



Corporate Creditor Identification Number (CCIN)

What is a CCIN?

- A CCIN is a unique and non-transferable identification number assigned by Payments Canada to a Biller to help route their customer's Electronic Bill Payments to them.
- To obtain a CCIN, a Biller must apply through their Financial Institution (FI).
- Their FI will consolidate both the remittance information and associated funds from each of the other participating FIs.

What is the CCIN Database?

- The CCIN Database is a database of all CCINs maintained by Payments Canada that is updated weekly to reflect additions, modifications and discontinuations submitted by participant FIs.
- It contains routing information and other relevant information for CCIN Billers (e.g., contact information) which is only made visible to users of the database.
- Payments Canada offers a weekly file which is available for download as of Thursday, and contains a list of updates made during the last 7 day cycle, as well as an updated master list of all the CCIN profiles. Any changes (i.e., new CCINs or updates to an existing CCIN), before the weekly cut-off time of Wednesday at 11:59pm will appear in the Thursday extract of the same week.
- Non-Member organizations can only gain access to the CCIN output by requesting to subscribe to the CCIN Database. In order to subscribe, the organization must enter into a three-party agreement with a sponsor Direct/Group Clearer and Payments Canada.

What are the benefits of obtaining a CCIN?

- Timely receipt of funds and remittance information for Electronic Bill Payments.
- Assurance that payment received by the Biller is irrevocable once deposited into their account.
- The CCIN serves as an account based alias directory, meaning that a CCIN Biller can transfer from one bank to another and have its routing information updated while keeping the same alias information. Therefore, customers can continue to make bill payments with no financial impacts to the CCIN Biller.
- CCIN Billers receive consolidated remittance information from their FI in one location.

What are the steps involved in the enrollment process?

1. Biller completes the Biller Enrollment Form, selects which FIs they want a response from, and sends it back to their FI.
2. Biller enters into a Biller Agreement with their FI, designating that FI as the Payee's FI.
3. Payee's FI applies for a CCIN on behalf of the Biller via the CCIN Database, and receives the CCIN for the Biller.
4. Payee's FI notifies all FIs selected by the CCIN Biller that the Biller is interested in having them act as a Payor's FI for the collection of its Electronic Bill Payments.
5. All FIs selected by the CCIN Biller on the Biller Enrollment Form respond to the Payee's FI indicating whether or not they are willing to act as a Payor's FI for the CCIN Biller.
6. CCIN Biller enters into separate agreements with each FI that is willing to act as a Payor's FI, but only if the CCIN Biller agrees to the terms and conditions of the service, and the fees charged by the potential Payor's FI.
7. CCIN Biller starts receiving their customer's Electronic Bill Payments on the implementation date agreed upon with the Payee's FI.