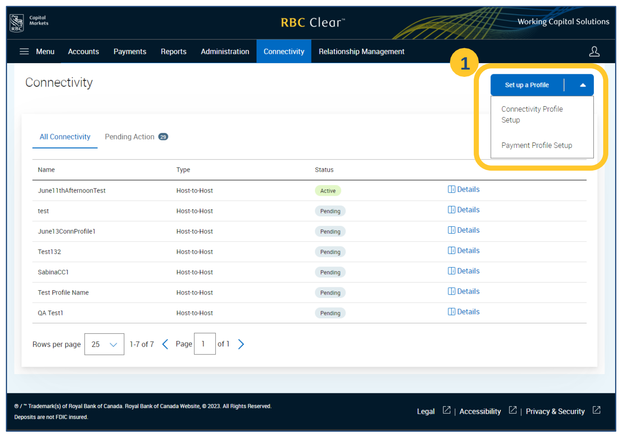
Setting up Host-to-Host Connectivity

1 While in the Connectivity tab, click on the **Set up a Profile** button to reveal the navigation menu.

Next, select **Connectivity Profile Setup**.



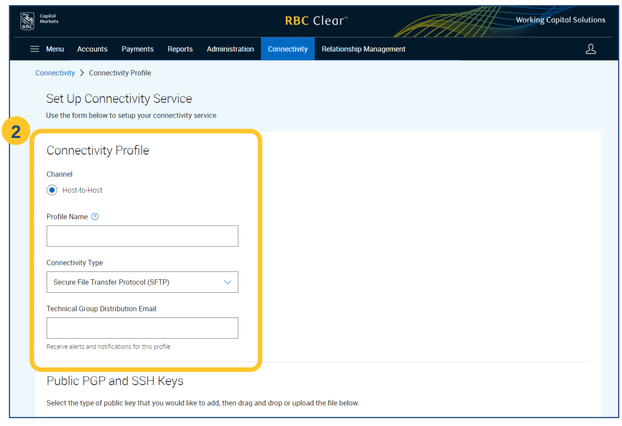
2 Enter the Connectivity Profile details.

Channel: The technology method which you'll be using to connect to RBC's digital solutions.

Profile Name: A unique name must be provided to distinguish this connection profile from others. It should be descriptive enough to easily recognize the purpose of this profile.

Connectivity Type: Protocol which will be used to establish Host-to-Host connection.

Technology Group Distribution Email: An email address is required to configure the profile. Using a group distribution email address removes dependency on a single individual to maintain the connection.



3 Click the **Upload** button to add encryption keys for the connection. Ensure your key file adheres to the requirements outlined in the bulleted list.

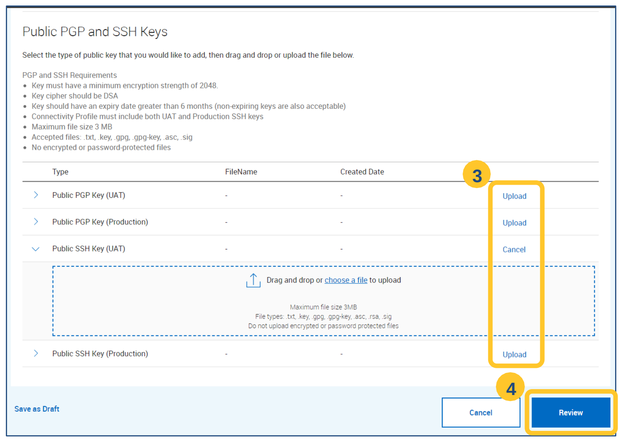
Key Types:

SSH Key (Mandatory): The connection must be encrypted using an SSH key. Provide your Public SSH Key here.

PGP Key (Optional): While the connection will be secured using SSH encryption, you also have the option to add file encryption using a PGP key.

UAT / Production: Credentials need to be established for both RBC Clear's test (UAT) and production environments.

Save as Draft: If you do not have all the necessary artifacts to complete the configuration, you can save your progress and can continue at a later time.



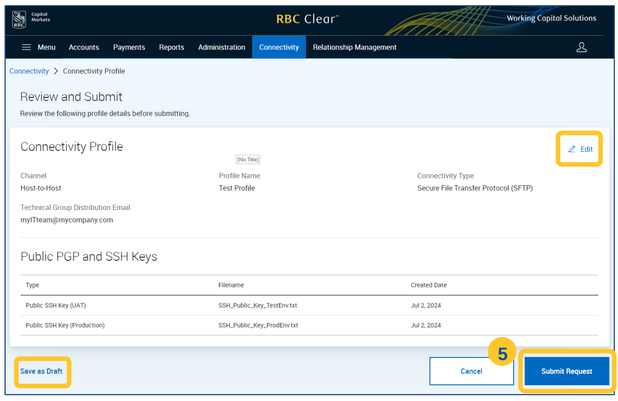
4 Click the **Review** button once the form is complete.

