



Electronic Funds Transfer (EFT) Service

User Guide

OCTOBER 2024

About ATB's EFT Service	5
Funding Your EFT Service	6
Liquidity Limit	6
Exchange Date Funding	8
Business & Role Limits	9
Administrator Procedures	10
Roles & Users Setup	10
Role Creation	10
Entitlements	19
Approval Permissions	20
User Creation	21
User Procedures	23
Managing Receivers	23
Add a Receiver	23
Edit a Receiver	25
Delete a Receiver	27
Delete Multiple Receivers	28
Workflow Approval	31
Approvers & Notifications	33
Notifications Icon	33
Approvals Tab	36
Priority action Items	38
Managing EFTs	40
Minimum Time Required	40
Creating Files	41
Create a File Manually	41
Create a File from a Template	47
Import an EFT File	50

Import Errors	54
Save Receivers from an Imported File	57
Draft Files	59
View a Draft File	60
Edit a Draft File	62
Delete a Draft File	66
Rejected, Expired or Failed Workflow	68
Send a File for Processing from Drafts	72
EFT History	76
View EFT history	76
Download EFT Transaction History	79
Recall an EFT	82
Rejects & Returns	86
View Rejects	86
View Returns	87
Represent Returns	88
Automatic Representment Service	90
View a Notice of Change	92
Managing Templates	94
Create a Template	95
Edit a Template	101
Create an EFT from a Template	104
Delete a Template	106
Appendix A - EFT file formats	108
Appendix B - EFT file formats & validations	124
Appendix C - EFT file and item status	138
Appendix D - CPA transaction codes	140
Appendix E - Julian calendar dates	141
Appendix F - File specifications and data dictionary	145

Appendix G - Rejects & Returns	155
Appendix H - How to read a cheque	159
Appendix I - Pre-authorized debits	160
Appendix J - PAD Agreement	160

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.

Payments Canada rules govern both the sending and collection of funds between ATB and other financial institutions.

For the collection of funds, you must create a PAD (Pre-Authorized Debit) template that you will use to obtain the authorization required from your clients.

See [Appendix J](#) for details.

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.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

EFTs As of May 15, 2023 @ 10:52am MT

Summary Rejects & Returns Receivers Templates Create EFT Liquidity

Priority action items (0)

Today's settlements (1)

Drafts (0)

View liquidity limits for up to 60 days by selecting the drop down list in the calendar.

Available liquidity limit

Sun 30	Mon 1	Tue 2	Wed 3	Thu 4	Fri 5	Sat 6
7	8	9	10	11	12	13
14	15	16	17	18	19 C\$158,000.00	20
21	22	23 C\$158,000.00	24 C\$158,000.00	25 C\$158,000.00	26 C\$158,000.00	27
28	29 C\$158,000.00	30 C\$158,000.00	31 C\$158,000.00	1 C\$158,000.00	2 C\$158,000.00	3

Exchange Date Funding

- Sufficient funds for transactions must be available in the EFT settlement (funding) account before the transactions can be sent.
- A future dated posting 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.
- The credit returns are not posted back to the settlement account until the due date of the transaction.
- Interest calculations will not be affected by the future dated posting 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 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

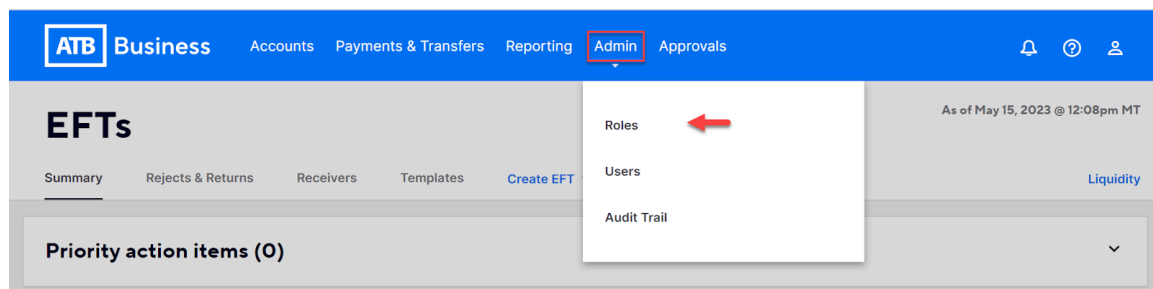
The Administrator is set up by ATB when the service is provided. The Administrator will use the **Admin** tab to create roles, assign user access and manage workflow as required.

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**.



2. Select **Create role**.

Administration

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**.

Administration

- Account Details
- Transfers
- Bill Pay
- Interac e-Transfers*
 - ↳ Send
 - ↳ Receive
- ↳ Request money
- ↳ Autodeposit
- EFT** 
- ↳ EFT Profiles
- Single EFTs
 - ↳ Send
 - ↳ Collect

Administration permissions

- Manage users**
Create, edit or delete users. Approval rule: No approvals required
- Manage roles**
Create, edit or delete roles. Approval rule: No approvals required
- Mastercard® Services**
Add/remove cardholders, change card limits, order cheques, or transfer money.
- Stop Payments**
Allow access to stop payments.
- Corporate creditor reports**
Allow access to the corporate creditor reports.
- Service statements**
Allow access to the service statements.
- Statement Preferences**
Allow access to change the delivery method of account statements.
- Nickname accounts**
Allow access to nickname accounts.

[Cancel](#) [Previous](#) [Next](#)

5. Select the **EFT Services & Permissions** you wish to assign to the role.

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
↳ EFT Profiles
Single EFTs
↳ Send

EFT permissions

- Manage profile
Create, edit, and delete profiles.
- Manage receivers
Create, edit, and delete receivers.

Previous Next

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

The screenshot displays the 'Services & permission settings' interface. On the left, a navigation menu lists various services: Administration, Account Details, Transfers, Bill Pay, Interac e-Transfers (with sub-items: Send, Receive, Request money, Autodeposit), EFT (with sub-items: EFT Profiles, Single EFTs, Send), and Single EFTs. The 'EFT Profiles' item is highlighted with a red arrow. The main content area is titled 'Profile IDs' and contains the instruction 'Assign one or more existing Profile IDs to this service.' Below this, a 'Current Profile IDs' dropdown menu is open, showing a 'Select' button (highlighted with a red arrow) and a list of options: 'Select all', 'CWD1', 'Fet201', and 'Community Spirt', each with an unchecked checkbox. At the bottom of the page, there are 'Previous' and 'Next' navigation buttons.

7. Select a Profile ID to open the Profile ID details.

Profile IDs

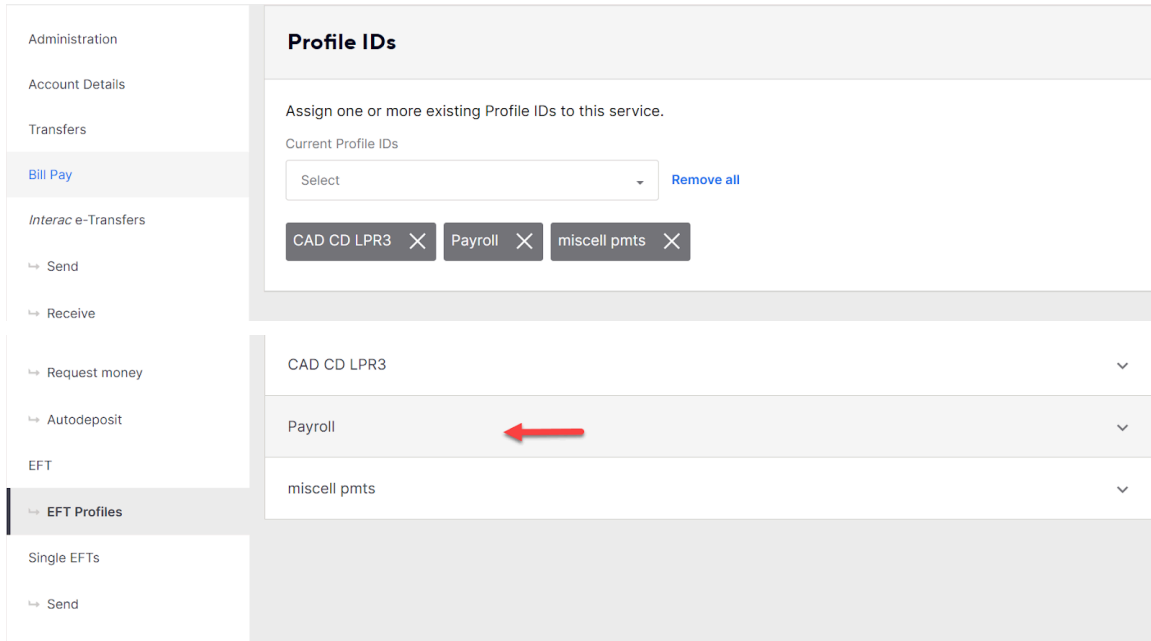
Assign one or more existing Profile IDs to this service.

Current Profile IDs

Select [Remove all](#)

CAD CD LPR3 ✕ Payroll ✕ miscell pmts ✕

CAD CD LPR3	▼
Payroll	▼
miscell pmts	▼



8. Scroll down to **Entitlements by Profile ID** and select the entitlements you wish to assign to the Profile ID. See: [Entitlements section](#) for additional details.

The screenshot displays a web interface for managing profile entitlements. On the left is a navigation sidebar with options like 'Request money', 'Autodeposit', 'EFT', 'EFT Profiles', 'Single EFTs', 'Send', 'Collect', 'Global ACH Transfers', 'Send single', 'Remote deposit capture', 'AGLC payments', 'Wires', 'Canada (Transit/Institution)', 'USA (ABA/Fedwire)', and 'International (SWIFT/BIC)'. The main content area is titled 'CWD1' and contains a 'Profile ID details' table and an 'Entitlements by profile ID' section. A red arrow points to the 'Entitlements by profile ID' heading.

Profile ID details	
Profile ID name	CWD1
Profile ID number	X00D7
Status	Active
Originator name	Acme Eaccel Sys
Payment type	Both
Settlement account	766-00912952900 CAD
Return account	766-00912952900 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

At the bottom, there are 'Previous' and 'Next' navigation buttons.

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

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

The screenshot shows the 'EFT Profiles' configuration page. On the left, a 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'.
- **Profile ID details:** Profile ID name: Payables, Profile ID number: A08FW, Status: Active, Originator name: Core Test C, Payment type: Send, Settlement account: 766-00008874800 USD, Return account: 766-00008874800 USD.
- **Entitlements by profile ID:** A list of checkboxes for various actions. The 'Submit file' checkbox is checked and highlighted with a red arrow. Other checked items include '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', 'View rejects & returns', and 'Manage returns (representments)'.
- **Permissions:** A dropdown menu is open, showing options: 'No approvals required', 'Single approval', 'Dual approval', and 'Deny'. A red arrow points to the dropdown menu.

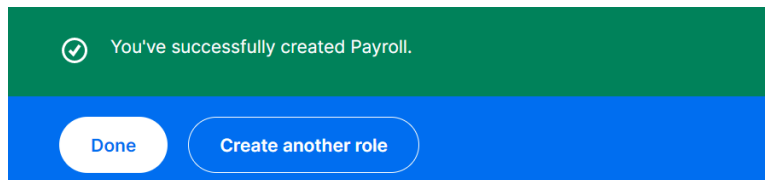
10. Enter the Approval limits and select **Next**.

The screenshot shows the 'EFT Profiles' configuration page for profile CWD1. The 'Permissions' section is now expanded to show 'Approval limits'.
- **Approval rule:** Single approval (selected in a dropdown).
- **Approval limits:** Four input fields for limits, each with a red arrow pointing to it:
 - If sending transaction amount exceeds: \$0.00
 - If collected transaction amount exceeds: \$0.00
 - If sent daily amount exceeds: \$0.00
 - If collected daily amount exceeds: \$0.00
- **Warning message:** A red box with a warning icon states: 'To view the details of a pending EFT transaction, approving roles must first select the Profile ID entitlements View draft summary and View details of drafts.'
- **Select roles that can approve exceeded transaction limits:** A checkbox for 'Corporate Admin' is checked.
- **Navigation:** The 'Next' button at the bottom is highlighted with a red arrow.

11. Select **Complete**.



12. A confirmation message with the assigned role name will appear.



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:

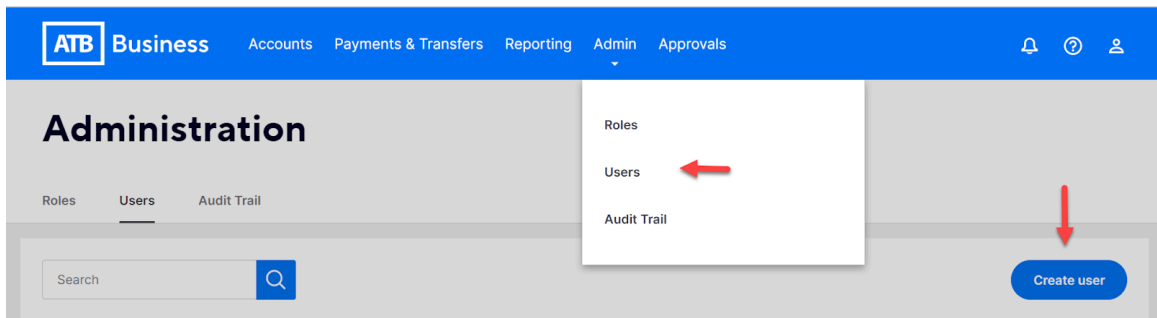
- **Deny** - when a file exceeds the specified dollar amount entered by the Administrator, it is denied. If no specified amount is entered, the amount defaults to \$0 and all files will fail to process.
- **No approval required** - User doesn't require secondary approval and doesn't have a file limit. 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** → **Users**, then **Create user**.



2. Enter the **New user** information.



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

The screenshot shows the 'User information' form. The 'Username' field contains 'JaneDowney' and a 'Check username' button is highlighted with a red arrow. Below the 'Username' field, a red box highlights the text 'Username is available'. There are two validation messages: 'Enter between 8-20 characters.' and 'Use only letters, numbers, a single period (.) and/or (@)'. The 'First name' field contains 'Jane' and the 'Last name' field contains 'Downey'. The 'Email' field contains 'jdowney@atb.com' and the 'Confirm email' field contains 'jdowney@atb.com'. At the bottom, there are 'Next' and 'Cancel' buttons. A red arrow points to the 'Next' button.

5. Select the role you want to assign to the user.
6. Select **Next**.

User info Select role Verification

Select role

Users with an assigned role will have access to ATB Business.

Role	Description
<input checked="" type="radio"/> Payroll	payroll
<input type="radio"/> PC_View_only	

7. A confirmation message will appear.

User has been successfully created.

User Procedures

Managing Receivers

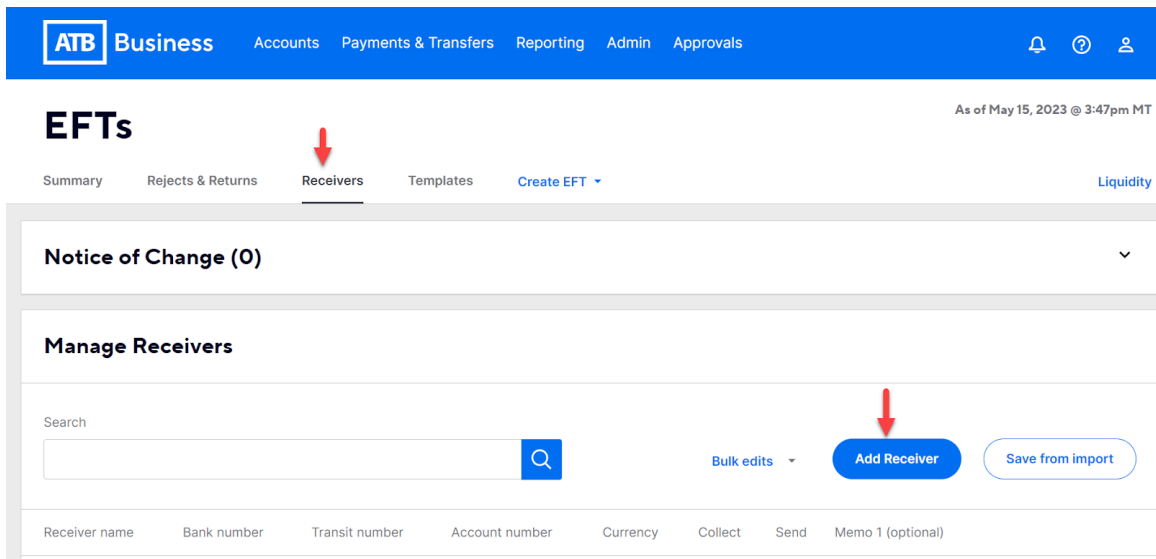
To create an EFT file, it is necessary to first create a receiver or receivers using the **Receivers** tab.

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**.



