additional details.

Request money

Autodeposit

EFT

**EFT Profiles**

Single EFTs (One-Off Payments)

- Send
- Collect
- Remote deposit capture
- AGLC payments
- Wires
  - Canada (Transit/Institution)

**Profile ID details**

Profile ID name: Mixed  
 Profile ID number: A009D  
 Status: Active  
 Originator name: XXXX9000000000  
 Payment type: Both  
 Settlement account: 760-00000000000000000000 CAD  
 Return account: 760-00000000000000000000 CAD

**Entitlements by profile ID**

Select all

View profile ID  
 Manage templates

View drafts summary \*

- View details of drafts \*
  - Create manual EFT

**Permissions**

Approval rule

No approvals required

No approvals required

Single approval

Dual approval

Deny

Cancel Previous **Next**

## 7. Enter Approval limits and select **Next**.

The screenshot shows the 'EFT Profiles' configuration page. The left sidebar lists various EFT options, with 'EFT Profiles' selected. The main content area is divided into three sections: 'Profile ID details', 'Entitlements by profile ID', and 'Permissions'. The 'Permissions' section contains four approval rules, each with a '\$0.00' input field and a red arrow pointing to it. The 'Next' button is highlighted with a red arrow.

Section	Field	Value
Profile ID details	Profile ID name	Mixed
	Profile ID number	A0000
	Status	Active
	Originator name	COOPERATIVE BANK
Entitlements by profile ID	Select all	<input type="checkbox"/>
	View profile ID	<input type="checkbox"/>
	Manage templates	<input type="checkbox"/>
	View drafts summary *	<input checked="" type="checkbox"/>
Permissions	Approval rule	Single approval
	If sending transaction amount exceeds	\$0.00
	If collected transaction amount exceeds	\$0.00
	If sent daily amount exceeds	\$0.00

## 8. Verify the details, and select **Complete**.

The screenshot shows the 'Verify details' page for a new role. The page title is 'New Role' and the subtitle is 'Verify details'. A progress bar at the top shows three steps: 'Role info', 'Services & Permissions', and 'Verification'. The 'Verify details' section contains a message: 'Review settings to ensure this role configuration is complete.' Below this is an 'Info' section with the role name 'AP\_Clerk' and an 'Edit info' link. The 'Complete' button is highlighted with a red arrow.

## 8. A confirmation message with the assigned role name will appear.

The screenshot shows a confirmation message in a green box: 'You've successfully created AP\_Clerk.' Below the message are two buttons: 'Done' and 'Create another role'.



## Entitlements

The following entitlements can be assigned to a profile ID:

- **View rejects & returns** - allows the role to view transactions rejected or returned.
- **View drafts** - allows the role to view the draft file(s) created but not sent.
- **View details of drafts** - allows the role to view details of the draft file(s).
- **View summary of EFT history** - allows the role to view the summary of the EFT history.
- **View details of EFT history** - allows the role to view item details in the EFT history.
- **Manage returns (representments)** - allows the role access in order to represent returned transactions or cancel an auto representment.
- **Manage templates** - allows the role to access to add, edit and delete templates.
- **Create manual EFT** - allows the role to create a manual EFT file.
- **Create EFT from template** - allows the role to create an EFT file from a template.
- **Import EFT file** - allows the role to import an EFT file.
- **Submit file** - allows the role to send an EFT file to workflow for processing.

## Approval Permissions

The following approval settings may be assigned to roles within each profile ID:

- **Deny** - when a file exceeds the specified dollar amount entered by the Administrator, it is denied. If no specified amount is entered, the amount defaults to \$0 and all files will fail to process.
- **No approval required** - User doesn't require secondary approval and doesn't have a file limit. The user is only subject to the business-level file and daily limits.
- **Single approval required** - A file that exceeds a specified dollar amount must be approved by one other user with an approval rule. A file below the specified dollar amount doesn't require approval.
- **Dual approval required** - A file must be approved by two different users who have been assigned the approval entitlement.

**Note:** In single and dual approvals, file and daily limits can be selected. Once single or dual approval is selected, the default dollar amount is set at \$0.

An approver can only approve files created by others when the files are released into workflow. In addition, files must be approved within specific time limits. A file awaiting approval will expire 60 days after the file has been submitted to workflow.

## User Creation

1. From the main navigation, select **Admin Roles & Users**, then **Create user**.
2. Enter the **New user** information.

[← Back](#)  
New user

User info      Select role

### User information

Username

First name  Last name

Email  Confirm email

3. Select **Check username** to make sure it's available.
4. Select **Next**.

### User information

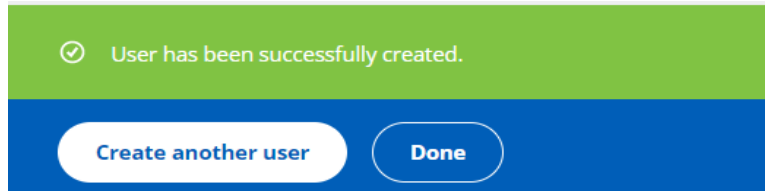
Username

✓ Username is available

First name  Last name

Email  Confirm email

5. A confirmation message will appear.



# User Procedures

## Managing Receivers

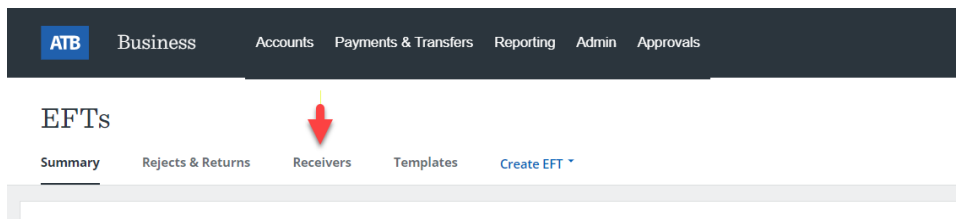
To create an EFT file, it is necessary to first create a receiver or receivers using the **Receivers** tab.

The **Receivers** tab allows you to create receiver(s) and change the details of the receiver(s) you have created.

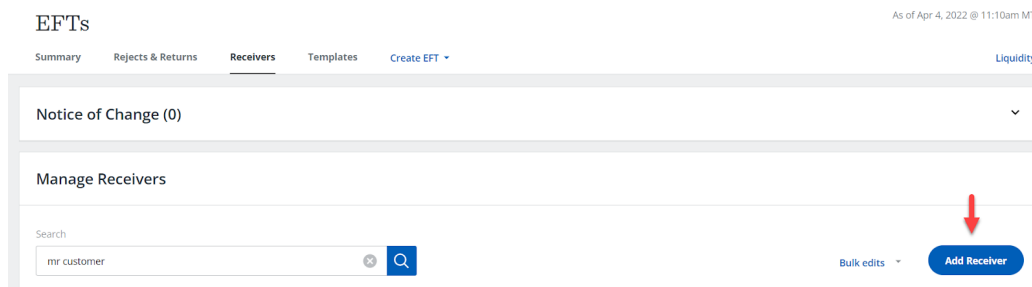
Receiver details will be used when creating EFT files manually or when selecting or creating EFT templates.

## Add a Receiver

1. From the EFTs home page, select the **Receivers** tab.



2. Select **Add Receiver**.



### 3. Enter the receiver's details:

- Receiver name
- Receiver type - Send money, Collect money or both Send money and Collect money
- Bank number
- Transit number
- Account number
- Currency - CAD or USD
- Memo 1 (optional) - will go out with the transaction to the Financial Institution of the receiver.

[< Back to EFTs](#)

#### Add Receiver

---

Receiver name

Receiver type  
 Send money  
 Collect money

Bank number  Transit number   
3 digits      5 digits

Account number  Currency

Enter up to 12 numbers and letters.

Memo 1 (optional)

### 4. Select **Add Receiver**.

The combination of the bank and transit number will be validated once this page is submitted. ATB doesn't validate receiver account numbers.

## Edit a Receiver

1. From the EFTs home page, select the **Receivers** tab.
2. Select the receiver whose information you want to change.
3. Select **Edit**.

The screenshot shows the 'Manage Receivers' interface. At the top, there's a navigation bar with 'ATB Business' and various menu items. Below that, the 'EFTs' section is active, with a sub-menu for 'Receivers'. A search bar and an 'Add Receiver' button are visible. The main area contains a table of receivers. The table has columns: Receiver name, Bank number, Transit number, Account number, Currency, Collect, Send, and Memo 1 (optional). The receiver 'Chatty Kathy' is selected, and a red arrow points to the 'Edit' button next to it. Another red arrow points to the 'Add Receiver' button.

Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)	
[Redacted]	003	03749	[Redacted]	CAD	✓	✓	testing 123	<a href="#">Edit</a> <a href="#">Delete</a>
Chatty Kathy	219	07069	123456789	CAD		✓		<a href="#">Edit</a> <a href="#">Delete</a>

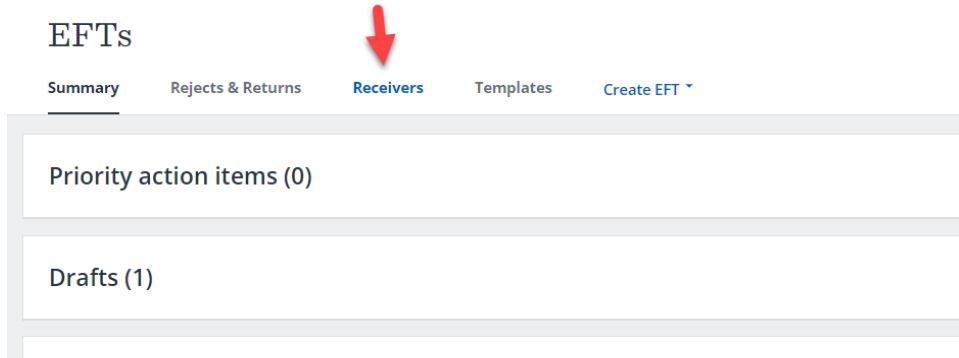
5. Edit the receiver's information.

The 'Edit receiver' form is displayed. It includes a text input for the receiver name, which is currently 'Chatty Kathy'. Below that, there are radio buttons for 'Receiver type', with 'Send money' selected. The form also has input fields for 'Bank number' (219), 'Transit number' (07069), 'Account number' (123456789), and a dropdown for 'Currency' (CAD). A 'Memo 1 (optional)' field is also present. At the bottom, there are 'Save' and 'Cancel' buttons.

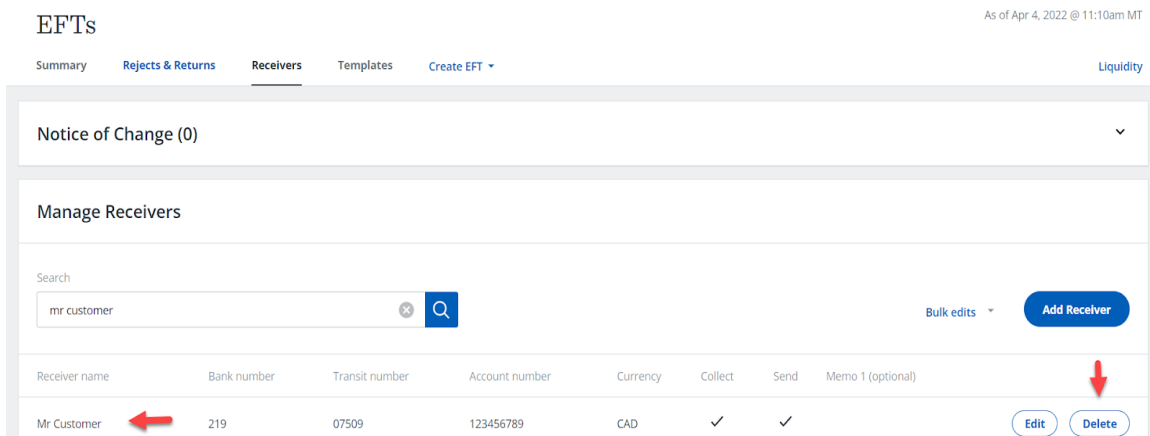
6. Select **Save**.

## Delete a Receiver

1. From the EFTs home page, select the **Receivers** tab.

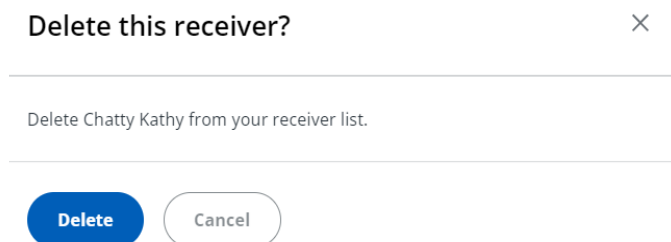


2. Select the receiver whose information you want to delete.



3. Select **Delete**.

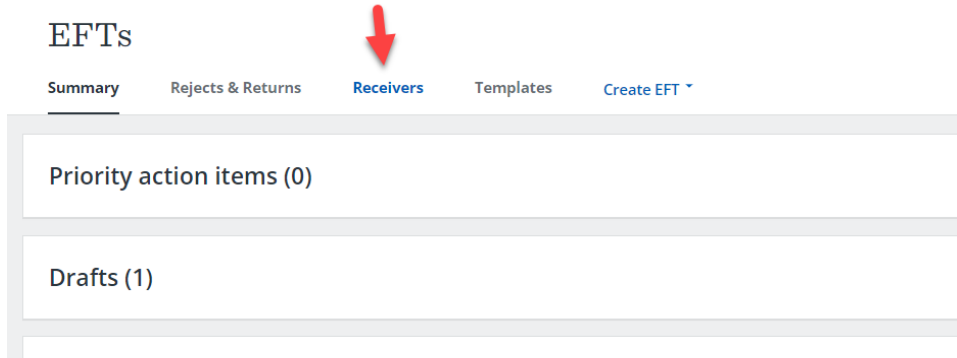
4. Confirm by selecting **Delete** in the confirmation pop up.



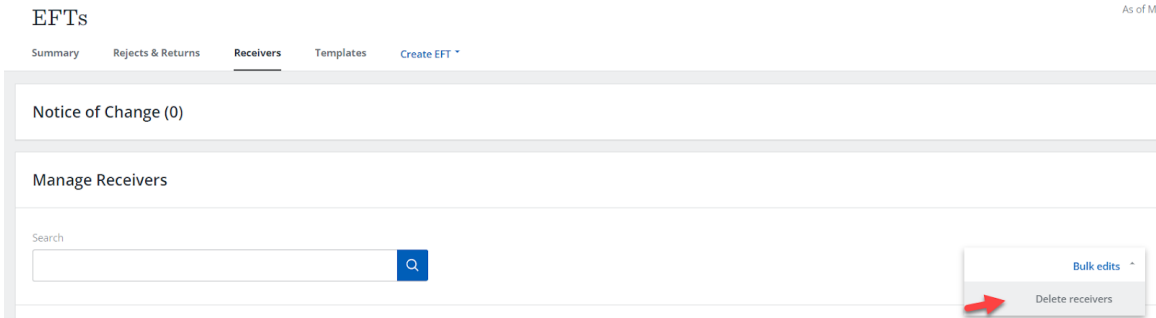


# Delete Multiple Receivers

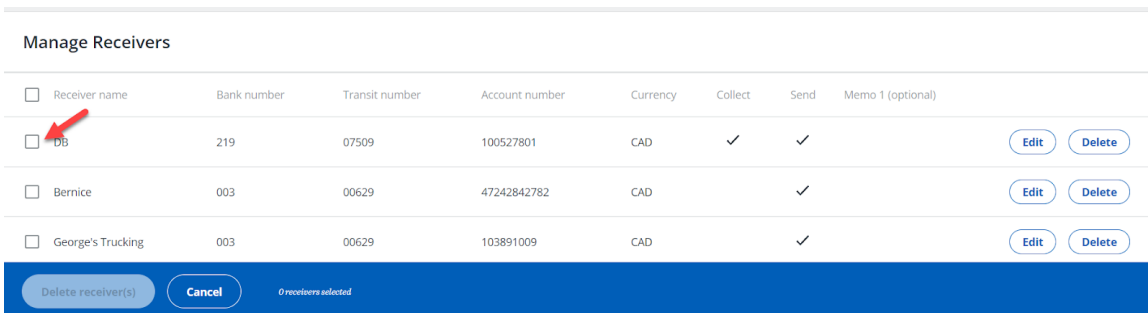
1. From the EFTs home page, select the **Receivers** tab.



2. Select **Manage Receivers**.
3. From the **Bulk edits** dropdown, select **Delete receivers**.



4. Select the check box beside the receiver name for each receiver you want to delete.



## 5. Select **Delete receiver(s)**.

Manage Receivers

<input type="checkbox"/>	Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)		
<input type="checkbox"/>	DB	219	07509	100527801	CAD	✓	✓		Edit	Delete
<input checked="" type="checkbox"/>	Bernice	003	00629	47242842782	CAD		✓		Edit	Delete
<input checked="" type="checkbox"/>	George's Trucking	003	00629	103891009	CAD		✓		Edit	Delete

2 receivers selected

## 6. Confirm by selecting **Delete**.

Delete these receivers?

Receiver name	Bank number	Transit number	Account number	Currency
George's Trucking	003	00629	103891009	CAD
Bernice	003	00629	47242842782	CAD

## 7. You should receive a confirmation of the receiver(s) deleted.

✔ You've successfully deleted 2 receivers.

## Managing EFTs

There are three ways to initiate an EFT file:

- Create an EFT file from saved receivers.
- Create an EFT file from a template.
- Import an EFT file created by your own accounting software.

Once the files are created or imported, you can send them to ATB Business for processing.

Each file can contain up to 50,000 Send and/or Collect transactions.

### Minimum Time Required

EFT files must be received **one business day prior to the earliest transaction due date**, to ensure timely processing.

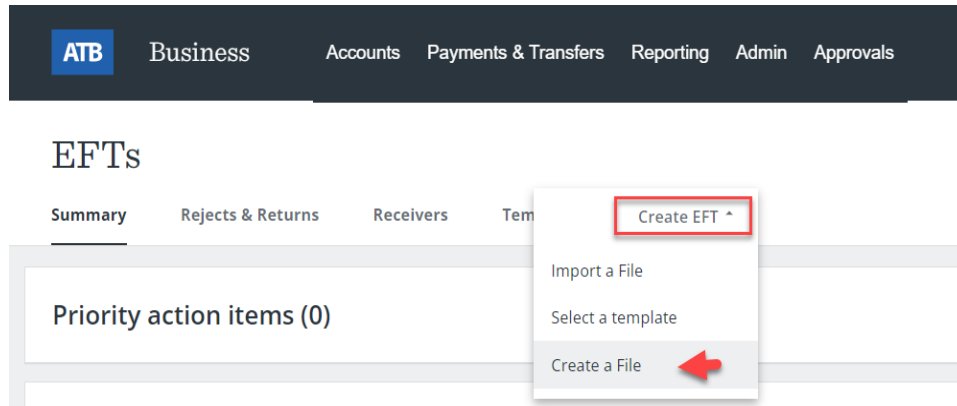
This ensures that any problems in processing can be dealt with effectively.

**Note:** this timeframe does not include the internal workflow approval time you may require in order to submit your file to ATB Business.

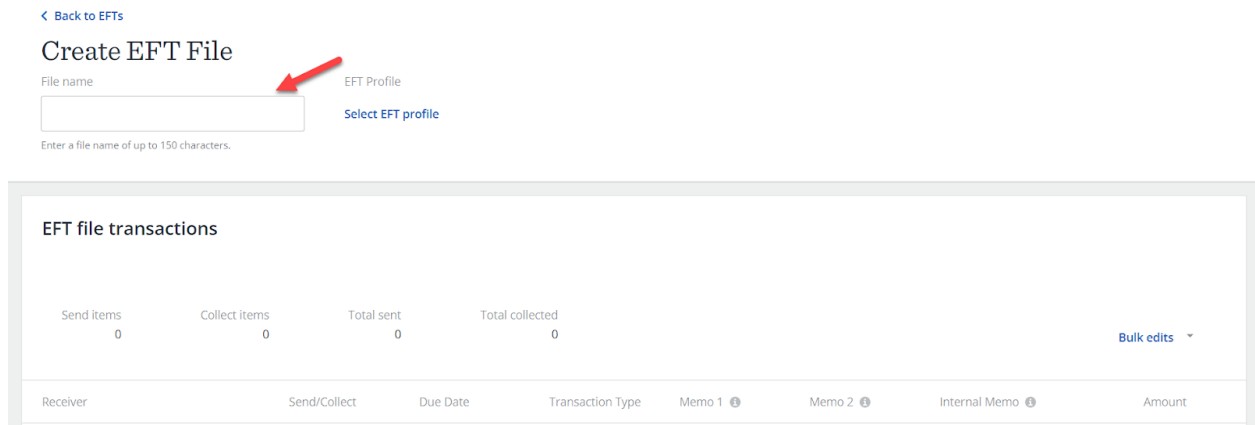
# Creating Files

## Create a File Manually

1. From the EFTs home page, select **Create EFT**.
2. Select **Create a File**.



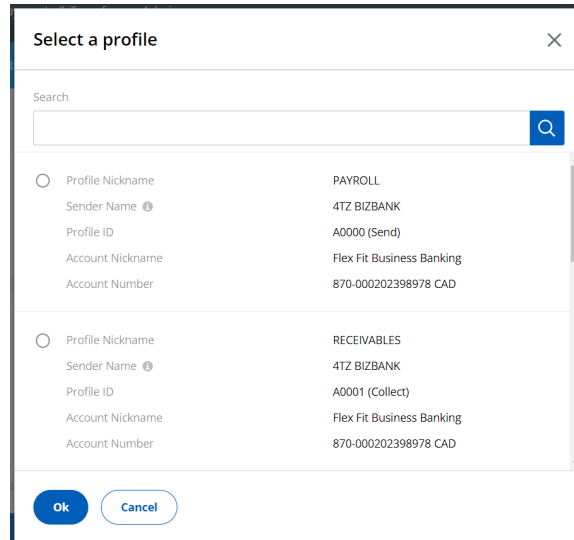
3. Enter a **File name**.



