

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 (<u>Create A Single Payment</u>)
- Modify
- <u>Delete</u>
- Trace
- Reverse
- <u>Reports</u>

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
 - o Outgoing payments: payroll, vendors, suppliers
- PAP / PAD Pre-authorized Payments
 - o 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 "<u>contract</u>" method (<u>see if that method</u> <u>would suit you better</u>).

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

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







ACH Direct Payments & Deposits		The ACH Payment Manager may appear
> Summary		beneath the ACH Record Manager or it may
Payment Groups		enneer on its own depending on your
Payment Records		appear on its own depending on your
		organization's administrative settings
Inquire/Modify		
Express Entry Clobal Changes		
Import		Notes:
Export		
Payment Files	- ACH Direct Payments &	
	Deposits	
Create Contracts	> Summary	
Delete		
Release	Payment Manager	
Payment Manager	Payment	
Create a Single	Inquire/Modify	
Payment	Approve	
 Inquire/Modify 	▶ Release	
Release	Reports	
Panorte	Service Reports/Data	
Service Reports/Data	Files	
Files	Payment Manager Activity	
 Payment Manager Activity 	▶ Payment Records	
Payment Records	Payment Contracts	
 Payment Contracts 	File Activity	
File Activity ACH Approximal Budge	 ACH Approval Rules 	
ACH Approval Rules Import Status	Import Status	
Create a Sing	gle Payment	
The Create a Sing	gle Payment option can be used to	o create a onetime payment, the account details
entered here wil	Il not be saved for creating future	payments.
This feature can	he used for both	[···]·····
This reature can	be used for both.	
		t Deperite
	• PDB / PDS - Direc	Li Deposits
	 Outgoing pave 	nents: pavroll, vendors, suppliers
	 PAP / PAD - Pre-a 	authorized Payments
		nents: rent leases fees/dues
•		
	Payment M	lanager
	Fayment	lanager
	Create -	Cincle
	🔹 🕨 Create a	Single
	Dayment	
	Fayment	
	• Inquire /M	lodify
	F Inquire/M	ouny
	Approve	
	▶ Release	
	FICECUSC	



	αιε κειμιτεύ Γιείας			
* Client Numb	er: 1	Select a Client Number	V	
* Due Date (n	nm/dd/yyyy): 2	01/21/2019		
Payment Ty	pe:	Direct Payments	\checkmark	
Destination	Country:	Canada	\checkmark	
	The client numbe payments are ou	er, is a number linked to your tgoing (PBD) or incoming (PAI	account and indicates whethe P)	er
2 T	⁻ he due date is t 2DB – outgoing:	he date you want the paymen the date the payee will receive	nt to be processed on: e the funds	
2 1 F F	⁻ he due date is t PDB – outgoing: PAP-incoming: th	he date you want the paymen the date the payee will receive he date the payer will be debit	nt to be processed on: e the funds ced	
2 1 F F	The due date is t PDB – outgoing: T PAP-incoming: th The payment Typ	he date you want the paymen the date the payee will receive he date the payer will be debit be should match the client nur	nt to be processed on: e the funds ed mber selected:	
2 T F F	The due date is t PDB – outgoing: PAP-incoming: th The payment Typ PDB= Direct Dep	he date you want the paymen the date the payee will receive he date the payer will be debit pe should match the client nur osits (outbound payments)	nt to be processed on: e the funds ced mber selected:	