The screenshot displays the ATB Business EFTs interface. At the top, a blue navigation bar contains the ATB Business logo and menu items: Accounts, Payments & Transfers, Reporting, Admin, and Approvals. On the right side of the bar are icons for notifications, help, and user profile. Below the navigation bar, the main content area is titled "EFTs" and includes a sub-header "As of May 15, 2023 @ 3:47pm MT". A horizontal menu below the title has tabs for Summary, Rejects & Returns, Receivers (highlighted with a red arrow), Templates, and Create EFT. A "Liquidity" link is visible on the far right. Below the menu, a "Notice of Change (0)" section is shown. The main section is titled "Manage Receivers" and features a search bar with a magnifying glass icon. To the right of the search bar are "Bulk edits" and a blue "Add Receiver" button (highlighted with a red arrow), followed by a "Save from import" button. At the bottom, a table header lists the following columns: Receiver name, Bank number, Transit number, Account number, Currency, Collect, Send, and Memo 1 (optional).

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

 CAD ▾

Enter up to 12 numbers and letters.

Memo 1 (optional) ⓘ

[Add Receiver](#) [Cancel](#)


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. Under **Manage Receivers**, search for or select the receiver whose information you want to change.
3. Select **Edit**.

Manage Receivers								
Search								
<input type="text"/>				<input type="submit" value="Q"/>	Bulk edits ▾	<input type="button" value="Add Receiver"/>	<input type="button" value="Save from import"/>	
Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)	
# 10652 AB Ltd	815	20089	102	CAD	✓	✓	E#	 <input type="button" value="Edit"/> <input type="button" value="Delete"/>
10844 AB Ltd	219	07109	000	CAD	✓			<input type="button" value="Edit"/> <input type="button" value="Delete"/>

4. Edit the receiver's information.

Edit receiver

Receiver name

10652 AB Ltd

Receiver type

Send money

Collect money

Bank number

219

3 digits

Transit number

07609

5 digits

Account number

12345678934

Enter up to 12 numbers and letters.

Currency

CAD ▾

Memo 1 (optional)

E#76654

Information from this field goes out with the payment.

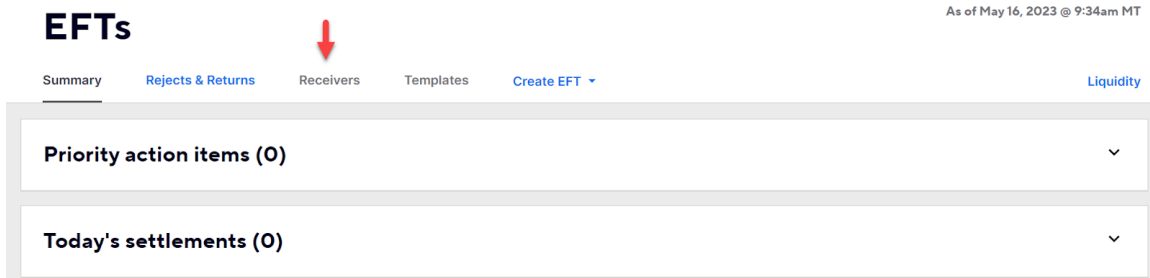
Save

Cancel

5. Select **Save**.

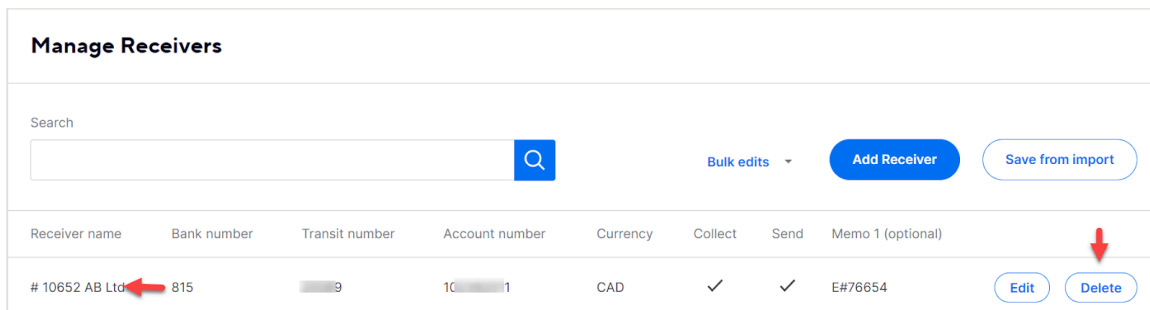
Delete a Receiver

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



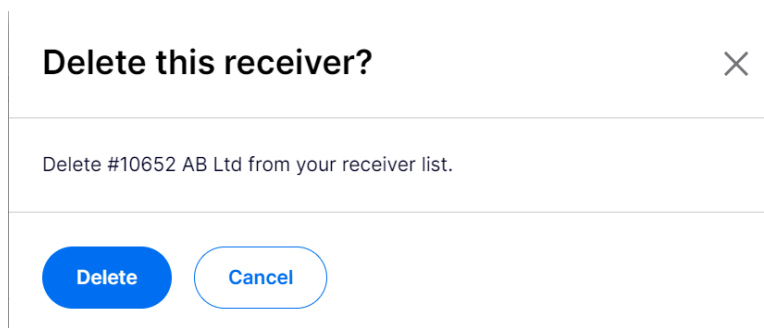
The screenshot shows the EFTs home page. At the top left, the word "EFTs" is displayed in a large, bold font. To its right, the text "As of May 16, 2023 @ 9:34am MT" is visible. Below the "EFTs" header, there is a navigation bar with several tabs: "Summary", "Rejects & Returns", "Receivers", "Templates", "Create EFT", and "Liquidity". A red arrow points down to the "Receivers" tab, which is currently selected. Below the navigation bar, there are two summary boxes: "Priority action items (0)" and "Today's settlements (0)".

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



The screenshot shows the "Manage Receivers" page. At the top, there is a search bar with a magnifying glass icon and a "Bulk edits" dropdown menu. To the right of the search bar are two buttons: "Add Receiver" (a blue button) and "Save from import" (a white button with a blue border). Below the search bar is a table with the following columns: "Receiver name", "Bank number", "Transit number", "Account number", "Currency", "Collect", "Send", and "Memo 1 (optional)". The table contains one row of data: "# 10652 AB Ltd", "815", "9", "106521", "CAD", "✓", "✓", and "E#76654". To the right of this row are two buttons: "Edit" and "Delete". A red arrow points down to the "Delete" button.

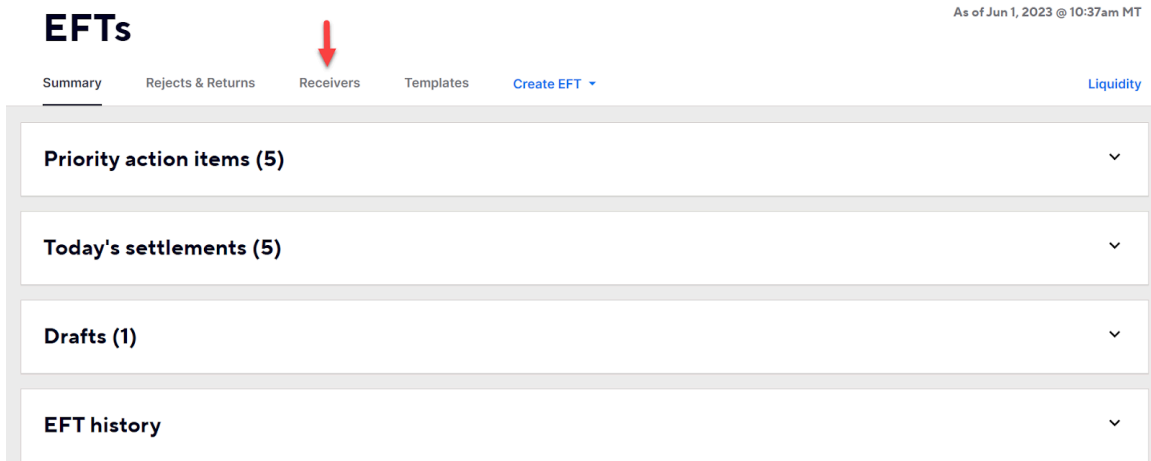
3. Select **Delete**.
4. Confirm by selecting **Delete** in the confirmation pop up.



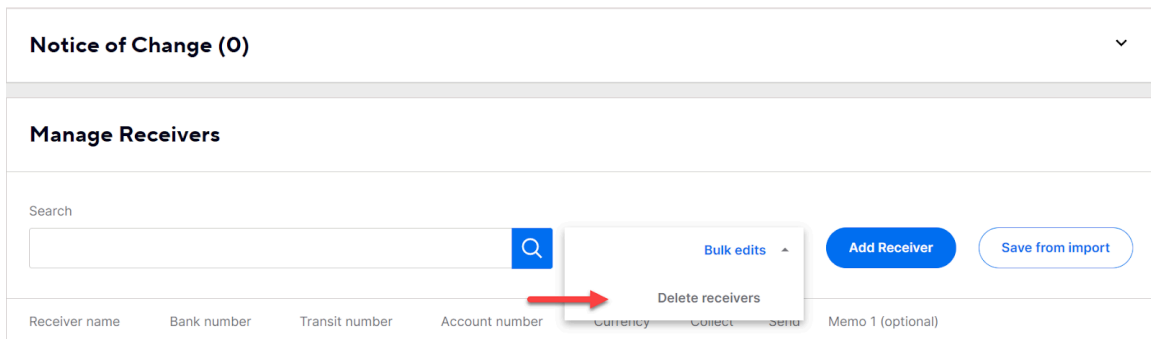
The screenshot shows a confirmation dialog box titled "Delete this receiver?". The dialog has a close button (an 'X' icon) in the top right corner. Below the title, the text reads "Delete #10652 AB Ltd from your receiver list." At the bottom of the dialog, there are two buttons: "Delete" (a blue button) and "Cancel" (a white button with a blue border).

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.

Manage Receivers

<input type="checkbox"/>	Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)		
<input type="checkbox"/>	#10	815	20009		CAD	✓	✓	E#76654	Edit	Delete
<input type="checkbox"/>	10	219	07109		CAD	✓			Edit	Delete
<input type="checkbox"/>	18	004	88369		CAD	✓			Edit	Delete
<input type="checkbox"/>		003	03852		CAD	✓	✓		Edit	Delete

Delete receiver(s) Cancel 0 receivers selected

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 checked="" type="checkbox"/>	#10002 AB Ltd	815	20009		CAD	✓	✓	E#76654	Edit	Delete
<input checked="" type="checkbox"/>	10	219	07109		CAD	✓			Edit	Delete
<input type="checkbox"/>	18	004	88369		CAD	✓			Edit	Delete
<input type="checkbox"/>		003	03852		CAD	✓	✓		Edit	Delete

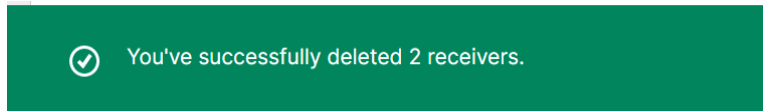
Delete receiver(s) Cancel 2 receivers selected

6. Confirm by selecting **Delete**.

Delete these receivers?

Receiver name	Bank number	Transit number	Account number	Currency
BBRep1	003	00009	00[REDACTED]	CAD
BBRep3	003	00629	000[REDACTED]	CAD

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



Workflow Approval

Workflow approvals add an extra layer of security by requiring authorized users to review and approve outgoing EFT files before they are processed by ATB. This helps prevent unauthorized or incorrect transactions, ensures adherence to internal policies and external regulations, and maintains control over payment processes. Implementing approval workflows allows businesses to protect their financial integrity, manage risks effectively, and streamline transaction management.

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. At the top right, it says 'As of Jun 14, 2023 @ 9:54am MT'. Below the title, there are navigation tabs: 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. The 'Summary' tab is active. Below the tabs, there is a section titled 'Priority action items (3)' with a dropdown arrow. Underneath is a table with the following columns: 'Expiry date', 'File name', 'From', 'To', 'Type', and 'Amount'. The table contains one row of data: 'in a month Jul 23, 2023', 'q1adbb36188 mlf', 'CAD CD LPR3 X0048', 'View Details', 'EFT', 'View Details', and an 'Approve' button with a close 'X' button next to it.

Expiry date	File name	From	To	Type	Amount
in a month Jul 23, 2023	q1adbb36188 mlf	CAD CD LPR3 X0048	View Details	EFT	View Details

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

Drafts (4) ^

Search Date (from) Date (to) Print

File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS404536	CAD CD LPR3 X0048	[REDACTED]	May 24, 2023	\$30.22	\$0.06	db db	View details to see Approval status >

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

[< Back](#) Liquidity

June payments

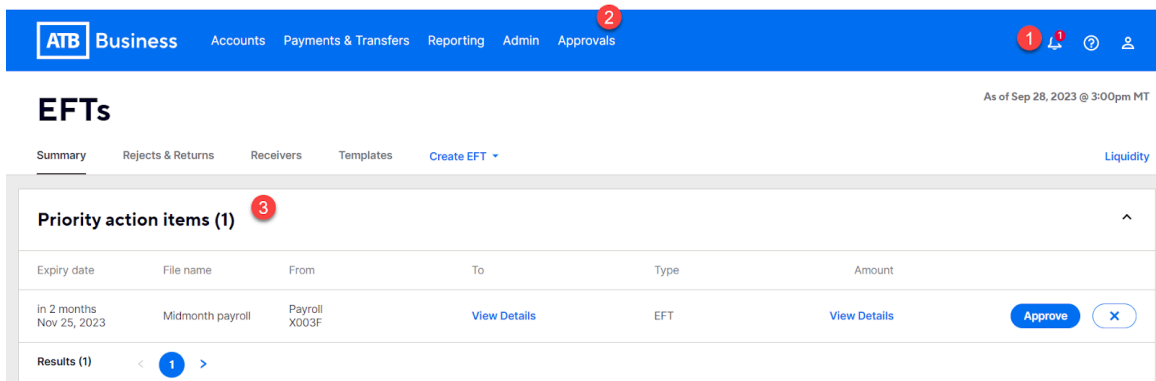
Profile: Payroll X003F Settlement account: Commercial Operating Account (7979) 760-006 [REDACTED] CAD Returns account: Commercial Operating Account (7979) 760-006 [REDACTED] CAD

EFT file number	Customer file number	File saved date	Source	File status
BUS410686	202306282801	Jun 28, 2023	Import	△ Approval required

Approvers & Notifications

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

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



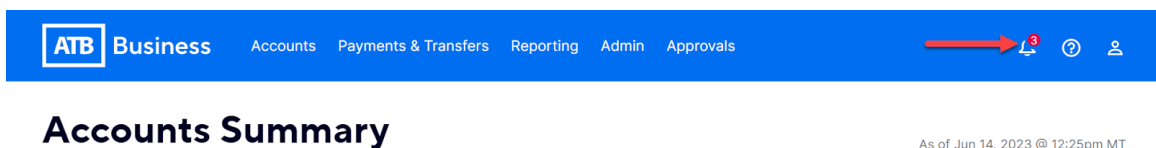
The screenshot shows the ATB Business interface. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. A red circle with the number '2' is above the 'Approvals' link. In the top right corner, there is a notification bell icon with a red circle containing the number '1'. Below the navigation bar, the page title is 'EFTs' with a timestamp 'As of Sep 28, 2023 @ 3:00pm MT'. The main content area has tabs for 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', and 'Create EFT'. A 'Priority action items (1)' section is highlighted with a red circle containing the number '3'. Below this, a table lists the action item:

Expiry date	File name	From	To	Type	Amount
In 2 months Nov 25, 2023	Midmonth payroll	Payroll X003F	View Details	EFT	View Details

At the bottom of the table, there is an 'Approve' button and a close button. Below the table, there is a 'Results (1)' section with a blue circle containing the number '1'.

Notifications Icon


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





The screenshot shows the ATB Business interface. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. A red arrow points to a notification bell icon with a red circle containing the number '3'. Below the navigation bar, the page title is 'Accounts Summary' with a timestamp 'As of Jun 14, 2023 @ 12:25pm MT'.

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

Notifications (3) ×

 **New approval:** EFT created by db db.
Total sent: \$0.06 CAD. Total collected: \$30.22 CAD.
21 days ago [View !\[\]\(31dc830bf8206b94b5a585ce61ce9013_img.jpg\)](#)

 **New approval:** EFT created by db db.
Total sent: \$2.20 CAD. Total collected: \$1.45 CAD.
21 days ago [View !\[\]\(331831374f10e8c7fe483c7fa2c6e388_img.jpg\)](#)

 **New approval:** EFT created by bd bd.
Total sent: \$0.05 CAD. Total collected: \$0.02 CAD.
21 days ago [View !\[\]\(f7d0469f5f606ed760feb4851784f3d8_img.jpg\)](#)

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

[← Back to Approvals](#)

q1adbb36188 mlf

As of Jun 14, 2023 @ 3:34 PM

Workflow ID: 188207 Status: Approval required Approval expiry: Jul 23, 2023 @ 12:17pm

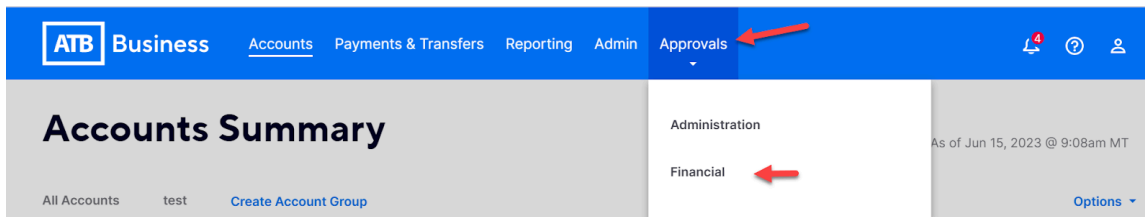
Created: bd bd Approval 1: You Complete

EFT file transactions

Profile CAD CD LPR3 X0048	Settlement account Calgary Operations (4500) 760-00177974500 CAD	Returns account Calgary Operations (4500) 760-00177974500 CAD		
EFT file number BUS404529	Customer file number 202305240000	File saved date May 24, 2023	Source Manually Created	File created by db db

Approvals Tab

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



- On the **Financial Approvals** page, under **New approval requests**, the approver selects **EFT**.