#### 4. Choose **Select EFT profile**.

**Note:** Profile selection is only required when you have **multiple EFT profiles**.

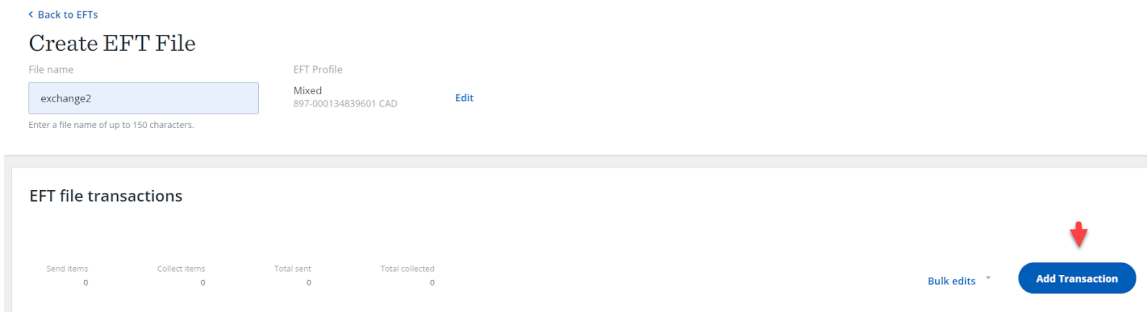
- Scroll or **Search** then select the profile you want to use for the creation of the EFT file.



#### 5. Select **Ok**.

- The profile selected determines the type of transactions in the file (Send, Collect or Send and Collect). The sender name and account that will be used for settlement is displayed for your confirmation.

#### 6. Select **Add Transaction**.



7. Select a receiver from the drop down list of previously saved receivers or type in the receiver name.

The screenshot shows the 'EFT file transactions' form. At the top, there are summary statistics: 'Send items 0', 'Collect items 0', 'Total sent 0', and 'Total collected 0'. On the right, there are 'Bulk edits' and an 'Add Transaction' button. The main form has several fields: 'Receiver', 'Send/Collect', 'Due Date', 'Transaction Type', 'Memo 1', 'Memo 2', 'Internal Memo', and 'Amount'. The 'Receiver' field is currently open, showing a dropdown menu with several options: 'Archer, [redacted] 001-05589-6...', 'Baker, [redacted] 004-80629-...', 'Barkey, [redacted] 003-00099-5...', and 'Holdings 219-07409-2...'. A red arrow points to the 'Send/Collect' field, which is currently set to 'Select'.

8. Enter the following information (required):

- Select **Send** or **Collect**.
- Select a **Due Date**.
- Select a **Transaction Type** or type in a transaction type code or a keyword.

See: [Payments Canada Transaction Codes](#)

- Enter **Amount**.

The screenshot shows the 'EFT file transactions' form with four fields highlighted by red boxes: 'Send/Collect', 'Due Date', 'Transaction Type', and 'Amount'. Red arrows point to each of these fields. The 'Send/Collect' field is currently set to 'Select'. The 'Due Date' field is empty. The 'Transaction Type' field is currently set to 'Select'. The 'Amount' field is currently set to '\$0.00'. The 'Receiver' field is also highlighted with a red box and is currently set to 'Select'.

- The other 3 fields are **optional** and can be used for your tracking or identification.

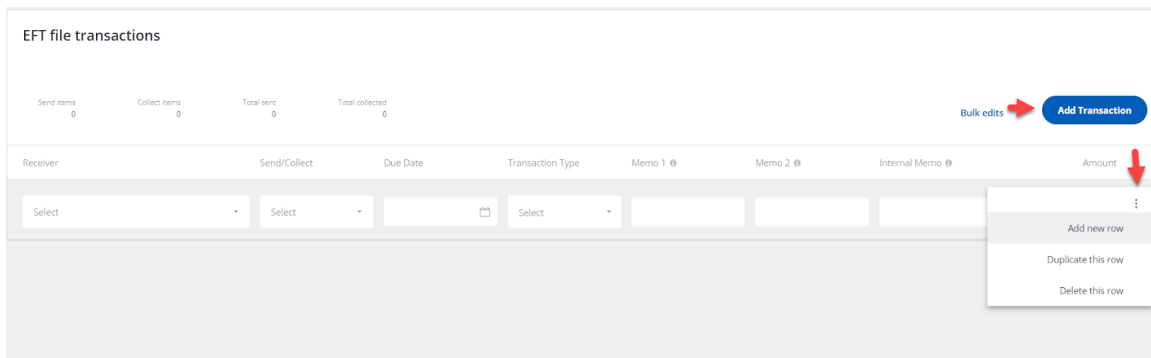
- **Memo 1** - also known as Cross Reference. Any changes made will not be saved with the Receiver for future use. This information goes out with the transaction.
- **Memo 2** - also known as Sundry data (optional). This information goes out with the transaction.
- **Internal Memo** - this information does not go out with the transaction and is for your purposes only.

9. Select **Add Transaction** (see image below) to add another row.

OR

10. Select the three vertical dots menu to:

- **Add a new row.**
- **Duplicate this row.**
- **Delete this row.**



11. To proceed:

- Select **Send to ATB** If the file is complete and you are ready to send it.
- Select **Save Draft** If the file is incomplete or you are not ready to send it.

EFT file transactions

Send items	Collect items	Total sent	Total collected					Bulk edits	Add Transaction
1	0	\$1,000.00	0						

Receiver	Send/Collect	Due Date	Transaction Type	Memo 1	Memo 2	Internal Memo	Amount
BizBank 219-08709-590037979	Send	Oct 29, 2021	400 - Rent/lea				\$1,000.00

Send to ATB Save Draft Cancel

- Saved drafts will display on the EFTs home page under the **Summary** tab in the **Drafts** section.

EFTs

Summary Rejects & Returns Receivers Templates Create EFT

Priority action items (0)

Today's settlements (0)

Drafts (1)

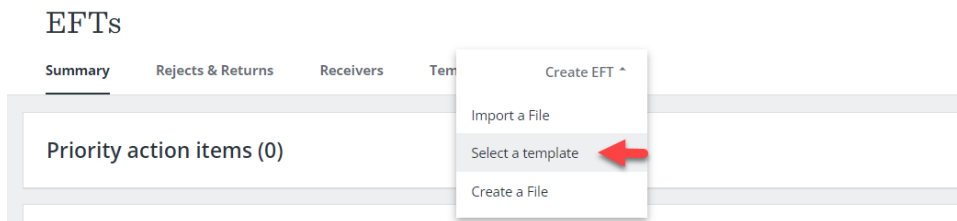
EFT history



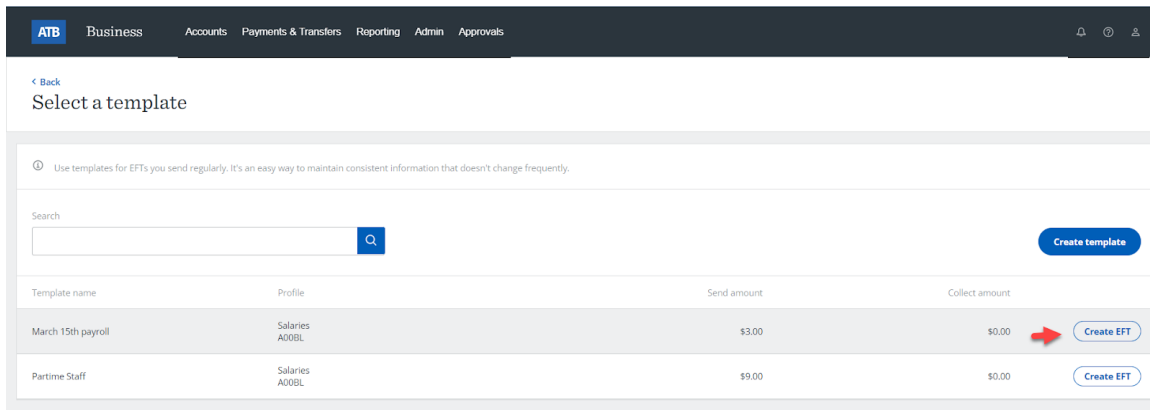
## Create a File from a Template

You can create, save and reuse templates for EFT files. This is a convenient option for files that need to be sent out regularly with only a few changes.

1. From the EFTs home page, select **Create EFT**.
2. Choose **Select a template**.

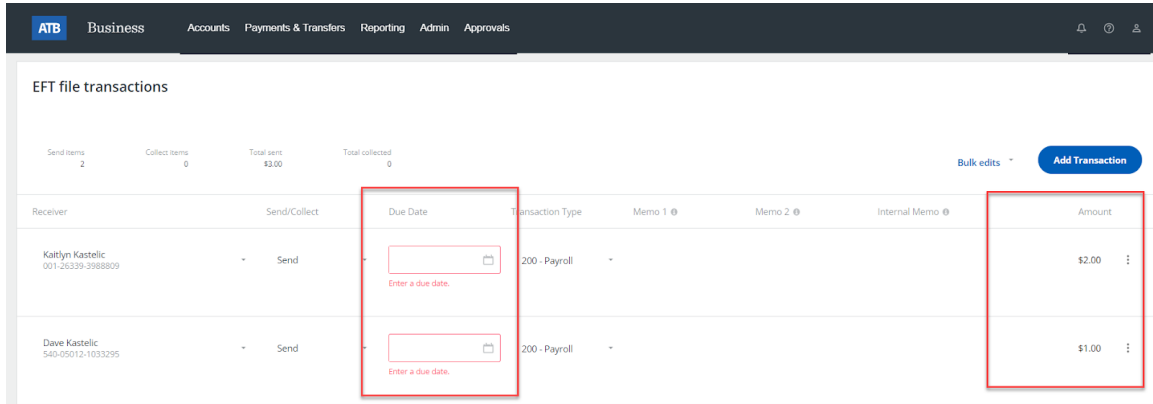


3. Select the template you want to use and select **Create EFT**.

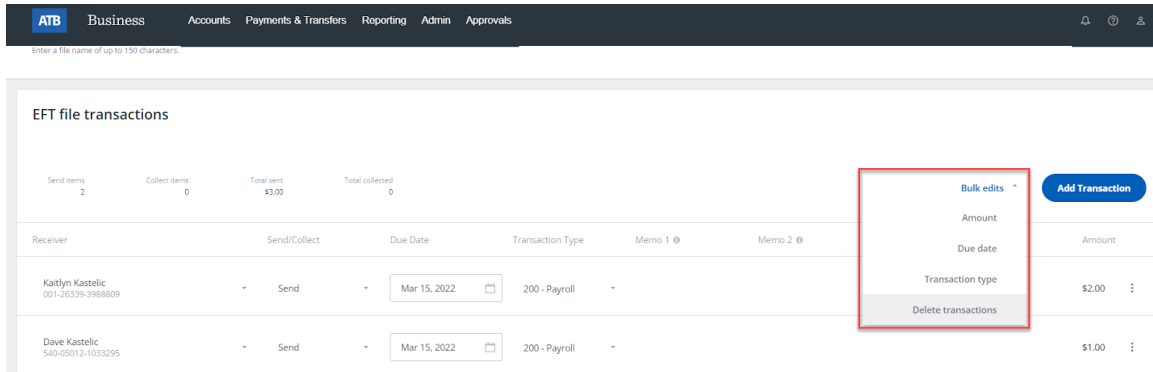


4. Update the required fields for each transaction:

- Enter the **Due Date** (mandatory) and change the **Amount** if required.
- **Memo 1, Memo 2, and Internal Memo** are optional.



- To manage multiple transactions, select **Bulk edits** to update the **Amount, Due Date, Transaction Type** or to **Delete** transactions.



**Note:** You can make these field changes to transactions without affecting your original template.

5. To proceed:

- Select **Send file** if the file is complete and you are ready to send it.
- Select **Save Draft** if the file is incomplete or you are not ready to send it.
- Select **Cancel** to exit.

EFT file transactions

Send items: 2    Collect items: 0    Total sent: \$3.00    Total collected: 0

Bulk edits    Add Transaction

Receiver	Send/Collect	Due Date	Transaction Type	Memo 1	Memo 2	Internal Memo	Amount
HealthMaster 001-26339-3988809	Send	Mar 15, 2022	200 - Payroll				\$2.00
HealthMaster 540-95012-1055295	Send	Mar 15, 2022	200 - Payroll				\$1.00

Send file    Save Draft    Cancel

## Import an EFT File

You can import an EFT file into ATB Business using files created by your own accounting software.

Most types of accounting software can create EFT files that are compatible with the ATB Business platform.

Refer to your accounting software user guide or contact your software vendor to confirm compatibility.

Three file types are supported for importing files. You can decide which type and format works best for your business:

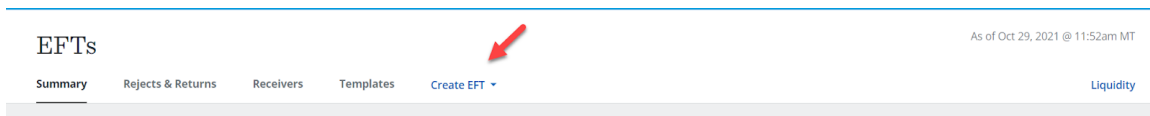
- 1464 byte format (recommended)
- 96 byte format
- CSV file format

Start by creating the file using your account software, then save the file to your computer.

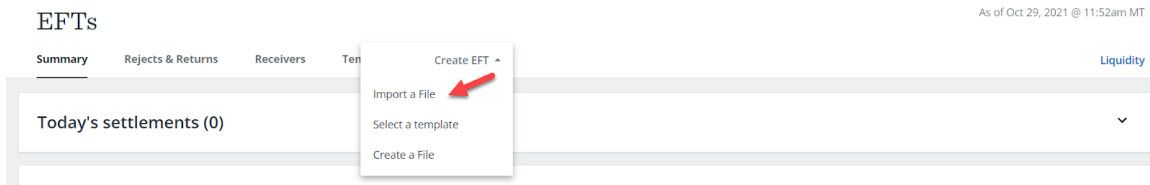
See: [Appendix B - EFT file formats & validations](#)

To import a file:

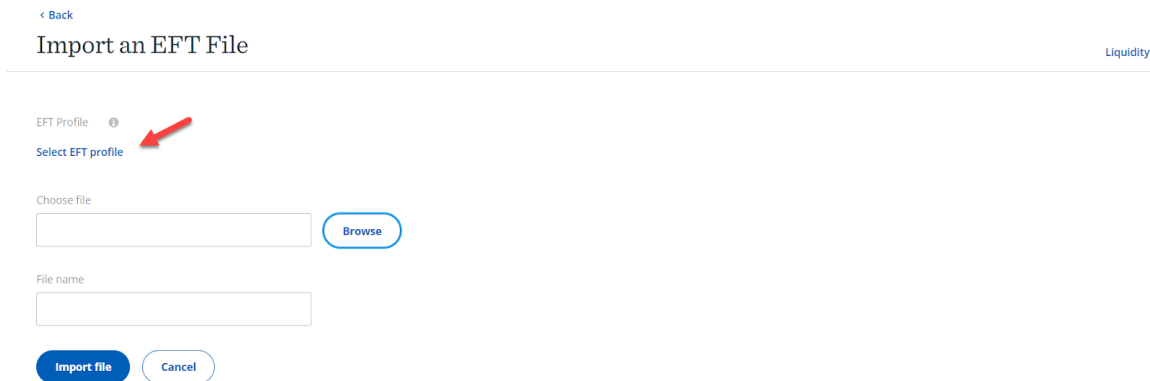
1. From the EFTs home page, select **Create EFT**.



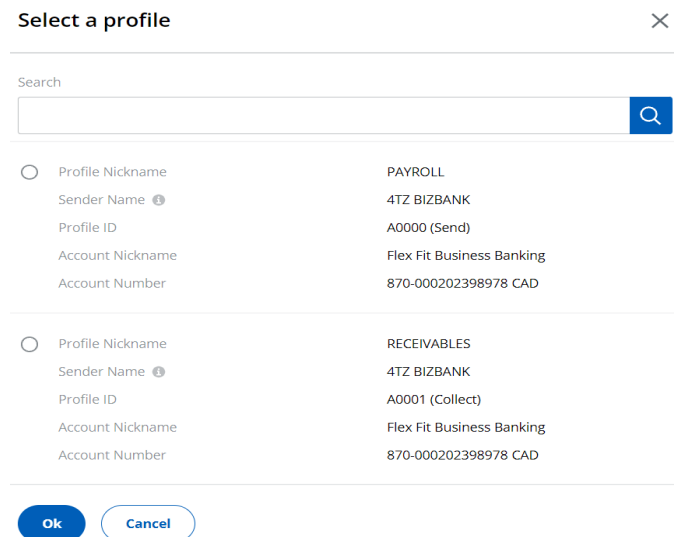
## 2. Select **Import a File**.



## 3. Choose **Select EFT profile**.



4. If you have more than one EFT profile, select the profile ID you wish to use. The profile indicates the allowed type of transactions for the file (Send, Collect or Send and Collect). It provides the sender name and the settlement account.



5. Select **Ok**.
6. Select **Browse** to search your computer for the file you want to import and open the file.

[< Back](#)

## Import an EFT File

---

EFT Profile ⓘ  
EFTEntitle\_1  
760-000492368500 CAD [Edit](#)

Choose file

[Browse](#)


File name

[Import file](#) [Cancel](#)

7. The file selected will automatically be populated in the **File** name field. If you wish, you can clear the field and rename the file.
8. Select **Import file**.

### File importing

---

 Your file is currently importing. You may hide this window and complete other transactions if you wish.

[Hide this window](#)

9. When the import process is successfully completed you will see a confirmation pop up.

You've successfully imported EFT file ×  
Accounts Payable April 15

---

EFT File Number BUS225381 includes 30 transactions:

---

Send items	Collect items	Total sent	Total collected
28	2	\$2.07	\$0.02

---

[View file details](#) [Send file](#)

- **View file details** will take you to the **Draft** details screen.
- **Send file** will send the file for processing.

10. The successfully imported file is automatically saved to **Drafts**.


EFTs

[Summary](#) [Rejects & Returns](#) [Receivers](#) [Templates](#) [Create EFT](#) ▾

---

Priority action items (0)

---

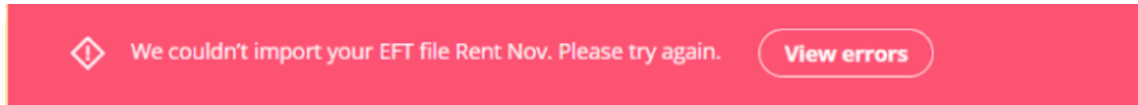
Drafts (1) 

---

EFT history

## Import Errors

If there are any errors during the import process, you will receive an error message. Select **View errors** to see a list of errors for the file you were trying to import.



The list of errors will be displayed. If you'd like to print the list, select **Download PDF**. You can review the errors, fix the file and try to import it again.

Errors found in: Rent Nov - file type: 1464 ×

⚠ 29 error(s) found. Please fix these errors and try importing again.

Field name	Error	Line no.	Field no.
Logical record type ID	Unknown record type.	2	1
Due date	Enter a valid due date.	3	6
Due date	Enter a valid due date.	3	24
Due date	Enter a valid due date.	3	42
Due date	Enter a valid due date.	3	60
Amount	Enter a valid amount.	3	77
Due date	Enter a valid due date.	3	78

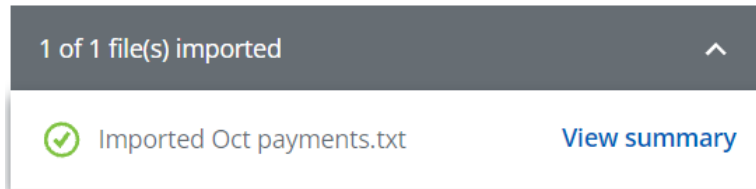
[Download PDF](#) [Close](#)

From here, you can choose to:

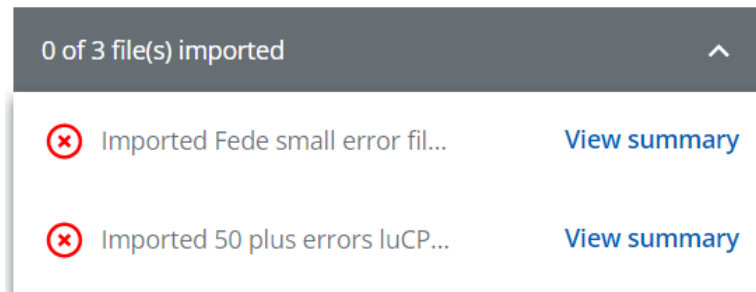
- Hide the importing window,
- Import another file, or
- Navigate away from the import screen.



Once the import has completed, a confirmation pop up will display in the bottom right corner of the screen. Select **View summary** to go to the **Draft** details screen.



If errors have occurred during the import process, the pop up in the bottom right corner will display a red X next to each file with an error. Select **View summary** to see the import errors for the file.



# Draft Files

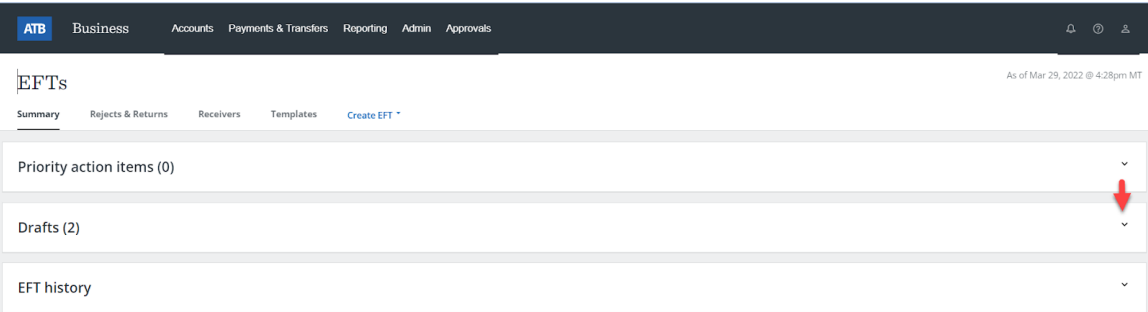
The **Drafts** section displays files that have been created manually, created from a template or imported. Draft files are:

1. Files that have not yet been sent for processing or are pending future edits.
2. Files that have been sent for approval and:
  - approval is pending,
  - approval was rejected or failed, or
  - approval time expired.

**Note:** You will need to regularly review the files in **Drafts** to determine what actions need to be taken so the files can be sent for processing.

