



RBC ACH Payment Manager

ACH PAYMENT MANAGER

The ACH Payment Manager is a tool that allows you to create or manage changes to your ACH single payments and or other ACH services (ACH Record Manager and File Transfer). It has 6 main functions:

- Add a payment ([Create A Single Payment](#))
- [Modify](#)
- [Delete](#)
- [Trace](#)
- [Reverse](#)
- [Reports](#)

What is a Client Number? The RBC Express menu will display your organization's 10-digit client number. That client number represents your account with RBC, its currency (CAD or USD), and whether funds are outgoing or incoming:

- **PDB / PDS - Direct Deposits**
 - Outgoing payments: payroll, vendors, suppliers
- **PAP / PAD - Pre-authorized Payments**
 - Incoming payments: rent, leases, fees/dues

NOTE for PAP clients: You have two ways to use the ACH Record Manager. This document demonstrates the "regular" method. The other way is the "[contract](#)" method (**see if that method would suit you better**).

Payments to USA: Sending ACH Direct Deposits across the border to the USA requires special Cross Border permission- speak with your RBC Representative to learn more

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Before you begin— Administrative work may be required

Before payments can be sent, Administrators must input settings that reflect your organizations' payment approval process.

There are 3 steps to complete a payment:

- 1. Create 2. Approve 3. Release*

Through a combination of User Permissions and Approval Rules your profile settings could allow 1 person to complete all 3 actions independently, *or* it could outline a segregation of duties among multiple users. Any user who can approve will need an RSA Secure ID Token.

To learn more about Tokens, Permissions and Approval Rules click on the [Administration Guide](#).

Where to find the ACH Payment Manager



RBC ACH Payment Manager

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

- File Transfers
 - ▶ Upload
 - ▶ Approve
 - ▶ Activity Report
- Account Transfers
 - ▶ Create
 - ▶ Approve
 - ▶ Release
 - ▶ Activity Reports
 - ▶ More...
- Interac e-Transfer®
 - ▶ Manage Autodeposit Registrations *New!*
- Bill Payments
 - ▶ Pay a Bill
 - ▶ Approve
 - ▶ Release
 - ▶ Activity Report
 - ▶ More...
- Wire Payments
 - ▶ Create
 - ▶ Approve
 - ▶ Release
 - ▶ Activity Report
 - ▶ More...
- Deposit and Manage Cheques
 - ▶ Deposit and Manage Cheques
- Stop Payments
 - ▶ Stop a Cheque
 - ▶ Stop Multiple Cheques
 - ▶ Stop a Pre-Authorized Payment
 - ▶ Import a File
 - ▶ More...
- ACH Direct Payments & Deposits
 - ▶ Create Payment Files
 - ▶ Approve
 - ▶ Release
 - ▶ Service Reports/Data Files
 - ▶ More...

ACH Direct Payments & Deposits - Summary

	David Sisson	RBC CMO TRAINING ENG
Payment Files:		
File Generation - In Progress:		0
File Generation - Failures:		0
Pending Approval :	0	0
Pending Release :	0	0
Release - In Progress:		0
Completed Today :	0	1
Single Payments:		
Pending Approval :	0	0
Pending Release :	0	0
Payment Errors :	0	0
Single Payments released by David Sisson on Jan 21, 2019 :		
In Progress :	0	
Completed :	0	
Payment Errors :	0	

The Summary page gives you details of what has been processed through the payment service

1 Dealing with your payment files and what has been processed with in the Record manager service

2 Dealing with payments that have been processed through the Payment Manager service



RBC ACH Payment Manager

ACH Direct Payments & Deposits - Payment Manager - Create a Single Payment

Fields marked as * are Required Fields

* **Client Number:** 1

* **Due Date (mm/dd/yyyy):** 2

Payment Type:

Destination Country:

1	The client number, is a number linked to your account and indicates whether payments are outgoing (PBD) or incoming (PAP)
2	The due date is the date you want the payment to be processed on: PDB – outgoing: the date the payee will receive the funds PAP-incoming: the date the payer will be debited
	The payment Type should match the client number selected: PDB= Direct Deposits (outbound payments) PAP= Direct Payments (inbound payments)



RBC ACH Payment Manager

<p>ACH Direct Payments & Deposits - Payment Manager - Create a Single Payment</p> <p><i>Fields marked as * are Required Fields</i></p> <p>Client Number: 4426020000 - PDS CAD - CMO TRAINING</p> <p>Payment Type: Direct Deposits</p> <p>* Customer Number: <input type="text"/></p> <p>* Customer Name: <input type="text"/></p> <p>Payment Short Name: CMO TRAINING</p> <p>Destination Currency: CAD - Canadian Dollar <input type="button" value="v"/></p> <p>* Amount: <input type="text"/></p> <p>* Bank Number: <input type="text"/> <input type="button" value="Verify >>"/> <input type="text"/> <input type="button" value="Select"/></p> <p>* Branch: <input type="text"/> * Account: <input type="text"/></p> <p>* Payment Number: <input type="text" value="00"/> Language: <input type="text" value="English"/> <input type="button" value="v"/></p> <p>Transaction Code: <input type="text" value="200 - Payroll Deposit"/> <input type="button" value="v"/></p> <p>Electronic Message: <input type="text"/></p> <p><input type="button" value="Continue"/> <input type="button" value="Reset"/> <input type="button" value="Back"/></p>	<p>Enter payee Details – fill in all fields marked with a red asterisk (*)</p>
<p>Notes:</p> <hr/> <hr/> <hr/> <hr/> <hr/>	
<p>IMPORTANT: Please ensure you have validated the account details by contacting your client directly</p>	
<p>Customer number: a unique number you create to identify your payees and helps prevent duplicate payments</p> <p>Customer Name: the name of the payee.</p> <p>Bank Number: the financial institution number</p> <p>Branch Number: location of their bank (also known as Transit)</p> <p>Account Number: the account of the payee</p>	



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ACH Direct Payments & Deposits - Payment Manager - Create a Single Payment

Single Payment Details:

Client Number:	4426020000 - PDS CAD - CMO TRAINING		
Payment Type:	Direct Deposits		
Customer Number:	TEST123	Customer Name:	Bob Test
Due Date:	Jan 22, 2019	Destination Country:	CANADA
File Creation Number:	0000	File Creation Date:	Jan 22, 2019
Payment Short Name:	CMO TRAINING		
Destination Currency:	CAD - Canadian Dollar	Amount:	0.10
Bank Number:	0003	Bank Name:	ROYAL BANK OF CANADA
Branch:	12345	Account:	1234567
Payment Number:	00	Language:	English
Transaction Code:	200 - Payroll Deposit		
Electronic Message:			

To release this Single Payment, enter your credentials and select Submit for Release.

Please Enter your credentials:

Sign In ID: david.sisson@rbc.com

* Password:

* Token:

Fields marked as "*" are Required Fields

- Review and Confirm the account details

What happens next depends on the access you have been granted:

- The single payment must be approved with a token and password
- If you are approver it will look like the below (completing payments)
- If you have not been given approval, you will see "submit for further approval"(insert here)

Completing your payments

Complete payment

- enter your password- the same one you used to sign into Express
- Enter the 6- digit number currently displayed on the screen of your token with no spaces or dashes
- Click submit for Release

Please Enter your credentials:

Sign In ID: david.sisson@rbc.com

* Password:

* Token:

Fields marked as "*" are Required Fields



RBC ACH Payment Manager

Inquire/Modify - allows you to view, modify, delete, trace and [reverse](#) ACH Direct Payments & Deposits that have already been submitted to RBC

Payment Manager

- ▶ Create a Single Payment
- ▶ **Inquire/Modify**
- ▶ Approve
- ▶ Release

Search Payment

Location:

- [Pending at Bank](#)
- [Deferred](#)
- [History](#)

Pending at Bank: Payments that have not been processed by the bank.

