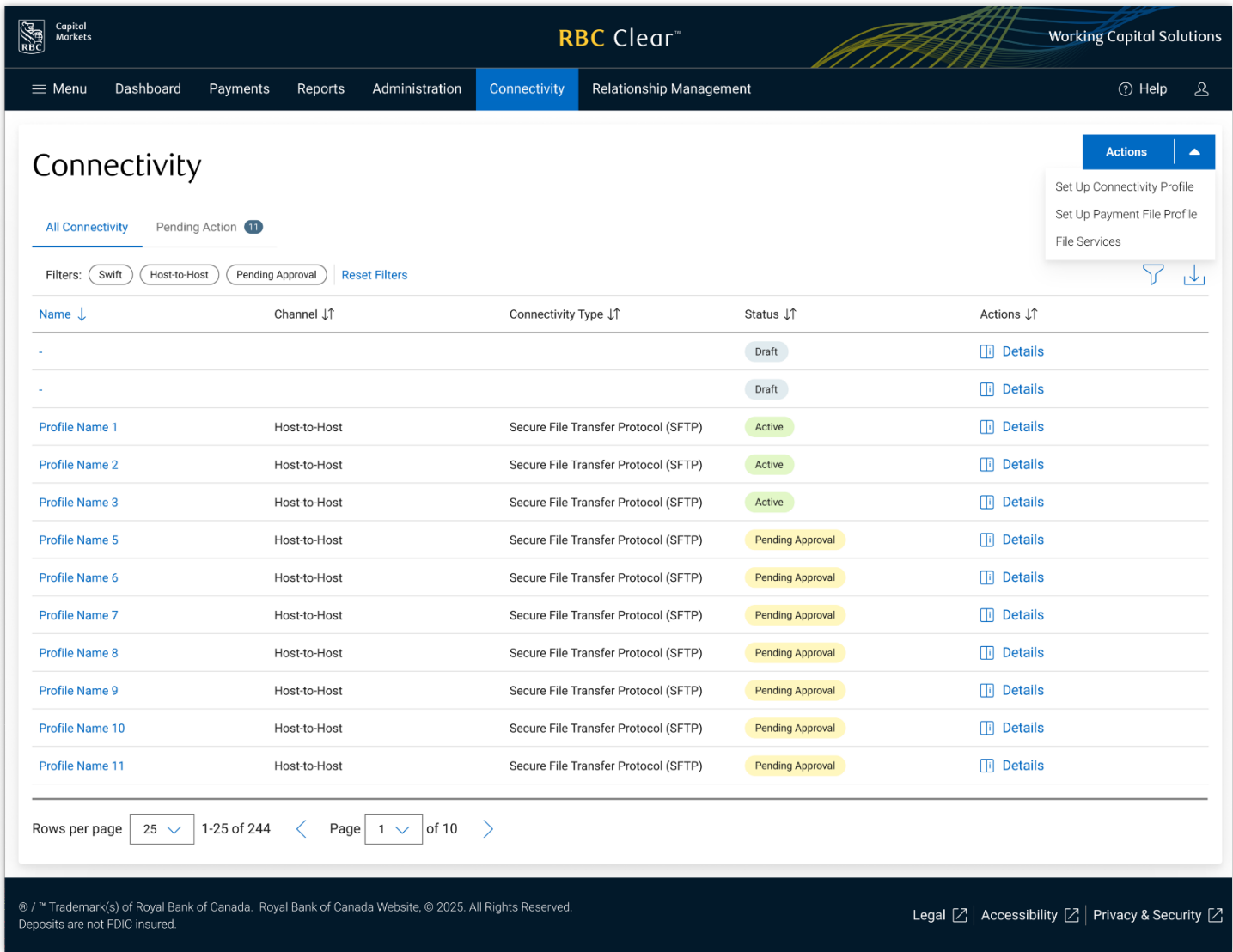


This guide will walk you through the step-by-step process of setting up a Payment File Profile for sending [ACH](#) or [Wire](#) payment files.

