



Interac e- Transfer[®] for Business User Guide

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INTERAC E-TRANSFER FOR BUSINESS

Interac e-Transfer for Business is a fast and convenient way to send money within the security of RBC Edge.

There is a One-Time Registration screen. To send payments using Interac e-Transfers for Business, you must provide a valid Canadian bank account number, or an email address/mobile number that has been registered for Autodeposit by your payee. Your business also needs to be registered for Interac e-Transfer for Business, you'll need to complete the One-Time Registration.

Important: Only a client's owned CAD Business Deposit Accounts (BDA) will be automatically enrolled for the service. Please note this is a charged service, refer to pricing guide/brochure.

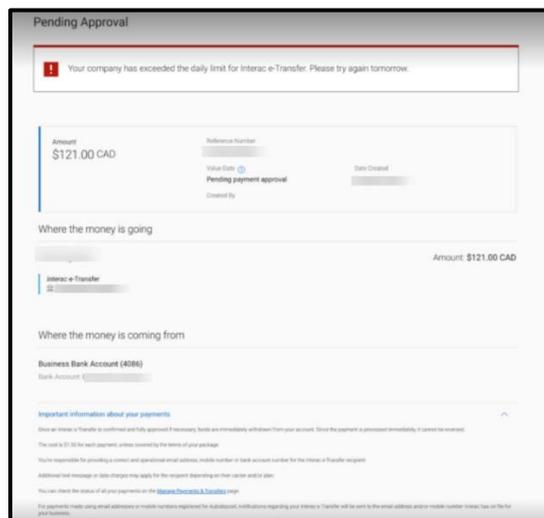
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To order a hard token (required to assign Soft Tokens)

1. From RBC Edge, select **Manage People** under **Administration** from the left blue navigation menu banner.
2. Then select **User Administration** It will re-direct to RBC Express Platform
3. Select Order Tokens
4. Choose how many tokens are to be couriered to your business address

1.0 Interac e-Transfer for Business Limits

Interac e-transfer for Business **per transaction** limit is **\$25,000**, with a **daily limit** of **\$200,000**. The final approver of the payment will be presented with the following message if the payment exceeds the daily limit.





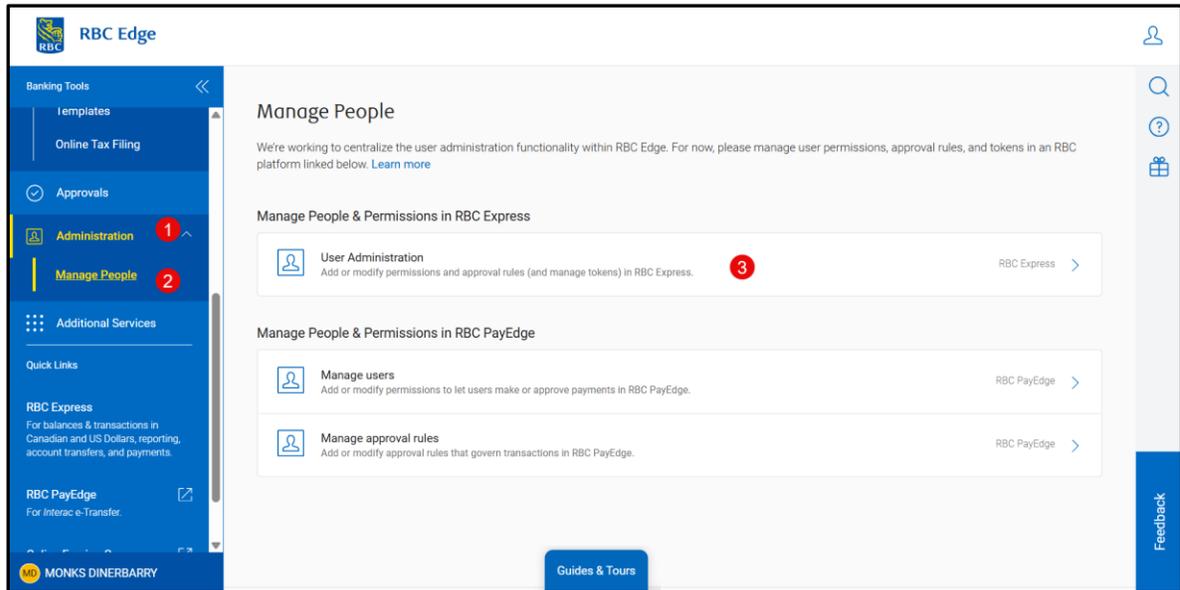
1.1 Set Up Permissions and approval rules for Interac e-Transfer for Business

Service Administrators will need to Assign Permissions Users for the Interac e-Transfer for Business product.

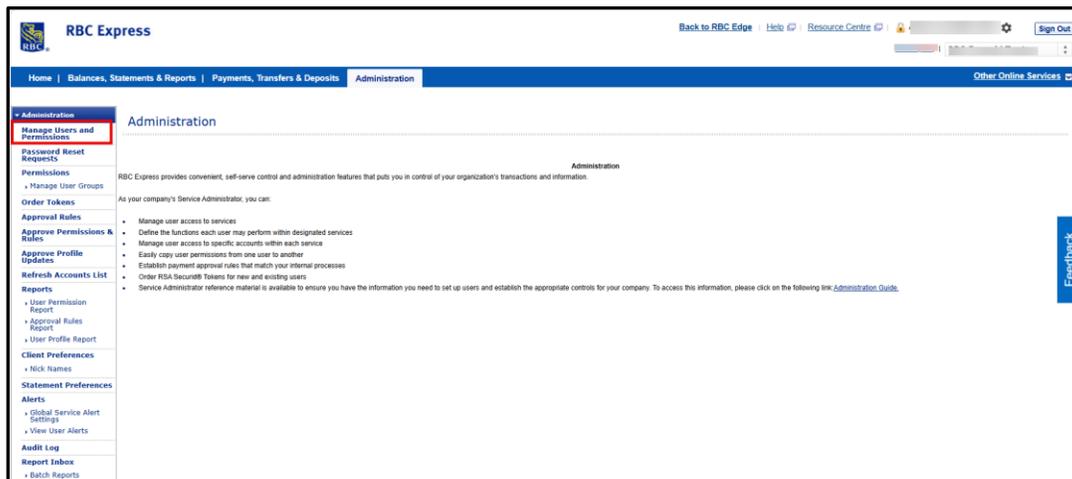
Important: Dual Administration for Interac e-Transfer for Business is mandatory. All User or User Group Permissions and payment Approval Rules established or modified by one Service Administrator must be approved by a second Service Administrator before they can take effect.

1.2 Permissions

Select **Administration > Manage > User Administration** You'll be taken to the Administration page.



Select Manage Users and Permissions.





On the Manage Users page select the User you want to assign Interac e-Transfer for Business Permissions to.

