



RBC Express File Transfer

File Transfer

What is File Transfer?

The File Transfer service allows you to securely upload files generated by third-party accounting software and download reports. There are multiple applications for File Transfer, however, this document will focus on the widely used services such as ACH and Payee Match in flat file type.

Who uses File Transfer?

- **Testing Users** - Users who are new to the RBC Express File Transfer service and users who are testing new accounts on RBC Express.
- **Production Users** – RBC Express users with the required access and generated file who have finished testing and need assistance in sending their production files. Such users can be directed to page 3 for sending file instructions.

What types of files can be sent by File Transfer?

The types of files that can be submitted using the file transfer service include:

- **ACH Payment files** - this is a batch of payments instructions that can be used for two different payment types: crediting customers (PDS) or debiting customers (PAP).
 - **PDS - Direct Deposits:** Outgoing payments: Payroll, Vendors, Suppliers
 - **PAP/PAD - Pre-authorized Payments:** Incoming payments: Rent, Leases, Fees/Dues
- **Payee Match** – this is a cheque fraud mitigation tool. Files containing cheque details are uploaded.

Work required prior to using the File Transfer Service

Before using the File Transfer service, 3 prior actions are required:

- 1) Accounting Software Configuration and File Generation
- 2) Changing you test file creation number to TEST
- 3) Administrative Work on RBC Express

Accounting Software Configuration & File Generation

In order to ensure your software is generating RBC compatible files, we advise on testing a sample payment file so that the system can check the format for issues.

ACH Format Guides: <https://www.rbcroyalbank.com/ach/cid-212260.html>

Payee Match Format Guide: [RBC Payee Match Input Format Guide](#)

For ACH Payment Files:

Create a sample file using your accounting software that contains several sample records using real bank information. **Should you need assistance on how to generate a sample file, you may be required to contact your software support for guidance.**

Third Party user screens are all different depending what software you have, but below you will find a brief Guideline.



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- The **RBC Client Number** – may be referred to as the Originator Number – made of 10 digits ending in 4 zeros
- The **RBC Client Long Name** – Your Company Name up to 30 characters
- The **RBC Client Short Name** – Your Company Name up to 15 characters
- If there is a choice for a **\$\$ Routing Record/Qualifier** – **INCLUDE** the Routing Record/Qualifier.
- Your **Data Center** – this varies by the region of your account (if required by your software):

Halifax 00330	Montreal 00310	Vancouver 00300
Toronto 00320	Regina 00278	Winnipeg 00370
		Calgary 00390
- **File Format** – any of the following three formats is accepted at RBC: **ACH0094, CPA1464 and/or STD0152.**
- In your file, you are required to enter a **\$\$ Routing Record/Qualifier** on the first line of the file. Please find below a list of qualifiers based on format and Payment type (PDS or PAP).

- Software-generated Normal Length Payment records

		Service	
		PAP *	PDS *
FORMATT	ACH 0094	\$\$AAPAACH0094[PROD[NL\$\$	\$\$AAPDACH0094[PROD[NL\$\$
	CPA 1464	\$\$AAPACPA1464[PROD[NL\$\$	\$\$AAPDCPA1464[PROD[NL\$\$
	RBC 0152	\$\$AAPASTD0152[PROD[NL\$\$	\$\$AAPDSTD0152[PROD[NL\$\$

- Software-generated Truncated (80 character) Payment records

		Service	
		PAP	PDS
FORMATT	ACH 0094	\$\$AAPAACH0094[PROD[80\$\$	\$\$AAPDACH0094[PROD[80\$\$
	CPA 1464	\$\$AAPACPA1464[PROD[80\$\$	\$\$AAPDCPA1464[PROD[80\$\$
	RBC 0152	\$\$AAPASTD0152[PROD[80\$\$	\$\$AAPDSTD0152[PROD[80\$\$

* **PAP:** Pre-Authorized Payments (also referred to as Payment Collection or Inbound Payments)

* **PDS:** Payment Distribution Service (also referred to as Direct Deposit or Outbound Payments)

For Payee Match:

Create a sample file with cheques to be tested following the [RBC Payee Match Input Format Guide](#)

File Changes to Test

In order to ensure the payments are not processed, the **files' environment** must be **TEST**. Since some accounting software's do not have a Testing feature, changes to the environment may be required to be made manually.



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For **ACH Files**, you will be required to change the first 2 lines of your file.

