



**Digital
Commerce
Bank**

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E-Transfer Bulk File Upload and File Formats

Quick Guide

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GENERAL

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GLOSSARY OF TERMS

Throughout this document the following definitions will apply:

TERM	EXPLANATION	TERM	EXPLANATION
API	Application Program Interface	DCB	Digital Commerce Bank
CAD	Canadian Dollars		

DCBANK

DCBank is a Schedule I Canadian Chartered Bank that specializes in the development of innovative corporate payment, deposit solutions, commercial banking services and prepaid card programs.

VERSION HISTORY

Version	Date	Changes	Init
v0.1	January 14, 2021	Initial creation of guide	KS
v0.2	May 03, 2021	Sent for internal review	KS
v2.0	May 25, 2021	Reviewed and approved	AS
v2.1	April 26, 2022	Edited file format details	PP

1.0 INTRODUCTION

This document provides an overview of the Client setup process and instructions on performing e-Transfer transactions using DCBank’s e-Transfer Payment Management System. This guide also provides file formats for individual/recurring transactions and end of day reports.

Note: e-Transfers are for Clients who wish to Initiate debit or credit transactions domestically through the Interac network using an email address or cell phone number. Transactions are initiated between the Client’s account at DCBank to the beneficiary account at a Canadian Financial Institution.

1.1 E-TRANSFER INITIAL CLIENT SETUP

The Client setup process is completed by DCBank authorized personnel. Client’s must:

- In the case of an e-Transfer credit transaction, ensure that their account at DCBank holds non-refutable funds in an amount no less than the amount of the e-Transfer credit transaction and applicable fee at the time the e-Transfer credit transaction is processed.
- In the case of an e-Transfer debit transaction, ensure that their account at DCBank holds non-refutable funds in an amount no less than the amount of the applicable fee at the time the e-Transfer debit transaction is processed.

1.2 ABOUT THE E-TRANSFER PAYMENT MANAGEMENT SYSTEM

The top section of the **E-Transfer** module provides an overview of the Client’s current funding details such as:

- **Funding Account Balance** – The amount of funds in the Client’s e-Transfer funding account.
- **Fee Account Balance** – Fee account opening is optional. If the fee account is not available for collection of fees the system applies the fee to the e-Transfer funding account. If a fee account has not been set up, fees are removed from the Client’s funding account.
- **Daily Available Credit Limit** – The amount of funds still available to send via e-Transfer.
- **Daily Available Debit Limit** – The amount of funds still available to debit via e-Transfer.

Figure 1.2

Create e-Transfer		INTERAC E-TRANSFER			
Funding Account Balance	\$874,382.25	Fee Account Balance	\$0.00	Daily Available Credit Limit	\$99,999,999.00
		Daily Available Debit Limit	\$99,999,999.00		

1.3 FIELD INDICATORS:

- **Yellow** – Indicate a required field.
- **Grey** – Indicate the field is pre-populated and/or is blank and cannot be changed.
- **Red** – Indicate an incomplete field and requires further action.

Update or Canceling Transactions - Client’s can update/cancel transactions only if those transactions have not already been sent to Settlement and if the transaction has not received an error. If the transaction is successfully processed and entered into the Settlement file, it cannot be updated or canceled.

2.0 E-TRANSFER FILE FORMAT

2.1 FILE NAME AND FORMAT

File names must be unique for each file. The extension of the file format is **.csv**

- **File Type:** Type of file
 - a. **REQ** – Request
 - b. **RES** – Response
 - c. **REP** – Report
- **Transaction Type:** Type of transaction
 - a. **IND** – Individual
 - b. **REC** – Recurring
- **Client Identifier:** This 4 digit value happens to be equal to the first 4 digits of all Customer Numbers belonging to a Client (should they have any).
- **Store Identifier:** 4 digit store identifier of the Client (if available), if not will be “0000”
- **Program Identifier:** 01 fixed value for e-Transfer Program
- **Purpose of File Identifier**
 - a. **T:** Test File
 - b. **P:** Production File
- **Request Type Identifier:**
 - a. **C** – Create Customer
 - b. **U** – Update Customer
 - c. **T** – Request Outgoing e-Transfer
 - d. **R** – Cancel transaction - Possible only if the transaction is not sent to settlement.
- **Date:** DDMMYYYY
- **Serial Number:** This is the value that distinguishes same day files. “01” is for the first file of the day, “2” is for the second file of the day etc. (not in use for reports)
- **Description:** Report Name (Only for reports)