Fields marked as * are Required Fi	əlds				Details – fill in all
Client Number: Payment Type:	4426020000 - PDS CAD - CN Direct Deposits	MO TRAINING			fields marked wit a red asterisk (*)
* <u>Customer Number:</u>					
* Customer Name:					
Payment Short Name:	CMO TRAINING				Notes:
Destination Currency:	CAD - Canadian Dollar		\checkmark		
* Amount:					
* Bank Number:		Verify >>		Select	
* Branch:		* Account:			
* <u>Payment Number:</u>	00	Language:	English	~	
Transaction Code:	200 - Payroll Deposit			\checkmark	
Electronic Message:					
Continue	Reset Back				
	ensure vou hav	ve validated the	account d	letails by con	tacting your client
<u>MPORTANT:</u> Please irectly	ensure you nut				
<u>MPORTANT:</u> Please irectly ustomer numbe	r: a unique numb	ber you create to	o identify y	your payees a	and helps prevent
MPORTANT: Please irectly ustomer number uplicate paymen	r: a unique numb	ber you create t	o identify y	your payees a	and helps prevent
<u>irectly</u> ustomer number uplicate paymen ustomer Name:	r: a unique numl ts the name of the	ber you create to e payee.	o identify y	your payees a	and helps prevent
<u>IPORTANT:</u> Please irectly ustomer number uplicate paymen ustomer Name: ank Number: the	r: a unique num ts the name of the financial institu	ber you create to e payee. ution number	o identify y	your payees a	and helps prevent
MPORTANT: Please irectly ustomer number uplicate paymen ustomer Name: ank Number: the ranch Number: 1	r: a unique numb ts the name of the financial institu ocation of their l	ber you create to e payee. ution number bank (also knov	o identify y vn as Trans	your payees a	and helps prevent



RBC ACH Payment Manager

Client Number:	4426020000 - PDS CAD - CMO TRAT	NTNG	
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, en	ter your credentials and select Submit for Release.		
Please Enter your credentia	ls:		
Sim la Di david dava Orba ang			
* Password:			
* Token:			
Fields marked as *** are Required Fields			
Submit for Poloaro	Cancel		
Submit for Release	Cancer		
Review and	Confirm the account det	ails	
at happens next	depends on the access yo	ou have been granted:	
• The single	payment must be approve	d with a token and passwo	ord
• The single p	payment must be approve	d with a token and passwo	ord
The single pIf you are a	payment must be approve pprover it will look like the	d with a token and passwo e below (completing paym	ord ientS)
 The single p If you are a If you have 	payment must be approved pprover it will look like the	d with a token and passwo e below (completing paym	ord lentS) utber approval"(insert h
The single µIf you are aIf you have	payment must be approve pprover it will look like the not been given approval,	d with a token and passwo e below (completing paym you will see "submit for fu	ord entS) irther approval"(insert h
 The single p If you are a If you have 	payment must be approved pprover it will look like the not been given approval,	d with a token and passwo e below (completing paym you will see "submit for fu	ord lentS) irther approval"(insert h
 The single p If you are a If you have mpleting you	payment must be approve pprover it will look like the not been given approval, ur payments	d with a token and passwo e below (completing paym you will see "submit for fu	ord lentS) Irther approval" (insert h
 The single p If you are a If you have mpleting you 	payment must be approve pprover it will look like the not been given approval, ur payments	d with a token and passwo e below (completing paym you will see "submit for fu	ord lentS) irther approval"(insert h
 The single p If you are a If you have mpleting you mplete payment enter your 	payment must be approve pprover it will look like the not been given approval, ur payments password- the same one y	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre	ord lentS) lirther approval" (insert h
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 	payment must be approve pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro	ord lentS) lirther approval"(insert h ess your token with no space
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes 	payment must be approve pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of	ord eentS) irther approval"(insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes 	payment must be approved pprover it will look like the not been given approval, w ur payments password- the same one y b- digit number currently d	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of	ord lentS) arther approval"(insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes Click subm 	payment must be approve pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d it for Release	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro	ord lentS) arther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your enter your Enter the go or dashes Click subm 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one y b- digit number currently d it for Release	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of	ord lentS) irther approval" (insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the e or dashes Click subm 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d it for Release SE Enter your cre	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of	ord lentS) irther approval"(insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes Click subm 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one yoo b- digit number currently d it for Release Se Enter your cre	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes Click subm Plea Sig 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one yoo of digit number currently d it for Release SE Enter your cre	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expro isplayed on the screen of cdentials:	ord lentS) irther approval"(insert h ess your token with no spac
 The single p If you are a If you have mpleting you mplete payment enter your Enter the 6 or dashes Click subm Plea Sig 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d it for Release SE Enter your cre n In ID: david.sisson@r	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expra isplayed on the screen of cdentials:	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Plea Sig * Pas 	payment must be approve pprover it will look like the not been given approval, ur payments password- the same one y of digit number currently d it for Release see Enter your creations in In ID: david.sisson@rl asword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expra isplayed on the screen of edentials: bc.com	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Please 	payment must be approved pprover it will look like the not been given approval, ur payments password- the same one y 5- digit number currently d it for Release see Enter your creations in In ID: david.sisson@rl ssword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials:	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Pleater Signature * Paser Tool 	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release see Enter your creations in InID: david.sisson@rl ssword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials:	ord lentS) lirther approval" (insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Pleating signature * Pasting * Tok 	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release ase Enter your creations in InID: david.sisson@rl ssword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials:	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Plea Sig * Pas * Tok 	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release ase Enter your creations in In ID: david.sisson@rl ssword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials:	ord lentS) lirther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release see Enter your creations is local sector of the same one we be digit number currently do it for Release see Enter your creations is local sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we be digit number currently do it for Release sector of the same one we set for Release set for Release sector of the same one we set for Release set for	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of cdentials:	ord lentS) lirther approval" (insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Plea Sign * Pas * Tok Fields 	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release See Enter your cree is In ID: david.sisson@rl asword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials: bc.com	ord lentS) irther approval"(insert h ess your token with no spac
 The single p If you are a If you have If you have mpleting you enter your Enter the 6 or dashes Click subm Plea Sign * Pas * Tok Fields 	payment must be approved pprover it will look like the not been given approval, we ur payments password- the same one we be digit number currently do it for Release See Enter your cree is In ID: david.sisson@rl ssword:	d with a token and passwo e below (completing paym you will see "submit for fu you used to sign into Expre isplayed on the screen of edentials: bc.com	ord lentS) irther approval"(insert h ess your token with no spac