Deferred : payments not approved

History: Fully Processed payment

Modify

Modify is to make changes to payments that are Pending at Bank.

There are two main types of payments would be pending:

- Future Dated payments– be aware that there is a cut off time to modify
- T- Errors - payments may be flagged as Transaction Errors (t-Errors) when the account numbers are invalid/cannot be used to process payments. (example: account number too short)

To modify a payment, choose Inquire/Modify, then Pending at Bank



RBC ACH Payment Manager

ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Selection Criteria:
Fields marked as * are Required Fields

Location: Pending

* **Client Number:** -- Select a Client Number --

Customer Information
Number:
Name:

File Information
Creation Date (mm/dd/yy): Creation Number:

Bank Information
 Canada Bank/Branch/Account: / /
 USA ABA/Account: /

Payment Information
Due Date (mm/dd/yy): Payment Number:
Amount:

- Select the [Client Number](#) used to create the payment
- Enter at least 2 details:
 - Payee/payor details: Customer Name and Number
 - File details: File Creation date and File Creation Number)
 - Bank Information: country, bank number, branch number and account)
 - Payment information: due date, amount or payment number)

If the details you enter into the search criteria match a Pending payment the result will look like the below:

ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Location: Deferred

Filter By Client Number: All

[Advanced filter](#)

Select All on this page only

	Client Number	Customer Number	Customer Name	Amount	Due Date	Action	Status	Details
<input type="checkbox"/>	1 4426020000 - PDS CAD - CMO TRAINING	TEST123	Bob Test	0.10	Jan 22, 2019	Create	Valid Payment	

- Select the payment
- Select modify



RBC ACH Payment Manager

IMPORTANT: The modification will require approval with a token, if you are not an approver ensure that one is available to sign in and complete your modification by approving and releasing this instruction. Track the status of your request on the [Summary](#) page

Delete

Inquire Modify also allows you to delete payments that are pending at bank. To review; **Pending at bank** means that your organization created, approved and released the transaction to RBC, however, RBC has not yet processed the payment.

There are two main types of payments would be pending:

- Future Dated payments – be aware that there is a cut off time to delete
- T- Errors - payments may be flagged as Transaction Errors (t-Errors) when the account numbers are invalid/cannot be used to process payments. (example: account number too short)

To modify a payment, choose Inquire/Modify, then Pending at Bank

ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Selection Criteria:
*Fields marked as * are Required Fields*

Location: Pending

* **Client Number:** -- Select a Client Number --

Customer Information
Number:
Name:

File Information
Creation Date (mm/dd/yy): Creation Number:

Bank Information
 Canada Bank/Branch/Account: / /
 USA ABA/Account: /

Payment Information
Due Date (mm/dd/yy): Payment Number:
Amount:

- Select the [Client Number](#) used to create the payment
- Enter at least 2 details:
 - Payee/payor details: Customer Name and Number
 - File details: File Creation date and File Creation Number)
 - Bank Information: country, bank number, branch number and account)
 - Payment information: due date, amount or payment number)



RBC ACH Payment Manager

ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Location: Deferred

Filter By Client Number:

[Advanced filter](#)

Select All on this page only.

	Client Number	Customer Number	Customer Name	Amount	Due Date	Action	Status	Details
<input type="checkbox"/>	1 4426020000 - PDS CAD - CMO TRAINING	TEST123	Bob Test	0.10	Jan 22, 2019	Create	Valid Payment	

- Select the payment
 - Select Delete
- IMPORTANT:** The deletion will require approval with a token, if you are not an approver ensure that one is available to sign in and complete your deletion by approving and releasing this instruction. Track the status of your request on the [Summary](#) page

Trace

The Inquire/Modify option allows you to search for History Payments (completed payments) and request a Trace.

Tracing can be used to confirm that a payment was completed to the correct account and on time and for the intended amount.