## View a Draft File

1. From the EFTs home page, under the **Summary** tab, select **Drafts**.



## 2. Select the row of the file you want to view.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

EFTs As of Mar 29, 2022 @ 4:28pm MT

Summary Rejects & Returns Receivers Templates Create EFT

Priority action items (0)

Drafts (2)

Date (from) Mar 22, 2022 Date (to) Mar 29, 2022 Search Apply

File number	Profile	File name	File saved date	Total Collected	Total Sent	Originator	
BUS224072	Mixed A00E4	part time	Mar 29, 2022	\$0.00	\$14.00	Administrator	<a href="#">Send file</a> <a href="#">Delete</a>
BUS224071	Mixed A00E4	special payroll	Mar 29, 2022	\$0.00	\$13.00	Administrator	<a href="#">Send file</a> <a href="#">Delete</a>

EFT history

## 3. View the file details.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back

File name  
part time

Enter a file name of up to 150 characters.

Profile: Mixed A00E4  
Settlement account: Pay As You Go Account 89760134E9901 CAD  
Returns account: Pay As You Go Account 89760134E9901 CAD

EFT file number	Customer file number	File saved date	Source	File status	Originator
BUS224072	2022020000	Mar 29, 2022	Manually Created	Draft	Administrator

EFT file transactions

Send items	Collect items	Total sent	Total collected	Bulk edits	Add Transaction
1	0	\$14.00	0		

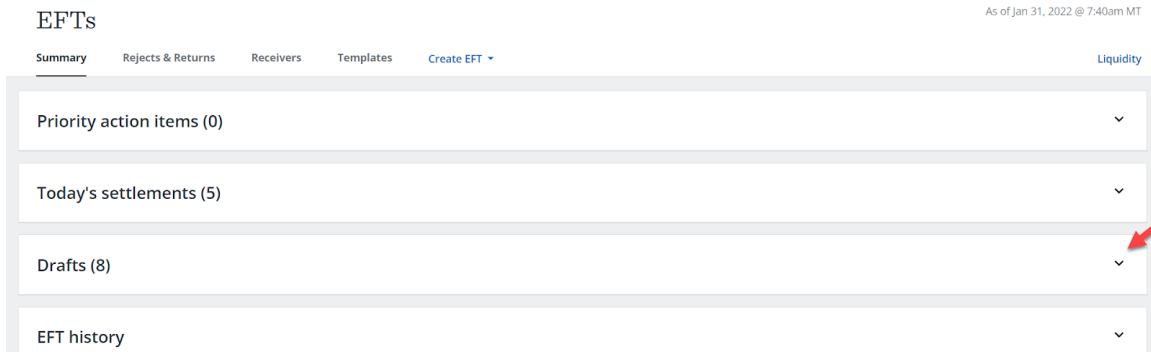
Receiver	Send/Collect	Due Date	Transaction Type	Memo 1	Memo 2	Internal Memo	Amount
219-07069-123456789	Send	Mar 31, 2022	201 - Spec payroll				\$14.00

[Send file](#) [Save Draft](#) [Delete file](#)

## Edit a Draft File

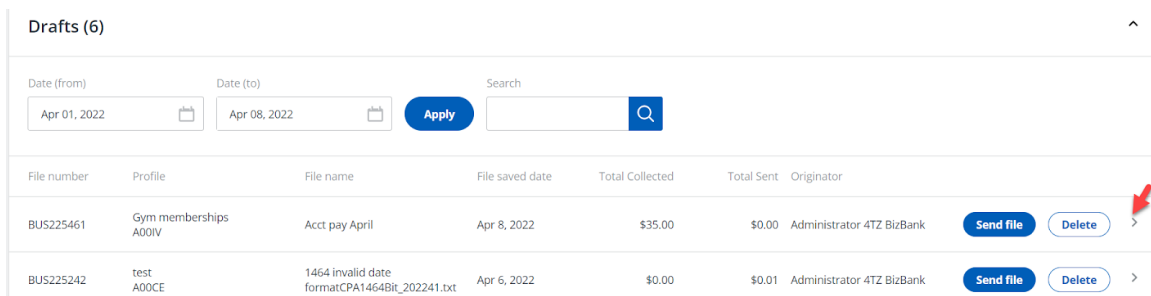
Files you have created in ATB Business (with the exception of imported files) can be edited prior to sending them for processing.

1. On the EFTs home page, under the **Summary** tab, select **Drafts**.



The screenshot shows the EFTs home page with the Summary tab selected. A dropdown menu is open, showing options: Priority action items (0), Today's settlements (5), Drafts (8), and EFT history. A red arrow points to the 'Drafts (8)' option.

2. Select the file you want to edit.



The screenshot shows the Drafts (6) page with a search filter for dates from Apr 01, 2022 to Apr 08, 2022. Below the search bar is a table of draft files. A red arrow points to the 'Send file' button for the first row.

File number	Profile	File name	File saved date	Total Collected	Total Sent	Originator	
BUS225461	Gym memberships A00IV	Acct pay April	Apr 8, 2022	\$35.00	\$0.00	Administrator 4TZ BizBank	<a href="#">Send file</a> <a href="#">Delete</a> >
BUS225242	test A00CE	1464 invalid date formatCPA1464Bit_202241.txt	Apr 6, 2022	\$0.00	\$0.01	Administrator 4TZ BizBank	<a href="#">Send file</a> <a href="#">Delete</a> >

3. Once the file is selected, you can make the following changes (see image on the following page):
  - (1) Change the **File name**
  - (2) **Add Transaction**
  - (3) Use **Bulk edits** to change the due date, transaction type, amount for all transactions in the file, or delete multiple transactions

- (4) Use the three vertical dots menu to add, duplicate or delete a row
- (5) Change the **Receiver**
- (6) Change the **Send/Collect** if the profile allows
- (7) Change the **Due Date**
- (8) Change the **Transaction Type**
- (9) Add or change **Memo 1** information
- (10) Add or change **Memo 2** information
- (11) Add or change **Internal Memo** information
- (12) Change the **Amount**

< Back Liquidity

File name 1

Board of Directors

Enter a file name of up to 150 characters.

Profile: SALARIES A009C      Settlement account: Business Custom Account II 783-00123151024 CAD      Returns account: Business Custom Account II 783-00123151024 CAD

EFT file number BUS213384	Customer file number 202201260000	File saved date Jan 26, 2022	File saved date Jan 26, 2022	Source Manually Created	File status Draft	Originator helen b
------------------------------	--------------------------------------	---------------------------------	---------------------------------	----------------------------	----------------------	-----------------------

**EFT file transactions**

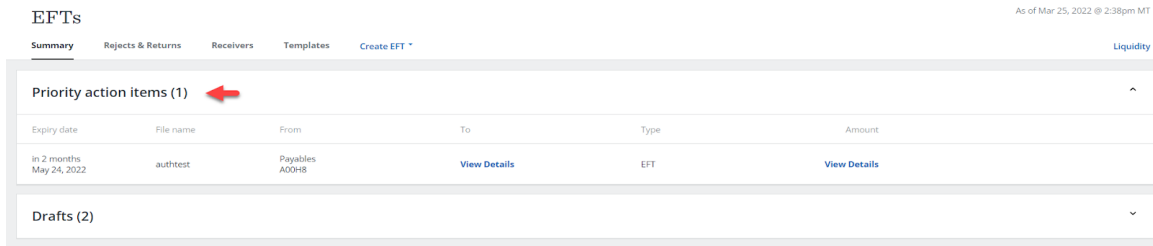
Send items 8	Collect items 0	Total sent \$7.92	Total collected 0	3	2
				Bulk edits ▾	Add Transaction

Receiver	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount	4
JENSEN, Stanley 010-00949-0079235 <span style="float: right;">5</span>	Send <span style="float: right;">6</span>	Jan 31, 2022 <span style="float: right;">7</span>	200 - Payroll <span style="float: right;">8</span>	<span style="float: right;">9</span>	<span style="float: right;">10</span>	<span style="float: right;">11</span>	\$0.99 <span style="float: right;">12</span>	⋮
BERGSMA-BOISVERT, Marg 219-07839-00513531179	Send	Jan 31, 2022	200 - Payroll				\$0.99	⋮
Long, Clay 219-07839-048995600	Send	Jan 31, 2022	200 - Payroll				\$0.99	⋮

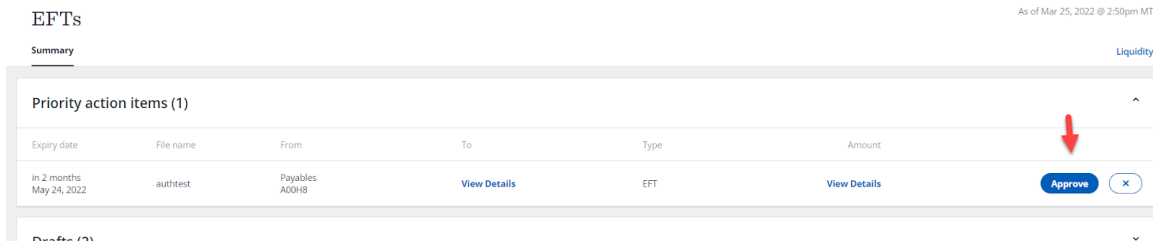
Send file   Save Draft   Close

4. Once all changes have been made, proceed as follows:

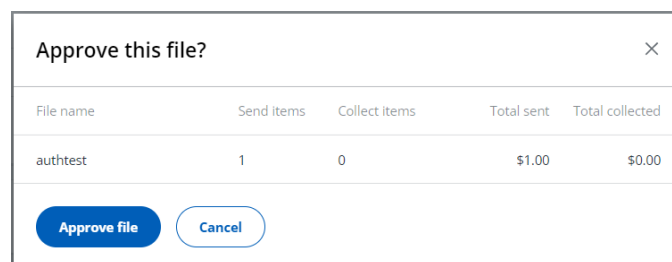
- Select **Save Draft** if the file is incomplete or you are not ready to send it. Saved drafts will display on the EFTs home page under the **Summary** tab in the **Drafts** section.
- Select **Send file** if the file is complete and you want to send it.
- If the file requires approval, the file will move from **Drafts** to the **Priority action items** section.
- The person who has created the file will see the **Priority action items** without the option to **approve**.



- If you are the approver you will see the **Approve** button.



- When **Approve** is selected, a pop up will appear with the options to **Approve file** or **Cancel**.



- If **Approve file** is selected, a confirmation message will appear. If further approval is required the message will include **View pending approvals**.



- The **Pending approvals** section will show that the 1st of 2 approvals has been completed.

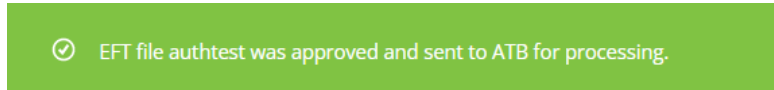
Financial Approvals As of Mar 25, 2022 @ 2:59pm MT

New Pending History Allow notifications  OFF

Pending approvals (1) Note that requests made using the previous version of ATB Online Business won't appear below ✕

All transfers (1)		EFT (1)							
Expiry date	Type	From	To	Amount	Originator	Approvals			
in 2 months May 24, 2022	EFT	Payables A00H8	<a href="#">View details</a>		<a href="#">View details</a>	Administrator TANGLE CREEK ENERGY LTD.		1/2	>

- When the last approval is complete the confirmation of **“approved and sent to ATB for processing”** will appear.



# Delete a Draft File

1. On the **Drafts** page select **Delete**.

Drafts (4) ^

Date (from)

File number	Profile	File name	File saved date	Total Collected	Total Sent	Originator	
BUS215964	test A00CE	org snCPA1464Bit_202224.txt	Feb 4, 2022	\$1.01	\$0.00	Administrator 4TZ BizBank	<input type="button" value="Send file"/> <input type="button" value="Delete"/> >
BUS215963	test A00CE	file creation 0000CPA1464Bit_202224.txt	Feb 4, 2022	\$1.01	\$0.00	Administrator 4TZ BizBank	<input type="button" value="Send file"/> <input type="button" value="Delete"/> >

2. A pop up will appear with the options to **Delete** or **Cancel**.

Delete EFT file special payroll ? ×

Are you sure you want to delete this file?

Send items	Collect items	Total sent	Total collected
1	0	\$13.00	\$0.00

3. If **Delete** is selected, a confirmation message will appear.

✔ special payroll BUS224071 has been successfully deleted.

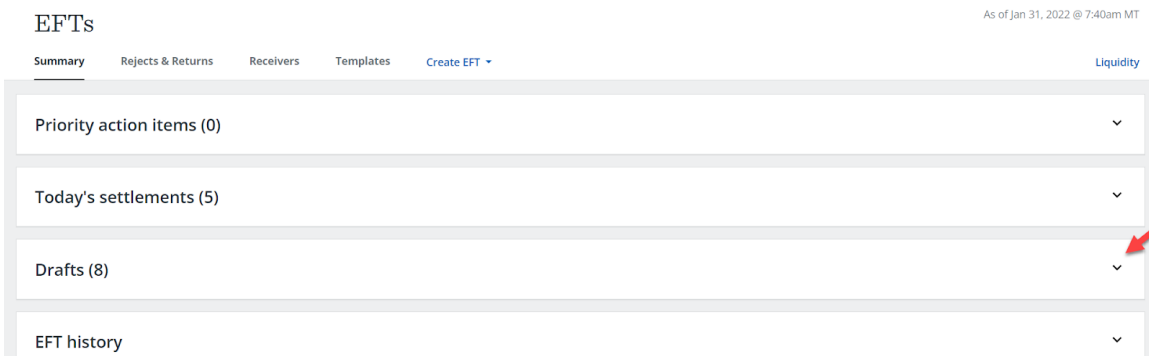


## Rejected, Expired or Failed Workflow

**Note:** If the status shows as **Approval failed**, this is due to system issues. Please resubmit for approval.

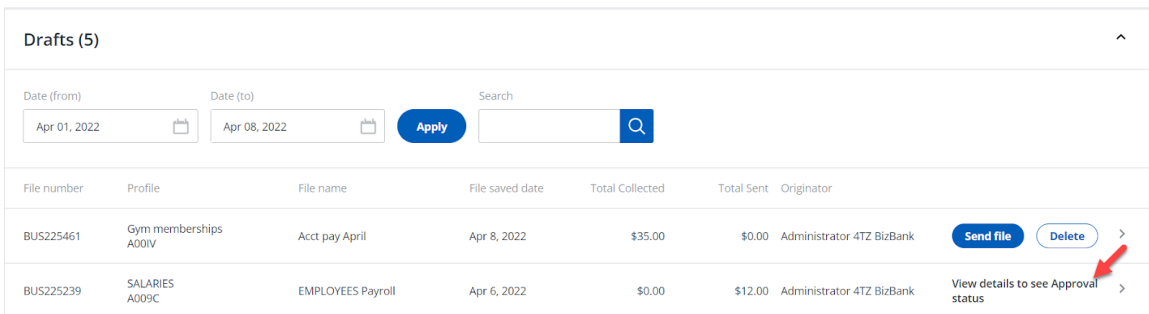
If the workflow shows **Approval rejected** (by the approver) or **Approval expired** (pending approval more than 60 days), you may wish to correct and resubmit.

1. From the EFTs home page, under the **Summary** tab, select **Drafts**.



The screenshot shows the EFTs home page with the Summary tab selected. The page title is "EFTs" and the date is "As of Jan 31, 2022 @ 7:40am MT". The navigation menu includes Summary, Rejects & Returns, Receivers, Templates, Create EFT, and Liquidity. The main content area shows a list of items: Priority action items (0), Today's settlements (5), Drafts (8), and EFT history. A red arrow points to the Drafts (8) item.

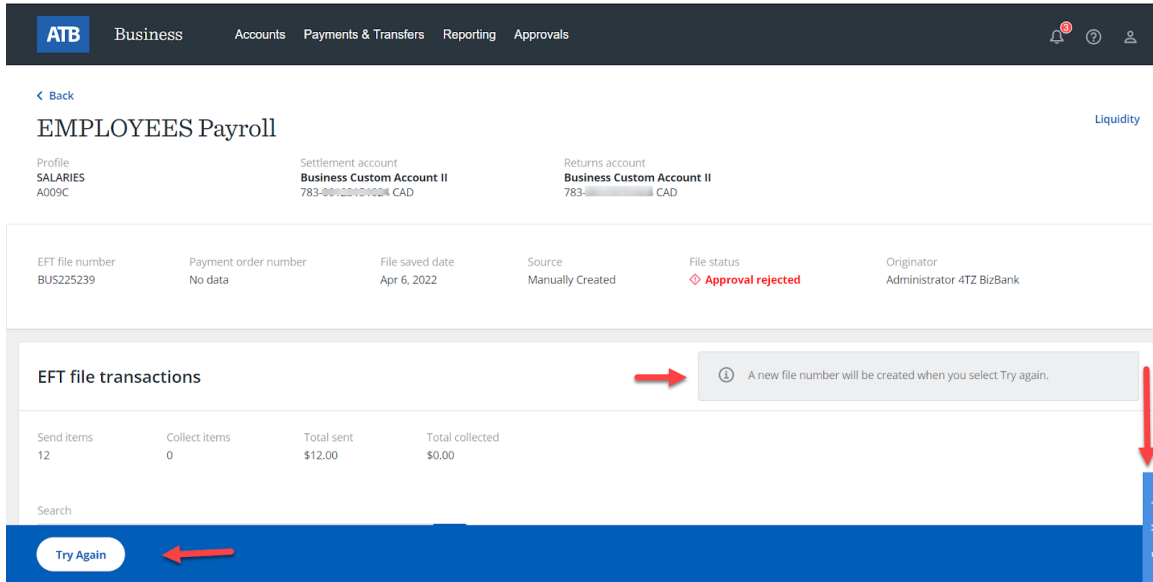
2. Identify the file that was rejected, expired or failed by selecting **View details to see Approval status**.



The screenshot shows the Drafts (5) page with a search filter for "Apr 01, 2022" to "Apr 08, 2022". The table below lists draft files with columns for File number, Profile, File name, File saved date, Total Collected, Total Sent, and Originator. A red arrow points to the "View details to see Approval status" link in the last row.

File number	Profile	File name	File saved date	Total Collected	Total Sent	Originator	
BUS225461	Gym memberships A00V	Acct pay April	Apr 8, 2022	\$35.00	\$0.00	Administrator 4TZ BizBank	<a href="#">Send file</a> <a href="#">Delete</a> >
BUS225239	SALARIES A009C	EMPLOYEES Payroll	Apr 6, 2022	\$0.00	\$12.00	Administrator 4TZ BizBank	<a href="#">View details to see Approval status</a> >

3. When file status indicates **Approval rejected, expired** or **failed** you can edit the file by scrolling down to where the transactions in the file are listed.



4. Select **Try Again**. You can make the following changes (see image below):

- (1) Change the **File name**
- (2) **Add transaction**
- (3) Use **Bulk edits** to change the due date, transaction type, amount for all transactions in the file, or delete multiple transactions
- (4) Use the three dots menu to add, duplicate or delete a row
- (5) Change the **Receiver**
- (6) Change the **Send/Collect** if the profile allows
- (7) Change the **Due Date**
- (8) Change the **Transaction Type**
- (9) Add or change **Memo 1** information

- (10) Add or change **Memo 2** information
- (11) Add or change **Internal Memo** information
- (12) Change the **Amount**

< Back Liquidity

File name Board of Directors 1

Enter a file name of up to 150 characters.

Profile: SALARIES A009C      Settlement account: Business Custom Account II 783-00123151024 CAD      Returns account: Business Custom Account II 783-00123151024 CAD

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EFT file number BUS213384	Customer file number 202201260000	File saved date Jan 26, 2022	File saved date Jan 26, 2022	Source Manually Created	File status Draft	Originator helen b
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**EFT file transactions**

Send items 8	Collect items 0	Total sent \$7.92	Total collected 0	Bulk edits ▾ <span style="float: right;">3</span>	<span style="border: 1px solid #0070C0; border-radius: 10px; padding: 5px 10px; color: white;">Add Transaction</span> <span style="float: right;">2</span>
-----------------	--------------------	----------------------	----------------------	---	--

---

Receiver	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
JENSEN, Stanley 010-00949-0079235 <span style="float: right;">5</span>	Send <span style="float: right;">6</span>	Jan 31, 2022 <span style="float: right;">7</span>	200 - Payroll <span style="float: right;">8</span>	<span style="float: right;">9</span>	<span style="float: right;">10</span>	<span style="float: right;">11</span>	\$0.99 <span style="float: right;">12</span>
BERGSMABOISVERT, Marg 219-07839-00513531179	Send	Jan 31, 2022	200 - Payroll				\$0.99
Long, Clay 219-07839-048995600	Send	Jan 31, 2022	200 - Payroll				\$0.99

4

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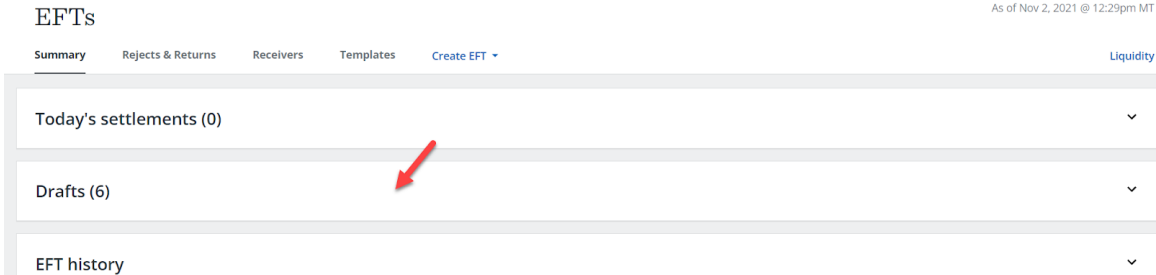
Send file
Save Draft
Close

5. Once all changes have been made, you can choose to:

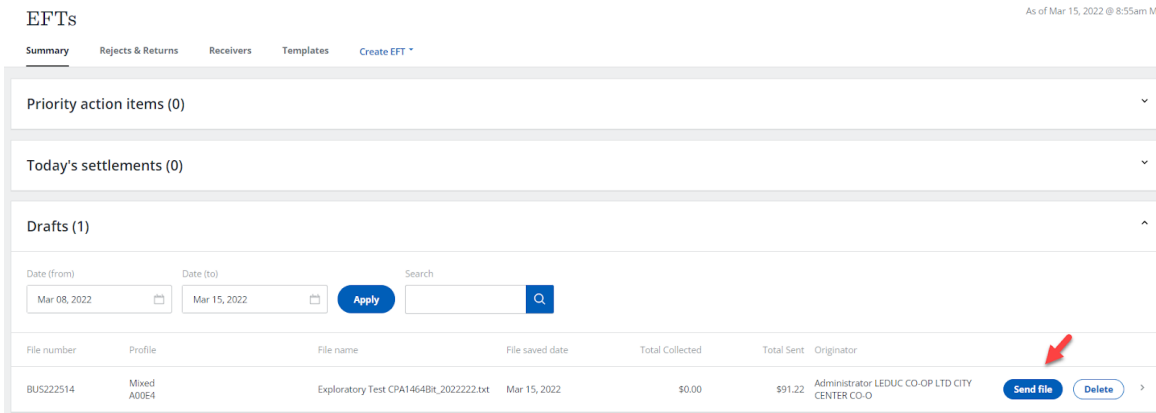
- Select **Send file** if the file is complete and you want to send it.
- Select **Save Draft** If the file is incomplete or you are not ready to send it. Saved drafts will display on the EFTs home page under the **Summary** tab in the **Drafts** section.