2.1.1 SAMPLE

File Type_Client Identifier_Store Identifier_Program Identifier_Purpose of File Identifier_Request Type Identifier_DDMMYYYY_Serial Number

2.1.2 FILE

Create Customer Request: REQ_1040_0000_01_P_C_04012020_01

Create Customer Response: RES_1040_0000_01_P_C_04012020_01

Create Individual Transaction Request: REQ_IND_1040_0000_01_P_T_04012020_01

Create Individual Transaction Response: RES_IND_1040_0000_01_P_T_04012020_01

Cancel Individual Transaction Request: REQ_IND_1040_0000_01_P_R_04012020_01

Cancel Individual Transaction Response: RES_IND_1040_0000_01_P_R_04012020_01

2.1.3 REPORTS

REP_1040_0000_01_04012020_EODFOROUTGOING
 REP_1040_0000_01_04012020_EODFORINCOMING
 REP_1040_0000_01_04012020_RECURRENTRX

3.0 UPLOAD BULK FILE(S)

A Bulk e-Transfer transaction file is required to set up a bulk file. All intended recipients (Customers) of the bulk e-Transfer transaction file uploaded must be defined in the system for the transaction to be successful. If a Customer exists in the uploaded file but does not exist in the *DCBank Customer Registration System*, the line associated with the Customer will be rejected and displayed as “Reject” in the **File Validation** report (outlined in Step 7).

To avoid rejects and associated delays, ensure only valid Customers are included in the file.

To upload a bulk file, do the following:

1. Select **e-Transfer > Create e-Transfer** from the main menu bar.

The *Create e-Transfer* screen appears.

Figure 3.1 Create e-Transfer

On this screen, the **Main Parameters** section is activated while the **File Upload**, **Individual Transaction Entry** or **Recurring Transaction Entry** sections are greyed out. Selecting an option from the drop-down menu of the **Entry Type** field will activate the corresponding section below.

2. In the **Main Parameters** section, select *Bulk File Upload* from the **Entry Type** drop-down menu.

Figure 3.2 Select Bulk File Upload

The *Bulk File Upload* section is activated.

3. In the **e-Transfer Type** field, select either:
 - **Real-Time:** Transactions are sent immediately

- **Bulk Regular:** Transactions are sent at midnight
 - **Bulk Priority:** Transactions are sent every hour
- In the **Bulk File Upload** section, do the following:
 - Review **Appendix A: Bulk e-Transfer File Creation**.
 - In the **Upload File** field, select **Browse** to activate the file upload menu.
 - Select a file. The **File Name** field will populate automatically with the name of the file.
Note: The system will reject the file if it is over the size limit or if it is a duplicate.
 - Check **Automatic Approval** to have the file processed without any additional confirmation requirements (it will be accepted as an approved submission from the Client). If *Automatic Approval* is not selected, the file will be uploaded but not processed.
 - Click the **Submit** button at the top of the **Create e-Transfer** screen.
A *Transaction Confirmation* pop-up screen appears.

Figure 3.3

TRANSACTION CONFIRMATION

File Name: Calgary Rack.xlsx

Date: 18/Jan/21

Automatic Approval

Are you sure you want to upload file?

CONFIRM CANCEL

- Click **Confirm**. The file is uploaded to the system.
- After the file uploads, the system will provide a **File Validation** report as show in Figure 3.4. The Client can review which transactions processed successfully or rejected. The **Is Rejected** column provides a Yes or No statement (No = Success / Yes = Failure). The Client can download this report in **CSV, EXCEL, or PDF** format.

Figure 3.4

FILE UPLOAD PROCESS DONE

Line Number	Is Rejected	Comment	Entry Type	Transaction Type	ETransfer Type	Customer Number	Transaction Amount	Date of Funds	Transaction Expire Date
1	No		0	C	0	10524364577	1.56	20200312	20200317
2	No		0	D	0	10520000002	1.58	20200312	20200317
3	No		0	C	1	10520000001	1.6	20200312	20200317
4	No		0	C	2	10524364577	1.61	20200312	20200317
5	No		0	D	1	10520000002	1.63	20200312	20200317
6	No		0	D	2	10520000001	1.65	20200312	20200317

PDF CSV EXCEL

At any time, Clients can view:

- Successful Transactions via **e-Transfer > Transactions > Outgoing Transactions**.
- Transactions not processed via **e-Transfer > Transactions > Un-Settled & Unprocessed**.
Note: Clients can select, update and re-submit transactions from here.