Financial Approvals

As of Jun 15, 2023 @ 10:35am MT

New Pending History Allow notifications OFF

New approval requests (4)

All transfers (4) **EFT (4)**

Expiry date	From	To	Type	File name	Total sent	Total collected	
in 2 months Aug 13, 2023	Payroll X003F	View details	EFT	Payroll June	\$4,173.34	\$0.00	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> X >
in a month Jul 23, 2023	CAD CD LPR3 X0048	View details	EFT	template for mobile PC prod issue	\$0.06	\$30.22	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> X >

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

New approval requests (4)

All transfers (4) EFT (4)

Expiry date	From	To	Type	File name	Total sent	Total collected		
in 2 months Aug 13, 2023	Payroll X003F	View details	EFT	Payroll June	\$4,173.34	\$0.00	Approve	X
in a month Jul 23, 2023	CAD CD LPR3 X0048	View details	EFT	template for mobile PC prod issue	\$0.06	\$30.22	Approve	X
in a month Jul 23, 2023	CAD CD LPR3 X0048	View details	EFT	import adbb36188.txt	\$2.20	\$1.45	Approve	X
in a month Jul 23, 2023	CAD CD LPR3 X0048	View details	EFT	q1adbb36188 mif	\$0.05	\$0.02	Approve	X

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

[Back to Approvals](#)

June payments.txt

As of Jul 18, 2023 @ 9:52 AM

Workflow ID: 194893 Status: Approval required Approval expiry: Aug 27, 2023 @ 10:59am

Created: db db Approval 1: You Approval 2: Complete:

EFT file transactions

Profile Payroll X003F	Settlement account Commercial Operating Account (7979) 760-00-799 CAD	Returns account Commercial Operating Account (7979) 760-0-799 CAD
EFT file number BUS410686	Customer file number 202306282801	File saved date Jun 28, 2023
	Source Import	File created by db db

[Approve](#) [Reject](#)

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).

EFTs As of Sep 26, 2023 @ 8:27am MT

Summary Rejects & Returns Receivers Templates Create EFT ▾ Liquidity

Priority action items (1)

Expiry date	File name	From	To	Type	Amount		
in 2 months Nov 25, 2023	Midmonth payroll	Payroll X003F	View Details	EFT	View Details	Approve	X

Results (1) < 1 >

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

[< Back to Approvals](#)

June payments.txt

As of Jun 28, 2023 @ 3:45 PM

Workflow ID: 194893 Status: Approval required Approval expiry: Aug 27, 2023 @ 10:59am

Created: db db Approval 1: You Approval 2: Complete

EFT file transactions

[Approve](#) [Reject](#)

- If the approver selects **Approve**, they will see a confirmation pop up where they can select **Approve file** or **Cancel**.

Approve this file? ×

File name	Send items	Collect items	Total sent	Total collected
June payments.txt	135	168	\$220.90	\$364.84

- 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
June payments.txt	135	168	\$220.90	\$364.84

- 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.

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.

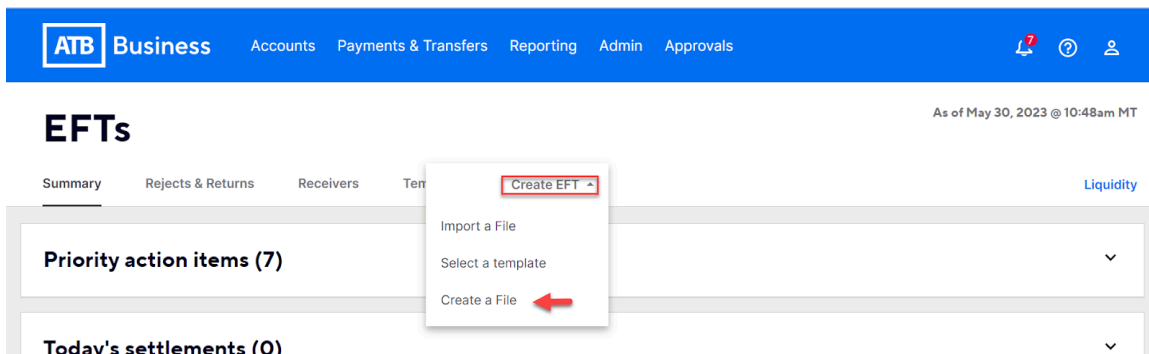
This ensures that any problems in processing can be dealt with effectively.

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

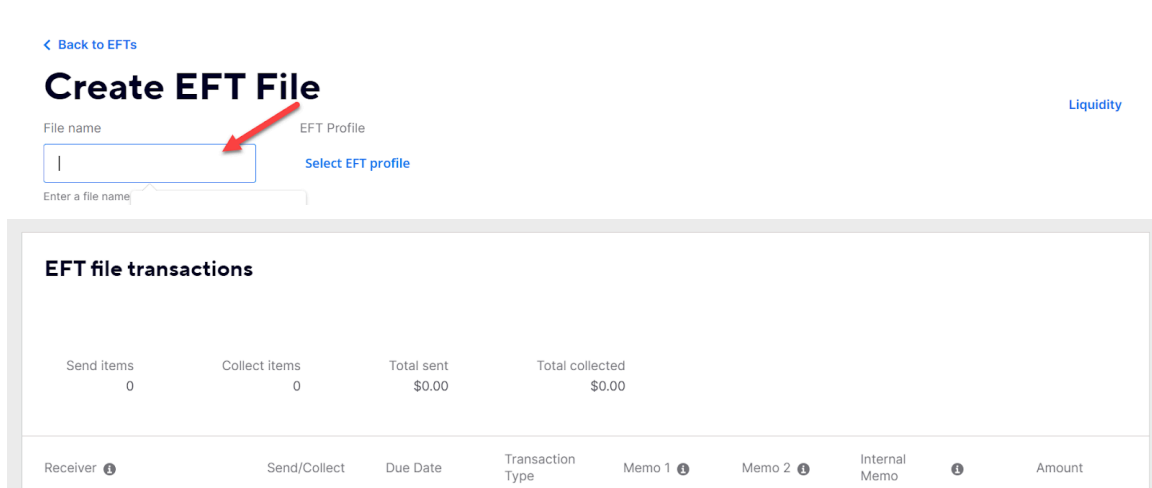
Creating Files

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.

Select a profile [Close]

Search [Search]

<input type="radio"/>	Profile Nickname	Payroll Div2
	Sender Name ⓘ	CORE [Redacted]
	Profile ID	X003D (Send)
	Account Nickname	BUSINESS - US CHEQUING ACCOUNT (4900)
	Account Number	760-01[Redacted]
<input type="radio"/>	Profile Nickname	AR AP
	Sender Name ⓘ	CORE T [Redacted]
	Profile ID	X003E (Send & Collect)
	Account Nickname	Pay As You Go Account (8300)
	Account Number	760-000[Redacted] CAD

[Ok] [Cancel]

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**.

< Back to EFTs

Create EFT File

Liquidity

File name:

EFT Profile: Payroll (760-000652407979 CAD) [Edit](#)

Enter a file name of up to 150 characters.

EFT file transactions			
Send items	Collect items	Total sent	Total collected
0	0	\$0.00	\$0.00

[Add Transaction](#)

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

Note: Based on the profile selected, only receivers that are allowed for that profile type will display: i.e. Profile type is "Send" - only receivers that allow "Send" will display.

Receiver	Send/Collect	Due Date	Transaction Type	Memo 1	Memo 2	Internal Memo	Amount
Select	Search	Jun 06,	Select				\$0.00
#1 [redacted] td 815-20009-100000							
ALICE JOHNSON 003-0...							
ABC 219-0...							
ABCDE 219-0...							

8. Enter the following information (required):

- Select **Send** or **Collect** if this information is not already displayed.
- 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**.

EFT file transactions

Send items: 0 Collect items: 0 Total sent: \$0.00 Total collected: \$0.00 Bulk edits ▾ Add Transaction

Receiver ⓘ Send/Collect Due Date Transaction Type Memo 1 ⓘ Memo 2 ⓘ Internal Memo ⓘ Amount

Select ▾ Search ▾ Jun 06, 📅 Select ▾ \$0.00 ⋮

Send file Save Draft Cancel

- 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.

Note: We'll always send your memos but not all banks can share them with the receiver.

- **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.**

EFT file transactions

Send items: 0 Collect items: 0 Total sent: \$0.00 Total collected: \$0.00 Bulk edits → **Add Transaction**

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
At 00 [redacted]	Send	Jun 06, [calendar icon]	Select				

Three vertical dots menu options: Add new row, Duplicate this row, Delete this row

11. 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.

The screenshot shows the 'EFT file transactions' interface. At the top, there are summary statistics: 'Send items' (1), 'Collect items' (0), 'Total sent' (\$1,000.00), and 'Total collected' (\$0.00). A 'Bulk edits' dropdown and an 'Add Transaction' button are also visible. Below this is a table with columns: Receiver, Send/Collect, Due Date, Transaction Type, Memo 1, Memo 2, Internal Memo, and Amount. A single transaction is shown with Receiver 'ABC 219-08979-481327800', Send/Collect 'Send', Due Date 'Jun 08', Transaction Type '200 - Pay', and Amount '\$1,000.00'. At the bottom, there is a blue bar with three buttons: 'Send file', 'Save Draft', and 'Cancel'. Red arrows point to the 'Send file' and 'Save Draft' buttons.

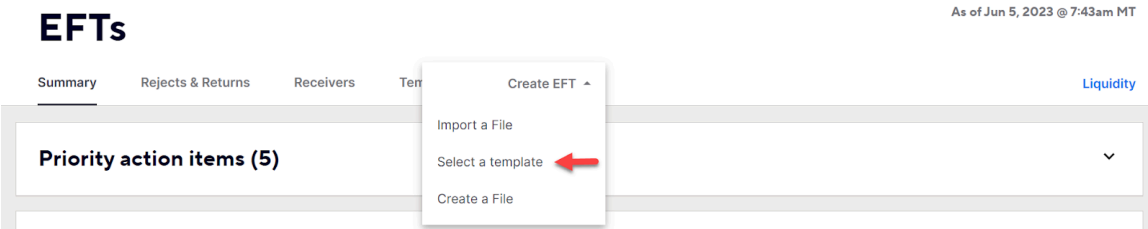
- Saved drafts will display on the EFTs home page under the **Summary** tab in the **Drafts** section.

The screenshot shows the 'EFTs' home page. The title 'EFTs' is on the left, and the date 'As of Jun 1, 2023 @ 7:44am MT' is on the right. Below the title are navigation tabs: 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. The 'Summary' tab is active. Below the tabs are four sections: 'Priority action items (5)', 'Today's settlements (4)', 'Drafts (1)', and 'EFT history'. A red arrow points to the 'Drafts (1)' section.

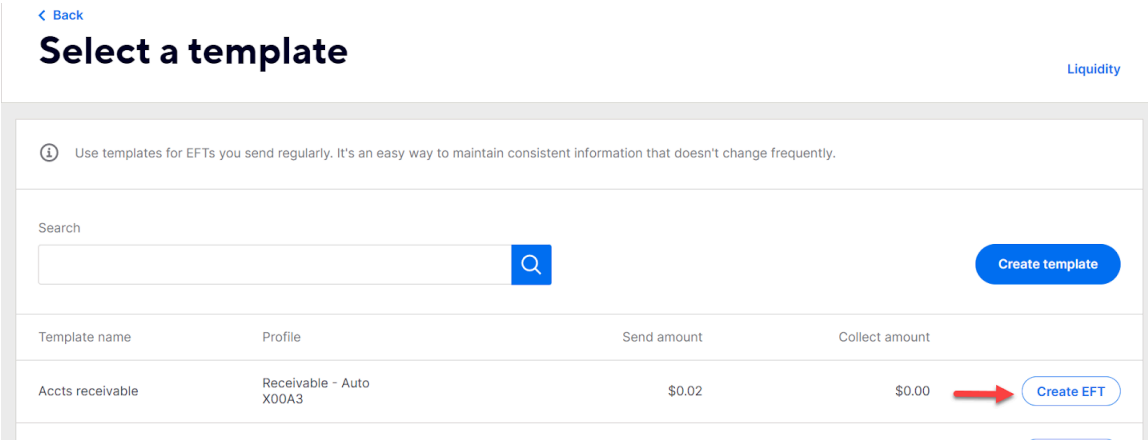
Create a File from a Template

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.

EFT file transactions

Send items 2 Collect items 0 Total sent \$0.00 Total collected \$0.00 Bulk edits Add Transaction

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
Auto & Repair 219-08859-3	Send	<input type="text"/> Enter a due date.	420 - C:				\$0.00
ABC 219-08979-3	Send	<input type="text"/> Enter a due date.	420 - Cash m	555			\$0.00

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

EFT file transactions

Send items 2 Collect items 0 Total sent \$0.02 Total collected \$0.00 Bulk edits Add Transaction

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Amount
002-80	Send	Jun 14, :	450 - Mis	678	\$0.01
anywhere town 003-	Send	Jun 14, :	201 - Spe		\$0.01

Bulk edits ^

Amount

Due date

Transaction type

Delete transactions

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

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: \$0.02 Total collected: \$0.00 Bulk edits ▾ Add Transaction

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
002-80	Send ▾	Jun 14, :	450 - Mis ▾	678			\$0.01 ⋮
anywhere town 003-4 21	Send ▾	Jun 14, :	201 - Spe ▾				\$0.01 ⋮

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:

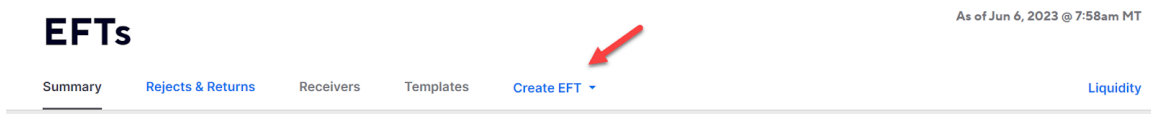
- 1464 byte format (recommended)
- 96 byte format
- CSV file format

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**.


EFTs As of Jun 6, 2023 @ 7:58am MT

Summary Rejects & Returns Receivers Templates Liquidity

Priority action items (5)

Expiry date	File name	From	Type	Amount
-------------	-----------	------	------	--------

Create EFT ^

Import a File 


Select a template

Create a File


3. Choose **Select EFT profile**.

[Back](#)

Import an EFT File Liquidity

 You can save new receivers from an import once the file appears in the EFT History. Under Receivers, select Manage Receivers. ×

EFT Profile ⓘ

[Select EFT profile](#) 

Choose file

Browse

File name

Import file Cancel

4. If you have more than one EFT profile, you'll need to select the profile you wish to use (see screen below). 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.

Select a profile ✕

Search

🔍

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

Liquidity

You can save new receivers from an import once the file appears in the EFT History. Under Receivers, select Manage Receivers.

EFT Profile

Payroll Div2
760-000 CAD Edit

Choose file

File name

Import file Cancel

7. The file selected will automatically be populated in the **Choose file** and **File name** fields. If you wish, you can clear the **File name** 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 ×

Payroll may 29

EFT File Number BUS406474 includes 10 transactions:

Send items	Collect items	Total sent	Total collected
10	0	\$2.20	\$0.00

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

- **View file details** will take you to the **Draft** details screen. See: [View a Draft File](#).
- **Send file** will send the file for processing.

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

EFTs

As of Jun 6, 2023 @ 8:52am MT

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

Priority action items (5) ▾

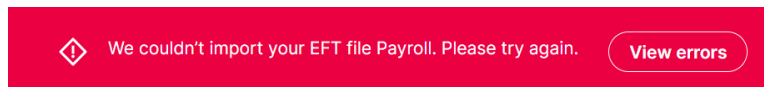
Today's settlements (0) ▾

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: Payroll May - file type: 96 ×

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

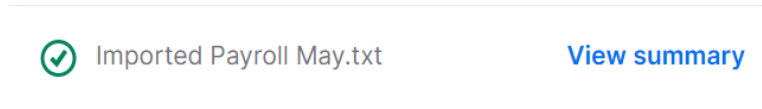
Field name	Error	Line no.	Field no.
Due date	Enter a valid date.	1	3
Amount	Enter a valid amount.	1	8
Due date	Enter a valid date.	2	3
Amount	Enter a valid amount.	2	8
Due date	Enter a valid date.	3	3

[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.