# Send a File for Processing from Drafts

1. From the EFTs home page, under the **Summary** tab, select **Drafts**.

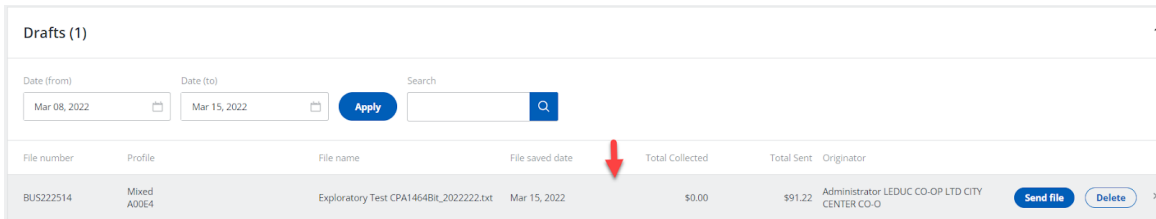


2. From this screen you can choose **Send file** directly.



OR

3. If you'd like to view the file details before sending, select the row of the file.



4. View the details, then select **Send file**.

EFT file transactions

Send items	Collect items	Total sent	Total collected
2	0	\$91.22	\$0.00

Search

Receiver	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2
D2DPayeeName1	003	00629	00288474779	\$10.99	Send	Feb 16, 2022	420 Cash mgmt	D2Dxref1 N	No data
D2DPayeeName2	219	07609	000288474779	\$80.23	Send	Feb 16, 2022	331 Life insurance	D2Dxref2 N	No data

**Send file** **Delete file**

5. Check the totals in the confirmation pop up, then select **Send file**.

Send EFT file Exploratory Test CPA1464Bit\_2022222 to ATB?

Send items	Collect items	Total sent	Total collected
2	0	\$91.22	\$0.00

**Send file** **Cancel**

6. If no approval is required, the file will be sent for processing. You will see a message confirming that the file has been sent. Check **EFT history** to confirm the status of the file.

✔ You've successfully sent EFT file Exploratory Test CPA1464Bit\_2022222 BUS222514 to ATB. Please check EFT History to confirm file status.

7. If approval is required, the file will be sent for workflow approval. Once it's approved by the authorized user(s), it will then be sent for processing.

- To see the status of a file that requires workflow approval, go to the EFTs home page. Under the **Summary** tab, select **Priority action items**. Select **View Details** for the file you want to check.

EFTs As of Jan 31, 2022 @ 9:16am MT

Summary Rejects & Returns Receivers Templates Create EFT ▾ Liquidity


Priority action items (1) ^

Expiry date	File name	From	To	Type	Amount
in 2 months Apr 01, 2022	Good demo 2CPA1464Bit_2022119 .txt	test A00CE	<a href="#">View Details</a>	EFT	<a href="#">View Details</a>

- The **Status** of the approval can then be reviewed:

[Back to approvals](#)

Good demo 2CPA1464Bit\_2022119.txt As of Jan 31, 2022 @ 9:19 AM

Workflow ID: 92627      Status: **Approval pending**       Approval expiry: Apr 01, 2022 @ 10:16am

● Create  
Administrator 4TZ  
BizBank
● Approval 1
● Approval pending

EFT file transactions

Profile <b>test</b> A00CE	Settlement account <b>Business Custom Account II</b> 783-00123151024 CAD	Returns account <b>Business Custom Account II</b> 783-00123151024 CAD
EFT file number <b>BUS214148</b>	Customer file number <b>202201273550</b>	File saved date <b>Jan 27, 2022</b>
	Source <b>Import</b>	Originator <b>Administrator 4TZ BizBank</b>

# Workflow Approval

Any EFT file that has been sent and requires approval will automatically go into workflow approval before being sent to ATB for processing. If additional approvals are required, subsequent authorized users will need to sign in to ATB Business or the ATB Business Mobile App to review and approve the file. If no approval is required, it will be sent directly to ATB for processing.

If a user sends a file that requires approval, they will be able to see the EFT file on the EFTs home page under the **Summary** tab, in the **Priority action items** section.

The screenshot shows the 'EFTs' interface with the 'Summary' tab selected. A section titled 'Priority action items (1)' contains a table with the following data:

Expiry date	File name	From	To	Type	Amount
in 2 months Mar 19, 2022	test mandate appr	PAYABLES A009D	<a href="#">View Details</a>	EFT	<a href="#">View Details</a>

The file will also display under **Drafts**. To see the status of the approval, select **View details to see Approval status**:

The screenshot shows the 'Drafts (2)' section with a search filter and a table of draft files. A red arrow points to the 'View details to see Approval status' link in the last row of the table.

File number	Profile	File name	File saved date	Total Collected	Total Sent	Originator	
BUS212114	PAYABLES A009D	test mandate appr	Jan 18, 2022	\$0.00	\$6.00	Administrator 4TZ BizBank	<a href="#">View details to see Approval status</a>

The **Status** of the approval will appear on the details screen.

< Back Liquidity

test mandate appr

Profile <b>PAYABLES</b> A009D	Settlement account <b>Business Custom Account II</b> 783-00123151024 CAD	Returns account <b>Business Custom Account II</b> 783-00123151024 CAD
-------------------------------------	--	---

EFT file number BUS212114	Payment order number No data	File saved date Jan 18, 2022	Source Manually Created	File status <span style="color: red;">△ Approval pending</span>	Originator Administrator 4TZ BizBank
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## Approvers & Notifications

Users who have the Approve functionality assigned to their role have three ways to view notifications for files requiring approval.

- The **Notifications icon** in the top right of the main navigation.
- The **Approvals tab**
- The User logs in and navigates to the **Summary** section **“Priority action items”** on the EFTs home page

ATB Business Accounts Payments & Transfers Reporting Approvals 🔔 🔍 🏠

EFTs As of Mar 30, 2022 12:30pm MT

Summary Liquidity

Priority action items (2)

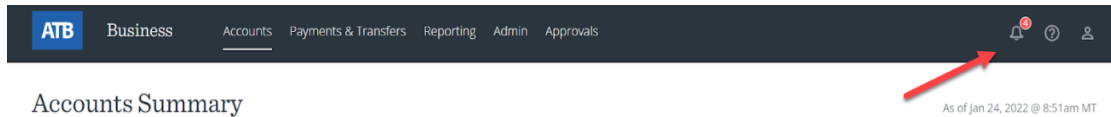
Expiry date	File name	From	To	Type	Amount
in 2 months May 29, 2022	notconf	Payables A00H8	<a href="#">View Details</a>	EFT	<a href="#">View Details</a>
in 2 months May 29, 2022	CPA1464_Mar17_BP119805 EFT190707_inputCAD.txt	Payables A00H8	<a href="#">View Details</a>	EFT	<a href="#">View Details</a> <span style="float: right;"><a href="#">Approve</a> <a href="#">✕</a></span>

Drafts (4)

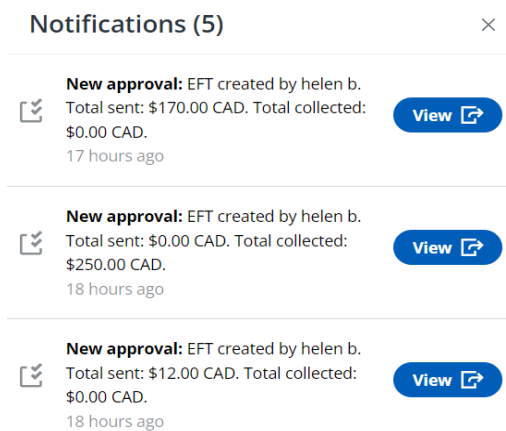


## Notifications Icon

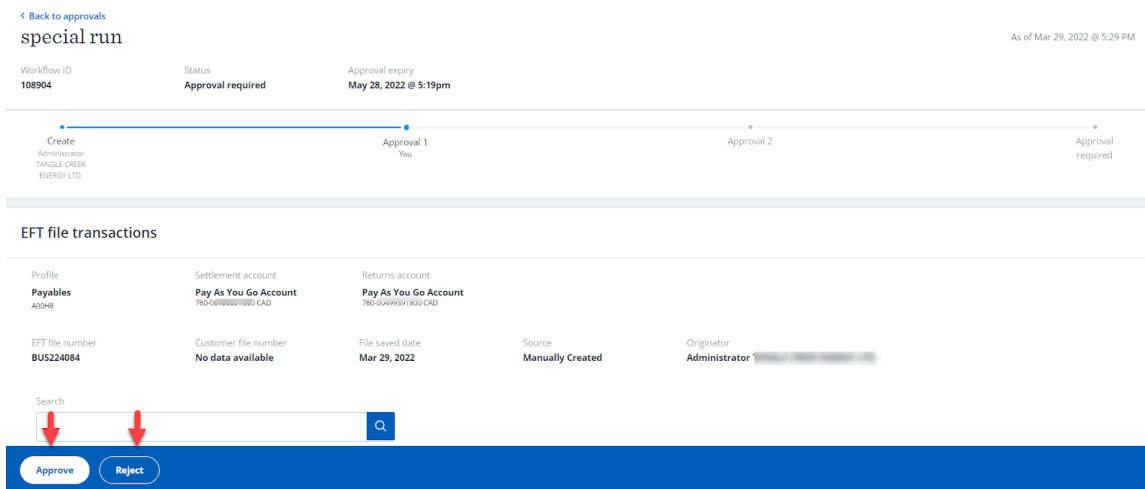
- Select the **notification icon** to view the files pending approval. The red circle shows the number of approvals pending.



- Select **View** to see the individual EFT file details.

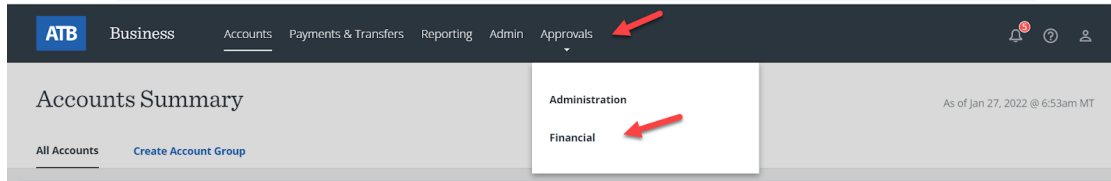


- The EFT file details will display. The approver can **Approve** or **Reject** the file.

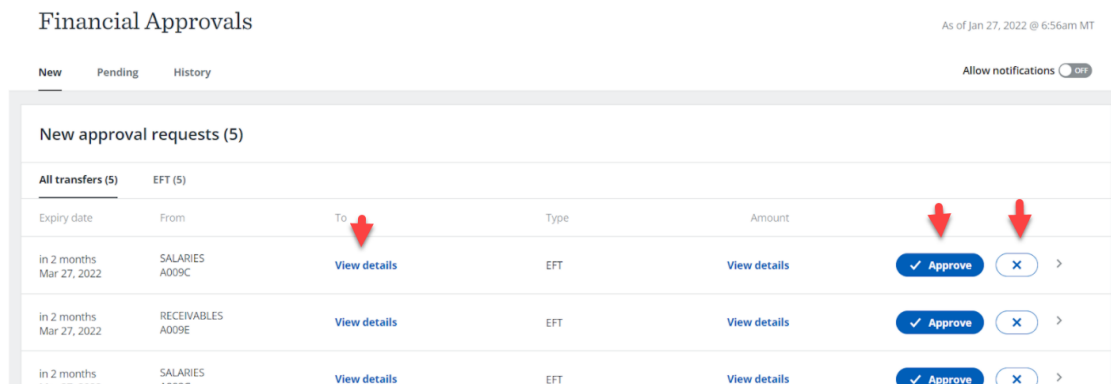


## Approvals Tab

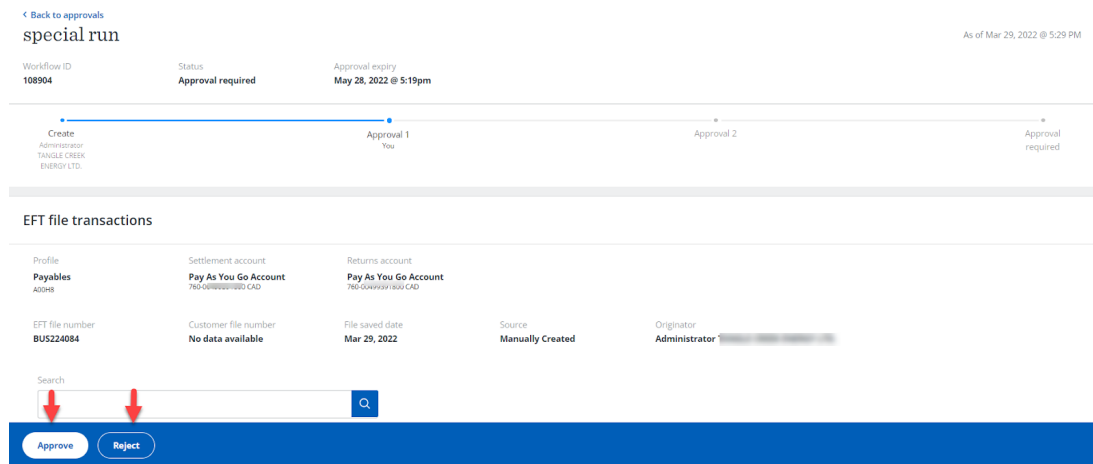
- On the **Accounts Summary** page, the approver selects the **Approvals** tab from the main navigation and selects **Financial**.



- A list of the file(s) that require approval is displayed with options to **View Details**, **Approve** or **X** (reject):



- If **View details** is selected, the option to **Approve** or **Reject** is available at the bottom of the page.



## Priority Action Items

- On the EFTs home page, the approver can locate **Priority action items** under the **Summary** tab. The approver can then select **View Details, Approve** or **X** (reject).

The screenshot shows the 'EFTs' interface with the 'Summary' tab selected. At the top right, it says 'As of Mar 29, 2022 @ 5:26pm MT'. Below the 'Summary' tab, there is a 'Priority action items (1)' section. A table lists one item with columns: Expiry date (in 2 months, May 28, 2022), File name (special run), From (Payables A00-H8), To (blank), Type (EFT), and Amount (blank). Below the table, there are two buttons: 'View Details' and 'Approve'. A red arrow points to the 'View Details' button, and another red arrow points to the 'Approve' button. Below the table, there is a 'Drafts (3)' section.

- If **View Details** is selected, the option to **Approve** or **Reject** is available at the bottom of the page.

The screenshot shows the 'EFT file transactions' page. At the top left, there is a 'Back to approvals' link and the text 'special run'. At the top right, it says 'As of Mar 29, 2022 @ 5:29 PM'. Below this, there is a workflow summary showing 'Workflow ID 108904', 'Status Approval required', and 'Approval expiry May 28, 2022 @ 5:19pm'. A progress bar shows four steps: 'Create Administrator TANGLE CREEK ENERGY LTD.', 'Approval 1 You', 'Approval 2', and 'Approval required'. Below the progress bar, there is a table of 'EFT file transactions' with columns: Profile (Payables A00-H8), Settlement account (Pay As You Go Account 760-0000000000000 CAD), Returns account (Pay As You Go Account 760-0000000000000 CAD), EFT file number (BUS224084), Customer file number (No data available), File saved date (Mar 29, 2022), Source (Manually Created), and Originator (Administrator). Below the table, there is a search bar and two buttons: 'Approve' and 'Reject'. Red arrows point to both buttons.

- If the approver selects **Approve**, they will see a confirmation pop up (shown on the following page) where they can select **Approve file** or **Cancel**.

Approve this file?
✕

File name	Send items	Collect items	Total sent	Total collected
jan 2CPA1464Bit_2022126.txt	2	0	\$170.00	\$0.00

Approve file
Cancel

- If the file is approved, a confirmation message will appear and the file can be viewed in **EFT history**.
- If the approver selects **Reject**, they will see a confirmation pop up where they can select **Reject file** or **Cancel**.

Reject this file?
✕

File name	Send items	Collect items	Total sent	Total collected
jan 2CPA1464Bit_2022126.txt	2	0	\$170.00	\$0.00

Reject file
Cancel

- If the file is rejected, a confirmation message will display and the file can be viewed in **Drafts**.

**Note:** For Dual Approval, the same process applies except the approval needs to be received from two different users. As always, please check the **Priority action items** or the **Approvals tab** for pending approvals.

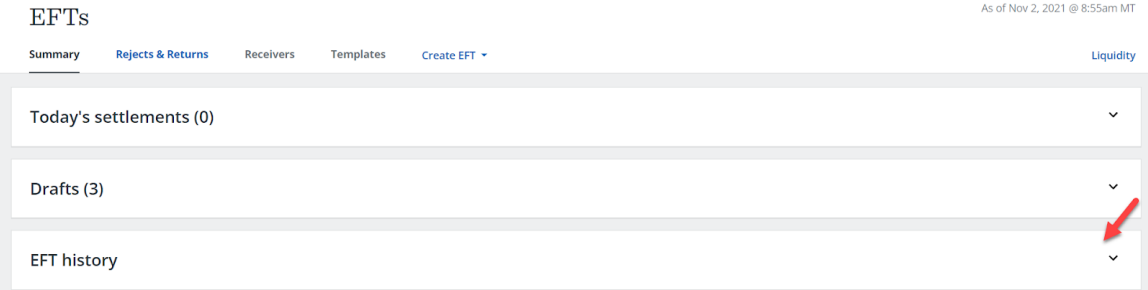
# EFT History

**EFT history** displays the last 12 months of all EFT files submitted by your company. This includes files that were successfully submitted to ATB for processing as well as files that were not processed for the following reasons:

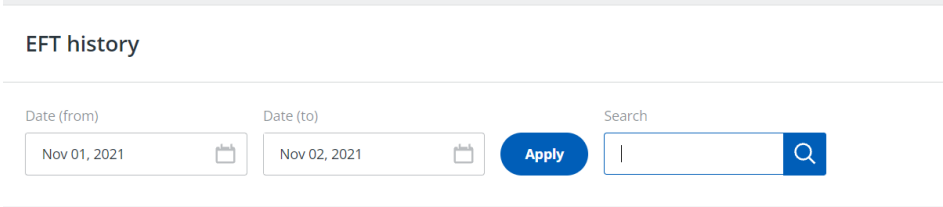
- Files that were rejected due to exceeding liquidity limit, non-sufficient funds (NSF), the existence of a duplicate file, or
- The file was recalled.

## View EFT history

1. From the EFTs home page, under the **Summary** tab, select **EFT history**.



2. Select a date range, then select **Apply**.



3. Scroll to find the file you are looking for or enter the specific file name you're looking for in the **Search** field and select the magnifying glass.
4. The status of the file will be displayed on the **EFT history** summary screen.