APPENDIX A: BULK E-TRANSFER FILE CREATION

Create a Customer file.

REQUEST

FIELD NAME	FORMAT	O/M	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each customer record
CustomerType	C – Corporate Customer I – Individual Customer	M	Customer type
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	O	<p>Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number).</p> <p>Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.</p>
FirstName	Max 15 Digit	O	Customer Name (Mandatory if customer = type I)
MiddleName	Max 15 Digit	O	Customer Middle Name (Optional if customer = type I)
LastName	Max 15 Digit	O	Customer Last Name (Mandatory if customer = type I)
LegalName	Max 30 Digit	O	Legal name of company (Mandatory if customer = type C)
BIN	Max 30 Digit	O	Business ID Number (Optional if customer = type C)
BusinessName	Max 30 Digit	O	Brand/Business Name of customer (Optional if customer = type C)
eMail	Max 64 Digit	M	Customer email Address. [Note: can be eMail or PhoneNumber or both, but must be at least one]
PhoneNumber	Max 14 Digit	M	Customer phone number = 4 digit country code plus phone number [Note: can be eMail or PhoneNumber or both, but must be at least one]
AddressLine1	Max 35 digit	O	Customer address
AddressLine2	Max 35 digit	O	Customer address
PostalCode	6 digit	O	Address postal code
Province	2 digit	O	2 digit province code of Canada
City	Max 30 Digit	O	City name of Canada.

FIELD NAME	FORMAT	O/M	DESCRIPTION
PreferredLanguage	E – English F - French	O	Preferred language of Customer. This information will be used for notifications sent to the Customer
TextSMSNotification	Y – Yes N – No	O	Select this option for Customer notifications
eMailNotification	Y – Yes N – No	O	Select this option for Customer notifications

RESPONSE

FIELD NAME	FORMAT	O/M	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each Customer record
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	M	<p>Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number).</p> <p>Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.</p>
Error Code	3 Digit	M	0000 – Successful 0001 – Format Error 0002 – Customer Already Exist
Error Description	50 Digit	M	0000 – Successful 0001 – Format Error 0002 – Customer Already Exist

APPENDIX B: CREATE INDIVIDUAL E-TRANSFER TRANSACTION

Create a Individual e-Transfer transaction request file.

REQUEST

FIELD NAME	OPTIONS	M/O	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each transaction record
TransactionType	C: MoneySend D: MoneyRequest	M	Money Send: Money sent from the Client's DCBank account to external bank account Money Request: Money requested from external bank account and deposited to the Client's DCBank account
EtransferType	0: Real Time 1: Bulk Priority 2: Bulk Regular	M	Real Time: Transactions are sent immediately Bulk Priority : Transactions are sent every hour Bulk Regular: Transactions are sent at midnight
ClientCustomerNumber	13 digit customer number	O	Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number). Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.
CustomerName	Text	O	Customer name. Required if Auto create customer is active.
eMail	email	O	Interac e-Transfer email address. Required if Auto create customer is active. Also required if eMail is selected as the Notification method.
PhoneNumber	Numeric	O	Required if if SMS is selected as the Notification method.
ClientTransactionUniqueID	18 digit alphanumeric	O	Unique transaction ID created by Client
Notification	E- email S - SMS	M	One of them must be selected
TransactionAmount	Transaction amount xxxx.xx	M	To process the transaction successfully, the information contained in the file layout must be created correctly: <ol style="list-style-type: none"> 1. The amount of a single transaction cannot exceed the maximum transaction amount defined in the DCBank system for the Client. 2. If a credit transaction, the Client must have at least the amount of transaction + DCBank fee amount in the DCBank account. 3. If a debit transaction, there must be at least as much money as the DCBank fee amount in the Client's DCBank account.

