



RBC Payee Match

Payee Match

What is Payee Match?

Payee Match is a cheque fraud mitigation service. To use Payee Match, your organization will provide RBC with the details of cheques you intend to issue. Any cheques that do not match those details will be flagged as exceptions which you will have the choice to **pay** or **return**.

Here is the main process you will use within Payee Match:

- [Administration](#) - Accessing Payee Match
- [View and decide exceptions](#)
- [Search](#)

Details of your organization's Payee Match settings:

Exceptions will be available to view/decide at **10AM**

Cut Off Time to decide:

2PM local time for CAD

1PM local time for USD

Time zone: EST MST CST AST

Default Decision: If no decision is made by the cut off time above, RBC will defer to your default setting

Pay - decide to pay the cheque item

Return – decide to return the cheque item, based on the exception

File upload method:

File download method:

Notification email:

File confirmation email:

Testing Requirements

Once the details of your Payee match account(s) have been established, our testing team will assist with your implementation. Your designated testing analyst will assist you to ensure:

- Your connectivity method is established
- Files meet RBC specification
- Receipt of email notifications

Testing is mandatory; after the successful test cycle of two consecutive test files the analyst will provide you with the sign off document. The document confirms the accounts that are requested to move into production.



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Important Details for the File Upload Process:

A file must be uploaded to RBC whenever new cheques are issued, if not, the items will appear as exceptions. When transmitting your File to RBC please ensure:

- The lines of data in your input file need to match EXACTLY what is printed in the *pay to the order of* section of the cheque in order to avoid exceptions.
- Based on your starting serial number, you must upload an outstanding Cheque issue file
- You must review the file confirmation email after each upload to confirm there are no errors in your file
- If the file notification e-mail indicates errors, then you must retrieve your Error Report.
- The first line of your production file is **\$\$LW00PMFF\$\$**, this will be needed for each live file that you upload.

Administration - User Permissions

An RBC Express Administrator may need to grant access to Users. The use access should reflect the individual's role and can be set up with a segregation of duties.

Here are the roles available in Payee Match:

• View	Users assigned the View role may search both processed and issued items under the account number(s) they have access to, as well as current exceptions. *View users are not able to make decisions on exceptions; this is restricted to the Exception role
• Exception	Users assigned the Exception role may both view and decide to pay or return exception items for the account number(s) they have access to.
• Process	Users assigned the Process role may search both processed and issued items under the account number(s) they have access to, like the View role. In addition, Process users can delete issued records.

Example of Permissions on RBC Express

View RBC Payee Match Permissions ⓘ

User's Permissions by Account				Decision Exception Cheques	Process, Search and Delete Items	View and Search for Items
Business Deposit Accounts				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	↓					
<input type="checkbox"/>	00001-1000082	BDA RKO_DORMANT CLIE	CAD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	00001-1000413	MODIFIED	CAD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	00991-1000041	SESEN ET DULAY NOTA	CAD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	00991-1000058	SESEN ET DULAY NOTA	CAD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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Exception Processing [Printer Friendly Format](#) | [Home](#)

rbcexcept is online

Customer: ACME Canada

Account: *

Serial # A	Exception(s) B	Issued Date C	Issued \$	Clearing Date D	Clearing \$ E	Pay/Return F	Return Code G
Customer: Acme Canada Due: 02:00 PM EST, 03/01/2017, Default: Pay Account: Acme Canada - 00003 1003235							
000012300301	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	<input type="radio"/> <input type="radio"/>	<input type="text" value="Please Select"/>
000012300303	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	<input type="radio"/> <input type="radio"/>	<input type="text" value="Please Select"/>
000012300305	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	<input type="radio"/> <input type="radio"/>	<input type="text" value="Please Select"/>
000012300308	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	<input type="radio"/> <input type="radio"/>	<input type="text" value="Please Select"/>

Total items with exceptions 1 - 4 of 4 Page 1 of 1

A	Serial Number: The serial number found on the cheque
B	Exception Type(s): The type of exception determined by the matching service
C	Issued Date: The date specified in the issued file for this item
D	Clearing Date: The date the cheque was posted
E	Clearing Amount: The dollar amount of the cheque as found in the courtesy box
F	Pay/Return: The selection of your decision to either pay or return the cheque after you have examined the details of the cheque
G	Return Code: The list of available return reason codes to correspond with your return decision (if you choose to return the item)

Notes:



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Exception Confirmation Page:

This page is an overview of the decisions you've made on your exceptions.

