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These are Service Materials for Business Document Solutions, and form part of the Master Client Agreement for Business Clients between Royal Bank and the Customer.

Introduction

What is BDS – Cheque Issuance? Business Document Solutions (BDS) – Cheque Issuance is a printing and distribution service which provides high volume and high quality cheque and invoice production.

Note: Subscribing to a custom cheque printing service may result in customized rules. Please refer to the Primary BDS contact noted below for further information.

Documents

All Documents will be printed and distributed using the data, material, content, information and other Documents provided by the Customer.

The Customer will ensure all Documents are complete and accurate in all respects, and comply with Royal Bank's specifications.

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

Royal Bank is authorized and directed to rely on and use the Documents provided by the Customer for the provision of the Service, and Royal Bank is under no duty to detect any inaccurate, inconsistent, or incomplete Information.

All Documents provided by the Customer will be delivered to Royal Bank in the format specified by Royal Bank, or otherwise agreed in writing by the Customer and Royal Bank.

The Customer will ensure that all Documents relate to payments made from or to an Account or account at another financial institution.

**Document
Types**

Royal Bank has the discretion to determine the types of Documents that may be printed and distributed as part of this Service.

Royal Bank may change the types of Documents that may be printed and distributed at any time, provided that, if the Customer is affected by a change, Royal Bank will notify the Customer of the change as soon as reasonably possible.

**Retention of
Documents**

Royal Bank will not retain copies of any Document in connection with the Service, except where required by Applicable Law or in accordance with Royal Bank's standard policies and procedures.

The Customer must retain copies of the Documents if required for its own purposes.

**Distribution of
Documents**

All Documents will be distributed using Canada Post, or by courier if agreed by the Customer and Royal Bank.

**Document
Infringements**

The Customer will ensure that no Document infringes any patent, copyright, trademark, trade secret, or any other proprietary rights of any Person.

The Customer will indemnify and hold harmless Royal Bank against any claim, cost, liability, or other Loss incurred by Royal Bank in connection with any such infringement.

**Document
Errors and
Omissions**

The Customer will at all times have in place commercially reasonable procedures designed to detect the occurrence of errors and omissions in connection with the Service, and will provide written notice to Royal Bank within ten (10) days of the date an error or omission occurred.

Royal Bank is released from all claims, including claims resulting from Royal Bank's negligence, with respect to errors and omissions unless Royal Bank has been notified by the Customer as required by this provision.

**Document
Inventory**

Unless the Customer instructs Royal Bank to supply cheque, invoice, and envelope stock (Inventory), the Customer agrees to supply the Inventory at its own cost and expense.

The Customer agrees to deliver the Inventory to each location specified by Royal

Bank.

**Replacement
Inventory**

The Customer agrees to supply replacement Inventory within thirty (30) days of receiving notice from Royal Bank that there is a depletion of the Inventory.

If the Customer instructs Royal Bank to supply Inventory, Royal Bank agrees to supply Inventory in accordance with these Service Materials.

Before Royal Bank orders replacement Inventory when there is a depletion of Inventory, Royal Bank agrees to confirm the details of the replacement Inventory to be ordered with the Customer except where the replacement Inventory is generic Inventory which Royal Bank supplies.

**Inventory
Costs and
Expenses**

The Customer agrees to pay for all costs and expenses incurred by Royal Bank in connection with supplying Inventory, including any applicable taxes, freight, and delivery costs.

The Customer agrees to pay Royal Bank these costs and expenses together with the next payment of fees for this Service after the purchase of the Inventory.

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Printing Customer Cheques and Invoices

**Segregation
of Duties**

Duties of the development, laser production, and stock control areas are segregated to ensure a secure environment for the setup, test, and production stages.

**File Transfer
to Royal Bank**

Data files are transferred to Royal Bank through our front-end system Network Gateway, using a variety of communication channels and protocols.

Access to the production system is tightly controlled.

Each user ID is assigned an entitlement to only access particular Royal Bank services.

