

---

# RBC Corporate Creditor Bill Payment Service Client Guide

Last Updated: February 2018

## **Private and Confidential**

This document contains confidential, proprietary, and trade secret information of RBC Financial Group and may not be disclosed to third parties or duplicated without the prior written consent of RBC Financial Group.

---

## TABLE OF CONTENTS

<b>INTRODUCTION.....</b>	<b>3</b>
Customer Benefits.....	3
<b>SERVICE DESCRIPTION .....</b>	<b>4</b>
Bill Payment Processing Considerations .....	4
Delivery Options.....	5
Governing Rules .....	5
Non-consolidated Processing .....	5
Subscriber Edit Routines/GIFS/Aliases/Hints .....	7
Multi-bank Processing.....	7
<b>SUPPORT .....</b>	<b>8</b>
Tracing a Bill Payment .....	8
Getting Help .....	9
<b>SAMPLE DAILY PAYMENT REPORT .....</b>	<b>10</b>
<b>SAMPLE FLAT FILE REPORT.....</b>	<b>11</b>
<b>REQUEST FORM TO REJECT A BILL PAYMENT BACK TO RBC .....</b>	<b>12</b>

---

## INTRODUCTION

This guide contains information on RBC's Corporate Creditor Bill Payment Service including; how the service operates; timing of payment information and funds delivery; and applicable Payments Canada rules.

RBC Corporate Creditor Bill Payment Service allows business clients to be enrolled as Billers on RBC's Online Banking and Telephone Banking services or other electronic channels as they become available. Once enrolled, RBC's consumer and business customers are able to select the company from a list of available Billers, register it as a payee, and make payments.

What makes electronic bill payment processing in Canada unique is that companies can establish bill payment processing with all of the major financial institutions, credit unions, trust companies and independent bill payment processors. Almost any consumer or business that has a bank account can make electronic bill payments. Due to common rules and practices among the various bill payment providers, both payors and payees are presented with a consistent and highly reliable service offering.

Adoption of electronic bill payments continues to increase as many financial institutions have enhanced their branches and banking machines (ATM's) to enable electronic bill payments. Branch and ATM payments are combined with the bill payments from Online and Telephone Banking. At RBC all bill payments made through the Branch, ATM, RBC Express, Online or Telephone Banking are now remitted as electronic payments to the Corporate Creditor.

### Customer Benefits

Listed below are the many potential benefits associated with the processing of electronic bill payments. It should be noted that each company's situation and internal processes are unique so not all of these benefits may apply but there could also be others that are not listed below.

- Reduction in the number of bill payments that need to be researched.
- Improved customer service
  - your customers no longer need to mail payments or stand in line at their bank
  - delayed payments and associated late fees may be reduced as electronic payments can often be received and applied by companies sooner than paper bill payments
  - Improved audit trail typically facilitates quicker tracing/enquires.
- Streamlined accounts receivables process as the manual entry of receivables information associated with paper documents can be automated (if the electronic file option is selected).
- Reduction in paper storage, retention and retrieval costs.
- Cost reduction associated with supplying return envelopes. Many companies are able to suppress return envelopes for any of their customers that consistently pay bills electronically.

---

## SERVICE DESCRIPTION

Once your company is enrolled, RBC's consumer and business customers will be able to select and register your company from the payee list and make bill payments to you. At the end of each business day the proceeds from that days' bill payments are credited to your RBC business account. For Corporate Creditors with accounts at other financial institutions, RBC will affect a credit to your designated account. Although dependent on the other financial institutions' posting schedules, funds are typically available on a next business day basis.

Timely bill payment remittance information that you can use to post to your account receivables system is available in a number of different formats including fax or email reports or electronic file (Flat File or EDI 820 ANSI X12 version release 3030)\*. Remittance information includes your customer's unique account number (may also referred to as a reference, subscriber, or invoice number) with your company, the payor's name and the bill payment amount.

*\* Applicable only if consolidated processing option is selected.*

### Bill Payment Processing Considerations

Available Funds - Payors must have sufficient funds or available credit in order to process a bill payment. As a result, your company should not experience returned items (i.e. NSF) as they could with paper bill payment processing.

