



ACH Direct Payments-(PAP-PAD) Service ACH Direct Deposits-(PDS) Service

Notice of Change - Canadian Banks Data File Format Output Specifications

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General Information

Summary

You may arrange to receive a data file of your "Notice of Payment Information Changes (NOC)". NOC records apply to both CAD and USD accounts.

Notice of Change data file is a file of non-financial banking information received from Financial Institutions in Canada on bank, branch and account number changes require on your electronic payments that occur as a result of branch closures, mergers or acquisitions.

Notice of Change data file is a separate request and is not included in the "**all Records**" feature described in the RBC Data File Format Specifications Output guide.

The frequency of NOC file exchange is defined by each Direct clearer and may be daily, weekly or monthly. The data file will be produced when NOC's have been received from other financial institutions.

Note: *Currently null data files are not generated for NOC.*

In addition to the data file, you will receive the mandatory "Notice of Payment Information Change" report (NOC) in the medium selected.

A client with operating subsidiaries may receive:

- A separate transmission for each subsidiary covering the NOC data file. For example, a client with ten subsidiaries, requiring payment information changes by transmission or EPM: each subsidiary would receive a NOC transmission covering these changes.
- Alternatively, the client may receive a combined transmission for all subsidiaries or a selected subsidiary covering the NOC data file. For example, a client with ten subsidiaries, requiring payment information changes by transmission or EPM would receive one transmission and a header, details of NOC's records and a trailer for **each** subsidiary.

General Description

This is a report file layout used to provide payment information electronically to the client via:

- Payment Manager
- Data Transmission

The file is 190 characters in length.

Three record types are present on the file.

- Header, mandatory and is the first record on the file
- Detail, mandatory for each payment record
- Trailer mandatory and is the last record on the file.

The following abbreviations are used in the record definitions:

- AN Alphanumeric
- N Numeric unsigned

Network Gateway- Data Files/Reports Output

If you are receiving your data file using Network Gateway, this is how you data file will be named:

- RPT0907P- Notice of Change

If you are receiving your report file using Network Gateway, this is how you report file will be named:

- RPT0210P- Notice of Payment Information Change

Note: "P" indicates Production and for a Test file it would be identified by "T". No test Report is produced.

DESCRIPTION OF RECORD FORMATS

HEADER RECORD

The header record is the first record in each file of NOC's and must only occur once within the file.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	01-01	1	AN	Record type	0 (zero)
02	02-04	3	AN	Filler	Spaces
03	05-14	10	AN	Client Number	10 digit client number as follows: 6 digit client number assigned by RBC Global Services and 4 digit subsidiary number assigned by the client.
04	15-15	1	AN	Filler	Space
05	16-18	3	N	Service Types	Service Indicator: 001 PAP CAD 002 PAP USD 003 PDS CAD 004 PDS USD 005 PC-PAP-CAD 006 PC-PAP-USD 007 PC-PDS-CAD 008 PC-PDS-USD 009 CPS-CAD 010 CPS-USD
06	19-23	5	AN	File Creation Number	Number to identify this file. Format YYDDD Year & Julian date.
07	24-25	2	AN	Filler	Spaces
08	26-33	8	N	Processing Date	Date file is created. Format MMDDYYYY
09	34-43	10	AN	Filler	Spaces
10	44-45	2	AN	Data File Type	Value: 08 Notice of Change
11	46-190	145	AN	Filler	Spaces

DETAIL RECORD

The Detail Record may occur more than once in the file and will provide details of the original payment for which a notice of change is received.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	01-01	1	AN	Record Type	S
02	02-04	3	N	Stored Transaction Code	CPA Transaction Code as indicated on the original payment
03	05-13	9	N	New Institution Identification No	Bank 9999 Transit 99999
04	14-25	12	AN	New Payee/Payor Account Number	New Customer Account Number
05	26-47	22	AN	NOC Item Trace Number	Unique Trace Number assigned to the NOC
06	48-77	30	AN	Payor/Payee Name	Payor/Payee Name on the original payment
07	78-87	10	AN	Originating Direct Clearers User ID	Your Grads Account Number
08	88-106	19	AN	Originators Cross Reference Number	Grads Customer Number
09	107-115	9	N	Original Institution Identification Number	The original bank and transit that the payment was destined to. Must be the same as the original payment.
10	116-127	12	AN	Original Account Number	The original account number that the payment was destined to. Must be the same as the original payment.
11	128-142	15	AN	Originator Sundry Information	Sundry information attached to the original payment
12	143-145	3	AN	Currency	Currency of original transaction (CAD or USD)
13	146-175	30	AN	Long Name	GRADS Client Long Name
14	176-190	15	AN	Short Name	GRADS Client Short Name.

TRAILER RECORD

This record is the last record on the file and provides the total number of NOC's in the file.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	01-01	1	AN	Record Type	4
02	02-09	8	N	Total Number of NOC detail records	Total number of NOC Detail Records (S records)
03	10-190	181	AN	Filler	Spaces

END