

# RBC PayEdge

Help Guide



05/25.2E

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# Adding and Managing Users

## Add, Edit or Delete Users (1 of 2)

Note: If your company signs in to RBC PayEdge via single sign-on credentials through RBC Express, ensure your user is also added in RBC Express, as RBC PayEdge and RBC Express have distinct rules and permissions that must be managed separately (you must be an administrator in RBC Express to make these changes). Make sure to use the same sign in ID in both RBC PayEdge and RBC Express.

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Click the settings gear icon and follow Manage Access > Users. Only Super Admins have access to this feature.

### **Add a User:**

1. On Manage Users page, click "Add User". Follow the instructions on the form to add User Details.
2. Select User Group. See User Roles Section for a description of the permissions assigned to each User Group.
3. Establish authentication:
  - If your company uses two factor authentication via SMS text message, a valid mobile number (Canadian or US) or Approver Code is required. Refer to Authentication Section for further details
  - If your company uses soft or hard tokens for authentication, your user needs to be enrolled in RBC Express in addition to RBC PayEdge (Set them up with a hard or soft token in the Administration page in RBC Express).
4. Click 'Add User'

### **Edit a User:**

1. On Manage Users page, click the pencil icon to edit an existing User. You will be able to edit all User information except the email address.

# Adding and Managing Users

## Add, Edit or Delete Users (2 of 2)

Note: If your company signs in to RBC PayEdge via single sign-on credentials through RBC Express, ensure your user is also added in RBC Express, as RBC PayEdge and RBC Express have distinct rules and permissions that must be managed separately (you must be an administrator in RBC Express to make these changes). Make sure to use the same sign in ID in both RBC PayEdge and RBC Express.

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### To Delete a User:

1. Click the settings gear icon and follow Manage Access > User Groups.
2. Select the pencil icon next to any User Groups that User is a part of.
3. On the Edit User Group page, select the User you wish to remove and click 'Delete' on your keyboard. The User should now be removed from the list.
4. Click 'Update' to save changes.
5. Repeat this process for any User Groups that User is a part of.
6. Once the User has been removed from all User Groups, return to the Manage Users Page.
7. Select the Users you wish to delete using the checkbox to the left of their name.
8. Click the trash bin icon to delete the selected rows.

# Adding and Managing Users

## Verify User's Phone Number

Note: If your company uses soft or hard tokens for authentication, you may not need to verify your phone number.

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If your company uses two factor authentication via SMS text message, a verified Canadian or U.S. phone number is required for two factor authentication each time a User logs in.

When a User is added to the platform, they will receive an email invitation with a link to click. As a one-time activity, all Users will be required to create a password and then verify their phone number.

### To verify your phone number:

1. Click on the Settings gear icon and follow Manage Profile > User Settings.
2. Review the mobile number presented, then click Verify or Update. If your mobile number is verified, you will see a green tick mark next to your mobile number.
3. Ensure the box next to 'Two Factor Authentication for Sign in' is checked.
4. Click 'Update'.

### User Information

User Information	Change Password
Name	Test User
Username/Email	TestUser@123.com
Mobile	 123-456-7899 <a href="#">Change</a> <input checked="" type="checkbox"/> Two Factor Authentication for Sign in 
Company Details	Spartan Logistics Ltd.
Language Preference	<div>English </div>
<div>Update</div>	Cancel

# User Permissions

## User Roles: Standard User Roles

Note: User permissions, called “Roles” in RBC PayEdge, allow the Super Admin to designate which Users can complete which tasks.

The Roles are assigned to each User Profile when you add a new User, and they can be modified at any time by editing a User profile

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There are four default roles available on the Platform:

1. **Data Entry Clerk**
  - View payables
  - Create and import Payment Orders (cannot delete)
  - Create and import suppliers (cannot edit or delete)
  - Create reports
2. **Approver**
  - All previous permissions
  - Approve Payment Orders
  - Manage suppliers
  - Manage bank accounts
3. **Admin**
  - All previous permissions
  - Delete bank accounts
  - Manage approvals
  - Edit business profile
  - Note: if a User of any role is delegated a task using the Delegate feature, their role is automatically changed to Admin
4. **Super Admin**
  - All previous permissions
  - Managing access to the platform, including adding Users and assigning roles

**Add User**

You can share access to your RBC PayEdge account with others. RBC PayEdge will notify the user by the email that they have been added as a user on the account. Click OK to save the email that the invited user will receive.

**Step 1: User Details**

User First Name \*

User Last Name \*

User Email \*

User Mobile Number \*

Language Preference \*

English

Approver Code (Optional)

Approver Code

**Step 2: Set User Permissions**

User Group \*

Data Entry Clerk

**Step 3: Two Factor Authentication**

☒ Two Factor Authentication for Sign-In

**Add User** **Cancel**

# User Permissions

## User Roles: Create a Custom User Role (1 of 2)

Note: User permissions, called “Roles” in RBC PayEdge, allow the Super Admin to designate which Users can complete which tasks.

The Roles are assigned to each User Profile when you add a new User, and they can be modified at any time by editing a User profile

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To create a custom role, click the settings gear icon and follow Manage Access > Roles.  
**Only users with Super Admin access will have access to create a Custom Role.**

### Add a custom role:

1. On Manage Roles page, click 'Add Role'
2. Follow the instructions on the form to create a custom role and select actions the role can perform. You can designate Allowed Actions (Create, Edit, Read, Delete), and specify which of these actions are allowed within each section of the platform.
3. Click 'Add Role'

### Add Role

**Name \*** Custom Role #1 **Allowed Actions \***

**Menu :** ☒ Select All

Menu	Menu Item	Features
<input type="checkbox"/> Buyer Dashboard	<input type="checkbox"/> Buyer Dashboard	<input type="button" value="Quick Pay"/>
<input checked="" type="checkbox"/> Supplier Dashboard	<input type="checkbox"/> Supplier Dashboard	<input type="button" value="Create Payment Request"/>
<input checked="" type="checkbox"/> Payments	<input checked="" type="checkbox"/> New Payment Order	<input type="button" value="Create Order"/> <input type="button" value="Pay To Invoice"/> <input type="button" value="Upload File"/> <input type="button" value="Import Payments"/>
	<input checked="" type="checkbox"/> Mass Import	<input type="button" value="Mass Import Order"/>
	<input checked="" type="checkbox"/> Outstanding Payables	<input type="button" value="Regen Payables"/> <input type="button" value="Reset Payables"/> <input type="button" value="Add to Order"/>
	<input checked="" type="checkbox"/> View All Orders	<input type="button" value="Delete Order"/> <input type="button" value="Edit Order"/> <input type="button" value="Approve Order"/> <input type="button" value="Cancel Order"/> <input type="button" value="Send approve order Email"/> <input type="button" value="Make Recurring"/>
	<input checked="" type="checkbox"/> Payment Report	<input type="button" value="Download payment report"/>
	<input checked="" type="checkbox"/> Fees Report	<input type="button" value="Download fee report"/>
<input checked="" type="checkbox"/> Suppliers	<input checked="" type="checkbox"/> Add a Supplier	
	<input checked="" type="checkbox"/> Mass Import	<input type="button" value="Mass Import Supplier"/> <input type="button" value="Import Supplier from CSV"/>
	<input checked="" type="checkbox"/> Manage Suppliers	<input type="button" value="Edit Supplier"/> <input type="button" value="Delete Supplier"/> <input type="button" value="Group Supplier"/> <input type="button" value="Change Supplier Type"/> <input type="button" value="Transfer Supplier"/> <input type="button" value="Invite Supplier Email"/> <input type="button" value="Payment Assignment"/> <input type="button" value="Add Payment Method"/> <input type="button" value="Edit Payment Method"/> <input type="button" value="Online Payment Method"/> <input type="button" value="Virtual Card"/> <input type="button" value="Mass Update Suppliers"/>

# User Permissions

## User Roles: Create a Custom User Role (2 of 2)

Note: User permissions, called “Roles” in RBC PayEdge, allow the Super Admin to designate which Users can complete which tasks.

The Roles are assigned to each User Profile when you add a new User, and they can be modified at any time by editing a User profile

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Once the Custom Role has been saved, a Super Admin can add user(s) into a Custom User Group.

1. Click the settings gear icon, then ‘Manage access’ and ‘User groups’. Click on ‘Add User Group’
2. On the Add User Group Screen, enter the required information including naming the group and adding all users who will be granted these permissions. Be sure to select the newly created Custom Role from the ‘Role’ dropdown to apply to this group.
3. Click ‘Add User Group’

### Add User Group

Group Name \*

Custom Group

Users\*

Users

Role \*

Select Role

Approver

Admin

Data Entry Clerk

Super Admin

Custom Role #1

Add User Group Cancel

### Edit Role:

1. Click the pencil icon to edit a role. You will be able to edit the Name, Allowed Actions and Permissions assigned to the role

Note: You will not be able to edit a role which has a User assigned to it

### Delete Role:

1. Select the roles that you wish to delete using the checkbox
2. Click the trash bin icon to delete the selected rows.

## Create Approval Rules

Approval rules should be set up before making your first payment on the RBC PayEdge platform. When setting up the approval rules in RBC PayEdge please ensure that you mirror the established controls and signing authorities that already exist for your business.

1. Click the settings gear icon in the top right corner of your screen, then go to Manage Access > Approvals
2. On the Approval Rule page, go to 'Add an Approval Rule'
3. Follow the instructions on the form to designate upper and lower dollar limits, which Users have the authority to approve, identify any mandatory approvers and how many approvers are required.
4. Click 'Save New Rule'.