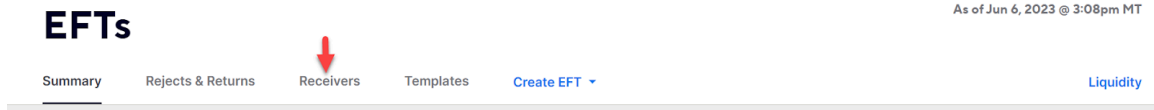
If errors have occurred during the import process, a pop up will appear and will display a red X next to each file with an error. Select **View summary** to see the import errors for the file.



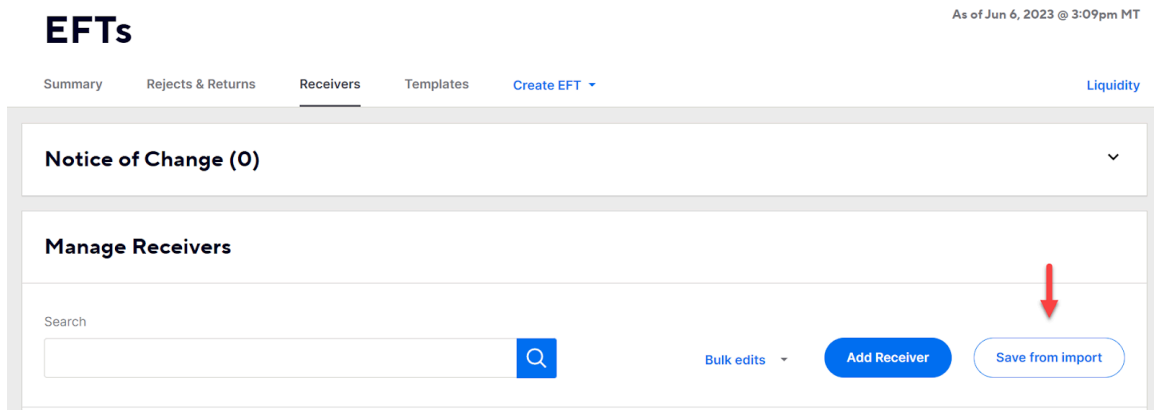
Save Receivers from an Imported File

To save receivers from an imported file, the file must be in **EFT history**.

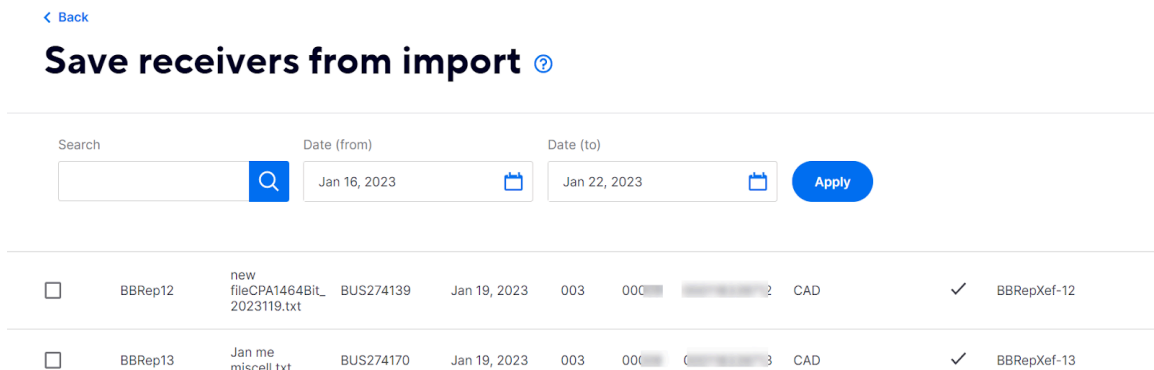
1. From the EFTs home page, select the **Receivers** tab.



2. Select **Save from Import**.



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



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

[← back](#)

Save receivers from import ?

Search Date (from) Date (to)

<input type="checkbox"/>	Receiver name	File name	File number	File sent date	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)
<input checked="" type="checkbox"/>	BBRep1	test a tx to usd [redacted].xt	BUS398919	May 01, 2023	219	07609	[redacted]0	CAD	✓		BBRepXef-1
<input type="checkbox"/>	BBRep2	test a tx to usd [redacted].xt	BUS398919	May 01, 2023	219	07609	[redacted]0	CAD		✓	BBRepXef-2

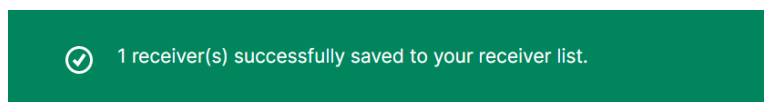
1 receiver selected

5. Select **Save receiver(s)**.
6. In the pop up, confirm by selecting **Save receiver(s)**.

Save these receivers? ×

The selected receiver(s) will be saved to your receiver list, and can be used when creating an EFT file or template.

7. You should receive confirmation of the number of receiver(s) added.



Draft Files

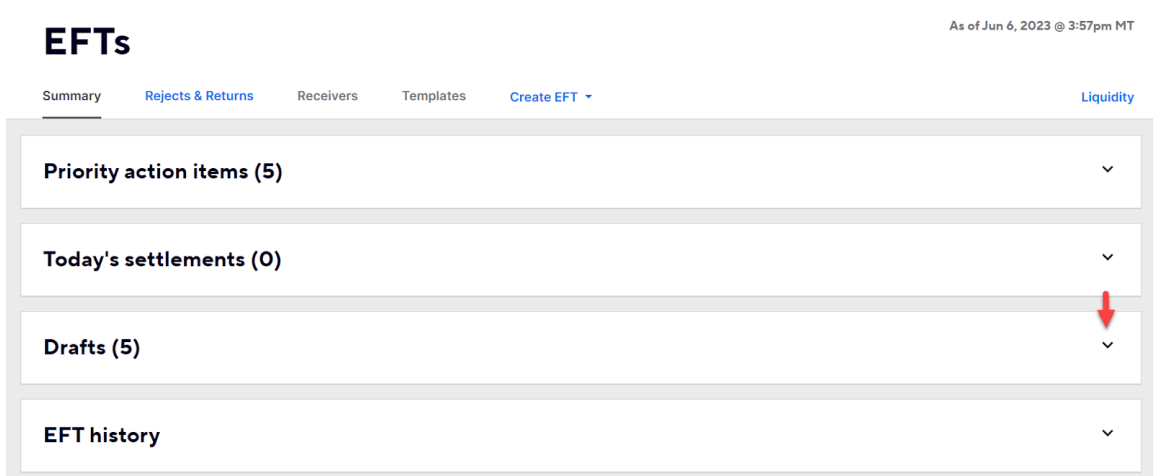
The **Drafts** section displays files that have been created manually, created from a template or imported. Draft files are:

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.

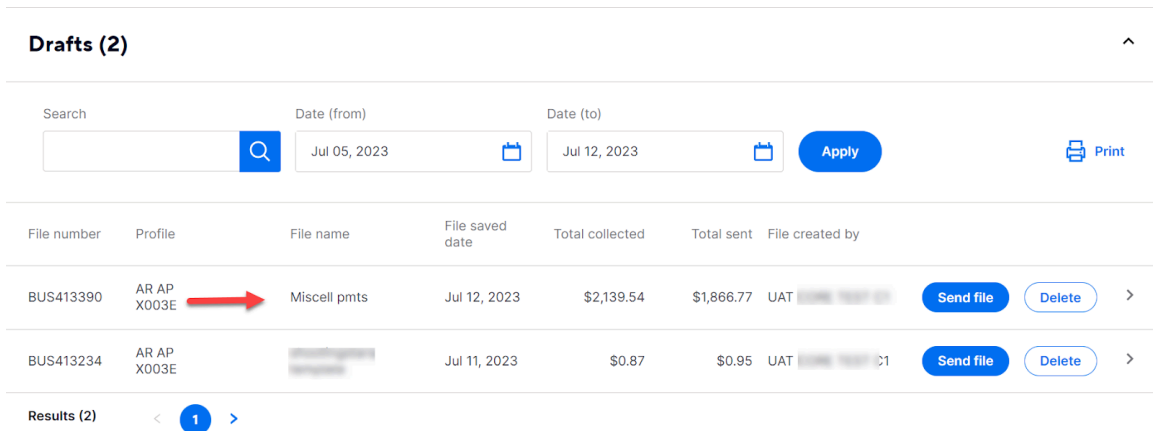
View a Draft File

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



The screenshot shows the 'EFTs' home page. At the top right, it says 'As of Jun 6, 2023 @ 3:57pm MT'. Below the title are several tabs: 'Summary' (selected), 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. A list of categories is shown below the tabs, each with a dropdown arrow: 'Priority action items (5)', 'Today's settlements (0)', 'Drafts (5)', and 'EFT history'. A red arrow points to the 'Drafts (5)' category.

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



The screenshot shows the 'Drafts (2)' page. At the top, there is a search bar and two date filters: 'Date (from)' set to 'Jul 05, 2023' and 'Date (to)' set to 'Jul 12, 2023'. There is an 'Apply' button and a 'Print' icon. Below this is a table with the following columns: 'File number', 'Profile', 'File name', 'File saved date', 'Total collected', 'Total sent', and 'File created by'. The table contains two rows. The first row has a red arrow pointing to the 'Profile' column. The second row has a red arrow pointing to the 'File name' column. At the bottom, there are 'Send file' and 'Delete' buttons for each row. A pagination bar at the bottom shows 'Results (2)' and a page number '1'.

File number	Profile	File name	File saved date	Total collected	Total sent	File created by
BUS413390	AR AP X003E	Miscell pmts	Jul 12, 2023	\$2,139.54	\$1,866.77	UAT [REDACTED]
BUS413234	AR AP X003E	[REDACTED]	Jul 11, 2023	\$0.87	\$0.95	UAT [REDACTED]

3. View the file details.

ATB Business
Accounts
Payments & Transfers
Reporting
Admin
Approvals
🔔 🔍 👤

[< Back](#)

File name Liquidity

Miscell pmts

Enter a file name of up to 150 characters.

Profile AR AP X003E	Settlement account Pay As You Go Account (8300) 7-... CAD	Returns account Pay As You Go Account (8300) 7-... CAD
----------------------------------	--	---

EFT file number BUS413390	Customer file number 202307120000	File saved date Jul 12, 2023	Source Manually Created	File status Draft	File created by UAT CORE TEST C1
------------------------------	--------------------------------------	---------------------------------	----------------------------	----------------------	-------------------------------------

EFT file transactions

Send items 2	Collect items 2	Total sent \$1,866.77	Total collected \$2,139.54	Bulk edits ▾	Add Transaction
-----------------	--------------------	--------------------------	-------------------------------	--------------	---

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
#11 81E-...-7	Collect ▾	Jul 21, 2023 📅	450 - Misc. pt ▾	SW3005-1			\$634.77 ⋮
Donna 003-...-90	Collect ▾	Jul 21, 2023 📅	700 - Busines ▾				\$1,504.77 ⋮
...	Send ▾	Jul 21, 2023 📅	450 - Misc. pt ▾				\$1,232.00 ⋮
...	Send ▾	Jul 21, 2023 📅	700 - Busines ▾				\$634.77 ⋮

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. At the top right, it says 'As of Jun 12, 2023 @ 2:41pm MT'. Below the title are several tabs: 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. Under the 'Summary' tab, there is a list of categories: 'Priority action items (5)', 'Today's settlements (0)', 'Drafts (6)', and 'EFT history'. A red arrow points to the 'Drafts (6)' category.

2. Select the file you want to edit.

The screenshot shows the 'Drafts (2)' page. It has a search bar and filters for 'Date (from)' (Jul 10, 2023) and 'Date (to)' (Jul 17, 2023). There is an 'Apply' button and a 'Print' button. Below is a table with the following columns: File number, Profile, File name, File saved date, Total collected, Total sent, File created by, and actions (Send file, Delete, and a chevron). A red arrow points to the 'Send file' button of the first row.

File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS413390	AR AP X003E	Miscell pmts	Jul 12, 2023	\$2,139.54	\$1,866.77	UAT CORE TEST C1	Send file Delete >
BUS413234	AR AP X003E	short t...	Jul 11, 2023	\$0.87	\$0.95	UAT CORE TEST C1	Send file Delete >

3. Once the file is selected, you can make the following changes (see numbered screen image below):

- (1) Change the **File name**
- (2) **Add Transaction**
- (3) Use **Bulk edits** to change 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**


The screenshot shows a web interface for managing EFT files. At the top, there is a 'File name' field containing 'Miscell pmts' with a red circle '1' next to it. Below this are fields for 'Profile' (AR AP X003E), 'Settlement account' (Pay As You Go Account (8300)), and 'Returns account' (Pay As You Go Account (8300)). A summary section shows 'EFT file number' (BUS413390), 'Customer file number' (202307120000), 'File saved date' (Jul 12, 2023), 'Source' (Manually Created), and 'File status' (Draft). Below this is a table titled 'EFT file transactions' with columns: Receiver, Send/Collect, Due Date, Transaction Type, Memo 1, Memo 2, Internal Memo, and Amount. The first row shows a transaction for '#1C 815' with 'Collect' type, due date 'Jul 21, 2', and amount '\$634.77'. The second row shows a transaction for 'Donna' with 'Collect' type, due date 'Jul 21, 2', and amount '\$1,504.77'. At the bottom, there are buttons for 'Send file', 'Save Draft', and 'Delete file'. A blue bar at the top right contains 'Bulk edits' and 'Add Transaction' buttons. Red circles with numbers 1-12 point to these and other UI elements.

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**.

EFTs As of Jun 12, 2023 @ 3:20pm MT

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

Priority action items (3) 

Expiry date	File name	From	To	Type	Amount
in a month Jul 22, 2023	q1testadbb36188 may 23 2	CAD CD LPR3 X0048	View Details	EFT	View Details
in a month Jul 23, 2023	import adbb36188.txt	CAD CD LPR3 X0048	View Details	EFT	View Details
in a month Jul 23, 2023	template for mobile PC prod issue	CAD CD LPR3 X0048	View Details	EFT	View Details


Results (3) 

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

EFTs As of Jun 12, 2023 @ 3:02pm MT

Summary Rejects & Returns Receivers Templates **Create EFT** ▾ Liquidity

Priority action items (5) ^

Expiry date	File name	From	To	Type	Amount	
in a month Jul 22, 2023	q1testadbb36188 may 23	CAD CD LPR3 X0048	View Details	EFT	View Details	 <input type="button" value="Approve"/> <input type="button" value="X"/>
in a month Jul 22, 2023	q1testadbb36188 may 23 2	CAD CD LPR3 X0048	View Details	EFT	View Details	<input type="button" value="Approve"/> <input type="button" value="X"/>

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

Approve this file? ×

File name	Send items	Collect items	Total sent	Total collected
q1testadbb36188 may 23	1	1	\$0.03	\$250.00

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

✓ EFT file Payroll June was approved.

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

Financial Approvals

As of Jun 13, 2023 @ 8:42am MT

New Pending History Allow notifications OFF


Pending approvals (1)

All transfers (1) EFT (1)

Expiry date	Type	From	To	Amount	Originator	Approvals
in 2 months Aug 12, 2023	EFT	Payroll X003F	View details	View details	db db	1/2 >

Results (1) < 1 >

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

 EFT file June Payroll was approved and sent to ATB for processing.

Delete a Draft File

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

Drafts (3) ^							
Search		Date (from)	Date (to)			Print	
<input type="text"/>	<input type="button" value="Q"/>	Jul 01, 2023 <input type="button" value="📅"/>	Jul 20, 2023 <input type="button" value="📅"/>	<input type="button" value="Apply"/>		<input type="button" value="Print"/>	
File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS414222	Payroll X003F	Payroll June	Jul 17, 2023	\$0.00	\$4,173.34	UAT CORE TEST C1	<input type="button" value="Send file"/> <input type="button" value="Delete"/> >
BUS413390	AR AP X003E	Miscell pmts	Jul 12, 2023	\$2,139.54	\$1,866.77	UAT CORE TEST C1	<input type="button" value="Send file"/> <input type="button" value="Delete"/> >
BUS413234	AR AP X003E	shootingstars template	Jul 11, 2023	\$0.87	\$0.95	UAT CORE TEST C1	<input type="button" value="Send file"/> <input type="button" value="Delete"/> >
Results (3) < 1 >							

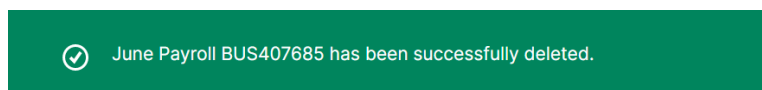
2. A pop up will appear with the options to **Delete** or **Cancel**.

Delete EFT file Miscell pmts ? ×

Are you sure you want to delete this file?