To initiate a trace request on a payment, choose Inquire/Modify, then choose History

Search Payment

Location:

[Pending at Bank](#)

[Deferred](#)

[History](#)

- Select History to Search for your completed payment
- This will allow you to search for



RBC ACH Payment Manager

ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Selection Criteria:
*Fields marked as * are Required Fields*

Location: History

* **Client Number:** -- Select a Client Number --

Customer Information
Number:
Name:

File Information
Creation Date (mm/dd/yy):  Creation Number:

Bank Information
 Canada USA
Bank/Branch/Account: / /
ABA/Account: /

Payment Information
Due Date (mm/dd/yy): 
Amount: Payment Number:
Trace Number:

- Select the [Client Number](#) used to create the payment
- Enter at least 2 details:
 - Payee/payor details: Customer Name and Number
 - File details: File Creation date and File Creation Number)
 - Bank Information: country, bank number, branch number and account)
 - Payment information: due date, amount or payment number)

Once you have found the completed payment, use the details button on the far right side; you will be presented with two options: Trace and Reverse



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ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Single Payment Details:

Client Number:	4426020000 - PDS CAD - CMO TRAINING		
Payment Type:	Direct Deposits		
Customer Number:	TEST123	Customer Name:	Bob Test
Due Date:	Jan 22, 2019	Destination Country:	CANADA
File Creation Number:	0000	File Creation Date:	Jan 22, 2019
Payment Short Name:	CMO TRAINING		
Destination Currency:	CAD - Canadian Dollar	Amount:	0.10
Bank Number:	0003	Bank Name:	ROYAL BANK OF CANADA
Branch:	12345	Account:	1234567
Payment Number:	00	Language:	English
Transaction Code:	200 - Payroll Deposit		

Electronic Message:

[Trace](#) [Reverse](#) [Back](#)

Reverse

The Inquire/Modify option allows you to search for History Payments (completed payments) and request a Reversal.

- Reverse can be used on completed payments that were sent a payment by error to the wrong account or if you need to have a payment return.
- Reversing a payment can only be done within 3 business days from the payment date.
- The reversal is done on a best effort basis. **IMPORTANT:** PAP clients - while it is possible to reverse a withdrawal of funds from someone's account, we do not recommend that you do so. The reason is that the owner of the account has a 90 day window in which they can contact their bank to initiate a reversal – if you complete a reversal via RBC Express the account owner could still have their bank reverse, resulting in a loss of funds for your account. Please consider carefully before you decide to reverse a PAP

To Reverse a payment, choose Inquire/Modify, then choose history

Search Payment

Location:

Pending at Bank

Deferred

History

You will be presented with a page where *at least 2 search criteria are required:*



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ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Selection Criteria:
*Fields marked as * are Required Fields*

Location: History

* **Client Number:** -- Select a Client Number --

Customer Information
Number:
Name:

File Information
Creation Date (mm/dd/yy): Creation Number:

Bank Information
 Canada Bank/Branch/Account / /
 USA ABA/Account /

Payment Information
Due Date (mm/dd/yy): Payment Number:
Amount:
Trace Number:

- Select the [Client Number](#) used to create the payment
- Enter at least 2 details:
 - Payee/payor details: Customer Name and Number
 - File details: File Creation date and File Creation Number)
 - Bank Information: country, bank number, branch number and account)
 - Payment information: due date, amount or payment number)

Once you have found the completed payment, use the details button on the far right side; you will be presented with two options: Trace and Reverse



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ACH Direct Payments & Deposits - Payment Manager - Inquire/Modify

Single Payment Details:

Client Number:	4426020000 - PDS CAD - CMO TRAINING		
Payment Type:	Direct Deposits		
Customer Number:	TEST123	Customer Name:	Bob Test
Due Date:	Jan 22, 2019	Destination Country:	CANADA
File Creation Number:	0000	File Creation Date:	Jan 22, 2019
Payment Short Name:	CMO TRAINING		
Destination Currency:	CAD - Canadian Dollar	Amount:	0.10
Bank Number:	0003	Bank Name:	ROYAL BANK OF CANADA
Branch:	12345	Account:	1234567
Payment Number:	00	Language:	English
Transaction Code:	200 - Payroll Deposit		
Electronic Message:			