**File
Processing**

The total number of cheques and the total dollar amount of incoming files are balanced before they are submitted for printing.

Key data fields defined in the development stage are verified during processing to ensure the Document contains all mandatory information.

Cheque numbers are maintained in a history file to prevent duplication.

Control Totals

After processing the incoming cheque data file, an email is generated containing

the total number of cheques produced, the total dollar amount and other pertinent information such as the transit, account, and SRF number.

**Production
Control
Document**

The successful receipt of a print image file generates a Production Control Document (PCD) and assigns a unique identification or ticket number to that job, enabling tracking throughout the entire production process.

The PCD contains preset processing instructions, including:

- Approval process
- Turnaround information
- Printing instructions
- Stock required
- Laser program start command
- Inserting instructions
- Mailing envelope required
- Billing information (entered upon completion by operators)

The PCD system tracks the job through production by scanning a bar code at each stage of production.

This real-time information is provided to Direct Access, which is a Web-based system used by Royal Bank staff to provide timely customer service.

Audit Page

Each print file submitted to production contains a total number of laser impressions and total number of mail pieces embedded in the file.

These values are used in the production area as a checkpoint in each production stage.

**Quality
Assurance**

Samples are checked at each stage of production against the Production Control Document instructions.

Our quality control area reviews all PCD statistics against the control totals report to ensure the files are balanced prior to leaving the premises.

In addition, spot audits are performed on finished mail pieces to validate their contents and to ensure accuracy.

**Intelliscan
Software**

Our Intelliscan software uses Optical Character Recognition (OCR) to ensure each mailing envelope reads the sequence number in a pre-determined location and verifies that each envelope sequence number increments by one to avoid any double-stuffed integrity issues.

**Stock
Reconciliation**

At the end of the print job, each cheque sheet is accounted for using a sequential number on the back of the cheque.

This serves as an additional checkpoint for balancing and ensuring that all cheque

stock is reconciled.

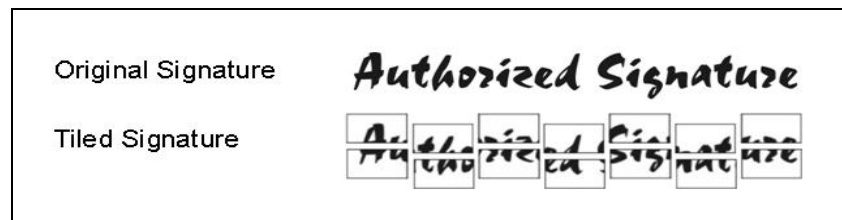
Stock Security A secure cage is used to store the cheques between runs. Access is limited and requires dual control to release stock for printing.

A motion-sensitive camera is installed in the cheque cage.

Signature Security Samples of the Customer's authorized employees' signatures are scanned and stored as graphic files on the laser printers.

As shown below, the scanned signature is broken up into sections (tiling) when stored on the printer, which prevents sampling.

The print file contains special programming to call up and generate the signature.



Access to Premises Royal Bank's Computer Network Operations and DST Output employ tight security measures including perimeter pass card security, video surveillance, and additional access level to sensitive areas such as mainframe operations and the cheque storage cage.

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Communication

Introduction BDS instructions can be sent to Royal Bank in any one of three most common formats/channels. The common formats/channels are listed below.

Note: For connectivity, please refer to the Customer's Royal Bank Service Representative for additional information and details.

A/P Link Royal Bank's A/P Link software will import the Customer's accounts payable information and map it into an EDI ANSI X12, Transaction 820 version 4010 format which can then be transmitted securely to Royal Bank.

Payables Direct Files are sent to Royal Bank in an EDI ANSI X12, Transaction 820 version 4010 format or an ISO 20022 XML PAIN format.

The cheque details can be included in a single stream with other 820 transaction types or PAIN messages destined for Royal Bank.