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Exception Processing - Review Decisions [Printer Friendly Format](#) | [Home](#)

rbcexcept is online

You have 4 record(s) selected. (Limit 100)

Review Return Decisions

Serial #	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference	Return Code
Customer: Acme Canada			Due: 02:00 PM EST, 03/01/2017		Account: Acme Canada	- 00002	1003235
00000012300306	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-	■ Forged Endorsement
00000012300303	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-	■ Duplicate

Review Pay Decisions

Serial #	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference
Customer: Acme Canada			Due: 02:00 PM EST, 03/01/2017		Account: Acme Canada	- 00002 1003235
00000012300305	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-
00000012300301	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-

[back to exceptions](#)
[submit](#)

You may select "back to exceptions" if you want to make changes to these decisions or you can submit to complete your exceptions.

****Once you click submit, you can no longer make changes to your decision****

Below is your final confirmation page, you can click on the "Printer Friendly Format" link on the top right to print or save a copy of you final decision.

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Exception Processing - Confirmed Decisions [Printer Friendly Format](#) | [Home](#)

rbcexcept is online

Processed: 01:18 AM EST, 03/01/2017
You have submitted a **Pay** decision for 2 item(s).
You have submitted a **Return** decision for 2 item(s).

Return Decisions Confirmed

Serial #	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference	Return Code
Customer: Acme Canada			Processed: 01:18 AM EST, 03/01/2017		Account: Acme Canada	- 00002	1003235
• 00000012300306	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-	■ Forged Endorsement
• 00000012300303	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-	■ Duplicate

Pay Decisions Confirmed

Serial #	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference
Customer: Acme Canada			Processed: 01:18 AM EST, 03/01/2017		Account: Acme Canada	- 00002 1003235
• 00000012300305	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-
• 00000012300301	<ul style="list-style-type: none"> ■ Paid/Not Issued ■ Payee Mismatch 	-	-	02/16/2017	20.00	-

[back to exceptions](#)



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The reason for exceptions:

#	Exception Type	Description
1	Paid/Not Issued	The cheque was cleared without a corresponding issued record. This may occur under the following circumstances: <ul style="list-style-type: none"> ▪ Issued item record was not received ▪ Serial number on the genuine item was modified ▪ Serial number was misread at the point of image capture ▪ Fraudulent item was printed with a false serial number
2	Payee Mismatch	The payee name as it appears on the paid cheque does not match the payee name provided in the issued record.
3	Amount Mismatch	The amount on the paid cheque does not match the amount provided in the issued record.
4	Duplicate	One or more of the same cheques (with the same serial number) have been cleared.
5	Void	A paid cheque is matched with an issued cheque that is void.
6	No Image/Poor Quality Image	The image of the cheque is not legible or is skewed.

Cut off Purpose	Time	Result if Missed
Exceptions become available *courtesy email	10:00AM Local Time	Sign in daily after 10AM to check for exceptions
Cut off time to decision exceptions CAD..... USD.....	2:00PM Local Time 1:00PM Local Time	Default Decision: Return/Pay

Notes:



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Search: Processed or Issued Cheques

Use this feature to Search for details of cheques whether they are outstanding or processed.

If you do not see this refer to your administrator to update you user permissions

Click on the search box it will guide you to enter search criteria



Example of Search Page:

Processed Search | **Issued Search**

Search By: Customer Account

Account: *

Unselected: Selected:

Serial number range from: To:

Amount range from: To:

Date range from: * February 04 2019 To: * February 04 2019

Status: Unselected: Paid, Pending, Return Pending, Returned Selected:

Restrict the entire search results to the selected status(es).

* Mandatory field

Processed Search:

Cheques that have already been decided on Payee Match or cashed by the recipient of that cheque.

