



Money Movement Hub

This guide will show you how to navigate the Money Movement Hub, where you can manage all your payments from a single, centralized location, regardless of delivery channel.

1. [Money Movement Hub Features](#)
2. [Payment Initiation](#)
3. [Transaction Approval Workflow](#)

For additional details regarding the cutoff times, please refer to the [appendix](#).

Money Movement Hub Features

The Money Movement Hub table provides insight into the number of transactions and their transaction details. To navigate easily, use filters or search to locate specific transactions. You can also customize the settings to select which columns you want to display in the main table.

1. Click the **Money Movement** tab in the top blue bar to access the hub.

The screenshot displays the RBC Clear Money Movement Hub interface. At the top, the navigation bar includes 'Menu', 'Dashboard', 'Accounts', 'Money Movement' (highlighted with a yellow box and a '1'), 'Reports', 'Administration', 'Relationship Management', and 'Connectivity'. Below the navigation bar, the 'Money Movement' section features a 'Move Money' button and two informational boxes: '1 Missed Cutoff Time' (with '1 pending your approval') and '90,000,000 USD Limit Remaining' (with 'Daily approval limit 100,000,000 USD'). The main area contains a table of transactions with the following data:

Transaction ID	Value Date	Transaction Type	Sender Name	Sender Account	Beneficiary Name	Beneficiary Account	Amount	Currency
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	100,000,000.00	USD
SWF12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	71,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Debit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	70,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Debit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	800,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
H2H12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD

At the bottom of the table, there is a pagination control showing 'Rows per page' set to 25, '1-25 of 237', and 'Page 1 of 24'.

2. Money Movement Page Overview

When you access the Money Movement page, you'll find several key features designed to keep you informed and in control:

- **Time-Sensitive Alerts:** Important notifications appear at the top of your screen, including cut-off times for same-day processing and pending approval requests that require your attention.
- **Daily Limit Tracker:** A real-time display shows your remaining daily approval limit.
- **Search, Filter, and Export Tools:** Easily locate specific transactions using our search and filter functions, and export transaction data directly from the Money Movement Hub for your records.

The screenshot shows the RBC Clear Money Movement interface. At the top, there's a navigation bar with 'Money Movement' selected. Below it, a 'Money Movement' header includes a 'Move Money' button. A yellow callout box labeled '2' highlights the alert area showing '1 Missed Cutoff Time' and '90,000,000 USD Limit Remaining'. Another yellow callout box labeled '3' highlights the search and filter icons. A third yellow callout box labeled '4' highlights the search input field.

Transaction ID	Value Date	Transaction Type	Sender Name	Sender Account	Beneficiary Name	Beneficiary Account	Amount	Currency
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	100,000,000.00	USD
SWF12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	71,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Debit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	70,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Debit	Company Name, Inc.	100000525043	Company Name, Inc.	0000000000	800,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
H2H12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	Wire Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD
OLB12457689001	Jan 31, 2024	ACH Credit	Company Name, Inc.	0000000000	Company Name, Inc.	100000525043	710,000,000.00	USD

3. Use the column settings to customize which columns are displayed in the main table.

Default columns include:

- Transaction ID
- Value Date
- Transaction Type
- Sender Name
- Beneficiary Name
- Method
- Amount
- Currency
- Status

4. Filtering and Sorting:

Apply filter criteria or sort options to any column to refine your table results.

The screenshot shows the RBC Clear Money Movement interface with two panels open. Callout '3' points to the 'Settings' panel, which allows users to select columns to view in the table. Callout '4' points to the 'Filter' panel, which allows users to set criteria for Date Range, Transaction Type, Method, and Amount Range.

5. For each transaction, click **Details** to view complete transaction information, beneficiary details, and audit history in the side panel.