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# Adding and Managing Suppliers

## Import Suppliers Information

Note: You can also manually add suppliers (refer to [Manually Adding Supplier Information](#))

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Payees are called suppliers in RBC PayEdge. To import Supplier Information with or without a connected accounting software:

### **If you do not have an accounting software connected:**

1. From the home screen go to Suppliers > Mass Import.
2. Download and complete the Supplier Template (hyperlinked on page). Use the Helpful Summary on the Mass Import page for information on column titles.
3. Upload the completed file to the Mass Import Page.
4. Review information on the Data Received page, matching the Received fields to the RBC PayEdge fields.
5. Go to Import. A confirmation screen will appear for successful imports.
6. Once imported, the new suppliers can be found in Suppliers > Manage Suppliers.
7. Complete information for all suppliers in the Attention Needed tab.
8. Once all payment information has been provided, the supplier record will move to either the Corporation or Individuals tab as applicable.

### **If you have an accounting software connected:**

1. From the home screen, go to Suppliers > Mass Import.
2. Click Import Suppliers button to import all suppliers from your accounting software.
3. Once imported, the new suppliers can be found in Suppliers > Manage Suppliers.
4. Complete information for all suppliers in Attention Needed tab.
5. Once all payment information has been provided, the supplier record will move to either the Corporation or Individuals tab as applicable.

# Adding and Managing Suppliers

## Manually Adding Supplier Information

Note: In addition to manually adding supplier information, you can import suppliers in two ways: With or without a connected accounting software (Refer to [Import Suppliers Information](#))

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Payees are called suppliers in RBC PayEdge.

### To Manually Add Supplier Information:

- From the home screen go to Suppliers > Add a Supplier.
- Select whether the supplier is a Business or Individual
- Complete the supplier information form by adding supplier details (name, email, address).
- Indicate whether you have the payment details for the supplier or need to request that information via email
- Input payment method and required bank account details.
- Click 'Save Payment Details'.

#### Supplier Type

☒ Business ☐ Individual

#### Supplier Profile

Business Name \*

Craig's Pet Store

Contact Email \*

Craigspetstore@123.com

Country \*

Canada

#### Supplier Payment

Aggregate invoice payments for this supplier? ☒

NO ☒ YES

Would you like to request payment details from your supplier?

☐ Yes, View mail to be sent to your supplier [HERE](#)

☒ No, I already have electronic payment information for my supplier

#### Payment Details

What currency do they accept?

CAD

Payment Method

Select Payment Method  
Select Payment Method  
Electronic Fund Transfer  
Cheque  
Wire Transfer  
Pre-Authorized Debit (PAD)  
Email Money Transfer  
Bill Payment

Account Nickname

Save Payment Details

[View All Suppliers](#)

# Adding and Managing Suppliers

## Edit Supplier Details or Delete Suppliers

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From the home screen, go to Suppliers > Manage Suppliers.

### **To Edit Supplier Details:**

1. Click the pencil icon next to the supplier you wish to update.
2. On the Supplier Profile page, type in any of the fields to update.
3. The Plus sign next to Contact Information can be expanded to edit additional fields.
4. Click 'Update' to save changes.

### **To Delete Suppliers:**

On either the Corporations or Individuals tab, check the box next to the supplier(s) you wish to delete.

Click the trash bin icon to delete selected rows.

Note: Once a supplier is deleted, you will no longer be able to view the payment history for that supplier in the Payment Report. If this information is required, please ensure to download and export the payment history prior to deleting the supplier.

# Adding and Managing Suppliers

## Set Default Payment Method for Suppliers

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From the home screen, go to Suppliers > Manage Suppliers.

### **To Set Default Payment Method:**

1. Click the pencil icon next to the supplier you wish to update.
2. On the Supplier Profile page, click Payment Methods tab to see all the payment methods associated with the supplier.
3. Click 'Set as Preferred' button for the payment method you would like to make preferred and your selection will be saved.
4. Each time you make a payment to that supplier, the preferred payment method will appear as the default method of payment, however you will always have the option to select a different method before submitting the order.

# Adding and Managing Suppliers

View, Edit, Add or Delete

Supplier Payment Method (1 of 2)

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From the home screen, go to Suppliers > Manage Suppliers.  
Click the pencil icon next to the supplier you wish to view or update.

## **To View Supplier Payment Methods:**

1. On the Supplier Profile page, click the Payment Methods tab to view all methods associated with that supplier.

## **To Edit Supplier Payment Method:**

1. On the Supplier Profile page, click the Payment Methods tab to view all methods associated with that supplier.
2. Click the pencil icon next to one of the payment methods. You will only be able to edit the nickname of an existing payment methods
3. Click 'Save'.

Note: If you need to modify the account details for a supplier (e.g. banking information), you will need to add a new method with the updated banking details and delete the old method.

# Adding and Managing Suppliers

View, Edit, Add or Delete

Supplier Payment Method (2 of 2)

From the home screen, go to Suppliers > Manage Suppliers.  
Click the pencil icon next to the supplier you wish to view or update.

## **To Add Payment Method:**

1. On the Supplier Profile page, click the Payment Methods tab.
2. In the Add Payment Method section, enter the currency and Payment Method.
3. Additional fields will appear based on the Payment Method selected.
4. Fill out the required information and click 'Add Payment Method'.
5. Click 'Save'.

## **To Delete Payment Method:**

1. On the Supplier Profile page, click the Payment Methods tab.
2. Check the box next to the payment method you wish to delete and click the trash bin icon to delete selected rows.

Note: If there are any payments associated with the payment method you would like to delete, the system will not allow you to delete the payment method.

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# Adding and Managing Suppliers

## Adding a Supplier Without their Banking Details

It is best practice to advise your supplier that you will be securely requesting their banking details so that they action the email they receive from RBC PayEdge.

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If you do not have up to date banking details for a supplier you need to pay, you can request it using RBC PayEdge.

### To request a supplier's banking details:

1. Click "Suppliers", "Add a Supplier".
2. Select if the supplier is a business or individual and input supplier contact details.
3. Under the Supplier Payment section, you will be asked if you would like to request payment details from your supplier. Click "Yes".

**Supplier Type**  
☒ Business ☐ Individual

**Supplier Profile**  
Business Name \*  Contact Email \*  Country \*

**Supplier Payment**  
Aggregate invoice payments for this supplier? ☐ Yes ☒ No  
Would you like to request payment details from your supplier?  
☒ Yes. View mail to be sent to your supplier [HERE](#) ☐ No. I already have electronic payment information for my supplier.

**Payment Details**  
Currency \*

[Save & Continue](#) [View All Suppliers](#)

4. Select the currency and payment type that you wish to send.
5. Click "Save & Continue".
6. A secure email will be sent to the supplier to request their account details.

### To request banking details from a supplier you have already imported into RBC PayEdge:

1. Select Supplier > Manage Suppliers
2. On the Attention Needed tab, check the suppliers you wish to contact and click the mail icon which says 'Send mail to contacts in selected rows. This will initiate a secure email to your suppliers, requesting their account details.'

# Adding and Managing Suppliers

## Add Missing Details to Supplier Records

When supplier records are imported into RBC PayEdge, they will first appear on the Attention Needed tab if they are missing any information, such as bank account details.

### **To update and add missing supplier details:**

1. Navigate to Suppliers > Manage Suppliers.
2. Click the Attention Needed tab to review the list of suppliers to be updated. Use the dropdowns to input the requested information. Based on the inputs, additional fields may populate for completion.
3. Click 'Save' once done.

The Supplier record will now be viewable either on the Corporations or Individuals tab.

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# Setting Up Accounts as Funding Sources

## Add a Bank Account

When a new bank account is added, it can take up to 3 days to verify the account. Please incorporate this additional time when making the first Payment Order using a newly added bank account.

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### To Add a Bank Account:

1. Click the settings gear icon, and then Manage Accounts.
2. Click 'Add Funding Account'.
3. Select 'Bank Account' and 'Continue'.
4. Upload a copy of a Void Cheque for the new account.
5. Input the institution #, Transit # and Account #.
6. Select the currency of the account.
7. Add an account nickname if desired. To ensure proper reconciliation, this should match the designated account nickname in your accounting software.
8. Provide branch address and account manager contact details.
9. Read and confirm the Pre-Authorized Debit Agreement.
10. Click 'Update'.



Void Cheque:

**Upload Cheque**

.pdf, .xlsx, .docx, .png or .jpg files only. 2MB file max.

**Institution # \***

Institution #

**Transit # (Branch #) \***

Transit # (Branch #)

**Account # \***

Account #

**Currency \***

CAD

**Account General Ledger Name (optional) ?**

Account General Ledger Name

Please include additional details for account verification:

**Branch Address \***

Branch Address

**Enter Manually**

**Account Manager and Contact Details (optional)**

First & Last Name, Email, Phone #

# Setting Up Accounts as Funding Sources

## Add a Credit Card

NOTE: In order to connect your credit card to your RBC PayEdge account, we will process a \$0.01 transaction on your card.

\*Use any Visa or Mastercard to fund payments to Non-Accepting Suppliers.

\*\*Use your RBC Commercial Card to pay Accepting Suppliers using a Virtual Card payment. You can link any RBC Commercial Avion Visa, RBC Commercial Cashback Visa or RBC Commercial Visa.

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### To Add a Credit Card:


1. Click the settings gear icon, and then Manage Accounts.
2. Click 'Add a Bank'.
3. Select 'Credit Card (Visa, MasterCard)' and 'Continue'.
4. Authentication is required by two factor authentication, approver code, hard or soft token. Refer to the Authentication Section for further details.
5. Select type of card and currency.
6. Enter all card details.
7. Select whether you will be paying Non-Accepting Suppliers\* (those who do not typically accept credit card) and/or Accepting Suppliers\*\* (those who accept credit card payments).
8. Provide personal details of the card holder.
9. Click 'submit'.