Setting Up a Payment File Profile for ACH

- 1
- To create a Payment Profile for sending ACH payments files, the pre-requisite is to set up the Connectivity Profile via Host-to-Host. 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 the already created **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, configure the **Request File Settings** section. 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. To send ACH files the “NACHA” file format option must be selected.

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

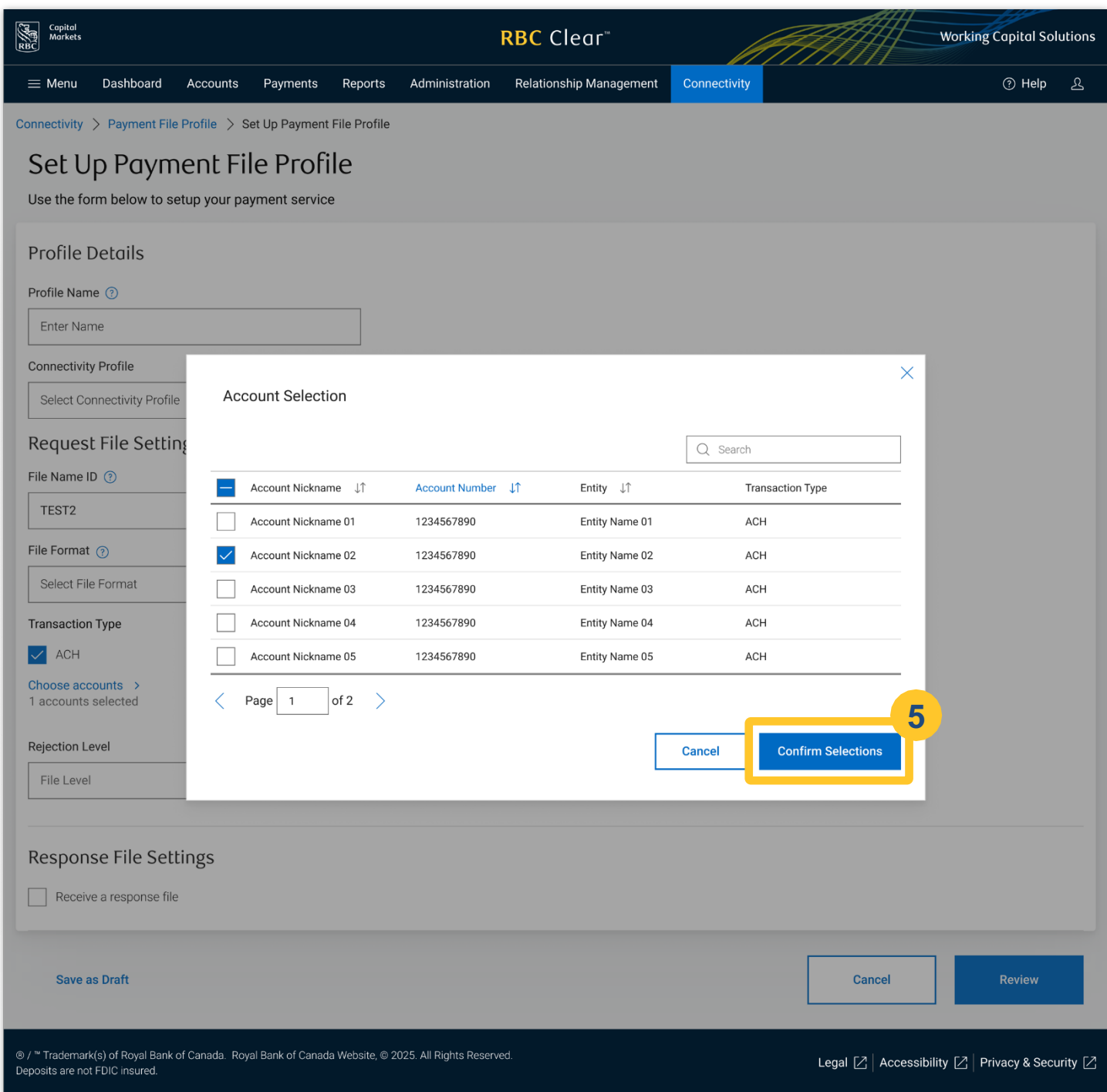
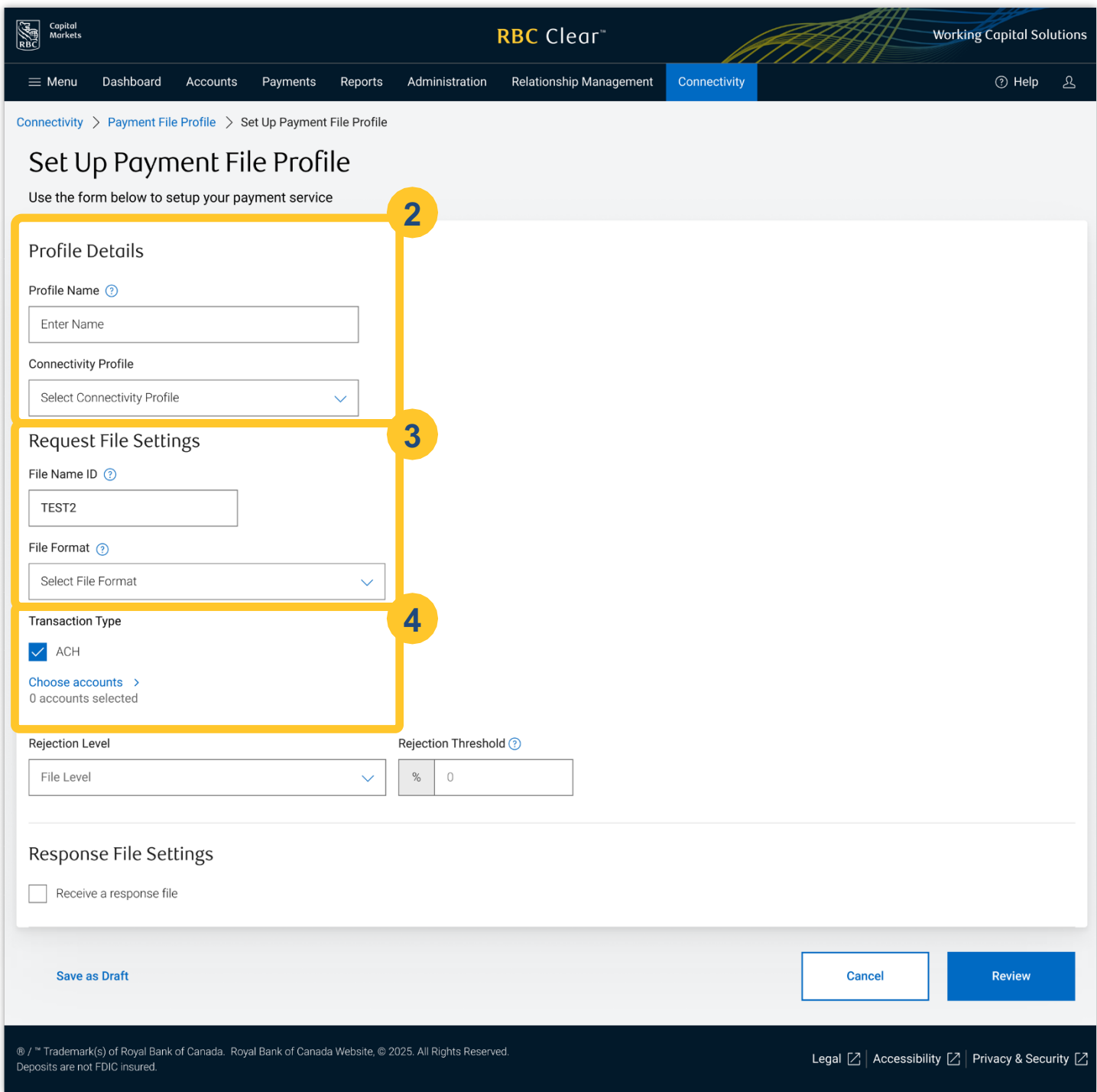
- 4
- Click on **Choose Accounts** for each transaction type.

