



Quicksteps to Reducing Blocked Files - ACH Record Manager

There are some instances in which a payment file cannot be processed and as a result will be “Blocked”. For example, if you create two identical files, the second will be blocked with the reason: Potential Duplicate – File Totals Match a Previous File. The Input Verification and Edit Report will display the reason for the block.

Common Conditions for Blocked Files:

POTENTIAL DUPLICATE – FILE TOTALS MATCH A PREVIOUS FILE
TOTAL OF ALL PAYMENTS ON FILE IS OVER THE CLIENT’S FILE LIMIT
ACCEPTABLE INPUT ERRORS PERCENTAGE LIMIT HAS BEEN EXCEEDED FOR THIS FILE
ALL DETAIL RECORDS ON THIS FILE CONTAIN ERRORS
FILE CREATION DATE IS TOO OLD. ENTER DATE WITHIN LAST 9 BUSINESS DAYS
FUNDS NOT AVAILABLE

To reduce the frequency of blocked files, please consider the following suggestions:

- The File Creation Date is too old – Ensure the file is approved and released within 9 days of the creation date. Ensure any approvers are aware of the pending file. If the file is left pending approval it may result in a block. Note that the file creation date is not the same as the due date
- If the files are typically less than 5 transactions consider requesting the “acceptable input errors % limit” to be increased. The limit is typically set to 20% or 50%. If the limit is set to 50% and a file is sent with two payments, one of which has an error the whole file will be blocked.
- The file limit is established at the time the ACH service was enrolled and can be increased by an authorized contact calling the support number at the bottom of this form
- Funds Not Available: if there have insufficient funds in the account, the file will unblock automatically once funds become available (no email is required) Please note: ACH cannot pull from a line of credit, funds must be available in the account itself.
- If a Daily Limit / Transactional Risk is in place on your ACH Service the “funds not available” reason will not apply to you, speak with your Account Manager to confirm if there’s a Daily Limit in place.

In order to have the file unblocked: when a file is blocked, an email is sent to the authorized contacts within your organization. Have the contact respond to the email with clear instructions to **DELETE** or **UNBLOCK** the file.



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