5 Next you'll be taken to the **Review and Submit** page. This page provides you an opportunity to verify the request details before submitting for approval.

Edit: You can modify any details by clicking on the **Edit link (pencil icon)**. This will return you to the prior page with all the form fields prefilled.

Save as Draft: Save your progress so that you can continue at a later time.

Click on **Submit Request** once all form details have been verified.



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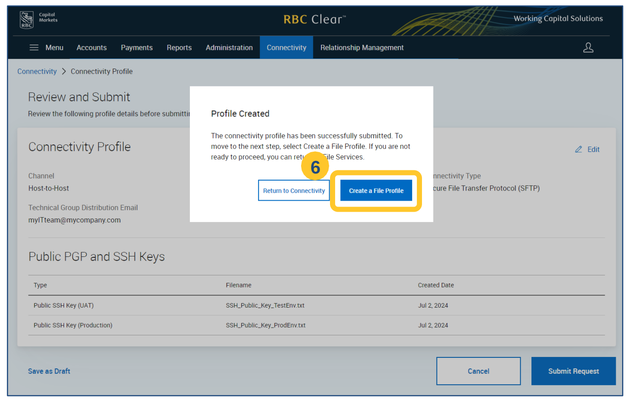
6 Upon successful submission, you'll see a confirmation pop-up with links to next steps. Click **Create a File Profile** to continue to the next step.

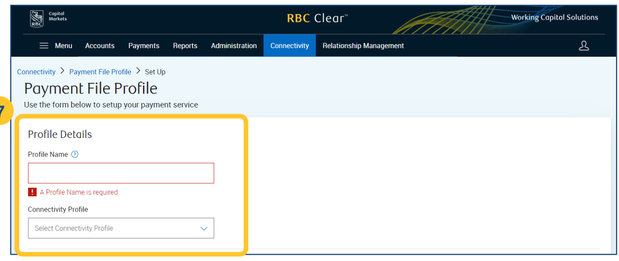
If you're not ready to start the File Profile setup, click **Return to Connectivity**. This will return you to the Connectivity landing page.



7 Enter a **Profile Name**. This name must be unique and should be descriptive enough to easily recognize the purpose of this File Profile.

Select an existing **Connectivity Profile** from the dropdown menu.

Note: The profile must be submitted & pending for approval to be listed in this dropdown. Draft profiles will not appear here.



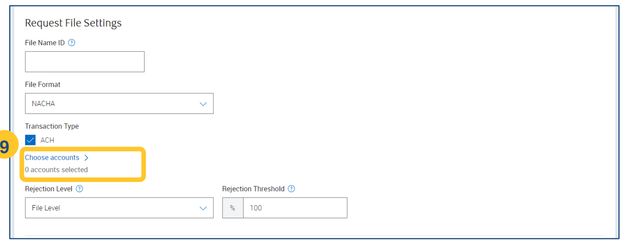
8 Next you'll configure the **Request File Settings**. These are the settings and configurations of the file you'll be transmitting to RBC.

File Name ID: A unique 5-character (alpha-numeric only) ID must be created to distinguish the profile from others. This ID must also be added onto the file name of every file that is transmitted to RBC. The ID will act as a linker between the transmitted file and this File Profile.

File Format: The contents of the file must conform to an allowable standard offered in this list.

Transaction Type: Select the type(s) of transactions that are allowed in the transmitted file.

9 Click on **Choose Accounts**.

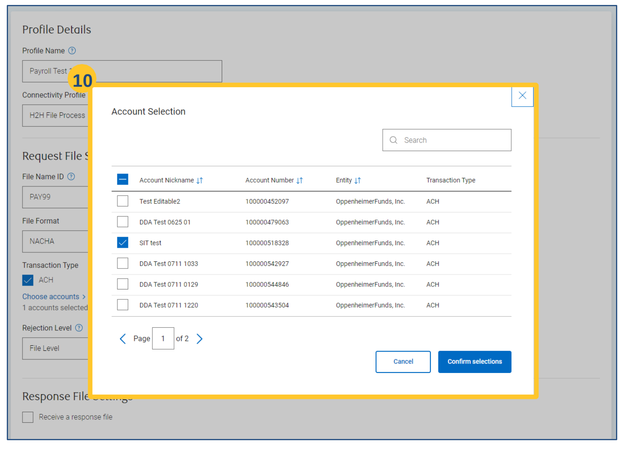


10 **Account Selection:**

For each selected Transaction Type, you must designate which accounts will be enabled for processing.

An account that is used in the file but not enabled on this profile will result in the transaction being rejected during file processing.

For ACH, the account must first be onboarded for ACH processing eligibility in order for the account to be added to this profile.



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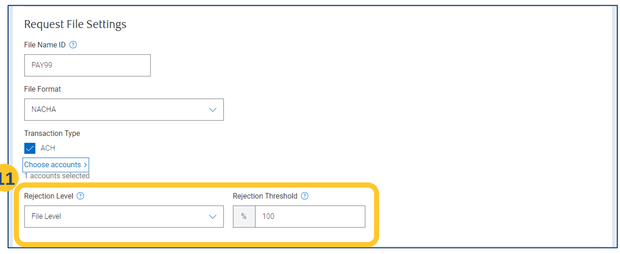
11 **Rejection Level:** This determines the impact of validation errors on the file during processing.

Rejection Threshold: For advanced file settings with file level rejection, you may set a rejection threshold. This setting indicates the percentage of rejected payments that will result in the entire file being rejected.
Sample Use Case: 90% threshold indicates that when 90% or more of its payments fail validations, then the whole file will fail validation.

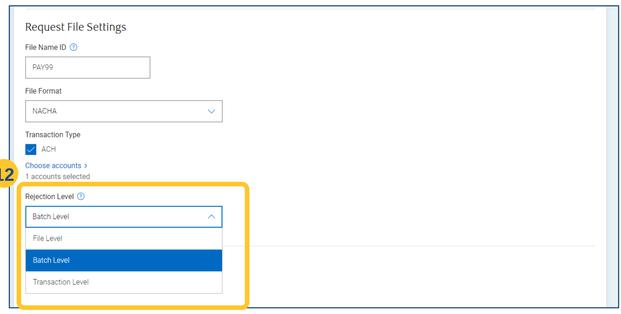


12 **Rejection Levels:**

File Level: By default, File Level rejection is chosen. This setting indicates that all transactions in the file must be successfully validated in order for any transaction in the file to be processed. If the file contains any validation errors, then the entire file will be rejected & ineligible for processing.

Batch Level: For a file that contains multiple batches, this setting indicates that all transactions in the same batch must be successfully validated in order for the batch to be eligible for processing. If the file contains other successfully validated batches, those batches will continue to be processed, while the failed batch will be rejected & ineligible for processing.

Transaction Level: Choosing Transaction Level rejection offers the most flexibility. For a file that contains multiple payments, this setting indicates that each payment will be treated individually for eligibility. Any payments failing validations will be rejected and ineligible for processing, but all remaining payments will be further processed.



13 Next, configure the **Response File Settings**.
This allows for file based responses that you can receive for payment file requests.

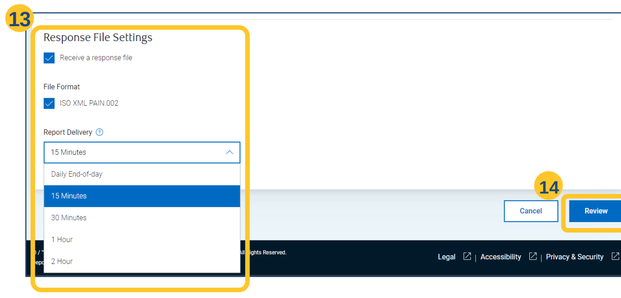
Receive a response file: This indicates that you would like to receive file-based response over your Connectivity setup.

File Format: The contents of the file will conform the standard selection in this section.

Report Delivery: This indicates how frequently the response files can be delivered to the over your Connectivity setup.

Save as Draft: Save your progress so that you can continue at a later time.

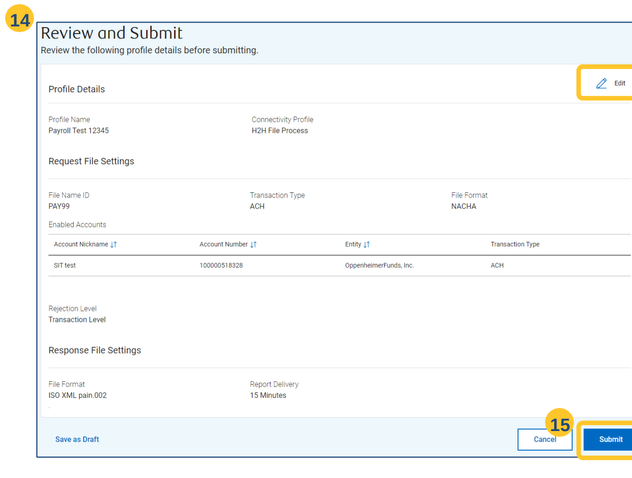
Click on **Review** once the form is complete.



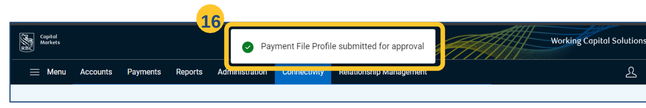
14 Next, you'll be taken to the **Review and Submit** page where you can verify your request details before submitting it for approval.

Edit: You can modify any of details by clicking on the **Edit link (pencil icon)**. This will return you to the prior page with the form fields prefilled.

15 Once the form details have been verified, click **Submit**.



16 Upon successful submission, you'll be returned to the landing page with a confirmation banner.



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