#### Add a Credit Card

Currency

☒ CAD ☐ USD

Card Number \*



Card Expiry (MM/YYYY) \*

Name on Card \*

Card Nickname \*

☐ Pay Non-Accepting Supplier

Use your credit card to fund payments to suppliers that do not accept credit card payments

☐ Pay Accepting Supplier

Use your credit card to pay suppliers that accept credit card payments

Personal Details

Street Number \*

Street Name \*

Address Line 2

City \*

Province \*

Postal Code \*

Mobile Number

# Setting Up Accounts as Funding Sources

## How to use the RBC PayEdge Virtual Wallet

Note: If any payments made from RBC PayEdge are cancelled, the money is refunded to your RBC PayEdge Wallet. You can transfer funds back to a regular bank account using the 'To make payments using your virtual wallet' instructions on this page.

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Each RBC PayEdge profile will automatically get access to a CAD and USD Virtual Wallet.

The Virtual Wallet accounts can be used to consolidate and store funds for faster disbursement in future. Funds that have been previously deposited into the wallet will have already been cleared and are available to send immediately. To view the payment processing times for all Payment Methods, including virtual wallet, please refer to the Payment Processing Times section of this document.

### **To fund your virtual wallet:**

1. When creating a payment, select Virtual Wallet (CAD or USD) as the Supplier.

### **To make payments from your virtual wallet:**

1. Create a Payment Order.
2. On the Funding Details screen, select Virtual Wallet (CAD or USD) as the funding source.
3. Follow the regular steps to complete the Payment Order and route for approval.

# Integration with Accounting Software Packages

## General Information

RBC PayEdge currently supports direct API connectivity with three cloud-based accounting platforms:

- QuickBooks Online (QBO)
- Xero
- Sage Accounting

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In order to share information between the accounting software and your RBC PayEdge account, you can use the Sync feature (found on the Dashboard or Third-Party Integrations page) once your account is connected. Only information necessary to process the accounts payables is transmitted to RBC PayEdge; no personal information is shared.

When you sync your accounting software with RBC PayEdge, the following data exchange happens:

### **To RBC PayEdge:**

Outstanding payables/bills from your accounting software is transmitted to your RBC PayEdge account and can be found under Payments > Outstanding Payables. The information includes supplier name, currency, amount, remittance note, bill number, due date, accounting software name and invoice, if any. Suppliers who have outstanding payables/bills are transmitted to your RBC PayEdge account and can be found under Suppliers > Manage Suppliers under the Attention Needed tab. The information includes supplier name, address and email, if any.

### **To Accounting Software:**

Paid bills from your RBC PayEdge account are transmitted back to your accounting software and the payment is closed as Paid in the accounting software. The information includes Payment Order number, supplier name, currency, amount, remittance note, bill number, payment status, payment date, fees and funding source information.

*To learn more about your accounting software's data sharing policy, please check your accounting software website.*

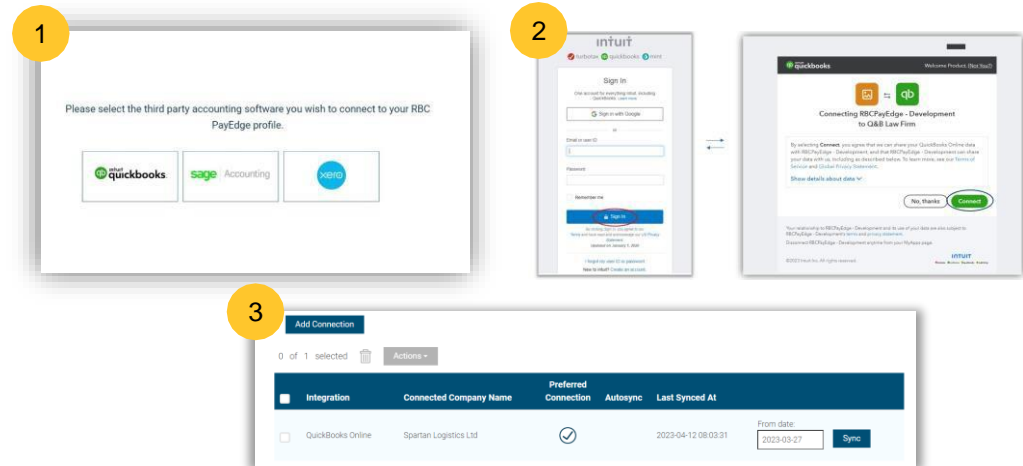
# Integration with Accounting Software Packages

## Connecting Your Accounting Software

Click the settings gear icon, and then Manage Profile > Third Party Integrations.

### To connect your accounting software:

1. Click 'Add Connection' to see a list of accounting software that RBC PayEdge supports.
2. Select your accounting software and click 'Continue'.
3. You will be directed to a secure page hosted by your accounting software provider.
4. Enter your accounting software credentials and when prompted, click 'Connect' or 'Allow Access' to authorize RBC PayEdge to share data with your accounting platform.
5. Click 'Accept' to allow account mapping between your accounting software and RBC PayEdge.
6. Look for the successful connection confirmed on the Third-Party Integrations page and on the main Dashboard.



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# Payment Methods

## Selecting a Payment Method

RBC PayEdge allows you to pay your suppliers using multiple payment methods. The type of payment method you select will typically be dependent on the following:

- Supplier preference
- Destination
- Cost
- Payment processing time
- Supplier details you were provided

To view payment processing times and pricing for all payment methods please refer to section entitled “Payment Processing Times and “Pricing”.

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# Payment Methods

Automated Clearing House (ACH):  
USD Cross Border /  
EUR International Payment (1 of 2)

Note: You must first add 'Wire Transfer' as the payment method (including Wire Payment Details) for any suppliers you wish to pay using ACH. You will later add the account details for the ACH (USD Cross Border or EUR International Payment).

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## Best suited for:

Paying low dollar amounts to international suppliers (United States or EUR Zone).

## Features:

Lower cost than traditional international payment methods, with slower payment processing times.

Limit of \$10,000 local currency per payment

## Information required:

### Wire Payment Details Required:

- Supplier Address and Recipient Name
- Supplier Account Details: financial institution, transit number, account number or IBAN.
- Supplier's Bank Details: SWIFT Code, Bank Address, Bank Name

#### Payment Details

What currency do they accept?  Payment Method

Street Address and Suite \*  [Enter Manually](#)

Financial Institution \*  Transit Number \*  Account Number or IBAN \*  SWIFT Code

Bank Address \*  Bank Name \*  Recipient Name \*

[Enter Manually](#)

### ACH Details Required:

Supplier Name  
Bank Account #  
Routing #  
Bank Name

*Note: You must first add 'Wire Transfer' as the payment method (including Wire Payment Details) for any suppliers you wish to pay using Cross Border ACH. You will later add the account details for the Cross Border ACH.*

#### Supplier info

1 of 1 selected [Add](#) [Save](#)

Supplier	Country	Currency	Payment Method	Supplier Contact Status
<input checked="" type="checkbox"/>	US	USD	Cross Border ACH	
Recipient Name *		Bank Account # *		
<input type="text" value="Cross Border Wire Inc"/>		<input type="text" value="12345678"/>		
Routing # *		Bank Name *		
<input type="text" value="12345678"/>		<input type="text" value="Bank Name"/>		

[Back to Order Details](#) [Save & Continue](#)

# Payment Methods

Automated Clearing House (ACH):  
USD Cross Border /  
EUR International Payment (2 of 2)

1. When making a payment to an international supplier, if it meets the criteria to be eligible for USD Cross Border or EUR International Payment (based on \$ size and destination) the platform will prompt you with this option.

Please note that for this transaction, a new payment method is available if you choose to use it.

Order Total(s)  
USD \$1,000.00

Who *	Amount *	Remit. Notes	Method *	Invoice	
Nothing selected	\$0.00	Remit. Notes	Wire Transfer (USD)	Upload Invoice	Add

Supplier	Amount	Currency	Remit. Notes	Method of Payment	Due Date	
Cross-Border Wire Inc.	\$1,000.00	USD	--	Wire Transfer (USD) - Wire to USA		Actions

Save & Continue

2. To unlock this new payment function click 'Actions' > 'Edit'

Supplier	Amount	Currency	Remit. Notes	Method of Payment	Due Date	
Cross-Border Wire Inc.	\$1,000.00	USD	--	Wire Transfer (USD) - Wire to USA		Actions

View Invoice  
Edit

3. Under Method of Payment select Cross-border ACH (USD) for USD or International Payment for EUR. Click 'Save'.

Supplier	Amount	Currency	Remit. Notes	Method of Payment	Due Date	
Cross-Border Wire Inc.	1000	USD	--	Wire Transfer (USD) - Wire to USA Cross-border ACH (USD)		Save

Save & Continue

As a one-time activity, you will be required to confirm the supplier account information for the ACH payment. Going forward this information will be saved, and you can select ACH as a method of payment for any eligible payments.

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# Payment Methods

## Bill Payment

### Best suited for:

- Paying a bill directly to a domestic service provider (e.g. utilities or telecommunications).

### Features:

- Low cost and standard payment processing times; No dollar limit.

### Information required:

- The supplier's business name (must be found in the dropdown) and the account details from the bill that you are paying.

#### Add Payment Method

What currency do they accept?

CAD

Payment Method

Bill Payment

Vendor \*

Select Vendor from list to continue

Please type slowly and choose from our list of Vendors

Account # \*

Account #

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# Payment Methods

## Cheque

### Cheque Payments: How does this work?

When a cheque payment is approved, the amount is withdrawn from the selected funding account.

The payment is issued on an RBC PayEdge cheque, with the sender's name appearing on the memo line at the bottom of the cheque.

Once the payment order has been completed, RBC PayEdge will send you a notification as remittance notes cannot be added.

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### Best suited for:

- Paying domestic suppliers who require a physical cheque.

### Features:

- Relatively low cost, slower payment processing time; No dollar limit
- RBC PayEdge will issue and mail the cheque to suppliers on your behalf.

### Information required:

- Supplier Name and Business Address.

#### Payment Details

What currency do they accept?

Payment Method

Name \*

Street Address and Suite \*

 [Enter Manually](#)

Street Address	<input type="text"/>	<input type="text"/>
Unit/Suite	<input type="text"/>	
City	<input type="text"/>	
State	<input type="text"/>	
Zip Code	<input type="text"/>	
Country	<input type="text"/>	

[Confirm](#) [Cancel](#)

# Payment Methods

## CRA Payments (initiated via Bill Payment)

Note: CRA payments are initiated as Bill Payments, and the recipient must be found in the Vendor Dropdown. The three most common CRA payment types are automatically available on each new client profile; any additional taxes payable must be added to the client profile by the RBC PayEdge Support Team. Please reach out directly at 1-833-945-4292 for assistance.

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### Best suited for:

- Submitting Federal and Provincial taxes for your business. The most common remittances include Corporate Tax Payments, GST/HST Remittance and Payroll Deductions.

### Features:

- Low cost, standard payment processing times. No dollar limit.

### Information required:

- Name of the agency being paid.
- Information required will be dependent on the type of CRA payment you are making. You will be prompted for details based on the Vendor selected.

#### Payment Details

What currency do they accept?

CAD

Payment Method

Bill Payment

Vendor \*

federal - Corporation Tax Payments -- TXINS

Federal - Corporation Tax Payments -- TXINS

Federal - Excise Duty -- FDEXD

Federal - GST/HST Payment -- GST-P -- (GST-P)

Federal - Personal Tax Instalment -- TXINS

Federal Payroll Deductions - Monthly -- EMPTX -- (PD7A)

Federal Payroll Deductions twice monthly(Thrs.1) --

Account # \*

Account #

# Payment Methods

## Electronic Funds Transfer (EFT) / Direct Deposit

### Best suited for:

- Paying domestic suppliers when you have their bank account details.

### Features:

- Low cost and payment processing times; No dollar limit.

### Information required:

- Supplier's bank account details (transit, institution, and account numbers)

What currency do they accept?

CAD

Payment Method

Electronic Fund Transfer

Financial Institution \*

Enter 3 digit Financial Institution

Transit/Branch Number \*

Enter 5 digit Transit/Branch Number

Account Number \*

Enter Account Number (Minimum 7 digits)

The diagram illustrates the layout of a payment form, mimicking a check. It includes fields for the payee's name and address (JOHN DOE, 123 MAIN STREET, TOWN, PROVINCE A2B 3C4), the date, the amount in dollars (\$), the payee's name (PAY TO THE ORDER OF), the memo, and the MICR line. The MICR line is broken down into its components: the transit number (12345), the institution number (008), and the account number (1234 1234567). Below the MICR line, the labels TRANSIT # (BRANCH #), INSTITUTION # (BANK #), and ACCOUNT # are provided.

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# Payment Methods

## Interac E-Transfer for Business

### Best suited for:

- Paying domestic suppliers using flexible routing options.

### Features:

- Low cost, expedited payment processing times
- Limit of CAD \$25,000 per payment.
- Ability to include key remittance data such as invoice details, sender messages, or other payment information.

### Information required:

- One of the following: Email address, Canadian mobile phone number, or account number (institution, transit, account number) for the recipient.
- Creation of a security question. This will not be used if recipient has Autodeposit enabled or if routed using a Bank Account.
- Remittance Notes may be added to the payment which can include a payment memo, invoice details (for up to 5 invoices) or an external link to an invoice.

#### Payment Details

What currency do they accept?

CAD ▼

Payment Method ⓘ

Interac e-Transfer ▼

Account Nickname

Pams Interac

What payment information were you given?

Select payment information given by supplier ▼  
Email  
Mobile  
Bank Account

View All Suppliers

Save Payment Details

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# Payment Methods

## RBC Pay & Transfers

### How Does This Work?

This feature is only available for eligible RBC Business Accounts and the Virtual Wallet when making a payment to another RBC account. At this time, RBC Pay can only be initiated using the Quick Pay & Transfer Function.

If a supplier is eligible to receive a payment using RBC Pay, you will have the option to add RBC Pay as a Payment Method to their supplier profile. No additional set up is required to transfer funds between RBC accounts within the same legal entity using the Transfers feature.

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### Best suited for:

- Making real-time payments from your RBC Business Account or Virtual Wallet to a Supplier's RBC Account
- Making real-time transfers between your RBC Business Accounts within the same legal entity, including to your Virtual Wallet

### Features:

- Low cost, real-time payment processing
- \$25,000 limit per transaction
- \$10,000,000 limit per transaction for account transfers within the same legal entity

### Information required:

- Supplier's RBC bank account details (transit, institution – must be 003, and account numbers)

The screenshot shows the 'Quick Pay & Transfers' interface. At the top, there's a header with a dollar sign icon and the title 'Quick Pay & Transfers'. Below this are two buttons: 'Quick Pay' (highlighted in dark blue) and 'Transfers' (white with a blue border). A small note states: 'Quick Pay allows you to process single payments. Create a [Payment Order](#) if you need to process multiple payments, upload an invoice, or add additional details.' The form contains several fields: 'Supplier\*' with a dropdown menu showing 'Pam's Pancake Palace'; 'Amount\*' with a text input field containing '\$100.00'; 'Payment Method\*' with a dropdown menu showing 'RBC Pay CAD' and a sub-note 'Real-time payments to suppliers with RBC accounts.'; 'Source of Funds\*' with a dropdown menu showing 'RBC Business Account (1234) CAD'; and 'Remittance Notes' with a text input field containing 'Brunch payment'. At the bottom left is a 'Clear' button, and at the bottom right is a 'Pay Now' button.

# Payment Methods

## Virtual Credit Card

### How Does This Work?

RBC PayEdge will issue a single use 16-digit credit card number, with its own expiry date and CVV code that is tied to the RBC Commercial credit card you own.

When a payment is made, the supplier will receive a secure email with payment details so they can authenticate and accept the funds using their POS/ePOS to process the payment.

Once the payment is processed, or the 30 day time limit has elapsed, the virtual card number will expire.

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### Best suited for:

- Making a one-time credit card payment to a supplier who accepts credit card (cannot be used for recurring payments).
- This feature is only available for RBC Commercial Credit Card holders.

### Features:

- No cost to process payment, standard payment processing times
- No dollar limit
- Reduces fraud by generating a unique card number for each transaction

### Information required:

- Your RBC Commercial Credit Card details (refer to 'Add a credit card' section for details on how to add a card as a funding source)
- Your supplier's contact information and approval to accept this payment source

# Payment Methods

## Wire Transfer (Canada, US) and International Wire Transfer

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### Best Suited for:

- Paying domestic or international suppliers when finality of payment and/or delivery in foreign currency is required.

### Features:

- Higher cost, standard payment processing times (destination dependent)
- No dollar limit;
- Over 30 currencies supported.

### Information required:

- Supplier Address and Recipient Name;
- Supplier Account Details: financial institution, transit number, account number or IBAN (CLABE for payments to Mexico).
- Supplier's Bank Details: SWIFT Code, Bank Address, Bank Name
- [If Required] Intermediary or Correspondent Bank details

Add Payment Method

What currency do they accept?  Payment Method

Account Nickname

Street Address and Suite \*  [Enter Manually](#)

Financial Institution \*  Transit Number \*  Account Number or IBAN \*  SWIFT Code

Bank Address \*  [Enter Manually](#) Bank Name \*  Recipient Name \*

Intermediary Bank

Receiver's Correspondent Bank

SWIFT Code  Account Number

Bank Address  [Enter Manually](#)

Bank Name  Recipient Name

# Setting Up A Payment Order

## Initiate a Payment Order

### What is a payment order?

A Payment Order is the request by an authorized RBC PayEdge user to execute a payment transaction. It can be a single payment or a list of payments that will be sent for processing in a single batch and can include payments to multiple Suppliers, in multiple currencies and Payment Methods.

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There are four ways to initiate a Payment Order:

1. From the Dashboard, select Payments > New Payment Order.
  - Add bills and payments to the order via File Upload, Import from accounting software or manual input
2. From the Dashboard, select 'Create Payment Order' on the bottom right-hand side of the screen.
  - Add bills and payments to the order via File Upload, Import from accounting software or manual input
3. From the Dashboard, select Payments > Outstanding Payables (which will be visible based on syncing from your accounting software).
  - Check the box next to the payments you wish to add to your order and then Actions > Create New Order.
4. Using the Quick Pay & Transfers function on the Dashboard.
  - Refer to Quick Pay section for details on how to make a single payment using Quick Pay.

# Setting Up A Payment Order

## Add Bills and Payments to a Payment Order Manually

### To add payments to a Payment Order manually:

1. From the Payment Order Details Screen add payments by manually inputting the details required.
2. Select supplier from the dropdown, add amount and remittance notes.
3. Select payment method from the dropdown. You will only see the payment methods that you have added for that specific supplier.
4. Upload an invoice if required.
5. Click 'Add'
6. Repeat for all payments you would like to include in the Payment Order.
7. Click 'Save & Continue'
8. You will then be directed to select the source of funds, processing date and acknowledge the fees before the payment is routed for approval.

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# Setting Up A Payment Order

## Add Bills and Payments to a Payment Order using CSV File Upload (1 of 2)

### To add payments to a Payment Order using CSV File Upload:

1. From the Payment Order Details screen, click 'Upload File'
2. Download the RBC PayEdge CSV template by clicking 'Download here'; The template will populate with all your suppliers and their payment methods.
3. Input your desired payment amount into the Payment Amount Column for any suppliers you are paying. Ensure you enter the amount next to the specific payment type you want, as there may be multiple rows for each supplier.
4. Enter remittance notes in the Payment Details column if you have any.

	A	B	C	D	E	F
1	payer_id	payee_name	payment_amount	payment_method	payment_date	payment_details
2		4335 Virtual Wallet CAD		Direct Deposit	2023-10-11	
3		4336 Virtual Wallet USD		Direct Deposit	2023-10-11	
4		4342 ABC Legal	50	Electronic Fund Transfer	2023-10-11	Invoice 123
5		4355 Craig widgets		Electronic Fund Transfer	2023-10-11	

Note: Only populate the cells next to the Suppliers you wish to pay; leave all others blank.

5. Save the completed template locally on your computer.
6. Click 'Upload File', locate the file on your computer and click 'Open'.
7. The name of the file should appear in the text box. Click 'Create Payment Order'
8. The screen will display the Received Data. Review to confirm accuracy.
9. Click 'Import'

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# Setting Up A Payment Order

## Add Bills and Payments to a Payment Order using CSV File Upload (2 of 2)

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- The screen will display the Import Results, which will show the payables to be included in the Payment Order (displayed in the 'successfully imported' notification and on the 'Imported Items tab'). The platform will also note the number of suppliers which are not being included in the Payment Order (displayed on the 'Not imported' notification and the 'Skipped Items Tab')

### Import Results

Your uploaded file resulted in the following: View the [Payment Order](#).

54 payables were not imported due to errors in the uploaded file.

1 payables were successfully imported.

[Imported Items \( 1 \)](#) [Pending Items \( 0 \)](#) [Skipped Items \( 54 \)](#) [Recommendations \( 0 \)](#)

Payer Id	Payee Name	Payment Amount	Payment Date	Payment Details	Status
4342	ABC Legal	50.00	2023-10-11	Invoice 123	draft

- Click 'View the Payment Order' at the top of the screen.
- Review the List of Payments to ensure accuracy (amount, method of payment, remittance notes) To make changes or add an invoice to any payment, click Actions > Edit. Click 'Save' once done.
- Once all payments are complete, click 'Save & Continue'.
- You will then be directed to select the source of funds, processing date and acknowledge the fees before the payment is routed for approval.





# Setting Up A Payment Order

## Add Bills and Payments to a Payment Order by Importing Approved Bills and Payments from your Accounting Software (1 of 3)



Note: This method only works if you have successfully connected your accounting software to RBC PayEdge.

### Initiate a Sync to Import Approved Payables:

1. To import approved payables from your accounting software into RBC PayEdge, initiate a Sync by clicking 'Sync' on the main dashboard or on the third-party Integrations page. Modify the date range for the sync by updating the 'From Date' before clicking 'Sync'.
2. All imported payables will now be viewable in the Outstanding Payables list.

Dashboard	Payments ▾	Suppliers ▾	Manage Profiles	Spartan Logistics Ltd. ▾	⚙️
Pending Approval:	Attention Required:	Scheduled Payments:	Next Scheduled Payment Date:	Completed This Month:	
18 Order(s)	24 Order(s)	\$160,401.00  \$227,000.00 	September 21st, 2023	\$0.00  \$0.00 	⏪

Spartan Logistics Ltd.

 From date:  

Outstanding Payables: **146**  Total Amount:  \$463,372.00

Last Synced At: 2023-06-13 10:54:19

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## Setting Up A Payment Order

Add Bills and Payments to a Payment Order by Importing Approved Bills and Payments from your Accounting Software  
(2 of 3)

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### Add the Imported Payables to a Payment Order:

3. From the Payment Order Details Screen, click 'Import'
4. Check the box next to the payables you would like to include in the Payment Order. Those which were imported from your accounting software can be identified as they will say 'via (accounting software name)' under the Date Received.
5. Click 'Add to Order'
6. You can also create a Payment Order by selecting the imported payables from the Outstanding Payables list (Payments > Outstanding Payables).

Outstanding Payables						
<input type="text" value="Search for..."/>						<input type="button" value="Search"/>
<input type="checkbox"/>	Supplier	Currency	Amount	Remit. Notes	Due Date	Date Received
<input type="checkbox"/>	Jane's Coffee Shop	CAD	120.00		2023-02-09	Mar 28, 2023 <a href="#">(via QuickBooks Online)</a>

7. Check the box next to the payables you would like to include in the Payment Order. Those which were imported from your accounting software can be identified as they will say 'via (accounting software name)' under the Date Received.
8. Once all payables are selected, click 'Actions' > create new order

## Setting Up A Payment Order

Add Bills and Payments to a Payment Order by Importing Approved Bills and Payments from your Accounting Software  
(3 of 3)

9. The selected payables will appear in the List of Payments. All details from your accounting software will be brought over, including invoices if attached.
10. Review to ensure accuracy.
11. To make changes or add/edit an invoice to any payment, click Actions > Edit. Click 'Save' once done.
12. Once all payments are complete, click 'Save & Continue'.
13. You will then be directed to select the source of funds, processing date and acknowledge the fees before the payment is routed for approval.

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# Setting Up A Payment Order

## Quick Pay & Transfers

The Quick Pay & Transfers feature on the main dashboard can be used to make single payments to suppliers, transfer funds instantly to your existing RBC accounts, or to fund your virtual wallet.

**To Use Quick Pay & transfers:**

- 1. Input details on supplier, payment method, funding source and amount.
- 2. Click Pay Now and confirm fees.
- 3. The payment will still be routed for approval as required.

 Quick Pay & Transfers

Quick Pay

Transfers

Quick Pay allows you to process single payments. Create a [Payment Order](#) if you need to process multiple payments, upload an invoice, or add additional details.

Supplier\*

Pam's Pancake Palace

Amount\*

\$100.00

Payment Method\*

RBC Pay CAD

Real-time payments to suppliers with RBC accounts.

Source of Funds\*

Virtual Wallet (CAD)

Electronic Message (Optional)

Brunch payment

Clear

Pay Now

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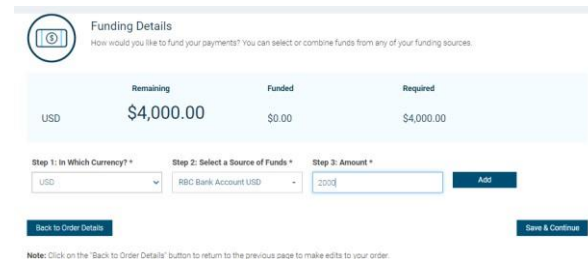
[Click here to go to Index](#)

# Funding Payment Orders

## Selecting or Combining Funding Sources

### To select or combine funding sources:

1. After initiating a Payment Order, you will arrive on the Funding Details screen.
2. Select the currency, source, and amount you would like to withdraw to fund the Payment Order.
3. Click Add.



	Remaining	Funded	Required
USD	\$4,000.00	\$0.00	\$4,000.00

Step 1: In Which Currency? \* Step 2: Select a Source of Funds \* Step 3: Amount \*

USD RBC Bank Account USD 2000 Add

Back to Order Details Save & Continue

Note: Click on the 'Back to Order Details' button to return to the previous page to make edits to your order.

If currency conversion is required, you will be shown the exchange rate and total cost in the foreign currency.

4. Continue adding funding sources until the entire Payment Order is funded.
5. Once done, a popup screen will advise that 'You're Funded' and ask you to confirm the processing date. By default, the processing date will be set for today's date, but can be adjusted.



You're Funded!

Please select the date you would like this order processed.

Select Processing Date \*

August 08, 2023

Save & Continue Return to Funding Page

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6. Click save and continue.

# Funding Payment Order

## Account Balances

On RBC PayEdge clients can see their account balances for all account types to help make informed funding decisions.

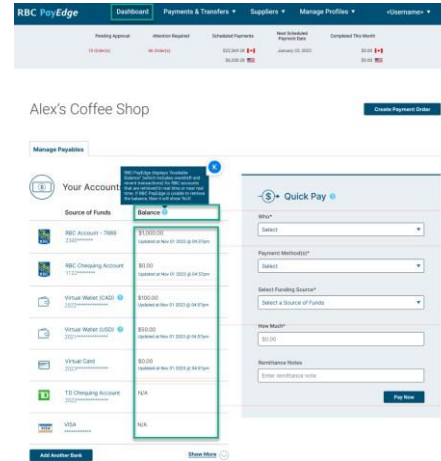
Balances can be viewed on:

1. The RBC PayEdge Dashboard, when you log into the platform,
2. The Manage Accounts page, when you access your account, and
3. The Funding Details and Fees pages while making payment orders.

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When viewing balances, a date stamp will be visible for each account as highlighted below:



### For RBC Account Balances:

- RBC PayEdge provides automatic access to the **real-time balances** of clients' RBC accounts set up on RBC PayEdge as funding sources.
- The real-time balances displayed for RBC accounts are available balances which include overdraft and recent transactions.
- These balances are automatically refreshed every 15 minutes.

### For Other Financial Institutions (OFI) Account Balances:

- RBC PayEdge provides access to the most up-to-date balances of clients' OFI accounts.
- Note: The "Balance" field will be blank while the balances are being retrieved and you will see "N/A" if RBC PayEdge is unable to retrieve the balances.

# Funding Payments

## Foreign Exchange and Currency Conversion

RBC PayEdge provides access to send funds in over 30 currencies to support international payments.

When funding a payment, you have the opportunity to execute currency conversion if the currency of the account you are funding from and the currency of the disbursement do not match.

During the funding process, you will be presented with the applicable exchange rate and total cost in local currency for your acceptance.


Confirm Funding

\$

\$100.00

(USD)

- from -



Virtual Wallet

(CAD)

(CAD)

Current Rate \*

1 USD = 1.3694 CAD  
1 CAD = 0.7459 USD

Currency Cost \*

\$136.94(CAD)  
from Account Virtual Wallet (...)

Confirm

Cancel

\*Rate as of 22:40 today. Please note that this exchange rate will be recalculated when this payment order is submitted for processing.

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# Processing Time & Fees

## Confirm Payment Date

The payment processing times for payments issued from RBC PayEdge will be dependent on the payment method selected and the destination of the funds.

You will have the chance to review and confirm the expected payment processing date for each type of payment when submitting a payment order.

To view the processing times for all payment methods, please refer to the Payment Processing Times Section.

### Expected Payment Dates

Based on your selected processing date, your payees should expect their payment on the following dates:

	Payment Date	Due Date
Cross-Border ACH Inc will be paid on:	Jan 24, 2023	---
Lucas Angelo will be paid on:	Jan 23, 2023	---
ABC Legal will be paid on:	Jan 24, 2023	---

Continue

Adjust Processing Date

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# Processing Time & Fees

## Fees

The fees charged for payments issued from RBC PayEdge will be dependent on the pricing package you are enrolled in, and the payment method selected.

You will have the chance to review and confirm the fees, including the selection of which account to fund the fees from, prior to submitting a payment order for processing.

To view the pricing packages available, including per item fees, please refer to the Pricing Section.

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# Payment Approvals

## Routing Payments for Approval & Actioning an Approval Request

Once a Payment Order has been submitted, it will be routed for approval based on the established Approval Rules.

All approvers will receive an email notification with an Approval Request. Full details of the Payment Order will be included in the body of the email (suppliers, amounts, funding sources, processing date, fees).

### **To action an Approval Request:**

1. To approve or reject the payment, approvers must login to RBC PayEdge.
2. From the main dashboard, select Payments > View All Orders, then click the Pending Approval tab.
3. To review the Payment Order details, click the hyperlinked Order Number.
4. Select the checkbox next to the Payment Orders you wish to action, then click 'Actions' > Approve (or Reject).
5. If you Approve the order, authentication is required either by two factor authentication, approver code, hard or soft token. Refer to the Authentication Section for further details.
6. If you reject the order, it will be returned to Draft Status where the User who created the order can make changes and re-submit or delete.
7. Once the required approvals have been received, the order will move from the Pending Approval tab to the In Progress tab for processing on the specified date. The original User who submitted the Payment Order will also receive email confirmation.

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# Unique Payment Types

## Recurring Payments

Note: All dates are based on the system's processing timeline, not when the payable needs to be completed. Please allow for sufficient processing and approval time to meet future payment deadlines based on payment type.

You will receive an email 1 day before order creation, reminding you that your recurring order is being generated.

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### To create a recurring payment:

1. Create and process the first occurrence of the recurring payment as you would normally.
2. Once it has been completed, from the dashboard select Payments > View All Orders and click on the Completed tab
3. Click on the Calendar icon next to the payment you would like to schedule as recurring.
4. Enter the required details into the popup screen.
  - **Start Day:** The day you want RBC PayEdge to recognize that the rule is in effect. You can input today's date as the start day.
  - **End Day:** The last day you want the order to recur. This sets the length of time you want the recurring payments to take place.
  - **Frequency:** Select how often you want the order to recur (monthly, bi-weekly, weekly, daily). Note: If the day selected falls on a weekend or holiday, the order will be processed on the following business day.
  - **Select The Day:** Based on the frequency selected, choose the day on which you want the first payment to go out. For example, if monthly, select the day of the month. If weekly, select the day of the week.
  - **Pre-approve the order: Yes.** Order will be created and sent to Scheduled status (if no further approvals are required for release) or Pending Approval status (if approval is required to release).
  - **Pre-approve the order: No.** Order will be created and sent to Draft status, meaning someone will still need to submit the order for processing (and approval).

Use this existing completed record to schedule a recurring order:

Start Day *	Frequency *
<input type="text" value="Oct 24, 2023"/>	<input type="text" value="Monthly"/>
End Day *	Select the day *
<input type="text" value="Nov 24, 2023"/>	<input type="text" value="15"/>
Do you want to pre-approve the order? *	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>	

# Unique Payment Types

## Manage a Recurring Payment

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### **Review a recurring payment:**

To review recurring payments, from the Dashboard select Payments > View All Orders and select the Recurring Tab.

1. Check the box next to the recurring payment you want to view and click Schedule Details to see the order details including the Next Order Processing Date.
2. Once a recurring order has been created, there is no way to edit the details of the recurring order.
3. If an adjustment is needed, the current recurring order must be deleted and a new one set up.

### **Cancel a recurring payment:**

From the dashboard, go to Payments > View All Orders and select the Recurring Tab

1. Check the box next to the recurring payment you wish to delete and select the trashcan icon to Delete.
2. Select Confirm & Delete on the pop-up window.

# Unique Payment Types

## Future Dated Payments

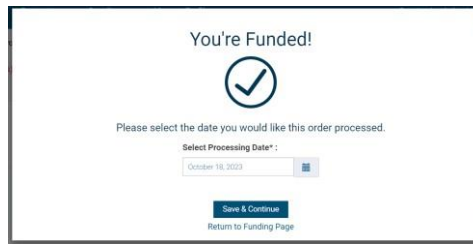
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### **To set up a future dated payment:**

By default, the platform will look to process your payment immediately, however you can set the processing date for a time in the future.

1. Create a Payment Order as you would normally.
2. After confirming the funding details, you will be asked to Select the Processing Date

A screenshot of a web interface titled "You're Funded!". It features a large green checkmark icon. Below the icon, the text reads "Please select the date you would like this order processed." followed by "Select Processing Date\*:". A date picker is shown with "October 18, 2023" selected. At the bottom, there are two buttons: "Save & Continue" and "Return to Funding Page".

3. Using the calendar icon, select the future date you wish the payment to be processed. The payment will be routed for approval if required, and then you will find it on the list of Scheduled Orders (Payments > Outstanding Orders, Scheduled tab).

Note: the funds will not be pulled from your funding source until the selected Processing Date.

### **To edit, delete or change a future dated Payment:**

To make changes to a scheduled payment that has already been approved, please call RBC PayEdge Support at 1-833-945-4292 to cancel it. The Support Team will move the Payment Order back to 'Draft Status', where you can either delete the order or edit the order and re-submit for approval.

Note that once a payment is in progress it cannot be cancelled.

# Managing Payment Orders

## Cancelling Payments

Payments can be cancelled before their processing date.

### To cancel a payment:

1. Click Payments, View All Orders. Payments sitting on the Drafts, Pending Approval, Scheduled or Recurring tabs can be cancelled.
  - a) From the **Drafts Tab**, check the box next to the payment you wish to cancel and click the trashcan icon to delete.
  - b) From the **Pending Approval tab**, an approver can reject the payment to cancel it. Check the box next to the payment you wish to cancel, then click Actions, Reject.
  - c) From the **Recurring tab**, check the box next to the recurring payment you wish to delete and select the trashcan icon to Delete.
  - d) Payments which appear on the **Scheduled Tab** can only be cancelled by contacting the RBC PayEdge Support Team (1-833-945-4292). The team can move the Payment Order back to Draft Status, where you can then delete it as outlined above.

You can view a list of all cancelled orders on the Cancelled Tab.

When payments are cancelled, the funds will be deposited back into your RBC PayEdge Virtual wallet. Refer to section on Virtual Wallet for instructions to move the funds out of your virtual wallet.

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# Managing Payment Orders

## Notifications

Throughout the Payment Order approval process, various notifications will be sent to all relevant Users. Each email notification will include the full details of the Payment Order, the status and action required.

### **Approval Request:**

After the Payment Order has been sent for approval, all possible approvers will receive an email Approval Request. The email subject line will include "Business Name - Approval Request – Order #" and provide instructions on how to approve the order.

### **Reminder:**

If approval for a Payment Order has not been provided within 24 hours, an email reminder will be sent to all listed approvers who have not actioned the request. The email subject line will include "Reminder: Business Name - Approval Request – Order #".

### **Payment Rejected:**

If a Payment Order is rejected, all listed approvers and the User who created the order will receive an email notification that the order has been rejected by a specific approver.

### **Order Approved:**

Once a Payment Order has been approved by all required approvers an email will be sent to all approvers and the User who created the order notifying them that the payment has been approved.

### **Payment Submitted and In-Progress:**

Once the Payment Order has been approved, it will be processed on the designated processing date. A notification email will be sent to all approvers and the User who created the order notifying them that the payment has been submitted and is in progress. A similar email will be sent to each supplier.

### **Payment Complete:**

Once the approved Payment Order has been funded and disbursed, a notification will be sent to all approvers and the User who created the order notifying them that the payment has been completed. The email subject line will include "Payment Complete: Business Name, Order #". A similar email will be sent to each supplier.

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# Managing Payment Orders

## Payment Order And Status

All Payment Orders can be reviewed on the Orders page.

### To review payment orders:

1. From the main dashboard click Payments > View All Orders. The orders will appear under the relevant tab based on their status.
2. Click onto each tab to view the Payment Orders under each:
  - **Draft:** Payment Orders that were started and saved but not completed
  - **Pending Approval:** Payment Orders that were submitted and are pending approval from at least one individual. Review when each person approved and who has yet to approve the Payment Order under the Approval Status column
  - **Scheduled:** Approved Payment Orders that are awaiting processing on a future date
  - **In Progress:** Approved Payment Orders that are in progress, but funds not yet delivered to the recipient
  - **Complete:** Approved Payment Orders that have been delivered to the recipient
  - **Recurring:** Approved Payment Orders that have been set up on a recurring schedule
  - **Declined:** Payment Orders that were submitted but rejected by at least one required approver
  - **Cancelled:** Payment Orders that were canceled and not completed

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# Managing Payment Orders

## Payment Reports

### To review Past Payment Orders on the Payment Report:

1. From the main dashboard, click Payments > Payment Report.
2. Establish your search criteria by selecting a date range or search by specific Order ID, Supplier or Payment Order status.
3. Click 'Search'

You can review individual Payment Order reports by clicking on the hyperlinked Order ID # (includes payment + supplier details, funding accounts including FX and fees) or you can click 'Download' to export the results to a CSV file.

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# Managing Payment Orders

## Reconciliation

If you have connected your accounting software to RBC PayEdge, all payments made on the platform will automatically be reconciled back to your accounting software.

Upon creation of the Payment Order, a journal entry will first be posted to a PayEdge Clearing Account; once the payment is processed, an entry will be made to close out the payable and recognize the associated bank fees.

Note: When adding a bank account in RBC PayEdge, the Account General Ledger Name needs to be the exact same as entered in your accounting software for smooth reconciliation.

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# Managing Payment Orders

## Remittance Details

Remittance Notes can be added while creating the Payment Order on the “Payment Order Details” screen.

Input directly into the text box if manually entering a payment; click Actions > Edit to modify the remittance notes for an imported payment.

Who \*

Nothing selected

Amount \*

\$0.00

Remit. Notes ⓘ

Remit. Notes

Method \*

Electronic Fund Tr

Invoice ⓘ

Upload Invoice

Add

Each time a payment is processed, RBC PayEdge will send an email to your supplier with payment remittance details included (refer to “notifications” section).

The notice will be sent to the contacts that have been added to the supplier profile (multiple contacts may be added).

Supplier Profile (for Craigs Property Hold Co.)

Supplier Profile

Payment Methods

Business Name \*

Craigs Property Hold Co

Street Address and Suite \*

Supplier Address

Enter Manually

Aggregate Invoice Payment ⓘ NO

YES

Set as Trusted ⓘ NO

YES

Contact Information —

Contact First Name

Contact Last Name

Contact Email \*

Contact Phone Number

Company URL

Remittance Message

Who should we send payment notifications to? ⓘ

Update

Cancel

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1. Get Started

2. Make Payments

## 3. Administration and Support ..... Included in this Section

[Administration & Support](#)

[RBC PayEdge Support Contact Information](#)

[Payment Processing Times & Pricing](#)

[Glossary](#)

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# Administration & Support

## Account Deactivation

**If there are no Payment Orders initiated on your RBC PayEdge Profile for 12 months, you will receive an email notice that your account will be deactivated.**

If you want your account to stay active, sign in to RBC PayEdge and initiate an order. If it has been more than 30 days since you received the first email, contact the RBC PayEdge Support team at 1-833-945-4292 or [service@rbcpayedge.com](mailto:service@rbcpayedge.com) and they will assist you to reactivate the account.

You can also contact the RBC PayEdge Support Team if you would like to shut down your RBC PayEdge profile at any time.

If an individual User does not log in for 12 months, they will receive an email notification that their User Profile will be deactivated. Provided there are other active Users still on the PayEdge company profile, it will remain active even if a User is deactivated.

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# Administration & Support

## Authentication: Two Factor Authentication, Approver Codes, Soft or Hard Tokens

### How it Works:

Authentication is required for payment approval and sign in. It may also be generated to support other admin functions on the platform, depending on the user's permissions.

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There are four types of authentication codes that may be used to take certain actions on RBC PayEdge, depending on your company:

### **If your company uses two factor authentication via SMS text message:**

#### Authentication Code:

- A Two Factor Authentication (2FA) Code is generated and sent via SMS text message. To receive a 2FA code, a Canadian or U.S. mobile number must be added to your profile and verified as well.
- You can add or update your mobile number on your User Profile.
- Click the Settings gear icon, Manage Profile, User Settings.
- On the User Information Page, input or change your Mobile Number.
- Ensure there is a green check mark next to your mobile number and that the Two Factor Authentication checkbox is ticked.
- Click Update.

#### Approver Codes:

- An Approver Code is a pre-defined number similar to a PIN (4-6 digit numeric value) which can be assigned to a User in order to allow them to approve or reject payments. Any User may elect to approve payments using an Approver Code rather than the 2FA Code received via text. A Super Admin can set an approver code for any User and share it with them. It can be added at the time of User Set Up or added after the fact by editing a User Profile.
- The Approver Code should be unique to each User and shared securely with that User only. Once established, it will be needed every time to approve or reject an order.
- Authentication is required for payment approval and sign in. It may also be generated to support other admin functions on the platform, depending on the user's permissions.

### **If your company uses soft or hard tokens for authentication:**

#### Soft Token:

- A soft token is a one-time passcode used to authenticate your banking actions, sent through a trusted third-party app called RSA Authenticator. To issue new soft tokens, please visit Administration in RBC Express (You must also be an administrator in RBC Express to manage soft token access).

#### Hard Token:

- A hard token is a physical security device given to employees to generate one-time passcodes. To order a new hard token (security device), please visit Administration in RBC Express (You must also be an administrator in RBC Express to manage hard token access).

# Administration & Support

## Delegating Tasks

Certain administrative activities can be delegated to specific Users if you do not have the details to complete the required information (e.g., many of the initial profile activation steps or adding a supplier)

When this option is available, you will see a hyperlinked 'Delegate' button. When clicked, you can input another User's email address to assign the task to them. They will receive an email notification letting them know there is action required on the platform.

Add a Supplier

Or, you can **Delegate** to another user.

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# Administration & Support

## Language Preferences

### There are two options for selecting your language preference:

- From the Sign-in page: There is a toggle on the top right of the Sign-in page that allows you to change your language preference from English to French.
- From the User Information page: Once you are logged into RBC PayEdge, go to Settings, then Manage Profile, and select User Settings. On the User Information page, you will have the option to set your language preference to English or French.

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# Administration & Support

## Login Errors

Note: If your company signs in to RBC PayEdge via single sign-on credentials, please sign in through RBC Express.

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### A few common login errors you may experience:

**Incorrect Password.** There are a few reasons you may receive this notification:

- Incorrect password entry. Passwords are case sensitive.
- If you initially create a password that does not meet the security requirements, you will receive an incorrect password notification upon first sign in.
- Your RBC PayEdge password must be updated every 90 days. When you go to sign in after this time, you will receive an expired password notification.

Use the Forgot Password link on the sign-in page to reset your password. You will receive an email with a link to create a new password which expires in 24 hours. Please ensure you select a new password that meets the security criteria.

**Too many login attempts:** You have ten attempts to login to your account. After the tenth try, you will be locked out for 30 mins. After this time has passed, you may try again.

**Incorrect Two Factor Authentication:** The two-factor authentication code is only valid for 5 minutes. If you do not enter it within the 5 minute window, you can click 'Resend Code' and another code will be sent to your mobile number. Note: if you receive multiple Authentication Codes at any time, please use the most recent code to sign in.

**Two Factor Authentication code not received:** If you have recently changed your mobile number, but have not changed it in the RBC PayEdge platform, you will need to update it to receive your 2FA code.

Contact your Super Admin who can update your mobile number under Settings, Manage Access, Users. Once the Super Admin has updated your mobile number, you can verify it under Settings, Manage Profile, User Settings. Please also ensure you have cell network coverage in your area, and that you are situated in Canada or the United States.

**If you continue to have problems, please reach out directly to RBC PayEdge Support at 1-833-945-4292 or [service@rbcpayedge.com](mailto:service@rbcpayedge.com).**

# Administration & Support

## Manage Bank Accounts

To manage previously added bank accounts, Click the settings gear icon, and then Manage Accounts.

### **Delete Bank Account:**

1. Check the box next to the account you wish to delete and click the trashcan icon to delete the selected row.

Note: you will not be able to delete a bank account which is attached to an active Payment Order under progress.

### **Designate a Preferred Bank Account:**

1. Select the star icon in the Preferred column next to a bank account you would like to make as preferred.
2. Authentication is required by two factor authentication, approver code, or hard or soft token. Refer to Authentication for further details.

Note: Even though an account is marked preferred, you can select another account while making payment.

### **Hide a Bank Account from the Dashboard:**

1. Click the checkbox in the Hide on Dashboard column. The account will still be available for funding, but not appear on the main dashboard screen.

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# Administration & Support

## Manage Multiple Company Profiles

### To access multiple different company profiles while logged into RBC PayEdge:

1. Click the Company Name next to the settings icon in the top right hand corner of the screen, and a drop down will display all of the companies that are linked to your User ID (email address).
2. You can toggle between company profiles without logging out of the platform.

Although the same email address will be used across each profile, the User permissions that are granted to you may vary from profile to profile depending on how the site was set up.

### To add a brand-new company to RBC PayEdge:

1. Click the settings gear icon, Manage Profile, add Company (multi-business option). This will take you to the onboarding workflow to set up a company profile for your related business.

Please call RBC PayEdge Support at 1-833-945-4292 if you need assistance during the process.

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# Administration & Support

## Managing Supported Accounting Software

You can manage the specifics of your accounting software connection from the Third-Party Integrations Page (Settings > Manage Profile > Third Party Integrations):

### **Add Connection:**

- Add and establish a connection to a supporting accounting software

### **Auto Sync:**

- Once auto sync is enabled, PayEdge will automatically import and reconcile bills from your accounting software every Saturday at 8pm EST. Check the box next to software you wish to add auto sync to, then click Actions and Enable Autosync. You will now see a checkmark in the Autosync column next to your accounting software.

### **Date Selection:**

- By default, this will be set at 30 days. If you would like to sync data beyond 30 days, click into the box under 'From Date' and manually select your preferred date range.

### **Delete:**

- Used to disconnect and delete a connection to your accounting software. If you delete a connection, it will no longer appear on the dashboard or under Third Party Integrations. Check the box next to software you wish to disconnect, then click the trashcan icon to delete.

### **Disconnect:**

- This will disable the connection between your accounting software and RBC PayEdge account. This will not delete the connection; it will still be visible on the Third-Party Integrations page. Check the box next to software you wish to disconnect, then select Actions > Disconnect.

### **Last Synced At:**

- View the date and time of the last data sync.

### **Reconnect:**

- If your accounting software has become disconnected, you will see a Reconnect button next to it. Click the Reconnect button and you will be prompted to re-enter your accounting software credentials and accept the data sharing agreement between RBC PayEdge and the Accounting Software, similar to the first time set up. Once complete, you will see a Sync button next to the accounting software rather than a Reconnect button.

### **Set Preferred Connection:**

- If you have more than one accounting software connected to your RBC PayEdge account, you can set a preferred connection that will show on the dashboard. Check the box next to your preferred software, then select Actions > Set Preferred Connection.

### **Sync:**

- Click this button to initiate data exchange between the connected accounting software and RBC PayEdge account.

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# Administration & Support

## RBC PayEdge Support Contact

### RBC PayEdge Support Contact Information

If you require further assistance, please reach out directly to RBC PayEdge Support at 1-833-945-4292 or [service@rbcpayedge.com](mailto:service@rbcpayedge.com).

Support is available Monday to Friday, 8am – 8pm EST, excluding federal holidays. Voicemails can be left after hours and will be returned via email or phone call the next business day.

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# Administration & Support

## Payment Processing Times

Payment Method	Funding options available for all RBC PayEdge Clients			Speed of Pay Funding option <u>exclusive to existing RBC clients</u> (conditions apply)
	PayEdge Wallet Pre-Funded	Bank Account Funded	Credit Card Funded	Bank Account Funded
	Clients can reduce payment settlement times by funding payments using their RBC PayEdge Wallet (CAD or USD) (Note: adding funds to wallet requires 2-3 business day via PAD*, and 1 business day VISA or MasterCard)	Clients are able to fund payments via ACH PAD* from multiple domestic CAD or USD BDAs at RBC and/or other Canadian FIs. Settlement times differ depending on the payment method.	Clients are able to fund payments via Credit Card (VISA, MasterCard) from domestically held cards in CAD or USD. Settlement times differ depending on the payment method. See below for card funding.	RBC clients that qualify are able to fund for next day payments via ACH PAD* from multiple domestic CAD or USD BDAs with RBC.
RBC Pay & Transfers	Real Time	Real Time (excludes OFI)	N/A	N/A
USD Cross-Border Automated Clearing House (ACH)* EUR International Payment (SWIFT Go ACH) *	1-2 business days	3-4 business days	1-2 business days	1-2 business days
Bill Payment (Online)*	1 business day	4 business days	2 business days	2 business days
Cheque (Canada)*	4-7 business days	7-10 business days	4-7 business days	4-7 business days
Electronic Fund Transfer (EFT)/Direct Deposit*	1 business day	3-4 business days	1-2 business days	1-2 business days
Interac e-Transfer† for business*	Same Day	3 business days	1 business day	1 business day
Virtual Card	N/A	N/A	Same business day	N/A
Wire Transfer (US and CAD)	1-2 business day	3 business days	1-2 business days	1-2 business days
International Wire Transfer (other than US and CAD)	1-2 business days, location dependent	4-5 business days	1-2 business days, location dependent	1-2 business days, location dependent

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\*PAD – When clients set up a funding source and sign an electronic preauthorized debit agreement (PAD), there is a waiting period of at least 3 business days between written confirmation of the account and payment information from the bank and the first payment.

**Cut-off times: ACH PAD\* cut-off time prior to 4:25 pm ET / Card Funding – Visa or MasterCard prior to 4:25 pm ET**

\* For clients that sign electronic preauthorized debit agreements, there is a waiting period of at least 3 days between written confirmation of the account and payment information from the bank and the first payment (15 days, if mutual consent to shorten the timeline is not obtained).

\* Funding and fees must have a status of "Funded" for the payment order to be sent to the supplier.

# RBC PayEdge Pricing

Note: Customized pricing is available for clients with larger payment volumes

		Pay as you go	Premium	Edge Plus
	<b>RBC PayEdge Monthly Subscription Fee:</b>	Free	\$89.95	\$219.95
Services Included	Real-time Foreign Exchange Services	√	√	√
	Combine Bank Account Funding	√	√	√
	Invoice Capture	√	√	√
	Multi-Level Approvals	√	√	√
	Real-time Balance Updates & History	√	√	√
Payment Methods	ACH:			
	• USD Cross-Border Automated Clearing House (ACH)*	\$9.99	\$9.99	\$2.50
	• EUR International Payment (SWIFT Go ACH) *	\$9.99	\$9.99	\$2.50
	Bill Payment (Online)*	\$1.00	Up to 200 Bill Payments, EFTs & RBC Pay & Transfers combined	Up to 500 Bill Payments, EFTs & RBC Pay & Transfers combined
	Cheque (Canada)*	\$25.00	\$2.50	\$2.50
	Credit Card funding^	2.3%	2.3%	2.3%
	Electronic Fund Transfer (EFT)/Direct Deposit†	\$1.00	Up to 200 Bill Payments, EFTs & RBC Pay & Transfers combined	Up to 500 Bill Payments, EFTs & RBC Pay & Transfers combined
	Interac e-Transfer† for business*	\$2.50	\$1.50	\$1.50
	RBC Pay & Transfers	\$1.00	Up to 200 Bill Payments, EFTs & RBC Pay & Transfers combined	Up to 500 Bill Payments, EFTs & RBC Pay & Transfers combined
	Virtual Credit Card	No Charge	No Charge	No Charge
	Wire Transfer:			
	• Wire Transfer (US and CAD)	\$15.00	\$15.00	\$15.00
	• International Wire Transfer (other than US and CAD)	\$20.00	\$20.00	\$20.00

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\* / ™ Trademark(s) of Royal Bank of Canada.

‡ All other trademarks are the property of their respective owner(s)

\* The fees and charges in this brochure are RBC PayEdge's standard fees and charges and do not include applicable taxes. For further information, please contact your Treasury Solution Specialist or RBC PayEdge representative.

† Only includes outgoing Interac e-Transfer for business transactions sent on the RBC PayEdge payments platform. Excludes all other Interac e-Transfer services such as Autodeposit, Request Money, Request Money Fulfillment and Bulk Interac e-Transfer service.

^ You can use your Visa and Mastercard to fund payments through RBC PayEdge.

# Glossary

## Defining Key Terms (1 of 4)

**Admin:** A User Role that allows a User the same capabilities as an Approver with additional access to delete bank accounts, manage approvals, and edit the business profile.

**Approver:** A User Role that allows a User the same capabilities as a Data Entry Clerk with additional access to approve Payment Orders, manage suppliers and bank and accounts.

**Approval Rule:** Custom rule created by an Admin or Super Admin that specifies which Users have permission to approve Payment Orders, and up to what amounts. All Payment Orders will be routed for approval based on the Approval Rules in place and cannot be processed until the required approvals are received.

**Custom Roles:** A User Role that has been created by an Admin or Super Admin, providing Users with access to specific functions within the RBC PayEdge profile which are different than the pre-defined Roles.

**Data Entry Clerk:** A User Role that allows the User to view payables, create and import Payment Orders, create and import suppliers and create reports.

**Funding Source:** The account(s) from which the funds for the Payment Order will be withdrawn. The Funding Source can be an account at any Canadian Bank or Credit Union as well as a Visa or MasterCard.

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# Glossary

## Defining Key Terms (2 of 4)

**Payment Method:** The method in which the Supplier will receive their payment. RBC PayEdge offers multiple Payment Methods including Electronic Funds Transfer, Bill Payment, Interac e-Transfer for Business, Wire Payment, International ACH or Cheque.

**Payment Order:** The list of payments that will be sent for processing in a single batch. A Payment Order can include payments to multiple Suppliers, in multiple currencies and Payment Methods.

**Payment Order Status:** Once a Payment Order has been started, it will be classified into one of the below statuses:

- **Cancelled:** Payment Orders that were canceled and not completed
- **Complete:** Approved Payment Orders that have been delivered to the recipient
- **Declined:** Payment Orders that were submitted but rejected by at least one required approver
- **Draft:** Payment Orders that were started and saved but not completed
- **In Progress:** Approved Payment Orders that are in progress, but funds not yet delivered to the recipient
- **Pending Approval:** Payment Orders that were submitted and are pending approval from at least one individual.
- **Recurring:** Approved Payment Orders that have been set up on a recurring schedule
- **Scheduled:** Approved Payment Orders that are awaiting processing on a future date

**Payment Reports:** A report that can be generated on the RBC PayEdge platform to review past Payment Orders. The report includes information such as amount, supplier details, funding accounts including FX and fees for a specific Payment Order.

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# Glossary

## Defining Key Terms (3 of 4)

**Payment Reports:** A report that can be generated on the RBC PayEdge platform to review past Payment Orders. The report includes information such as amount, supplier details, funding accounts including FX and fees for a specific Payment Order.

**Processing Date:** The date you would like the payment sequence to begin, starting with the withdrawal of funds from your selected Funding Source. All required approvals must be received prior to the Processing Date to ensure the payment sequence commences on time.

**Remittance Details:** Text or information that can be sent to your Suppliers along with payment. Remittance Details are input at the time of Payment Order creation and are transmit to the Supplier via email.

**RBC PayEdge Profile:** The RBC PayEdge account that has been set up for your business. Each legal entity will require their own RBC PayEdge Profile.

**Reconciliation:** The process where RBC PayEdge posts a closing journal entry to the connected accounting software once a payment has been completed.

**Super Admin:** A User Role that allows a User the same capabilities as an Approver with additional ability to manage access to the platform including adding or removing Users and assigning User Roles.

**Supplier:** An active profile for a vendor or payee who you can send a payment to.

**Sync:** The process of initiating the data exchange between your connected accounting software to RBC PayEdge, allowing you to import invoice and payment data.

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# Glossary

## Defining Key Terms (4 of 4)

**User:** An account linked to an email address that allows access to a specific RBC PayEdge profile(s). The same User can be added to multiple RBC PayEdge profiles.

**User Groups:** A collection of Users who are granted the same access within the RBC PayEdge profile. User Groups can be based on the predefined User Roles or a Custom Role.

**User Roles:** The permissions which have been granted to a User by the Super Admin. RBC PayEdge has four predefined User Roles (Data Entry Clerk, Approver, Admin, Super Admin) or you can create Custom Roles.

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