You require authorization to use these Payments Canada transaction 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.

Payments Canada 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 Agrilnvest
- 303 HRDC-Training
- 308 Canada Child Benefit
- 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 CSB Interest
- 322 External Affairs
- 323 Savings Plan
- 324 Access Grants

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

- 232 Provincial Pension
- 600 Prov/Local Gvt Payment
- 601 Family Support Plan
- 602 Housing Allowance
- 603 Income Security Benefits
- 604 Family Ben.
- 605 Fed-Prov/Terr
- 606 Workers’ Compensation Board
- 607 Employment Assistance Allowance
- 608 Automobile Insurance Plan
- 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
- 617 Tax Refund
- 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.

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

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

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