Send items	Collect items	Total sent	Total collected
2	2	\$1,866.77	\$2,139.54

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

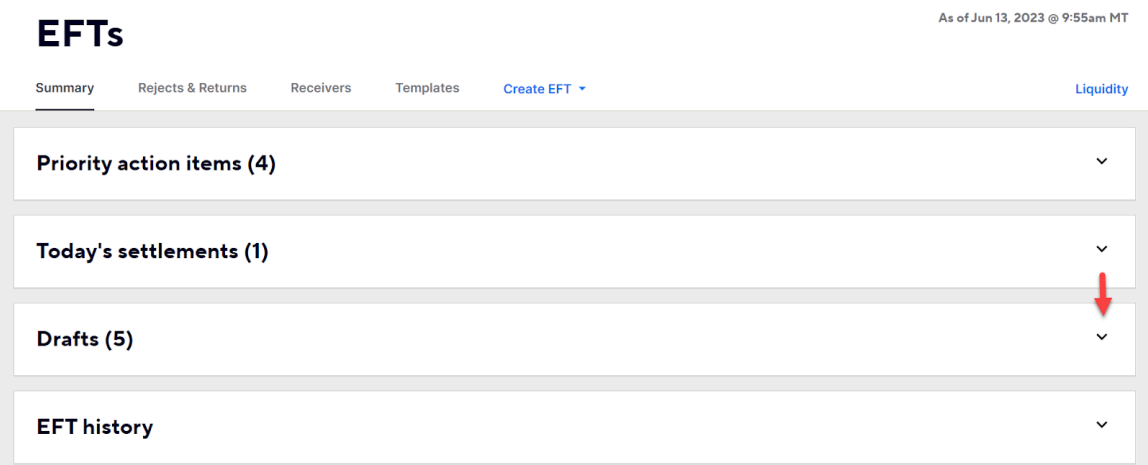


Rejected, Expired or Failed Workflow

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.

Note: If the status shows as **Approval failed**, this is due to system issues. You may need to contact ATB for assistance.

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



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

Drafts (4)

Search Date (from) Jun 10, 2023 Date (to) Jun 15, 2023 [Apply](#) [Print](#)

File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS408569	AR AP X003E		Jun 15, 2023	\$500.67	\$0.02	UAT CORE TEST C1	Send file Delete
BUS408568	AR AP X003E		Jun 15, 2023	\$500.67	\$0.02	UAT CORE TEST C1	Send file Delete
BUS406489	Payroll X003F	Payroll May.txt	Jun 6, 2023	\$0.28	\$0.12	UAT CORE TEST C1	View details to see Approval status
BUS406487	Payroll X003F	Payroll May.txt	Jun 6, 2023	\$242,578.48	\$1,557.37	UAT CORE TEST C1	View details to see Approval status

Results (4)

3. On the page showing the file status, if the status indicates either **Approval rejected** or **Approval expired**, scroll down to where the transaction(s) in the file are listed.

[Back](#) Liquidity

Payroll June

Profile: Payroll X003F
 Settlement account: Commercial Operating Account (7979) 760-01 CAD
 Returns account: Commercial Operating Account (7979) 760-01 CAD

EFT file number: BUS408303	Customer file number: 202306140000	File saved date: Jun 14, 2023	Source: Manually Created	File status: ⚠ Approval rejected
File created by: db db	File sent by: No data available			

EFT file transactions

ⓘ A new file number will be created when you select Try again.

Send items: 3	Collect items: 0	Total sent: \$4,173.34	Total collected: \$0.00
---------------	------------------	------------------------	-------------------------

Search

Receiver	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2
#10	815	20		\$1,823.34	Send	Jun 29, 2023	200 Payroll	No data	No data

[Try Again](#)

4. Select **Try Again** in order to edit the file. You can make the following changes (see image below):

- (1) Change the **File name**
- (2) **Add transaction**
- (3) Use **Bulk edits** to change 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**

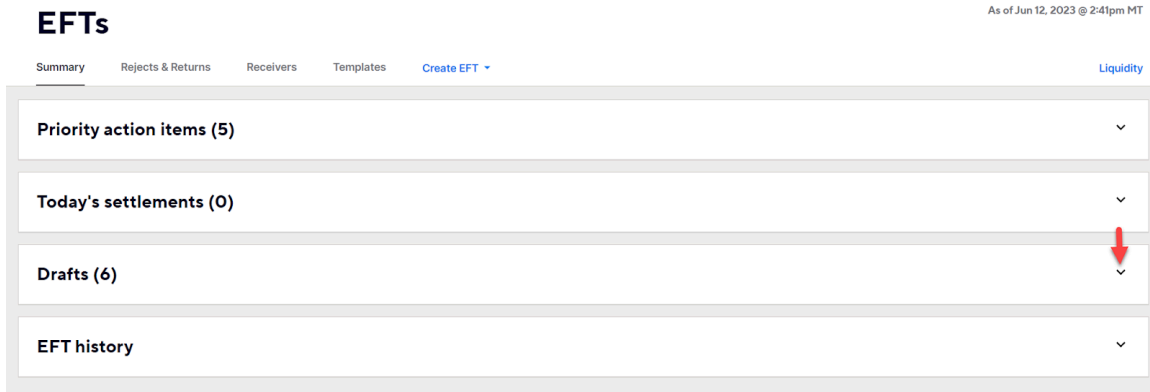
The screenshot shows the 'EFT file transactions' interface. At the top, there is a 'File name' field with a red circle '1' next to it. Below this are 'Profile' and 'Settlement account' sections. A summary table shows 'EFT file number', 'Customer file number', 'File saved date', 'Source', 'File status', and 'File created by'. The main table has columns for 'Receiver', 'Send/Collect', 'Due Date', 'Transaction Type', 'Memo 1', 'Memo 2', 'Internal Memo', and 'Amount'. A red circle '13' is next to the 'Total sent' value. A 'Bulk edits' dropdown and an 'Add Transaction' button are on the right. A red circle '2' is next to the 'Add Transaction' button. A red circle '3' is next to the 'Bulk edits' dropdown. A red circle '4' is next to the 'Amount' column header. A red circle '5' is next to the 'Receiver' column header. A red circle '6' is next to the 'Send/Collect' column header. A red circle '7' is next to the 'Due Date' column header. A red circle '8' is next to the 'Transaction Type' column header. A red circle '9' is next to the 'Memo 1' column header. A red circle '10' is next to the 'Memo 2' column header. A red circle '11' is next to the 'Internal Memo' column header. A red circle '12' is next to the 'Amount' column header. At the bottom, there are 'Send file', 'Save Draft', and 'Delete file' buttons.

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.

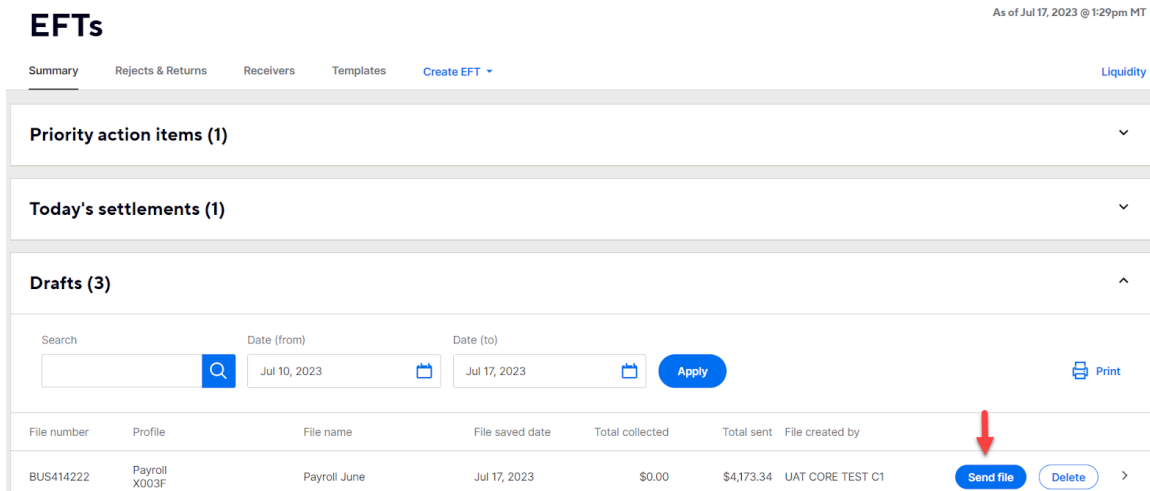
Send a File for Processing from Drafts

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



The screenshot shows the EFTs Summary page. The 'Summary' tab is active. The 'Drafts (6)' section is expanded, indicated by a red arrow pointing to the downward arrow icon. The page title is 'EFTs' and the date is 'As of Jun 12, 2023 @ 2:41pm MT'. The navigation bar includes 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'.

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



The screenshot shows the EFTs Drafts page. The 'Drafts (3)' section is expanded, indicated by a red arrow pointing to the upward arrow icon. The page title is 'EFTs' and the date is 'As of Jul 17, 2023 @ 1:29pm MT'. The navigation bar includes 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. Below the section header, there is a search bar and date filters. A table lists draft items, with a red arrow pointing to the 'Send file' button in the first row.

File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS414222	Payroll X003F	Payroll June	Jul 17, 2023	\$0.00	\$4,173.34	UAT CORE TEST C1	Send file Delete >

OR

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

The screenshot shows the ATB Business interface with a navigation bar at the top containing 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. Below the navigation bar is a 'Drafts (3)' section with search filters for 'Date (from)' (Jul 01, 2023) and 'Date (to)' (Jul 20, 2023), an 'Apply' button, and a 'Print' icon. A table lists three drafts:

File number	Profile	File name	File saved date	Total collected	Total sent	File created by	
BUS414222	Payroll X003F	Payroll June	Jul 17, 2023	\$0.00	\$4,173.34	UAT CORE TEST C1	Send file Delete >
BUS413390	AR AP X003E	Miscell pmts	Jul 12, 2023	\$2,139.54	\$1,866.77	UAT CORE TEST C1	Send file Delete >
BUS413234	AR AP X003E	shootingstars template	Jul 11, 2023	\$0.87	\$0.95	UAT CORE TEST C1	Send file Delete >

At the bottom of the table, there is a 'Results (3)' indicator with a page number '1' and navigation arrows. A red arrow points to the 'Delete' button of the second row.

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

The screenshot shows the 'EFT file transactions' details page. At the top, it displays summary statistics:

Send items 8000	Collect items 8000	Total sent \$1,760.00	Total collected \$1,160.00
--------------------	-----------------------	--------------------------	-------------------------------

Below the summary is a search bar and a table of transactions:

Receiver	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2
BBRep1	003	000	000	\$0.10	Collect	Feb 28, 2023	730 Com fees/dues	BBRepXef-1	No data
BBRep1	003	000	000	\$0.10	Collect	Feb 28, 2023	730 Com fees/dues	BBRepXef-1	No data

At the bottom of the page, there are two buttons: 'Send file' and 'Delete file'. A red arrow points to the 'Send file' button.


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

Send EFT file June Payroll to ATB? ✕

Send items	Collect items	Total sent	Total collected
1	0	\$1,800.00	\$0.00

Send fileCancel

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 June Payroll BUS408288 to ATB. Please check EFT History to confirm file status.

- 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 Sep 26, 2023 @ 8:15am MT

Summary Rejects & Returns Receivers Templates Create EFT ▾ Liquidity

Priority action items (1) ⌵

Expiry date	File name	From	To	Type	Amount	
in 2 months Nov 25, 2023	Midmonth payroll	Payroll X003F	View Details	EFT	View Details	<input type="button" value="Approve"/> <input type="button" value="X"/>

Results (1) < 1 >

Today's settlements (0) ⌵

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

[Back to Approvals](#) As of Sep 26, 2023 @ 8:17 AM

Midmonth payroll

Workflow ID: 212925 Status: **Approval required** Approval expiry: Nov 25, 2023 @ 7:14am

Created: db db Approval 1: You Approval 2: Complete

EFT file transactions

Profile CAD CD LPR3 X0048	Settlement account Calgary Operations (4500) 760-00177974500 CAD	Returns account Calgary Operations (4500) 760-00177974500 CAD	
EFT file number BUS404534	Customer file number 202305242801	File saved date May 24, 2023	Source Import
File created by bd bd			

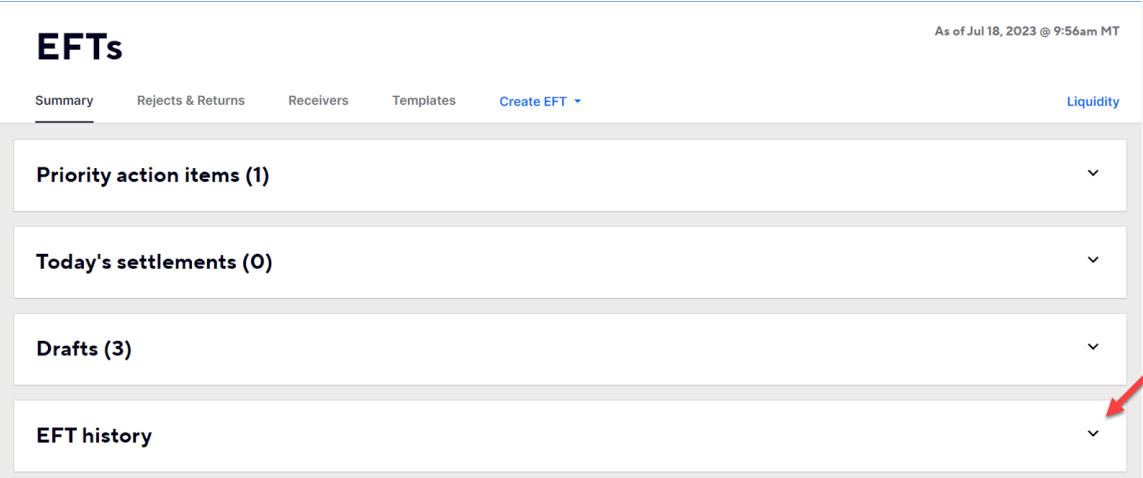
EFT History

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**.

EFT history ^

Search Date (from) Date (to)

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 ^

Search Date (from) Date (to)

Status	File number	Profile	File name	File sent date	Total collected	Total sent	Payment order no.	File created by	
Scheduled	BUS482372	PAYandREC A0002	Miscell pmts	Jul 19, 2023	\$0.00	\$0.05	000416661930	Administrator 4TZ prod test1	<input type="button" value="Recall"/> >
Recalled	BUS482370	PAYandREC A0002	June receivables	Jul 19, 2023	\$10.05	\$0.00	000416666074	Administrator 4TZ prod test1	>
In progress	BUS482368	demo A002D	June Payroll	Jul 19, 2023	\$0.00	\$0.10	000416659884	Administrator 4TZ prod test1	>

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

Status	File number	Profile	File name	File sent date	Total collected	Total sent	Payment order no.	File created by	
Scheduled	BUS482372	PAYandREC A0002	Miscell pmts	Jul 19, 2023	\$0.00	\$0.05	000416661930	Administrator 4TZ prod test1	<input type="button" value="Recall"/> >
Recalled	BUS482370	PAYandREC A0002	June receivables	Jul 19, 2023	\$10.05	\$0.00	000416666074	Administrator 4TZ prod test1	>
In progress	BUS482368	demo A002D	June Payroll	Jul 19, 2023	\$0.00	\$0.10	000416659884	Administrator 4TZ prod test1	>

Results (3) < 1 >

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

[← Back](#) Liquidity

counter testing

Profile: **AR AP** X003E
 Settlement account: **Pay As You Go Account (8300)** 760-00 CAD
 Returns account: **Pay As You Go Account (8300)** 760-001 CAD

EFT file number BUS415637	Payment order number 120229007686	File sent date Jul 26, 2023	Source Import	File status Processed	File created by UAT CORE TEST C1
File sent by UAT CORE TEST C1					

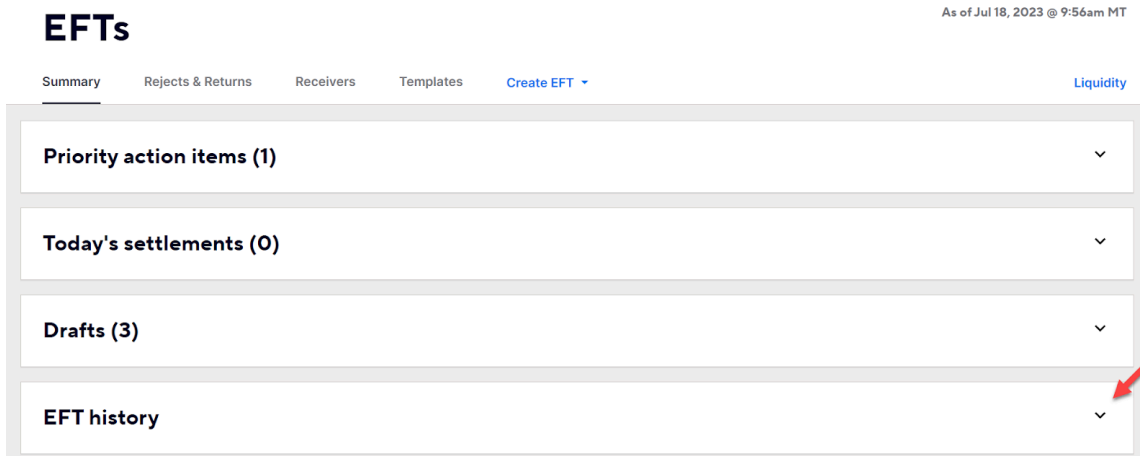
EFT file transactions

Send items 10	Collect items 0	Total sent \$2.20	Total collected \$0.00	Print
Search				Download transactions
<input type="text"/>				

Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo
BBRep11	Processed	05861773 7828	003	00009	000	\$0.20	Send	Jul 28, 2023	200 Payroll	BBRepXef-11	No data	No data
BBRep12	Processed	05861773 8028	003	00009	000	\$0.21	Send	Jul 28, 2023	200 Payroll	BBRepXef-12	No data	No data
BBRep13	Recalled	05861773 7928	003	00009	000	\$0.22	Send	Jul 28, 2023	200 Payroll	BBRepXef-13	No data	No data

Download EFT Transaction History

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

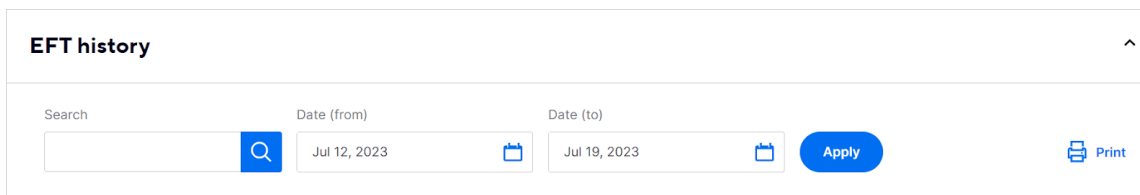


The screenshot shows the EFTs home page. At the top right, it says "As of Jul 18, 2023 @ 9:56am MT". Below this is a navigation bar with tabs: "Summary", "Rejects & Returns", "Receivers", "Templates", "Create EFT", and "Liquidity". The "Summary" tab is selected. Below the navigation bar is a list of action items:

- Priority action items (1) [dropdown arrow]
- Today's settlements (0) [dropdown arrow]
- Drafts (3) [dropdown arrow]
- EFT history [dropdown arrow]

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 interface. It has a search bar with a magnifying glass icon. To the right of the search bar are two date pickers: "Date (from)" with the date "Jul 12, 2023" and "Date (to)" with the date "Jul 19, 2023". Below the date pickers is a blue "Apply" button. To the right of the "Apply" button is a "Print" button with a printer 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.