- 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**.



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.*

Request File Settings

File Name ID ⓘ

TEST2

File Format ⓘ

Select File Format

Transaction Type

☒ ACH

[Choose accounts](#) >

0 accounts selected

Rejection Level

File Level

Rejection Threshold ⓘ

% 0

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.

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Connectivity >

Payment File Profile >

Set Up Payment File Profile

Set Up Payment File Profile

Use the form below to setup your payment service

Profile Details

Profile Name ⓘ

Enter Name

Connectivity Profile

Select Connectivity Profile

Request File Settings

File Name ID ⓘ

TEST2

File Format ⓘ

Select File Format

Transaction Type

☒ ACH

[Choose accounts](#) >

1 accounts selected

Rejection Level

File Level

File Level

Batch Level

Payment Level

Rejection Threshold ⓘ

% 0

Save as Draft

Cancel

Review

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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.

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

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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**.

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Connectivity >

Payment File Profile >

Set Up Payment File Profile >

Review and Submit

Review and Submit

Review the following profile details before submitting.

Profile Details

Profile Name

Profile Name 01

Connectivity Profile

Connectivity Profile 01

Request File Settings

File Name ID

TEST2

Transaction Type

ACH

Request File Format

ISO XML

Rejection Level

File Level

Rejection Threshold

0

Enabled Accounts

Account Nickname ⓘ†	Account Number ⓘ†	Entity Name ⓘ†	Transaction Type ⓘ†
Account Nickname1	1234567890	Entity Name 01	ACH
Account Nickname2	1234567890	Entity Name 02	ACH

Response File Settings

File Format

ISO XML pain.002

Report Delivery

Daily end-of-day

Save as Draft

Cancel

Submit

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

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Set Up Payment F >

Review and Submit

Review the following profile details before submitting.

Payment File Profile submitted for approval

- 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.

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Connectivity

All ConnectivityPending Action 1

Filters: SwiftHost-to-HostPending Approval

Name ↓	Channel	Type
Payment File Profile Name 01	Host-to-Host	Payment File Profile
Payment File Profile Name 02	Host-to-Host	Payment File Profile
Payment File Profile Name 03	Host-to-Host	Payment File Profile
Payment File Profile Name 05	Host-to-Host	Payment File Profile
Payment File Profile Name 06	Host-to-Host	Payment File Profile
Payment File Profile Name 07	Host-to-Host	Payment File Profile

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Payment File Profile

Pending Approval

Profile Summary

Profile Name
Payment File Profile Name 01

Connectivity Profile
Connectivity Profile Name 1

Request File Settings

File Name ID
TEST2

Transaction Type
ACH

Rejection Level
File Level

Rejection Threshold
0%

Response file Settings

File Format
ISO XML: Pain.002

Report Delivery
Daily End-of-day

RejectApprove

- 13
- Upon approval of the payment profile, a confirmation banner shows up on the connectivity page that says, “Payment Profile Approved.”

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Connectivity

Payment Profile approved

Actions

- 14
- Payment File Profile Activation:** Once the request is approved, the Payment File Profile status will change to “Active”.

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Connectivity

All ConnectivityPending Action 1

Filters: SwiftHost-to-HostPending Approval

Name ↓	Channel	Type	Status	Actions
Payment File Profile Name 01	Host-to-Host	Payment File Profile	Active	Details
Payment File Profile Name 02	Host-to-Host	Payment File Profile	Pending Approval	Details
Payment File Profile Name 03	Host-to-Host	Payment File Profile	Pending Approval	Details
Payment File Profile Name 05	Host-to-Host	Payment File Profile	Pending Approval	Details
Payment File Profile Name 06	Host-to-Host	Payment File Profile	Pending Approval	Details
Payment File Profile Name 07	Host-to-Host	Payment File Profile	Pending Approval	Details

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Setting Up a Payment File Profile for Wires

1 To create a Payment Profile for sending Wire payments files, the pre-requisite is to set up the Connectivity Profile via Host-to-Host. 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 the already created **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.