FIELD NAME	OPTIONS	M/O	DESCRIPTION
			If these conditions are not met, the transaction will fail and not be processed. To correct the conditions and re-process the transaction, go to <i>e-Transfer > Transactions > Un-Settled & Un-Processed Transactions</i> .
DateFunds	DDMMYYYY	M	The date the transaction is transmitted. The Client can also send future dated transactions to the system by entering the date in this field. In this case, the transaction waits under the status of "Deferred Transaction" in the system until the defined transaction date occurs. The transaction is then processed. Note: <i>If there are not enough funds in the Client account for the deferred transaction on the transaction date the transfer will not be processed due to insufficient funds.</i>
TransactionExpDate	DDMMYYYY	M	The expiry date defined for the transaction. There is a maximum of 30 days between Expire date and Date Funds.
SecurityQuestion Text	Text	M	Security question
SecurityQuestion Answer	Text	M	Security question answer
TransactionDescription	Free Text	O	Transaction memo

RESPONSE

FIELD NAME	FORMAT	O/M	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each transaction record
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	M	Unique customer number created by Client own system or the the DCBank system
ReferenceNumber	18 digit numeric	M	18 digit unique transaction number created by the DCBank system
ClientTransactionUniqueID	18 digit alphanumeric	O	If Client provided unique ID in the request file this ID will be sending back in the response
DateFunds	DDMMYYYY	M	Transaction Date (Required only for Individual transactions). Transaction date is transmitted as the date of the day in general use.
TransactionType	C: MoneySend D: MoneyRequest	M	Money Send: Money sent from the Client's DCBank account to an external bank account Money Request: Money debited from external bank account and deposited to the Client's DCBank account
e-TransferType	0: Real Time 1: Bulk Priority 2: Bulk Regular	M	Real Time: Transactions are sent immediately Bulk Priority : Transactions are sent every hour Bulk Regular: Transactions are sent at midnight

FIELD NAME	FORMAT	O/M	DESCRIPTION
TransactionAmount	Transaction amount xxxx.xx	M	Transaction Amount
Error Code	3 Digit	M	0000 – Successful 0001 – Format Error 0003 – Payee Not Found 0005 – Insufficient Balance 0006 – Insufficient Limit 0008 – Duplicate Transaction 0009 – Customer Not Found 0010 – Invalid eMail 0011 – Invalid Security Question 0012 – Invalid Security Answer
Error Description	50 Digit	M	0000 – Successful 0001 – Format Error 0003 – Payee Not Found 0005 – Insufficient Balance 0006 – Insufficient Limit 0008 – Duplicate Transaction 0009 – Customer Not Found 0010 – Invalid eMail 0011 – Invalid Security Question 0012 – Invalid Security Answer

APPENDIX C: CREATE RECURRING E-TRANSFER TRANSACTION

Create a Recurring e-Transfer transaction request file.

REQUEST

FIELD NAME	OPTIONS	M/O	DESCRIPTION
UniqueRowID	5 digit	M	5 digit row ID for each transaction record
TransactionType	C: MoneySend D: MoneyRequest	M	Money Send: Money sent from the Client's DCBank account to external bank account Money Request: Money debited from an external bank account and deposited to the Client's DCBank account
e-TransferType	0: Real Time 1: Bulk Priority 2: Bulk Regular	M	Real Time: Transactions are sent immediately Bulk Priority : Transactions are sent every hour Bulk Regular: Transactions are sent at midnight
ClientCustomerNumber	13 digit customer number	M	Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number). Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.
ClientTransactionUniqueID	18 digit alphanumeric	O	Unique transaction ID created by Client
Notification	E- email S - SMS	M	One of them must be selected
TransactionAmount	Transaction amount xxxx.xx	M	To process the transaction successfully, the information contained in the file layout must be created correctly: <ol style="list-style-type: none"> 1. The amount of a single transaction cannot exceed the maximum transaction amount defined in the DCBank system for the Client. 2. If a credit transaction, the Client must have at least the amount of transaction + DCBank fee amount in the DCBank account. 3. If a debit transaction, there must be at least as much money as the DCBank fee amount in the Client's DCBank account. If these conditions are not met, the transaction will fail and not be processed. To correct the conditions and re-process the transaction, go to <i>e-Transfer > Transactions > Un-Settled & Un-Processed Transactions</i> .
TransactionExpDate	DDMMYYYY	M	The expiry date defined for the transaction. There is a maximum of 30 days between Expire date and Date Funds.