Status	File number	Profile	File name	File sent date	Total collected	Total sent	Payment order no.	File created by	
Scheduled	BUS482372	PAYandREC A0002	Miscell pmts	Jul 19, 2023	\$0.00	\$0.05	000416661930	Administrator 4TZ prod test1	Recall >
Recalled	BUS482370	PAYandREC A0002	June receivables	Jul 19, 2023	\$10.05	\$0.00	000416666074	Administrator 4TZ prod test1	>
 In progress	BUS482368	demo A002D	June Payroll	Jul 19, 2023	\$0.00	\$0.10	000416659884	Administrator 4TZ prod test1	>

Results (3) < **1** >

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

EFT file transactions												
All due dates		Jul 19, 2023	Jul 28, 2023									
Send items	Collect items	Total sent	Total collected									
10	10	\$135.97	\$72,830.31									
Search					Print Download transactions Recall transactions							
<input type="text"/>												
<input type="button" value="Q"/>												
Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo
BBRep1	Rejected	058581691412	000	00009	000118339701	\$0.10	Collect	Jul 28, 2023	730 Com fees/dues	BBRepXef-1	No data	No data
BBRep10	Recalled	058581692112	003	00009	000118339710	\$0.19	Collect	Jul 28, 2023	730 Com fees/dues	BBRepXef-10	No data	No data

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

EFT file transactions												
All due dates		Jul 19, 2023	Jul 28, 2023									
Send items	Collect items	Total sent	Total collected									
10	10	\$135.97	\$72,830.31									
Search					Print  Download transactions Recall transactions							
<input type="text"/>												
<input type="button" value="Q"/>												
Receiver	Status	Payment item no.	Bank	Transit	Account	Amount	Send / Collect	Due date	Type	Memo 1	Memo 2	Internal Memo

7. Select **Download CSV**.

Download transactions?



Transactions will be downloaded for file C00231.txt

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

Download CSV

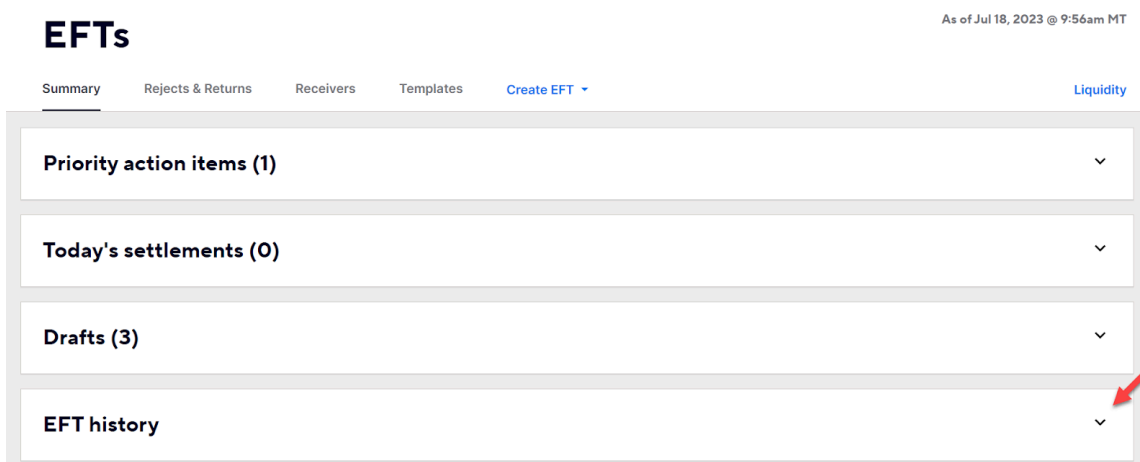
Cancel

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**.

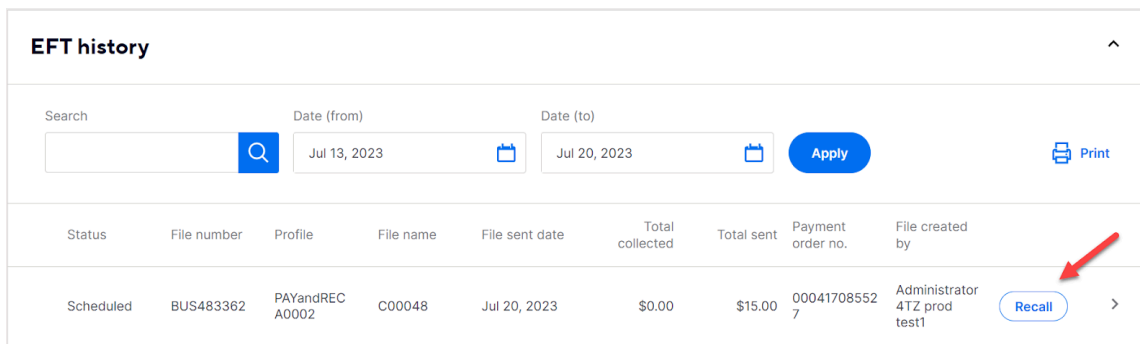


The screenshot shows the 'EFTs' page with a 'Summary' tab selected. The page title is 'EFTs' and the date/time is 'As of Jul 18, 2023 @ 9:56am MT'. There are several tabs: 'Summary', 'Rejects & Returns', 'Receivers', 'Templates', 'Create EFT', and 'Liquidity'. Below the tabs is a list of action items:

- Priority action items (1)
- Today's settlements (0)
- Drafts (3)
- EFT history

A red arrow points to the 'EFT history' item.

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 search bar and filters. The table has the following columns: Status, File number, Profile, File name, File sent date, Total collected, Total sent, Payment order no., and File created by. A red arrow points to the 'Recall' button in the last row.

Status	File number	Profile	File name	File sent date	Total collected	Total sent	Payment order no.	File created by
Scheduled	BUS483362	PAYandREC A0002	C00048	Jul 20, 2023	\$0.00	\$15.00	000417085527	Administrator 4TZ prod test1

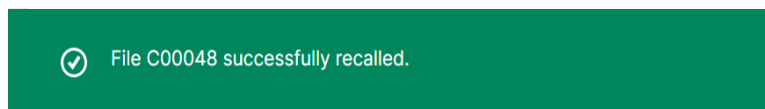
3. A pop up will appear with the options to **Recall** or **Cancel**.

Recall C00048?

Send items	Collect items	Total sent	Total collected
2	0	\$15.00	\$0.00

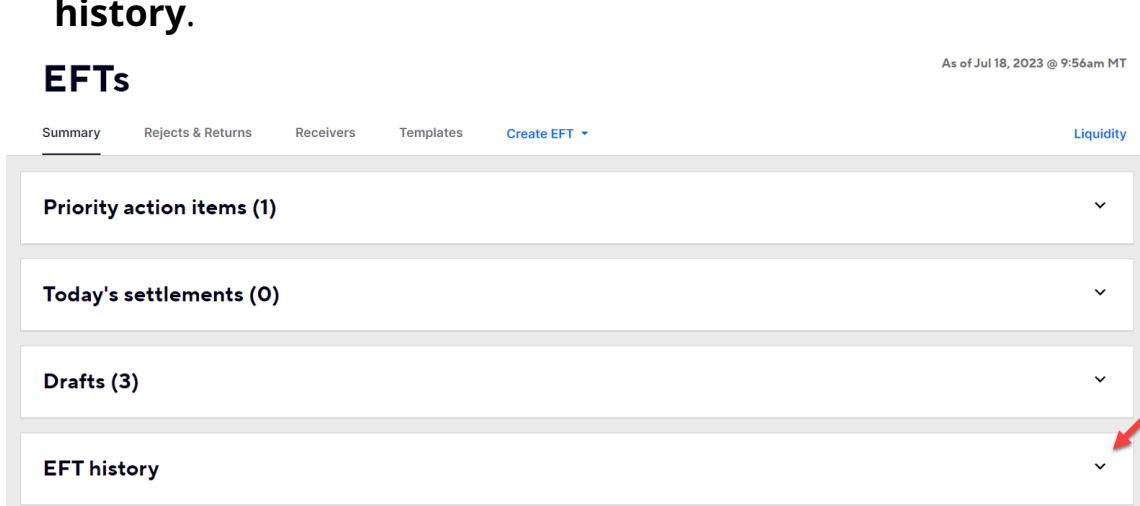
[Recall](#) [Cancel](#)

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**.



- 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.

[< Back](#) Liquidity

C00231

Profile
AR AP
X003E

Settlement account
Pay As You Go Account (8300)
760-00-XXXXXX CAD

Returns account
Pay As You Go Account (8300)
760-00-XXXXXX CAD

EFT file number BUS414885	Payment order number 120228893468	File sent date Jul 20, 2023	Source Import	File status In progress	File created by UAT CORE TEST C1
File sent by UAT CORE TEST C1					

EFT file transactions

All due dates: [Jul 19, 2023](#) [Jul 28, 2023](#)

Send items 10	Collect items 10	Total sent \$135.97	Total collected \$72,830.31	Print Download transactions Recall transactions
------------------	---------------------	------------------------	--------------------------------	---

Search →

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

EFT file transactions

All due dates: [Jul 19, 2023](#) [Jul 28, 2023](#)

Search ⓘ 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 checked="" type="checkbox"/> BBRep11	In Progress	05858162 1031	003	00009	000118339 711	\$0.20	Send	Jul 28, 2023	200 Payroll	BBRepXef -11	No data	No data
<input checked="" type="checkbox"/> BBRep12	In Progress	05858162 0731	003	00009	000118339 712	\$0.21	Send	Jul 28, 2023	200 Payroll	BBRepXef -12	No data	No data


Recall transactions
Back
0 transactions selected

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

EFT file transactions

All due dates Jul 19, 2023 Jul 28, 2023

Search 

 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"/> BBRep11	In Progress	058581621031	003	00009	000118339711	\$0.20	Send	Jul 28, 2023	200 Payroll	BBRepXef-11	No data	No data
<input checked="" type="checkbox"/> BBRep12	In Progress	058581620731	003	00009	000118339712	\$0.21	Send	Jul 28, 2023	200 Payroll	BBRepXef-12	No data	No data

[Recall transactions](#) [Back](#) 16 transactions selected


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

Recall transactions?

Collect items	Send items	Total collected	Total sent
6	10	\$16,829.89	\$135.97

[Confirm](#) [Back](#)

5. When **Confirm** is selected, a confirmation pop up will appear. **Please note that moving between pages is inactivated when transactions are selected for recall.** This may limit the number of transactions you can recall at one time.

 You've successfully recalled transaction(s) from EFT file C00231 BUS414885.

Rejects & Returns

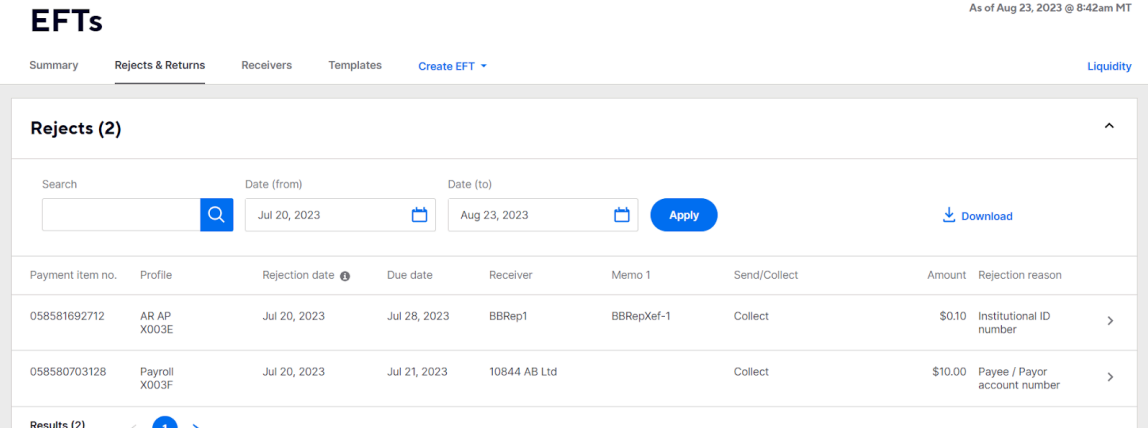
An EFT transaction will show as rejected or returned if the money was not received by the Receiver. You can also see the reason for the Reject or Return.

View Rejects

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



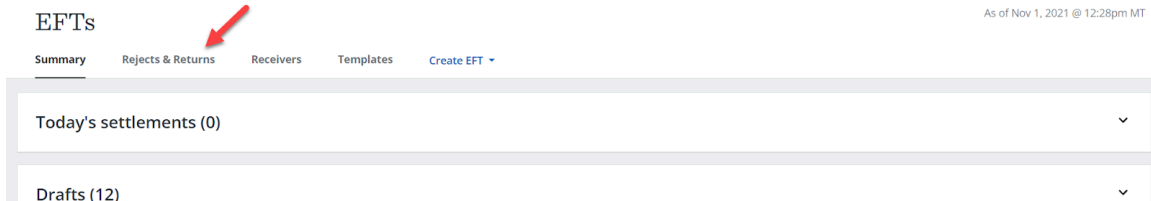
2. View details of the **rejected** transactions.
 - **Rejects** are transactions that fail the initial edits at ATB or at another bank when received.



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

View Returns

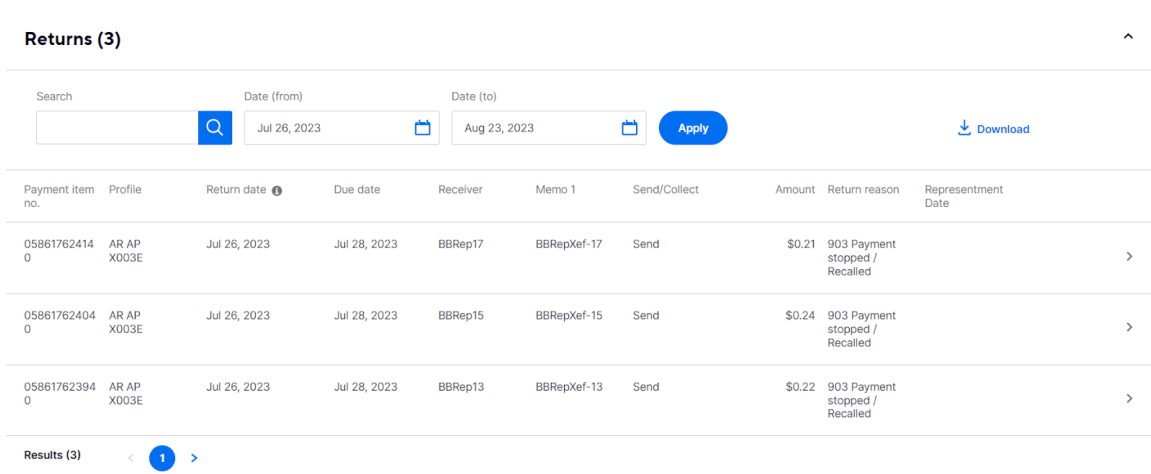
1. From the EFTs home page, select the **Rejects & Returns** tab.



The screenshot shows the EFTs home page with the 'Rejects & Returns' tab selected, indicated by a red arrow. The page displays two sections: 'Today's settlements (0)' and 'Drafts (12)', both with dropdown arrows.

