

Businesses Direct Deposits (DD) and Pre-Authorized Debits (PAD)

2024 Canadian Statutory Holidays and Regional Holidays

Monday, January 1 New Year's Day Tuesday, January 2 Day after New Year's Day	Files with due dates ranging from Saturday, December 30, to Tuesday, January 2, must be submitted by Friday, December 29, 2023, prior to 3:00 p.m. ET.
Monday, February 19 Family Day / Louis Riel Day	No changes to cut-off times; files will be processed as usual.
Friday, March 29 Good Friday	Files with due dates ranging from Friday, March 29, to Monday, April 1, must be submitted by Thursday, March 28, 2024, prior to 3:00 p.m. ET.
Monday, May 20 Victoria Day	Files with due dates ranging from Saturday, May 18, to Tuesday, May 21, must be submitted by Friday, May 17, 2024, prior to 3:00 p.m. ET.
Monday, June 24 Saint-Jean-Baptiste Day	Saint-Jean-Baptiste Day will have no impact on file processing for direct deposits. Cut-off times and processing delays remain unchanged. Pre-authorized debits files with due dates that fall on non-business days (weekends or banking/government holidays) will pass in the account of the payer on the next business day.
Monday, July 1 Canada Day	Files with due dates ranging from Saturday, June 29, to Tuesday, July 2, must be submitted by Friday, June 28, 2024, prior to 3:00 p.m. ET.
Monday, August 5 Civic Holiday	No changes to cut-off times; files will be processed as usual.
Monday, September 2 Labour Day	Files with due dates ranging from Saturday, August 31, to Tuesday, September 3, must be submitted by Friday, August 30, 2024, prior to 3:00 p.m. ET.
Monday, September 30 National Day for Truth and Reconciliation	Files with due dates ranging from Saturday, September 28, to Tuesday, October 1, must be submitted by Friday, September 27, 2024, prior to 3:00 p.m. ET.
Monday, October 14 Thanksgiving	Files with due dates ranging from Saturday, October 12, to Tuesday, October 15 must be submitted by Friday, October 11, 2024, prior to 3:00 p.m. ET.
Monday, November 11 Remembrance Day	Files with due dates ranging from Saturday, November 9, to Tuesday, November 12, must be submitted by Friday, November 8, 2024, prior to 3:00 p.m. ET.
Wednesday, December 25 Christmas Day Thursday, December 26 Boxing Day	Files with due dates ranging from Wednesday, December 25, to Friday, December 27, must be submitted by Tuesday, December 24, 2024, prior to 3:00 p.m. ET.

Pre-authorized debits (PAD)

Pre-authorized debits cannot be posted to an account on a weekend or a Canadian statutory holiday. Pre-authorized debits scheduled on a weekend or a statutory holiday will be posted to the payer's account the next business day.