



RBC Clear Payment Enrichment and Verification Service

RBC Clear's Payment Enrichment and Verification Service improves Straight-Through Processing rates and minimizes errors for US Dollar and foreign currency cross-border payments initiated through the RBC Clear Portal.

Features

Intermediary Bank Enrichment

In the case an Intermediary Bank is required, the system will automatically suggest an Intermediary Bank after the Beneficiary Bank BIC is entered. Users can override this suggestion with an alternative routing bank.

Beneficiary Account Validation

Upon entry of the Beneficiary Account number, the system validates against available data and returns one of three results:

- Account ownership matches available financial institution data.
- Account ownership cannot be verified (this does not indicate an invalid account; verification may be unavailable in the provider's database at this time).
- No response (account location not supported by the validation service).

Note: Verification results provide guidance only and do not guarantee successful payment delivery or replace independent verification before fund release.

Availability

Beneficiary Account Validation currently applies only to the countries listed belowⁱ. Verification availability is dependent on the beneficiary's bank, account type, and provided information.

Argentina	France	Latvia	Portugal
Austria	Germany	Lithuania	Slovakia
Bangladesh	Greece	Malaysia	Slovenia
Belgium	India	Malta	Spain
Croatia	Indonesia	Nepal	Sweden
Cyprus	Ireland	Netherlands	United Kingdom
Estonia	Italy	Nigeria	Vietnam
Finland	Korea	Pakistan	

ⁱAdditional countries being added continuously

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