Quicksteps to Reducing Transaction Errors – ACH File Transfer

There may be some instances where individual payments in your payment file cannot be processed. As a result the payments will be "held for correction" these are called Transaction Errors (T-Errors). For example, if the account number provided is too short, that payment will be held until it is corrected or deleted. The Input Verification and Edit Report will display the reason for the error.

Common Conditions for Transaction Errors (t-errors)

BANK NUMBER NOT FOUND ON FINANCIAL INSTITUTION FILE
BRANCH/TRANSIT NUMBER IS CLOSED OR DOES NOT EXIST
INVALID BRANCH/TRANSIT NUMBER
ACCOUNT NUMBER LENGTH IS INVALID- TOO LONG OR TOO SHORT
ACCOUNT NUMBER FAILED MODULUS CHECK – INVALID ACCOUNT NUMBER FORMAT
PAYMENT AMOUNT EXCEEDS THE CLIENT'S TRANSACTION LIMIT

To reduce the frequency of transaction errors, please consider the following suggestions prior to transmitting your input file:

- Ensure the account numbers you have been provided are recent or up to date
- Ensure the account numbers have been entered accurately
- Be aware of any transaction limits that may apply to your accounts. The transaction limit is established at the time the ACH service was enrolled and can be increased by an authorized contact calling the support number at the bottom of this form
- Be advised that this process does not verify the name on the account only the account number format. The ACH (Direct Deposit or Preauthorized Payment) will be completed based on the bank, branch, and account numbers.
- **When manually changing payment details on your file, please take care regarding the appropriate character positions for your individual file layout.**

What to do when you have a T- Error:

In order to have a transaction released sign into RBC Express and locate the ACH Payment Manager. Using the Inquire/Modify option search for the payment that is held due to errors, once located the payment can be modified (note: this action may require further approval). Step by step instructions for this can be found in the **Walk Me Through** document: *How to Modify or Correct T-Errors.*

For additional information, please feel free to visit our Client Resource Centre (https://www.rbcroyalbank.com/ach) or contact us at 1-800-769-2535