

RBC Edge™ Wire Payments Guide

Getting Started Document

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Royal Bank

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About this Guide

Wire Payments in RBC Edge includes the ability to initiate single wire payments using CAD/USD, or any other RBC-supported foreign currency accounts (FCA), with or without foreign exchange.

An enhanced template management experience is also available and features search & sorting capabilities that make it easier to find, filter, edit and manage your wire templates.

Access to wire templates and the Wire Payments service will continue to be available to you in RBC Express. These enhancements will not disrupt your day-to-day banking.

This guide will provide essential details to help ensure you are ready to use the new Wire Payments services in RBC Edge.

Security Tokens

Security tokens

- You require a token to manage (create, edit or approve) wire templates.
- Add or assign security tokens to all users who will manage or approve wire templates in RBC Edge. This can be done by clicking “Manage Users and Permission” under the Administrator tab.

Templates

You will be notified in RBC Express when your profile will be enabled with new payment capabilities.

To be ready to use wire templates in RBC Edge, you should:

1. Ensure any templates you'd like available in RBC Edge are up to date and approved in RBC Express or Online Foreign Currency Account (OFCA)
2. Delete any unwanted templates in RBC Express/OFCA
3. Correct 'draft' templates in RBC Edge
 - a. Your template data has been optimized for enhanced payment processing; however, if one or more errors are detected, the template may be placed in 'draft' status in RBC Edge and must be edited and corrected before it can be used. Additional approvals may be required, depending on your selected wire template approval rules.
 - b. All templates imported from OFCA will be in draft status in RBC Edge and require approval prior to usage.
4. Review 'active' templates before using for the first time
 - a. Templates that appear as 'Active' in RBC Edge can be used to make wire payments. Please review and validate your templates to ensure all template details are accurate, before you use them in RBC Edge.

Reminder: Changes made to templates will not be synced between digital platforms (RBC Express, OFCA and RBC Edge). Any changes you make must be manually updated in each platform, if required.

Tooltips  will provide additional on-screen guidance for resolving common errors that might have occurred. Click them for additional context while editing.

If you require further assistance, please contact Customer Support:

- Canada & USA: 1-800-769-2535
- International: 1-416-974-3334

Set/Review User Permissions & Approval Rules

- The new wires service in RBC Edge will use your existing RBC Express permissions. Please review your existing permissions & approval rules to ensure they are still accurate.
- If you have not yet set approvals on your templates, you are encouraged to do so for your enhanced security.
- The wire payment approval rules & user permissions you set up in RBC Express will apply in RBC Edge.

[Review the RBC Express user guide to set up users and permissions in RBC Express](#)

Transaction Codes & Reporting

Single wire payments initiated from CAD and USD business accounts in RBC Edge are posted with enhanced descriptions (up to 4 lines). If you complete reconciliation via downloading reports or statements and uploading to your accounting software or ERP system, you will need to update your software or systems with the new descriptions and transaction codes, as required, to ensure reconciliation is not impacted.

This description enhancement is only applicable to wire payments that are completed on screen or through Bulk Payment Files in RBC Edge, as well as via Host-to-Host connectivity through Integrated Payables Direct

For any wires initiated or viewed in RBC Express, there is no change

Action Required

- Please review [the following chart](#) to understand any specific changes relevant to your setup and update your internal software, ERP systems, processes, templates, or reconciliation rules, as required.
- **See appendices for sample from/to screenshots**

Initiating Channel	From / previous code	To / future code
RBC Express	DDA Code - Debit: 262 <ul style="list-style-type: none"> • Line 1 - Web Payment 	No change
RBC Edge (single wires from a DDA)	DDA Code: Debit 270 Transaction with FX <ul style="list-style-type: none"> • Line 1 – Funds Transfer Transaction without FX <ul style="list-style-type: none"> • Line 1 – Funds Transfer • Line 2 - RBC Edge auto generated ID (17 characters) 	DDA Code - Debit: 262 <ul style="list-style-type: none"> • Line 1 - Outgoing Wire Payment • Line 2 - RBC Edge auto generated ID (17 characters) • Line 3 - Internal memo entered by client on UI (15 characters)

Reporting

Scenario in RBC Express/RBC Edge	Impact	Appendix
Wire initiated in RBC Express, Reporting from RBC Express	No	N/A
Wire initiated in RBC Edge, Reporting from RBC Express	Yes	Appendices 1, 2 and 3
Wire initiated in RBC Edge, Reporting from RBC Edge	Yes	Appendix 4
Wire initiated in RBC Express, Reporting from RBC Edge	No	N/A

FAQs

Q	Why do I need a security token to manage and approve wire templates?
A	As an additional level of security, all users managing and approving templates will now require a security token to complete these tasks within RBC Edge. Tokens can be managed through the RBC Express User Manager.

