



# ACH Record Manager

## Save records of account details for sending or receiving funds

**ACH Record Manager** is the tool within your ACH Direct Payments and Deposits service to *prepare* and *process* your payment instructions. Whether you are sending out or collecting funds, the steps in ACH Record Manager are the same in that it allows you to save your payees' or payers' account details into payment groups that can then be used to create files – a file being a batch of payment instructions.

Whenever we do a transaction, whether it is online or offline, we always follow three steps: prepare, process, and get proof. In the context of [ACH Record Manager](#):

**1. Prepare**

- **Payment Groups** – Groups are the first step to creating payments; they organize your payees'/payers' account details like an online file folder. Payees/payers stored in a group can be paid/debited in a batch "file."
- **Payment Records** – Records contain the payees'/payers' details: name, and bank, branch and account numbers. Once a record has been [added](#), it can later be [edited or deleted](#) and the [amounts can be changed](#) at any time.

**2. Process**

- **Payment Files** – A file is a batch of payment instructions that is produced in RBC Express using the records you have saved in your groups. The file content may vary: it could be one payment or multiple

**3. Proof**

- **Reports** – On the *Service Reports/Data Files* page, RBC will confirm the status of your files in the *Input Verification and Edit Report*

**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, expense reimbursements
- **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 (refer to our ACH Contracts document).

**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.

### Administrative work may be required:

**Before you begin: Administrative work may be required**

Before payments can be sent, administrators must input settings that reflect your organization's payment approval process.

There are 3 steps in RBC Express to complete a payment:

- 1. Create**                      **2. Approve**                      **3. Release**

Through a combination of user permissions and approval rules, your profile settings could allow one person to complete all three 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, please refer to the [Administration document](#).

# ACH Record Manager

## 1. Payment Groups - Finding ACH Record Manager

ACH Record Manager is an integrated part of your ACH Direct Payments and Deposits service and is found in the Payments, Transactions & Deposits tab in the blue band toward the top of every page within RBC Express.

- Within the Payments, Transfers & Deposits tab, choose “More” under the ACH Direct Payment and Deposits heading to arrive at the module’s “Summary” page.
- If you do not have “More,” choose any of the links, then select “Summary” on the left-hand menu.

	Maurice Michaud	RBC CMO TRAINING ENG
<b>Payment Files:</b>		
File Generation - In Progress:		0
File Generation - Failures:		0
Pending Approval :	0	0
Pending Release :	0	0
Release - In Progress:		0
Completed Today :	0	0
<b>Single Payments:</b>		
Pending Approval :	0	0
Pending Release :	0	0
Payment Errors :	0	0

**Single Payments released by Maurice Michaud on Jan 06, 2019 :**

- Although not named explicitly, ACH Record Manager is the top part of the menu of the left, as shown here.



# ACH Record Manager

## 1.1 Payment Groups - Your first time? Start by creating payment groups

There will be no group the first time you use ACH Record Manager.

You will need to create at least one group into which you will add your payees or payers. If you already have groups, skip to [1.2 Payment Records](#).

The purpose of the group is that any payee/payers within it can be paid/debited together in a batch file. However, you do not need to pay everyone every time, and each can have different due dates or amounts.

ACH Direct Payments & Deposits - Payment Groups

Summary

**Payment Groups**

Payment Records

- Create
- Inquire/Modify
- Express Entry
- Global Changes
- Import
- Export

Payment Files

- Create Regular
- Create Contracts
- Delete
- Approve
- Release

Payment Manager

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

Reports

- Service Reports/Data Files
- Payment Manager Activity

Filter Criteria

Client Number: All

Group Payment Type: All

Filter

26 Payment Group(s) found.

Client Number	Payment Group	Group Type	Payment Type	Restricted Users	Details
8067720000 - PAP CAD - CMO TRAINING	Contract Test Closed	Contracts	All		
8067720000 - PAP CAD - CMO TRAINING	Contract Test Open	Contracts	All		
8067720000 - PAP CAD - CMO TRAINING	dobby	Regular	All		
8067720000 - PAP CAD - CMO TRAINING	D PAP	Regular	All		
8067720000 - PAP CAD - CMO TRAINING	Dayman Fees	Regular	All		
8067720000 - PAP CAD - CMO TRAINING	Monthly Payees	Regular	All		

Create Group    Modify    Delete

- You can have as many groups as you want, but it is better to have only one or two per client number.
- Example for outgoing funds: one group for payroll and one for payables might do.
- Example for incoming funds: a single group might suffice or perhaps two if you want to separate those paying on the first of the month from those paying on the fifteenth of the month.
- Click **“Create Group”** to begin creating a group.