Reports

Reports on payments that you have processed, this is where you can get confirmation of you payment files or view the activity of payments or files

Reports

- 1 Service Reports/Data Files
- 2 Payment Manager Activity
- 3 Payment Records
- 4 Payment Contracts
- 5 File Activity
- 6 ACH Approval Rules
- 7 Import Status

1	<ul style="list-style-type: none"> • Service Reports / Data Files: This will take you to the confirmation of the file payments that you process through ACH Record Manager
2	<ul style="list-style-type: none"> • Payment Manager Activity: to show you the single payments that you created or the payments that you have modified or deleted through the payment manager service.



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3	<ul style="list-style-type: none"> • Payment Records: to show you the records of the payees banking details that are saved in your payment groups.
4	<ul style="list-style-type: none"> • Payment Contracts: to show you the details of the contracts that you created for your payees that have PAP payments.
5	<ul style="list-style-type: none"> • File Activity: the overview of the payment file that you created
6	<ul style="list-style-type: none"> • ACH Approval Rules: to show you the set up the approval rules that your administrator had set up for the ACH payment services.
7	<p style="text-align: center;">Import Status: to Show you the status of the payee details that you would import.</p>

Service Reports and Data Files

Reports will show you activity for both the ACH Payment Manager and Record Manger. The Service reports and/ data files will show you the will give you reports on the total of the payments in the Input Verification and edit report for your payment files..

Client Number	Date	Name	Seq	Type	Size(kb)
4426020000 - POS CAD - CHO TRAINING	Jan 02, 2019	CLIENT VALUE DATE TOTALS	01	Report	1.2
4426020000 - POS CAD - CHO TRAINING	Jan 02, 2019	INPUT VERIFICATION AND EDIT REPORT	03	Report	5.7
4426020000 - POS CAD - CHO TRAINING	Jan 02, 2019	INPUT VERIFICATION AND EDIT REPORT	02	Report	3.6
4426020000 - POS CAD - CHO TRAINING	Jan 02, 2019	INPUT VERIFICATION AND EDIT REPORT	01	Report	4.7
4426020000 - POS CAD - CHO TRAINING	Jan 02, 2019	PAYMENTS REGISTER	01	Report	9.5
4426020000 - POS CAD - CHO TRAINING	Dec 20, 2018	CLIENT VALUE DATE TOTALS	01	Report	1.2
4426020000 - POS CAD - CHO TRAINING	Dec 20, 2018	INPUT VERIFICATION AND EDIT REPORT	01	Report	5.7
4426020000 - POS CAD - CHO TRAINING	Dec 20, 2018	PAYMENTS REGISTER	01	Report	2.1
4426020000 - POS CAD - CHO TRAINING	Dec 19, 2018	CLIENT VALUE DATE TOTALS	01	Report	1.2
4426020000 - POS CAD - CHO TRAINING	Dec 19, 2018	INPUT VERIFICATION AND EDIT REPORT	01	Report	5.7

Input Verification and Edit-This report gives you confirmation of the payments that get processed. This report will display transactions that have been rejected or that may have any errors. The report will also display what have been received and what is processed but will also show if the file has been blocked or Rejected. <https://www.rbcroyalbank.com/ach/cid-213495.html>

Payments Activity – This report will display Changes, adds, Deletion and corrections that were made through the ACH payment manager. <https://www.rbcroyalbank.com/ach/cid-213772.html>

Client Value Date Totals – This report will help you track the available limit of your daily limit (similar to a line of credit) This report will allow you to see when the funds will be debited to your account and the amount that it is being taken on the date. <https://www.rbcroyalbank.com/ach/cid-213481.html>

Returned Items – This report shows items that get returned by the payees/Payors bank as there is an error with the payment ex. Non-Sufficient funds. For more on the report: <https://www.rbcroyalbank.com/ach/cid-213776.html>