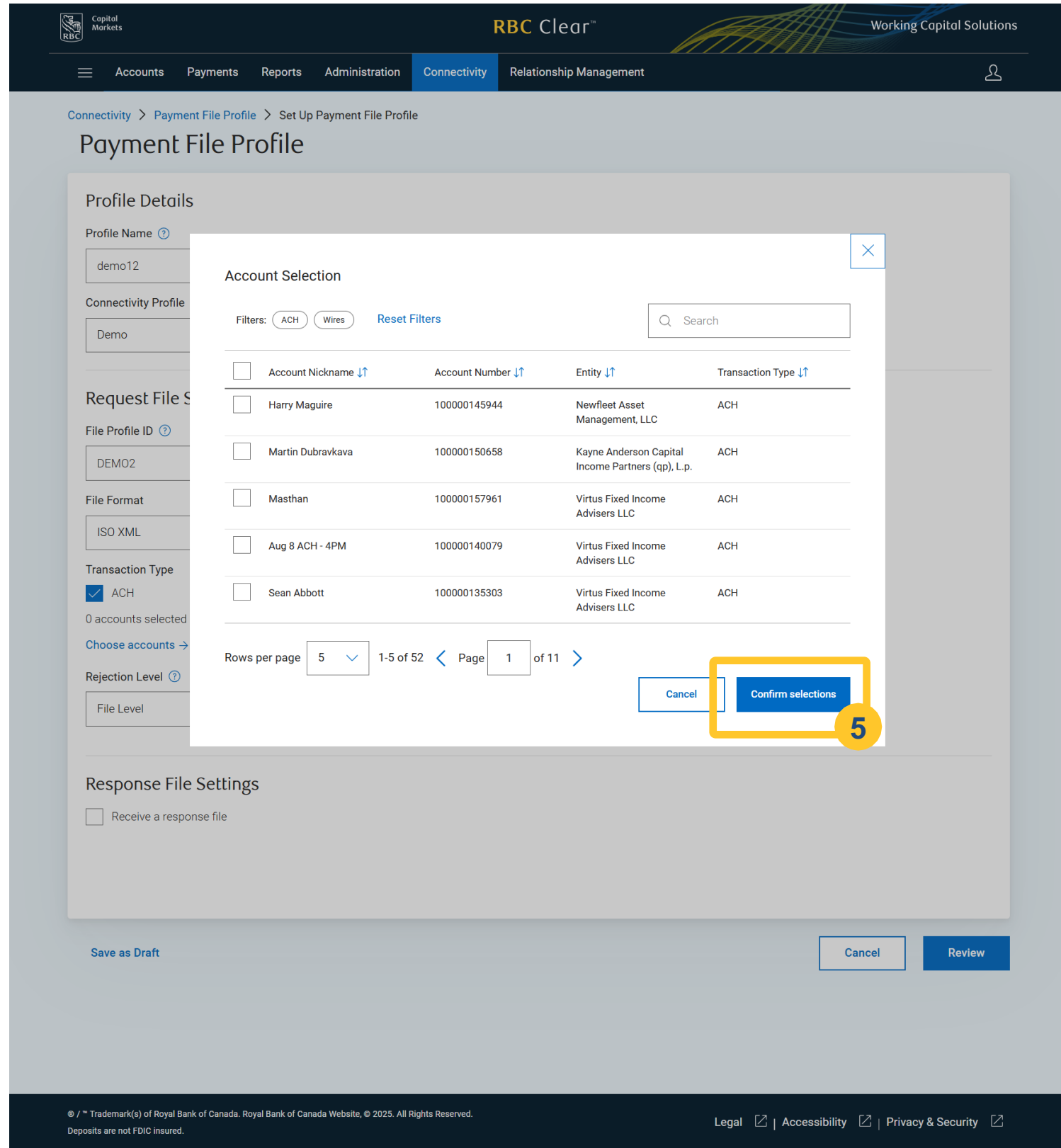