ACH Direct Payments & Deposits - Payment Groups

Summary

**Payment Groups**

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- Create Regular
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- Delete
- Approve
- Release

Payment Manager

- Create a Single Payment

Fields marked as \* are Required Fields

\* Client Number: 4426020000 - PDS CAD - CMO TRAINING

Payment Group Name: Employee Payroll

Description:

Payment Group Type: Regular

Restrict Payments to Type: Direct Payments

Continue    Reset    Cancel

- Select the right client number if you have more than one.
- Give your group a simple name (your payees/payers will not see it).
- Leave Payment Group Type on **“Regular.”** (**Note to PAP clients:** See the ACH Contracts document to determine if they would suit you better).
- Click on Continue.



# ACH Record Manager

## 1.1 (cont'd) Payment Groups - Your first time? Start by creating payment groups

Fields marked as \* are Required Fields

Client Number: 4426020000 - PDS CAD - CMO TRAINING

Payment Group Name: Employee Payroll

Description:

Payment Group Type: Regular

Restrict Payments to Type: All

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**Default Canadian Transaction Code:** 200 - Payroll Deposit

Default US Standard Entry Class: Personal

Default US Transaction Code: Demand Account

Language: English

User Access:  Unrestricted  Restricted

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\* **Default Company Entry Description:**

\* **Default Transaction Type Code:** MIS - Miscellaneous

\* **Default Originator Name:** RBC CMO TRAINING GROUP

\* **Default Originator's Address**

**Street Address:** 5TH FLOOR PO Box is not allowed

**City & Province/State:** TORONTO\*Ontario An asterisk should separate City and Province/State

\* **Country:** Canada - CA Postal/Zip Code: M5J1J1

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Make the following adjustments and leave the rest as is:

- Most common Canadian transaction codes for **outgoing funds**:
  - 200 (Payroll),
  - 452 (Expenses reimbursements)
  - 460 (Accounts Payables)
- Most common transaction codes for **incoming funds**:
  - 450 (Miscellaneous)
  - 400-405 (different types of rents/leases)
  - 470 (Fees/Dues)
  - 480 (Donations)
- **Default Company Entry Description:** a keyword of no more than 10 characters describing the transaction (Payroll, Payables, Expenses, Rent).
- **Transaction Code Type:** SAL for payroll, BUS for payables, RLS for rent; MIS for all else.
- Make sure that we have your full civic address. Correct if necessary. P.O. Box addresses are not allowed.
- Click the Continue button and the Confirm button on the next page.

## 2. Payment Records - Adding someone new into a group

Here is how to add someone that does not yet exist in a group.

ACH Direct Payments & Deposits - Payment Records - Create

Summary

Payment Groups

**Payment Records**

▶ **Create**

▶ Express Entry

▶ Global Changes

▶ Import

▶ Export

Payment Files

▶ Create Regular

▶ Create Contracts

---

Fields marked as \* are Required Fields

\* **Payment Group:** 4426020000 - PDS CAD - Employee Paroll

\* **Payment Type:** Direct Deposits

**Destination Country:** CANADA

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- Select the "Create" link under the Payment Records heading of the left-side menu.
- Select the group in which you are adding.
- **Note:** If you have client numbers for outgoing and incoming funds, change the Payment Type to "Direct Deposit" if the group is based on a PDS or PDB client number type.
- Click the "Continue" button.



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ACH Direct Payments & Deposits - Payment Records - Create

Fields marked as \* are Required Fields

Client Number: 4426020000 - PDS CAD - CMO TRAINING  
 Payment Group: Payroll  
 Payment Type: Direct Deposits

\* Customer Number: SMIOH  
 \* Customer Name: John Smith  
 Payment Short Name: CMO TRAINING  
 Destination: CAD - Canadian Dollar  
 Currency: CAD - Canadian Dollar

\* Amount: 0.00

\* Bank Number: 0003 Verify >> ROYAL BANK OF CANADA Select  
 \* Branch: 00003 Account: 1315043

\* Payment Number: 00 Language: English

Transaction Code: 200 - Payroll Deposit  
 Electronic Message:

Continue Reset Back

- **Customer number** is for your own reference and it does not have to be numeric. If you do not already have such a reference, enter a short name. In this example, it is based on the “customer’s name” which is John Smith (i.e. SMIOH).
- **Customer Name:** Enter the name of the payee/payer.
- **Amount:** Enter 0.00 for the amount (unless you will be collecting a known fixed amount, in which case you can enter that amount).