EFT history

Date (from)  Date (to)  Search

Status	File number	Profile	File name	File sent date	Total Collected	Total Sent	Payment order no.	Originator
Recalled	BUS224050	Mixed A00BA	weekly	Mar 29, 2022	\$0.00	\$27.00	110124808334	Administrator 4TZ migration user
Recalled	BUS224048	Mixed A00BA	weekly	Mar 29, 2022	\$0.00	\$11.00	110124808331	Administrator 4TZ migration user
In progress	BUS223808	Mixed A00BA	btest	Mar 25, 2022	\$3.01	\$0.06	110124759535	Administrator 4TZ migration user
Processed	BUS223140	Mixed A00BA	approver test	Mar 22, 2022	\$0.00	\$2.00	110124599951	Administrator 4TZ migration user

5. To view the status of the transactions in the file, select the row of the file you want to view.

Processed	BUS205693	Pay and Rec A0026	CPA1464Bit_Nov01_BP1302764EFT99899_InputCAD.txt	Nov 1, 2021	\$1.10	\$1.35	000136015413	UAT CORE TEST C1	>
Processed	BUS205692	CADProfCD NSF1 A0034	CPA1464Bit_Oct08_BP1302764EFT2222_InputCAD.txt	Nov 1, 2021	\$0.60	\$0.66	000136016303	UAT CORE TEST C1	>
Processed	10807	22222	Oct262222	Oct 26, 2021	\$3.03	\$3.12	000135809889	efworkflowtest User	>
Processed	10706	99899	workflow2	Oct 26, 2021	\$10.15	\$0.00	000135809778	efworkflowtest User	>
Processed	10799	88886	New50k	Oct 18, 2021	\$258.60	\$241.90	000135697071	UAT CORE TEST C1	>
Rejected (file format)	BUS205565	CADProfCD NSF1 A0034	CPA1464Bit_Oct08_BP106700EFT08450_InputCADBB_1.txt	Oct 16, 2021	\$14.10	\$0.00	000135689042	UAT CORE TEST C1	>
Rejected (liquidity)	10797	88886	Oct13-50k	Oct 13, 2021	\$2,586.00	\$2,419.00	000135664983	UAT CORE TEST C1	>

## 6. You will then be able to see the details and history of the EFT file.

[< Back](#) Liquidity

**CPA1464Bit\_Nov01\_BP1302764EFT99899\_InputCAD**

Profile <b>Pay and Rec</b> A0026	Settlement account <b>Pay As You Go Account</b> 760-00008926500 CAD	Returns account <b>Pay As You Go Account</b> 760-00008926500 CAD
--	---	--

EFT file number	Payment order number	File sent date	Source	File status	Originator
BUS205693	000136015413	Nov 1, 2021	Import	Processed	UAT CORE TEST C1

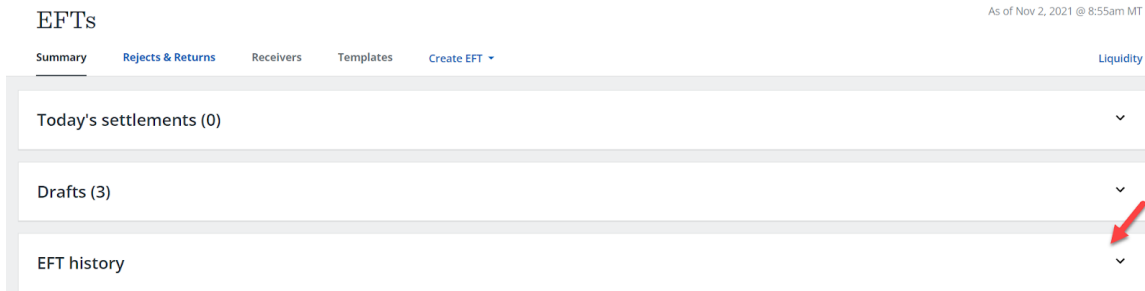
**EFT file transactions**

Send items	Collect items	Total sent	Total collected
5	5	\$1.35	\$1.10

Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo
Test10	Processed	005899766977	003	00009	000118339730	\$0.29	Send	Nov 1, 2021	200 Payroll	xref-10	No data	No data
Test4	Processed	005899766976	003	00009	000118339724	\$0.23	Collect	Nov 1, 2021	730 Com fees/dues	xref-4	No data	No data
Test7	Processed	005899766975	003	00009	000118339727	\$0.26	Send	Nov 1, 2021	200 Payroll	xref-7	No data	No data
Test6	Processed	005899766974	003	00009	000118339726	\$0.25	Send	Nov 1, 2021	200 Payroll	xref-6	No data	No data
Test2	Processed	005899766973	003	00009	000118339722	\$0.21	Collect	Nov 1, 2021	730 Com fees/dues	xref-2	No data	No data
Test5	Processed	005899766972	003	00009	000118339725	\$0.24	Collect	Nov 1, 2021	730 Com fees/dues	xref-5	No data	No data
Test1	Processed	005899766971	003	00009	000118339721	\$0.20	Collect	Nov 1, 2021	730 Com fees/dues	xref-1	No data	No data
Test9	Processed	005899766970	003	00009	000118339729	\$0.28	Send	Nov 1, 2021	200 Payroll	xref-9	No data	No data

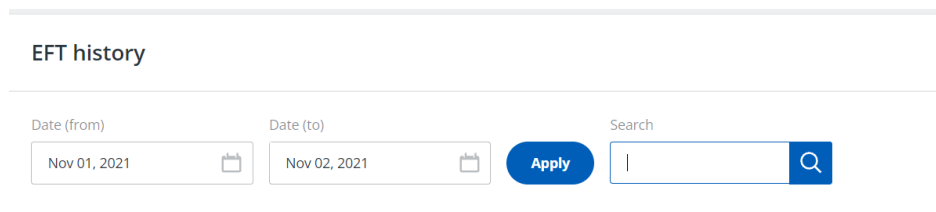
# Download EFT Transaction History

1. On the EFTs home page, under the **Summary** tab, select **EFT history**.



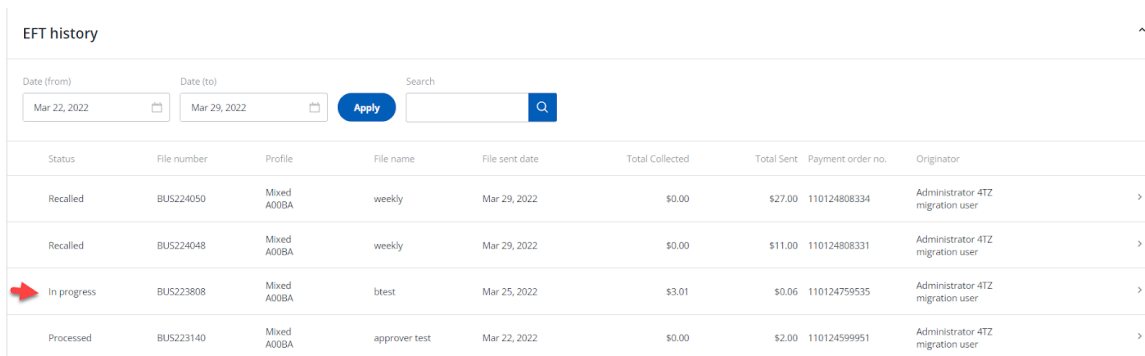
The screenshot shows the EFTs home page. At the top, there are navigation tabs: Summary, Rejects & Returns, Receivers, Templates, and Create EFT. The Summary tab is active. On the right, there is a timestamp: 'As of Nov 2, 2021 @ 8:55am MT' and a 'Liquidity' link. Below the tabs, there is a list of items with dropdown arrows: 'Today's settlements (0)', 'Drafts (3)', and 'EFT history'. A red arrow points to the 'EFT history' dropdown arrow.

2. Select a date range, then select **Apply**.



The screenshot shows the 'EFT history' search form. It has two date input fields: 'Date (from)' with 'Nov 01, 2021' and 'Date (to)' with 'Nov 02, 2021'. There is an 'Apply' button and a search field with a magnifying glass icon.

3. Scroll to find the file you are looking for or enter the specific file name you're looking for in the **Search** field and select the magnifying glass.
4. Select the file you want to download by selecting the row.



The screenshot shows the 'EFT history' table. The search form is at the top with 'Date (from)' set to 'Mar 22, 2022' and 'Date (to)' set to 'Mar 29, 2022'. The table has the following columns: Status, File number, Profile, File name, File sent date, Total Collected, Total Sent, Payment order no., and Originator. The 'In progress' row is selected, indicated by a red arrow.

Status	File number	Profile	File name	File sent date	Total Collected	Total Sent	Payment order no.	Originator
Recalled	BUS224050	Mixed A00BA	weekly	Mar 29, 2022	\$0.00	\$27.00	110124808334	Administrator 4TZ migration user
Recalled	BUS224048	Mixed A00BA	weekly	Mar 29, 2022	\$0.00	\$11.00	110124808331	Administrator 4TZ migration user
In progress	BUS223808	Mixed A00BA	ltest	Mar 25, 2022	\$3.01	\$0.06	110124759535	Administrator 4TZ migration user
Processed	BUS223140	Mixed A00BA	approver test	Mar 22, 2022	\$0.00	\$2.00	110124599951	Administrator 4TZ migration user



## 5. The **EFT history** details will display:

EFT file transactions

Send items: 2    Collect items: 2    Total sent: \$0.06    Total collected: \$3.01    [Download transactions](#)    [Recall transactions](#)

Search:

Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo
Brightside1	In Progress	115522715340	219	07069	000688437779	\$0.02	Send	Mar 25, 2022	200 Payroll	No data	No data	No data
Brightside1	In Progress	115522715339	219	07069	000688437779	\$0.01	Collect	Mar 25, 2022	450 Misc. payments	No data	No data	No data
Brightside1	In Progress	115522715338	219	07069	000688437779	\$3.00	Collect	Mar 25, 2022	450 Misc. payments	No data	No data	No data

## 6. Select the **Download transactions** link.

EFT file transactions

Send items: 2    Collect items: 2    Total sent: \$0.06    Total collected: \$3.01    [Download transactions](#)    [Recall transactions](#)

Search:

Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo
Brightside1	In Progress	115522715340	219	07069	000688437779	\$0.02	Send	Mar 25, 2022	200 Payroll	No data	No data	No data
Brightside1	In Progress	115522715339	219	07069	000688437779	\$0.01	Collect	Mar 25, 2022	450 Misc. payments	No data	No data	No data
Brightside1	In Progress	115522715338	219	07069	000688437779	\$3.00	Collect	Mar 25, 2022	450 Misc. payments	No data	No data	No data

## 7. Select **Download CSV**.

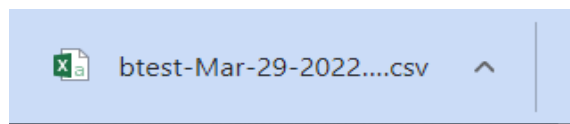
Download transactions? ×

Transactions will be downloaded for file btest

Keep this tab open and remain online until your download is completed.

[Download CSV](#) [Cancel](#)

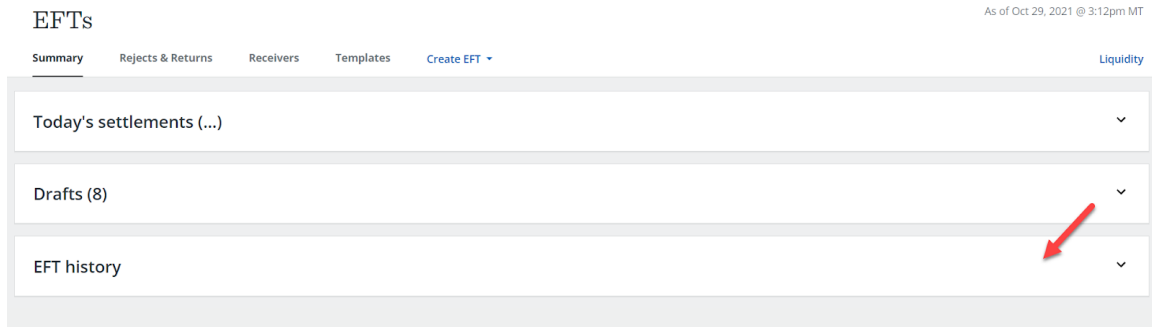
## 8. When the download is complete, you will be able to open or save the file from your browser.



## Recall an EFT

EFT files or transactions can be recalled if they have not yet been processed by ATB.

1. From the EFTs home page, under the **Summary** tab, select **EFT history**.



The screenshot shows the EFTs home page with the Summary tab selected. The EFT history option is highlighted with a red arrow.

EFTs As of Oct 29, 2021 @ 3:12pm MT

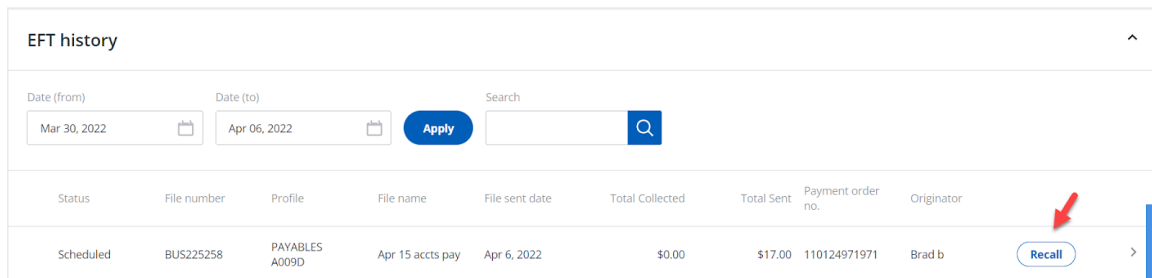
Summary Rejects & Returns Receivers Templates Create EFT Liquidity

Today's settlements (...)

Drafts (8)

EFT history

2. If the file can be recalled, you will see a **Recall** button at the far right of the row. Select **Recall**.



The screenshot shows the EFT history table with a Recall button highlighted by a red arrow.

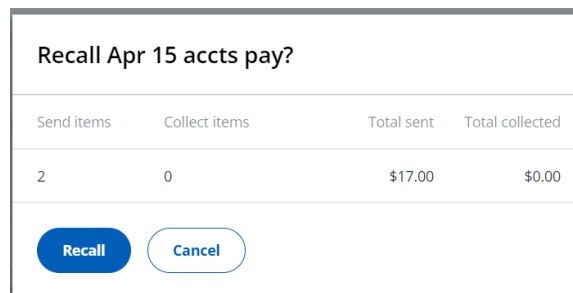
EFT history

Date (from) Date (to) Search

Mar 30, 2022 Apr 06, 2022 Apply

Status	File number	Profile	File name	File sent date	Total Collected	Total Sent	Payment order no.	Originator	
Scheduled	BUS225258	PAYABLES A009D	Apr 15 accts pay	Apr 6, 2022	\$0.00	\$17.00	110124971971	Brad b	Recall

3. A pop up will appear with the options to **Recall** or **Cancel**.



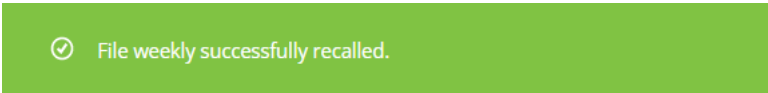
The screenshot shows a Recall pop up dialog with the following information:

Recall Apr 15 accts pay?

Send items	Collect items	Total sent	Total collected
2	0	\$17.00	\$0.00

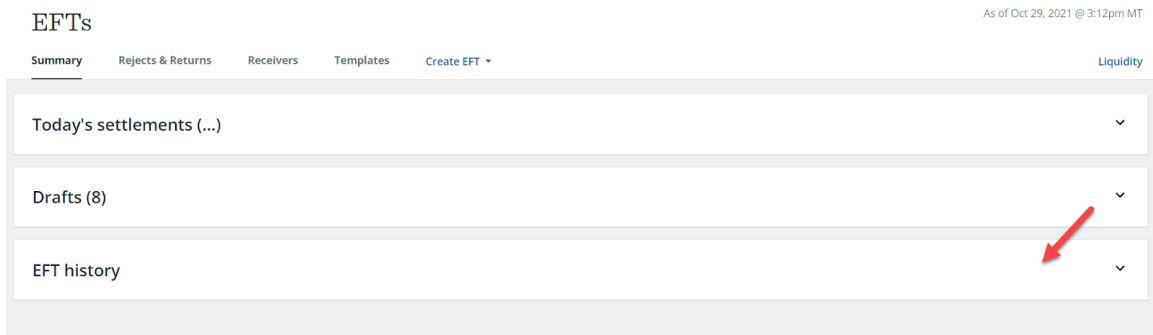
Recall Cancel

4. When **Recall** is selected, you will receive a confirmation pop up.

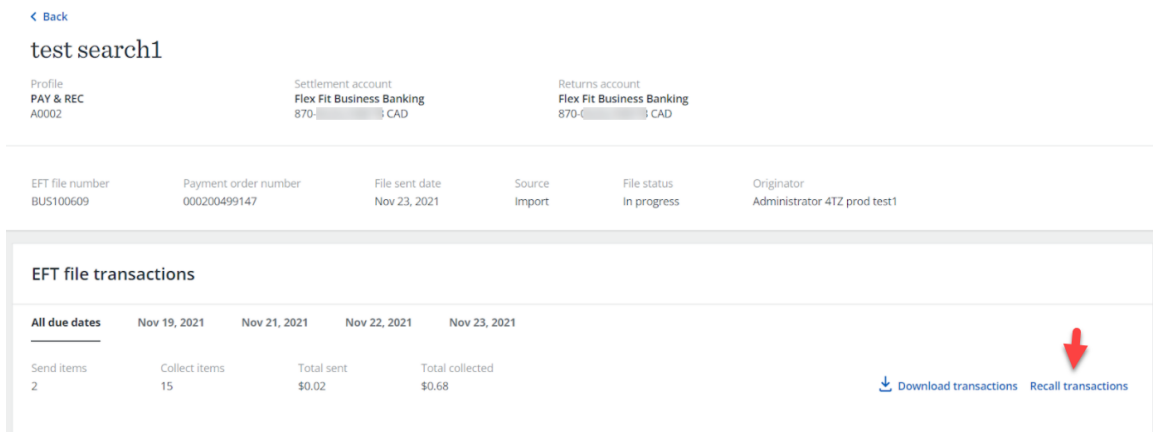


To recall one or more transactions in a file:

1. From the EFTs home page, under the **Summary** tab, select **EFT history**.



2. Select the EFT file that contains the transactions you'd like to recall. You will see **Recall transactions** if the transactions can be recalled. Select the **Recall transactions** link.



3. Select the transactions you want to recall by selecting the box next to the receiver name.

EFT file number: BUS205688 | Payment order number: 000136012157 | File sent date: Nov 1, 2021 | Source: Manually Created | File status: Scheduled | Originator: Administrator BizBank\_4Tz eft user 1

**EFT file transactions**

Send items	Collect items	Total sent										Total collected	Recall transactions
3	0	\$2,169.12										\$0.00	<span>ⓘ</span> Processed transactions can't be recalled.
<input type="checkbox"/> Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo	
<input type="checkbox"/> New Age Dentistry	In Progress	005899426203	003	00629	57342922	\$234.12	Send	Nov 5, 2021	460 Accts payable	No data	No data	No data	
<input type="checkbox"/> VA new test rec	In Progress	005899426202	219	08869	000111782301	\$435.00	Send	Nov 5, 2021	460 Accts payable	Test memo1 edited1	No data	No data	

**Recall transactions** | **Back** | 0 transactions selected

● To recall all transactions that can be recalled, select the box beside **Receiver**.

Send items	Collect items	Total sent										Total collected	Recall transactions
3	0	\$2,169.12										\$0.00	<span>ⓘ</span> Processed transactions can't be recalled.
<input checked="" type="checkbox"/> Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo	
<input checked="" type="checkbox"/> New Age Dentistry	In Progress	005899426203	003	00629	57342922	\$234.12	Send	Nov 5, 2021	460 Accts payable	No data	No data	No data	
<input checked="" type="checkbox"/> VA new test rec	In Progress	005899426202	219	08869	000111782301	\$435.00	Send	Nov 5, 2021	460 Accts payable	Test memo1 edited1	No data	No data	

4. Select **Recall transactions**. A pop up will appear.

**Recall transactions?**

Debit items	Credit items	Total debits	Total credits
0	3	\$0.00	\$2,169.12

**Confirm** | **Back**

5. When **Confirm** is selected, a confirmation pop up will appear.

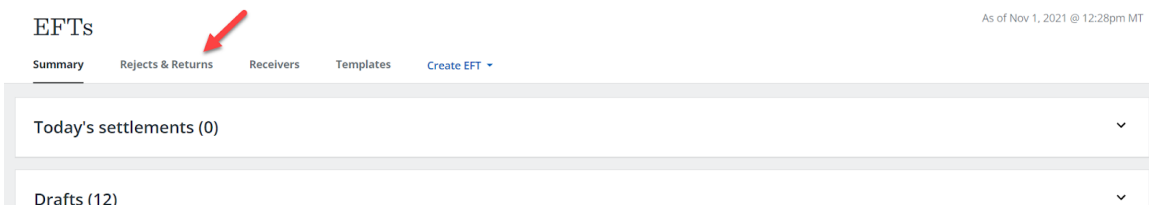
✔ You've successfully recalled transaction(s) from EFT file weekly BUS224050.

# Rejects & Returns

An EFT transaction will show as rejected or returned if the money was not received by the Receiver. You can also see the reason for the Reject or Return.

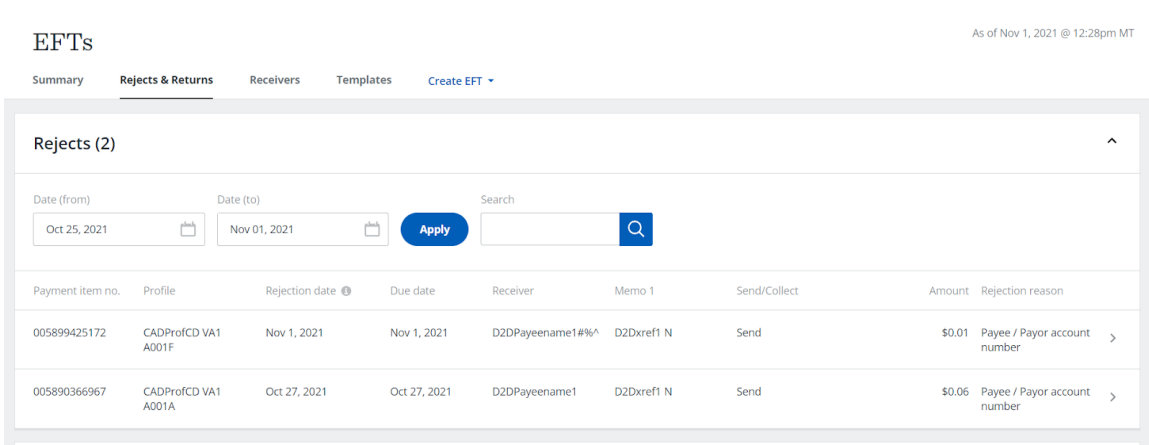
## View Rejects & Returns

1. From the EFTs home page, select the **Rejects & Returns** tab.



2. View details of **Rejects**.

- **Rejects** are transactions that fail the initial edits at ATB or at another bank when received.



See: [Appendix G: 900 - Edit Reject data element & description.](#)

### 3. View details of **Returns**.

- **Returns** are transactions that are returned by the Receivers financial institution due to the status of the account balance or other reasons originating with the bank where the account is being held.

Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
005884080518	CADProfCD VA1 A001A	Oct 25, 2021	Oct 19, 2021	D2DPayeeName 2	D2Dxref2 N	Send	\$80.00	903 Payment stopped / Recalled	
005884080517	CADProfCD VA1 A001A	Oct 25, 2021	Oct 19, 2021	D2DPayeeName 1	D2Dxref1 N	Collect	\$90.00	903 Payment stopped / Recalled	
005884080516	CADProfCD VA1 A001A	Oct 25, 2021	Oct 19, 2021	D2DPayeeName 1	D2Dxref1 N	Collect	\$90.00	903 Payment stopped / Recalled	

See: [Appendix G: Item return reason code & descriptions.](#)

## Represent Returns

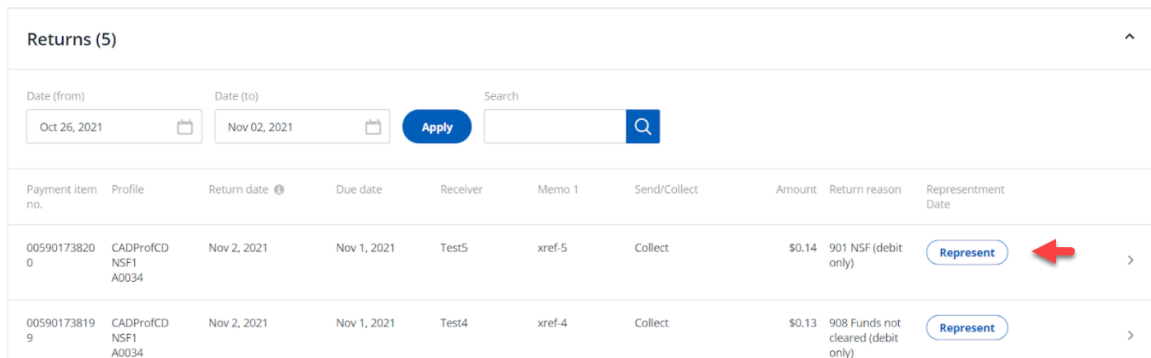
Payments Canada (CPA) allows the (re-presentment) of EFTs that have been returned. If a Return meets the criteria for representment (see list below), the **Represent** button will be displayed on the corresponding **Returns** page. This button allows you to (re-present) the EFT transaction.