Name	Sign in ID	Last Visit	Permissions
[blurred]	[blurred]	Sep. 12, 2025	ADMIN+ SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Sep. 09, 2025	SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Aug. 05, 2025	ADMIN+ SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Sep. 12, 2025	ADMIN+ SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Sep. 09, 2025	ADMIN+ SOFT TOKEN HARD TOKEN
Dana	dana.com	[blurred]	SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Sep. 10, 2025	SOFT TOKEN HARD TOKEN
[blurred]	[blurred]	Feb. 20, 2025	SOFT TOKEN HARD TOKEN

Select **Permissions>individual**

Details Permissions

Permission type

Individual Group Administrator

Select **Available Services>Interac e-Transfer for Business**

Details Permissions

Permission type

Individual Group Administrator

Add Available Services

Pick a service from this list

- ACH Record Manager
- Administration
- Balance Reporting
- File Transfer
- Interac e-Transfer for Business
- Moneris - Merchant Direct
- RBC Statements

View/Edit Assigned Services

Pick a service from this list

Copy Permissions

To review or update perftesting 3pp07's permissions, select one of

Need Help?

Setup the User's Permissions by choosing the account the permission the user is entitlement to by:

1. Select Edit
2. Select the account(s) and permission(s) to be entitled for the user
3. Click Save

View Interac e-Transfer for Business Permissions ⓘ

Administrator's Permissions by Account				Manage Payment	Approve Payment	Manage Payee
Accounts	Account Type	Selected				
02705- [REDACTED] H PICTURES CAD	Business Deposit	✓	✓	✓	✓	✓
02705- [REDACTED] M [REDACTED] H PICTURES CAD	Business Deposit	✓	✓	✓	✓	✓

If Dual Administration is setup for Interac e-Transfer, all User Group/User permission modifications must be approved by a second Administrator before taking effect.

✓ User Administration [Pending Approval](#) **0**

Next step is to Assign Approval Rules for the Interac e-Transfer for Business Product.

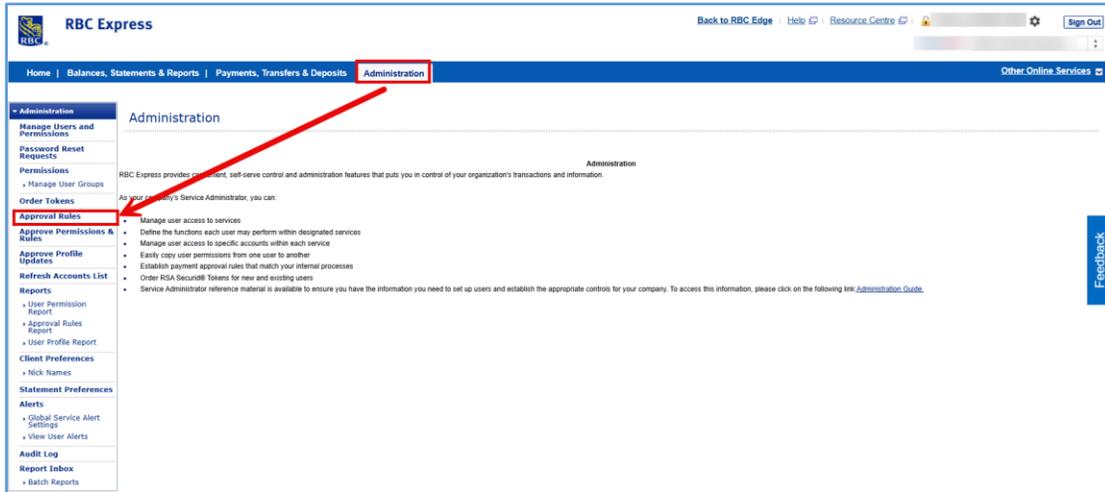
1.3 Approval Rules

Setting up Approval Rules for the Internac e-Transfer for Business select **Administration>Other Administration Services**

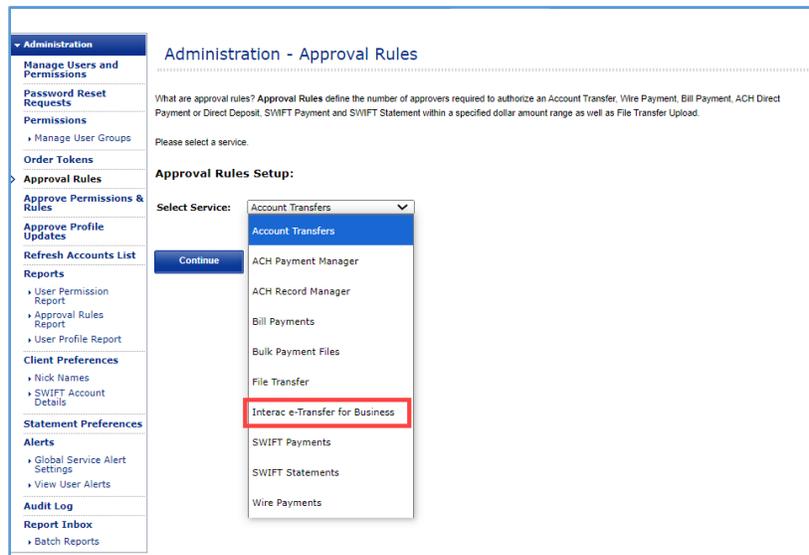
The screenshot shows the RBC Admin interface. At the top, there is a navigation bar with 'Home', 'Administration', and 'Other Online Services'. The 'Administration' menu is highlighted with a red box, and a red arrow points to a sub-menu 'Other Administration Services', which is also highlighted with a red box. Below the navigation bar, there is a table of users with columns for Name, Sign in ID, Last Visit, and Permissions. The table contains three rows of user data.



Select **Approval Rules** from the menu



From the drop down menu, select **Interac e-Transfer for Business**



Helpful Tips: Applies to Basic and Advanced rules

In establishing the rules, there are two main types:

Basic set up - is ideal for clients whose payment approvers all have the same approval ability

Advanced set up - allows for a more structured approval flow: by organizing approvers into 3 groups and creating rules based on the groups

Note: an “approver” can be an Admin+ or user with permission to approve

Enter the approval ranges and the number of approvers.



Note: The maximum transaction limit of \$25,000 CAD will shown in rules.

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Administration - Approval Rules

Basic Approval Rules
Use the table below to establish the "Default" Approval Rules to be used for Interac E-transfer Uploads. For more details, see [Approval Rules](#). Each rule includes an Amount Range and the Number of Approvers required to authorize a transfer within the specified amount range, to a maximum of 3.

Please note: Amount cannot exceed Interac's maximum transaction limit of \$25,000.

Basic Setup - Default Rules

Service: **Interac e-Transfer for Business - Interac e-Transfers**

[Select Services >> Default Rules](#)

Default Rules

Default Amount Range		No. of Approvers
From	To	
0.01	10.00	1
10.01	100.00	2
100.01		0

[Switch to Advance Rules Setup.](#)

[Save](#) [Back](#)

2.0 Interac e-Transfer for Business Customer Registration

One-Time Registration can only be completed by an Administrator with Service Access (Admin+)

Select **Payments & Transfers > Manage Payees > Interac e-Transfers**.

