Capital Markets

RBC Clear™
Working Capital Solutions

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:

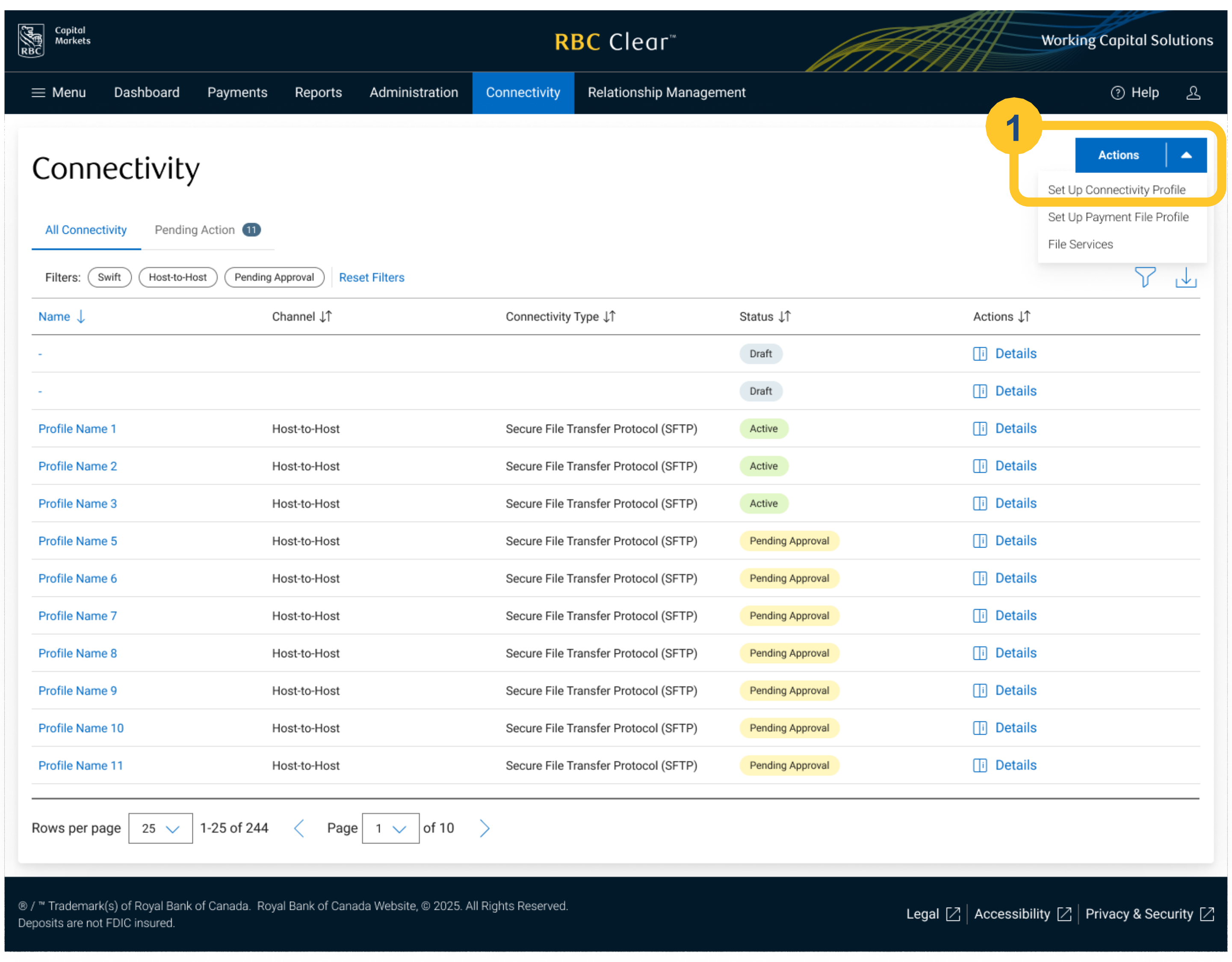
- **Setting Up the Connectivity Profile**
- **Configuring the Payment File Profile**
- **Viewing the File Status Using the File Service**

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.



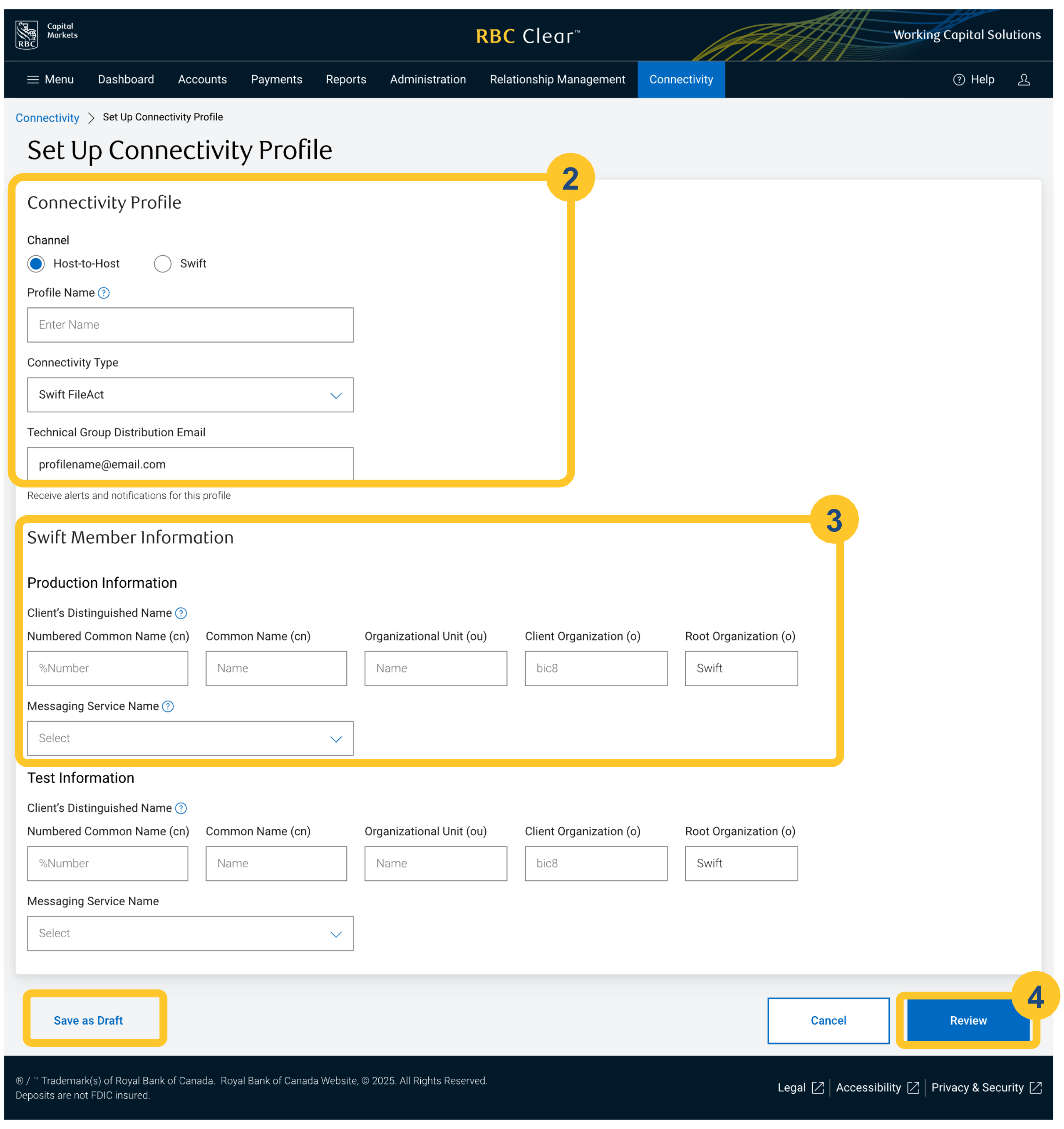
2 Enter the Connectivity Profile details for Host-to-Host Channel.

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.

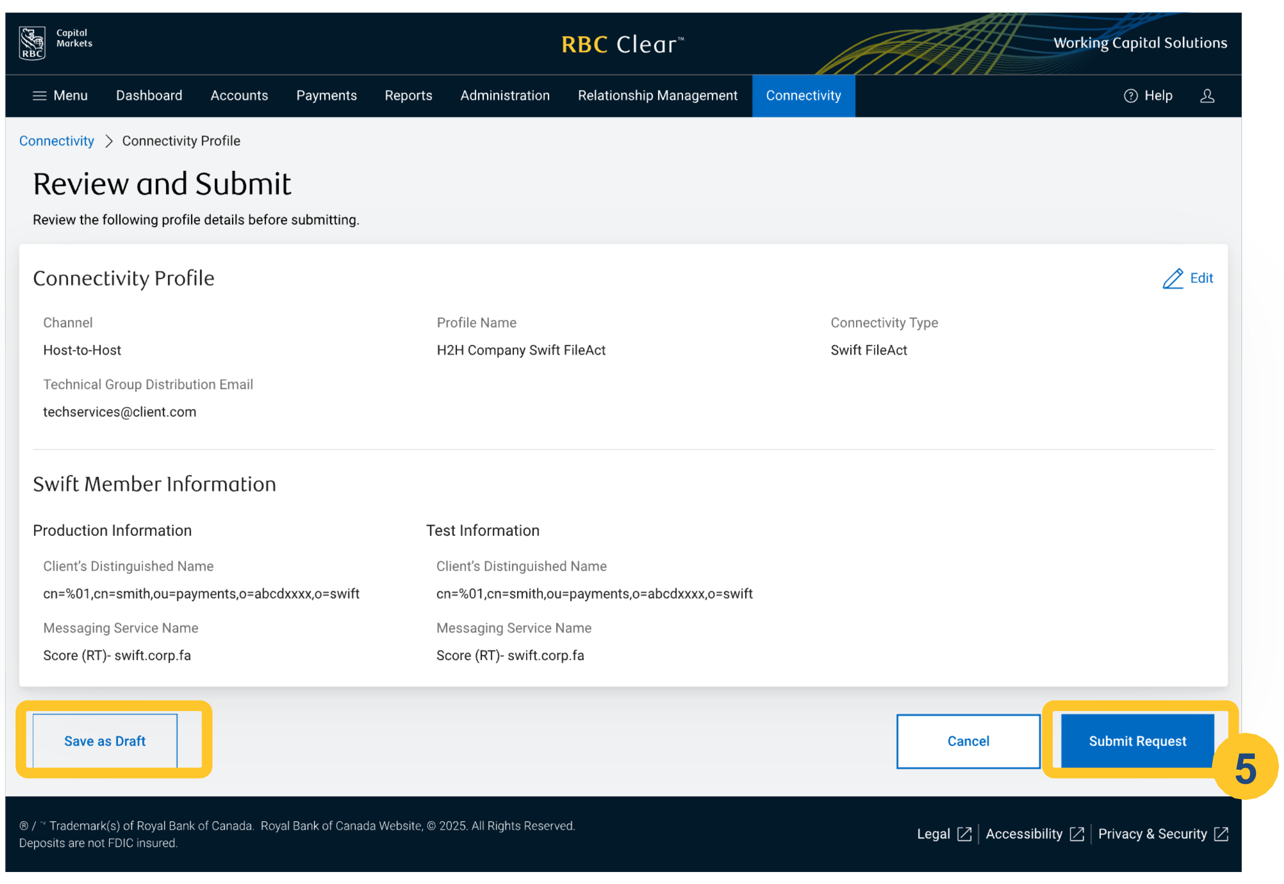
Click the **Review** button once the form is complete.

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.

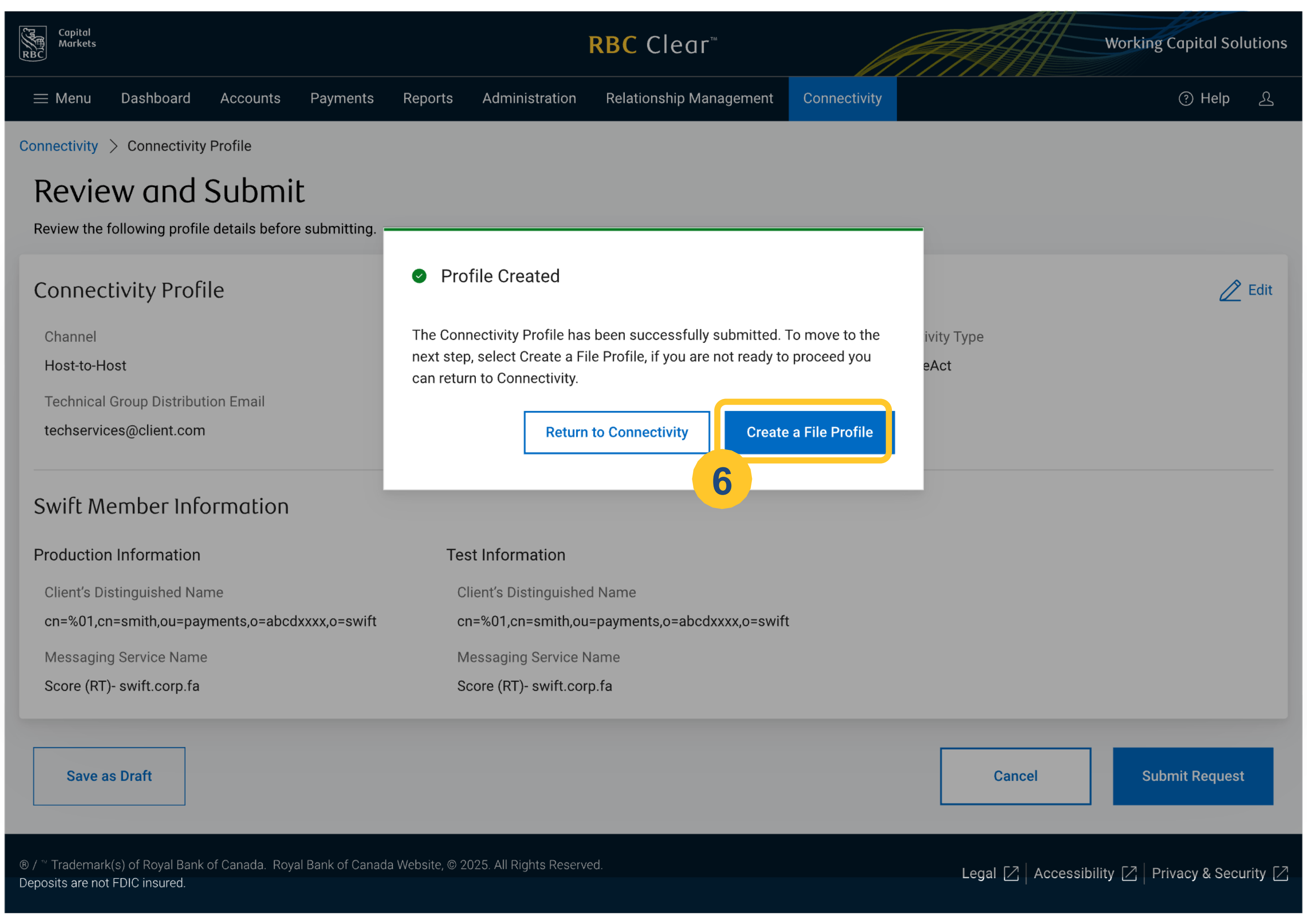
Click on **Submit Request** once all form details have been verified.



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.

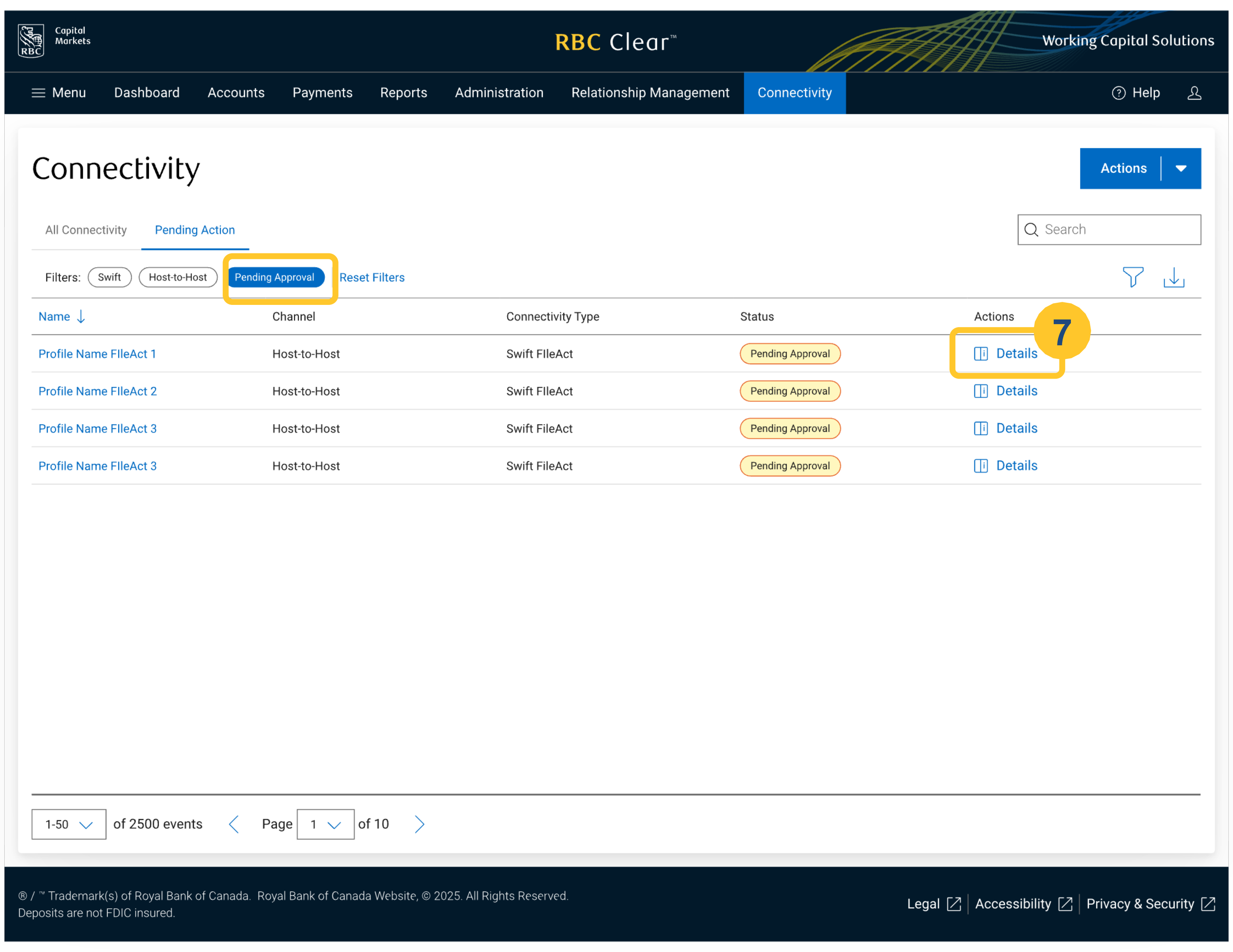
To begin creating a payment profile, click **Create a File Profile** and refer to the **How to Set Up a Payment File Profile** user guide for further instruction.



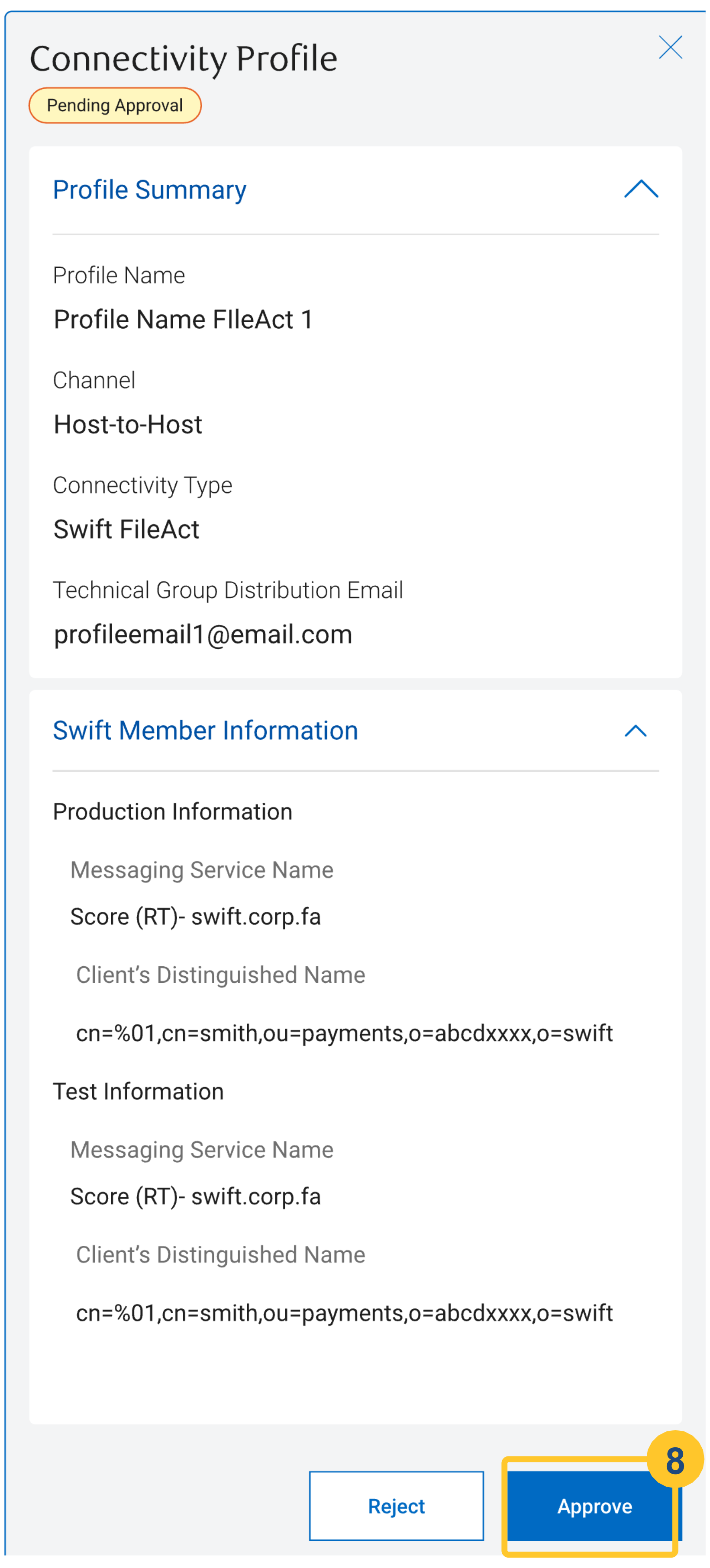
7 **Approve or Reject Connectivity Profile:** Once the Connectivity Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.

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.

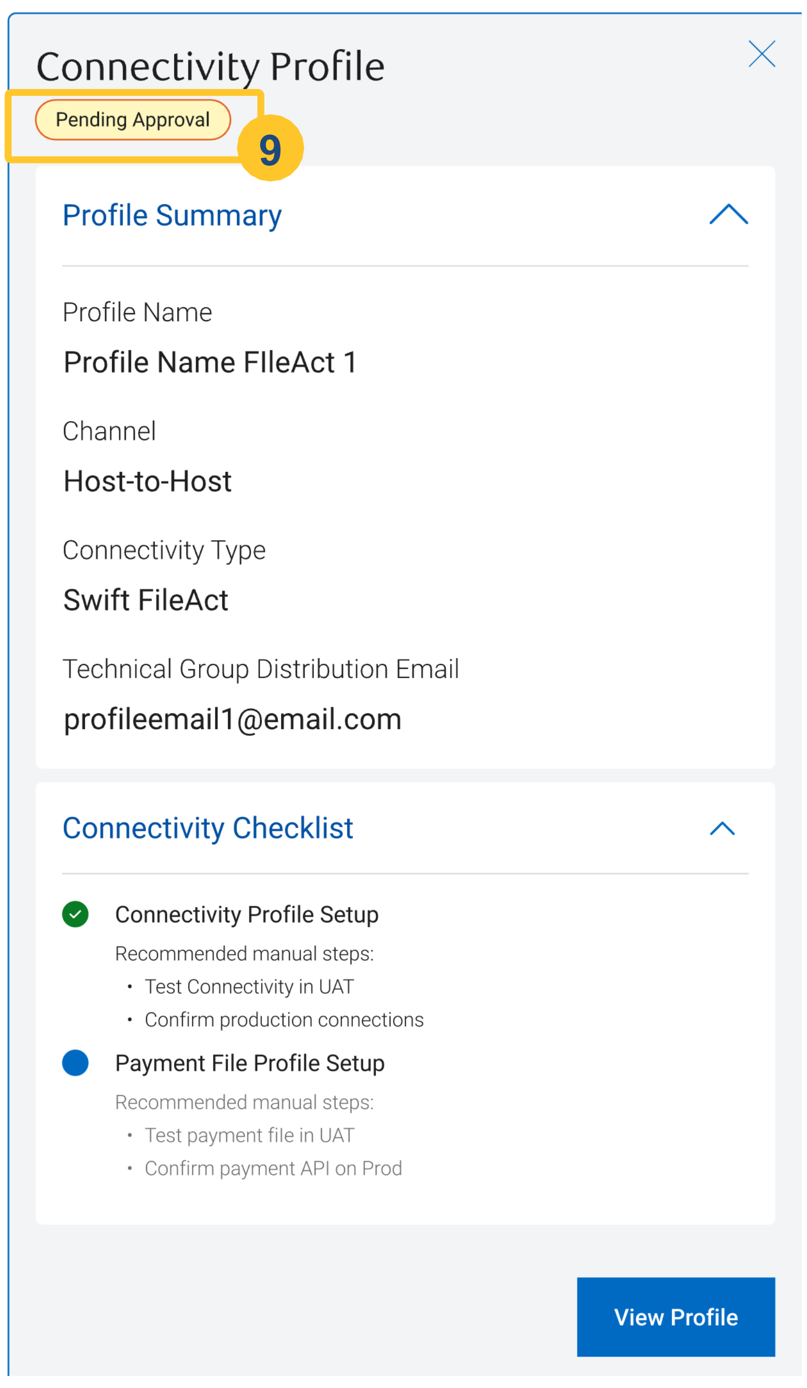


8 Review all the details. As the checker, you can then choose to either **Approve or Reject** the Connectivity Profile request.



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

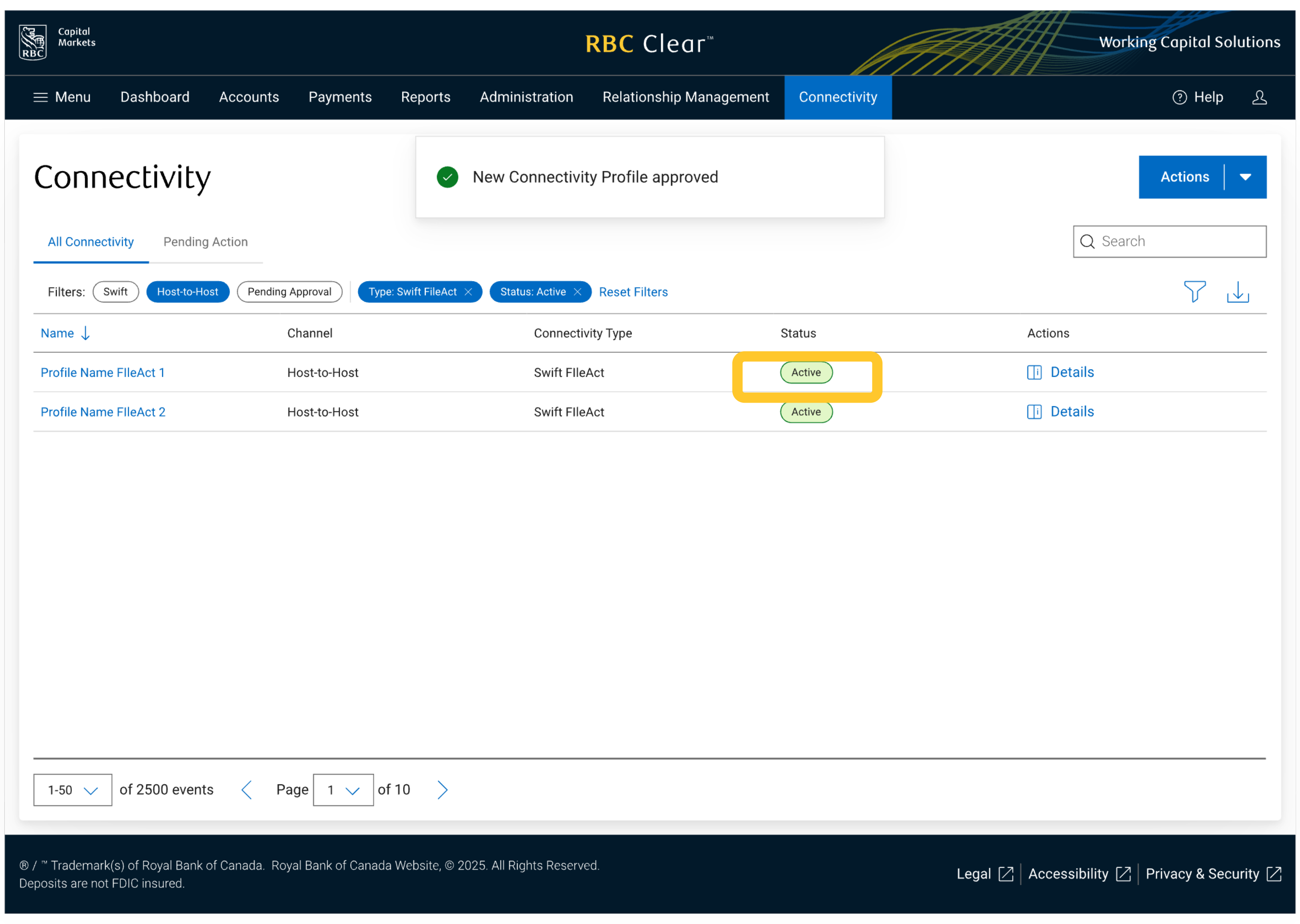
Note: Clients can view the progression of their host-to-host channel set-up journey in the "Connectivity Checklist" which appears below the profile summary after the client has submitted the connectivity profile for approval.



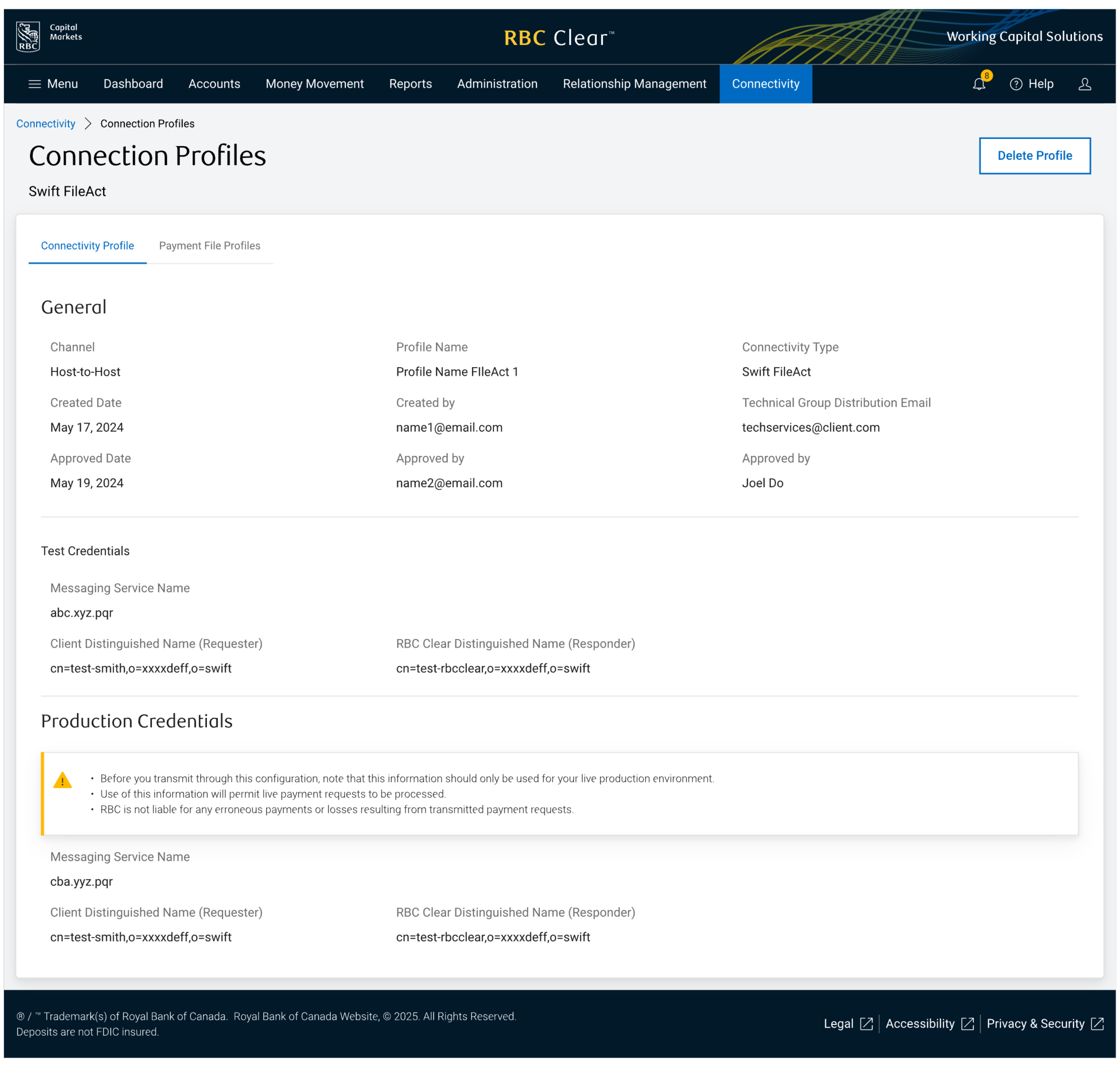
Capital Markets

RBC Clear™ Working Capital Solutions

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".

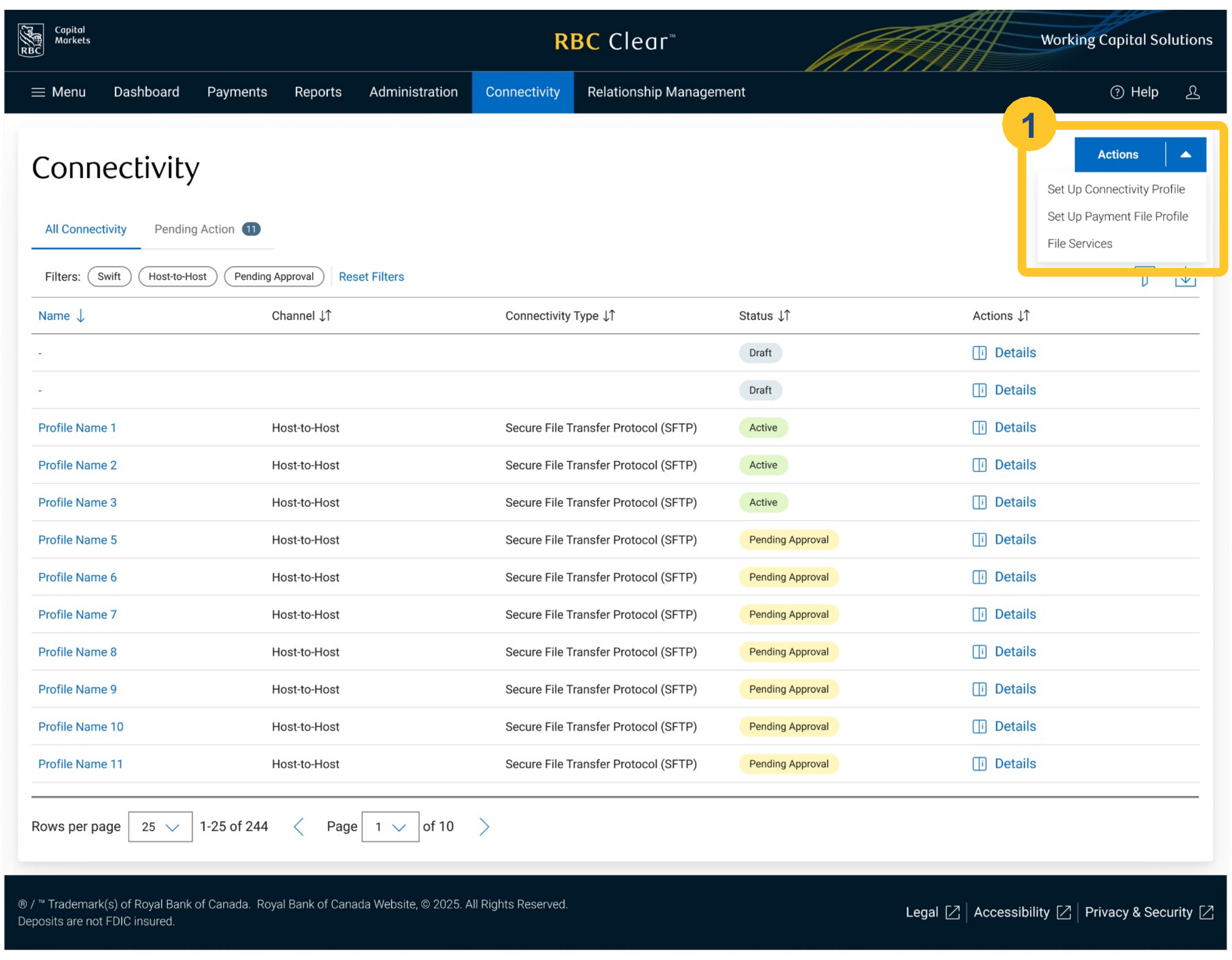


11 **Active Connectivity Profile**: Click on "**Details**" in step 11 and then on the "**View Profile**" option to see the connectivity profile as shown in the screen to the right.



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

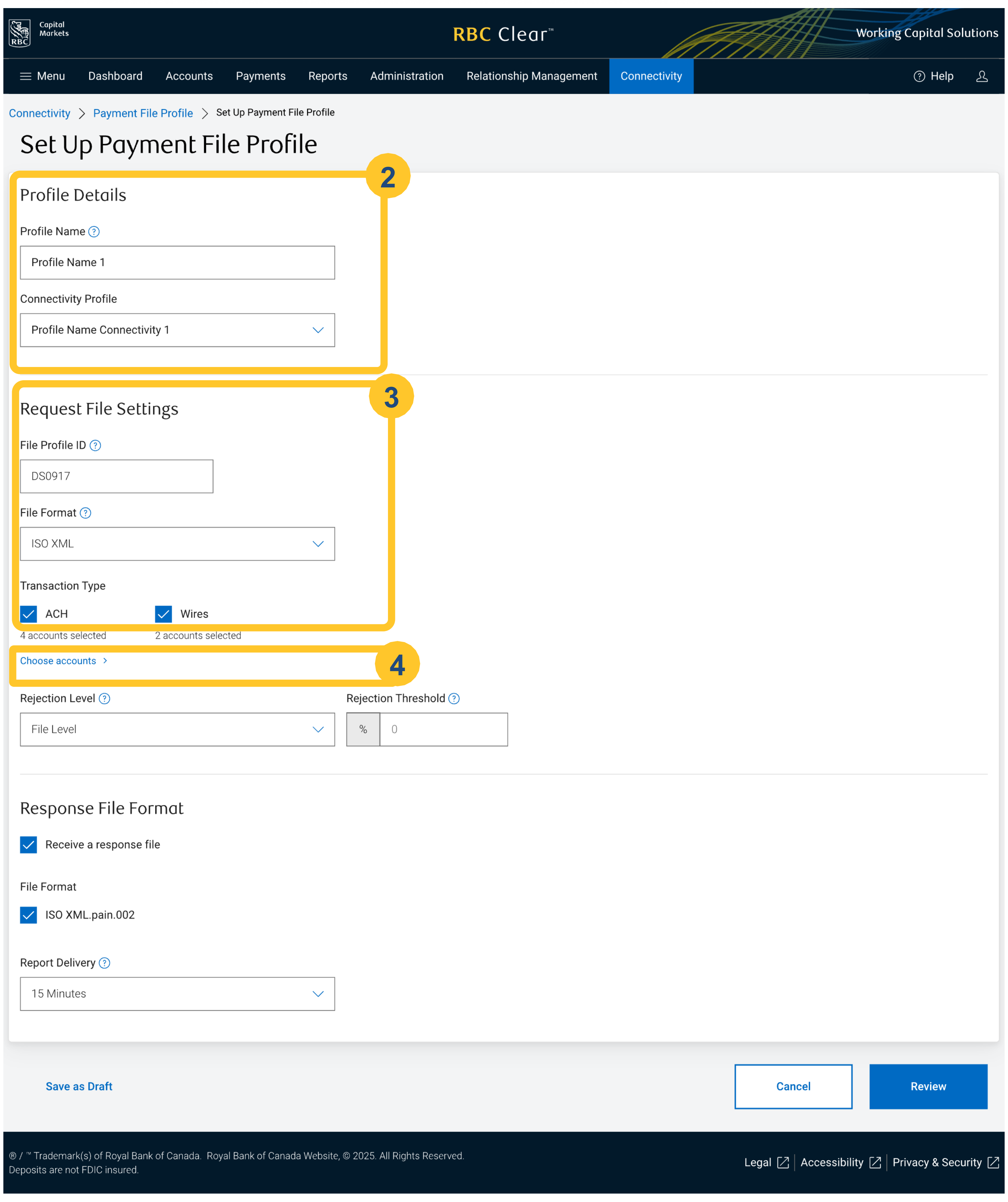
3 Next, you'll configure the **Request File Settings.** These are the settings and configurations of the file you'll be transmitting to RBC Clear.

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.



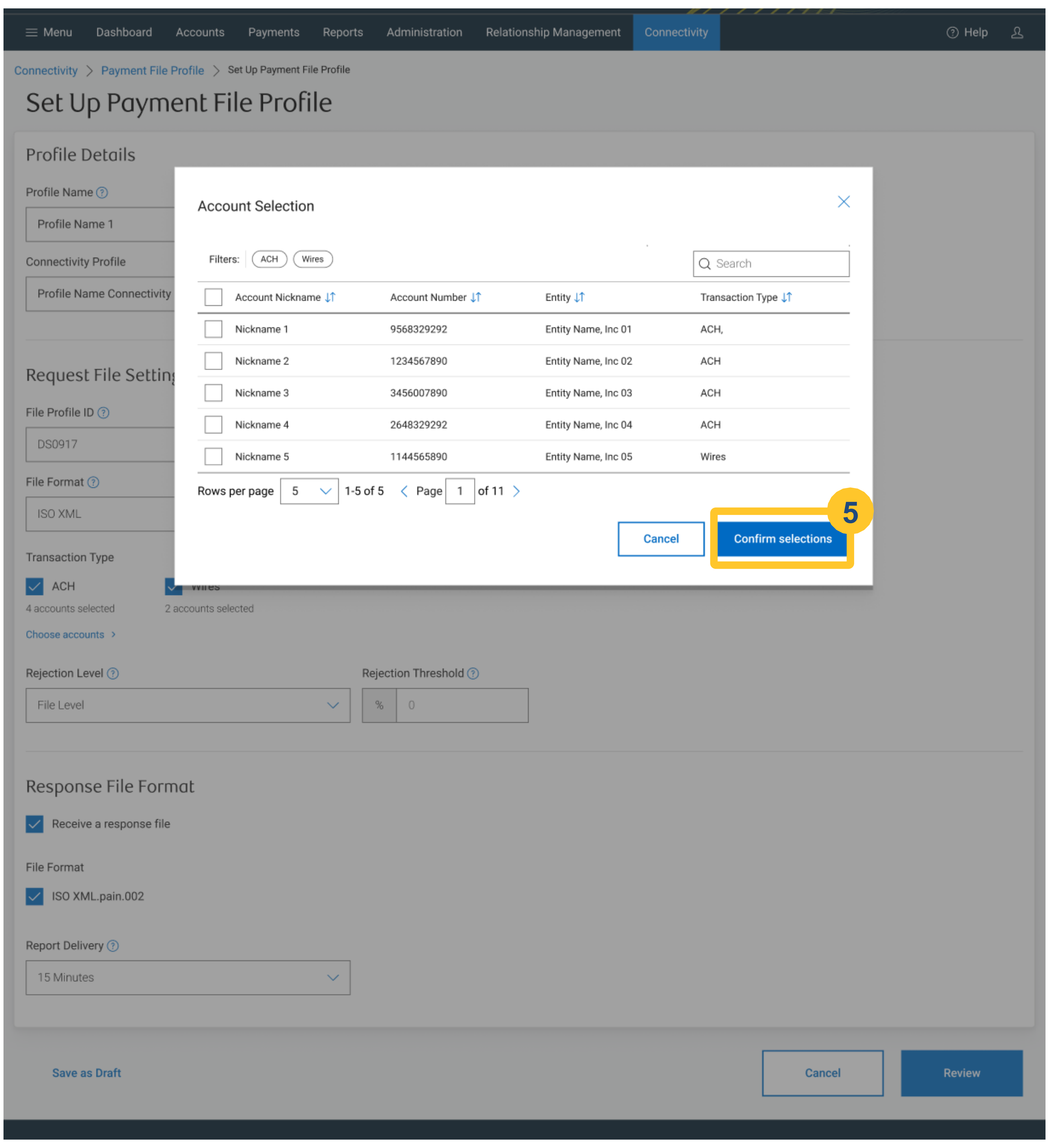
4 Click on **Choose Accounts** for each transaction type. If the transaction type was selected as ISO XML (Wires and ACH) in the previous step, the account pop-up will display all accounts eligible for ACH and Wires.

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**.

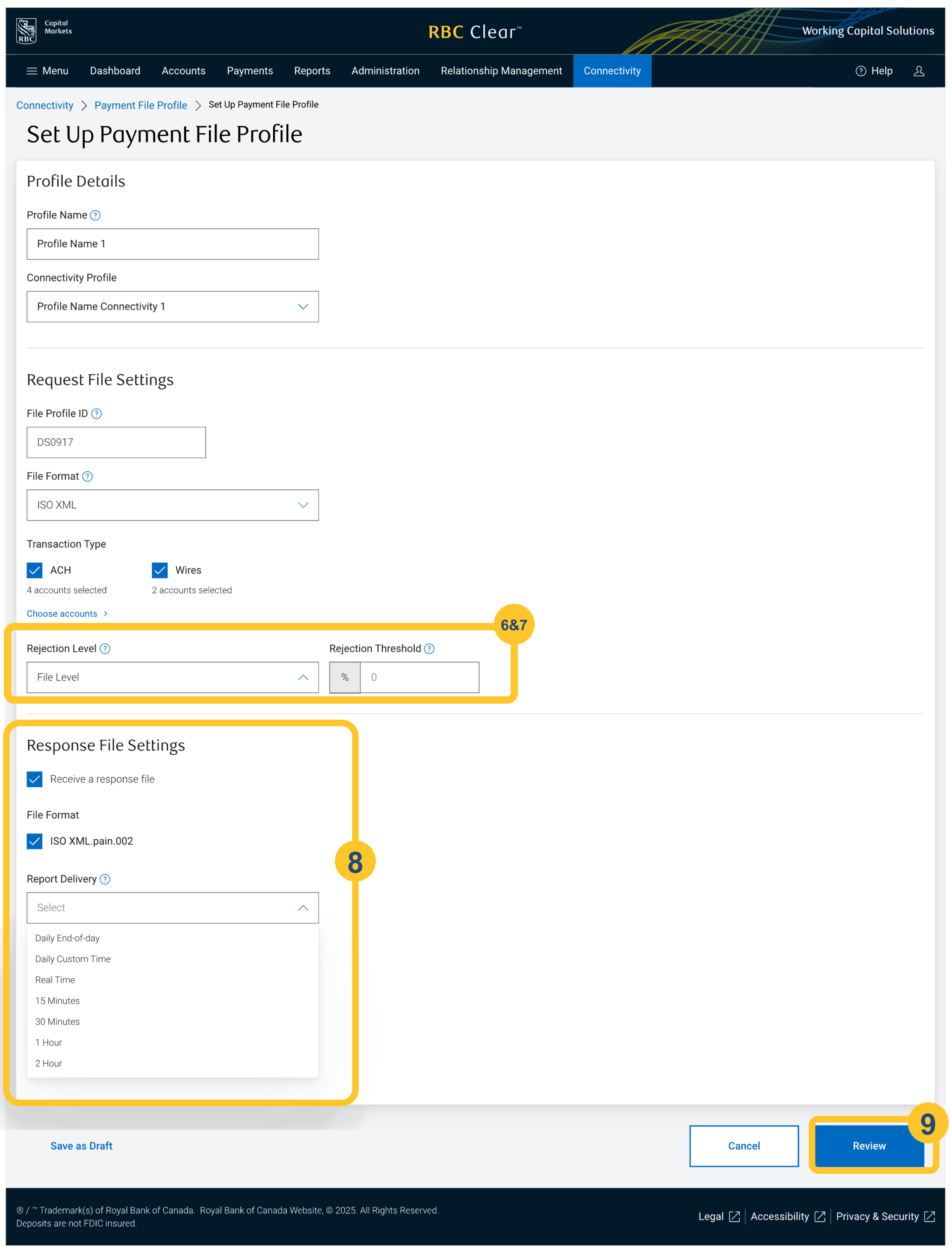


Capital Markets

RBC Clear™
Working Capital Solutions

6 **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.*



7 **Rejection Levels:**

File Level: By default, File Level rejection is chosen. This setting indicates that all transactions in the file must be successfully validated 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 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.

8 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.

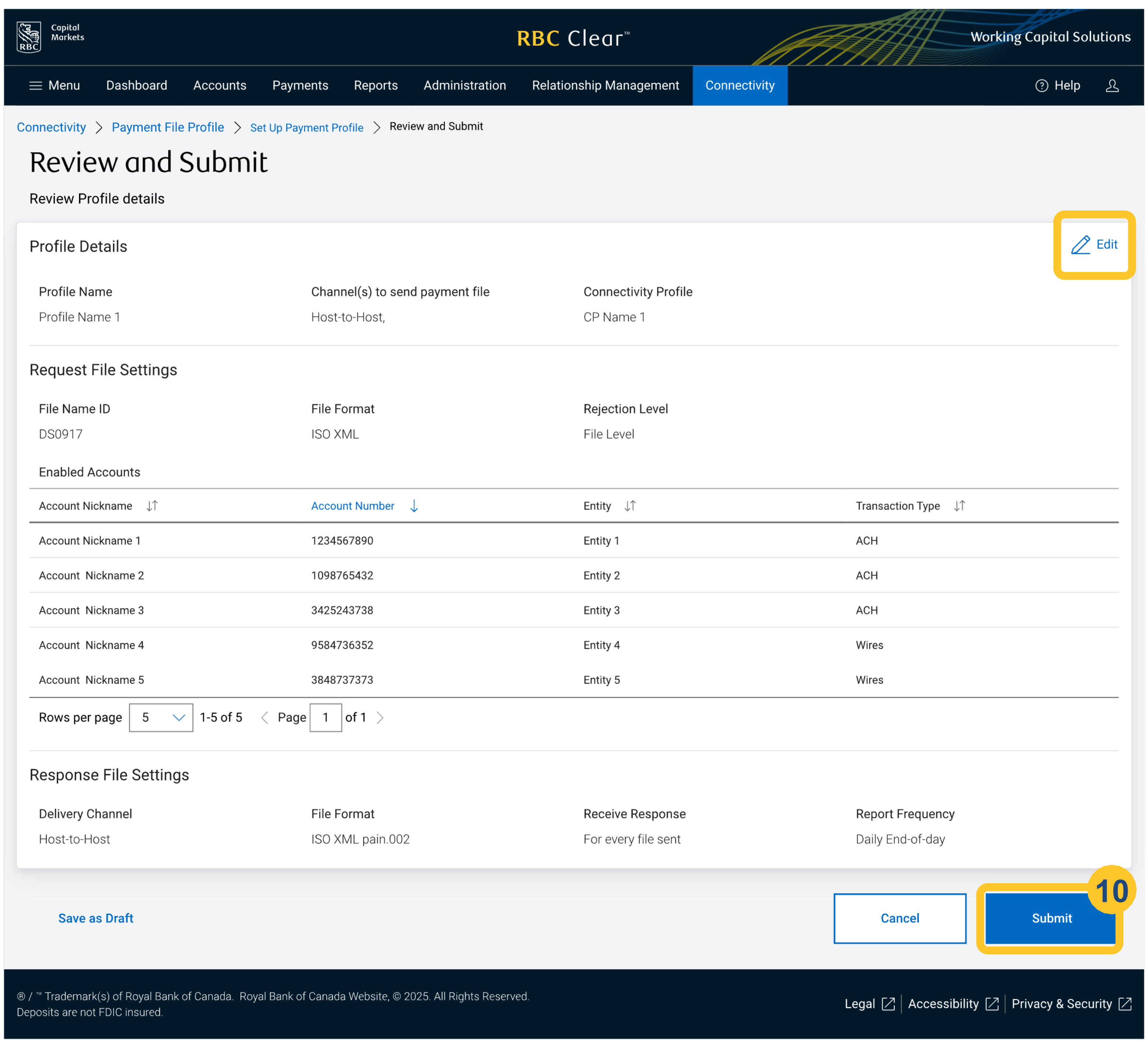
Save as Draft: Save your progress so that you can continue later.

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.

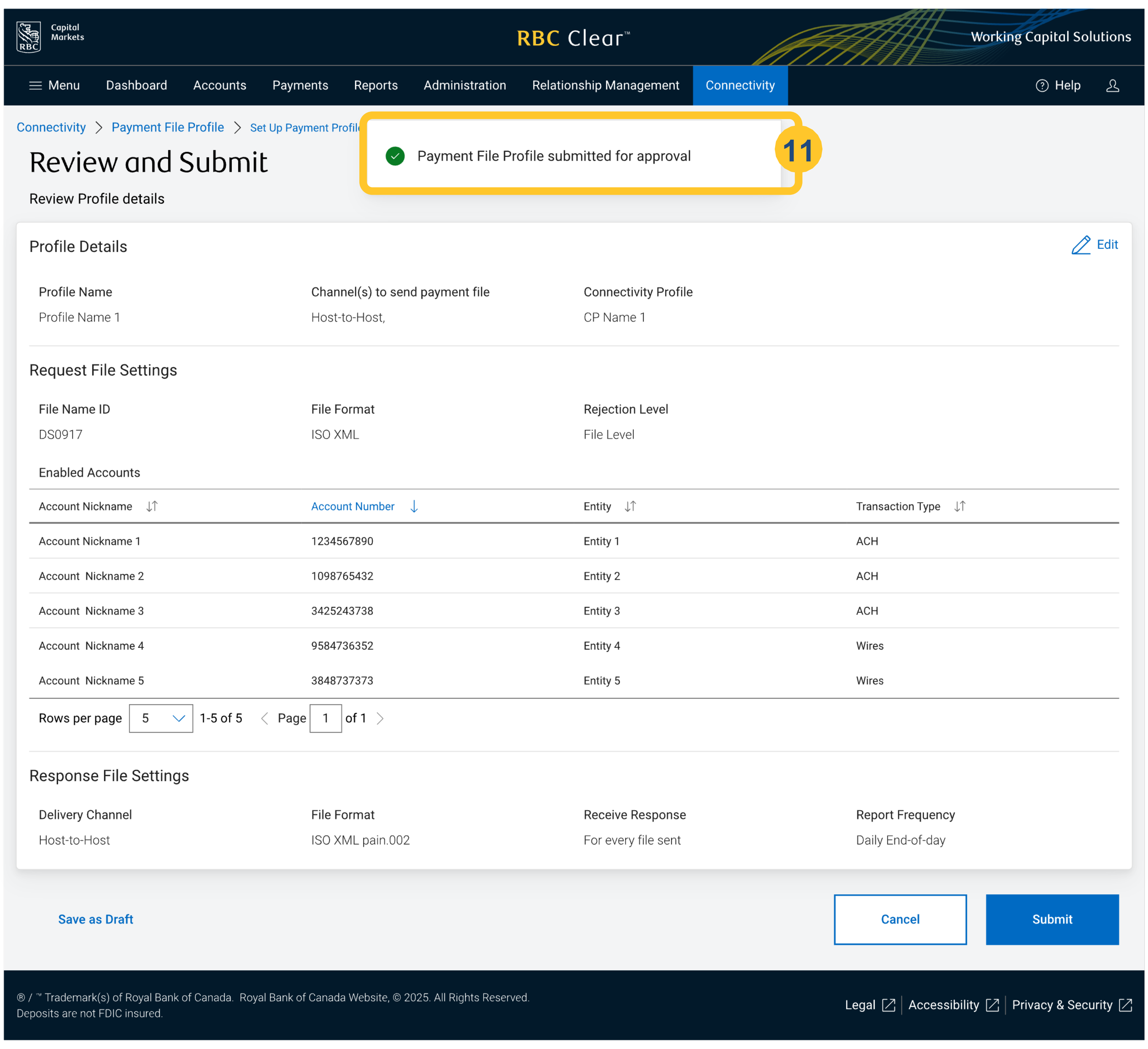
Once the form details have been verified, click **Submit**.



Capital Markets

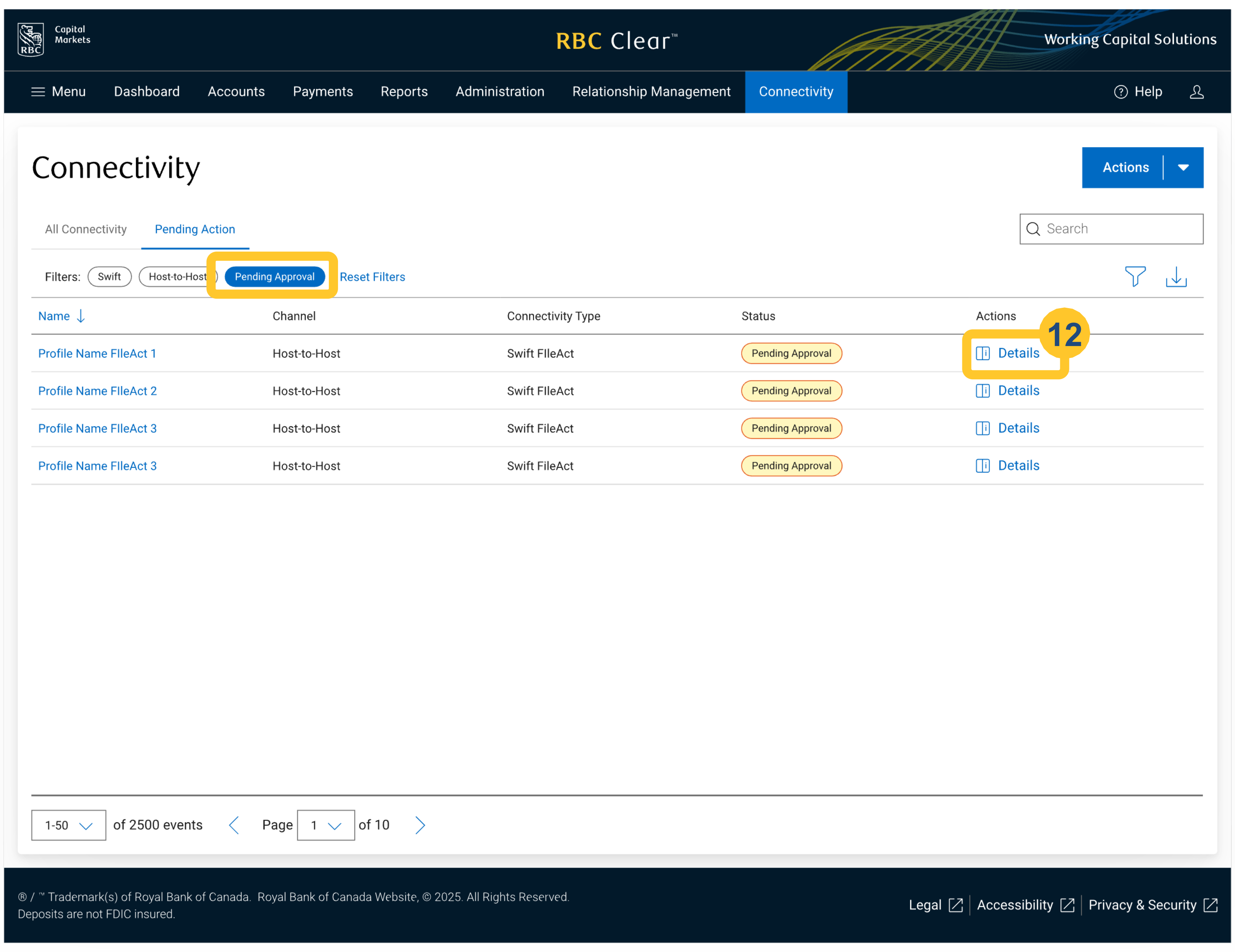
RBC Clear™
Working Capital Solutions

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

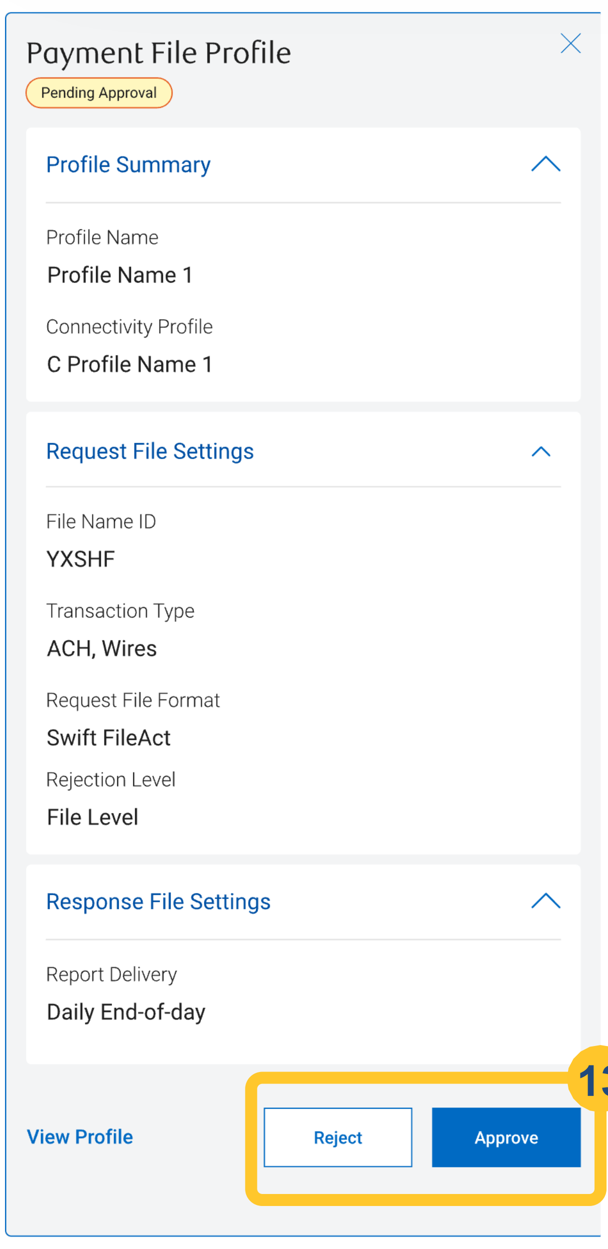


12 **Approval or Rejection Payment File Profile:** Once the Payment File Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.

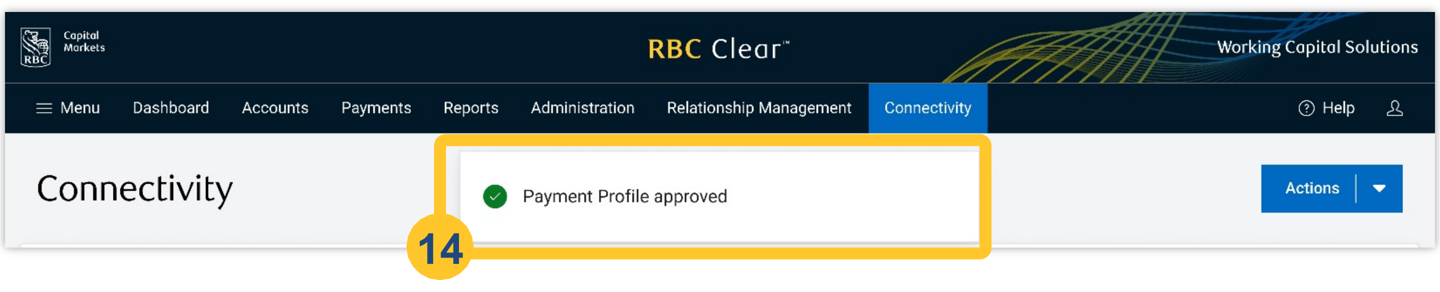
Click the **Connectivity** tab on the Main Navigation menu.
Next, select "**Pending Approval**" filter, then click **Details** to review the item details.



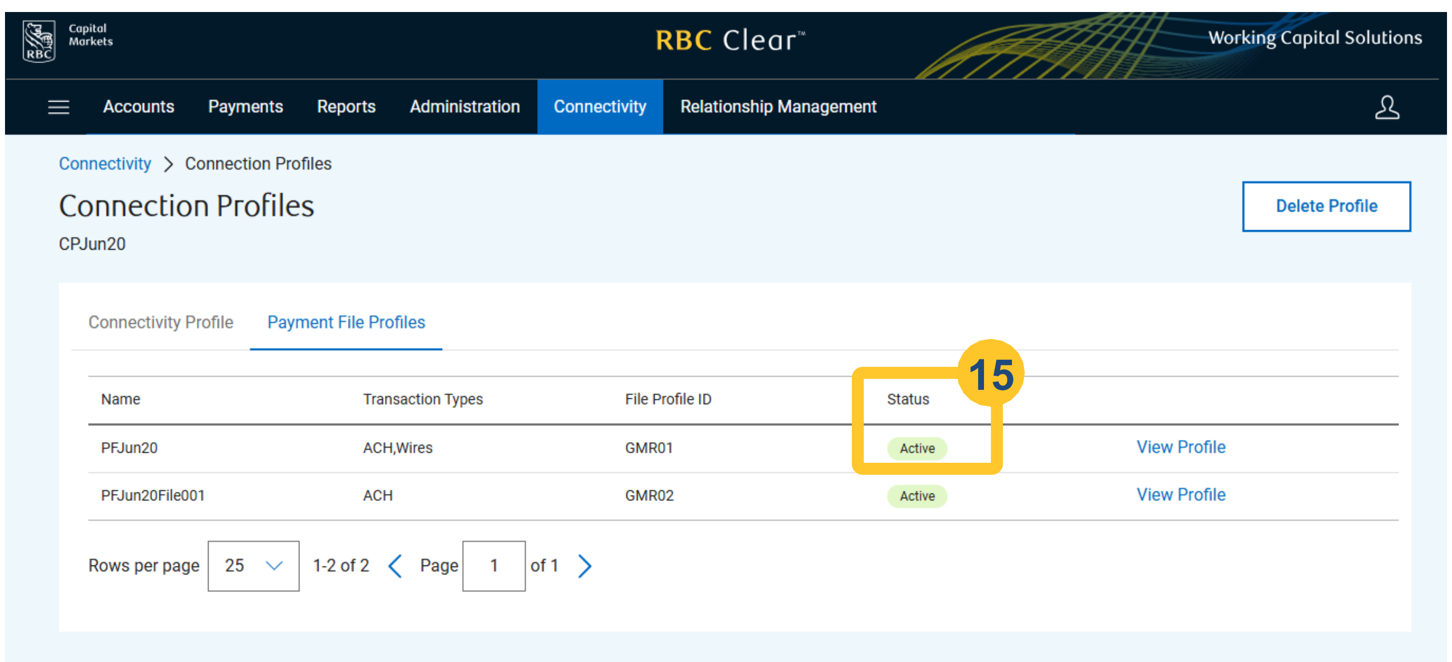
13 Review all the details. As the checker, you can then choose to either **Approve or Reject** the Connectivity Profile request.



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



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



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.

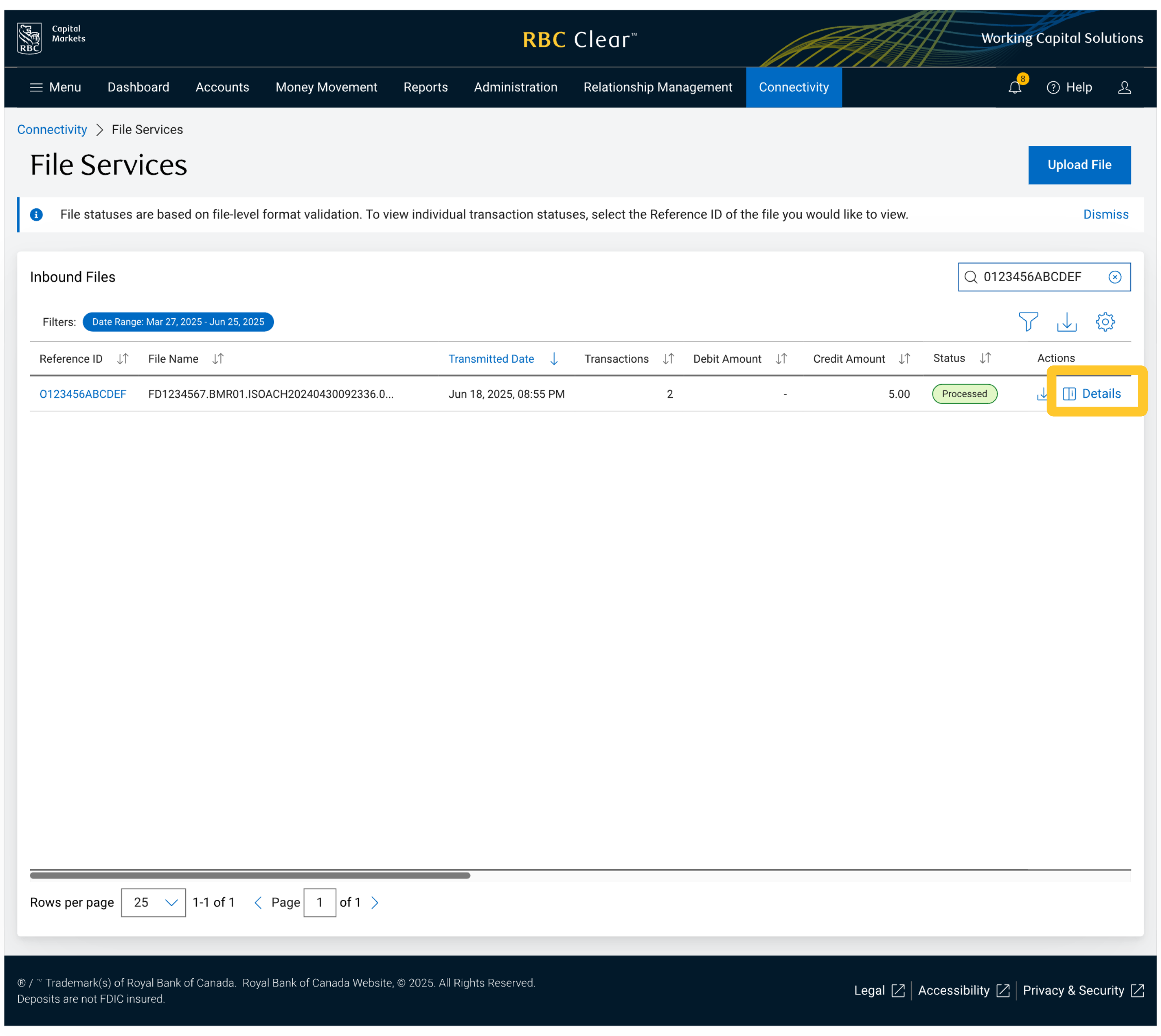
2 Follow these steps to check the status of transmitted files:

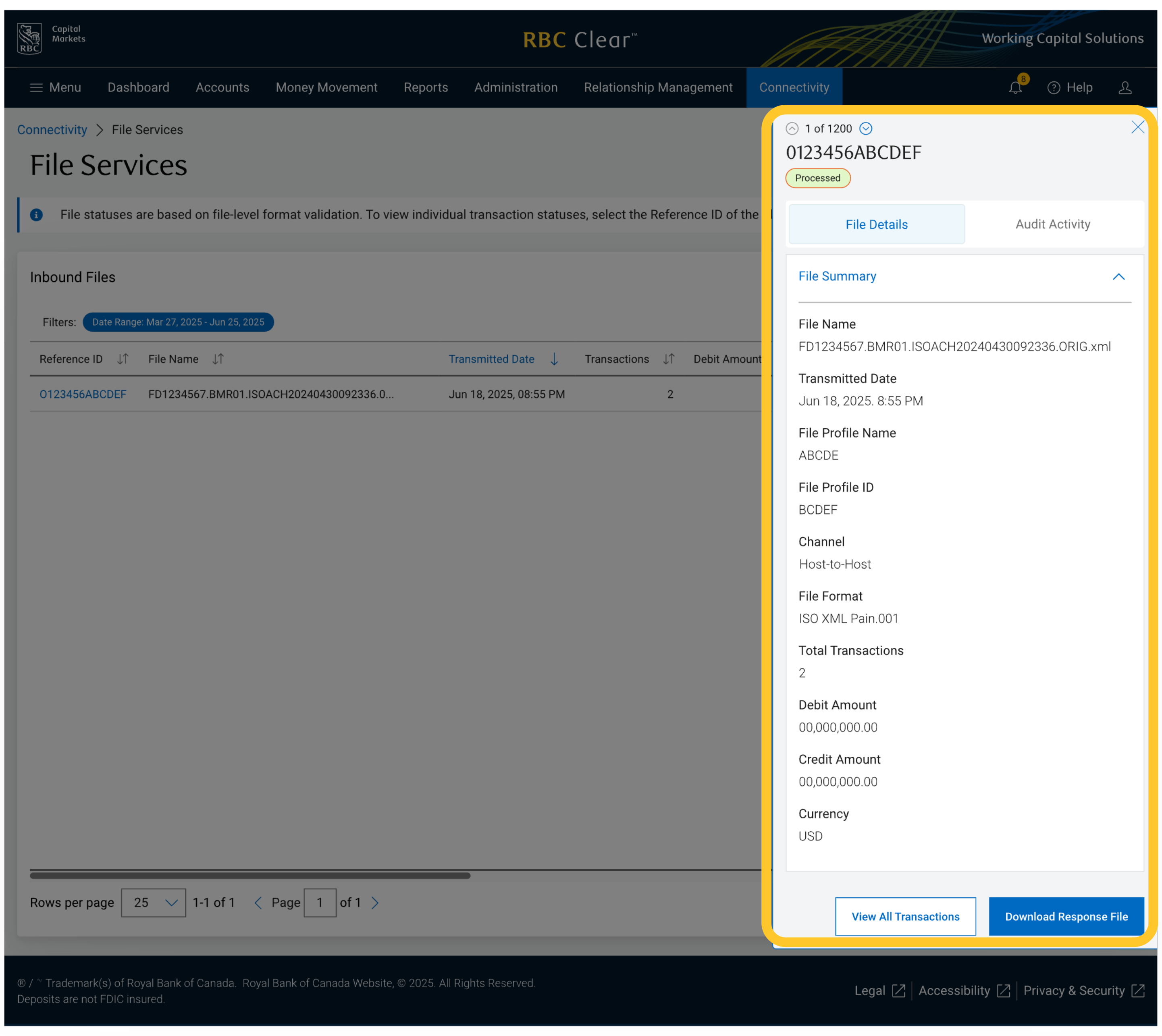
- For users with 'File Services Only' entitlement: Go to the **Connectivity** tab and select **File Services**.
- For users with both Technical Integration Manager and File Services entitlements: On the Connectivity page, navigate to the Actions tab and click **File Services**.

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.





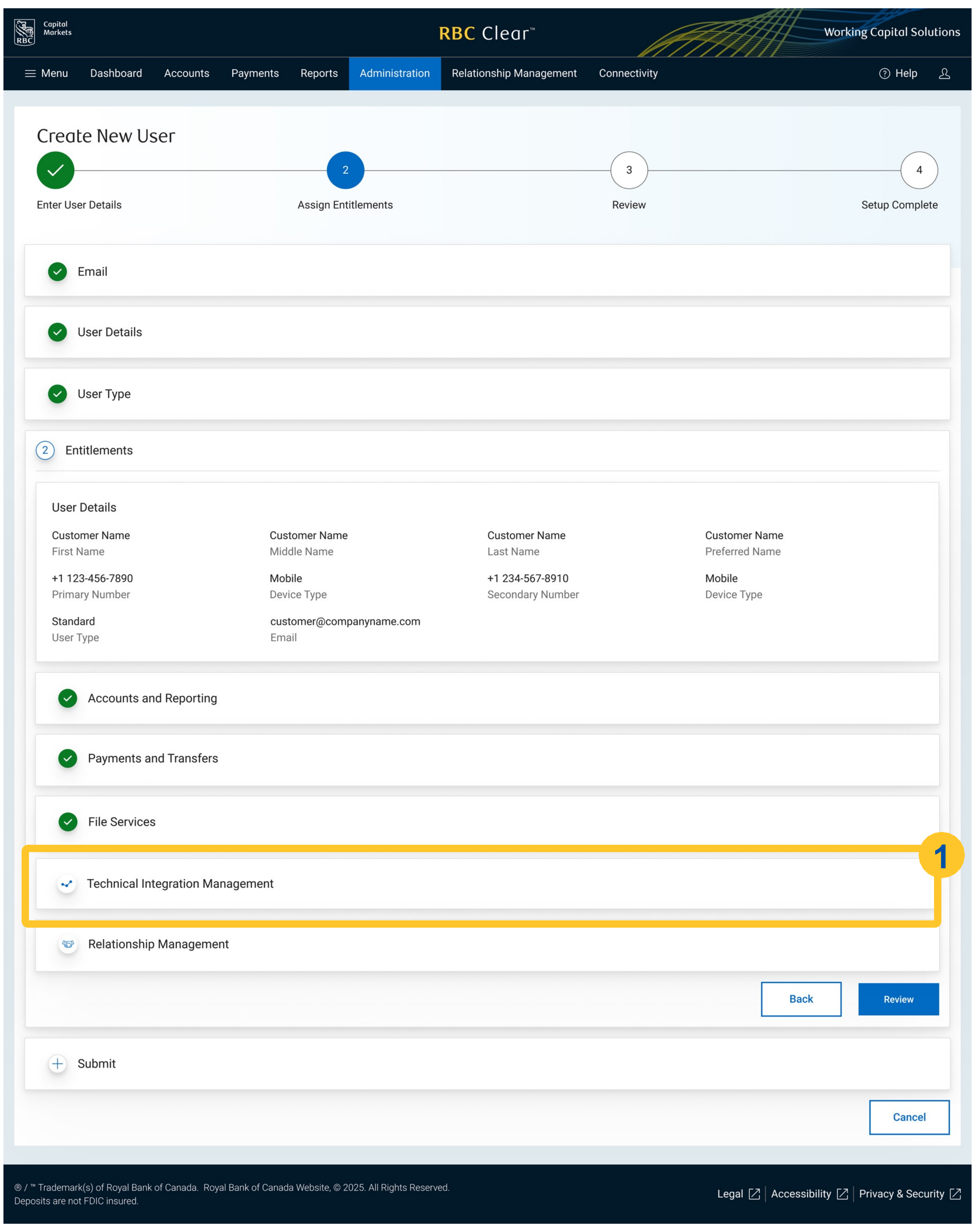
Capital Markets

RBC Clear™
Working Capital Solutions

Technical Integration Management

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.

1 Click on "**Technical Integration Management**" in the administration tab and expand the options for each entitlement assignment, as required.



2 Once the section is expanded,

Note: "Manage" entitlement cannot be assigned to the user without granting "View" entitlement.

a. The administrator must specify which entity(ies) the user is authorized to manage.

b. If **Choose entities** is selected, click on **Assign Entities** to select one or more Entity(ies) to assign to the user. Then, click **Confirm Selections**.

c. Once you have made your selections in all sub-sections, click **Confirm Selections**.