The representment criteria for an EFT transaction are:

- Transaction must be a pre-authorized debit.
- Return reason is non-sufficient funds (NSF) or funds not cleared (FNC).
- Representment must occur within 30 days from return date.
- If the represented item is returned as (NSF) or (FNC), it cannot be represented a second time.

To represent a returned item:

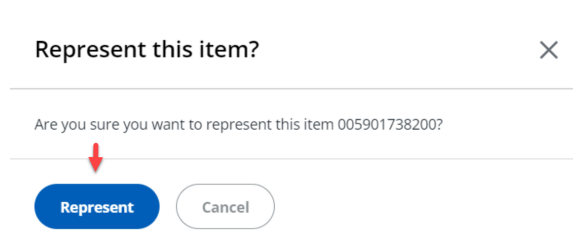
1. Select the **Represent** button on the Returns screen.



The screenshot shows a 'Returns (5)' screen with a table of returned items. The table has columns for Payment item no., Profile, Return date, Due date, Receiver, Memo 1, Send/Collect, Amount, Return reason, and Representation Date. Two items are listed, both with 'Represent' buttons. A red arrow points to the 'Represent' button for the first item.

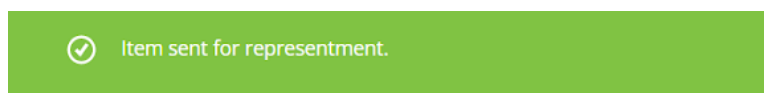
Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
005901738200	CADProfCD NSF1 A0034	Nov 2, 2021	Nov 1, 2021	Test5	xref-5	Collect	\$0.14	901 NSF (debit only)	<a href="#">Represent</a>
005901738199	CADProfCD NSF1 A0034	Nov 2, 2021	Nov 1, 2021	Test4	xref-4	Collect	\$0.13	908 Funds not cleared (debit only)	<a href="#">Represent</a>

2. You will get a pop up to confirm the representment. Confirm by selecting **Represent**.



The screenshot shows a confirmation dialog box titled 'Represent this item?' with a close button (X). The text inside asks 'Are you sure you want to represent this item 005901738200?'. There are two buttons at the bottom: 'Represent' (highlighted with a red arrow) and 'Cancel'.

3. If **Represent** is selected, a confirmation message will appear.



- To view the return details, select the row of the transaction you want to represent and select **Represent** on the **Return Details** page.

[Back to EFTs](#)  
Return Details

Return reason: NSF (debit only)      Returned date: Nov 2, 2021

**Transaction details**

Payment information	Receiver information	Delivery information
Amount \$0.14 CAD	Name Test5	Originator UAT CORE TEST C1
Collect/Send Collect	Receiver banking information	File sent date Nov 1, 2021
Transaction type Com fees/dues	Transit number 00009	Due date Nov 1, 2021
Payment item number 005901738200	Bank number	Profile CADProfCD NSE1

Represent    Return to Summary

## Automatic Representation Service

Enrollment in this service allows ATB to set up automatic scheduled representations of your eligible returns.

- To view the scheduling of an automatic representation, go to the **Returns** page.

Returns (81) ^

Date (from)

Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date	
115504652908	MIXED A0040	Mar 17, 2022	Mar 15, 2022	BBRep6	BBRepXef-6	Collect	\$0.31	901 NSF (debit only)	2022-04-16	<span>Cancel</span> >
115504652907	MIXED A0040	Mar 17, 2022	Mar 15, 2022	BBRep5	BBRepXef-5	Collect	\$0.30	908 Funds not cleared (debit only)	2022-04-16	<span>Cancel</span> >
11550465290	MIXED	Mar 17, 2022	Mar 15, 2022	BBRep4	BBRepXef-4	Collect	\$0.29	901 NSF (debit	2022-04-16	<span>Cancel</span> >



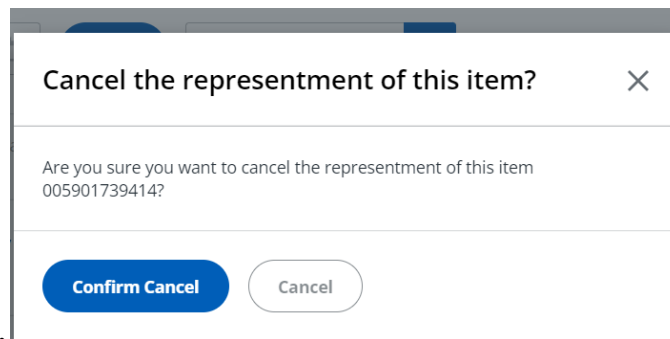
- To cancel an automatic representment, find the row of the transaction you wish to cancel on the **Returns** page and select **Cancel**.

Returns (81)

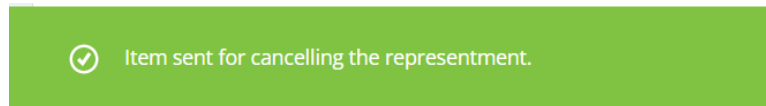
Date (from) Mar 01, 2022 Date (to) Apr 06, 2022 Apply Search Download

Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date	
115504652908	MIXED A004O	Mar 17, 2022	Mar 15, 2022	BBRep6	BBRepXef-6	Collect	\$0.31	901 NSF (debit only)	2022-04-16	<b>Cancel</b> >
115504652907	MIXED A004O	Mar 17, 2022	Mar 15, 2022	BBRep5	BBRepXef-5	Collect	\$0.30	908 Funds not cleared (debit only)	2022-04-16	<b>Cancel</b> >

- A pop up will appear with the options to **Confirm Cancel** or **Cancel**.



- If **Confirm Cancel** is selected, a confirmation message will appear.

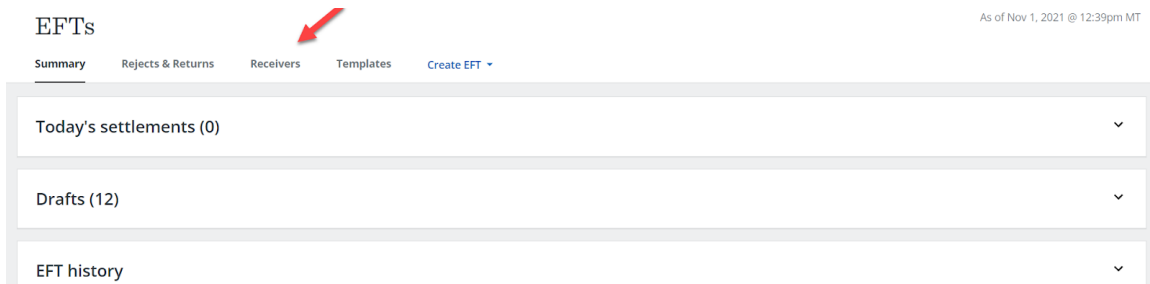


- If the representment is cancelled, the transaction can be manually represented within a 30 day timeframe.
- To change a scheduled representment, contact ATB Business Solutions at 1-877-363-4855.

## View a Notice of Change

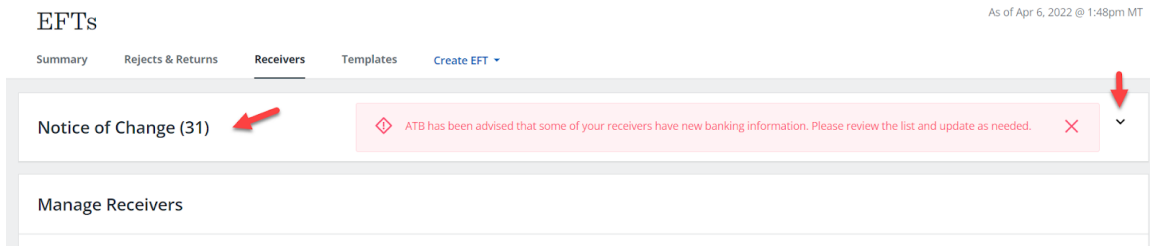
A **Notice of Change** (NOC) allows other Financial Institutions to inform you of changes to a receiver's branch or account information.

1. To view a NOC, select the **Receivers** tab on the EFTs home page.

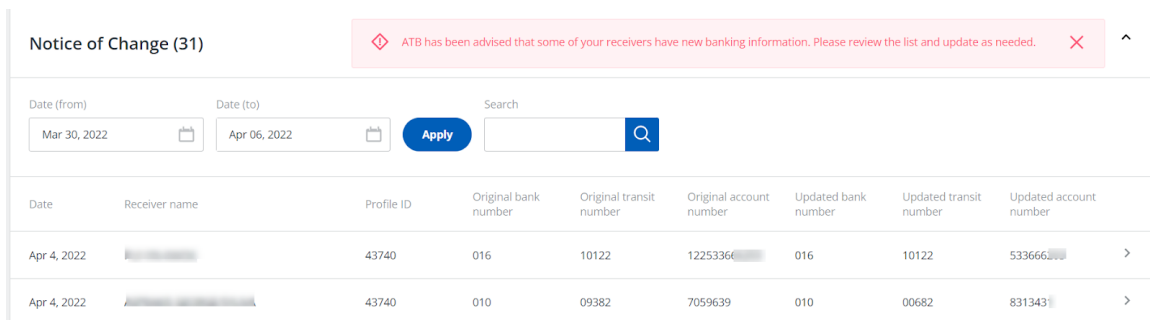


**Note:** If there has been a NOC within the last 7 days, a bracketed number will display next to **Notice of Change**.

2. Select the drop down on the right to view the NOC summary.



3. You will be able to view the original and updated information.



#### 4. Select the row of the NOC to view the details.

[← Back](#)  
Notice of change details

Date  
Aug 3, 2021

### Transaction details

Receiver information	Original banking information	Updated banking information
Receiver name W... RD LTD	Original bank number 837	Updated bank number 837
Profile ID A002L	Original transit number 00102	Updated transit number 00102
Memo 1 (cross reference) 001668	Original account number 0723642511	Updated account number 000723642511
Memo 2 (sundry) EFT		

- To view NOCs that were sent prior to the 7 day default, enter a date range under **Date (from)** and **Date (to)** on the NOC summary page.
- After viewing the NOC, you can update the receiver information by selecting **Manage Receivers**.

EH'S

Summary Rejected & Returns **Receivers** Templates Create EFT ▾

Notice of Change (31) ⚠ ATB has been advised that some of your receivers have new banking information. Please review the list and update as needed. ✕ ▾

### Manage Receivers

←

Search   Bulk edits ▾

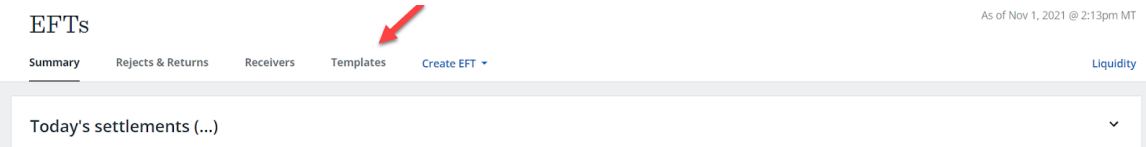
Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)	
...	828	60332	02001253	CAD	✓	✓		<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Creative ...	815	3009	1382928	CAD	✓	✓		<input type="button" value="Edit"/> <input type="button" value="Delete"/>

# Managing Templates

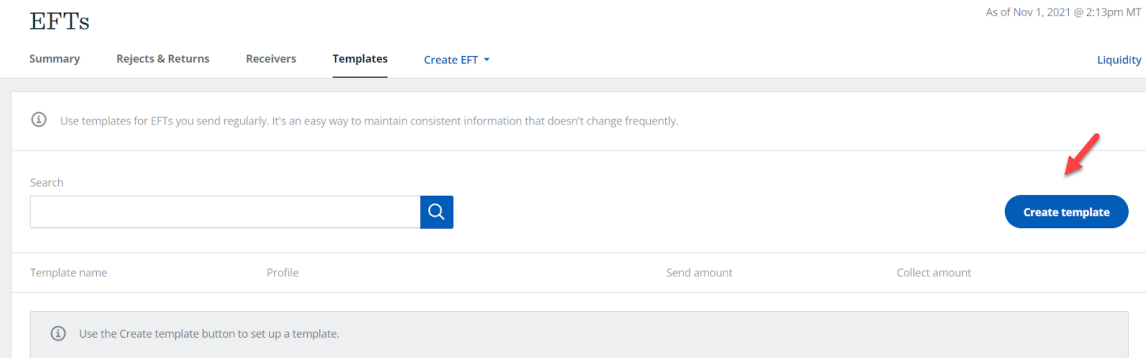
Templates allow you to save information for EFT files that you send out regularly with few changed details.

## Add a Template

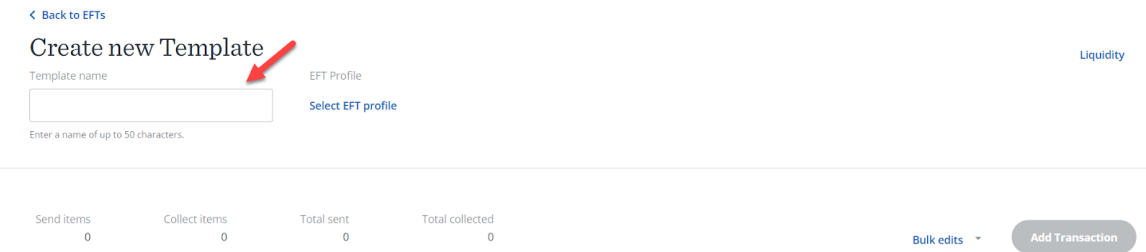
- 1. From the EFTs home page, select the **Templates** tab.



- 2. Select **Create template**.



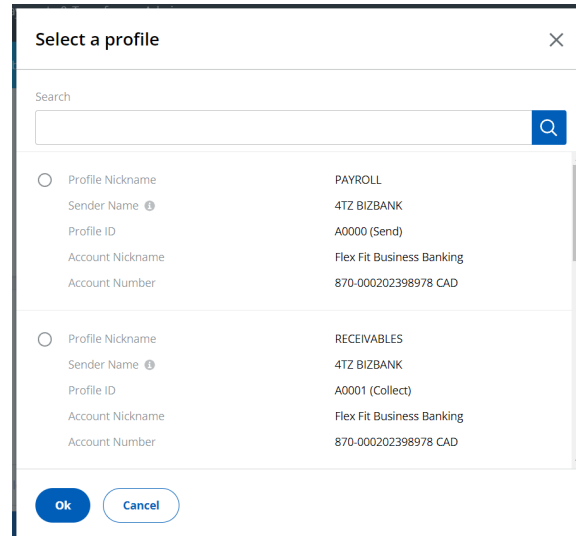
- 3. Enter a **Template name**.



#### 4. Choose **Select EFT profile.**

**Note:** Profile selection is only required when you have **multiple EFT profiles.**

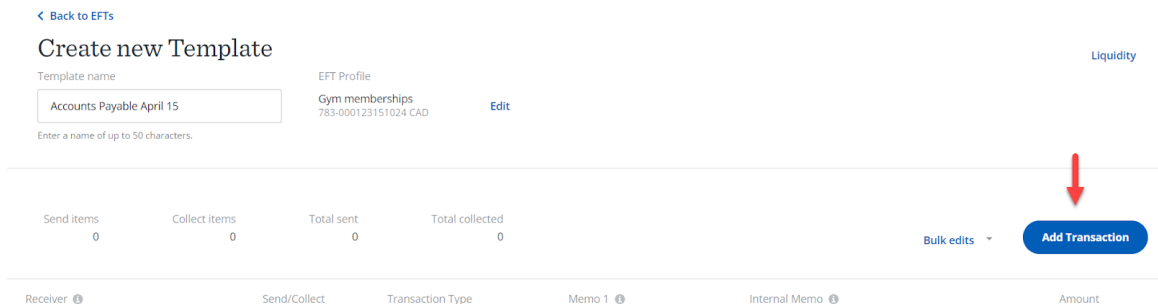
#### 5. Scroll or **Search** then select the profile you want to use for the creation of the EFT file.



#### 6. Select **Ok.**

- The profile selected determines the type of transactions in the file (Send, Collect or Send and Collect). The sender name and account that will be used for settlement is displayed for your confirmation.

#### 7. Select **Add Transaction.**



8. Select a receiver from the drop down list of previously saved receivers or type in the receiver name.

9. Enter the following information (required):

- Select **Send** or **Collect**.
- Select a **Transaction Type** or type in a transaction type code or a keyword.

See: [Payments Canada Transaction Codes](#)

- The next 2 fields are **optional** and can be used for your tracking or identification.
  - **Memo 1** - also known as Cross Reference. The information in Memo 1 goes out with the transaction to the receiver's Financial Institution.
  - You can edit this field with new information. However, this will not update the receiver **Memo 1** field saved in the receiver's details.
  - **Internal Memo** - this information does not go out with the transaction and is for your purposes only.

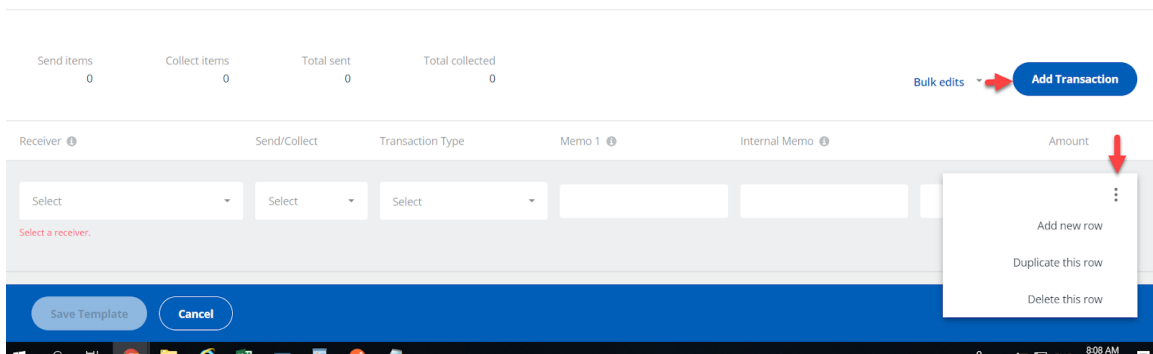
- **Note:** Memo 2 can be added when you Create an EFT using a template.
- Enter an **Amount** or leave as \$0.00.

10. Select **Add Transaction** button to add another row,

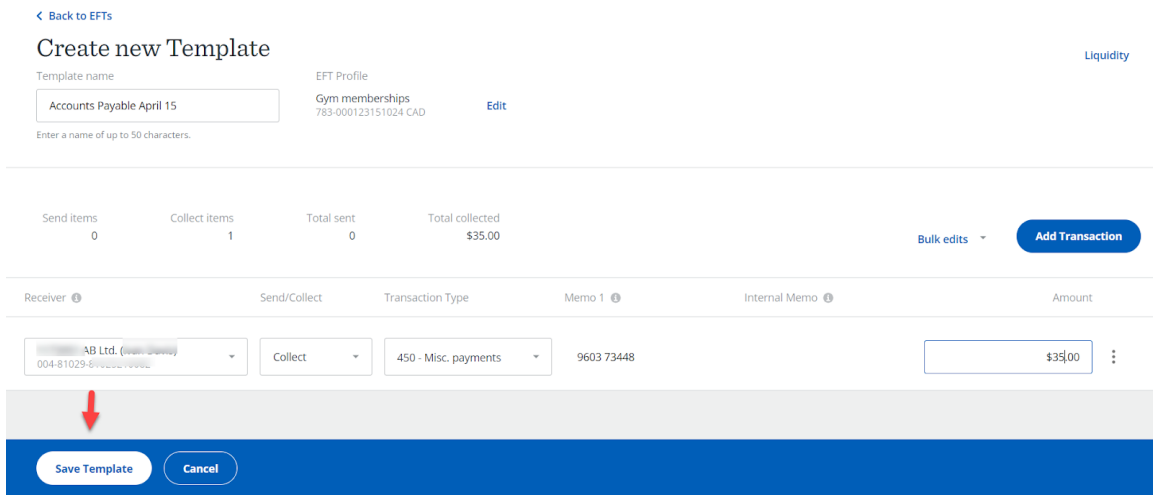
OR

11. Select the three vertical dots menu to:

- **Add a new row.**
- **Duplicate this row.**
- **Delete this row.**

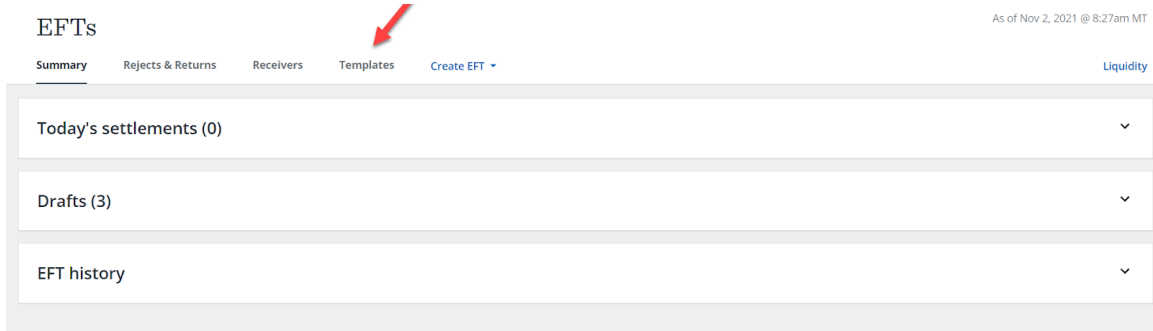


12. Select **Save Template.**

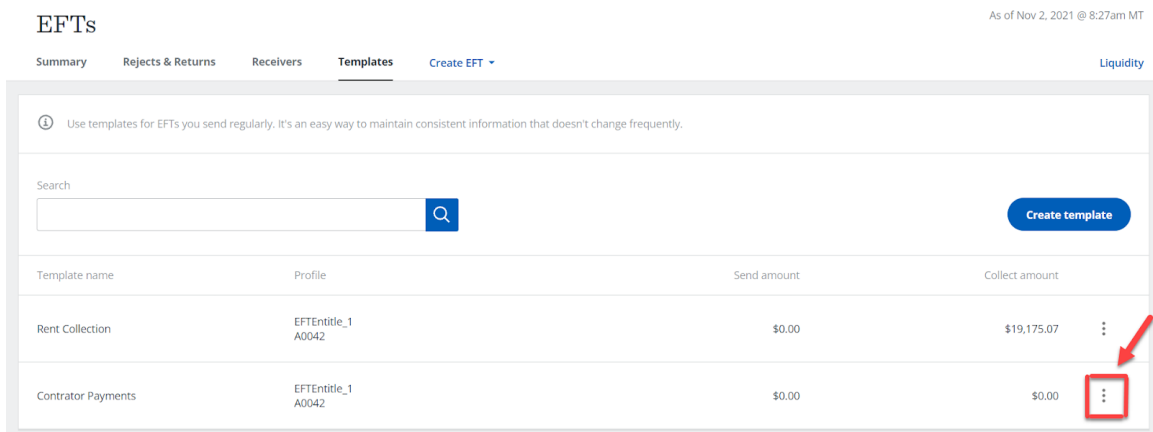


# Edit a Template

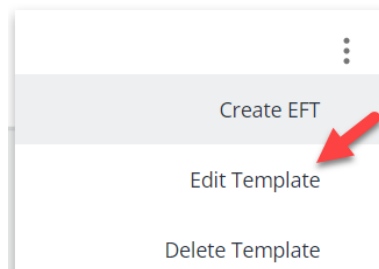
1. From the EFTs home page, select the **Templates** tab.