2. View details of the **returned** transactions.

- **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.



The screenshot shows the 'Returns (3)' page with a search and filter interface. The table below lists three returned transactions.

Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
058617624140	AR AP X003E	Jul 26, 2023	Jul 28, 2023	BBRep17	BBRepXef-17	Send	\$0.21	903 Payment stopped / Recalled	>
058617624040	AR AP X003E	Jul 26, 2023	Jul 28, 2023	BBRep15	BBRepXef-15	Send	\$0.24	903 Payment stopped / Recalled	>
058617623940	AR AP X003E	Jul 26, 2023	Jul 28, 2023	BBRep13	BBRepXef-13	Send	\$0.22	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.

Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
058610669576	AR AP X003E	Jul 24, 2023	Jul 19, 2023	BBRep5	BBRepXef-5	Collect	\$56,000.00	901 NSF (debit only)	Represent
058609068956	AR AP X003E	Jul 24, 2023	Jul 28, 2023	BBRep8	BBRepXef-8	Collect	\$0.17	903 Payment stopped / Recalled	>
058609068856	AR AP X003E	Jul 24, 2023	Jul 28, 2023	BBRep7	BBRepXef-7	Collect	\$0.16	903 Payment stopped / Recalled	>

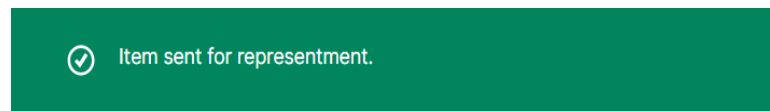
2. You will get a pop up to confirm the representment. Confirm by selecting **Represent**.

[×](#)

Are you sure you want to represent this item 058610669576?

Represent Cancel

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



4. 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: Aug 23, 2023

Transaction details

Payment information	Receiver information	Delivery information
Amount \$0.24 CAD	Name BBRep15	Originator Cody Boyd
Collect/Send Collect	Receiver banking information	File sent date Aug 23, 2023
Transaction type Com fees/dues	Transit number 00009	Due date Jul 19, 2023
Payment item number 058732956150	Bank number 003	Profile CAD CD P4

RepresentReturn to summary

Automatic Representation Service

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

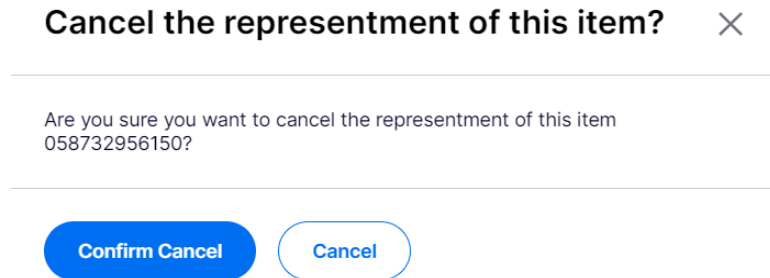
1. To view the scheduling of an automatic representation, go to the **Returns** page and see the Representation Date.

Returns (24)									
Search									
Date (from)	Date (to)								
Aug 17, 2023	Aug 24, 2023	Apply							
									Download
Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
058732956150	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep15	BBRepXef-15	Collect	\$0.24	901 NSF (debit only)	2023-09-22
058732956050	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep14	BBRepXef-14	Collect	\$0.23	901 NSF (debit only)	2023-09-22
058732955950	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep13	BBRepXef-13	Collect	\$0.22	901 NSF (debit only)	2023-09-22
058732955850	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep12	BBRepXef-12	Collect	\$0.21	908 Funds not cleared (debit only)	2023-09-22
058732955750	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep11	BBRepXef-11	Collect	\$0.20	901 NSF (debit only)	2023-09-22

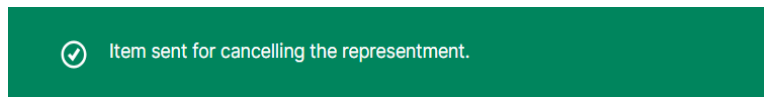
2. To cancel an automatic representation, find the row of the transaction you wish to cancel on the **Returns** page and select **Cancel**.

Returns (24)									
Search									
Date (from)	Date (to)								
Aug 17, 2023	Aug 24, 2023	Apply							
									Download
Payment item no.	Profile	Return date	Due date	Receiver	Memo 1	Send/Collect	Amount	Return reason	Representation Date
058732956150	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep15	BBRepXef-15	Collect	\$0.24	901 NSF (debit only)	2023-09-22
058732956050	CAD CD P4 X002M	Aug 23, 2023	Jul 19, 2023	BBRep14	BBRepXef-14	Collect	\$0.23	901 NSF (debit only)	2023-09-22

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



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

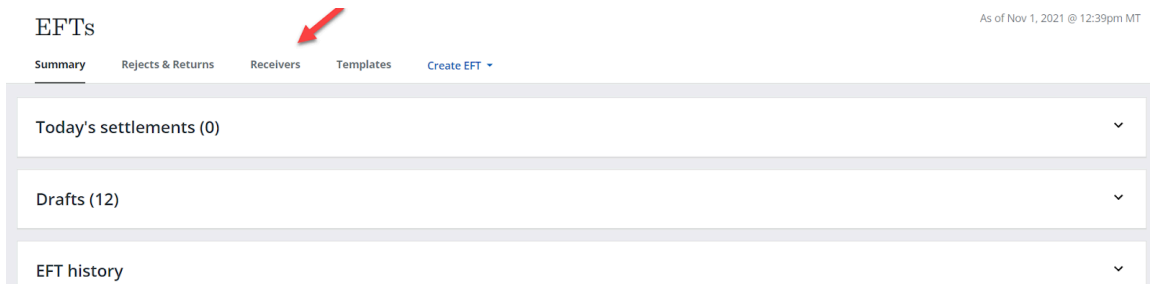


- If the representment is cancelled, the transaction can be manually represented within a 30 day timeframe.
- To change a scheduled representment, contact ATB Business Solutions at 1-877-363-4855.

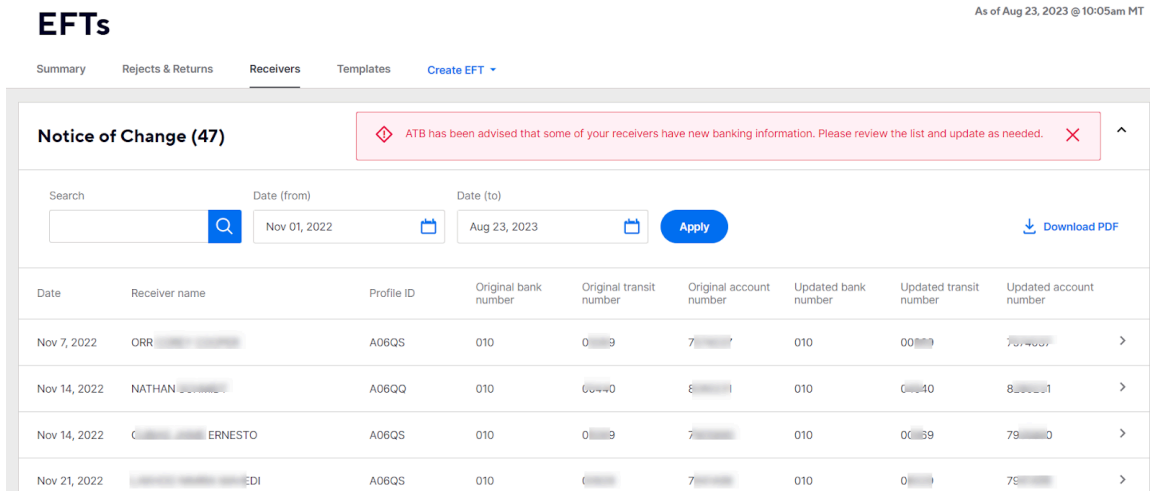
View a Notice of Change

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

3. Select a row in the NOC table to view details.

Notice of Change (57) ⚠ ATB has been advised that some of your receivers have new banking information. Please review the list and update as needed. ✕

Search Date (from) Date (to)

Date	Receiver name	Profile ID	Original bank number	Original transit number	Original account number	Updated bank number	Updated transit number	Updated account number	
Oct 3, 2022	██████████ E	A06QS	010	05069	██████████	010	00969	7:██████████	>
Oct 10, 2022	██████████	A06QS	010	05069	██████████	010	00969	██████████	>

[< Back](#)

Notice of change details

Date
Nov 7, 2022

Transaction details

Receiver information	Original banking information	Updated banking information
Receiver name ORR (██████████)	Original bank number 010	Updated bank number 010
Profile ID A06QS	Original transit number 0:██████████	Updated transit number 00969
Memo 1 (cross reference) 0045793	Original account number 7:██████████	Updated account number ██████████
Memo 2 (sundry) No data available		

- 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**. (For more information, see [Managing Receivers](#).)

EFTs

As of Aug 23, 2023 @ 10:36am MT

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

Notice of Change (47) ⬠ 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 ▾

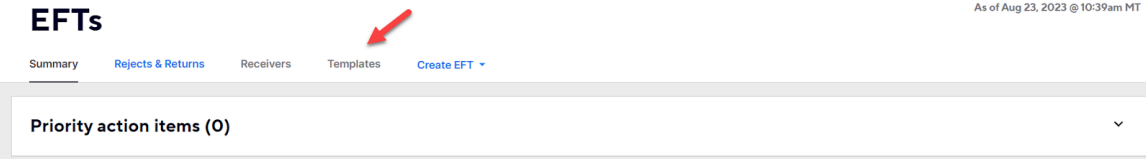
Receiver name	Bank number	Transit number	Account number	Currency	Collect	Send	Memo 1 (optional)	
██████████ DARRYL A.	016	10██████████	542604001	CAD	✓	✓	C1098185	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Managing Templates

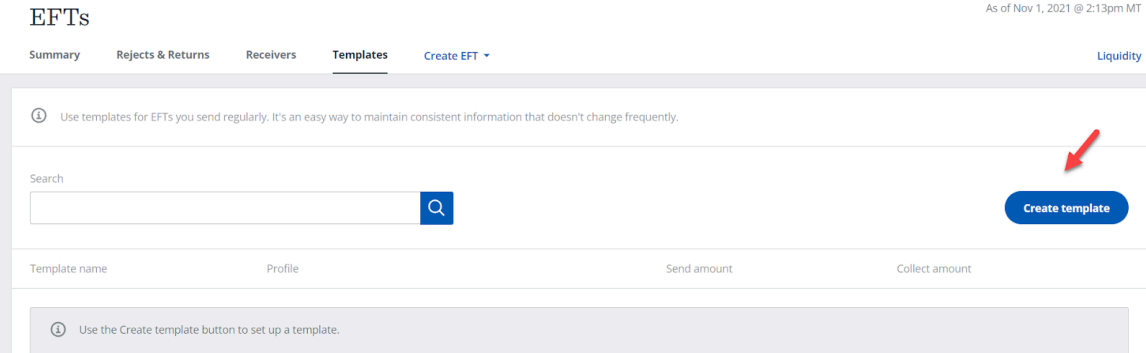
Templates allow you to save information for EFT files that you send out regularly with few changed details.

Create a Template

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



- 2. Select **Create template**.



3. Enter a **Template name**.

[← Back to EFTs](#)

Create new Template

Liquidity

Template name EFT Profile
[Select EFT profile](#)

Enter a name of up to 50 characters.

Send items	Collect items	Total sent	Total collected	
0	0	\$0.00	\$0.00	Add Transaction

Receiver ⓘ	Send/Collect	Transaction Type	Memo 1 ⓘ	Internal Memo ⓘ	Amount
------------	--------------	------------------	----------	-----------------	--------

Enter a template name and select a profile to continue.

4. Choose **Select EFT profile**.

[← Back to EFTs](#)

Create new Template

Liquidity

Template name EFT Profile [Select EFT profile](#)
[Select a profile.](#)

Enter a name of up to 50 characters.

Send items	Collect items	Total sent	Total collected	
0	0	\$0.00	\$0.00	Add Transaction

Receiver ⓘ	Send/Collect	Transaction Type	Memo 1 ⓘ	Internal Memo ⓘ	Amount
------------	--------------	------------------	----------	-----------------	--------

Enter a template name and select a profile to continue.

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

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.

The screenshot shows a dialog box titled "Select a profile" with a close button (X) in the top right corner. Below the title is a search bar with a magnifying glass icon. The main area contains two profile entries, each with a radio button for selection. The first profile is "Payroll Div2" and the second is "AR AP". Each profile entry lists several fields: Profile Nickname, Sender Name (with a help icon), Profile ID, Account Nickname, and Account Number (with a currency code). At the bottom of the dialog are two buttons: "Ok" (a solid blue button) and "Cancel" (a white button with a blue border).

Profile Nickname	Details
<input type="radio"/> Payroll Div2	Sender Name: [REDACTED] C1 Profile ID: X003D (Send) Account Nickname: BUSINESS ACCOUNT (1000) Account Number: 760-00 [REDACTED] CAD
<input type="radio"/> AR AP	Sender Name: C [REDACTED] T C1 Profile ID: X003E (Send & Collect) Account Nickname: Pay As You Go Account (8300) Account Number: 760-[REDACTED] CAD

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**.

[Back to EFTs](#)

Create new Template

Liquidity

Template name: EFT Profile: Collect 760-000178138300 CAD [Edit](#)

Enter a name of up to 50 characters.

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

[Add Transaction](#)

Receiver ⓘ	Send/Collect	Transaction Type	Memo 1 ⓘ	Internal Memo ⓘ	Amount
------------	--------------	------------------	----------	-----------------	--------

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

[Back to EFTs](#)

Create new Template

Liquidity

Template name: EFT Profile: Payroll Div2 760-000008874900 USD [Edit](#)

Enter a name of up to 50 characters.

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

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

Receiver ⓘ	Send/Collect	Transaction Type	Memo 1 ⓘ	Internal Memo ⓘ	Amount
<input type="text" value="Select"/>	<input type="text" value="Search"/>	<input type="text" value="Select"/>			\$0.00

blakes
219-07509

Qing
219-07609

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](#)

< Back to EFTs

Create new Template

Template name: EFT Profile: Payroll Div2, 760-000008674900 USD [Edit](#)

Enter a name of up to 50 characters.

Send items: 1, Collect items: 0, Total sent: \$0.00, Total collected: \$0.00

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

Receiver	Send/Collect	Transaction Type	Memo 1	Internal Memo	Amount
blakesj 219-07509-100527870	Send	Select	nkkhk		\$0.00

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

- 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.
 - **Memo 2** can be added when you Create an EFT using a

template.

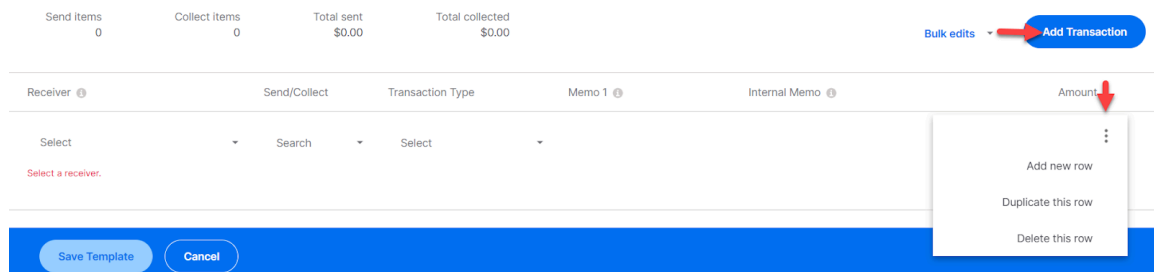
- We'll always send your memos but not all banks can share them with the receiver.
- Enter an **Amount** or leave as \$0.00.

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**.

< Back to EFTs

Create new Template

Liquidity

Template name: June billd
EFT Profile: AR AP
760-000178138300 CAD Edit

Enter a name of up to 50 characters.

Send items: 1, Collect items: 0, Total sent: \$1,500.00, Total collected: \$0.00

Bulk edits Add Transaction

Receiver	Send/Collect	Transaction Type	Memo 1	Internal Memo	Amount
#10652 AB Ltd 815-20009-1234567	Send	450 - Misc. payments	E#76654		\$1,500.00

Save Template Cancel

Edit a Template

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

EFTs

As of Aug 24, 2023 @ 8:51am MT

Summary Rejects & Returns Receivers **Templates** Create EFT

Liquidity

Priority action items (1)


Today's settlements (0)

Drafts (0)


EFT history

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

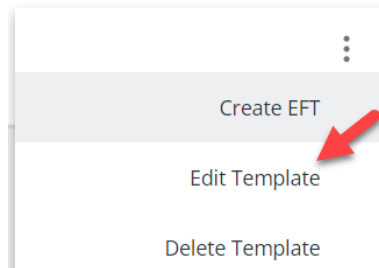
📘 Use templates for EFTs you send regularly. It's an easy way to maintain consistent information that doesn't change frequently.