RBC Business Banking

Banking Tools

- Home
- Accounts
- Payments & Transfers
 - Make Payments
 - Transfer Funds
 - Manage Payments & Transfers
 - Upload Payment File
 - Manage Payment Files
 - Manage Payees**
 - Online Tax Filing
- Approvals
- People & Permissions
 - Manage People
- MONKS DINERBARRY

Manage Payees

We're working to centralize payees within the RBC Business Banking Portal. Search, change, add, or delete payees for Interac e-Transfer here. [Learn more](#)

Features in the Portal

- New: Interac e-Transfer**
Add and manage payees for Interac e-Transfer for Business. [Get started](#)
- Wire Templates
Add and manage templates to make payments within Canada and internationally in 50+ currencies. [Learn more](#)

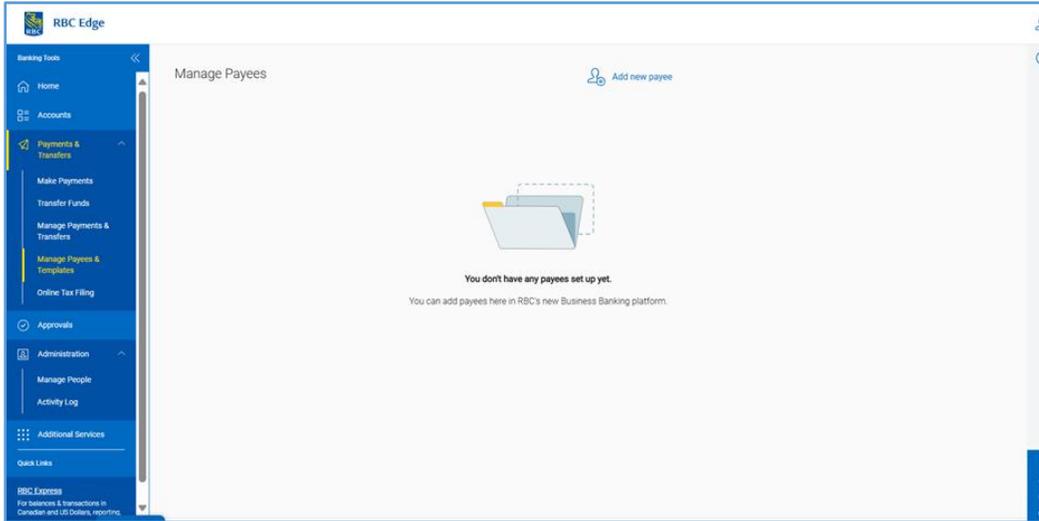
Manage Payees in Other Platforms

- RBC Express
Add and manage payees for payment methods in RBC Express. [RBC Express](#)
- RBC PayEdge
Clients already using Interac e-Transfer may continue to use RBC PayEdge. [RBC PayEdge](#)

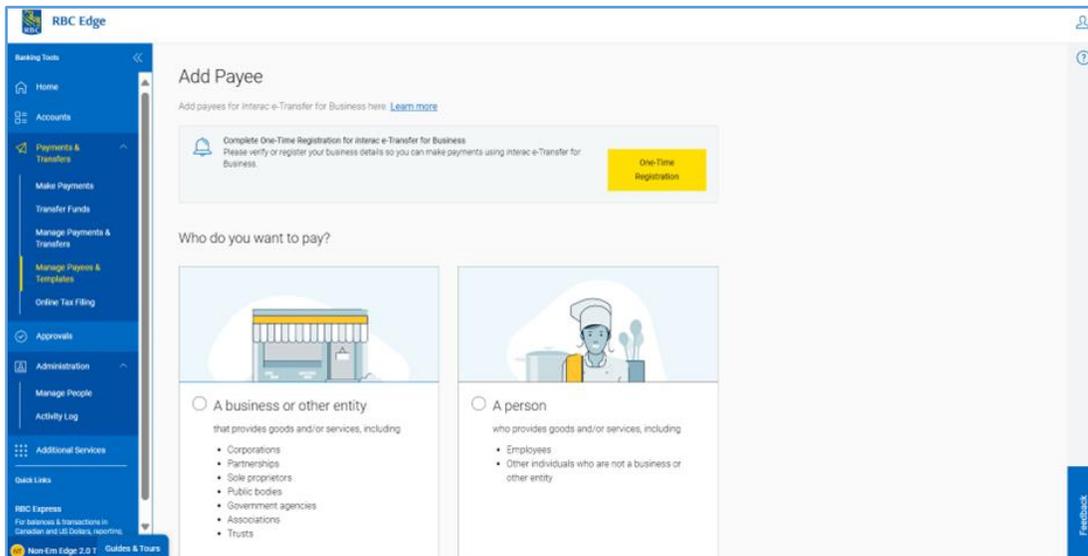
Feedback

Royal Bank of Canada Website, © 1995-2024 [Legal](#) [Accessibility](#) [Need Help?](#) [Security](#)

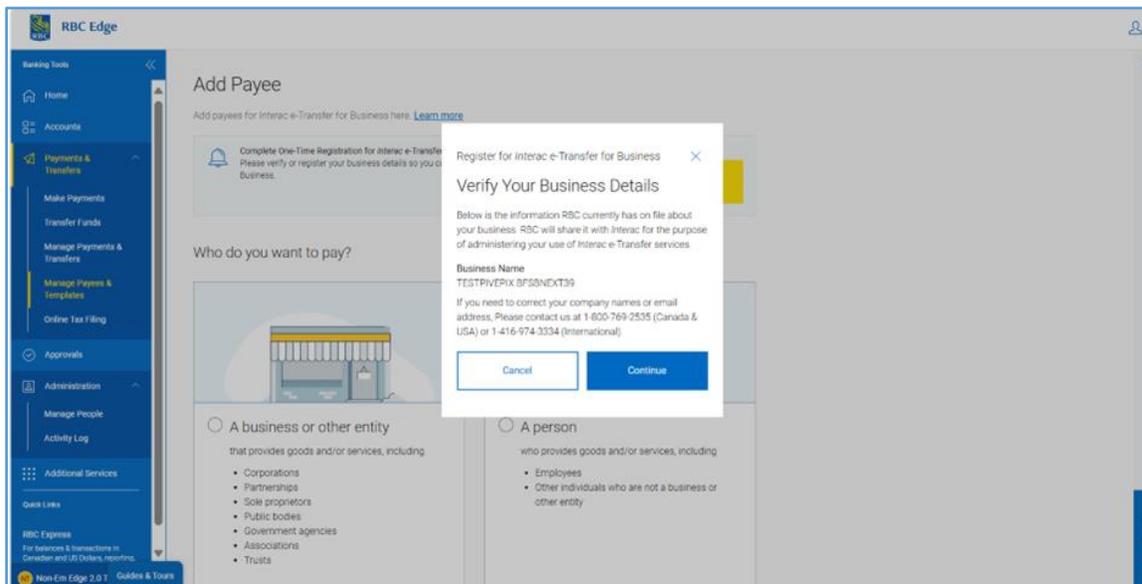
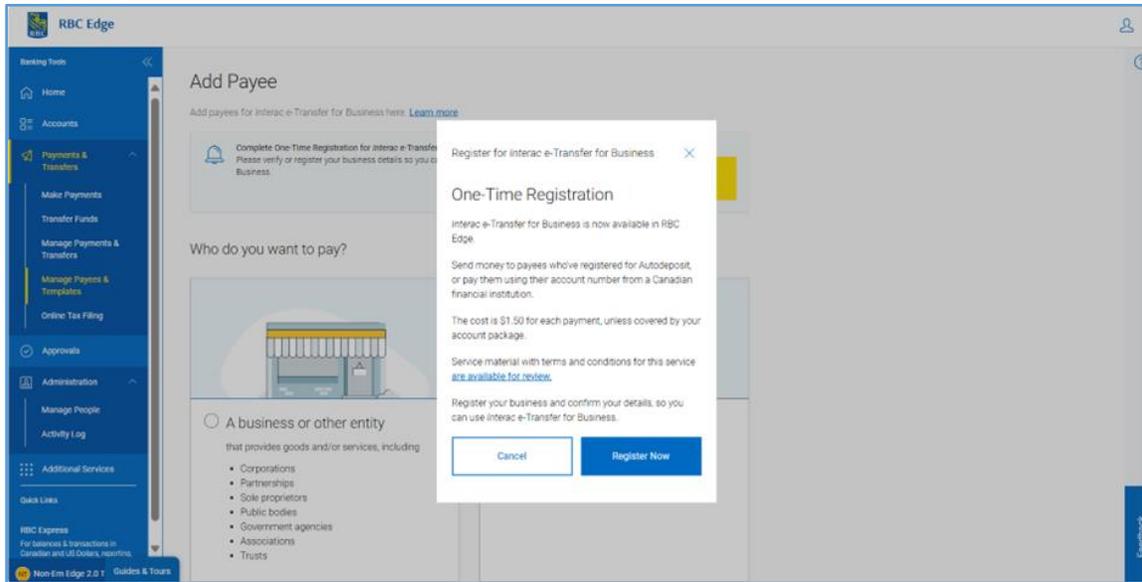
Select **'Add new payee'** located at top of page.