Flat File

Using Royal Bank's standard file layout, a file can be created to transmit to Royal Bank using any of the undernoted Network Gateway connectivity methods:

- RBC Express file transfer
 - Secure FTP (SSL)
 - Web File Transfer.
-

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Implementation Guidelines and File Testing

Introduction

The following outlines the steps and timelines required to set up a standard cheque printing, including setup, testing, Customer sign-off, and implementation.

Week 1

Customer:

- Appoint an internal Project Manager to co-ordinate implementation across internal groups with Royal Bank's single point of contact.
 - Ensure that there is stakeholder representation in project meetings involving Royal Bank as required
-

Royal Bank:

- Provide single point of contact for the Customer.
 - Set up meeting/call with representatives from both Royal Bank and the Customer.
 - Provide the following:
 - Client Computing & Communication Form – 2947
 - Business Document Solutions Enrolment Form – 2946
 - EDI – Corporate E-Commerce Enrolment Form – 2943 (if applicable)
 - All applicable legal agreements
 - Sample mock-up of cheques
 - Sample file layout
-

Weeks 2 - 3

Customer:

- Provide sample logo and signatures as per Royal Bank's specifications, as outlined in the Business Document Solutions Enrolment Form 2946.
 - Complete all required Royal Bank forms.
-

- Sign and return all required agreements.
-

Customer IT: Begin programming cheque printing file based on file layout provided by Royal Bank.

Royal Bank: Once logo, signature(s), and completed enrolment forms and agreements are received from the Customer, complete the following:

- Set-up enrolment on UT/Generic table (Royal Bank)
 - Prepare and send TTIR (change request) to DST Output Canada Inc. (DST)
 - DST will prepare a test file 10 business days after receipt of all required documentation noted above
 - Obtain ID and password for both test and production files by submitting a completed Client Computing & Communication Form 2947 to NG-Enrollment and CMO Enrolment groups
 - Provide RBDM file header records to the Customer for use in both test and production files
 - Provide the Customer with its test ID and password
 - Send mailing label details to DST for cheques which are to be returned to the Customer, rather than sending via Canada Post.
-

Weeks 4-5

Customer IT: Provide sample test file to Royal Bank using test ID, password, and test RBDM header record provided by Royal Bank in the step above to Royal Bank test environment.

Royal Bank:

- Royal Bank IT will run the file and if no problems exist will release the file to DST to print cheque samples on plain white paper.
- DST will ship samples to Royal Bank project manager, who will scan and send to the Customer for review and sign-off.
- Cheque samples may take between 5-10 business days to receive once a good file has been released to DST.

Note: Repeat steps in weeks 4-5 for as many times as required until the Customer has confirmed their acceptance of the cheque samples produced.

Weeks 6-7

Customer: Provide Royal Bank with written sign off.

Royal Bank:

- Raise activity record on Wednesday as per the scheduled implementation calendar for implementation to production 1 week later.
 - Provide the Customer with production ID and password.
-

Week 7

After Wednesday of week 7, and provided the Customer has signed-off, an activity record raised, and implemented, the Customer may provide its first production

cheque file using the production ID and password and production header record provided in weeks 2-3 above.

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Rules of Service

Royal Bank Contact Information Business Document Solutions (BDS)
320 Front St., 8th floor
Toronto, Ontario M5V 3B7

Primary Contact

Name	Telephone	Fax	Email
Susan York - Manager, BDS	(416) 974-1200	(416) 974-8821	susan.york@rbc.com

Secondary Contact

Name	Telephone	Fax	Email
Carla Van Every - Assistant Manager Sales & Service, BDS	(416) 974-5678	(416) 974-8821	carla.vanevery@rbc.com

Communications

Name	Telephone	Fax	Email
Technical Support - Helpdesk	1-800-769-2535	---	---

Hours of Operation, BDS

Monday – Friday 8:00am – 5:00pm EST
(except local and national holidays)

Service Support Provided by BDS

All inquiries relating to:

- General calls and job status
 - Communications
 - Scheduling Inquiries
 - Changes to process, contacts, data input file, or document layout
 - Stationery changes
 - Special requests
-

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Service Specifications

Application Description	Cheques or invoices issued to customers.
Frequency	As required.
Generic Envelope Inventory	<ul style="list-style-type: none">• #10 double window envelope - 9½" x 4¼"• 24lb whitewove, 2 colours, postage indicia, artlined.• window spec: 3 ½" x 1 ⅛" - ¾" from bottom, ⅝" from left• 5.5 grams in weight
Generic Cheque Inventory	<ul style="list-style-type: none">• 24 lb white offset stock - 8½" x 11", pattern• Marble blue background• 5.4 grams in weight• Defensa Premium Printloc• Visible red/blue fibers & invisible fibers (viewable under UV light)• Watermarks – Chain-Link true watermark• Chemical sensitivity stains• Toner fuse feature• 1 micro-cross perforation 3½" from bottom• Back of cheque – sequential stock control number
Generic Invoice Inventory	Up to 1000 additional invoice details per envelope. Note: If the number of invoice pages exceeds 4 then oversized envelopes will be used.
Additional Inserts	Not available with Generic cheque service. For custom cheque service please refer to the Primary BDS contact above for the particulars.
Graphic Details	Acceptable graphic file formats are *.BMP, *.TIF, *.PCX, *.JPG, *.EPS, *.WMF. Graphic files should be black & white or gray scale with image. Resolution of at least 150 dpi (dots per inch). Signatures - scanable hard copies should be black & white or gray scale for best results. Maximum signature size is ½"(h) x 2½"(w).

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

If signature supplied in electronic format, BDS will proportionately re-size signing officer (s) signature(s).

Provide 2 or 3 samples on a plain white sheet of paper using a black pen.

**Artwork
Details**

Maximum logo size is ¾"(h) x 1¾"(w).

If logo supplied in electronic format, BDS will proportionately re-size the Customer's logo.

If logo is not required, "CLIENT NAME" will be substituted.

**Data File
Input Day /
Time**

Anytime, 24/7.

**Data File
Processing**

For Custom or Generic flat files - Upon receipt of the cheque file.

For A/P Link and Payables direct - by 9pm (EST) on day of file receipt.

**Turnaround
Time for
Canada Post
Mail**

Within 2 business days after printing.

**Turnaround
Time for No
Mail Cheques**

Within 2 business days after printing.

**Cheque Pulls
/ Deletes**

Done on a best effort basis, email [Susan York](#) and [Carla Van Every](#) and include the following details:

- Cheque #
- Cheque Amount
- Payee Name
- Run Date

If successful, cheques will be couriered within 24/48 hrs.

Escalation List

- [Susan York](#), Manager, BDS
(416) 974-1200

 - [Carla Van Every](#), Assistant Manager Sales and Service, BDS
(416) 974-5678
-

**Service
Changes**

Full details of any services changes will need to be submitted to Royal Bank no later than **six weeks** before the desired start date of the changes.

**Reporting
Input File
Control Totals**

Royal Bank provides a confirmation of receipt of the input files and control totals by email.

The Customer will verify the report and will immediately advise Royal Bank - BDS of any discrepancies found in the control totals.

The Customer will also advise Royal Bank - BDS if they failed to receive control totals.

Royal Bank will promptly notify the Customer of any difficulties encountered in processing the Customer's data.

Refer to Appendix 3 for a sample report.

**Reporting
Other Service
Issues**

Royal Bank will promptly notify the Customer of any difficulties it encounters in providing the Services.

**Special
Requests**

The Customer's requests beyond the Services as defined in these Service Materials must be submitted in advance to the Customer's Royal Bank Service Representative.

Royal Bank's compliance with such requests will be individually negotiated and may be subject to additional service fees.