Bill Payment Amounts/Due Dates - RBC will accept payments at any time, irrespective of the date of the statement of account, for any payment amount including partial payments or payments greater than the amount appearing on the statement being paid.

Bill Payment Cut-offs - Bill payments made at RBC, up until 6pm (local time of the payor's account) each business day, will be included in your reporting on the next business day.

Currency - Bill payments are accepted in Canadian Dollars only.

Payor Enrolment - When adding a Corporate Creditor to the payee list, the Corporate Creditor account number entered by the payor is validated against the edit routines that you have provided to RBC. This helps to ensure the accuracy of the account numbers, thereby reducing the number of misapplied payments.

Payment Errors - In the event of a payment error, a credit reversal to your designated deposit account may be required.

Bill Payment Date – As reflected in RBC's Corporate Creditor Bill Payment Service Agreement and the applicable Payments Canada rules, bill payments are deemed to be paid on the business day that the payor made the payment date and not the date that the Corporate Creditor receives the remittance information from RBC or another financial institution.

Disputes/Inquires – Disputes concerning bill payments (i.e. delayed payments, late fees, interest penalties etc.), arising between the Corporate Creditor and their customers, must be settled directly between the two parties. RBC will not be responsible for any late charges, penalties or interest the Corporate Creditor may be entitled to charge the payor.

---

## Delivery Options

There are two different delivery options available to clients. A “**non-consolidated**” client is one who chooses to receive their remittance information directly from each participating financial institution. A “**consolidated**” client on the other hand, establishes one financial institution as their lead bank. The lead bank then consolidates both the bill payment remittance information as well as the associated funds from each of the other participating financial institutions.

## Governing Rules

If you utilize consolidated bill payment processing, your use of the bill payment service and your acceptance of bill payments (through financial institution) are governed by Payments Canada - Rule H6 (Rules Pertaining to the Inter-financial Institution Exchange of Bill Payment Remittances for the Purpose of Clearing and Settlement).

To review Payments Canada Rule H6 please refer to the Payments Canada web site:  
[Payments Canada Rule H6](#)

Although companies utilizing non-consolidated bill payment processing are not bound by the terms of Payments Canada Rule H6, most financial institutions including RBC require the execution of a Corporate Creditor Agreement that contains many of the same obligations as are found in Payments Canada Rule H6. This helps ensure a high level of consistency and integrity within the bill payment system.

## Non-consolidated Processing

Typical Customer Characteristics:	Low to moderate volume of bill payments
	Requires daily report to support manual input of bill payment remittance information
	Able to accept an electronic file (modified EDI 820 v. 3030) and process the payments to their account receivables system.

If you choose non-consolidated processing you could receive your remittance information directly from RBC via a fax or email report, or alternately in a Non-consolidated Bill Payment EDI 820 v 3030 format. For RBC Corporate Creditors, funds are credited to their RBC business account at the end of each business day. For non-RBC Corporate Creditors with an account at another financial institution, RBC will credit the designated account via direct deposit. Although dependent on the other financial institution’s posting schedule, funds are typically available on a next business day basis.

For clients receiving remittance electronically through your communication mailbox established with RBC you will receive a Non-consolidated Bill Payment EDI 820 v 3030 file format. Please refer to your Account Manager to obtain a copy of the Non-consolidated Bill Payment EDI 820 v 3030 specification. Remittance information, at a minimum, will contain the bill payment amount, the name of the consumer, the consumer’s account/subscriber number with your company and associated tracing information.

On each business day that there is bill payment activity you will receive a daily remittance report (referred to as a Daily Payment Report) that provides the name of the payor, the payor’s account/subscriber number with your company, the amount of the bill payment and trace information associated with the payment. This report can be delivery via fax or email. Optional “*No Activity*” reports are available. A sample copy of the [Daily Payment Report](#) is provided at the end of this guide.

If you have established bill payment processing with one or more financial institutions, you will receive your remittance information (i.e. fax or email) and funds directly from each financial institution. For your convenience most financial institutions are able to process the credit to an account held at their institution or at another institution.

---

Generally, you can expect to receive your Daily Payment Report, both RBC's as well as those from the other financial institutions, prior to 9am EST.