### Account number details

- **Bank number:** Financial institution number, 4 digits (click Verify after entering that number)
- **Branch** (also called transit): 5 digits
- **Account:** 7-12 digits, no space or hyphen
- Normally leave the payment number to its default, which is 00.
- Click the Continue button, then the Confirm button on the next page.

## 2.1 Payment Records - Express Entry – add multiple

Here is how to add multiple Payees/Payors into the Group at one time.

ACH Direct Payments & Deposits - Payment Records - Express Entry

Fields marked as \* are Required Fields

\* Payment Group: 4426020000 - PDS CAD - Payroll  
 Payment Type: Direct Deposits  
 Destination Country: Canada  
 Destination Currency: CAD - Canadian Dollar

Continue Reset

- Select the “Express Entry” link under the Payment Records heading of the left-side menu.
- Select the group in which you are adding.
- **Note:** If you have client numbers for outgoing and incoming funds, change the Payment Type to “Direct Deposit” if the group is based on a PDS or PDB client number type.
- Click the “Continue” button.





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ACH Direct Payments & Deposits - Payment Records - Express Entry

**Express Entry**  
 Client Number: 4426020000 - PDS CAD - CMO TRAINING  
 Payment Group: Payroll  
 Payment Type: Direct Deposits  
 Destination Country: CANADA      Destination Currency: CAD - Canadian Dollar

Customer Number	Customer Name	Bank	Branch	Account	Amount
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Save & Continue      Cancel

- Add up to 10 Records at a time
- You do not need to use all 10 rows, however, all columns are mandatory

- **Customer number** is for your own reference and it does not have to be numeric. If you do not already have such a reference, enter a short name. In this example, it is based on the "customer's name" which is John Smith (i.e. SMIJOH).
- **Customer Name:** Enter the name of the payee/payer.

### Account number details

- **Bank number:** Financial institution number, 4 digits
- **Branch** (also called transit): 5 digits
- **Account:** 7-12 digits, no space or hyphen
- **Amount:** Enter 0.00 for the amount (unless you will be collecting a known fixed amount, in which case you can enter that amount).
- Use **Save & Continue** to save these records. The form will refresh and allow you to continue adding more records.

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## 2.2 Payment Records - Inquire / Modify - Editing or deleting an existing record

Here is how to make major edits or to delete an existing record. If you are only updating the amounts, skip to [2.3 Updating amounts.](#)

- Select the “Inquire/Modify” link under the Payment Records heading of the left-side menu.
- Select the payment group in which the record is to be found.
- Provide one bit of information to identify the record within the group (Hint: the customer number is often the easiest bit of info to enter).
- Click the Search button.

	Customer Number	Customer Name	Amount	Status	Payment Number	Detail
<input checked="" type="checkbox"/>	1 ABC456	tom test	1.00	Valid	00	

- Once the record has been found, check the box in front of it.
- If you choose **Modify**, the next screen will show you the record in a screen similar to when you created it. Make the necessary changes, click the Continue button, then the Confirm button on the following page.
- If you choose **Delete**, the next page will show you the information in the record you are about to delete. Click the Confirm button on that page to complete the deletion of the record.



# ACH Record Manager

## 2.3 Payment Records – Global Changes - Updating amounts

Here is how to update the amounts in preparation for your next file/batch.

ACH Direct Payments & Deposits - Payment Records - Global Changes

Fields marked as "\*" are Required Fields

\* Payment Group: 4426020000 - PDS CAD - Employee Paroll

Update All Amounts To: 0.00  
The specified Amount will be applied to all Payment Records in the selected Payment Group.

Update All Amounts By: %  Increase  Decrease  
The specified Percentage will be applied to all Payment Records in the selected Payment Group.

Update Individual Amounts

Sort By: Customer Number  Ascending  Descending  
For individually specifying the Amounts for the Payment Records in the selected Payment Group.

Continue

- Select the “Global Changes” link under the Payment Records heading of the left-side menu.
- Unless you are collecting funds and you know that all the amounts are already correct (e.g. fixed rent amounts), select your group, select the “Update all amount to” button, type 0.00 in the corresponding box, click the Continue button, then the Confirm button on the following page.
- Then, select the group again and the “Update individual amounts” button, and click the Continue button to see a listing of all the records within the group. You should go through the list even though you do not think the amounts need to be changed to make sure everyone is there and that each amount is correct.