The screenshot shows the RBC Clear Money Movement interface. At the top, there's a navigation bar with 'Accounts', 'Money Movement', 'Reports', and 'Connectivity'. Below this, the 'Money Movement' section displays a '\$10,000,000.00 USD Limit Remaining' and a 'Daily Approval Limit is \$10,000,000.00 USD'. A search bar and filters are present. A table lists transactions with columns for Transaction ID, Value Date, Transaction Type, Sender Name, Beneficiary Name, Method, Amount, Currency, Status, and Actions. The second transaction, OLB2026021327AA4, is highlighted with a yellow box and a blue arrow pointing to its 'Details' button, which is also circled in yellow and labeled with a '5'. The table shows two transactions: one 'Pending Approval' and one 'Canceled'.

Transaction ID	Value Date	Transaction Type	Sender Name	Beneficiary Name	Method	Amount	Currency	Status	Actions
OLB20260213E4C42	Feb 13, 2026	Wire Credit	RollbackTesting	Name	Free Form	\$500,000.00	USD	Pending Approval	Details
OLB2026021327AA4	Feb 13, 2026	Book Transfer	RollbackTesting	RollbackTesting	Free Form	\$500,000.00	USD	Canceled	Details

The screenshot shows the transaction details side panel for a 'Pending Approval' transaction. The panel is divided into several sections: 'Transaction Summary', 'File Summary', and 'Beneficiary Details'. The 'Transaction Summary' section includes fields for Value Date (Jan 31, 2024), Originating Account (000000000), Transaction Type (Fedwire Credit), End to End ID (00000000), Clearing Reference Number (00000000), Amount (00,000,000.00 USD), and Remittance Information (Lorem ipsum sit dolores craster frantoicent si mey/ton fondu kibbe). The 'File Summary' section includes File Reference ID (AB12345678), File Name (FD1234567.WIRE.ExtVendors_20240430092336_0123456789111.ORIG.xml), Transmitted Date (Jan 31, 2024, 12:41 PM), File Profile Name (Lorem Ipsum), File Profile ID (FN123), Channel (Host-to-Host), Connectivity Type (SFTP), and File Format (ISO pain.001). The 'Beneficiary Details' section includes Beneficiary Name, Beneficiary Address, Bank Identifier (HKBCCATXXX), Beneficiary Bank, Beneficiary Bank Address (368 9th Ave, New York, NY 10001), and Beneficiary Account No. (000000000). The panel also shows a 'Transaction History' section with a 'Pending Approval' status and a 'Received' status.

6. Cancel Transaction:

Transactions can be canceled by the initiating user before they receive their first approval.

Click the garbage bin icon, then confirm the cancellation.

Once canceled, you will see the transaction status change to 'Canceled'.

Money Movement

9 Missed Cutoff Time
9 pending your approval

\$1,000,000.00 USD Limit Remaining
Daily Approval Limit is \$1,000,000.00 USD

All Transactions

Filters: Date Range: Oct 14, 2025 - Jan 12, 2026

Transaction ID	Value Date	Transaction Type	Sender Name	Beneficiary Name	Method	Amount	Currency	Actions
WWUSR4h8PZ3AJuS	Oct 1, 2026	Wire Credit			Host-to-Host	\$92.01	CAD	Details
OLB202601080CBB1	Apr 8, 2026	Wire Credit			Free Form	\$232.00	USD	Details
OLB20251218148A9	Jan 13, 2026	Wire Credit			Free Form	\$4,576.78	USD	Details
OLB260111NWOW6A6A	Jan 12, 2026	Wire Credit			File Upload	\$61.55	USD	Details
OLB20260111EDBBD	Jan 11, 2026	Book Transfer			Free Form	\$123.00	USD	Details
OLB202601115229F	Jan 11, 2026	Book Transfer			Free Form	\$516.00	USD	Details
OLB202601113469F	Jan 11, 2026	Book Transfer			Free Form	\$2.50	USD	Cancel Details
OLB20260111226DC	Jan 11, 2026	Book Transfer			Free Form	\$2.70	USD	Cancel Details

Money Movement

\$10,000,000.00 USD Limit Remaining
Daily Approval Limit is \$10,000,000.00 USD

Cancel Transaction OLB2026021327AA4

Are you sure you want to cancel this transaction?