RBC ACH Payment Manager Training Job Aid June 2019



• 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 O Deferred O <u>History</u> 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



Fields marked as *	
are neguneu rielus	Panding
Location:	
Client Number: Customer Information Number: Name:	Select a Client Number
File Information	
Creation Date (mm/dd/yy):	Creation Number:
Bank Information	
O Canada	Bank/Branch/Account
O USA	ABA/Account /
Payment Information	
Due Date (mm/dd/yy):	
Amount:	Payment Number:
Search Clear	All Back
 File det Bank Ir Payme 	tails: File Creation date and File Creation Number) Iformation: country, bank number, branch number and account)
the details you enter	into the search criteria match a Pending payment the result will look like
the details you enter e below:	into the search criteria match a Pending payment the result will look like
the details you enter e below: CH Direct Payments & Deposit	into the search criteria match a Pending payment the result will look like ts - Payment Manager - Inquire/Modify
the details you enter e below: CH Direct Payments & Deposit	into the search criteria match a Pending payment the result will look like ts - Payment Manager - Inquire/Modify Deferred All
the details you enter e below: CH Direct Payments & Deposit ation: ar By Client Number: need file	into the search criteria match a Pending payment the result will look like ts - Payment Manager - Inquire/Modify Deferred All
the details you enter e below: CH Direct Payments & Deposit ation: ar By Client Number: Select All on this page only.	into the search criteria match a Pending payment the result will look like cs - Payment Manager - Inquire/Modify Deferred Customer Number Customer Name Amount Due Date Action Status Deferred
the details you enter e below: CH Direct Payments & Deposit ation: er By Client Number: Seded Al or the page only. Client Number 1 4426020000 - PDS CAD - CMO TRAINING	into the search criteria match a Pending payment the result will look like ts - Payment Manager - Inquire/Modify Deferred All Customer Number Customer Nume Amount Due Date Action Status P Create Valid Payment





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 staus 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)

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		
O Canada	Bank/Branch/Account	
O USA	ABA/Account	
Due Date (mm/dd/w)		
Amount		Payment Number
Search	r All Back	
Coloct the Clicet Num		
Select the <u>Client Num</u>	iber used to create the	e payment
Enter at least 2 detai	ls:	
D (
 Payee/payor 	details: Customer Nar	ne and Number
 File details: F 	ile Creation date and I	ile Creation Number)
 Bank Informa 	tion: country, bank nu	Imber, branch number and account)