ACH Direct Payments & Deposits - Payment Records - Global Changes

Client Number: 4426020000 - PDS CAD - CMO TRAINING  
Payment Group: ACH Import Records Payment Type: All  
Status: Valid  
Note: Changes will be applied only to Payment Records with a status of "Valid", except for Pre-notes and records with payment type = US Tax Payments.

1 To 10 out of total 14 Payment Records

	Customer Number	Customer Name	Payment Number	Amount
1	80111A	BROWNSTONE, FRED	00	0.00
2	83044A	BROWN, AVA	00	0.00
3	83088A	GARCIA, BEN	00	0.00
4	84055A	MARTIN, EMMA	00	0.00
5	84066A	JONES, EMILY	00	0.00
6	84077A	JOHNSON, CHARLOTTE	00	0.00
7	84099A	MARTINEZ, ETHAN	00	0.00
8	85055A	RODRIGUEZ, LUCAS	00	0.00
9	85066A	MOORE, LIAM	00	0.00
10	85099B	MILLER, JACOB	00	0.00

Save & Continue Previous Next Cancel

- When you selected the “Update individual amounts” button and clicked the Continue button, you were brought to a listing of the records within the group, 10 at a time.
- Update the amounts, leaving at 0.00 those that do not need to be paid or debited, then press the Save & Continue button until you have gone through the entire group.
- **IMPORTANT:** If the client number on which the group is based is followed by the letters **PDS** or **PAP** and you need to issue three or fewer payment instructions, please refer to “Create a single payment” in the ACH Payment Manager





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document. But if the client number is followed by the letters **PDB**, proceed in this manner even if you have only one or two payment instructions to issue.

## 3. Payment Files - Create, approve and release payment instructions

Please note that the number of steps to process [the amounts that have been updated](#) may vary based on your permissions in ACH Record Manager and the approval rules the administrators have set.

ACH Direct Payments & Deposits - Payment Files - Create Regular

Fields marked as \* are Required Fields

\* Client Number: 4426020000 - PDS CAD - CMO TRAINING

\* Payment Group: Payroll I

Environment:  Live  Test

Same Due Date: 01/10/19  
This due date will be applied to all valid payment records in the selected payment groups.

Individual Due Date  
Select this option to specify individual due dates for all valid payment records in the selected payment groups.

- Select the “Create Regular” link under the Payment Files heading of the left-side menu.
- **Client Number:** Select the client number.
- Click the **Filter** button next to it.
- **Payment Group:** Select the group with which you are working.
- **Same Due Date:** if you choose your due date from this calendar, all payments in the file will be paid/collected on the same due date. (It cannot be the current day, but perhaps the next business day or later)
- Click the **Continue** button.



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## 3. (cont'd) Payment Files - Create, approve and release payment instructions

### Payment File Details:

Client Number: **4426020000 - PDS CAD - CMO TRAINING**  
 Payment Group(s): **ACH Import Records**  
 Due Date: **Jan 10, 2019**  
 Environment: **Test**

File Creation Number:	TEST
Destination Country:	CAN
<a href="#">View Detail</a>	
Number of Valid Payments:	14
Total Amount:	0.14
Number of Suspended Payments:	1
Total Amount:	0.10
Number of Zero Dollar Payments:	0

Note : Only valid Payments will be included in the File.

To release the above Payment File(s), enter your credentials and select Submit for Release.

### Please Enter your credentials:

Sign In ID: **maurice.michaud@rbc.com**  
 \* Password:   
 \* Token:

Fields marked as "\*" are Required Fields

- **IMPORTANT:** On this page, never forget to click on the “**View Detail**” link and save the report, as this is the **ONLY** time you will have a report of the breakdown of the individual payments within this file. On your bank statement, you will only see the aggregate amount of the client number’s activity for the due date.
- This screenshot shows the view for a user who *can* approve *and* release at the same time. The administrators decide who has approval ability and how many approvers are required. You could be asked to approve but the button would be “Submit for Approval,” meaning someone else has to approve and release after you.
- If you *cannot* approve, you will not be asked for a token you will simply click on “**Submit for Approval.**”
- If you are being asked for a token that you do not have, speak with your administrators.