Search  [Create template](#)

Template name	Profile	Send amount	Collect amount	
Accts receivable	Receivable - Auto X00A3	\$0.00	\$0.00	⋮
ar	ar and ap X009E	\$25.00	\$0.00	⋮
Miscell pmts	AR AP X003E	\$0.00	\$0.01	⋮



3. Select **Edit Template**.



4. You can now do one of the following:

1. Change the template name.
2. Click to **Add Transaction**.
3. Change the **Receiver**.
4. Change the **Send/Collect** if the profile allows.
5. Change the **Transaction Type**.
6. Add or change **Memo 1** information.
7. Add or change **Internal Memo** information.
8. Change the **Amount**.
9. Use the three dots menu to add, duplicate or delete a row.
10. 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**.

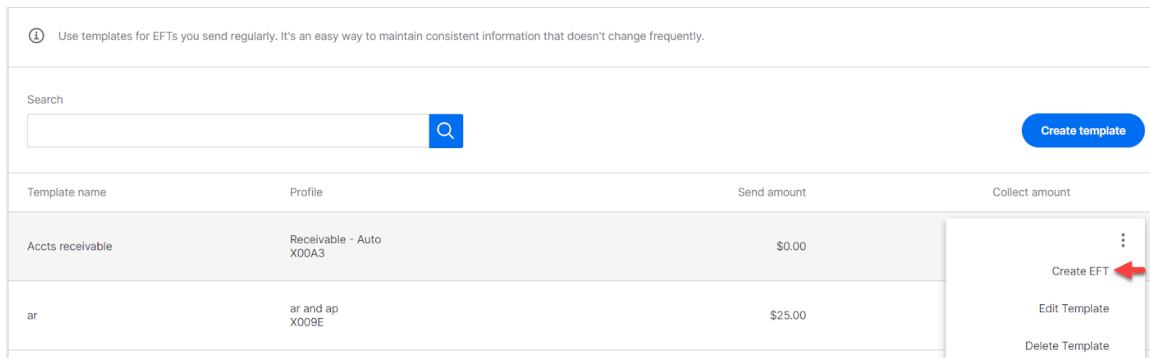
The screenshot shows the EFT creation interface. At the top left, there is a link to 'Back to EFTs'. The 'Template name' field contains 'template 2' and is marked with a red circle '1'. To the right, the 'EFT Profile' is 'Mixed' with the number '760-000008926500 CAD'. A 'Liquidity' label is in the top right. Below this, a summary row shows 'Send items: 2', 'Collect items: 0', 'Total sent: \$3.00', and 'Total collected: \$0.00'. On the right of this row, there is a 'Bulk edits' dropdown and an 'Add Transaction' button, both marked with red circles '10' and '2' respectively. The main table has columns: 'Receiver' (marked '3'), 'Send/Collect' (marked '4'), 'Transaction Type' (marked '5'), 'Memo 1' (marked '6'), 'Internal Memo' (marked '7'), and 'Amount' (marked '8'). The first row shows 'Select' for Receiver, 'Search' for Send/Collect, '202 - Vac payroll' for Transaction Type, '1234567890123456' for Memo 1, and '\$1.00' for Amount. A three-dot menu next to the amount is marked with a red circle '9'. The second row shows 'Select' for Receiver, 'Search' for Send/Collect, '201 - Spec payroll' for Transaction Type, and '\$2.00' for Amount. At the bottom, there are three buttons: 'Save Template', 'Create EFT', and 'Cancel'. Red arrows point to the 'Save Template' and 'Create EFT' buttons.

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.

Create EFT File

Liquidity

File name: EFT Profile: AR AP 760-000178138300 CAD [Edit](#)

Enter a file name of up to 150 characters.

EFT file transactions

Send items	Collect items	Total sent	Total collected				
2	2	\$0.00	\$0.01	Bulk edits Add Transaction			

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
#10652 AB Ltd 815-20009-1234567	Collect	<input type="text" value=""/> <small>Enter a due date.</small>	450 - Misc. pr	E#76654			\$0.01

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

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

Create EFT File

Liquidity

File name: EFT Profile: ar and ap 760-000652407979 CAD [Edit](#)

Enter a file name of up to 150 characters.

EFT file transactions

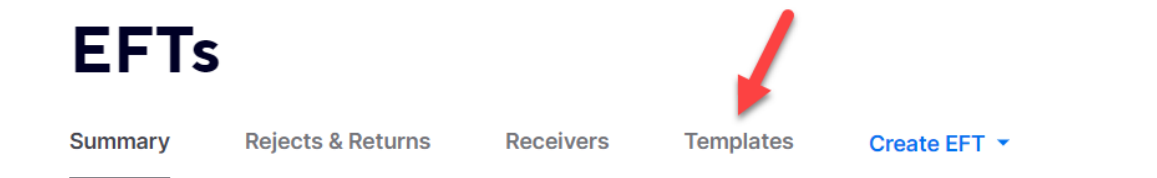
Send items	Collect items	Total sent	Total collected				
2	0	\$25.00	\$0.00	Bulk edits Add Transaction			

Receiver ⓘ	Send/Collect	Due Date	Transaction Type	Memo 1 ⓘ	Memo 2 ⓘ	Internal Memo ⓘ	Amount
ABCDE 219-08979-481327800	Send	Oct 06, 202: <input type="text" value=""/>	460 - Accts p				\$10.00
Auto & Repair 219-0859-382939179	Send	Oct 06, 202: <input type="text" value=""/>	460 - Accts p				\$15.00

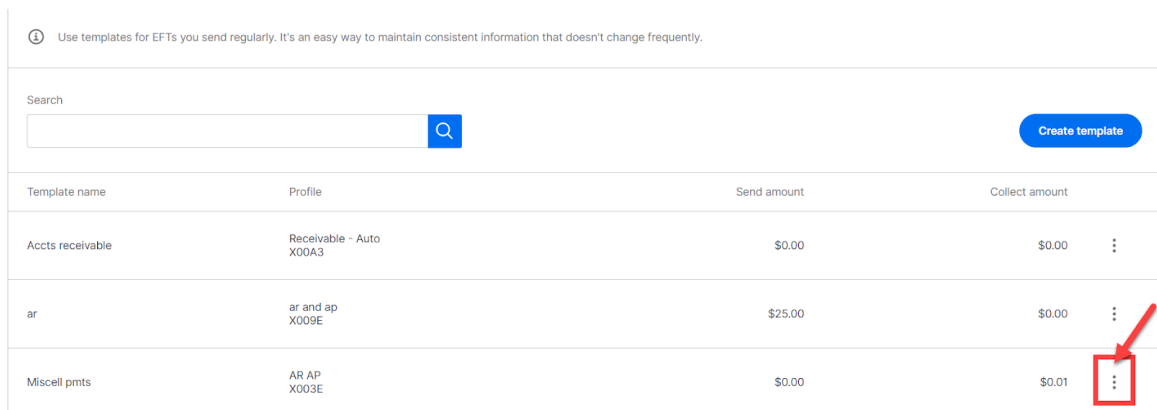
[Send file](#) [Save Draft](#) [Cancel](#)

Delete a Template

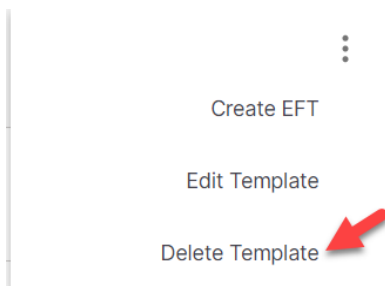
1. From the EFTs home page, select the **Templates** tab.



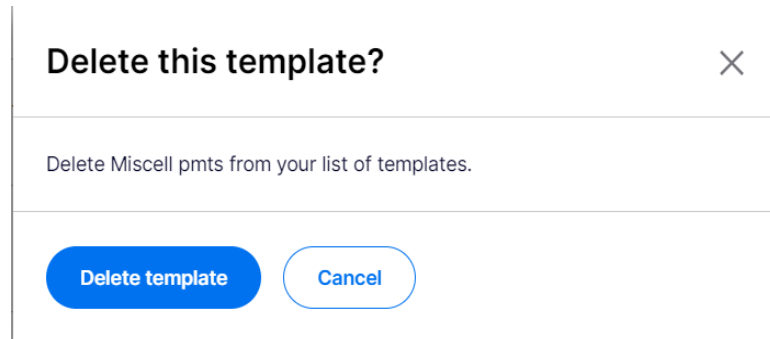
2. Select the three vertical dots menu of the template you want to delete.



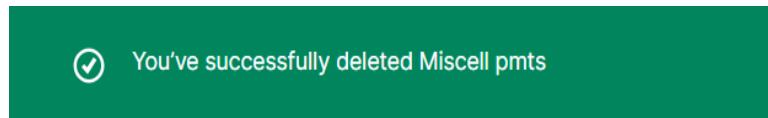
3. Select **Delete Template** to confirm deletion.



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



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



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

Data element	Character position	Data element size	Contents	Format	Data element name
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	21990EEEE	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

Data element	Character position	Data element size	Contents	Format	Data element name
1	1	1	C or D	Alpha	Logical record type ID
2	2-10	9		Numeric	Logical record count (field length, right justified with leading zeros)
3	11-24	14	21990EEEEEEFF	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	0IIITTTT	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	219921990FFFFEEEEIII	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)
	265-1464				Can contain up to five more segments. Any unused portion must be spaced

					filled.
--	--	--	--	--	---------

*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).

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

Data element	Character position	Data element size	Contents	Format	Data element name
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	21990EEEEFFFF	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

Field name	Character position	Data element size	Data length	Format type	Comment
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 filled)
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)

Field name	Character position	Data length	Format type	Comment
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

Field name	Character position	Data length	Format type	Comment
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 Profile ID 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

Field name	Format	Maximum length	Required or Optional	Validations
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

Data element name	Format	Position	Required or optional	Validations
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	59-1464	Required	Must be space filled or file import will fail.

Logical record type C and/or D - detail record

Data element name	Format	Position	Required or optional	Validations
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 transaction will be rejected.
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 transaction will be rejected.
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

Data element name	Format	Position	Required or optional	Validations
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 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 file import fails. Zero fill if no transactions
Total value of credit transactions	Numeric	47-60	Required	Totals must be accurate or the file 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)

Field name	Format	Position	Required or optional	Validations
Transaction type	Alphanumeric	1-1	Required	Must be logical record type A or the 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 name	Alphanumeric	11-16	Required	Must be alphanumeric or the 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)

Field name	Format	Position	Required or optional	Validations
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 transaction will be rejected.

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 transaction will be rejected.
Receiver branch number	Numeric	44-48	Required	Must be a valid five digit transit number or the transaction will be rejected.
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)

Field name	Format	Position	Required or optional	Validations
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 number	Numeric	7-10	Required	00001-99999
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 count	Numeric	53-60	Required	Total must be 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.

Field name	Format	Maximum length	Required or optional	Validations
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 transaction will

				be rejected..
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 transaction will be rejected. import fails.

Receiver transit number	Alphanumeric	5	Required	Must be a valid transit number and five digits or the transaction will be rejected. .
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

File status	Description
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

File status	Description
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, 2022 reads as 022150.

Day	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1	001	032	060	091	121	152	182	213	244	274	305	335
2	002	033	061	092	122	153	183	214	245	275	306	336
3	003	034	062	093	123	154	184	215	246	276	307	337
4	004	035	063	094	124	155	185	216	247	277	308	338
5	005	036	064	095	125	156	186	217	248	278	309	339
6	006	037	065	096	126	157	187	218	249	279	310	340
7	007	038	066	097	127	158	188	219	250	280	311	341
8	008	039	067	098	128	159	189	220	251	281	312	342
9	009	040	068	099	129	160	190	221	252	282	313	343
10	010	041	069	100	130	161	191	222	253	283	314	344
11	011	042	070	101	131	162	192	223	254	284	315	345
12	012	043	071	102	132	163	193	224	255	285	316	346
13	013	044	072	103	133	164	194	225	256	286	317	347
14	014	045	073	104	134	165	195	226	257	287	318	348
15	015	046	074	105	135	166	196	227	258	288	319	349
16	016	047	075	106	136	167	197	228	259	289	320	350
17	017	048	076	107	137	168	198	229	260	290	321	351
18	018	049	077	108	138	169	199	230	261	291	322	352

Day	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1	001	032	060	091	121	152	182	213	244	274	305	335
19	019	050	078	109	139	170	200	231	262	292	323	353
20	020	051	079	110	140	171	201	232	263	293	324	354
21	021	052	080	111	141	172	202	233	264	295	325	355
22	022	053	081	112	142	173	203	234	265	296	326	356
23	023	054	082	113	143	174	204	235	266	297	327	357
24	024	055	083	114	144	175	205	236	267	298	328	358
25	025	056	084	115	145	176	206	237	268	299	329	359
26	026	057	085	116	146	177	207	238	269	300	330	360
27	027	058	086	117	147	178	208	239	270	301	331	361
28	028	059	087	118	148	179	209	240	271	302	332	362
29	029		088	119	149	180	210	241	272	303	333	363
30	030		089	120	150	181	211	242	273	304	334	364
31	031		090		151		212	243				365

Julian calendar leap year

Day	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1	001	032	061	092	122	153	183	214	245	275	306	336
2	002	033	062	093	123	154	184	215	246	276	307	337
3	003	034	063	094	124	155	185	216	247	277	308	338
4	004	035	064	095	125	156	186	217	248	278	309	339
5	005	036	065	096	126	157	187	218	249	279	310	340
6	006	037	066	097	127	158	188	219	250	280	311	341
7	007	038	067	098	128	159	189	220	251	281	312	342
8	008	039	068	099	129	160	190	221	252	282	313	343
9	009	040	069	100	130	161	191	222	253	283	314	344
10	010	041	070	101	131	162	192	223	254	284	315	345
11	011	042	071	102	132	163	193	224	255	285	316	346
12	012	043	072	103	133	164	194	225	256	286	317	347
13	013	044	073	104	134	165	195	226	257	287	318	348
14	014	045	074	105	135	166	196	227	258	288	319	349
15	015	046	075	106	136	167	197	228	259	289	320	350
16	016	047	076	107	137	168	198	229	260	290	321	351
17	017	048	077	108	138	169	199	230	261	291	322	352
18	018	049	078	109	139	170	200	231	262	292	323	353
19	019	050	079	110	140	171	201	232	263	293	324	354
20	020	051	080	111	141	172	202	233	264	294	325	355
21	021	052	081	112	142	173	203	234	265	295	326	356
22	022	053	082	113	143	174	204	235	266	296	327	357
23	023	054	083	114	144	175	205	236	267	297	328	358
24	024	055	084	115	145	176	206	237	268	298	329	359

25	025	056	085	116	146	177	207	238	269	299	330	360
26	026	057	086	117	147	178	208	239	270	300	331	361
27	027	058	087	118	148	179	209	240	271	301	332	362
28	028	059	088	119	149	180	210	241	272	302	333	363
29	029	060	089	120	150	181	211	242	273	303	334	364
30	030		090	121	151	182	212	243	274	304	335	365
31	031		091		152		213	244		305		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 - Rejects & 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/payer 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[®]
CALGARY 6TH AVENUE
SUITE 100, 801 - 6TH AVE. S.W.
CALGARY, ALTA. T2P 3W2

MEMO _____ **MP**

||[®] 001 ||[®] ⑆ 0 X X X 9 ⑆ 2 1 9 ⑆ X X X X X X X ⑆ X X ||[®]

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](#)

Appendix J - PAD Agreement

Refer to Payment Canada for further information on the H1 rules: [Payments Canada Rule H1](#)

The following are the mandatory fields that must be contained in a standard PAD Agreement:

1. Payor Information
Payor's Name _____ (Account Number with Payee) _____ Street Address _____ City _____ Province _____ Postal Code _____

Phone _____ Email: _____
2. Payor's Financial Institution
Name of Financial Institution _____ Account number _____ Financial Institution Number _____ Transit Number _____
3. PAD Category
These services are for: <input type="checkbox"/> Personal <input type="checkbox"/> Business Use
4. Amount and Timing
You, the Payor, authorize _____ to debit the bank account identified above for \$ _____ on the _____ of every _____ or next business day. You, the Payor confirm that you have the authority under the terms of your account agreement to authorize this debit. Waiver clause must be displayed prominently (e.g. in bold print, highlighted or underlined) if the at least 10 day prenotification is being waived for change to the amount or timing of the collection.
5. Cancellation agreement
You, the Payor may revoke your authorization at any time (Payee to insert process - e.g. in writing or by phone) subject to providing notice of __ days (not to exceed 30).
6. Recourse statement
You have certain recourse rights if any debit does not comply with this agreement. You have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my recourse rights you may contact my financial Institution or visit www.payments.ca
7. Payee contact information

(Payee Name)
Attention XXXX Department
1234 Main Street, City, Province, Postal Code
Phone: _____ Email: _____

In addition to the above fields, the following fields are mandatory in the case of one-time PADs, PADs that are submitted on an occasional basis and PADs where a payment service provider is the payee.

One-Time PADs

Your authority is to remain in effect until we complete the one-time payment at which time your PAD agreement will automatically terminate.

Sporadic PAD

Your authorization is required for each and every PAD prior to each PAD being Exchanged and Cleared.

Payment Service Provider as a Payee

The [Payee name] has been contracted by [Entity name providing the goods and services] to debit the account identified. The [Payee name] may appear in the Payor's banking information as the debtor of the PAD.