	ACH Direct Payments & Deposits - Payment N	1anager - Inquire/M	lodify					
	Location: Deferred							
	Filter By Client Number: All		v					
	Advanced tiller Select All on this page only.							
	Client Number	Customer Number	Customer Name	Amount	Due Date	Action	Status	Details
	1 4426020000 - PDS CAD - CMO TRAINING	TEST123	Bob Test	0.1	0 Jan 22, 2019	Create	Valid Payment	
Tra The requ Trac	New Search Select the payment Select Delete IMPORTANT: The deletion v ensure that one is availab releasing this instruction. CE Inquire/Modify option allows est a Trace. ing can be used to confirm that	vill require a le to sign in a Track the st you to searc	pproval with and complete aus of your r h for History t was comple	a toke e your equest Payme	n, if you deletion on the <u>S</u> ents (com the corre	are no by ap umm nplete ect ac	ot an appi proving a <u>ary page</u> ed payment count and	rover nd nts) and d on time
To ir	nitiate a trace request on a pa	yment, choo	se Inquire/M	lodify,	then cho	ose H	listory	
		Search Pa	avment					
		Location:						
		O Pendi	ng at Bank					
		⊖ <u>Defer</u>	red					
		Histor	v					
			+					
	Select History to Search for	or your comp	leted payme	nt				
	 This will allow you to sear 	ch for						



Location: History • Client Number: Select a Client Number Number: Image: Select a Client Number Number: Image: Select a Client Number Select the function Image: Select a Client Number USA ABA/Account Due Date (mmiddlyy): Image: Select a Client Number Anoton: Trace Number: Select the Client Number used to create the payment Trace Number: Image: Select a Client Number used to create the payment • 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) • • Payment information: due date, amount or payment number) • • • • • • • • • • • • •		Selection Criteria: Fields marked as * are Required Fields	
 Client Number:		Location:	History
Customer Information Number: Name: File Information Oreation Date (mm/ddlyy): Bank Information Outsda Bank Information Outsda Bank Information Outsda Bank Information Outsda Bank Information Due Date (mm/ddlyy): Amount: Trace Number: Search Clear All Back Select the Client Number used to create the payment		* Client Number:	Select a Client Number 🗸
Number:		Customer Information	
Name:		Number:	
File Information Creation Date (mm/ddyy): Bank Information USA ABA/Account JUSA ABA/Account Back Search Clear All Back Once /payor details: Clear All Back ABA/Account Back		Name:	
Creation Date (mm/ddfyy): Bank Information Canada Bank/Branch/Account USA ABA/Account Payment Information Due Date (mm/ddfyy): Amount Trace Number: Search Clear All Back Select the <u>Client Number</u> 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) 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)		File Information	
Bank Information O USA ABA/Account Payment Information Due Date (mm/dd/yy): Amount: Trace Number: Search Clear All Back • 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)		Creation Date (mm/dd/yy):	Creation Number:
 Canada ABA/Account I ABA/Account I ABA/Account I ABA/Account I ABA/Account I ABA/Account I I ABA/Account I ABA/Account I ABA/Account I ABA/Account I I ABA/Account I ABA/Account I I ABA/Account I I ABA/Account I ABA/Ac		Bank Information	
 Observe found the completed payment, use the details button on the far right side; you will 		O Canada	
 Payment Number: Select the <u>Client Number</u> used to create the payment Select the <u>Client Number</u> 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) Droce you have found the completed payment, use the details button on the far right side; you will 		O USA	
Amount: Trace Number: Search Clear All Back Select the <u>Client Number</u> 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		Due Date (mm/dd/vv):	
 Trace Number: Search Clear All Back Select the <u>Client Number</u> 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) Dnce you have found the completed payment, use the details button on the far right side; you will 		Amount:	Payment Number:
 Search Clear All Back Select the <u>Client Number</u> 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) Dnce you have found the completed payment, use the details button on the far right side; you will 		Trace Number:	
 Select the <u>Client Number</u> 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) Dnce you have found the completed payment, use the details button on the far right side; you will 			
 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) Dnce you have found the completed payment, use the details button on the far right side; you will 		Search Clear	r All Back
 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) 	•	Select the <u>Client Numb</u>	ber used to create the payment
 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	•	Select the <u>Client Numb</u> Enter at least 2 details	ber used to create the payment s:
 Bank Information: country, bank number, branch number and account) Payment information: due date, amount or payment number) The second sec	•	Select the <u>Client Numb</u> Enter at least 2 details • Payee/payor c	ber used to create the payment s: details: Customer Name and Number
 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 	•	Search Clear Select the <u>Client Numb</u> Enter at least 2 details • Payee/payor c • File details: Fil	Back ber used to create the payment s: details: Customer Name and Number le Creation date and File Creation Number)
• Once you have found the completed payment, use the details button on the far right side; you wil	•	Search Clear Select the <u>Client Numb</u> Enter at least 2 details Payee/payor c File details: Fil Bank Informat	Back ber used to create the payment s: details: Customer Name and Number le Creation date and File Creation Number) cion: country, bank number, branch number and account)
once you have found the completed payment, use the details button on the fail light side, you wil	•	Search Clear Select the <u>Client Numb</u> Enter at least 2 details Payee/payor c File details: Fil Bank Informat Payment infor	rAll Back ber used to create the payment s: details: Customer Name and Number le Creation date and File Creation Number) tion: country, bank number, branch number and account) rmation: due date, amount or payment number)
	•	Search Clear Select the <u>Client Numb</u> Enter at least 2 details • Payee/payor c • File details: Fil • Bank Informat • Payment infor	Pack ber used to create the payment s: details: Customer Name and Number le Creation date and File Creation Number) cion: country, bank number, branch number and account) rmation: due date, amount or payment number) upleted navment, use the details button on the far right side: you with