Select **'One-Time Registration'**.

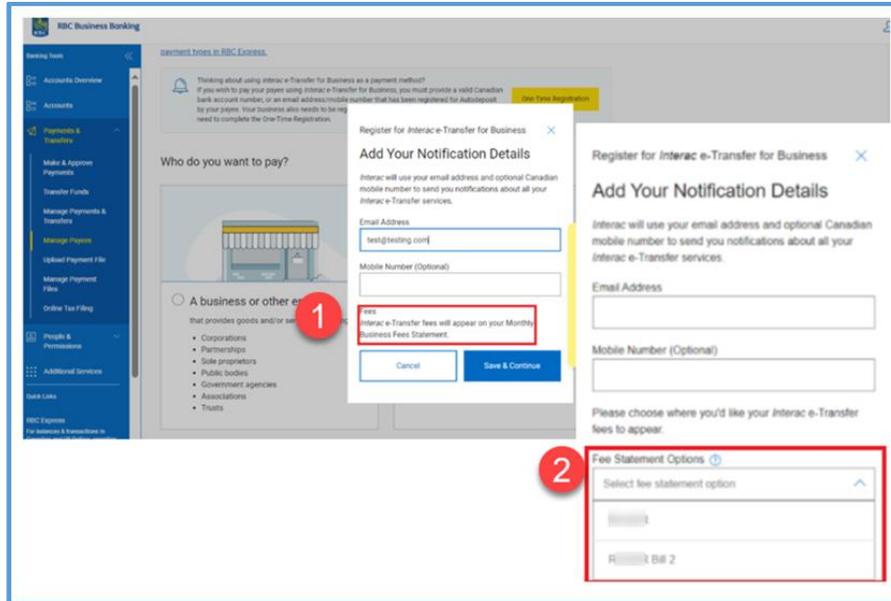


If your business is not registered complete one-time registration flow. If already registered you will need to verify registration.

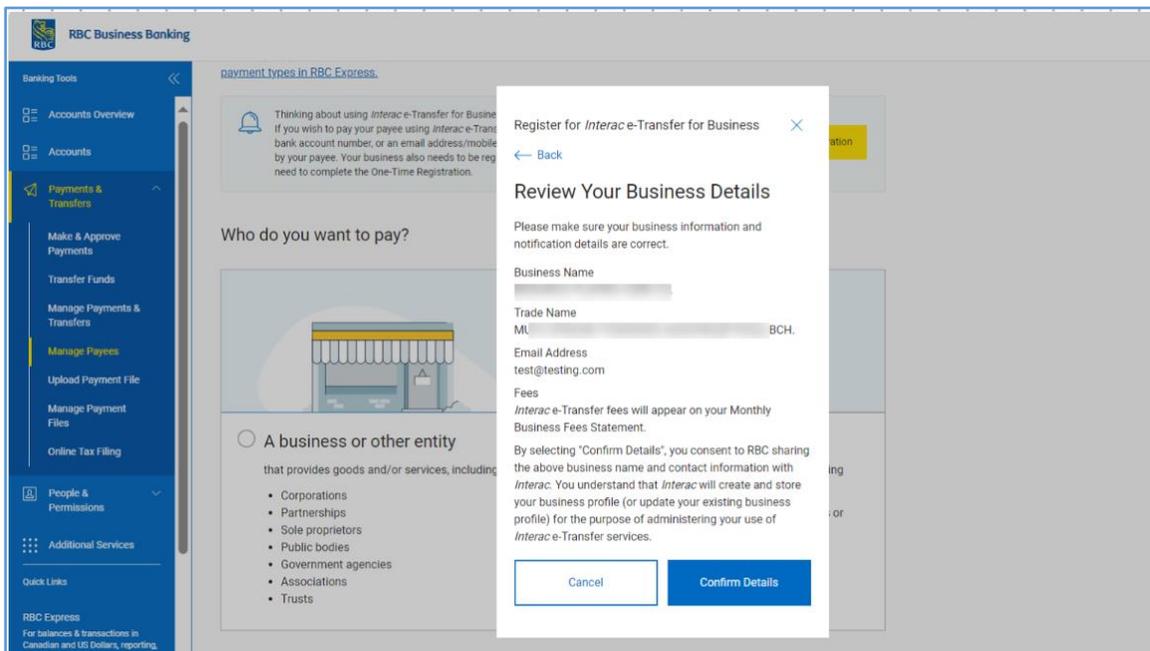




If you have a single Fee Statement you will see #1, if your Business has multiple Fee Statements you have the option to select from drop down the Fee Statement Option for Interac e-Transfer for Business fees (#2).



Confirmation of Registration.



2.1 Changing your Business email address

If your Business has a change of email address please contact the Client Support Centre for assistance:

Canada & USA

1-800-ROYAL-35 (1-800-769-2535)