Close Yes, Cancel

All Transactions

Filters: Date Range: Nov 15, 2025 - Feb 13, 2026

Transaction ID	Value Date	Transaction Type	Sender Name	Beneficiary Name	Method	Amount	Currency	Status	Actions
OLB20260213E4C42	Feb 13, 2026	Wire Credit	RollbackTesting	Name	Free Form	\$500,000.00	USD	Pending Approval	Cancel Details
OLB2026021327AA4	Feb 13, 2026	Book Transfer	RollbackTesting	RollbackTesting	Free Form	\$500,000.00	USD	Pending Approval	Cancel Details

Rows per page: 25 | 1 - 2 of 2 | Page 1 of 1

Money Movement

\$10,000,000.00 USD Limit Remaining
Daily Approval Limit is \$10,000,000.00 USD

All Transactions

Filters: Date Range: Nov 15, 2025 - Feb 13, 2026

Transaction ID	Value Date	Transaction Type	Sender Name	Beneficiary Name	Method	Amount	Currency	Status	Actions
OLB20260213E4C42	Feb 13, 2026	Wire Credit	RollbackTesting	Name	Free Form	\$500,000.00	USD	Pending Approval	Cancel Details
OLB2026021327AA4	Feb 13, 2026	Book Transfer	RollbackTesting	RollbackTesting	Free Form	\$500,000.00	USD	Canceled	Details

Rows per page: 25 | 1 - 2 of 2 | Page 1 of 1

Payment Initiation

7. To initiate payments, click **Move Money** to expand the available options. The Move Money button is visible to users that are entitled to either Send Money or File Upload.

Click **Send Money** to initiate your payment.

The screenshot shows the RBC Clear Money Movement interface. At the top, there's a navigation bar with 'Accounts', 'Money Movement', 'Reports', 'Administration', and 'Connectivity'. A yellow callout box with the number 7 highlights the 'Move Money' button in the top right corner. Below the button are 'Send Money' and 'Upload File' options. The page also shows a '9 Missed Cutoff Time' warning and a '\$1,000,000.00 USD Limit Remaining' notification.

8. When you click **Send Money**, you'll see options based on your Move Money permissions:

- **Transfer Between My Accounts:** Move money between your RBC Clear accounts (requires book transfer permissions and at least 2 accounts)
- **All Other Transfers:** Move money to accounts outside of the RBC Clear accounts you manage

The screenshot shows the RBC Clear Send Money interface. At the top, there's a navigation bar with 'Accounts', 'Money Movement', 'Reports', 'Administration', 'Connectivity', and 'Relationship Management'. A yellow callout box with the number 8 highlights the 'Send Money' page content. The page shows two radio button options: 'Transfer Between My Accounts' and 'All Other Transfers'.

Payment Initiation - Book Transfer

Transferring Funds Between Your RBC Clear Accounts

9. a. Select **Transfer Between My Accounts**

b. then, fill out the transfer details:

- From Account: Choose your source account
- Payment Currency: Defaults to USD
- Amount: Enter amount between \$0.01 and \$9,999,999,999.99
- To Account: Choose your destination account
- Value Date: Defaults to today (or tomorrow if after 9 PM ET). You can choose any date up to 90 days ahead.

10. a. After completing the required fields, additional fields will appear:

- Transfer Options: Book Transfer
- Transfer Information (optional)

b. Click **Review** to verify your transfer details.

c. You can add an internal note, make edits, or click **Move Money** to submit for approval.

Send Money

Move Money

Transfer Between My Accounts
Transaction between RBC Clear Accounts you manage

All Other Transfers
Transaction outside of RBC Clear Accounts you manage

From Account

Entity 1 DDA 001 | 100000145302 Current Balance: 20,000,000,000.00 USD as of Feb 13, 2026, 09:50 AM ET

Payment Currency: USD | Payment Amount: 500,000.00

To Account

Entity 3 DDA 001 | 100000159446 Current Balance: 0.00 USD as of Feb 13, 2026, 09:50 AM ET

Value Date: Feb 13, 2026

Transfer Options

Funds will be transferred on the value date. Submit and approve the transfer 1 hour before the cutoff time to facilitate processing on the first available value date.

Book Transfer
Same-day cutoff: 9:00 PM ET

Transfer Information (Optional)

0/140

Buttons: Cancel, Review

Send Money

Move Money Edit

From Account Name Entity 1 DDA 001	From Account Number 100000145302	Current Balance 20,000,000,000.00 USD
Payment Currency USD	Payment Amount 500,000.00	
To Account Name Entity 3 DDA 001	To Account Number 100000159446	Current Balance 0.00 USD

Value Date
Feb 13, 2026

Transaction Type
Book Transfer

Transfer Information
--

Internal Note (Optional)

0/140

Buttons: Cancel, Move Money

Payment Initiation - External Accounts Outside of Your Managed RBC Clear Accounts

Transferring to External Accounts Outside of Your Managed RBC Clear Accounts (accounts may still be within RBC Clear, but not under your management)

11. a. Select **All Other Transfers** to make transactions outside of RBC Clear accounts you manage, complete the following:

- **From Account:** Choose your source account
- **Payment Currency:** Defaults to USD
- **Amount:** Payment Amount must be between \$0.01 and \$9,999,999,999.99

b. Then, fill out Beneficiary Information:

- **Beneficiary Bank Final Destination Country:** Select from available countries
- **Beneficiary Bank Identifier Type:**
 - o ACH entitled only: You must use an ABA routing number
 - o Wire entitled: You can choose to use either an ABA routing number or BIC/SWIFT code
- **Beneficiary Bank Identifier:** Enter the bank's ABA routing number or BIC/SWIFT code, based on your previous selection

The system validates the bank identifier and displays the bank name and address once verified.

12. After completing the required fields, additional options appear:

Intermediary Bank Identifier: This field appears based on your bank identifier and entitlements:

- ACH Transfers to US Banks: No intermediary bank allowed
- Wire transfers to US banks: Intermediary bank is optional
- Wire transfers to international banks: Intermediary bank is required

Important: If you include an intermediary bank identifier, it must be an ABA. If you add an intermediary bank, your payment will automatically become a wire transfer (ACH will no longer be available).

Then, add Recipient Details:

- **Beneficiary Name:** Enter the recipient's name
- **Beneficiary Account:** Enter the recipient's account number

13. After completing the required fields, you'll see:

- **Value Date:** Defaults to the earliest available date. You can pick any business date up to 90 calendar days in the future.

How timing affects your options for same-day payments:

- ACH cutoff: 4:00 PM ET
- Wire cutoff: 6:45 PM ET

Important: For ACH payments over \$1 million: if created on a business day, the soonest available value date is the next business day. If created on a weekend or holiday, the soonest available value date is two business days later.

Note: If you change the date, your available transfer methods may update based on the new timing.

14. Choose Transfer Options, your available methods upon page load depend on several factors:

- **Wire appears when:**
 - You are entitled to create a wire with the selected account
 - You use a BIC, or a wire-enabled ABA
 - It is the soonest available option
- **ACH Credit appears when:**
 - You are entitled to create an ACH Credit with the selected account
 - You use an ACH-enabled ABA
 - You do not use an intermediary bank
 - It is the soonest available option
- **Both options appear when:**

All of the above criteria are met, and both Wires and ACH Credit are the soonest available options. For this to occur upon page load, the payment must be created before either cutoff time has passed and be under \$1 million. Otherwise, only the soonest available option will display until the user manually selects a future date.

Once you select a transfer method, we'll display the bank address details above.

The screenshot displays a web form for setting up a transfer. At the top, there's a dropdown for 'Beneficiary Bank Final Destination Country' with 'United States of America (the)' selected. Below that are fields for 'Beneficiary Bank Identifier Type' (set to 'ABA') and 'Beneficiary Bank Identifier' (021000021). A link for 'Intermediary Bank Identifier' is present. The 'Beneficiary Name' field is empty, and the 'Beneficiary Account' field contains '150275962'. A 'Value Date (Required)' field is highlighted with a yellow box and a '13' callout, showing 'Jan 19, 2026' with a calendar icon. Below this is the 'Transfer Options' section, highlighted with a yellow box and a '14' callout. It contains two options: 'ACH Credit' with a 'Same-day cutoff: 4:00 PM ET' and 'Wire' with a 'Same-day cutoff: 6:45 PM ET'. At the bottom right, there are 'Cancel' and 'Review' buttons.

15. After selecting your transfer method, additional fields appear:

For ACH Credit transfers: Choose the SEC Code from available options based on your account setup

After selecting your SEC code, the company entry description appears.

Transfer Options

Funds will be transferred on the value date. Submit and approve the transfer 1 hour before the cutoff time to facilitate processing on the first available value date.

15

ACH Credit
Same-day cutoff: 4:00 PM ET

Wire
Same-day cutoff: 6:45 PM ET

SEC Code

Select a SEC Code v

Addenda Information (Optional)

16

ACH Credit
Same-day cutoff: 4:00 PM ET

Wire
Same-day cutoff: 6:45 PM ET

16. For Wire transfers:

Fill out the beneficiary's address details.

Also, Charge Indicator:

- SHA (default): Fees split between sender and recipient
- OUR: You pay all fees

Remittance Information (optional)

After completing all information, click **Review** to see a summary of your payment.

Beneficiary's Address
Do not enter a P.O. Box number. Enter a physical address.

Country	Address Line 1	Address Line 2 (Optional)
United States of America (the) x	Enter Address Line 1	Enter Address Line 2
City	State/Province/Region	ZIP/Postal Code
Enter City	Select a state/province...	Enter ZIP/Postal Code
Charge Indicator		
SHA v		
Remittance Information (Optional)		

17. On the review page, you can add an optional internal note, click 'Edit' to make changes, or click **Move Money** to submit your payment for approval.

Capital Markets
RBC Clear
Working Capital Solutions

Accounts
Money Movement
Reports
Connectivity

Money Movement > Send Money

Send Money

Move Money Edit

From Account Name Entity 1 DDA 001	From Account Number 100000145302	Current Balance 20,000,000,000.00 USD
Payment Currency USD	Payment Amount 500,000.00	

Beneficiary Bank Final Destination Country United States of America (the)	Beneficiary Bank Identifier Type ABA	Beneficiary Bank Identifier 0211
Beneficiary Bank	Beneficiary Name Name	Beneficiary Account 021301023
Intermediary Bank Identifier ..	Intermediary Bank ..	

Value Date
Feb 13, 2026

Transaction Type
Wire

Beneficiary Address	Charge Indicator SHA
---------------------	-------------------------

Remittance Information
..

Internal Note (Optional)

0/140

Cancel
Move Money

18. Once your transaction has been successfully submitted, you'll be able to view all the details on the confirmation page along with the transaction ID. Your transaction will then be pending approval.

18 Transfer Submitted Successfully

Transfer to CompanyName, Inc.
Transaction ID OLB20230531AB123

Tracking Information

1 Transfer Created 2 Approval 3 In Process 4 Processed

Transfer Details

From Account Name RBC Account Name 1	From Account Number 1234567890	Current Balance 100,000,000.00 USD
Payment Currency USD	Payment Amount 10,000.00	
Beneficiary Bank Final Destination Country United States	Beneficiary Bank Identifier Type BIC	Beneficiary Bank Identifier 021202337
Beneficiary Bank	Intermediary Bank Identifier 021202337	Intermediary Bank [Intermediary Bank 1]
Beneficiary Name Harmony, Inc.	Beneficiary Account 1234567999	
Value Date Sep 10, 2024		
Transaction Type ACH Credit		
SEC Code CCD (Corporate Credit or Debit)	Company Entry Description Lorem ipsum dolor sit amet.	Addenda Information Lorem ipsum dolor sit amet.
Internal Note Lorem ipsum Lorem ipsum Lorem ipsum		

[Create Another Transfer](#) [Done](#)

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Money Movement [Move Money](#)

\$10,000,000.00 USD Limit Remaining
Daily Approval Limit is \$10,000,000.00 USD

All Transactions

Filters: [Date Range: Nov 15, 2025 - Feb 13, 2026](#)

Transaction ID	Value Date	Transaction Type	Sender Name	Beneficiary Name	Method	Amount	Currency	Status	Actions
OLB20260213E4C42	Feb 13, 2026	Wire Credit	RollbackTesting	Name	Free Form	\$500,000.00	USD	Pending Approval	Details
OLB2026021327AA4	Feb 13, 2026	Book Transfer	RollbackTesting	RollbackTesting	Free Form	\$500,000.00	USD	Pending Approval	Details