2. Select the three vertical dots menu of the template you want to edit.



3. Select **Edit Template**.





4. You can now do one of the following:

- Change the template name.
- Click to **Add Transaction**.
- Change information on a transaction.
- Delete a transaction.
- Use Bulk edits to change Amount, transaction type or delete multiple transactions.

5. When you have made all the desired changes, select **Save Template** or **Create EFT**.

Contrator Payments

EFTEntitle\_1  
760-000492368500 CAD [Edit](#)

Enter a name of up to 50 characters.

Send items: 2    Collect items: 0    Total sent: \$0.00    Total collected: 0

[Bulk edits](#)    [Add Transaction](#)

Receiver	Send/Collect	Transaction Type	Memo 1 ⓘ	Internal Memo ⓘ	Amount
Maids R Us 004-80729-50193884	Send	450 - Misc. payments		clean Downtown building	\$0.00
Smith's 004-02209-1234567	Send	450 - Misc. payments			\$0.00

[Save Template](#)    [Create EFT](#)    [Cancel](#)

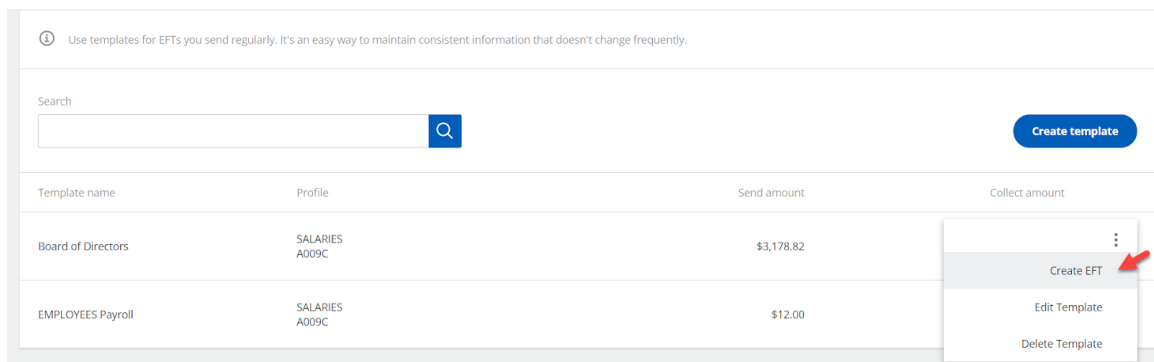
8:39 AM  
11/2/2021

# Create an EFT from a Template

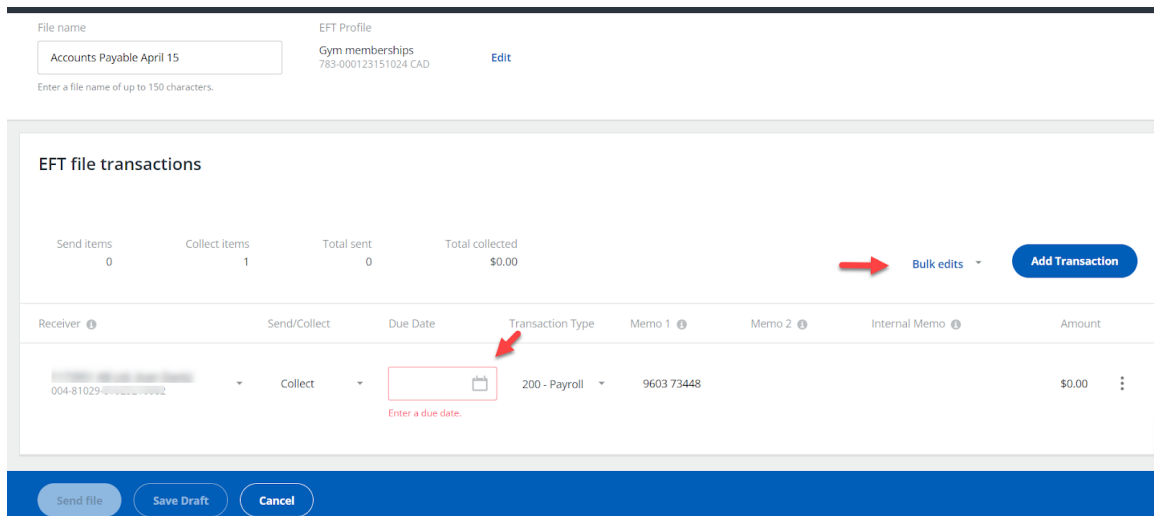
1. From the EFTs home page, select the **Templates** tab.



2. Select the three vertical dots menu of the template you want to use and select **Create EFT**.



3. Enter the **Due Dates** for the transactions, or select **Bulk edits** if the due date for all of the transactions in the template are the same.



- 4. Edit additional information as needed.
- 5. Select **Send file** or **Save Draft**.

File name:  Enter a file name of up to 150 characters.

EFT Profile: **Gym memberships** 783-000723151024 CAD [Edit](#)

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### EFT file transactions

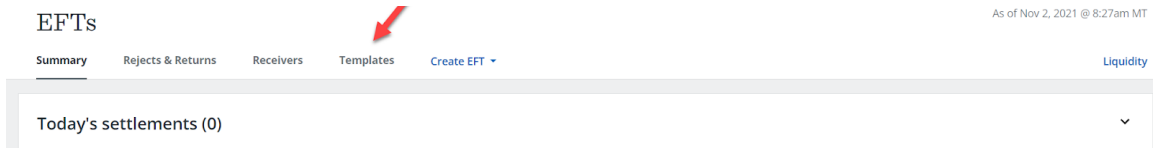
Send items	Collect items	Total sent	Total collected				<a href="#">Bulk edits</a> ▾	<a href="#">Add Transaction</a>
0	1	0	\$0.00					

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
1173951 AB Ltd. (Ivan Davis) 004-81029-81025210082	Collect ▾	Apr 15, 2022	200 - Payroll ▾	9603 73448			\$0.00 ⋮

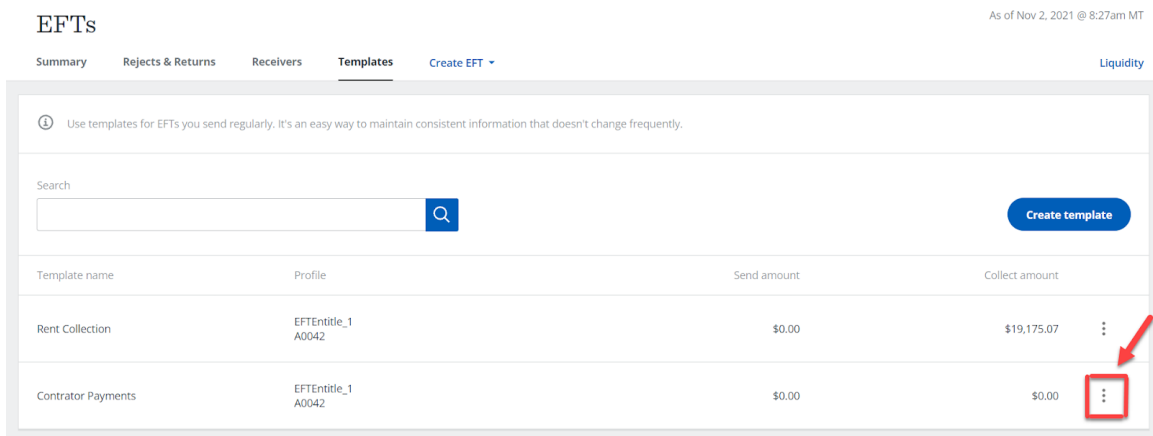
[Send file](#) [Save Draft](#) [Cancel](#)

## Delete a Template

1. From the EFTs home page, select the **Templates** tab.



2. Select the three vertical dots menu of the template you want to delete.



3. Select **Delete Template** to confirm deletion.

## Appendix A - EFT file formats

### CPA 1464 byte file format

The CPA (Payments Canada) format for EFT is the standard format used by most financial institutions in Canada. ATB Financial has structured its EFT system to allow customers to use both CPA format and ATB's 96 byte format.

### Logical record types

CPA 1464 format uses four record types:

1. Logical record type A—provides the file identification and control information and must be the first logical record in each file.
2. Logical record type C—records direct deposit credit data.
3. Logical record type D—records pre-authorized debit data.
4. Logical record type Z—provides control totals and must be the last logical record in each file.

### Logical records composition

All files must contain a logical record type A and a logical record type Z.

Each type C or D record should contain the information necessary to describe one to six transactions. The space required to record the pertinent data for any one transaction must be contained in a single segment of a logical record. While a

logical record may contain more than one segment, all segments in the record should have the same length and format.

In a logical record where one or more of the segments is not needed, the unused segments should be initialized entirely to spaces. If a blank segment is encountered in a logical record, all subsequent segments in that same record must be left blank.

1464 byte logical record types in detail

Logical record type A—header record

The type A record must provide file identification and control information. The first logical record in each file must be type A, and this type must not occur again within the file. All data elements are mandatory and must be valid, or the file will be rejected.

CPA 1464 byte file format

Logical record type A—header record

<b>Data element</b>	<b>Character position</b>	<b>Data Element size</b>	<b>Contents</b>	<b>Format</b>	<b>Data element name</b>
1	1	1	A	Alphanumeric	Logical record type id
2	2-10	9	000000001	Numeric	Logical record count (fixed length, right justified with leading zeros)

3	11-20	10	21990EEEEEE	Alphanumeric	Originators ID (21990=ATB Data Centre, E= Profile ID) or enter 11111
4	21-24	4		Numeric	File creation number (fixed length, right justified with leading zeros)
5	25-30	6		Numeric	Creation date (Julian calendar)
6	31-35	5	21990	Numeric	Destination data center (fixed length, right justified)
7	36-55	20		Alphanumeric	Space filled
8	56-58	3		Alphanumeric	Currency code indicator (CAD or USD)
9	59-1464	1406		Alphanumeric	Space filled

### Logical record type C—detail record

The type C logical record provides direct deposit data. Each record contains record identification (bytes 1-24) and a maximum of six transaction segments. Each segment describes one direct deposit item (240 bytes each).

## Logical record type D—detail record

The Type D logical record provides pre-authorized debit data. Each record contains record identification (bytes 1-24) and a maximum of six transaction segments. Each segment describes one pre-authorized debit item (240 bytes each).

### Logical record type C and D—detail records

<b>Data element</b>	<b>Character position</b>	<b>Data Element size</b>	<b>Contents</b>	<b>Format</b>	<b>Data element name</b>
1	1	1	C or D	Alpha	Logical record type ID
2	2-10	9		Numeric	Logical record count (fixed length, right justified with leading zeros)
3	11-24	14	21990EEEEFFFF	Alphanumeric	Origination control data (21990= ATB Bank number), E=Profile ID, F= file creation number)
4	25-27	3		Numeric	Transaction type (CPA code, fixed length)



5	28-37	10		Numeric	Amount (two implied decimals, fixed length, right justified with leading zeros)
6	38-43	6		Numeric	Date funds to be available (Julian calendar)
7	44-52	9	OIIITTTTT	Numeric	Receiver institutional ID number (I=institution number, T=transit number) (fixed length)
8	53-64	12		Alphanumeric	Receiver account number (left justified, remainder is space filled)
9	65-86	22	219921990FFFFEE EEEEIII	Numeric	Item trace number (2199-direct clearer Id, 21990=ATB Data Centre, F=file creation number, E=Profile ID, I-sequential, number of transactions in file)(zero filled, fixed length)

10	87-89	3	000	Numeric	Stored transaction type (zero filled. Fixed length)
11	90-104	15		Alphanumeric	Originator's short name (Sender name) (left justified, remainder is space filled)
12	105-134	30		Alphanumeric	Receiver name(left justified, remainder is space filled)
13	135-164	30		Alphanumeric	Originator's long name (left justified, remainder is space filled)
14	165-174	10		Alphanumeric	Originating direct clearer's user ID (space filled)
15	175-193	19		Alphanumeric	Originator's cross reference number (memo 1), (left justified, remainder is space filled)
16	194-202	9	0219TTTTT	Numeric	Institutional ID number for returns (T=transit

					number) (fixed length)
17	203-214	12		Alphanumeric	Account number for returns (left justified, remainder is space filled) ATB will use the return account defined in the EFT Profile.
18	215-229	15		Alphanumeric	Originator's sundry information (memo 2) (left justified, remainder is space filled)
19	230-251	22		Alphanumeric	Space filled
20	252-253	2		Alphanumeric	Originator direct clearer settlement code (space filled)
21	254-264 *	11	00000000000	Numeric	Invalid data element id(zero filled, fixed length)

\*Segments 2 through 6 (same format as Segment 1). • Element numbers 4–21 above are repeated for each additional segment. The file contains five further deposit segments of 240 bytes each. • Any unused segments, resulting from non-use of a full record, are to be space filled. A segment containing data may not follow a blank segment within the same record. • Each segment within a detail record must contain the same logical record type ID (C or D).

	265-1464				Can contain up to five more segments. Any unused portion must be spaced filled.
--	----------	--	--	--	---

## Logical record type Z—trailer record

The type Z logical record provides control totals independent of those contained in external labels. The last logical record in each data file must be type Z.

### Logical record type Z - trailer record

<b>Data element</b>	<b>Character position</b>	<b>Data element size</b>	<b>Contents</b>	<b>Format</b>	<b>Data element name</b>
1	1	1	Z	Alphanumeric	Logical record type ID
2	2-10	9		Numeric	Logical record count (fixed length, right justified with leading zeros)
3	11-24	14	21990EEEEEF FFFF	Alphanumeric	Originators ID (21990=ATB Data Centre, E= Profile ID) or enter 11111
4	25-38	14		Numeric	Total value of Collect transactions (two implied decimals, fixed length, right justified with leading zeros)
5	39-46	8		Numeric	Total number of Collect transactions (fixed length, right justified with leading zeros)

6	47-60	14		Numeric	Total value of Send transactions two implied decimals (fixed length, right justified with leading zeros)
7	61-68	8		Numeric	Total number of Send transactions (fixed length, right justified with leading zeros)
8	69-1464	1396		Alphanumeric	Space filled

## 96 byte file format

ATB Financial has developed a 96 byte format for EFTs which is a simplified version of the CPA format.

The information below is listed as it appears in your file.

## Logical record types

The ATB 96 byte format uses four record types:

1. Logical record type A—provides the file identification and control information and must be the first logical record in each file.
2. Logical record type C—records direct deposit credit data.

3. Logical record type D—records pre-authorized debit data.
4. Logical record type Z—provides control totals and must be the last logical record in each file.

## Logical records composition

All files must contain a logical record type A and a logical record type Z.

Each type C or D logical record should contain the information necessary to describe one transaction. The space required to record the pertinent data for any one transaction must be contained in a single segment of a logical record. All segments in the record should have the same length and format.

### 96 byte logical record types in detail

#### Logical record type A—header record

Type A logical records must provide file identification and control information. The first logical record in each file must be type A, and this type must not occur again within the file. All data elements are mandatory and must be valid or the file will be rejected.

#### Header record A

<b>Field name</b>	<b>Character position</b>	<b>Data element size</b>	<b>Data length</b>	<b>Format type</b>	<b>Comment</b>
Transaction type	1-1	1	1	Alphanumeric	Header record "A"
Profile ID	2-6	9	5	Alphanumeric	Profile ID assigned by

					ATB (fixed length) can be 11111
Customer file number	7-10	14	4	Numeric	0001-9999 (fixed length, right justified with leading zeros)
File creation date	11-16	14	6	Numeric	Use format DDMMYY
Customer long name	17-46	8	30	Alphanumeric	Customer name (left justified remainder is space filled0
Currency indicator	47-49	14	3	Alphanumeric	CAD or USD (fixed length)
Filler	50-96	8	47	Alphanumeric	Space filled

### Logical record type C - detail record

The type C logical record provides direct deposit data. Each record contains record identification for one transaction segment. Each record describes one direct deposit item (96 bytes each).



## Logical record type D - detail record

The type D logical record provides pre- authorized debit data. Each record contains record identification for one transaction segment, Each record describes one pre-authorized debit item (96 bytes each).

### Detail record (C or D)

<b>Field name</b>	<b>Character position</b>	<b>Data length</b>	<b>Format type</b>	<b>Comment</b>
Transaction type	1	1	Alpha	C or D
Transaction code	2-4	3	Numeric	CPA code
Due date	5-10	6	Numeric	Format DDMMYY
Receiver name	11-40	30	Alphanumeric	Receiver name (left justified, remainder is space filled)
Receiver bank number	41-43	3	Numeric	Institution bank number (fixed length)
Receiver branch number	44-48	5	Numeric	Institution branch number (fixed

				length)
Receiver account number	49-60	12	Alphanumeric	Account number (left justified, remainder is space filled)
Amount	61-70	10	Numeric	Two implied decimals (fixed length, right justified with leading zeros)
Memo 1- (Cross reference)	71-89	19	Alphanumeric	Left justified, remainder is space filled
Filler	90-96	7	Alphanumeric	Space filled

## Logical record type Z—trailer record

The type Z logical record provides control totals independent of those contained in external labels. The last logical record in each data file must be type Z.

### Trailer record Z

<b>Field name</b>	<b>Character position</b>	<b>Data length</b>	<b>Format type</b>	<b>Comment</b>
Transaction type	1	1	Alpha	Z
Profile ID	2-6	5	Alphanumeric	Profile ID assigned by ATB (fixed length) can be 11111
Customer file number	7-10	4	Numeric	0001-9999 (fixed length, right justified with leading zeros)
File creation date	11-16	6	Numeric	Format DDMMYY. Must match Header record ProfileID or file is rejected.

Total collect amount	17-30	14	Numeric	Total value of collect transactions (two implied decimals, fixed length, right justified with leading zeros)
Total collect count	31-38	8	Numeric	Total number of collect transactions (fixed length, right justified with leading zeros)
Total send amount	39-52	14	Numeric	Total value of send transactions (two implied decimals, fixed length, right justified with leading zeros)
Total send count	53-60	8	Numeric	Total number of send transactions (fixed length, right justified)

				with leading zeros)
Filler	61-96	36	Alphanumeric	Space filled

## ATB CSV File format

The CSV File format is similar to the ATB 96 byte format except it only contains detailed records. There are no header or trailer records. Though there is a detailed file order.

## CSV file layout

<b>Field name</b>	<b>Format</b>	<b>Maximum length</b>	<b>Required or Optional</b>	<b>Validations</b>
Debit/credit	Alphanumeric	1	Required	Debit = collect Credit = send
Transaction code	Numeric	3	Required	CPA code
Amount	Numeric	10	Required	Two implied decimals
Due date	Alphanumeric	6	Required	Format DDMMYY
Memo 2 (Sundry data)	Alphanumeric	15	Optional	Information is sent out with the transaction
Receiver name	Alphanumeric	30	Required	

Memo 1 (Cross reference)	Alphanumeric	16	Optional	Information is sent out with the transaction
Receiver bank number	Alphanumeric	3	Required	Three digit institution number
Receiver transit number	Alphanumeric	5	Required	Five digit branch transit number ( five digits are mandatory even if the transit begins with a zero)
Receiver account number	Alphanumeric	12	Required	

## Appendix B - EFT file formats & validations

### CPA 1464 byte file validations

Under no circumstances should a line feed character be used to delimit records, either by itself or in conjunction with a carriage return character. Each record must be 1464 bytes in length. Text file rules stipulate that:

- Numeric fields must always:
  - be right justified with leading zeros.
  - be of fixed lengths.
- Alphanumeric fields must always:
  - be left justified with the remaining space filled.

#### Logical record type A - header record

<b>Data element name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Logical record type ID	Alphanumeric	1	Required	Must be type A or the file is rejected.
Logical record count	Numeric	2-10	Required	Must always be '00000001' or the file import will fail.
Originator's ID	Numeric	11-20	Required	Data centre number (five digits, for ATB use 21990) and Profile ID (five digits). The data centre number in the

				imported file must be 21990 or the file import will fail.
File creation number	Numeric	21-24	Required	Must be 0000 or greater.
Creation date	Numeric	25-30	Required	Must be Julian calendar date or file import will fail.
Destination data centre	Numeric	31-35	Required	Must be 21990 or the file import will fail.
Reserved customer	Alphanumeric	36-55	Required	Must be space filled or file import will fail.
Currency code identifier	Alphanumeric	56-58	Required	Must be CAD or USD or file import will fail.
Filler	Alphanumeric	59-146 4	Required	Must be space filled or file import will fail.

Logical record type C and/or D - detail record

<b>Data element name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Logical record type ID	Alphanumeric	1	Required	Must be type C or D or the file import will fail.