Sunday: 7:00 PM – 2:30 AM EST

Monday – Thursday: 7:30 AM – 2:30 AM EST

Friday: 7:30 AM – 9:00 PM EST

International Support

+1-416-974-3334

Sunday: 7:00 PM – 2:30 AM EST

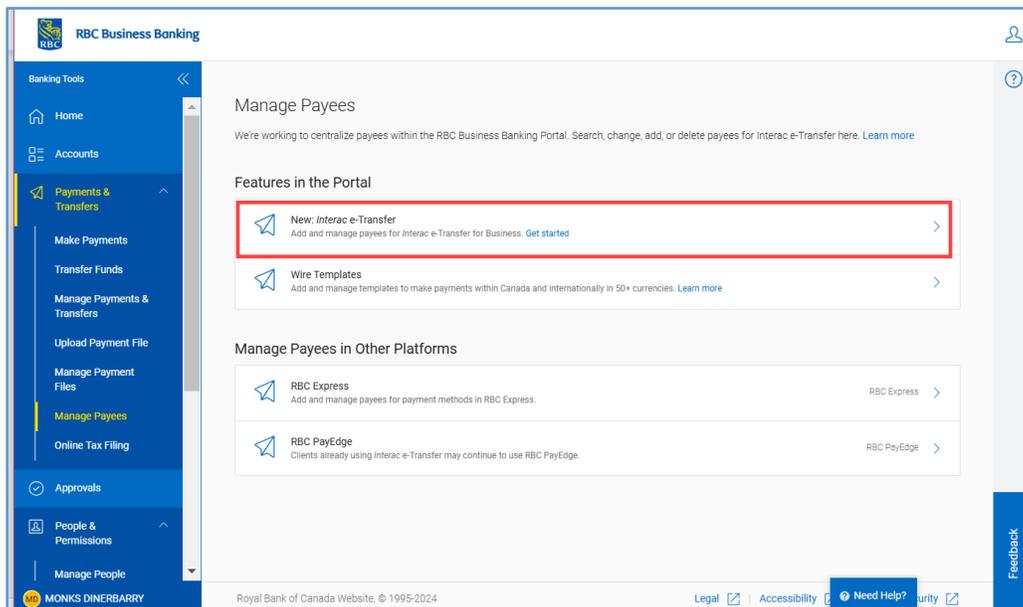
Monday – Thursday: 7:30 AM – 2:30 AM EST

Friday: 7:30 AM – 9:00 PM EST

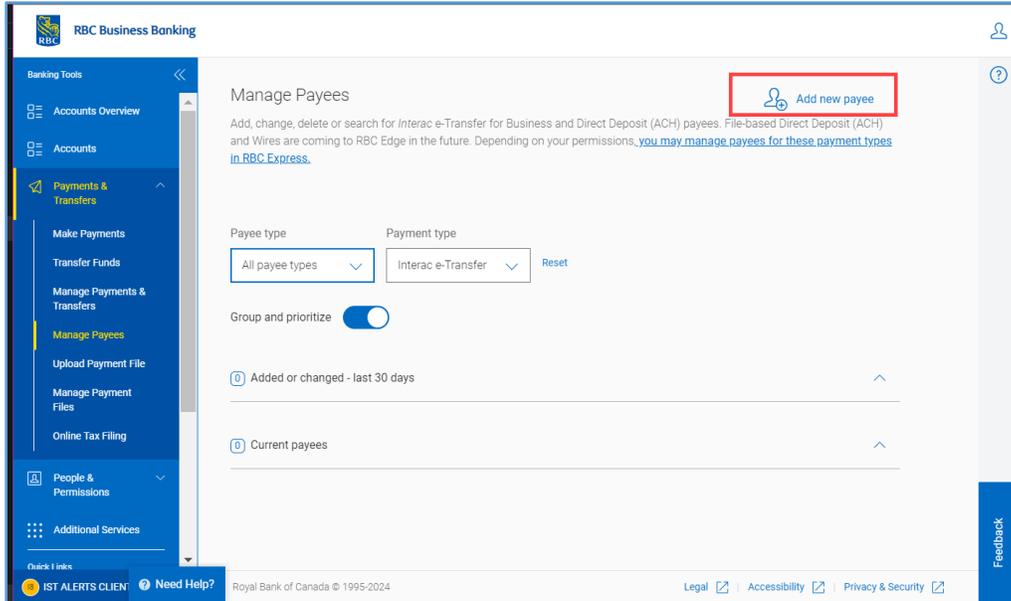
3.0 ADD PAYEE

To Add a Payee this is performed by Users that have been set up with Permissions for the Interac e-Transfer for Business product. You will need to complete this process for each Payee.

Select **Payments & Transfers > Manage Payees > Interac e-Transfers**

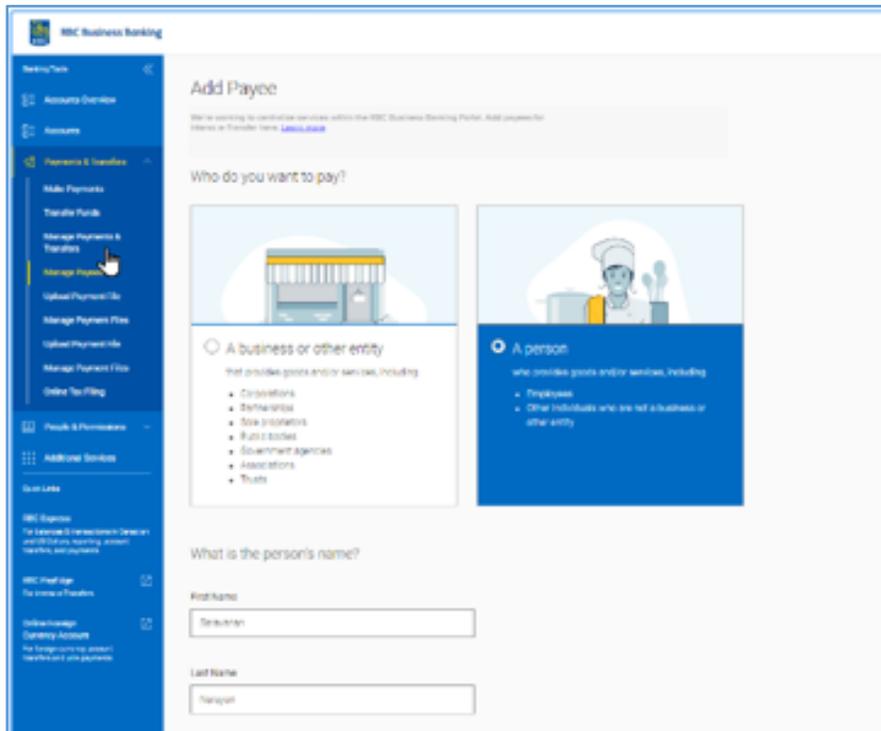


Select **'Add new payee'** located at top of page.



You have the option to select person or business:

- Person: enter the first and last name
- Business: enter the Business name



Enter the details for Payment Information you were given: Input payment details e.g. account, email or mobile.

What payment information were you given?

Select the information you have for the payee and we'll tell you what payment methods are available to you. Only payments bound for Canada are currently accepted.

Bank account 
Payment Method(s):
• Interac e-Transfer for Business

Email address 
Payment Method(s):
• Interac e-Transfer for Business

 The payee receiving the funds will need to be registered for Interac e-Transfer Autodeposit.

Mobile number 
Payment Method(s):
• Interac e-Transfer for Business

 The payee receiving the funds will need to be registered for Interac e-Transfer Autodeposit.

Enter email address to confirm email is registered with Autodeposit.

“If your payee is not registered for Autodeposit, you can send Interac e-Transfer payments using an account number. Autodeposit is the recommended way for Interac clients to add security to their payments.