FIELD NAME	OPTIONS	M/O	DESCRIPTION
SecurityQuestion Text	Text	M	Security question
SecurityQuestion Answer	Text	M	Security question answer
StartingFrom	DDMMYYYY	M	If the transaction is a recurring transaction order, the date on which the first installment will be processed is sent in this field.
EndOfDate	YYYYMMDD	M	If the transaction is a recurring transaction order, the date on which the last installment will be processed is sent in this field.
FrequencyType	0: One Time 1: Daily 2: Weekly 3: Monthly	M	If the transaction is a recurring transaction order, the period in which the transaction will be automatically processed is sent in this field.
PeriodType	0: Day of Month 1: Day Of Week 2: Week Of Month	O	Period of recurring transactions If Frequency Type = 1 then disabled If Frequency Type = 2 then 1 If Frequency Type = 3 then 0, 1 or 2
DayOfMonthType	0: First Day 1: Selected Day 2: Last Day	O	0: First Day of month 1: Selected Day (1,2,3,.....31) 2: Last Day of month
DayOfMonth	1-31	O	If the processing period is selected Monthly, the information on which day to process is sent in this field. The user will select this option for the monthly payments. Note: The payment date for this option is dependent on the date selected for the first due date (E.g. If the first due date selected was on the 12th, then the monthly payment will occur on the 12th of every month).
DayOfWeek	0: For Sunday, 1: For Monday, 2: For Tuesday, 3: For Wednesday, 4: For Thursday, 5: For Friday, 6: For Saturday	O	If the processing period is selected weekly, the information on which day to process is set in this field. Note: The day of the week that the payment occurs on is dependent on the date selected for the first due date (E.g. If the first due date selected was on a Wednesday, then the weekly payment will occur every Wednesday).
WeekOfMonthType	0: 1 st Week 1: 2 nd Week 2: 3 rd Week 3: 4 th Week 4: Last Week	O	If Period Type = 2 then week of month In this case each installment of the transaction will be processed automatically by the system according to defined first day of the week (Monday).
TransactionDescripti on	Free Text	O	Transaction memo

RESPONSE

FIELD NAME	FORMAT	O/M	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each transaction record
ClientCustomerNumber	Max 13 Digit Alpha Numeric Value	M	Unique customer number created by Client own system or the DCBank system
UniqueTransactionNumber	18 digit numeric	M	18 digit unique transaction number created by the DCBank system
ClientTransactionUniqueID	18 digit alphanumeric	O	If Client provided unique ID in the request file this ID will be sent back in the response
RecurringAmount	Transaction amount xxxx.xx	M	Amount of the transaction
TotalNumberOfPayment	3 digit	M	Total number of recurring payment between selected start and end date according to selected period
TotalAmountofPayment	Amount xxxx.xx	M	Total amount of recurring payment between selected start and end date according to selected period
DateFunds	DDMMYYYY	M	<p>The date the transaction is transmitted.</p> <p>The Client can also send future dated transactions to the system by entering the date in this field. In this case, the transaction waits under the status of “Deferred Transaction” in the system until the defined transaction date occurs. The transaction is then processed.</p> <p>Note: If there are not enough funds in the Client account for the deferred transaction on the transaction date the transfer will not be processed due to insufficient funds.</p>
TransactionType	C: MoneySend D: MoneyRequest	M	<p>Money Send: Money sent from the Client’s DCBank account to an external bank account</p> <p>Money Request: Money debited from an external bank account and deposited to the Client’s DCBank account</p>
e-TransferType	0: Real Time 1: Bulk Priority 2: Bulk Regular	M	<p>Real Time: Transactions are sent immediately.</p> <p>Bulk Priority : Transactions are sent every hour</p> <p>Bulk Regular: Transactions are sent at midnight</p>
Error Code	3 Digit	M	0000 – Successful 0001 – Format Error 0003 – Payee Not Found 0005 – Insufficient Balance 0006 – Insufficient Limit 0008 – Duplicate Transaction 0009 – Customer Not Found 0010 – Invalid eMail 0011 – Invalid Security Question 0012 – Invalid Security Answer
Error Description	50 Digit	M	0000 – Successful 0001 – Format Error 0003 – Payee Not Found

FIELD NAME	FORMAT	O/M	DESCRIPTION
			0005 – Insufficient Balance 0006 – Insufficient Limit 0008 – Duplicate Transaction 0009 – Customer Not Found 0010 – Invalid eMail 0011 – Invalid Security Question 0012 – Invalid Security Answer

APPENDIX D: CANCEL INDIVIDUAL TRANSACTION

Note: A transaction can only be canceled if it has not yet been placed in settlement.