- Change the **PROD** to **TEST** on the first line of the file in the \$\$ qualifier
- Change the **File Creation Number** (4-digit number) on the second line to **TEST** – its location varies by file format – please check the File Format Specifications Guide for details.

For **Payee Match** files, you will be required to use the Testing \$\$ Qualifier: **\$\$LW00PMFF[ATEST\$**

Administrative Work on RBC Express

Before files can be uploaded, Administrators must input settings that reflect your organizations' payment approval process.

There are 2 steps to upload a file:

- 1. Upload*
- 2. Approve*

Through a combination of User Permissions and **Approval Rules** your profile settings could allow 1 person to complete both actions independently, *or* it could outline a segregation of duties among multiple users. **Any action on the File Transfer service (Upload or Approve) requires the entry of an RSA SecurID Token number.**

To learn more about Tokens, Permissions and Approval Rules click on the [Administration Guide](#)



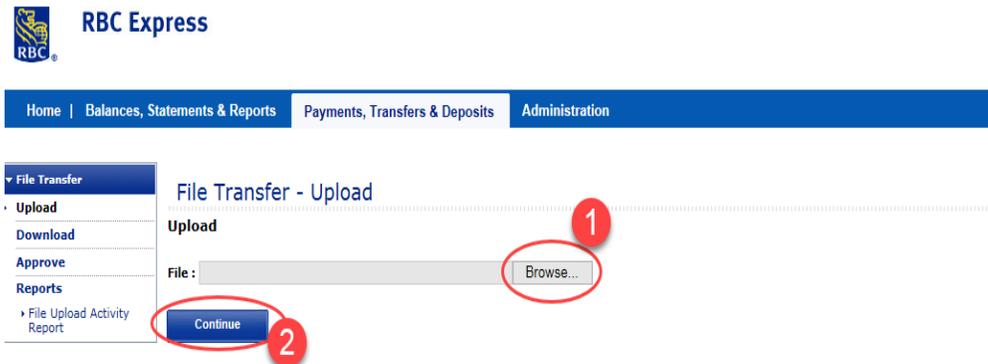
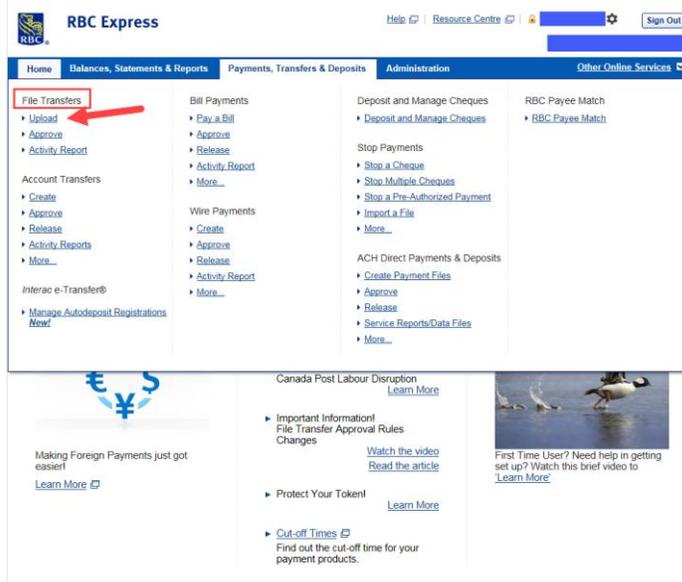
RBC Express File Transfer

How to Send Your File through File Transfer Based on Access

1. [If you are an Uploader and Approver](#)
2. [If you are an Uploader submitting the File for Approval](#)
3. [If you are an Approver](#)

1. If you have **both Upload and Approve** Permissions on the File Transfer service, you are able to upload and approve all in one go.

- Once logged into RBC Express, hover over **Payments, Transfers and Deposits** menu. On the left side of the dropdown menu, under **File Transfers**, click on **Upload**.



1

When you click **Browse**, you will be able to search and select the file saved on your computer.

2

Once selected, you can click **Continue** to view the review and credentials page.

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- On the next page, you will be asked for your credentials: **password** and **token**.

<p>RBC Express</p> <p>Home Balances, Statements & Reports Payments, Transfers & Deposits Administration</p> <p>File Transfer</p> <p>File Transfer - Upload</p> <p>File Transfer Details</p> <p>File Name: PDS RBC STD.txt File Size: 0.625 KB</p> <p>To submit the selected File, enter your credentials and select Upload.</p> <p>Please Enter your credentials:</p> <p>Sign In ID: <input type="text"/> 1 Password: <input type="password"/> 2 Token: <input type="text"/></p> <p>Fields marked as ** are Required Fields</p> <p>3 <input type="button" value="Upload"/></p> <p>Your Password used to log into RBC Express</p> <p>6-digit number on the screen of your RSA token</p>	<p>1 The 'Password' would be the same password used to log into RBC Express</p> <p>2 The 'Token' would be the 6-digit number on the screen of the RSA token assigned to your name.</p> <p>3 Once the credentials are entered you can click on Upload.</p>
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- As soon as you clicked on **Upload**, the page will load for few seconds and a message on the status of the transfer will appear. The message below confirms the file has been successfully transferred to RBC.

RBC Express

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

File Transfer

File Transfer - Upload

Upload Successful

Your File has been successfully uploaded.

Upload

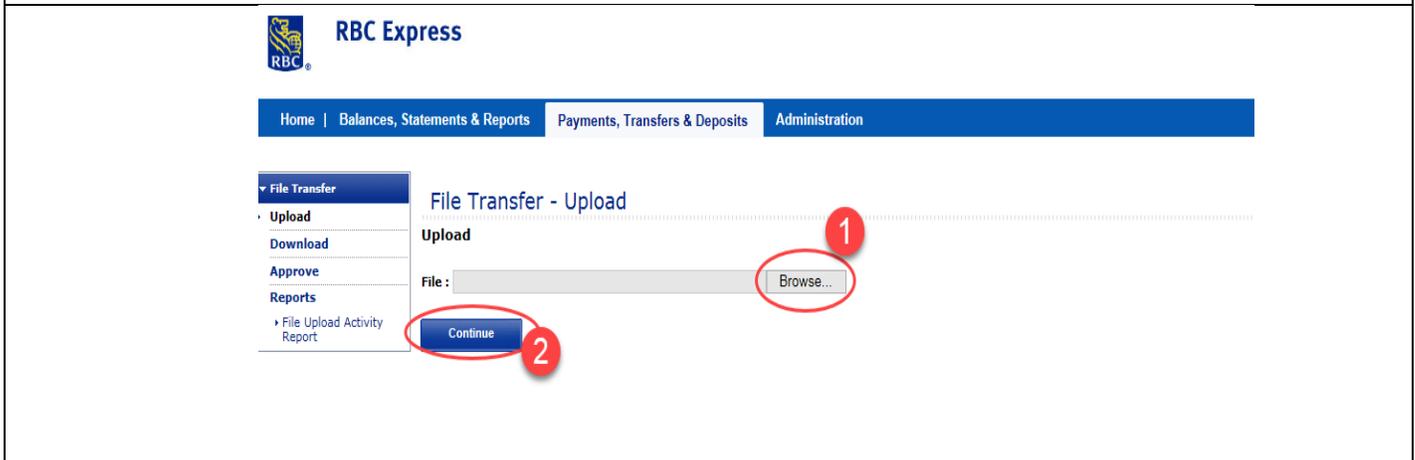
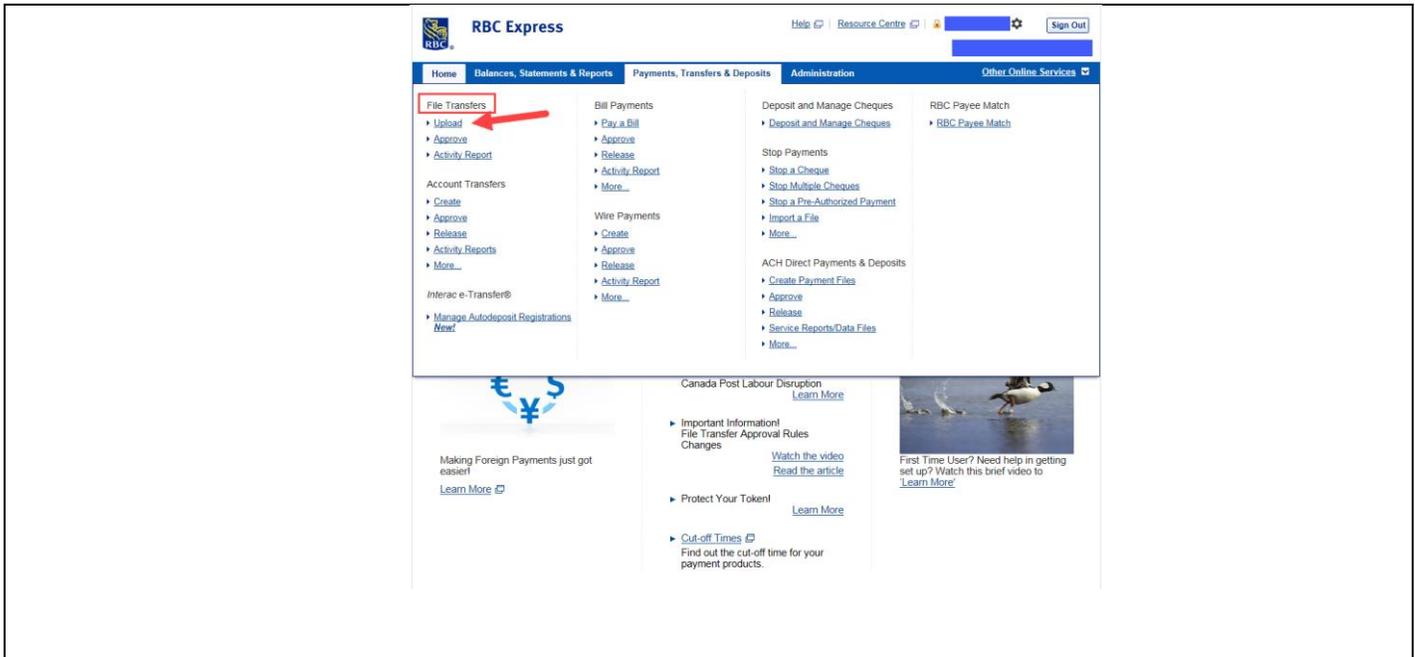
File : Browse...

2. If you are **uploading the file and submitting it for the approval of the authorized users.**

- Once logged into RBC Express, hover over **Payments, Transfers and Deposits** menu. On the left side of the dropdown menu, under **File Transfers**, click on **Upload**.



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1

When you click **Browse**, you will be able to search and select the file saved on your computer.

2

Once selected, you can click **Continue** to view the review and credentials page.

- On the next page, you will be asked for your credentials: **password** and **token**.



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	<p>1 The 'Password' would be the same password used to log into RBC Express</p>
	<p>2 The 'Token' would be the 6-digit number on the screen of the RSA token assigned to your name.</p>
	<p>3 Once the credentials are entered you can click on Submit for Approval.</p>

- As soon as you clicked on **Submit for Approval**, the page will load for few seconds and a confirmation message that the **file has been submitted for approval** will appear.

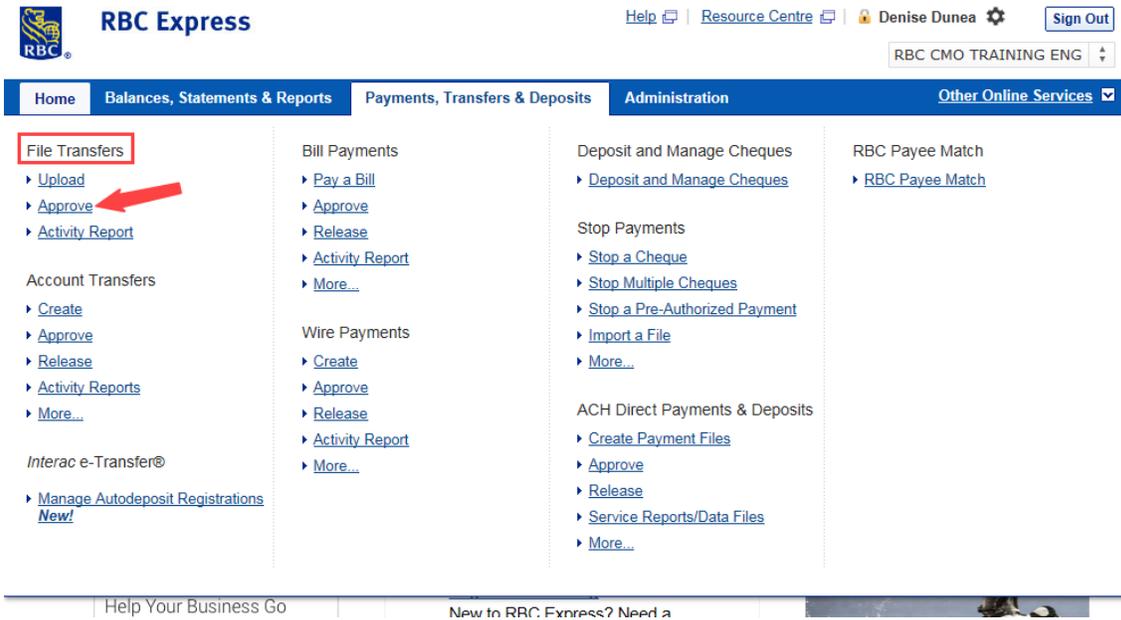
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3. If your role is to approve the file after it has been uploaded by another RBC Express user.

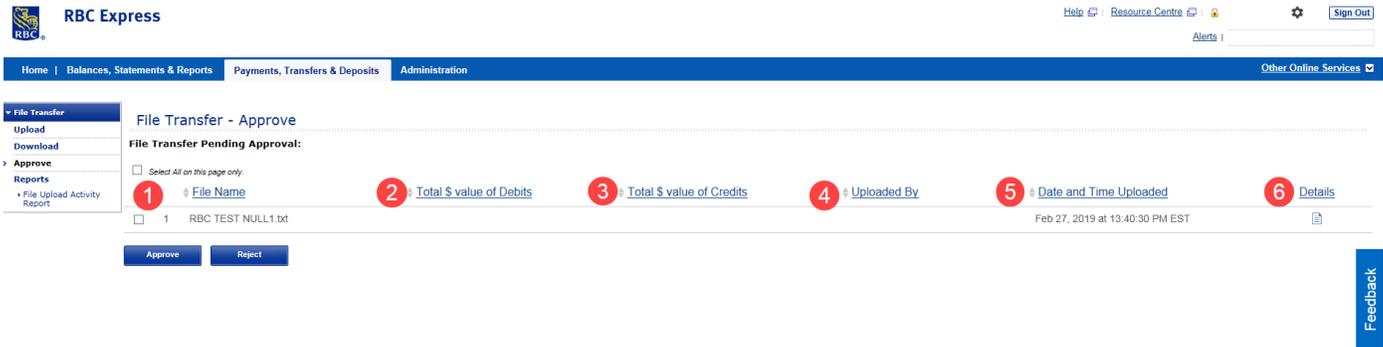


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- Once logged into RBC Express, hover over **Payments, Transfers and Deposits** menu. On the left side of the dropdown menu, under **File Transfers**, click on **Approve**.



- On the following page, you will see the following page:



1	The File Name
2	Total \$ Value of Debits shows the total amount of Pre-Authorized Payments (PAP) in the file*
3	Total \$ Value of Credits shows the total Amount of Direct Deposits in the file*
4	The Name of the User who uploaded the file will be displayed.
5	The Date and Time the File was Uploaded
6	Under Details , you can click the small paper icon and it will open the encoded file as generated by your software

* Amount totals will only show for unencrypted ACH files where the file format indicates a total: **STD152, CPA005, ACH094**



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• **Underneath the File Transfer Pending Approval you will see your 2 Options:**

- [Reject](#) – if you want to reject the file
- [Approve](#) – if you want to approve the file

• If you want to **reject** the file, you will checkmark the small box on the left hand side of the File and click **Reject**.

RBC Express

File Transfer - Approve

File Transfer Pending Approval:

Select All on this page only:

<input type="checkbox"/>	File Name	Total \$ value of Debits	Total \$ value of Credits	Uploaded By	Date and Time Uploaded
<input checked="" type="checkbox"/>	1 RBC TEST NULL1.txt				Feb 27, 2019 at 13:40:30 PM EST

Approve Reject

• On the next page, you will be confirm the rejection of the file by clicking on **Confirm**.

RBC Express

File Transfer - Approve

The following File Transfer(s) are selected for Rejection:

File Name	Total \$ value of Debits	Total \$ value of Credits	Uploaded By	Date and Time Uplo
1 RBC TEST NULL1.txt				Feb 27, 2019 at 13:40:

Confirm Cancel

• Once you have clicked **Confirm**, the next page will provide you a message that confirms the file has been rejected.

• If you want to **approve** the file, you will checkmark the small box on the left hand side of the File and click **Approve**.

RBC Express

File Transfer - Approve

File Transfer Pending Approval:

Select All on this page only:

<input type="checkbox"/>	File Name	Total \$ value of Debits	Total \$ value of Credits	Uploaded By	Date and Time Uploaded
<input checked="" type="checkbox"/>	1 RBC TEST NULL1.txt				Feb 27, 2019 at 13:40:30 PM EST

Approve Reject

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- On the next page, you will be asked for your credentials: **password** and **token**.

1

The '**Password**' would be the same password used to log into RBC Express

2

The '**Token**' would be the 6-digit number on the screen of the RSA token assigned to your name.

3

Once the credentials are entered you can click on **Confirm**.

- As soon as you clicked on **Confirm**, the page will load for few seconds and a message on the status of the transfer will appear. The message below confirms the file has been successfully transferred to RBC.



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If you would like to review the activity on the File Transfer service, you have available under the Reports section, the **File Upload Activity Report**.

IMPORTANT: The File Upload Activity Report ONLY confirms the status of the file upload and provides the activity history of the File Transfer service. For confirmation on the results of the file transfer, please refer to the confirmation reports of the ACH Service and the email notifications sent for the Payee Match service.

- In order to access the reports directly from the RBC Express homepage, hover over **Payments, Transfers and Deposits**. On the left side of the dropdown menu, under **File Transfers**, click on **Activity Report**.



- If you are already on the File Transfer service page, you can access the reports by clicking on **File Upload Activity Report** on the **File Transfer** menu on the left hand side.



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- On the Report page, you will be able to select the **Status of File Transfer** and the **Date Range of the File Upload**.

File Transfer - Reports - File Upload Activity Report

Status: **Upload:** From (mm/dd/yy): To (mm/dd/yy):

- The **Status dropdown menu** will allow you to choose the state of the file uploads.

Status:

- All
- Completed
- Pending Approval
- In Progress
- Rejected
- Stale Dated

- The retention period for the File Upload Activity Report is 180 days.

- Once the status and the upload date range are selected, you will click on **Filter**.

File Transfer - Reports - File Upload Activity Report

Status: **Upload:** From (mm/dd/yy): To (mm/dd/yy):

File Transfer Upload Activity - Summary Report

Report Creation Date: Mar 08, 2019 at 13:20:37 PM EST
From: 02/26/19 To: 03/01/19
Status: All

File Name	Total \$ value of Debits	Total \$ value of Credits	Uploaded By	Date and Time Uploaded	Status
RBC TEST NULL1.txt				Feb 27, 2019 at 13:40:30 PM EST	Rejected
file transfer pds std xFT.txt	0.00	0.15		Feb 26, 2019 at 14:19:28 PM EST	Completed

1

The File Name.

2

Total \$ Value of Debits shows the total amount of Pre-Authorized Payments (PAP) in the file



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- 3 **Total \$ Value of Credits** shows the total Amount of Direct Deposits in the file
- 4 The **Name of the User** who uploaded the file will be displayed.
- 5 The **Date and Time** the File was Uploaded
- 6 **Status** of the File can one of the Following:
 - **Completed** – File has been fully approved and sent to RBC.
 - **Pending Approval** – File is awaiting the approval of the number of approvers established in the Approval Rules of the service.
 - **In Progress** – File is being held at RBC for review.
 - **Rejected** – File was rejected by an approver.
 - **Stale Dated** - **If a file transfer has not been approved within 2 business days since upload, it becomes stale dated and can no longer be approved or rejected. You will then be required to re-upload your file.**

- If you want to print the report or a save it to your computer, you can click on the blue **Printer Friendly Version** button on the lower left hand side of the page.



- The report should look like the following:

File Transfer Upload Activity - Summary Report

Report Creation Date: Mar 08, 2019 at 13:20:37 PM EST
From: 02/26/19 To: 03/01/19
Status: All

	File Name	Total \$ value of Debits	Total \$ value of Credits	Uploaded By	Date and Time Uploaded	Status
1	RBC TEST NULL1.txt				Feb 27, 2019 at 13:40:30 PM EST	Rejected
2	file transfer pds std xFT.txt	0.00	0.15		Feb 26, 2019 at 14:19:28 PM EST	Completed

*** End of report ***

Notes

