You require authorization to use these CPA codes in your input file for Pre-Authorized debit payments only. There are no restrictions for credit payments.

Please contact your RBC Account Manager to use these codes or your Pre-Authorized Debit payments will not be processed. Your payment will be identified as a "T" level error or "rejected" and reported on your Input Verification and Edit Report.

CPA transaction codes 231 and 300 to 324 can only be used by the Federal Government (Institution #117 and #177)

231 Federal Pension

300 Federal Payment
301 Agriculture Stabilization
302 AgriInvest
303 HRDC-Training
308 Advance Child Tax
309 GST
310 CPP
311 Old Age Security
312 War Veterans' Allow

313 VAC
315 PS Superannuation
316 CF Superannuation
317 Tax Refund
318 EI
319 PAD CCRA (for debits transaction only)
320 Student Loan
321 CBS Interest
322 External Affairs
323 Savings Plan
324 Access Grants

CPA transaction codes 232 and 600 to 612 can only be used by the Provincial Government

232 Provincial Pension

600 Prov./Local Gov. Payment
601 Family Support Plan
602 Housing Allowance
603 Income Security Benefits
604 Family Ben.
605 Fed-Prov/Terr.
606 Workers Compensation Board
608 Automobile Insurance Plan
607 Employment Assistance Allowance

609 Health Care Premium
610 Offences and Fines
611 Disability Payment
612 Parental Insurance
613 Student Loan
614 Grant/Bursary
615 Solidarity Tax Credit
616 Children Assistance
650 Inter – FI Funds Transfer Debit

The 650 - Funds Transfer Pre-Authorized Transaction Code is restricted and can only be used for Debit transactions to consumer accounts.

CPA transaction code 650 can only be used by CPA Members (financial institutions, life insurance companies with assigned CPA numbers, etc.). The payor and the payee are the same individual and this code is only used for debit transactions to consumer accounts.

420 Cash Management
The Cash Management Pre-Authorized Transaction Code can be used for Debits and Credits; however this CPA code is restricted for debits only. No Restriction on Credit Transactions.

CPA transaction code 420 is a PAD drawn on the account of a payor for the purpose of transferring, consolidation or repositioning funds between their account at one member of the Canadian Payments Association to their account at another member (e.g. transfers between a parent company and its subsidiary). This CPA code is only to be used for business-to-business transactions.