ACH Direct Payments & Deposits
Summary
Payment Groups
Payment Records
Create
Inquire/Modify
Express Entry
Global Changes
Import
Export
Payment Files
Create Regular
Create Contracts
Delete

### ACH Direct Payments & Deposits - Summary

	Maurice Michaud	RBC CMO TRAINING ENG
<b>Payment Files:</b>		
File Generation - In Progress:		0
File Generation - Failures:		0
<u>Pending Approval</u> :	1	1
Pending Release :	0	0
Release - In Progress:		0
Completed Today :	0	0

- When the approval is done the Summary will show “**Completed Today.**”
- If your file requires further approval and releasing – the approvers can rely on the Summary page to complete those steps.
- The words “**Pending Approval**” are hypertext that will lead them where they need to go to approve.
- After examining and approving, they should come back to this



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summary page, as the words "Pending Release" might be hypertext.

## 4. Reports - Getting the *Input Verification and Edit Report*

After the file has been fully approved and released, get the *Input Verification and Edit Report* within minutes following release to ensure that the payment instructions will go through as expected.

The screenshot shows the 'Available Reports' section of the RBC ACH Record Manager. On the left, there is a navigation menu with 'Service Reports/Data Files' highlighted in a red box. In the main area, there is a table of reports for client 4426020000. Below the table, the 'Refresh Reports List' button is highlighted in a red box, and the 'View Reports' button is visible to its right.

- Select the "Service Report/Data Files" link under the Reports heading on the left-side menu.
- Upon arriving on this page, always click the "Refresh Reports List" button at the bottom of the page.
- If no new report appears yet, wait about a minute and click again the "Refresh Reports List" button. The *Input Verification and Edit Report* can take up to 15 minutes before it is ready, but it is normally ready within a few minutes from the release of a file.

The screenshot shows the 'Available Reports' list in the RBC ACH Record Manager. The list is filtered by Client Number 4426020000. The most recent report, 'INPUT VERIFICATION AND EDIT REPORT', is highlighted with a red box. The list shows multiple reports for the same client number, with the most recent report at the top.

- Your most recent *Input Verification and Edit Report* should appear toward the top of the list upon refreshing the reports list. Click on its name to view it.
- **NOTE:** If you have more than one client number, you might find it useful to use one of the filters toward the top of this page to ensure that the most recent report appears toward to the top of the list.
- Print or save this report, whether there are errors or not. It is the proof of completion of the file you just released.
- In the unlikely event that the report indicates that there are any "Transactions held for correction (T-Errors)," please refer to the ACH Payment Manager document to see how you would handle such errors.



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ROYAL BANK REPORT NO.: 0101-09972 4426020000 RUN DATE: 2020 FEB 19 RUN TIME: 11:35:48		PAYMENT DISTRIBUTION SERVICE INPUT VERIFICATION AND EDIT REPORT		PAGE: 1 BUSINESS DATE: 2020 FEB 19	
RBC CMO TRAINING GROUP 442602-0000 PDS CAD		FILE CREATION NUMBER: TEST		FILE CREATION DATE: 2020 FEB 19	
CUSTOMER NUMBER	PYMT NO.	CUSTOMER NAME	INPUT AMOUNT	INST/BRANCH	ACCOUNT NO. TRANS. CODE DUE DATE DESTINATION CUR CTRY
TRANSACTIONS RECEIVED			NUMBER	AMOUNT	
TRANSACTIONS HELD FOR CORRECTION ("T" ERRORS)			0	0.00	
TRANSACTIONS TO BE DISTRIBUTED			2	0.85	
TRANSACTIONS DESTINED FOR ROYAL BANK			2	0.85	
TRANSACTIONS DESTINED FOR OTHER FI'S			0	0.00	
TRANSACTIONS DESTINED FOR FI'S OUTSIDE OF CANADA			0	0.00	
PAPER PDS ITEMS TO BE PRODUCED			0	0.00	
VALID PRENOTES			0	0.00	
TRANSACTIONS BLOCKED			0	0.00	

<b>1</b>	<b>File Creation Number and File Creation Date</b> – the Creation number will typically be a 4 digit number.
<b>2</b>	Transactions Held for Corrections ( <b>T-Errors</b> ) – zero transactions are being held with errors
<b>3</b>	Transactions <b>Blocked</b> – this file is valid and not blocked

For more information on how to avoid Blocked Files or T-Errors, refer to the **ACH Common Errors** document in the Self-serve training centre

For further support contact the client support center:  
**1-800-769-2535**