REQUEST

FIELD NAME	OPTIONS	M/O	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each transaction record
UniqueTransactionNumber	18 digit	O	18 digit unique transaction number created by the DCBank system
CancelReason	Text	O	Cancellation reason of transaction

RESPONSE

FIELD NAME	FORMAT	O/M	DESCRIPTION
UniqueRowID	5 digit	M	5 digit (maximum) row ID for each transaction record
UniqueTransactionNumber	18 digit	M	18 digit unique transaction number created by the DCBank system
Error Code	3 Digit	M	0000 – Successful 0010 – Transaction cannot be cancelled because of the status
Error Description	50 Digit	M	0000 – Successful 0010 – Transaction cannot be cancelled because of the status

APPENDIX E: END OF DAY REPORT FOR OUTGOING E-TRANSFER

This report will be sent every morning and includes previous day's transaction statuses.

FIELD NAME	FORMAT	O/M	DESCRIPTION
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	M	<p>Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number).</p> <p>Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.</p>
CustomerFullName	50 digit	M	Full name of Client customer
TransactionType	C-Credit D-Debit	M	<p>Credit: Money sent from the Client's DCBank account to an external bank account</p> <p>Debit: Money requested from an external bank account and deposited to the Client's DCBank account</p>
DateFunds	DDMMYYYY	M	<p>The date the transaction is transmitted.</p> <p>The Client can also send future dated transactions to the system by entering the date in this field. In this case, the transaction waits under the status of "Deferred Transaction" in the system until the defined transaction date occurs. The transaction is then processed.</p> <p>Note: If there are not enough funds in the Client account for the deferred transaction on the transaction date the transfer will not be processed due to insufficient funds.</p>
TransactionExpDate	DDMMYYYY	M	The expiry date defined for the transaction. There is a maximum of 30 days between Expire date and Date Funds.
TransactionAmount	Transaction amount xxxx.xx	M	<p>To process the transaction successfully, the information contained in the file layout must be created correctly:</p> <ol style="list-style-type: none"> 1. The amount of a single transaction cannot exceed the maximum transaction amount defined in the DCBank system for the Client. 2. If a credit transaction, the Client must have at least the amount of transaction + DCBank fee amount in the DCBank account. 3. If a debit transaction, there must be at least as much money as the DCBank fee amount in the Client's DCBank account. <p>If these conditions are not met, the transaction will fail and not be processed. To correct the conditions and re-process the transaction, go to <i>E-TRANSFER > Transactions > Un-Settled & Un-Processed Transactions</i>.</p>

FIELD NAME	FORMAT	O/M	DESCRIPTION
InteracRefNumber	8 digit	M	8 digit alphanumeric Interac referece number of
UniqueTransactionNumber	18 digit	M	18 digit unique transaction number created by the DCBank system
ClientTransactionUniquelD	18 digit alphanumeric	O	If Client provided unique ID in the request file this ID will be sending back in the response
AccountActivityStatus	O – On-Hold C – Credited to Account D – Debited from Account	M	Note: If the transaction is set to “On-Hold” the system waits until the release date occurs to post to the Client’s account
AccountActivityDate	DDMMYYYY	M	Posting date of the transaction to Client account
TransactionStatus	P – Pending S – Sent A - Available E – Error R – Rejected C – Cancelled X – Expired	M	P – Pending S – Sent A - Available E – Error R – Rejected C – Cancelled X – Expired
InteracDescription	50 Digit	M	0000 – Successful If Interac is not successful in providing a description there will be a Interac error code and related description in this field.

