



Effective October 15th

Canadian dollar **credit** payments can now be sent with same day funds availability.

The table below outlines the deadlines when you must submit your transaction to RBC and the time the funds will be available to the recipient.

	<u>Ontario/Quebec</u>		<u>British Columbia</u>	
	<u>Input Deadline to Receive File</u>	<u>Funds Available to Receiver</u>	<u>Input Deadline to Receive File</u>	<u>Funds Available to Receiver</u>
CAD dollars destined to Financial Institutions* in Canada for ACH Direct Deposits (including RBC)	6:00 am ET	11:30 am ET	3:00 am PT	8:30 am PT
CAD dollars destined to Financial Institutions* in Canada for ACH Direct Deposits (including RBC)	3:00 pm ET	6:30 pm ET	12:00 pm PT	3:30 pm PT
CAD dollars destined to Financial Institutions* in Canada for ACH Direct Deposits (including RBC)	7:30 pm ET	11:00 pm ET	4:30 pm PT	8:00 pm PT
CAD dollars destined to RBC Royal Bank for ACH Direct Deposits	11:30 pm ET	3:00 am ET	8:30 pm PT	12:00 am PT

*Not all Financial Institutions offer same day funds availability. Please have your recipient verify with their financial institution to see if they have same day funds capability.

Note: Payments are only processed on business days. A business day is any day other than Saturdays, Sundays or federal statutory holidays