Q	Why am I missing some wire templates in RBC Edge?
A	Either the template was not approved and was in a 'pending' or 'declined' status in RBC Express/OFCA or the template may be using a source account you do not have permission to view.

Q	When managing templates in RBC Edge, why is the 'last used' column blank?
A	This information was not brought over to RBC Edge however, it will begin to populate as you use your templates in RBC Edge

Q	Can I set up template management approval rules?
A	Yes. Template approval rules can be set in RBC Express, so that one or two approvers must review and approve any new or updated templates.

Q	How do wire templates work when creating a payment in RBC Edge?
A	Any field you fill when creating a template, will be locked and cannot be modified when making a payment — except for 4 flexible fields: <i>Amount</i> , <i>Purpose of Payment</i> , <i>Remittance Information</i> and <i>Internal Memo</i> . These fields may be filled in when creating a template but will remain editable to anyone using the template to make a payment. Locked fields may still be changed or updated if desired under 'Manage Templates'.

Q	Can user permissions and approval rules be different in OFCA and RBC Express?
A	Yes. A Service Administrator should review user permissions and approval rules in both platforms to ensure they align with your company's policies.

For additional help, contact us at 1-800-769-2535 (Canada & USA) or 1-416-974-3334 (International).

Appendix: Reporting Changes

1) RBC Express current day report from RBC Edge initiated wire

Account : ROYAL BANK OF CANADA-01748-1001957-4043-3351 OYJXAZ MQN Currency : CAD						
Description	Effective Date	Serial Number	Debits	Credits	Balance	
					Opening Balance:	5,795,757.84
OUTGOING WIRE PYMT	Jul 17, 2025	0000344533030	20.47			

2) RBC Express previous day report from RBC Edge initiated wire

Account : ROYAL BANK OF CANADA-01748-1001957-4043-3351 OYJXAZ MQN Currency : CAD						
Description	Effective Date	Serial Number	Debits	Credits	Balance	
					Opening Balance:	5,795,757.84
OUTGOING WIRE PYMT 752778058885113	Jul 17, 2025		20.47			

3) RBC Express transaction report for RBC Edge initiated wire

Balance Reporting - Transaction Search - Business Accounts

Printer Friendly Version

Export Standard

Export Expanded

Export e-Transfer Details

Back

Transaction Search Report

Perfesting 3PP09, NIAGULAR8
Report Creation Date: Jul 18, 2025 01:36:21PM ET

Date: From Jul 17, 2025 To Jul 17, 2025

Transaction Amount: From To

Accounts: 1 Serial Number: From To

Transaction Type: All

Sorting Options: Ascending Account Number

Effective Date

Account : ROYAL BANK OF CANADA-01748-1001957-4043-3351 OYJXAZ MQN Currency : CAD					
Description	Effective Date	Serial Number	Debits	Credits	
OUTGOING WIRE PYMT 752778058885113	Jul 17, 2025		20.47		
FUNDS TRANSFER	Jul 17, 2025		6.44		
FUNDS TRANSFER	Jul 17, 2025		6.73		
FUNDS TRANSFER GRAND DESIGN RV	Jul 17, 2025	92111989997	65,827.91		
ACCOUNT TRANSFER 01748-1002468	Jul 17, 2025			12.00	
ACCOUNT TRANSFER 01748-1002468	Jul 17, 2025		1.22		
E-TRANSFER SENT 17th June 2025	Jul 17, 2025		1.20		
E-TRANSFER SENT MSMCDHN SWDTFA	Jul 17, 2025		9.11		
E-TRANSFER SENT APEX OCC 05	Jul 17, 2025		9.22		
E-TRANSFER SENT 1st May	Jul 17, 2025		9.33		
E-TRANSFER SENT MSMCDHN SWDTFA	Jul 17, 2025		9.44		
E-TRANSFER SENT June 19 Interac	Jul 17, 2025		9.55		
E-TRANSFER SENT 17th June 2025	Jul 17, 2025		10.20		
E-TRANSFER SENT 17th June 2025	Jul 17, 2025		125.00		
Account Total :			66,045.82	12.00	
CADTotal:			66,045.82	12.00	

4) RBC Edge Balance & Transaction report for RBC Edge initiated wire

Jul 17, 2025	Outgoing Wire Payment 752778058885113	20.47	
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