Interac e-Transfer Autodeposit Details

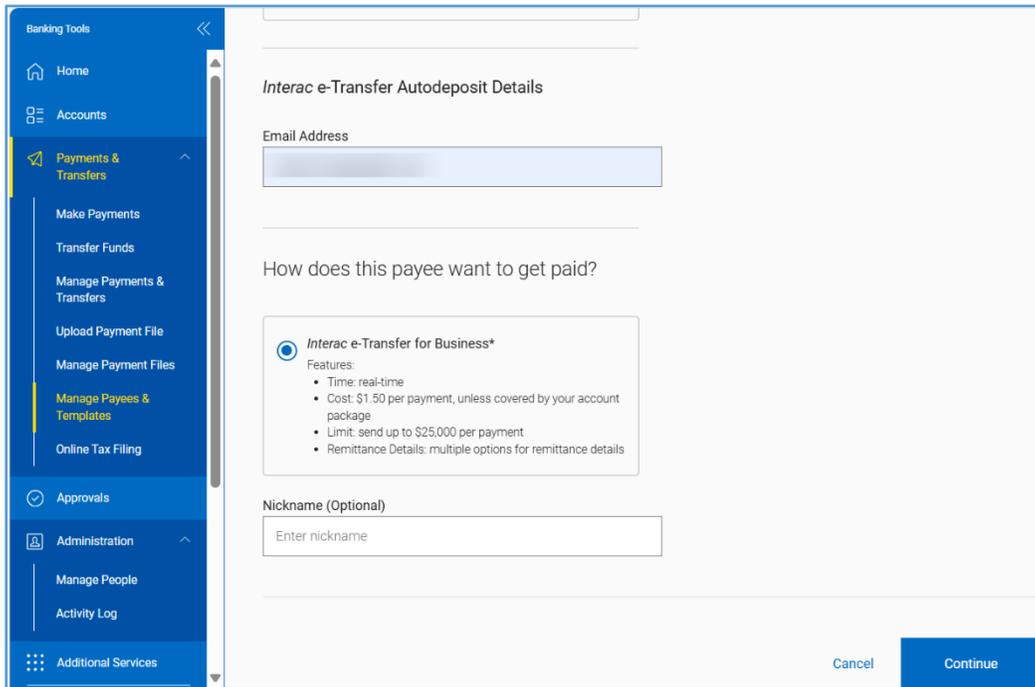
Email Address

How does this payee want to get paid?

Interac e-Transfer for Business* 
Features:
• Time: real-time
• Cost: \$1.50 per payment, unless covered by your account package
• Limit: send up to \$25,000 per payment
• Remittance Details: multiple options for remittance details

[Cancel](#) [Continue](#)

Click on the Interac e-Transfer for Business button and enter Nickname for this payee (optional). Click Continue.

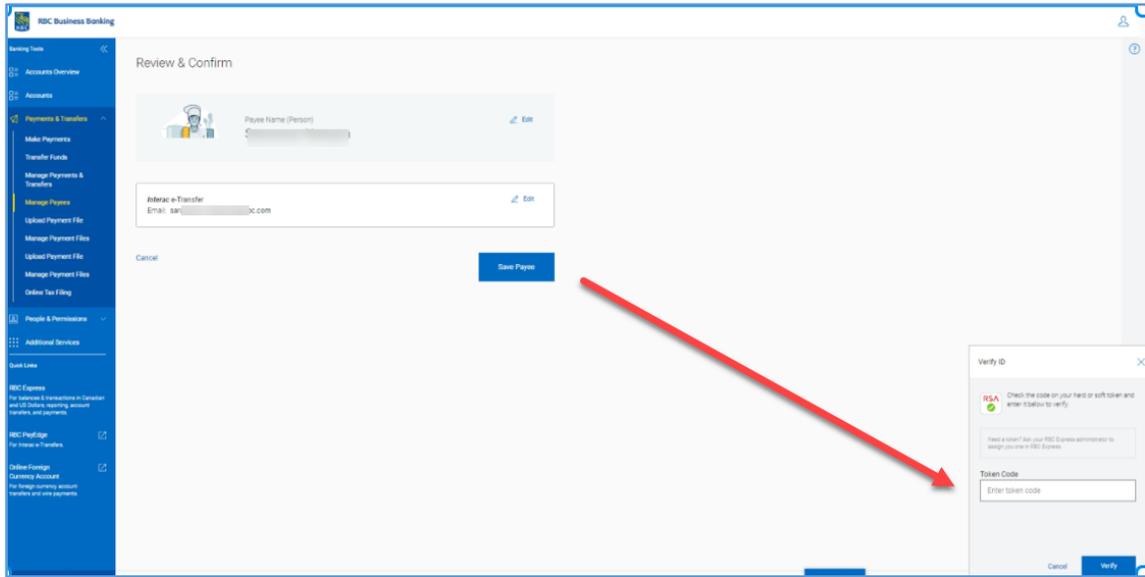


Confirmation the added Payee – You are prompted to enter Token details to complete the addition.
Note: A token is required to add/edit payees for Interac e-Transfer for Business.

Important: RSA Hard or Soft Tokens are mandatory to Add/ Edit Payees and to approve Interac e-Transfers for Business payments. RBC Edge provide both hard and soft tokens for you to use. If you would like to use RSA Soft Tokens you must first order a Hard Token in order you can authenticate the Soft Token enrolment.

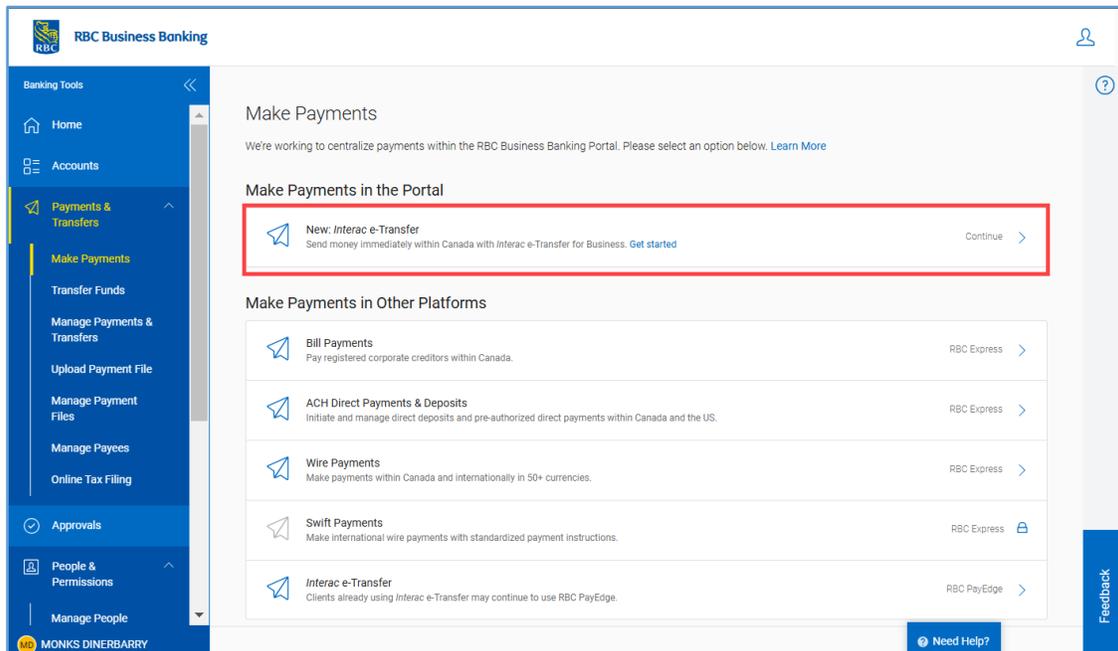
To order a hard token (required to assign Soft Tokens)

1. From RBC Edge, select **Manage People** under **Administration** from the left blue navigation menu banner.
2. Then select **User Administration** It will re-direct to RBC Express Platform
3. Select Order Tokens
4. Choose how many tokens are to be couriered to your business address



4.0 MAKE PAYMENT

In order to Make an Interac e-Transfer payment select **Payments & Transfers > Make Payments > Interac e-Transfers**.