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Appendix 1 (Sample Standard Generic Output)

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**



Sample Company Inc.
123 Main Street
14th Floor
Toronto, ON M5M 3C3

*35 CHARACTER MESSAGE *****
*35 CHARACTER MESSAGE *****
*35 CHARACTER MESSAGE *****

ABC VENDOR INC.
C/O ACCOUNTS PAYABLE
25 MILL ROAD
SUITE 4500
TORONTO ON M4C 3P5

KYFD01-00000001

Cheque No / No Du Cheque 99999999		Vendor No / No Du Vendeur 123456789012345		Vendor Name / Apparaill Du Vendeur ABC VENDOR INC.		Date / Date 2005-03-09	
Invoice No / No du Facture	Date / Date	Reference/Référence	Gross Amount/ Montant Brut	Disc. / Esc.	Net Amount/ Montant Net		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
999999999999999999999999	YYYY/MM/DD	*30 CHARACTER REFERENCE FIELD*	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99		
PLEASE DETACH BEFORE DEPOSITING / S.V.P. DÉTACHER AVANT DE DÉPOSER			TOTAL:	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99	



Sample Company Inc.
123 Main Street
14th Floor
Toronto, ON M5M 3C3

Royal Bank of Canada
200 BAY ST - MAIN FLR
PO BOX 1 STN ROYAL BANK
TORONTO ON M5V 3C5

99999999

2006-10-29
DATE Y/A M/M D/J

PAY / PAYEZ

NINE HUNDRED, NINETY-NINE THOUSAND NINE HUNDRED NINETY-NINE AND
99/100 DOLLARS

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE

\$*****9,531.00

ABC VENDOR INC.
C/O ACCOUNTS PAYABLE
25 MILL ROAD
SUITE 4500
DETROIT MI 12345-1234
UNITED STATES

PER / PAR

PER / PAR

VOID
Signature 1
Signature 2

MEMO: 24 CHARACTERSXXXXXX

⑈9999999999⑈ ⑆000020003⑆ 9999999999⑈

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Appendix 2 (Sample Standard Generic File Layout)

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

Generic Cheque Issuance - Flat File Input Layout

1a. Production - File Routing Record (to be used for Production files only)

Field #	Start/End	Size	Req'd	Format	Field Name	Data Required	Notes
1	1-41	41	M	A/N	Routing Record	\$\$C8PSPAYMENT[A2E[UTG[FB[400[UTCHQ[PROD\$\$	
2	42-400	359					

1b. Test - File Routing Record (to be used for Test files only)

Field #	Start/End	Size	Req'd	Format	Field Name	Data Required	Notes
1	1-41	41	M	A/N	Routing Record	\$\$C8PSPAYMENT[A2E[UTG[FB[400[TMPML[TEST\$\$	
2	42-400	359					

2. Header Record

Field #	Start/End	Size	Req'd	Format	Field Name	Data Required	Notes
1	1-1	1	M	A/N	Record Identifier	Value = A	
2	2-11	10	M	N	Filler	Blank Fill	
3	12-15	4	M	N	File Number	Not to be repeated over 17 files	
4	16-23	8	M	N	File Creation Date	Format YYYYMMDD	
5	24-25	2	M	N	User Identifier	Value = 01	
6	42-400	375		A/N	Filler		

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

3. Cheque Transaction Record (Occurs Only Once Per Cheque)

Field #	Start/End	Size	Req'd	Format	Field Name	Data Required	Notes
1	1-1	1	M	A/N	Record Identifier	Value = B	
2	2-11	10	M	N	Client Number	Client SRF #	
3	12-23	12	M	N	Cheque #	Cheque Serial # (only last 8 digits are used)	
4	24-24	1	M	A/N	Currency Code	C=CAD, U=USD	
5	25-27	3	M	N	Bank ID	RBFQ = 003	
6	28-32	5	M	N	Transit #	F.I Transit #	
7	33-44	12	M	N	Bank Account #	Only last 7 digits are displayed	
8	45-55	11	M	N (2)	Cheque Amount	Must be greater than zero	
9	56-63	8	M	A/N	Cheque Date	YYYYMMDD	
10	64-98	35	M	A/N	Payee Name	Cannot be blank	
11	99-118	20	O	A/N	Vendor #		
12	119-153	35	O	A/N	Address Line 1		
13	154-188	35	O	A/N	Address Line 2		
14	189-223	35	O	A/N	Address Line 3		
15	224-253	30	O	A/N	City		
16	254-255	2	O	A/N	Province / State		
17	256-256	1	M	A/N	Filler		