RBC

Single Payment Details:	4426020000 - DDS CAD - CMO TDATHY	NG	
Payment Type:	Direct Denosits	NG	
Customer Number:	TEST123	Customer Name:	Bob Test
Due Date:	Jan 22, 2019	Destination Country:	CANADA
ile Creation Number:	0000	File Creation Date:	Jan 22, 2019
Payment Short Name:	CMO TRAINING		
Destination Currency:	CAD - Canadian Dollar	Amount:	0.10
ank Number:	0003	Bank Name:	ROYAL BANK OF CANADA
Iranch:	12345	Account:	1234567
ayment Number:	00	Language:	English
ransaction Code:	200 - Payroll Deposit		
lectronic Message:			
Trace	e Back		
Revers			
everse			
	and a sub-		
 Reverse can wrong accor Reversing a 	be used on completed par unt or if you need to have payment can only be done	yments that were sent a p a payment return. within 3 business days fro	ayment by error to the om the payment date.
 Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done i is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their be case consider carefully befor	yments that were sent a p a payment return. within 3 business days fro asis. <u>IMPORTANT:</u> PAP clien meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a pre you decide to reverse	bayment by error to the om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account ow account. Ple 	be used on completed par unt or if you need to have payment can only be done l is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their be ease consider carefully befor Reverse a payment, choose Search Pa	yments that were sent a p a payment return. within 3 business days fro asis. <u>IMPORTANT:</u> PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a pre you decide to reverse Inquire/Modify, then cho ayment	bayment by error to the om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba case consider carefully befor everse a payment, choose Search Pa Location:	yments that were sent a p a payment return. within 3 business days fro asis. <u>IMPORTANT:</u> PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a pre you decide to reverse Inquire/Modify, then cho ayment	bayment by error to the om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba ease consider carefully befor eeverse a payment, choose Search Pa Location:	yments that were sent a p a payment return. within 3 business days fro asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment	bayment by error to the om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba case consider carefully befor Reverse a payment, choose Search Pa Location: <u>Pendit</u>	yments that were sent a p a payment return. within 3 business days fro asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment and at Bank	om the payment date. om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba case consider carefully befor Reverse a payment, choose Search Pa Location: <u>Pendit</u> <u>Defer</u>	yments that were sent a p a payment return. within 3 business days fro asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment and Bank red	om the payment date. om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba case consider carefully befor Reverse a payment, choose Search Pa Location: Defer i Defer i Histor	yments that were sent a p a payment return. within 3 business days fro asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment ang at Bank red	om the payment date. om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accor Reverse can wrong accor Reversing a The reversa reverse a wi do so. The r contact thei account own account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba case consider carefully befor Reverse a payment, choose Search Pa Location: Pendi Deferr i Histor	yments that were sent a p a payment return. within 3 business days fro asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment ang at Bank red y	oayment by error to the om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP
 Reverse can wrong accord Reverse can wrong accord Reversing a The reversa reverse a wid do so. The reverse a wid do so. The reverse the account ow account. Ple 	be used on completed par unt or if you need to have payment can only be done is done on a best effort be thdrawal of funds from so eason is that the owner of r bank to initiate a reversa her could still have their ba ease consider carefully before tocation: Deferse entry of the solution before the solution before entry of the solution before the solution before entry of the solution before the solution before entry of the solution before the solution the solution before the solution the solution th	yments that were sent a p a payment return. within 3 business days from asis. IMPORTANT: PAP client meone's account, we do r the account has a 90 day I – if you complete a rever ank reverse, resulting in a bre you decide to reverse Inquire/Modify, then cho ayment and at Bank red y	om the payment date. ts - while it is possible to not recommend that you window in which they ca rsal via RBC Express the loss of funds for your a PAP