Logical record count	Numeric	2-10	Required	Must be sequential (one greater than the previous record) or the file import will fail.
Origination control data	Numeric	11-24	Required	Data must match header A record or the file is rejected (21990=ATB Data Centre, E=Profile ID number, F=file creation number)
Transaction type	Numeric	25-27	Required	Must be a valid CPA code or the file import will fail.
Amount	Numeric	28-37	Required	Must be greater than \$0 or the file import will fail.
Date funds to be available/due date	Numeric	38-43	Required	Must be Julian calendar date or the file file import will fail.
Institutional ID number	Numeric	44-52	Required	Must be a valid

				Institution Number and Transit Number (0IIITTTT ) or the file import will fail.
Payee/payer account number	Alphanumeric	53-64	Required	Must be alphanumeric or the file import will fail.
Item trace number	Numeric	65-86	Required	Must have numeric values or be zero filled otherwise the file import will fail.
Stored transaction type	Alphanumeric	87-89	Required	Must be zero filled.
Sender's name (Originator's short name)	Alphanumeric	90-104	Required	Must be alphanumeric.
Payee/payer name	Alphanumeric	105-134	Required	Must be alphanumeric or the file import will fail.
Originator's long name	Alphanumeric	135-164	Required	Must be alphanumeric.

Originating/direct clearing user's ID	Alphanumeric	165-174	Optional	Must be alphanumeric or space filled.
Originator's cross reference number	Alphanumeric	175-193	Optional	Must be alphanumeric or space filled.
Institutional ID number for returns/original institutional ID number	Numeric	194-202	Optional	Must be numeric.
Account number for returns/original account number	Alphanumeric	203-214	Optional	Must be alphanumeric.
Originator's sundry information	Alphanumeric	215-229	Optional	Must be alphanumeric or space filled.
Filler	Alphanumeric	230-251	Optional	Must be space filled.
Originator—direct clearer settlement code	Alphanumeric	252-253	Optional	Must be alphanumeric or space filled.
Invalid data element ID	Numeric	254-264	Optional	Must be zero filled.

Logical record type Z - trailer record

<b>Data element name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Logical record type ID=Z	Alphanumeric	1	Required	Must be Z or the file import fails.
Logical record count	Numeric	2-10	Required	Must be one greater than the previous record count or the file file import fails.
Origination control data	Alphanumeric	11-24	Required	Data must match header A record of file is rejected (21990=ATB Data Centre, E=Profile ID number, F=file creation number).
Total value of debit transactions	Numeric	25-38	Required	Totals must be accurate or the file is rejected. Zero filled if no transactions.

Total number of debit transactions	Numeric	39-46	Required	Totals must be accurate or the file import fails. Zero fill if no transactions
Total value of credit transactions	Numeric	47-60	Required	Totals must be accurate or the file import fails. Zero fill if no transactions.
Total number of credit transactions	Numeric	61-68	Required	Totals must be accurate or the file import fails. Zero fill if no transactions
Filler	Alphanumeric	69-1464	Required	Must be space filled or file import fails.

## ATB 96 byte file validations

Under no circumstances should a line feed character be used to delimit records, either by itself or in conjunction with a carriage return character.

Each record length must be 96 bytes in length.

Text file rules stipulate that:

- Numeric fields must always:
  - be right justified with leading zeros.
  - be of fixed lengths.
- Alphanumeric fields must always be left justified with the remainder space filled.

Header record (A)

<b>Field name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Transaction type	Alphanumeric	1-1	Required	Must be logical record type A or the file file import fails.
Profile ID	Alphanumeric	2-6	Required	Must be a 5 digit Alphanumeric or the file import fails. Can be 11111.
Customer file number	Numeric	7-10	Required	Must be greater than 0 or the file import fails.
Customer long	Alphanumeric	11-16	Required	Must be

name				alphanumeric or the i file import fails.
Currency indicator	Alphanumeric	17-46	Required	Must be either CAD or USD or file import fails.
Filler	Alphanumeric	59-96	Required	Must be space filled or the file import fails.

Detail record (C or D)

<b>Field name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Transaction type	Alphanumeric	1-1	Required	Must be type C or D or the file import

				fails.
Transaction code	Numeric	2-4	Required	Must be a valid CPA code or the file import fails.
Due date	Numeric	5-10	Required	Must be a valid date format or the file import fails.
Receiver name	Alphanumeric	11-40	Required	Must be alphanumeric or the file import fails.
Receiver bank number	Numeric	41-43	Required	Must be a valid institution number or the file import fails.



Receiver branch number	Numeric	44-48	Required	Must be a valid five digit transit number or the file import fails.
Receiver account number	Alphanumeric	49-60	Required	Must be alphanumeric or the file import fails.
Amount	Numeric	61-70	Required	Must be greater than \$0 with two implied decimals or the file import fails.
Memo 1 (Cross Reference)	Alphanumeric	71-89	Optional	Must be alphanumeric or space filled otherwise the file import fails.

Filler	Alphanumeric	90-96	Required	Must be space filled or the file import fails.

Trailer record (Z)

<b>Field name</b>	<b>Format</b>	<b>Position</b>	<b>Required or optional</b>	<b>Validations</b>
Transaction type	Alphanumeric	1-1	Required	Must be type Z or the file import fails.
Profile ID	Numeric	2-6	Required	Profile ID assigned by ATB should match the header record or file import fails.  Can be 11111.
Customer file	Numeric	7-10	Required	00001-99999

number				
File creation date	Numeric	11-16	Required	Use format DDMMYY. Must match the header record.
Total debit amount	Numeric	17-30	Required	Total must be accurate or the file import fails.  Zero fill if no transactions.
Total debit count	Numeric	31-38	Required	Total must be accurate or the file import fails.  Zero fill if no transactions
Total credit amount	Numeric	39-52	Required	Total must be accurate or file import fails.  Zero fill if no transactions
Total credit	Numeric	53-60	Required	Total must be

count				accurate or the file import fails.  Zero fill if no transactions
Filler	Alphanumeric	61-96	Required	Must be space filled or the file import fails.

## ATB CSV file validations

CSV file rules stipulate that:

- All fields are maximum lengths.
- All fields are separated by a comma.

<b>Field name</b>	<b>Format</b>	<b>Maximum length</b>	<b>Required or optional</b>	<b>Validations</b>
Collect (debit)/Send (credit) indicator	Alphanumeric	1	Required	Must be a C or D or the file import fails.

Transaction code	Numeric	3	Required	Must be a valid CPA code or the file import fails.
Amount	Numeric	10	Required	Must be greater than \$0 with two implied decimals or the file import fails.
Due date	Alphanumeric	6	Required	Must be a valid date format or the file import fails.
Sundry data	Alphanumeric	15	Optional	Must be alphanumeric or space filled or the file import fails.
Receiver name	Alphanumeric	30	Required	Must be alphanumeric or the file import fails.
Cross reference	Alphanumeric	16	Required	Must be alphanumeric or space filled otherwise the file import fails.

Receiver bank number	Alphanumeric	3	Required	Must be a valid bank number and three digits or the file import fails.
Receiver transit number	Alphanumeric	5	Required	Must be a valid transit number and five digits or the file import fails.
Receiver account number	Alphanumeric	12	Required	Must be alphanumeric or the file import fails.

## Appendix C - EFT file and item status

### File level status descriptions

<b>File status</b>	<b>Description</b>
Scheduled	File has been sent for processing
In progress	File has been received and has passed initial validation checks.
Processed	All transactions in the file have been processed by ATB, either by sending the transactions to the external financial institution or internally processing the EFT transaction request.
Rejected (liquidity)	File has been sent for processing and rejected due to the liquidity limit being exceeded. Liquidity Customers
Rejected (NSF)	File has been sent for processing and rejected due to the Profile settlement account not having sufficient Funds. Exchange date customers.
Rejected (duplicate)	File has been sent for processing and rejected as a duplicate file.
Rejected	File has been sent for processing and rejected.
Recalled	File was recalled by the customer when the file was awaiting processing.

## Item (transaction) level status descriptions

<b>File status</b>	<b>Description</b>
In progress	Item (transaction) is waiting to be processed. Displays in the History Detail screen
Processed	Item (transaction) has been sent to the other financial institution or has been internally processed. Once an item has left ATB (been exchanged) it's considered processed. Displays in History Detail screen.
Returned	Item (transaction) has been returned. May have been returned due to the transaction being recalled or receivers financial institution returned the item. Displays in the History detail screen and the Returns screen. Returns will display the reason for the return.
Represented	Item(transaction) has been represented by the user.
Auto representment scheduled	Item scheduled to be represented by an automated process
Recalled	Item has not left ATB or been internally processed and has been recalled.
Cancelled	File has been recalled, so transactions are cancelled. Displays in the History Detail screen.



## Appendix D - CPA transaction codes

Refer to Payments Canada list of transaction codes: [Payments Canada Transaction Codes](#)

Examples:

Payroll - 200

Accounts Payable - 460

Misc. Payments - 450

Cash Mgmt - 420

## Appendix E - Julian calendar dates

### Julian calendar non-leap year

The Julian calendars are read by selecting a date from the row and a month from the column. They will always appear in the format of 0YYDDD. For example, May 30, 2007 reads as 007150.

1 001 032 060 091

121 152 182 213 244 274 305 335

002	033	061	092	122	153	183	214	245	275	306
003	034	062	093	123	154	184	215	246	276	307
004	035	063	094	124	155	185	216	247	277	308
005	036	064	095	125	156	186	217	248	278	309
006	037	065	096	126	157	187	218	249	279	310
007	038	066	097	127	158	188	219	250	280	311
008	039	067	098	128	159	189	220	251	281	312
009	040	068	099	129	160	190	221	252	282	313
010	041	069	100	130	161	191	222	253	283	314
011	042	070	101	131	162	192	223	254	284	315
012	043	071	102	132	163	193	224	255	285	316

013	044	072	103	133	164	194	225	256	286	317
014	045	073	104	134	165	195	226	257	287	318
015	046	074	105	135	166	196	227	258	288	319
016	047	075	106	136	167	197	228	259	289	320
017	048	076	107	137	168	198	229	260	290	321
018	049	077	108	138	169	199	230	261	291	322
019	050	078	109	139	170	200	231	262	292	323
020	051	079	110	140	171	201	232	263	293	324
021	052	080	111	141	172	202	233	264	294	325
022	053	081	112	142	173	203	234	265	295	326
023	054	082	113	143	174	204	235	266	296	327
024	055	083	114	144	175	205	236	267	297	328
025	056	084	115	145	176	206	237	268	298	329
026	057	085	116	146	177	207	238	269	299	330
027	058	086	117	147	178	208	239	270	300	331

028	059	087	118	148	179	209	240	271	301	332
029		088	119	149	180	210	241	272	302	333
030		089	120	150	181	211	242	273	303	334
031		090		151		212	243		304	

2 336 3 337 4 338 5 339 6 340 7 341 8 342 9 343 10 344 11 345 12 346 13 347 14  
348 15 349 16 350 17 351 18 352 19 353 20 354 21 355 22 356 23 357 24 358 25 359  
26 360 27 361 28 362 29 363 30 364 31 365

# Julian calendar leap year

1 001 032 061 092

122 153 183 214 245 275 306 336

002	033	062	093	123	154	184	215	246	276	307
003	034	063	094	124	155	185	216	247	277	308
004	035	064	095	125	156	186	217	248	278	309
005	036	065	096	126	157	187	218	249	279	310
006	037	066	097	127	158	188	219	250	280	311
007	038	067	098	128	159	189	220	251	281	312
008	039	068	099	129	160	190	221	252	282	313
009	040	069	100	130	161	191	222	253	283	314
010	041	070	101	131	162	192	223	254	284	315
011	042	071	102	132	163	193	224	255	285	316
012	043	072	103	133	164	194	225	256	286	317
013	044	073	104	134	165	195	226	257	287	318
014	045	074	105	135	166	196	227	258	288	319

015	046	075	106	136	167	197	228	259	289	320
016	047	076	107	137	168	198	229	260	290	321
017	048	077	108	138	169	199	230	261	291	322
018	049	078	109	139	170	200	231	262	292	323
019	050	079	110	140	171	201	232	263	293	324
020	051	080	111	141	172	202	233	264	294	325
021	052	081	112	142	173	203	234	265	295	326
022	053	082	113	143	174	204	235	266	296	327
023	054	083	114	144	175	205	236	267	297	328
024	055	084	115	145	176	206	237	268	298	329
025	056	085	116	146	177	207	238	269	299	330
026	057	086	117	147	178	208	239	270	300	331
027	058	087	118	148	179	209	240	271	301	332
028	059	088	119	149	180	210	241	272	302	333
029	060	089	120	150	181	211	242	273	303	334

030		090	121	151	182	212	243	274	304	335
031		091		152		213	244		305	

2 337 3 338 4 339 5 340 6 341 7 342 8 343 9 344 10 345 11 346 12 347 13 348 14  
349 15 350 16 351 17 352 18 353 19 354 20 355 21 356 22 357 23 358 24 359 25 360  
26 361 27 362 28 363 29 364 30 365 31 366

# Appendix F - File specifications and data dictionary

## Payments Canada File Specifications and Data Dictionary

### **STANDARD 005 Section D Appendix 1**

Account number for returns:length 12, alphanumeric, logical record types C & D

Bank account number where all returned funds will be deposited. ATB will use the return account assigned to your profile ID. Can be spaced filled.

Amount: length 10, numeric, logical record type C and D

The value of each transaction in dollars with two implied decimals. This data element must be greater than zero, or the transaction will be rejected. An invalid amount may cause the file to become out of balance, which may also cause the entire file to be rejected.

Creation date, length six, numeric, logical record type A

The creation date of the file should be in Julian calendar date format 0YYDDD where:

- 0 = numeric zero
- YY = last two digits of the year



- DDD = day number within the year If the creation date is invalid according to this format, the file will be rejected.

Date funds to be available: length six, numeric, logical record types C and D

The date when funds are available to the payer/payee. The format of this date element is in Julian calendar format 0YYDDD.

If the date does not follow the format above, the file will be rejected. If the date the funds are to be available is post-dated more than 60 days after the creation date, the imported file will fail. If the date the funds are to be available is pre-dated more than 30 days before the creation date, the imported file will fail.

File creation number: length four, numeric, logical record type A

Controls to ensure that all files you create are sequential. This data element must be increased by one each time a file is created. Number will roll over from 9999 to 0001. If the file creation number is duplicated, and all transactions in the file are the same, the file will be rejected.

Filler: various sizes, alphanumeric, all logical record types

An area reserved for future use. Must be space filled.

Institutional ID number for returns: length nine, numeric, logical record types C and D

Bank account number where all returned funds will be deposited. ATB will use the return account assigned to your profile ID. Can be spaced filled.

Invalid data element: length 11, numeric, logical record types C and D

This data element is for ATB Financial use only and must be zero filled.

Item trace number: length 22, numeric, logical record types C and D

This data element is a unique identification number that you assign to each transaction to facilitate tracing. The item trace number, which you assign before forwarding to ATB, can be used in any subsequent reference to that transaction.

Item Trace Number is formatted as 219921990FFFFEEEEERRRRR where:

- 2199 = ATB Document Processing Centre ID number.
- 21990 = ATB Data Centre ID number.
- F = Your four digit file creation number.
- E = Your five digit Profile ID number.
- R = A four digit sequential number of the transactions in the file, each being one greater than the trace number of the previous transaction.

If the item trace number is not used, you must zero fill the field length or the file will be rejected.

Logical record count: length 9, numeric, logical record types A, C, D and Z

A control used to ensure that no records are missing on the file. Logical record type A must have a value of 000000001 or the file will be rejected. All subsequent records must have a value of exactly one greater than the logical record count of the previous logical record or the file will be rejected.

Logical record type: length one, alphanumeric, logical record types A, C, D and Z

A control used to identify the logical record type and must be:

- A = header record—type A
- C = detail record—type C
- D = detail record—type D
- Z = trailer record—type Z

If invalid, the file will be rejected.

Originator direct clearer's settlement code: length two, alphanumeric, logical record types C and D

This data element is for ATB Financial use only and must be space filled.

Origination control data: length 14, alphanumeric, logical record types C, D and Z

Your Profile ID and file creation number as contained in data elements 03 in the header record. The format is 21990EEEEEEFFF, where:

- 21990 = ATB Data Centre ID number
- E = Your five digit Profile ID number
- F = Your four digit file creation number

If invalid, the file will be rejected.

Originator direct clearer settlement code: length two, alphanumeric, logical record types C and D

This data element is for ATB Financial use only and must be space filled.

Originator's cross reference: length 19, alphanumeric, logical record types C and D

Data element that you can use (for example, employee number, policy number, etc.) If unused, length must be space filled.

### Originator's ID: length 10, alphanumeric, logical record type A

Your customer number, which identifies you as the originator of the file. The format is 21990EEEEEE, where:

- 21990 = ATB Data Centre
- E = Your Profile ID

If invalid, the file will be rejected.

### Originator's long name: length 30, alphanumeric, logical record types C and D

Your name, as the originator of the transaction, abbreviated to data element size where necessary. ATB Financial has the option of using this name or the originator's short name when identifying you to your receiver. If this information is missing, the file is rejected.

### Originator's short name: length 15, alphanumeric, logical record types C and D

Your name, as the originator of the transaction, abbreviated to data element size where necessary. ATB Financial has the option of using this name or the originator's long name when identifying you to your payee/payer. If this information is missing, the file is rejected.

Originator's sundry information: length 15, alphanumeric, logical record types C and D

This data element can be used to further identify your transactions, for example, pay period, dividend issue, billing period. If unused, length must be space filled.

Receiver account number: length 12, alphanumeric, logical record types C and D

Account number of the receiver at the financial institution where funds are to be Sent (credit)/Collect (debit). The account number may have embedded blanks and/or dashes and need not be included. If this data element is absent, the transaction will be rejected.

Receiver name: length 30, alphanumeric, logical record types C and D

The name of the receiver whose account is to be debited/credited. If this data element is absent, the transaction will be rejected.

Reserved customer: length 20, alphanumeric, logical record type A

This data element is for ATB Financial use only and must be space filled.

Stored transaction type: length three, numeric, logical record types C and D

This data element is for ATB Financial use only and must be space filled.

Total number of credit transactions: length eight, numeric, logical record type Z

This is the total number of credit transactions contained in the file, whether or not the transactions are valid. This data element must be zero filled if the file contains no logical record type C transactions. If the contents of this data element don't equal the number of credit transactions in the file, it will be rejected.

Total number of debit transactions: length eight, numeric, logical record type Z

This is the total number of debit transactions contained in the file, whether or not the transactions are valid. This data element must be zero filled if the file contains no logical record type D transactions. If the contents of this data element don't equal the number of debit transactions in the file, it will be rejected.

Total value of credit transactions: length 14, numeric, logical record type Z

The total value of all credit transactions contained in the file in the logical record type C, whether or not the transactions are valid. Assumes two implied decimal places. This data element must be zero filled if the file contains no logical record type C transactions. If the contents of this data element don't equal the number of credit transactions in the file, it will be rejected.

Total value of debit transactions: length 14, numeric, logical record type Z

The total value of all debit transactions contained in the file in the logical record type D, whether or not the transactions are valid. Assumes two implied decimal places. This data element must be zero filled if the file contains no logical record type D transactions. If the contents of this data element don't equal the number of debit transactions in the file, it will be rejected.

Transaction type: length three, numeric, logical record type C and D

This data element enables you to identify the type of transaction and ATB Financial passes on the transaction type to your payer/payee. If the transaction type is invalid, the transaction will be rejected.



# Appendix G - Rejection & Returns

## File Rejection reasons

Customer test file

---

Customer/internal recall requested

---

Duplicate file received

---

File format incorrect

---

File header format incorrect

---

File trailer format incorrect

---

File sequence number

---

Funding account locked

---

Funding account invalid

---

Funding account closed

---

Invalid EFT ID

---

Liquidity limit exceeded

---

No funding available

---

Invalid currency

---

Unauthorized debit/credit permission

---

## Item return reason code & descriptions

900 Edit reject

---

901 NSF (debit only)

---

902 Account not found

---

903 Payment stopped/recalled

---

905 Account closed

---

907 No debit allowed

---

908 Funds not cleared (debit only)

---

909 Currency/account mismatch

---

910 Payer/payee deceased

---

911 Account frozen

---

912 Invalid/incorrect account number

---

914 Incorrect payer/payee name

---

915 No agreement existed (debit only)

---

916 Not according to agreement—personal (debit only)

---

917 Agreement revoked—personal (debit only)

---

918 No confirmation/pre-notification—personal (debit only)

---

919 Not according to agreement—business (debit only)

---

920 Agreement revoked – business (debit only)

---

921 No confirmation/pre-notification—business (debit only)

---

922 Customer initiated return (credit only)

## 900 - Edit Reject data element & description

1	Invalid logical record type ID
2	Invalid logical record count
3	Invalid originator control data
4	Invalid transaction type
5	Invalid amount
6	Invalid date funds available
7	Invalid institutional ID number
8*	Invalid payee/payer account number
9	Invalid item trace number
10	Invalid stored transaction type
11	Invalid originator's short name
12	Invalid payee/payer name
13	Invalid originator's long name
14	Invalid originating direct clearer's user ID
15	Invalid originator's cross reference number
16	Invalid institution ID number for returns/original institutional ID number
17	Invalid account number for returns/original account number
18	Invalid originator's sundry information
19	Invalid original item trace number
20	Invalid originator-direct clearer settlement code
21	Invalid data element ID
60	Original cannot be found error correction/returned transaction
61	Duplicate error correction/returned transaction
62	Originating direct clearer in default

\*For internal returns only, two reasons (seven and eight) are combined and the description is "Invalid institutional ID number/payee/payor account number."

# Appendix H - How to read a cheque

MR. EMPLOYEE  
1234 WORKING ST  
YOUR CITY, AB TXX 1XX  
(403)555-1234

001

DATE    D   D   M   M   Y   Y   Y   Y

PAY TO THE ORDER OF \_\_\_\_\_ \$

/ 100 DOLLARS

**ATB Financial**<sup>®</sup>  
CALGARY 6TH AVENUE  
SUITE 100, 801 - 6TH AVE. S.W.  
CALGARY, ALTA. T2P 3W2

MEMO \_\_\_\_\_ **MP**

||<sup>®</sup> 001 ||<sup>®</sup> | : 0 X X X 9 ||<sup>®</sup> 2 | 9 | : X X X X X X X ||<sup>®</sup> X X ||<sup>®</sup>

5 digit Transit #    3 digit Institution #    7-12 digit Account #  
(no dashes or spaces)

## Appendix I - Pre-authorized debits

The CPA mandates that certain elements must appear on your pre-authorized debit agreement. You must submit a sample template for ATB to approve prior to your EFT Service being activated. Your PAD agreement must be available for your clients to use.

Please refer to the CPA website (specifically the “Pre-authorized debits; a guide for billers”) for complete details on your obligations (CPA Rule H1).

Refer to Payment Canada for further information and PAD examples: [Payments Canada Pre-Authorized Debits](#)