



RBC Express Training Program

Quicksteps to Reducing Blocked Files – File Transfer

There are some instances that file that has been uploaded does not meet all conditions necessary for processing, and as a result will “block”. For example, the file cannot be processed for the reason: Potential Duplicate – File Totals Match a Previous File. The Input Verification and Edit Report will display this reason

Common Conditions for Blocked or Rejected Files

File Creation Date is future dated. Enter date within last 9 business days
File Creation Date is too old. Enter date within last 9 business days
File Creation Number and Date already exist
File Creation Number duplicated within last 9 processed files
Total of all payments on file is over the client’s File Limit
Potential Duplicate – File Totals match a previous file
Amount of Credit transactions is not equal to total on trailer
Amount of Debit transactions is not equal to total on trailer
Acceptable Input Errors Percentage Limit Has Been Exceeded For This File.
Invalid Record Type
All Detail Records on this file contain errors
All Detail Records have been rejected
First Record ID is not a Header

To reduce the frequency of file errors, please consider the following suggestions prior to transmitting your input file:

- The file creation date (FCD) is the date you prepared the input file for upload and must be within the last 9 business days. It cannot be future-dated, nor is it necessarily the same as the due date of the payments
- The file creation number (FCN) is a unique number included within your file to assist you in identifying your input file. This number cannot be duplicated within the last 9 processed files. After upgrading your system please verify that the FCN is not a duplicate. If you reflect the time in your file creation number field, a minute/second combination may be more effective
- If your input files are typically very small (for example, less than 5 items) you may consider requesting the “acceptable input errors % limit” to be increased.
- The “File Creation Date is too old” message is often a result of a previous file being transmitted in error
- 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 page
- 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 “insufficient funds” reason will not apply to you, speak with your Account Manager to confirm if there’s a Daily Limit.
- **When manually changing payment details on your file, please take care regarding the appropriate character positions for your individual file layout**



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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.

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.