Fields marked as *		
are Required Fields		
Location:	History	
* Client Number:	Select a Client Number	V
Customer Information		
Number:		
Name:		
File Information		
Creation Date (mm/dd/yy):		Creation Number:
Bank Information		
O Canada	Bank/Branch/Account	
O USA	ABA/Account	
Payment Information		
Due Date (mm/dd/yy):		-
Amount:		Payment Number:
mace Number.		
Search Clear All	Back	

- \circ 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



single Payment Details:			
Client Number:	4426020000 - PDS CAD - CMO TRAININ	IG	
ayment rype. Sustomer Number:	TEST123	Customer Name:	Bob Test
ue Date:	Jan 22, 2019	Destination Country:	CANADA
ile Creation Number:	0000	File Creation Date:	Jan 22, 2019
ayment Short Name:	CMO TRAINING		
estination Currency:	CAD - Canadian Dollar	Amount:	0.10
lank Number:	0003	Bank Name:	ROYAL BANK OF CANADA
iranch:	12345	Account:	1234567
ayment Number:	00	Language:	English
ansaction Code:	200 - Payroll Deposit		
eports	erse Back		
eports on pa onfirmation o	yments that you have of you payment files o	processed, this is wh r view the activity of	ere you can get payments or files
	Report	S	
	Servi	ice Reports/Data	
	- Files		
	Paym Activ	ient Manager ity	
	 Files Paym Activ Paym 	nent Manager ity nent Records	
	 Files Paym Activ Paym Paym 	nent Manager ity nent Records nent Contracts	
	 Files Paym Activ Paym Paym File A 	nent Manager ity nent Records nent Contracts Activity	
	 Files Paym Activ Paym Paym Paym File A ACH 	nent Manager ity nent Records nent Contracts Activity Approval Rules	
	 Files Paym Activ Paym Paym Paym File A ACH Import 	nent Manager ity nent Records nent Contracts Activity Approval Rules ort Status	
	 Files Paym Activ Paym Paym Paym File A ACH Impo Service Reports / Data F 	nent Manager ity nent Records nent Contracts Activity Approval Rules ort Status	e confirmation of the fi
1	 Files Paym Activ Paym Paym Paym File A ACH ACH Impo Service Reports / Data F payments that you process 	nent Manager ity nent Records nent Contracts Activity Approval Rules ort Status iles: This will take you to th ess through ACH Record Ma	e confirmation of the fi
1	 Files Paym Activ Paym Paym Paym File A ACH ACH Impo Service Reports / Data F payments that you procession Payment Manager Activ 	nent Manager ity nent Records nent Contracts Activity Approval Rules ort Status iles: This will take you to th ess through ACH Record Ma	e confirmation of the fi nager payments that you
1	 Files Payment Manager Active Payments 	nent Manager ity nent Records nent Contracts Activity Approval Rules ort Status iles: This will take you to th ess through ACH Record Ma ity: to show you the single p that you have modified or	e confirmation of the fi nager payments that you deleted through the