### Consolidated Processing

Typical Customer Characteristics:	Moderate to high volume of bill payments
	Able to accept an electronic file (RBC flat file or EDI 820 H6 v. 3030) and process the payments to their account receivables system. Please note that RBC flat files available at 9:20am and/or 5:00pm.
	Wants the convenience of receiving bill payment information and funds from one financial institution

If you select consolidated processing and choose RBC as your lead bank, RBC will consolidate your payment information and funds from the other financial institutions that you have enrolled with. Through your communication mailbox established with RBC you will receive one electronic file per financial institution. All of the files will be in either a flat file format or EDI H6 Version 3030 file format, the common format used by financial institutions to exchange bill payment information. Please refer to [Payments Canada Rule H6](#) to obtain a copy of the EDI H6 Version 3030 file mapping. Remittance information, at a minimum, will contain the bill payment amount, the name of the consumer, the consumer's account/subscriber number with your company and associated tracing information. A sample copy of the [Flat File Report](#) is provided at the end of this guide.

You can expect all of your daily bill payment files, both RBC's as well as the files from the other financial institutions, to be available prior to 9am EST for Creditors receiving EDI files. If a particular financial institution is experiencing technical difficulties or above average volumes, files may be sent to RBC later in the day. There are approximately twenty-two EDI inter-bank exchanges each business day starting at 4:00am EST through to 5:00pm EST.

While there are numerous EDI inter-bank exchanges most contain no transactions in the file. If there are transactions in the EDI Inter-bank exchange file, you will receive, depending on how you are enrolled, the corresponding FAX or E-Mail of remittance details associated with each payment.

There will also be a corresponding credit posted to your RBC business account for each file that has transactions available. To help you reconcile the daily payments, each credit should include a description that identifies the originating financial institution.

To facilitate consolidated processing, you must have established a Corporate Creditor Identification Number (CCIN) from the Payments Canada. The CCIN is used to route bill payment information and funds from the each participating financial institution to your lead financial institution.

You may not be required to obtain a new CCIN if you have an existing CCIN.

- You are changing your lead financial institution for an existing bill payment application

If you have an existing CCIN and RBC is to be your new lead financial institution, RBC will assist you in making the required lead bank change with the Payments Canada. If you require a new CCIN number, RBC can provide you with the appropriate forms and assist you in obtaining it from Payments Canada.

---

## Subscriber Edit Routines/GIFS/Aliases/Hints

RBC's Corporate Creditor Bill Payment Service includes a number of features that are designed to assist consumer and business customers when registering your company as a payee. Each of these are described in the following table.

**Important:** It is strongly recommended that Corporate Creditors utilize appropriate subscriber edit routines to help reduce enrolment errors and greatly improve the accuracy of the remittance information provided by RBC. These edits help ensure the accuracy of your company account numbers, when entered by your customers.

RBC often suggests the other three features (Hints/Image of Bill/Aliases) when RBC identifies enrolment issues. During your enrolment please indicate if you feel that one or more of these would benefit your customers. This could be due to a more complex bill or an account number that is not readily recognisable on the bill.

Feature	Applicable Channels	Overview
Subscriber Edit Routines	Online Banking Telephone Banking RBC Express	<ol style="list-style-type: none"><li>1. Check Digit Routine</li><li>2. Account Length Check (i.e. min/max length)</li><li>3. Numeric/Alpha Validation</li><li>4. Valid Starts (i.e. Credit card BIN numbers)</li><li>5. Valid ending Characters</li><li>6. Invalid Starts</li><li>7. Invalid Ends</li></ol>
Hints	Online Banking	The Biller or RBC can provide helpful hints that can assist in the registration of a Biller. An example of this could include the location of the subscriber account number on the bill.
Image of Client's Bill - Graphic Interchange Format (GIF).	Online Banking	In certain circumstances, the subscriber account number is not immediately obvious or is only one of the numbers on the face of the bill. In these circumstances an image of the client's bill can be displayed to online users with information on where the subscriber account number is located.  <b>Note:</b> This option is often combined with "Hints" to assist the user in entering the subscriber account number.
Aliases	Online Banking RBC Express	A Biller may be identified by both their legal name as well as one or more trade names. In these circumstances, RBC can add the client's aliases to the service so that when the consumer enters an alias, the corresponding creditor will be listed.