Enter from the drop down fields: the Payee, currency (CAD Only) and amount for your payment. You can also add Invoice Details (Up to 5), an External Link (URL) and a Payment Memo (text entry)

i Anyone who needs to approve this payment will need to use a code from their hard or soft token if this transaction is over \$5,000 or otherwise when requested by RBC.

1 Where the money is going

Search by payee name, payment method or nickname

Payee

OCT 22
Interac e-Transfer
Email Address: saravanan.narayanan@rbc.com
Testing purpose

Currency

CAD

Please ensure the currency you select matches the account

Amount

\$ Enter amount

What kind of optional information do you want to send to your payee with your Interac e-Transfer payment?

Sender Reference Number (Optional) ?

Additional Payment Details (Optional) ?

Select detail type

Invoice Details

Add details from up to 5 invoices related to your payment so you and your payee can reconcile it.

External Link

Add a link where your payee can access remittance information, such as copies of invoices.

Payment Memo

Write a short memo to your payee describing what your payment is for. Your memo cannot include harmful content or sensitive personal information, like account numbers or passwords.

2 Where the money is coming from

Select an account ?

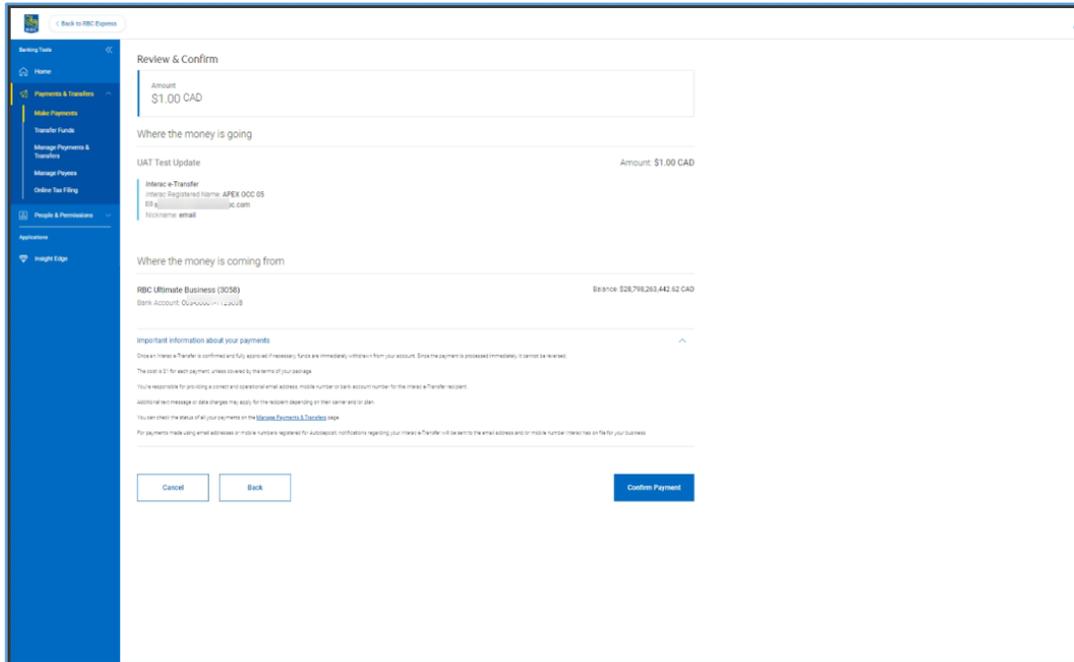
Please select an account

Cancel

Review Payment

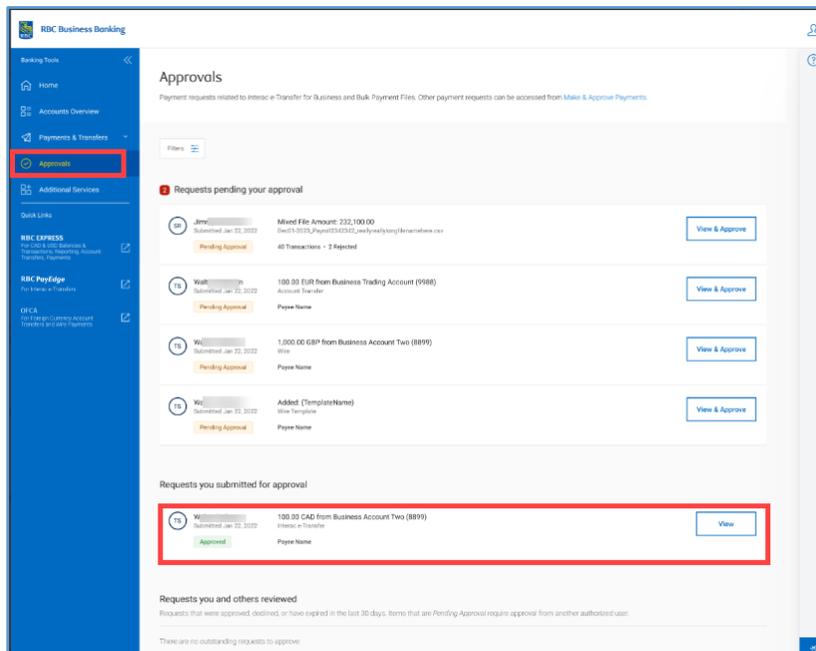


Review and confirm.



5.0 APPROVALS

Click on View and Approve (to approve payments) .The section highlighted in red showcases items that the user has submitted for approval- which is viewable only.



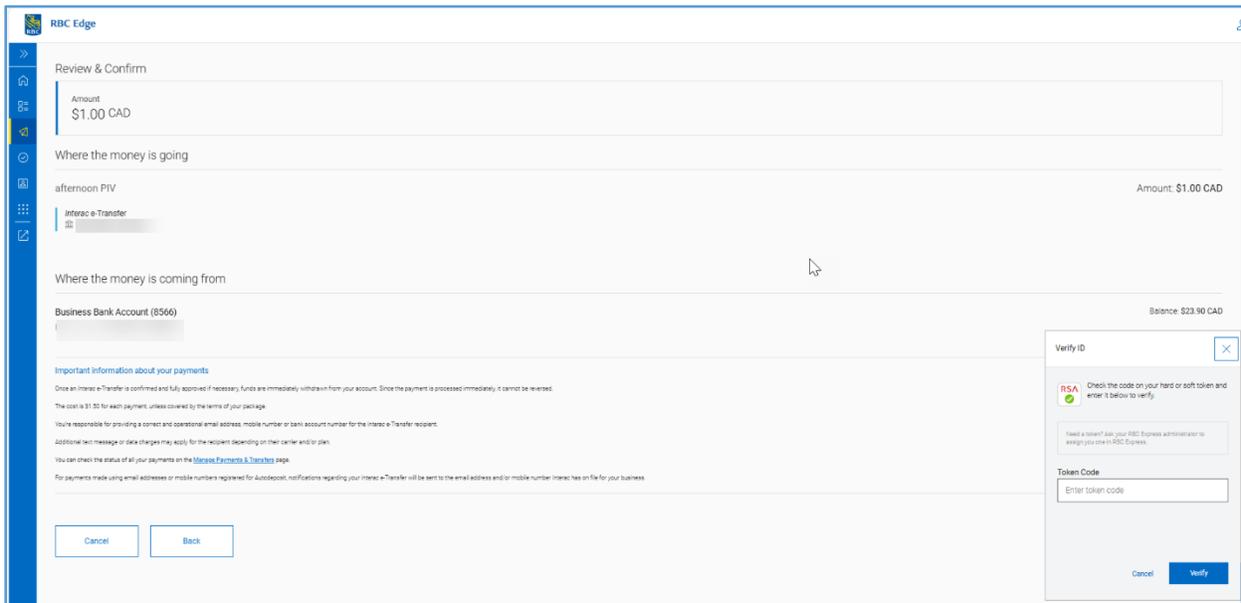


Select from Icons a bottom of page to Reject or Approve Payment.