3	Payment Reco that are saved	rds: to shov in your pay	w you the records c ment groups.	of the payees banking detai	S
4	Payment Contra created for you	r acts: to sh ur payees th	ow you the details on the have PAP paymonic	of the contracts that you ents.	
5	File Activity: th	ne overview	v of the payment fil	e that you created	
6	ACH Approval administrator H	Rules: to sl nad set up f	now you the set up for the ACH paymer	the approval rules that you nt services.	ır
7	Import Status	: to Show	you the status of th import.	ne payee details that you w	ould
Service R	eports and Data File	es			
Reports will	show you activity for bot	h the ACH	Pavment Manager	and Record Manger. The Se	ervice
reports and/	data files will show you	the will giv	e you reports on th	e total of the payments in t	he
Input Verific	ation and edit report for	your paym	ent files		
-	Client Number: All All All V	 Test Envir 	onment		
	Available Reports :	Filler			
	Client Number 4426020000 - PDS CAD - CMO TRAINING	Date Nan Jan 02, 2019	tems per page 10 • < vro ne CLIENT VALUE DATE TOTALS	Seq Type Size(kb) 01 Report 1.2 Export	
	4426020000 - PDS CAD - CMO TRAINING 4426020000 - PDS CAD - CMO TRAINING	Jan 02, 2019 Jan 02, 2019	INPUT VERIFICATION AND EDIT REPORT	03 Report 5.7 Export 02 Report 3.6 Exect	
	4426020000 - PDS CAD - CMO TRAINING 4426020000 - PDS CAD - CMO TRAINING	Jan 02, 2019 Jan 02, 2019	INPUT VERIFICATION AND EDIT REPORT PAYMENTS REGISTER	01 Report 4.7 Excert 01 Report 9.5 Exce	
	4426020000 - PDS CAD - CMO TRAINING 4426020000 - PDS CAD - CMO TRAINING	Dec 20, 2018	CLIENT VALUE DATE TOTALS	01 Report 1.2 Exc. 20	
	4426020000 - PDS CAD - CMO TRAINING	Dec 20, 2018	PAYMENTS REGISTER	01 Report 2.1 Exco	
	442602000 - PDS CAD - CMO TRAINING	Dec 19, 2018	INPUT VERIFICATION AND EDIT REPORT	01 Report 5.7 Export	
	Select: Page All 0 Total Refresh Reports List View Reports		tems per page 10 • <pre< th=""><th>evicus Page 1 Go of 5 Nexts</th><th></th></pre<>	evicus Page 1 Go of 5 Nexts	
	L]	
Input Verific	cation and Edit-This repo	rt gives voi	u confirmation of th	e payments that get proce	ssed.
This report v	will display transactions t	hat have he	en rejected or that	t may have any errors. The	
report will a	Iso display what have be	en received	and what is proces	ssed but will also show if th	e file
has been blo	ocked or Rejected https:	//www.wrbc	rovalbank com/act	/cid-213495 html	e nie
Payments A	ctivity – This report will o	display Cha	nges, adds. Deletio	n and corrections that were	•
made throug	gh the ACH payment mar	hager, http	s://www.rhcrovalh	ank.com/ach/cid-213772 h	tml
Client Value	Date Totals – This repor	t will heln v	ou track the availa	ble limit of your daily limit	<u></u>
similar to a	ine of credit) This report	will allow y	iou to see when the	a funds will be debited to ve	nur
account and	the amount that it is he	ng takon o	n the date	rando win be debited to ye	
https://www.	w rherovalbank com/ach/	ing taken 0	html		
nups://www		<u>tome +hat</u>		novoor/Dovoro hank as the	ro in
Returned Ite	ems – This report shows i	tems that {	get returned by the	payees/Payors bank as the	reis
an error with	n the payment ex. Non-S	utticient fui	nas. For more on th	ie report:	
<u>nttps://www</u>	v.rpcroyalbank.com/ach/	<u>cid-213/76</u>	<u>o.ntml</u>		

Daily Limit Payment Details- Shows the payment files that are using the daily limit, this will help you prevent going over (in excess) you limit. <u>https://www.rbcroyalbank.com/ach/cid-213482.html</u> Client Settlement Totals- Shows you the total amount that is being processed through your account. <u>https://www.rbcroyalbank.com/ach/cid-213474.html</u>

Recap of Payments in Error-This report will show details on payments that have errors and have not been corrected or deleted, this generate the 15th and 30th of the month. for more information: https://www.rbcroyalbank.com/ach/cid-213774.html

File Error Report- this report shows files that are in error and that have been unblocked, dropped, or deleted. For more information the report: <u>https://www.rbcroyalbank.com/ach/cid-</u>213486.html

For additional Reports: <u>https://www.rbcroyalbank.com/ach/cid-213445.html</u>

<u>Notes</u>