## Multi-bank Processing

Most new Corporate Creditors want their bills be accepted at all of the major financial institutions and credit unions. As part of your enrolment, RBC can at your request forward your enrolment package to the other financial institutions. Although RBC performs this function on your behalf, you are still required to enrol with each financial institution. It is important to note that each financial institution has their own enrolment process, forms and criteria and that their process may differ from that of RBC's. Due to volume restrictions or other enrolment criteria, some may at their discretion decline certain customer enrolment requests.

---

**Important:** Once enrolled, you must notify each financial institution of any changes to your service information or processing requirements.

## **SUPPORT**

### **Tracing a Bill Payment**

A unique reference number identifies each bill payment, processed by RBC. This number is provided to the payor when the bill payment is processed and it appears on both the Daily Payment Reports and the electronic payment files. When tracing a bill payment, through the Royal Direct Support Centre (see below for contact information) please have the following information available:

1. RBC Creditor Number\* and Company Name
2. Payor Name
3. Payment Date
4. Payment Amount
5. Reference/Confirmation Number (optional)
6. Audit Number from the Daily Payment Advice Report

*\*RBC Creditor Number is assigned by RBC at time of enrolment and can be obtained from the top left of the Daily Payment Report.*

*Important: When tracing a bill payment processed through another financial institution you must contact that financial institution to investigate the payment. RBC cannot trace payments made through other financial institutions.*



---

## Getting Help

Listed below are the Corporate Creditor support groups within RBC that are available to assist you.

### 1. **Bill Payment Investigations:**

Contact Royal Direct Support Centre at 1-800-898-4577, for help with:

- RBC bill payment traces and investigations
- Return RBC customer payments rejected by Corporate Creditor – refer to [Request Form to Reject Bill Payment back to RBC](#)

### 2. **Changes** (service profile/contact information/account edits etc.) / Deletion Requests:

For all change or deletion requests, please complete the RBC Corporate Creditor Bill Payment Service Client Profile Modification Form.

- Corporate Creditors whose funds are deposited to an RBC business account should contact their RBC Account Manager or RBC branch representative.
- Customers whose funds are deposited to an account with another financial institution should e-mail to [telintbk@rbc.com](mailto:telintbk@rbc.com) directly. If the Creditor contact submitting the request is not on file at RBC, RBC will redirect you back to your lead Financial Institution.

### 3. **Billing Issues**

- Missing or incomplete fax or email billing statements
- Billing inquiries
- Changes to billing account information

For billing inquiries contact the RBC Corporate Creditor Service Enrolment Group at: [rbcbillpayadvice@rbc.com](mailto:rbcbillpayadvice@rbc.com)

For billing account changes, please complete the Corporate Creditor Bill Payment Service - Biller Authorization for Pre-Authorized Debits for Service Charges form.

### 4. **Daily Summary Payment Advice Reprints**

- Missing or incomplete fax or email Daily Payment Advice Reports

For reprint requests, please submit a request to [RBCbillpayadvice@rbc.com](mailto:RBCbillpayadvice@rbc.com)  
Within the email please provide the following information:

**Corporate Creditor ID**  
**Statement Date**  
**Audit #**

All requests will be responded to within 24 hours.

## SAMPLE DAILY PAYMENT REPORT

RBC Corporate Creditor Bill Payment Service  
Païement de factures aux entreprises créancières de RBC  
Daily Payment Report/Relevé quotidien des règlements

Report Date/Date du relevé: 29-Sep-09      Audit No/No de vérification: 01972  
Bank/Banque: Royal Bank      Effective Date/Date d'entrée: 29-Sep-09  
Creditor No/No du créancier: 001234  
Company/Entreprise: MY TOWN - TAXES  
Contact/Personne-ressource: Sue Smith      Phone No/Téléphone: 123-456-7889  
Fax No/Télécopieur:

RBC Payments & Trade Client Support/Centre Paiements et commerce international RBC:  
[rbcbillpayadvice@rbc.com](mailto:rbcbillpayadvice@rbc.com)

Account No/ Numéro de compte	Amount/ Montant	Customer/Client	Conf. No.	Pmt Date/time Date du pmt/heure
092719510000	997.46	Jane Doe	01899	29-Sep-09/09:00
133860000000	2041.20	Jean Payee	394807	29-Sep-09/12:55
090420000000	280.00	Raymond Smith	09900	28-Sep-09/20:51
Total Payments/Paiements Totaux = 3		3,318.66		

This e-mail may be privileged and/or confidential, and the sender does not waive any related rights and obligations. Any distribution, use or copying of this e-mail or the information it contains by other than an intended recipient is unauthorized. If you received this e-mail in error, please advise me (by return e-mail or otherwise) immediately.

Ce courrier électronique est confidentiel et protégé. L'expéditeur ne renonce pas aux droits et obligations qui s'y rapportent. Toute diffusion, utilisation ou copie de ce message ou des renseignements qu'il contient par une personne autre que le (les) destinataire(s) désigné(s) est interdite. Si vous recevez ce courrier électronique par erreur, veuillez m'en aviser immédiatement, par retour de courrier électronique ou par un autre moyen.

---

# SAMPLE FLAT FILE REPORT

---

A20110131290012345000020110113  
B000000001900123450003ROYAL DIRECT  
G000000001000307433 000063790262424601029860000000174000003 201006070000000020110113JOHN HENRY SMITH  
G000000002000307180 0000SCNBIY96E29201325740000000211200003 201006070000000020110113JENNIFER ANISTON-PITT  
G000000003000303203 0000SBVCX876279201030050000000186000003 201006070000000020110113WENDELL CLARKE-WILLIAMS  
G000000004000307434 000056239429324601029860000000174000003 201006070000000020110113JOHN HENRY SMITH  
G000000005000307181 0000VXS69723974201325740000000211200003 201006070000000020110113JENNIFER ANISTON-PITT  
G000000006000303205 0000VXSU6263279201030050000000186000003 201006070000000020110113WENDELL CLARKE-WILLIAMS  
T00000000190012345000000000000006000000000114240201101130003ROYAL DIRECT  
B000000002900234560004TD CANADA TRUST  
G0000000010004X9Y3Y5R 000086863642424601029860000000265000004 201006070000000020110113HILARY SMITH  
G0000000020004X9Z4Q4R 000087637497923701325740000000412140004 201006070000000020110113JENNIFER STEPHENS  
G0000000030004X9Y5J7R 000097384783202501030050000000187320004 201006070000000020110113WENDELL WILLIAMS  
T00000000290023456000000000000003000000000086446201101130004TD CANADA TRUST  
B000000003900456780016HSBC BANK CANADA  
G000000001001608833 000057256364234700114308000000425000016 201006070000000020110113DIXON LOCK  
G000000002001609037 000097769343749900138409000000134000016 201006060000000020110113DUXBURY SIOBHAN  
G000000003001609411 000097634774332700132209000000068720016 201006070000000020110113WESTERLEY MATTHEW  
T0000000039004567800000000000000300000000062772201101130016HSBC BANK CANADA  
Z20110131290012345000000000000012000000000263458

---

**REQUEST FORM TO REJECT A BILL PAYMENT BACK TO RBC**

Rejected Bill Payment for Royal Bank from **CREDITOR**

Creditor #

To: RBC Royal Bank

From: **CREDITOR (insert company name)**

Attn: Bill Payment Investigations Group

Name: \_\_\_\_\_

Fax: 1-877-944-1820

Phone#: \_\_\_\_\_

**OR**

E-Mail: [moncpayq@rbc.com](mailto:moncpayq@rbc.com)

**Please ensure that details are legible to avoid delays in processing.**

**Rejected Bill Payments will be processed within 10 business days of receipt.**

Date of Request:	
Name of Customer:	
Payment Date:	
Account Number Paid:	
Payment Amount:	
Reason for Return:	

Please debit our **CREDITOR** account: -----

---

Authorized by: Please Print & Sign

---

Date: