

Setting Up Swift File Act Transfer Service Using Host-to-Host Channel

Before getting started, please ensure that the user responsible for setting up the Swift FileAct Transfer Service has the **Technical Integration Management entitlement** for the **Host-to-Host channel**.

In this guide, we'll walk you through the following steps:

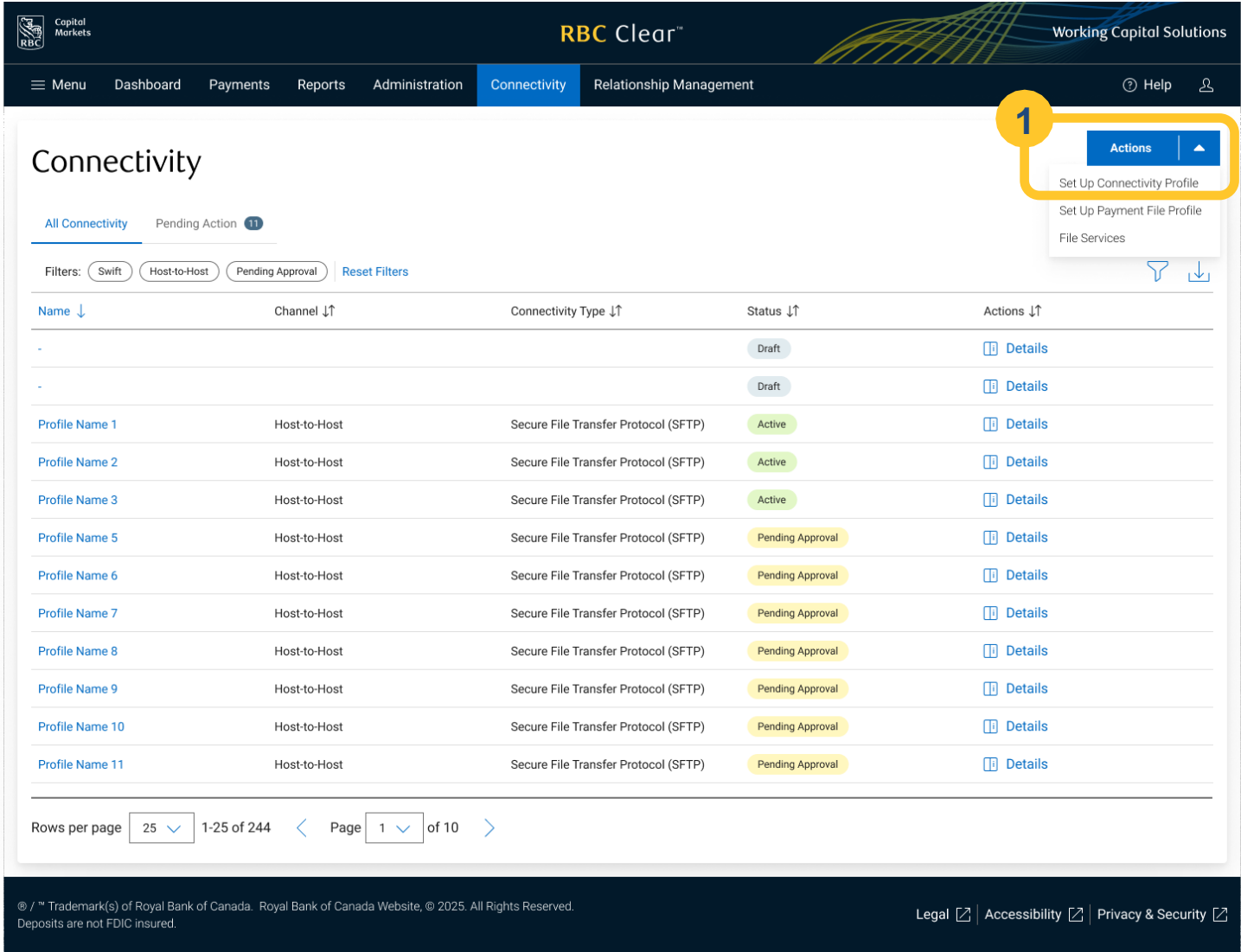
- **Setting Up the Connectivity Profile**
- **Configuring the Payment File Profile**
- **Viewing the File Status Using the File Service**

Once both the connectivity profile and payment file profile are activated, file exchanges can begin on either the test or production network. Let's get started!

Setting Up the Connectivity Profile

1 First, create Connectivity Profile:

Click on the "Connectivity tab" in the navigation menu, then click on the **Actions** button and select **Set Up Connectivity Profile** from the dropdown menu.



2 Enter the Connectivity Profile details for Host-to-Host Channel.

- Channel:** Select the **Host-to-Host connectivity** channel.
- 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 the connection, which in this case is **Swift FileAct**.
- 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 Enter the Swift Member Information, **Client Distinguished Name:** **Root Organization (Mandatory):** Specify "swift." **Client Organization (Mandatory):** Enter your Swift BIC. **Optional Fields:** You may include the Numbered Common Name, Common Name, and Organizational Unit if applicable.

- Messaging Service Name:** These options represent the various methods of FileAct connectivity available within the SWIFT network. They are required by the network gateway to configure and create profiles. 4 options in the dropdown are:
- Swift.corp.fa
 - Swift.corp.fast
 - Swift.generic.fa
 - Swift generic.fast

Note: The testing distinguished name and production distinguished name must be unique and not present in any other connectivity profile.

4 **Save as Draft:** If you do not have all the necessary artifacts to complete this step, you can save your progress and can continue later.

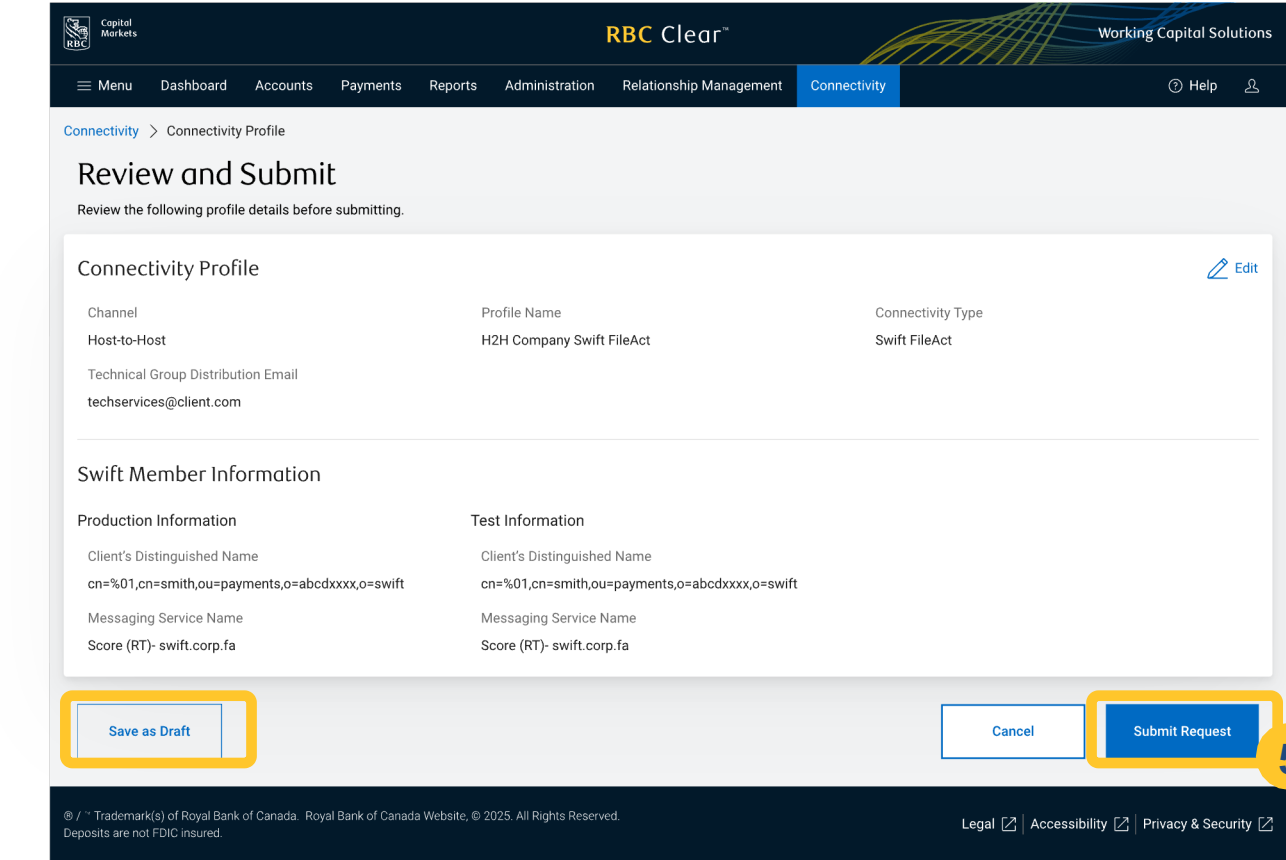
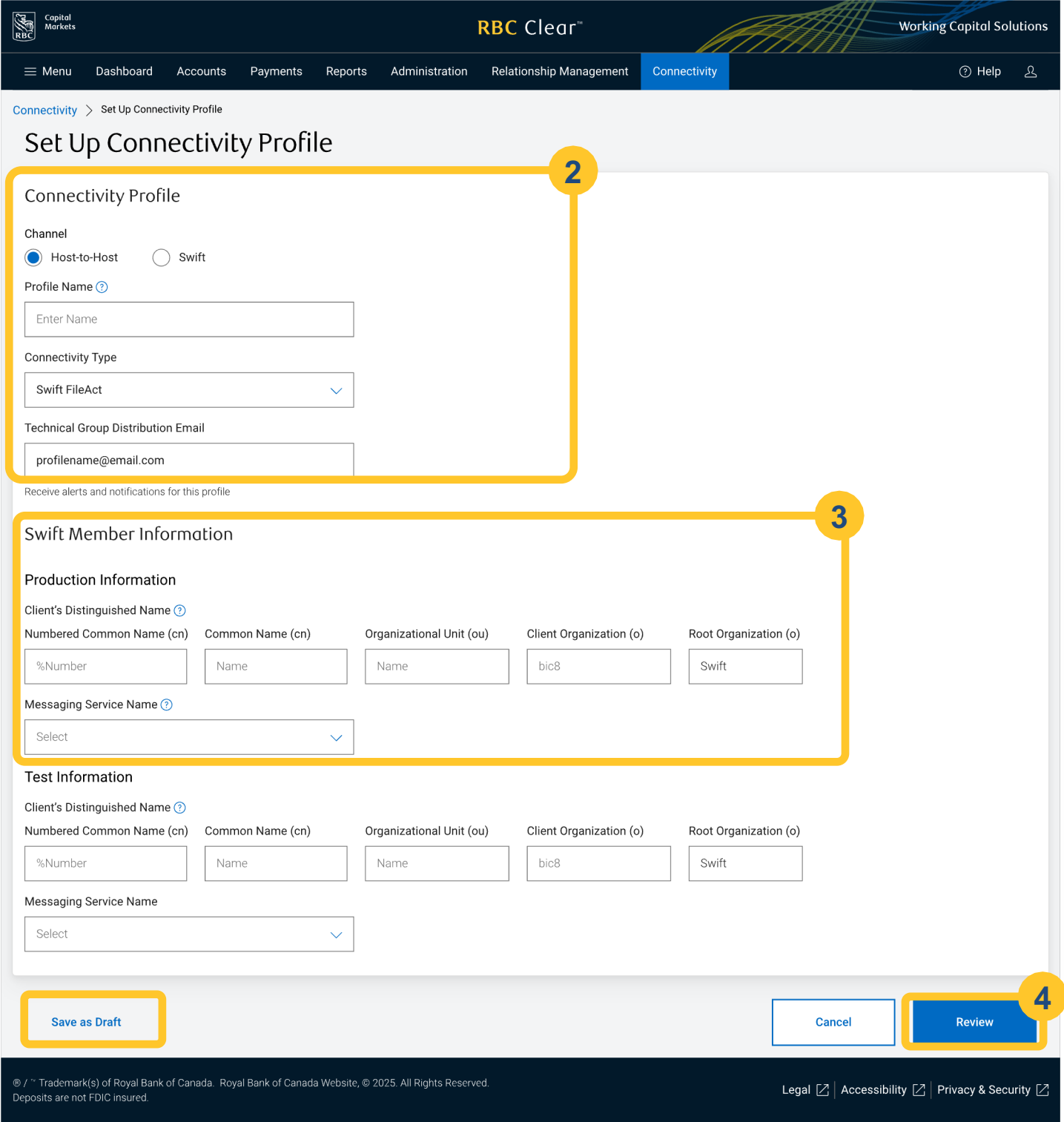
Click the **Review** button once the form is complete.

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 later.

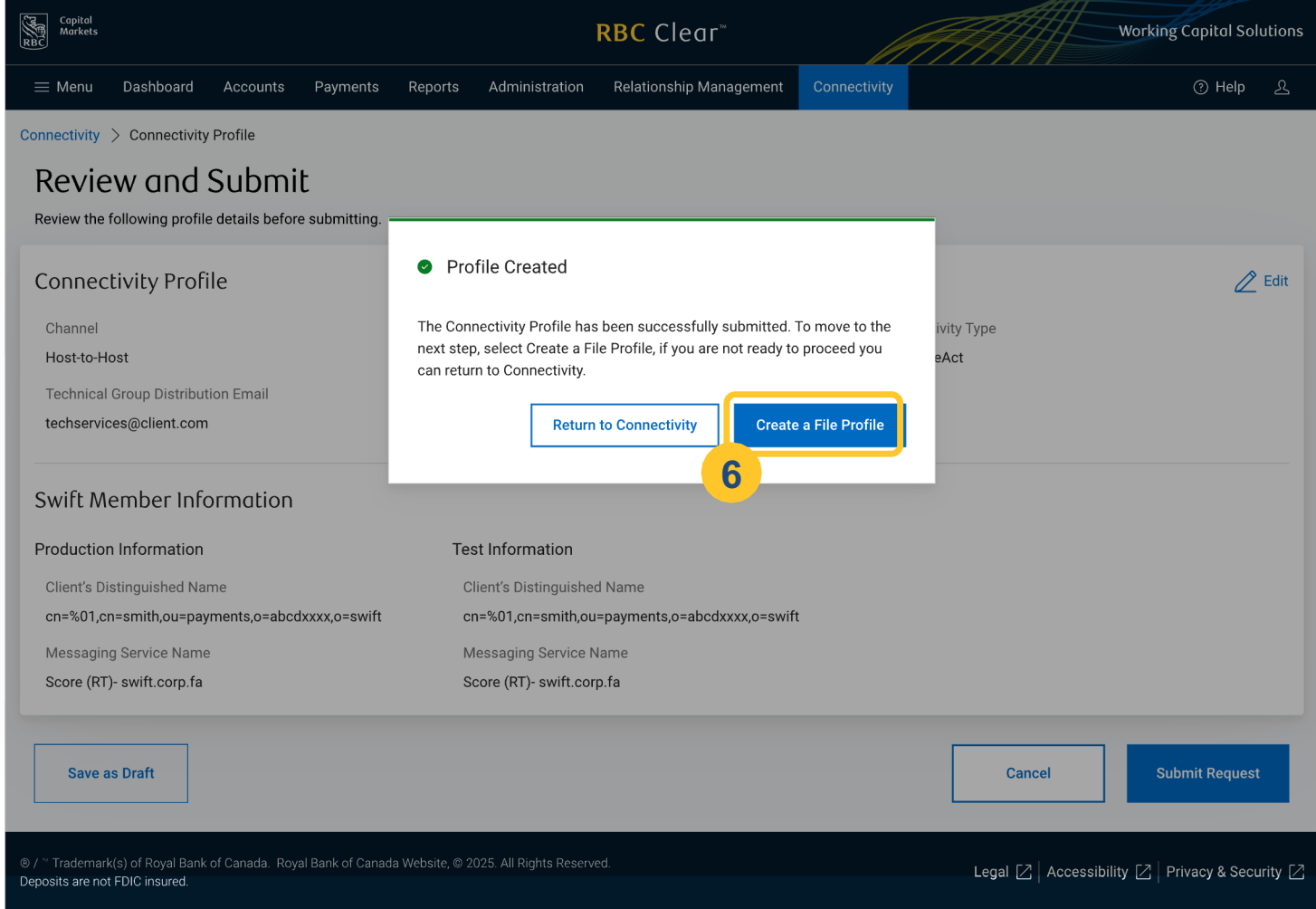
Click on **Submit Request** once all form details have been verified.



6 Upon successful submission of a connectivity profile, you'll see a confirmation pop-up with links to next steps.

If you're not ready to begin the File Profile setup, click **Return to Connectivity** and continue to step 7.

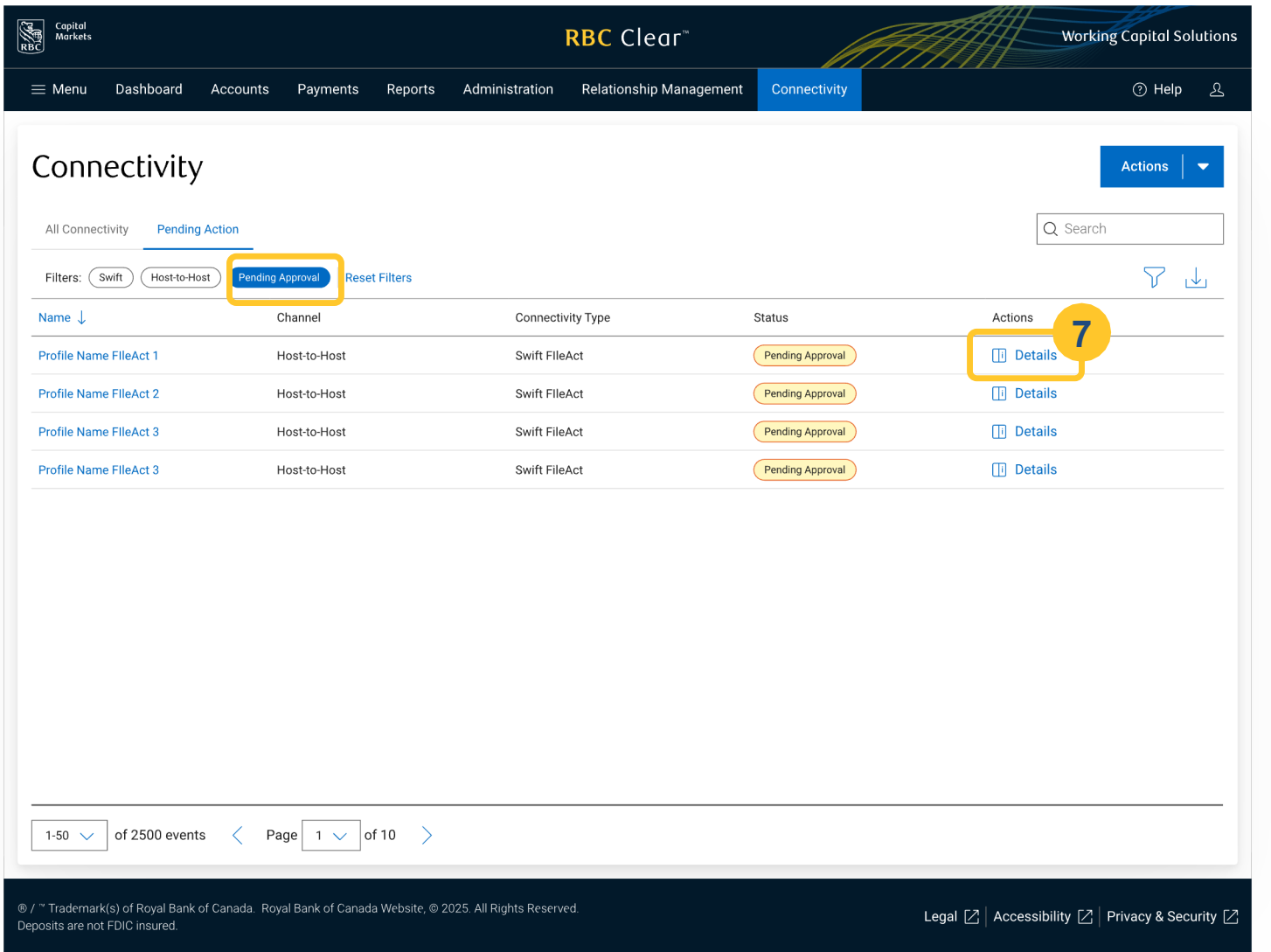
To begin creating a payment profile, click **Create a File Profile** and refer to the **How to Set Up a Payment File Profile** user guide for further instruction.



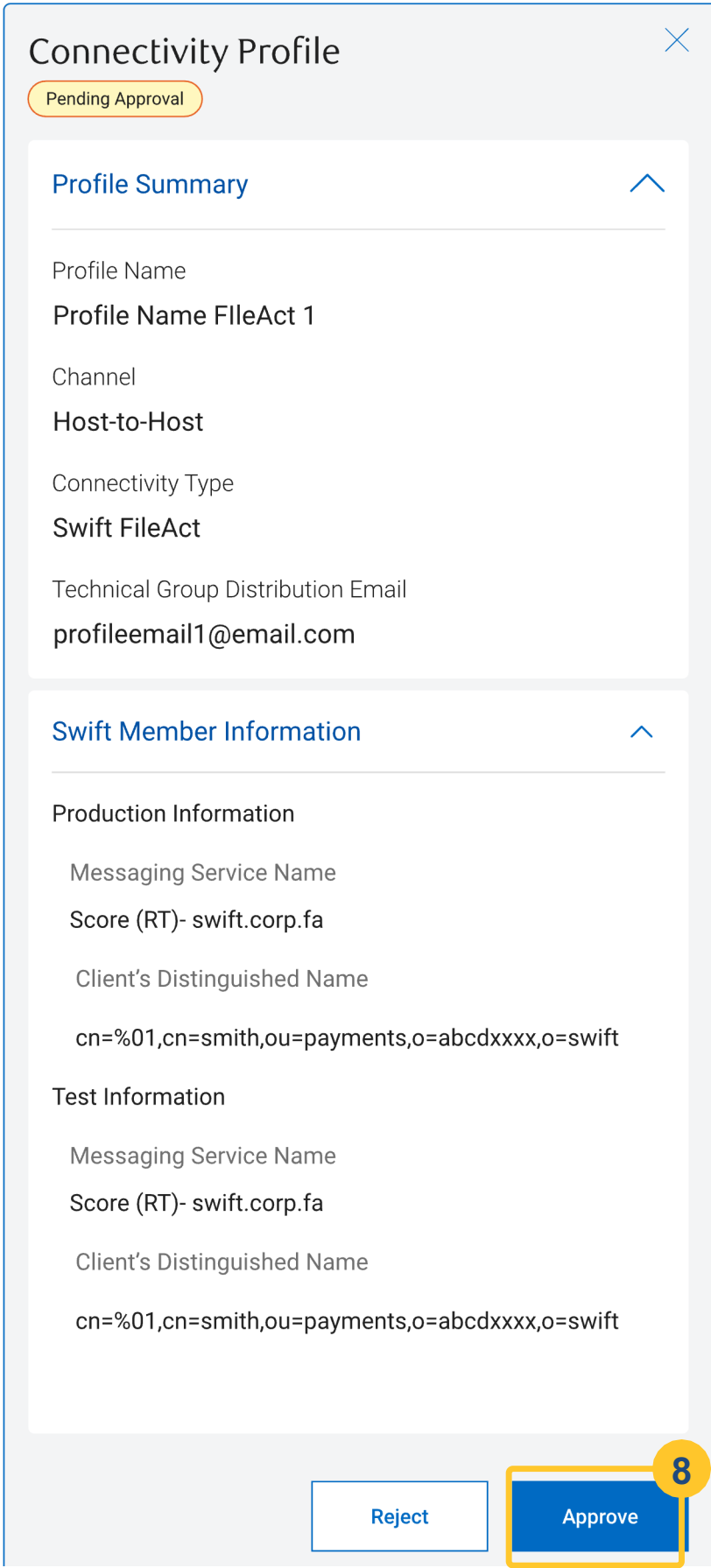
7 **Approve or Reject Connectivity Profile:** Once the Connectivity Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.

Click the **Connectivity** tab on the Main Navigation menu. Next, select **"Pending Approval"** filter, then click **Details** to review the item details.

Note: The image here shows the maker's view of the request. The checker view is as shown in step 8.

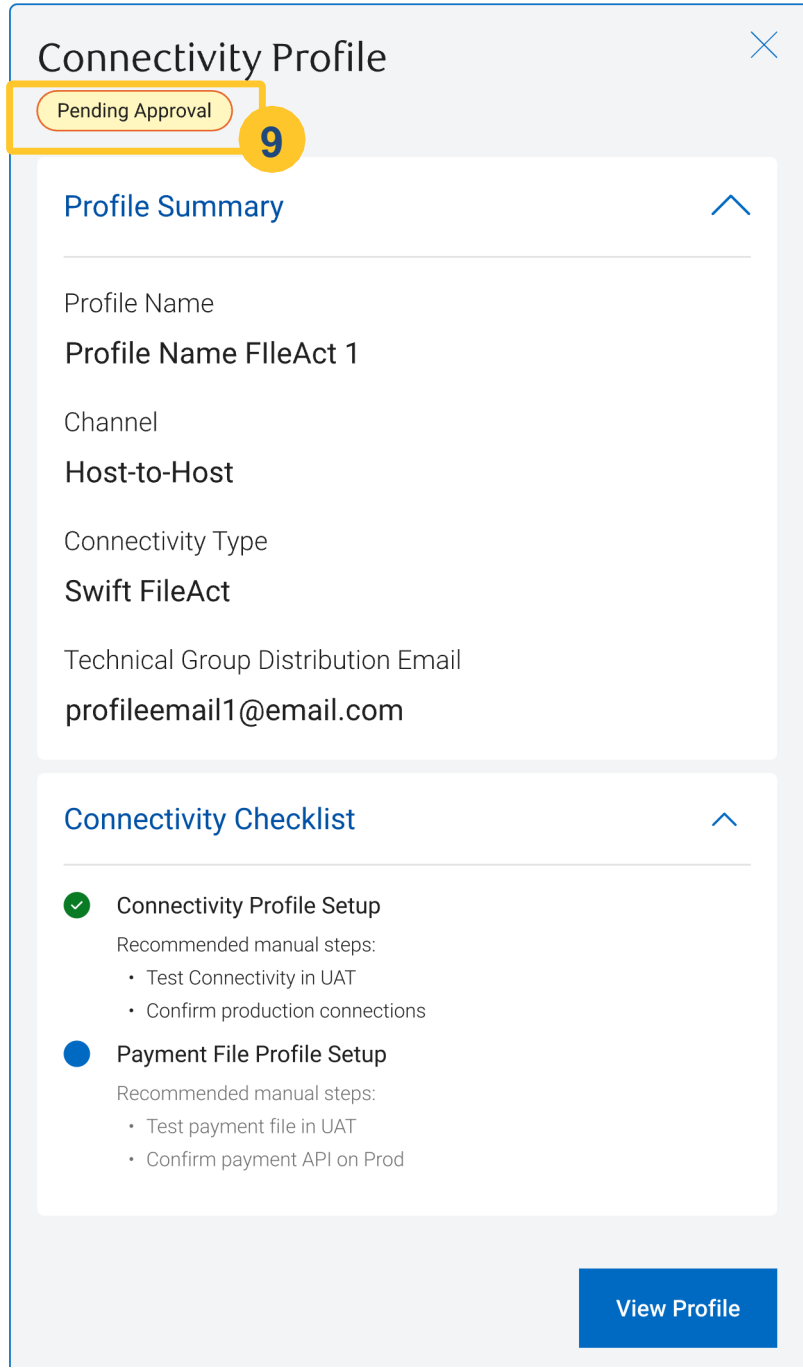


8 Review all the details. As the checker, you can then choose to either **Approve or Reject** the Connectivity Profile request.



9 **Bank Activation:** After the checker approves the connectivity profile, the profile goes into "Pending Approval" status.

Note: Clients can view the progression of their host-to-host channel set-up journey in the "Connectivity Checklist" which appears below the profile summary after the client has submitted the connectivity profile for approval.



10

Connectivity Profile Activation: Once the checker approves the request, the new profile only takes a few minutes to automatically onboard onto RBC Clear’s domain. Upon onboarding completion, the profile changes to “Active”.

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsPaymentsReportsAdministrationRelationship ManagementConnectivityHelp

Connectivity

New Connectivity Profile approved

Actions

All ConnectivityPending Action

Filters: SwiftHost-to-HostPending ApprovalType: Swift FileActStatus: ActiveReset Filters

Name	Channel	Connectivity Type	Status	Actions
Profile Name FileAct 1	Host-to-Host	Swift FileAct	Active	Details
Profile Name FileAct 2	Host-to-Host	Swift FileAct	Active	Details

1-50 of 2500 eventsPage 1 of 10

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

11

Active Connectivity Profile: Click on “Details” in step 11 and then on the “View Profile” option to see the connectivity profile as shown in the screen to the right.

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsMoney MovementReportsAdministrationRelationship ManagementConnectivityHelp

Connectivity > Connection Profiles

Connection Profiles

Delete Profile

Swift FileAct

Connectivity ProfilePayment File Profiles

General

Channel	Profile Name	Connectivity Type
Host-to-Host	Profile Name FileAct 1	Swift FileAct
Created Date	Created by	Technical Group Distribution Email
May 17, 2024	name1@email.com	techservices@client.com
Approved Date	Approved by	Approved by
May 19, 2024	name2@email.com	Joel Do

Test Credentials

Messaging Service Name	abc.xyz.pqr	
Client Distinguished Name (Requester)	cn=test-smith,o=xxxxdeff,o=swift	
	RBC Clear Distinguished Name (Responder)	cn=test-rbcclear,o=xxxxdeff,o=swift

Production Credentials

- Before you transmit through this configuration, note that this information should only be used for your live production environment.
- Use of this information will permit live payment requests to be processed.
- RBC is not liable for any erroneous payments or losses resulting from transmitted payment requests.

Messaging Service Name	cba.yyz.pqr	
Client Distinguished Name (Requester)	cn=test-smith,o=xxxxdeff,o=swift	
	RBC Clear Distinguished Name (Responder)	cn=test-rbcclear,o=xxxxdeff,o=swift

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

Configuring the Payment File Profile

1 To create a Payment Profile, first set up the Connectivity Profile. Alternatively, navigate to the Connectivity tab, click the **Actions** button, and select **'Set Up Payment Profile'** from the dropdown menu.

2 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 at least in draft or pending approval status to be listed in this dropdown

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

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 dropdown.

- ISO XML (Can have ACH and Wires)
- NACHA (Only ACH)

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

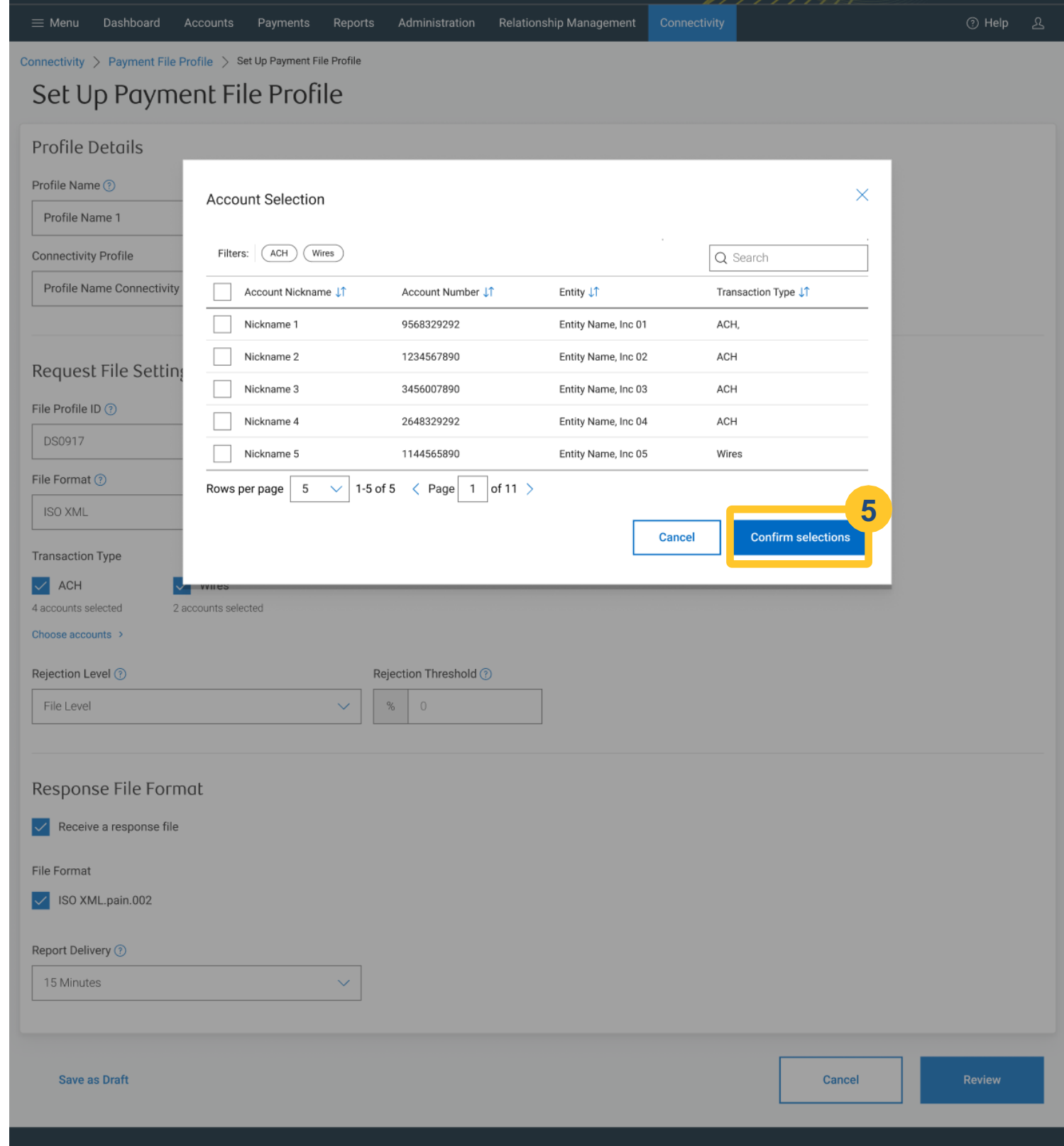
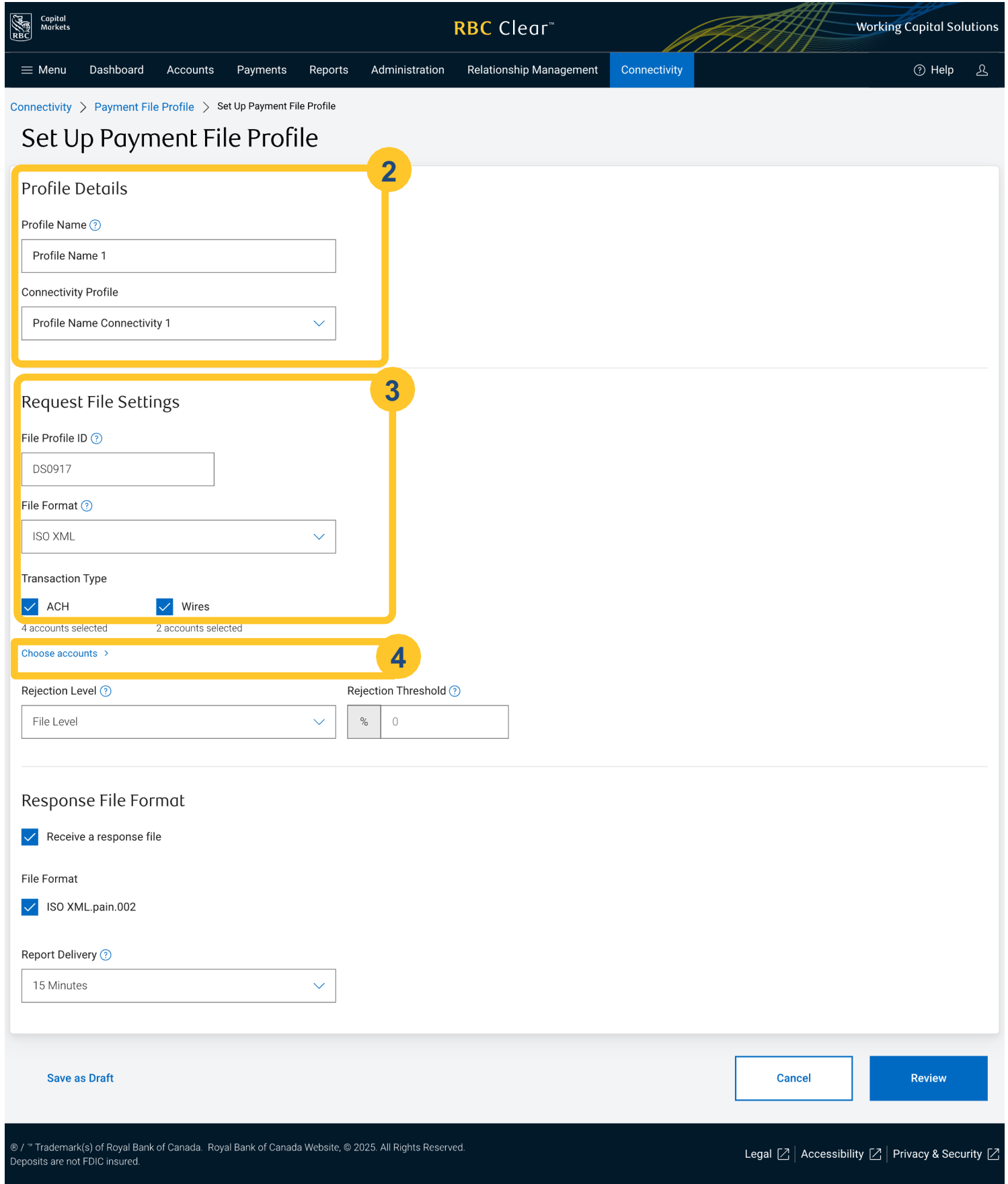
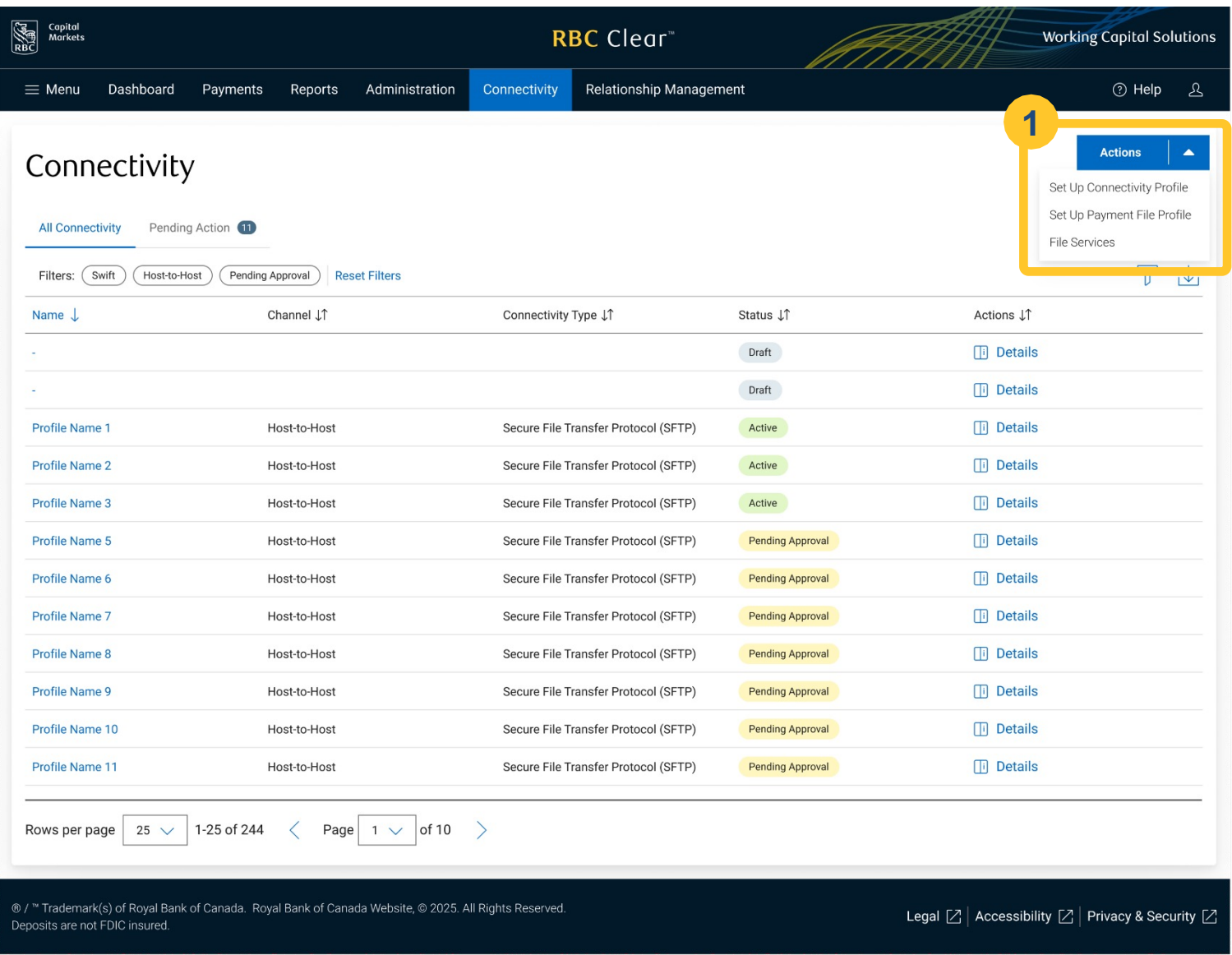
4 Click on **Choose Accounts** for each transaction type. If the transaction type was selected as ISO XML (Wires and ACH) in the previous step, the account pop-up will display all accounts eligible for ACH and Wires.

5 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 for the account to be added to this profile.

Select the desired account(s), then click **Confirm selections**.



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.*

Batch Level: For a file that contains multiple batches, this setting indicates that all transactions in the same batch must be successfully validated 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.

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 later.

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

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

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.

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

Capital Markets

RBC

RBC Clear™

Working Capital Solutions

Menu

Dashboard

Accounts

Payments

Reports

Administration

Relationship Management

Connectivity

Help

Connectivity

Payment File Profile

Set Up Payment File Profile

Set Up Payment File Profile

Profile Details

Profile Name ⓘ

Profile Name 1

Connectivity Profile

Profile Name Connectivity 1

Request File Settings

File Profile ID ⓘ

DS0917

File Format ⓘ

ISO XML

Transaction Type

☒ ACH

4 accounts selected

☒ Wires

2 accounts selected

Choose accounts >

Rejection Level ⓘ

File Level

Rejection Threshold ⓘ

% 0

Response File Settings

☒ Receive a response file

File Format

☒ ISO XML.pain.002

Report Delivery ⓘ

Select

Daily End-of-day

Daily Custom Time

Real Time

15 Minutes

30 Minutes

1 Hour

2 Hour

Save as Draft

Cancel

Review

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2025. All Rights Reserved. Deposits are not FDIC insured.

Legal

Accessibility

Privacy & Security

8 Next, configure the **Response File Settings**.

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 later.

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

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

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.

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

Capital Markets
 RBC Clear[™] Working Capital Solutions

Menu Dashboard Accounts Payments Reports Administration Relationship Management Connectivity Help

Connectivity > Payment File Profile > Set Up Payment Profile > Review and Submit

Review and Submit

Review Profile details

Edit

Profile Details

Profile Name	Channel(s) to send payment file	Connectivity Profile
Profile Name 1	Host-to-Host,	CP Name 1

Request File Settings

File Name ID	File Format	Rejection Level
DS0917	ISO XML	File Level

Enabled Accounts

Account Nickname	Account Number	Entity	Transaction Type
Account Nickname 1	1234567890	Entity 1	ACH
Account Nickname 2	1098765432	Entity 2	ACH
Account Nickname 3	3425243738	Entity 3	ACH
Account Nickname 4	9584736352	Entity 4	Wires
Account Nickname 5	3848737373	Entity 5	Wires

Rows per page 5 1-5 of 5 Page 1 of 1

Response File Settings

Delivery Channel	File Format	Receive Response	Report Frequency
Host-to-Host	ISO XML pain.002	For every file sent	Daily End-of-day

Save as Draft

Cancel

Submit

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2025 All Rights Reserved.
 Deposits are not FDIC insured.

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

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsPaymentsReportsAdministrationRelationship ManagementConnectivityHelp

Connectivity > Payment File Profile > Set Up Payment Profile

Review and Submit

Payment File Profile submitted for approval

Review Profile details

Profile Details

Profile Name

Channel(s) to send payment file

Connectivity Profile

Profile Name 1

Host-to-Host,

CP Name 1

Request File Settings

File Name ID

File Format

Rejection Level

DS0917

ISO XML

File Level

Enabled Accounts

Account Nickname	Account Number	Entity	Transaction Type
Account Nickname 1	1234567890	Entity 1	ACH
Account Nickname 2	1098765432	Entity 2	ACH
Account Nickname 3	3425243738	Entity 3	ACH
Account Nickname 4	9584736352	Entity 4	Wires
Account Nickname 5	3848737373	Entity 5	Wires

Response File Settings

Delivery Channel

File Format

Receive Response

Report Frequency

Host-to-Host

ISO XML pain.002

For every file sent

Daily End-of-day

Save as Draft

Cancel

Submit

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

12 **Approval or Rejection Payment File Profile:**

Once the Payment File Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.

Click the **Connectivity** tab on the Main Navigation menu.

Next, select **"Pending Approval"** filter, then click **Details** to review the item details.

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsPaymentsReportsAdministrationRelationship ManagementConnectivityHelp

Connectivity

Actions

All ConnectivityPending Action

Filters: SwiftHost-to-HostPending ApprovalReset Filters

Name	Channel	Connectivity Type	Status	Actions
Profile Name FileAct 1	Host-to-Host	Swift FileAct	Pending Approval	Details
Profile Name FileAct 2	Host-to-Host	Swift FileAct	Pending Approval	Details
Profile Name FileAct 3	Host-to-Host	Swift FileAct	Pending Approval	Details
Profile Name FileAct 3	Host-to-Host	Swift FileAct	Pending Approval	Details

1-50 of 2500 eventsPage 1 of 10

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

13 Review all the details. As the checker, you can then choose to either **Approve or Reject** the Connectivity Profile request.

Payment File Profile

Pending Approval

Profile Summary

Profile Name

Profile Name 1

Connectivity Profile

C Profile Name 1

Request File Settings

File Name ID

Transaction Type

Request File Format

Rejection Level

YXSHF

ACH, Wires

Swift FileAct

File Level

Response File Settings

Report Delivery

Daily End-of-day

View Profile

Reject

Approve

14 Once the payment profile is approved, a confirmation banner appears on the Connectivity page displaying the message: "Payment Profile Approved."

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsPaymentsReportsAdministrationRelationship ManagementConnectivityHelp

Connectivity

Payment Profile approved

Actions

15 **Payment File Profile Activation:** Once the request is approved, the Payment File Profile status will change to "Active".

Capital Markets

RBC Clear™

Working Capital Solutions

AccountsPaymentsReportsAdministrationConnectivityRelationship Management

Connectivity > Connection Profiles

Connection Profiles

CPJun20

Delete Profile

Connectivity Profile

Payment File Profiles

Name	Transaction Types	File Profile ID	Status	
PFJun20	ACH,Wires	GMR01	Active	View Profile
PFJun20File001	ACH	GMR02	Active	View Profile

Rows per page 251-2 of 2Page 1 of 1

Viewing the File Status Using the File Service

Once the connectivity profile and payment file profile are activated, file exchanges can begin on either the test or production network.

- 1
- Use your Enterprise Resources Planning (ERP) system to upload testing files.
- 2
- Follow these steps to check the status of transmitted files:
 - For users with 'File Services Only' entitlement: Go to the **Connectivity** tab and select **File Services**.
 - For users with both Technical Integration Manager and File Services entitlements: On the Connectivity page, navigate to the Actions tab and click **File Services**.

Click “**Details**” to view the File Details.

Important: Make sure you have the required File Services entitlement to view or manage file statuses.

You can then locate and monitor specific files by sorting or searching for their unique Reference ID.

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsMoney MovementReportsAdministrationRelationship ManagementConnectivity

Connectivity > File Services

File Services

Upload File

File statuses are based on file-level format validation. To view individual transaction statuses, select the Reference ID of the file you would like to view.

Dismiss

Inbound Files

0123456ABCDEF

Filters:

Date Range: Mar 27, 2025 - Jun 25, 2025

Reference ID	File Name	Transmitted Date	Transactions	Debit Amount	Credit Amount	Status	Actions
0123456ABCDEF	FD1234567.BMR01.ISOACH20240430092336.0...	Jun 18, 2025, 08:55 PM	2	-	5.00	Processed	<div>Details</div>

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

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

Capital Markets

RBC Clear™

Working Capital Solutions

MenuDashboardAccountsMoney MovementReportsAdministrationRelationship ManagementConnectivity

Connectivity > File Services

File Services

Upload File

File statuses are based on file-level format validation. To view individual transaction statuses, select the Reference ID of the

Inbound Files

0123456ABCDEF

Filters:

Date Range: Mar 27, 2025 - Jun 25, 2025

Reference ID	File Name	Transmitted Date	Transactions	Debit Amount
0123456ABCDEF	FD1234567.BMR01.ISOACH20240430092336.0...	Jun 18, 2025, 08:55 PM	2	

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

0123456ABCDEF

Processed

File DetailsAudit Activity

File Summary

File Name
FD1234567.BMR01.ISOACH20240430092336.Orig.xml

Transmitted Date
Jun 18, 2025, 8:55 PM

File Profile Name
ABCDE

File Profile ID
BCDEF

Channel
Host-to-Host

File Format
ISO XML_Pain.001

Total Transactions
2

Debit Amount
00,000,000.00

Credit Amount
00,000,000.00

Currency
USD

View All TransactionsDownload Response File

© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2025. All Rights Reserved. Deposits are not FDIC insured.

LegalAccessibilityPrivacy & Security

Note: Technical Integration Management grants access to RBC Clear Connectivity, enabling users to view and manage Connectivity Profiles for SFTP and host-to-host file profile setup for ACH payments. All Connectivity and File Profiles are subject to the maker-checker process. Please ensure your entity has sufficient users with the appropriate access to manage these functions.

- Capital Markets

RBC Clear

Working Capital Solutions

Menu

Dashboard

Accounts

Payments

Reports

Administration

Relationship Management

Connectivity

Help

Create New User

1

2

3

4

Enter User Details

Assign Entitlements

Review

Setup Complete

✓ Email

✓ User Details

✓ User Type

2 Entitlements

User Details

Customer Name First Name	Customer Name Middle Name	Customer Name Last Name	Customer Name Preferred Name
+1 123-456-7890 Primary Number	Mobile Device Type	+1 234-567-8910 Secondary Number	Mobile Device Type
Standard User Type	customer@companyname.com Email		

✓ Accounts and Reporting

✓ Payments and Transfers

✓ File Services

✓ Technical Integration Management

✓ Relationship Management

Back

Review

+ Submit

Cancel
- © / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved.
Deposits are not FDIC insured.

Legal | Accessibility | Privacy & Security

- Technical Integration Management

Close

Assign the user permission to view, create and/or approve Connectivity setups and associated File Profiles.

Channels

☒ Host-to-Host

Exchange financial data with RBC Clear via file transfers

☒ Swift

Exchange transaction messages with RBC Clear via Swift FIN and Swift FINplus

Permissions

☒ View

View-only access to Connectivity and File Profile setups

☒ Manage

Access to submit Connectivity and File Profile setups, as well as permission to review and approve Connectivity and File Profile setups submitted by another user.
Note: All Connectivity and File Profile setups require maker-checker. Ensure you have a minimum of 2 users with Technical Integration Management entitlements.

Entities

☒ Choose entities

Assign Entities >

2 of 4 entities selected

Confirm Selection

Relationship Management

Back

Review

+ Submit

Cancel
- © / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2025. All Rights Reserved.
Deposits are not FDIC insured

Legal | Accessibility | Privacy & Security

- [RBC Clear](#) [Assign Entities >](#)
- ® / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2025. All Rights Reserved.
Deposits are not FDIC insured.
- [LEGAL](#) [ACCESSIBILITY](#) [PRIVACY & SECURITY](#)