Rows per page: 1 - 2 of 2 Page of 1

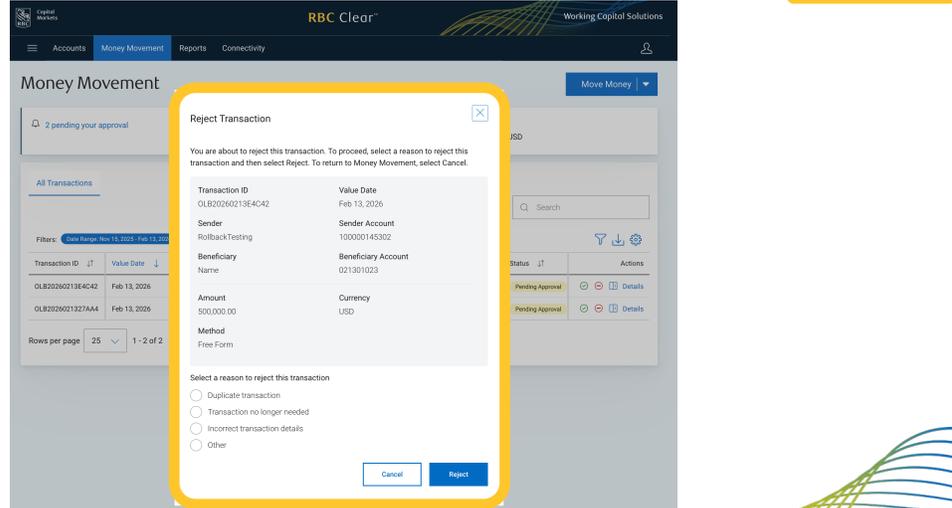
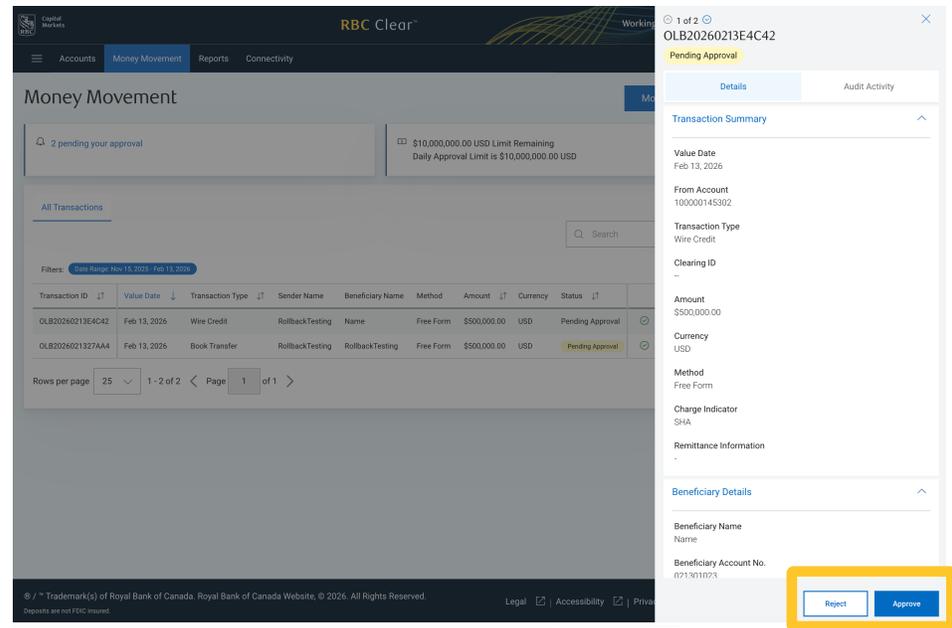
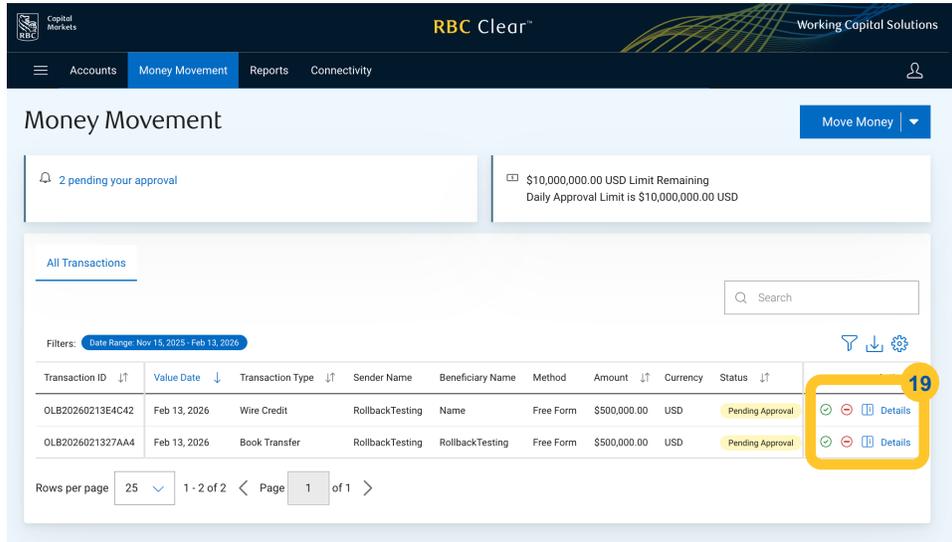
18

Transaction Approval Workflow

All transactions need approval before processing. A different user with approval permissions must review and either approve or reject each pending transaction.

19. As an approver, go to the Money Movement hub and find transactions with 'Pending Approval' status. Click **Details** to review the transaction information, then choose either **Approve** or **Reject**.

If you reject the transaction, you must select a reason for the rejection.



Appendix | Single Payment Initiation – Same Day Cutoff Times

Book Transfer	ACH Credit	Wire
<ul style="list-style-type: none"> • 9:00 PM ET • Available on all calendar days 	<ul style="list-style-type: none"> • 4:00 PM ET for <\$1MM • Soonest available is next business day for >\$1MM when created on a business day • Soonest available is 2 business days later for >\$1MM when created on a non-business day • Available on business days only 	<ul style="list-style-type: none"> • 6:45 PM ET • Available on business days only

Funds will be transferred on the value date selected. Submit and approve the transfer 1 hour before the cutoff time to facilitate processing for same-day transactions.