APPENDIX F: END OF DAY REPORT FOR INCOMING E-TRANSFER

End of Day Transaction Status report. This report will be sent every morning and includes previous day transaction statuses

FIELD NAME	FORMAT	O/M	DESCRIPTION
Sender Name	30 digit alphanumeric	M	Sender of the transaction
Transaction Date	DDMMYYYY	M	Date of transaction
UniqueTransactionNumber	18 digit	M	18 digit unique transaction number created by the DCBank system
InteracRefNumber	8 digit	M	8 digit alphanumeric Interac reference number
SenderFIID	4 digit	O	Sender FIID
SenderTransit	5 digit	O	Sender Transit
TransactionAmount	Transaction amount xxxx.xx	M	Transaction Amount
ClientAccountNumber	9 digit	M	The account number credited/debited transaction

FIELD NAME	FORMAT	O/M	DESCRIPTION
AccountActivityStatus	C – Credited to Account D – Debited from Account	M	Note: If the transaction is set to “On-Hold” the system waits until the release date occurs to post to the Client’s account
AccountActivityDate	DDMMYYYY	M	Posting date of transaction to the Client account

APPENDIX G: OUTSTANDING OUTGOING E-TRANSFER

Outstanding Transfers report outlines transactions successfully sent to Interac but have not yet been completed. This report include only successful transfers waiting on action from the receiver.

FIELD NAME	FORMAT	O/M	DESCRIPTION
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	M	Client’s Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number). Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.
CustomerFullName	50 digit	M	Full name of Client customer
CustomerEmail	50 digit	O	Customer email address
CustomerPhone	11 digit	O	Customer phone number
TransactionType	D–Debit C- Credit	M	Transaction Type
DateFunds	DDMMYYYY	M	Date of transaction
TransactionExpDate	DDMMYYYY	M	The expiry date defined for the transaction. There is a maximum of 30 days between Expire date and Date Funds.
TransactionAmount	Transaction amount xxxx.xx	M	Transaction Amount
InteracRefNumber	8 digit	M	8 digit alphanumeric Interac reference number
UniqueTransactionNumber	18 digit	M	18 digit unique transaction number created by the DCBank system
ClientTransactionUniqueID	18 digit alphanumeric	O	If Client provided unique ID in the request file this ID will be sending back in the response
TransactionStatus	P – Pending S – Sent A - Available	M	P – Pending S – Sent A - Available

APPENDIX H: RECURRING TRANSACTION REPORT

This report provides remaining installment and balance information of recurring transactions.

FIELD NAME	FORMAT	O/M	DESCRIPTION
ClientCustomerNumber	Max 13 Digit AlphaNumeric Value	M	<p>Client's Customers must be defined in the DCBank system to perform e-Transfer transactions. This system generates a unique Customer number (ID) for each Customer. The unique ID is an 11 digit numeric value (Client identifier+7 digit Customer number).</p> <p>Clients can choose to employ their own unique Customer number in the DCBank system using their own master system to generate it however, this unique number must be defined in the DCBank system during the Customer registration process. The number length is a maximum of 13 digits.</p>
CustomerName	Text	M	Customer name for the recurring operation
UniqueTransactionNumber	18 digit	M	18 digit unique transaction number created by the DCBank system
StartDate	DDMMYYYY	M	If the transaction is a recurring transaction order, the date on which the first installment will be processed is sent in this field.
EndDate	DDMMYYYY	M	If the transaction is a recurring transaction order, the date on which the last installment will be processed is sent in this field.
LastPaymentDate	DDMMYYYY	M	Last payment date of recurring operation
TotalNumberOfInstallment	3 digit	M	Total count of installment
RemainingNumberOfInstallment	3 digit	M	Remaining count of installment
TotalAmount	Amount	M	Total count of all installment amounts
RemainingAmountOfInstallment	Amount	M	Remaining amount of all installment
SecurityQuestion	Text	M	Security Question
Email	Email	M	Email
TransactionAmount	Amount	M	Transaction amount for each payment.
Description	Text	M	Transaction description
PaymentIndex	Int	M	Shows the current index of recurring. Which number of payment has been made.
TransactionType	C: Credit D: Debit	M	<p>Credit: Money sent from the Client's DCBank account to an external bank account</p> <p>Debit: Money requested from an external bank account and deposited to the Client's DCBank account</p>

FIELD NAME	FORMAT	O/M	DESCRIPTION
TransactionCode	3 digit	M	Payment code for e-Transfer
FileName	Text	M	Submitted file name for recurring payment operation