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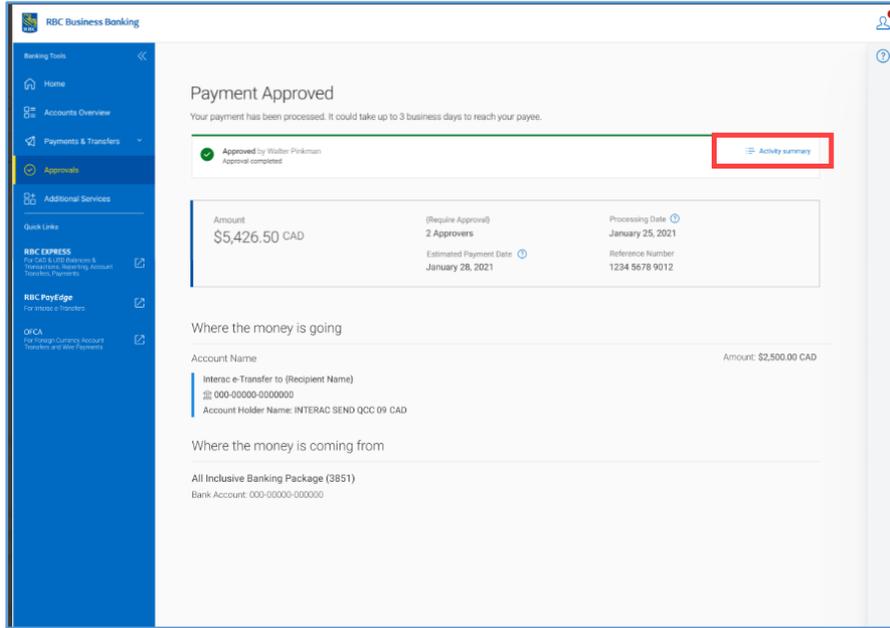
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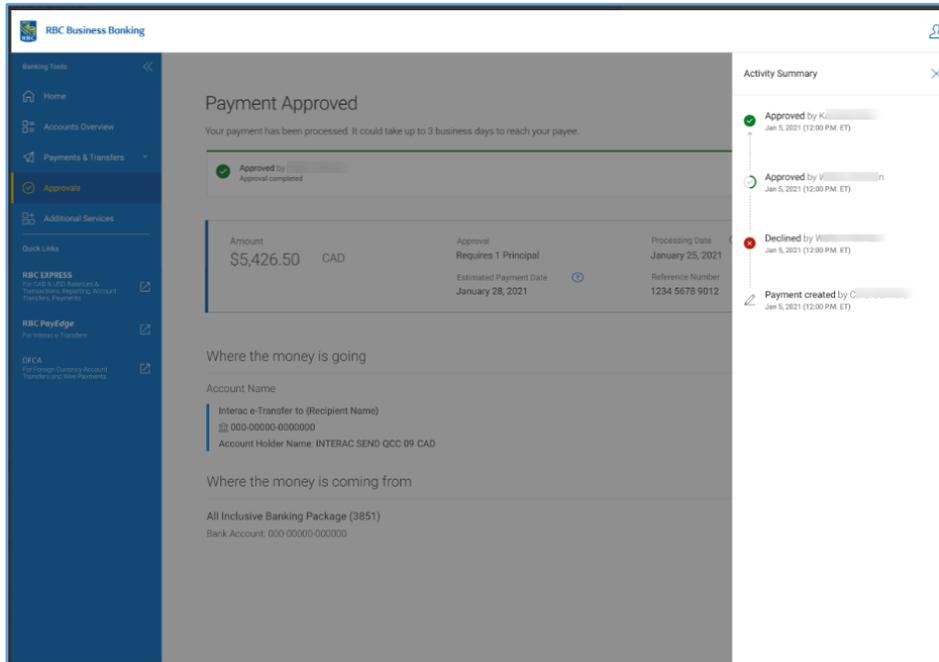
6.0 ACTIVITY SUMMARY

Activity Summary captures who created/approved actions click on Activity Summary.

When an Interac e-Transfer transaction is in "Pending Completion" status, you can select the item from Manage Payments & Transfers for updates on the transaction's status.



Right-side card displays all the Activity Summary details from creation to approvals, who performed those actions with date and time.





7.0 MANAGE PAYMENTS & TRANSFERS

On the left navigation menu select **Payments & Transfers > Manage Payments & Transfers**.

When an Interac e-Transfer transaction is in "Pending Completion" status, you can select the item from Manage Payments & Transfers for updates on the transaction's status.

Will show activity history for last 90 days.

The screenshot shows the RBC Business Banking interface. The left navigation menu is visible, with 'Manage Payments & Transfers' highlighted. The main content area displays a table of transactions. A red arrow points to the first transaction, which is an 'Interac e-Transfer' with a status of 'Processed'.

Payee	Transaction Type	Source Account	Payment Date	Amount	Currency	Status
AEI	Interac e-Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Processed
Business Operating Ac...	Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Pending Approval
N...	Wire	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Declined
A...	Interac e-Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Processed
B...	Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Pending Approval
N...	Wire	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Declined
A...	Interac e-Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Processed
New Ontario Solutions	Wire	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Declined
Business Operating Ac...	Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Pending Approval
	Interac e-Transfer	Business Tra...	July 20, 2025	1,000,000,000.00	CAD	Processed

Use Filters (right-side card) to narrow results.

The screenshot shows the RBC Business Banking interface with the 'Select Filters' dialog box open. The dialog box has several sections: 'Amount' with 'Minimum' and 'Maximum' input fields; 'Transaction Type' with radio buttons for 'Interac e-Transfer', 'Wire', and 'Transfer'; 'Payment Date' with a date picker set to 'Apr 22, 2019'; 'Currency of Payment' with radio buttons for 'CAD' and 'USD'; and 'Status' with radio buttons for 'Pending Approval', 'Pending Completion', 'Processed', 'Declined', 'Failed', 'Cancelled', 'Payment Refused', and 'Payment Reversed'. The 'Apply' button is highlighted in blue.



8.0 CLIENT SUPPORT CENTRE

Our Client Support Representatives are also available to provide additional assistance when required.

Canada & USA

1-800-ROYAL-35 (1-800-769-2535)

Sunday: 7:00 PM – 2:30 AM EST

Monday – Thursday: 7:30 AM – 2:30 AM EST

Friday: 7:30 AM – 9:00 PM EST

International Support

+1-416-974-3334

Sunday: 7:00 PM – 2:30 AM EST

Monday – Thursday: 7:30 AM – 2:30 AM EST

Friday: 7:30 AM – 9:00 PM EST