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

18	257-258	2	M	A/N	Country Code	If Canada, leave blank. For all others see code table. Royal Bank will translate 2 digit code to full country name	
19	259-267	9	M	A/N	Postal / Zip Code	Do not include spaces or dashes	
20	268-268	1	M	A/N	Destination Code	1 = Canada; 2 = USA; 3 = International	
21	269-271	83	M	A/N	Distribution Code	000 = Mail; 999 = Return to Client by Courier	
22	272-306	35	O	A/N	Message Line 1	Prints on cheque stub - top right	
23	307-341	35	O	A/N	Message Line 2	Prints on cheque stub - top right	
24	342-376	35	O	A/N	Message Line 3	Prints on cheque stub - top right	
25	377-400	24	O	A/N	Memo	Displayed below name/address block on the cheque	

4. Stub Detail Record (Optional) - can occur up to a maximum of 1000 times

Field #	Start/End	Size	REQ'D	Format	Field Name	Data Required	Notes
1	1-1	1	M	A/N	Record Identifier	Value = C	
2	2-11	10	M	N	Client Number	Client SRF #	
3	12-23	12	M	N	Cheque #	Cheque Serial # (only last 8 digits are used)	
4	24-47	24	O	A/N	Invoice #		
5	48-58	11	O	N (2)	Gross Amount	First position for '-' negative sign; '0' (zero) for positive	
6	59-69	11	O	N (2)	Net Amount	First position for '-' negative sign; '0' (zero) for positive	

**MASTER CLIENT AGREEMENT
FOR BUSINESS CLIENTS
Business Document Solutions (BDS) Cheque Issuance
Service Materials**

7	70-78	9	O	N (2)	Discount Amount	First position for '-' negative sign; '0' (zero) for positive	
8	79-86	8	O	N (2)	Invoice Date	YYYYMMDD	
9	87-116	30	O	A/N	Description		
10	117-400	284		A/N	Filler		

5. Trailer Record

Field #	Start/End	Size	Req'd	Format	Field Name	Data Required	Notes
1	1-1	1	M	A/N	Record Identifier	Value = Z	
2	2-11	10	M	N	Filler	Blank Fill	
3	12-15	4	M	N	File Number		
4	16-24	9	M	N	# of cheques	Total of all "B" records	
5	25-39	15	M	N (2)	Total Cheque Amt	Total of all cheque amounts	
6	40-400	361		A/N	Filler		

Legend

M	Mandatory
O	Optional
N	Numeric field. Right justify, zero fill
A/N	Alpha/Numeric field. Left justify, blank fill
N(2)	Numeric field. Right justify, zero fill. Implied decimal 2 places.

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Appendix 3 (Sample Standard Input File Control Totals)

Sample of Standard Reporting Input file control totals:

```
From: SA390
Sent: 2010, April, 09 1:44 PM
To: SampleEmailAddress@email.com
Subject: RUN TOTALS-CHEQUE ISSUANCE

From: RBC, Business Document Solutions
      Cheque Issuance
      8-320 Front Street, Toronto, ON, M5V 3C8
To: Sample Client
*Do not reply to the server that originated this note*

SRF          TRANS-ACCOUNT      CHEQUES      DOLLAR AMOUNT
0123456789   00002-000001111111      15 $          7,042.70
                TOTALS:                15 $          7,042.70

-----
For Assistance:  Susan York      (416) 974-1200
                Faye Phillipps (416) 974-5678
-----
```

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