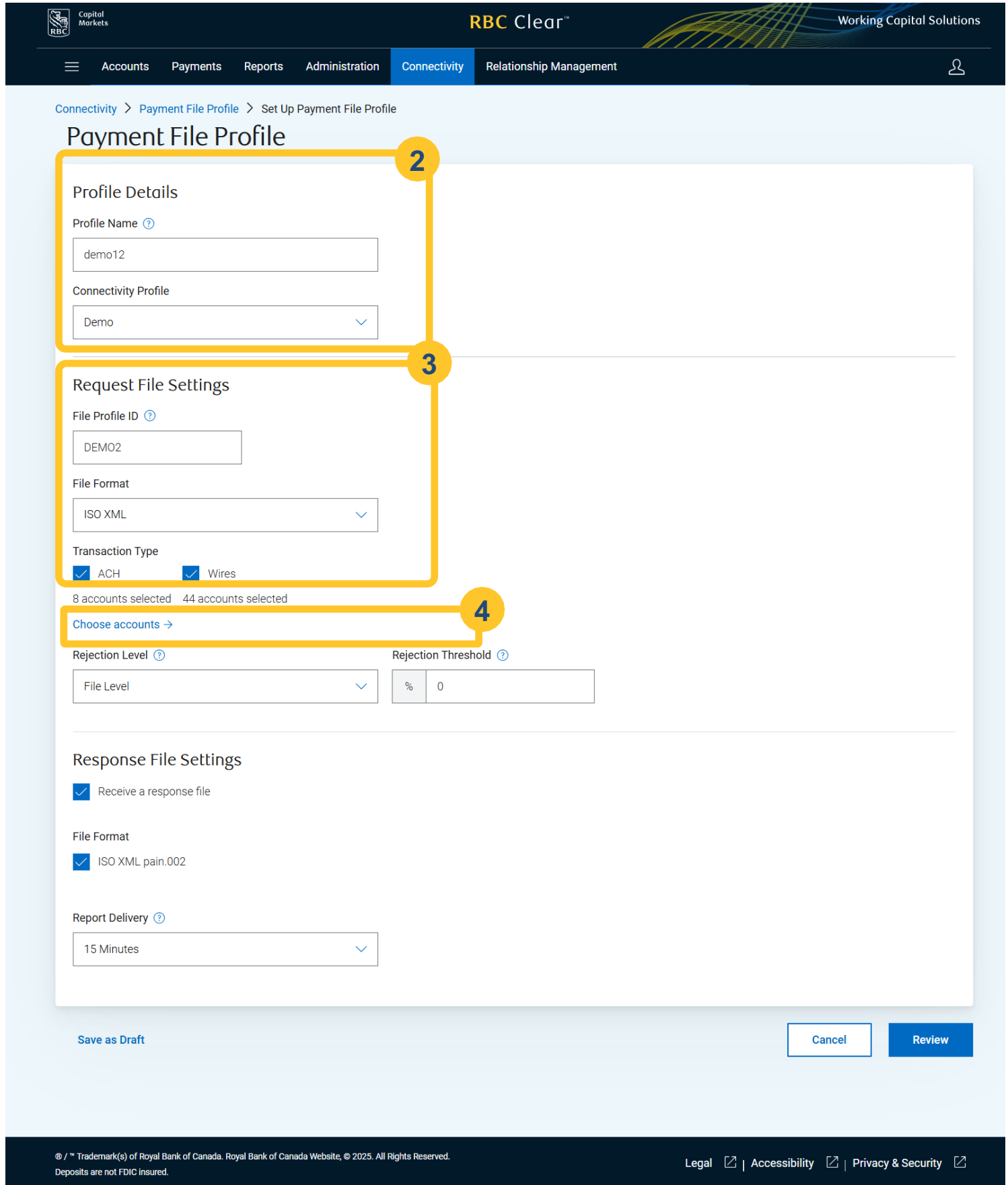
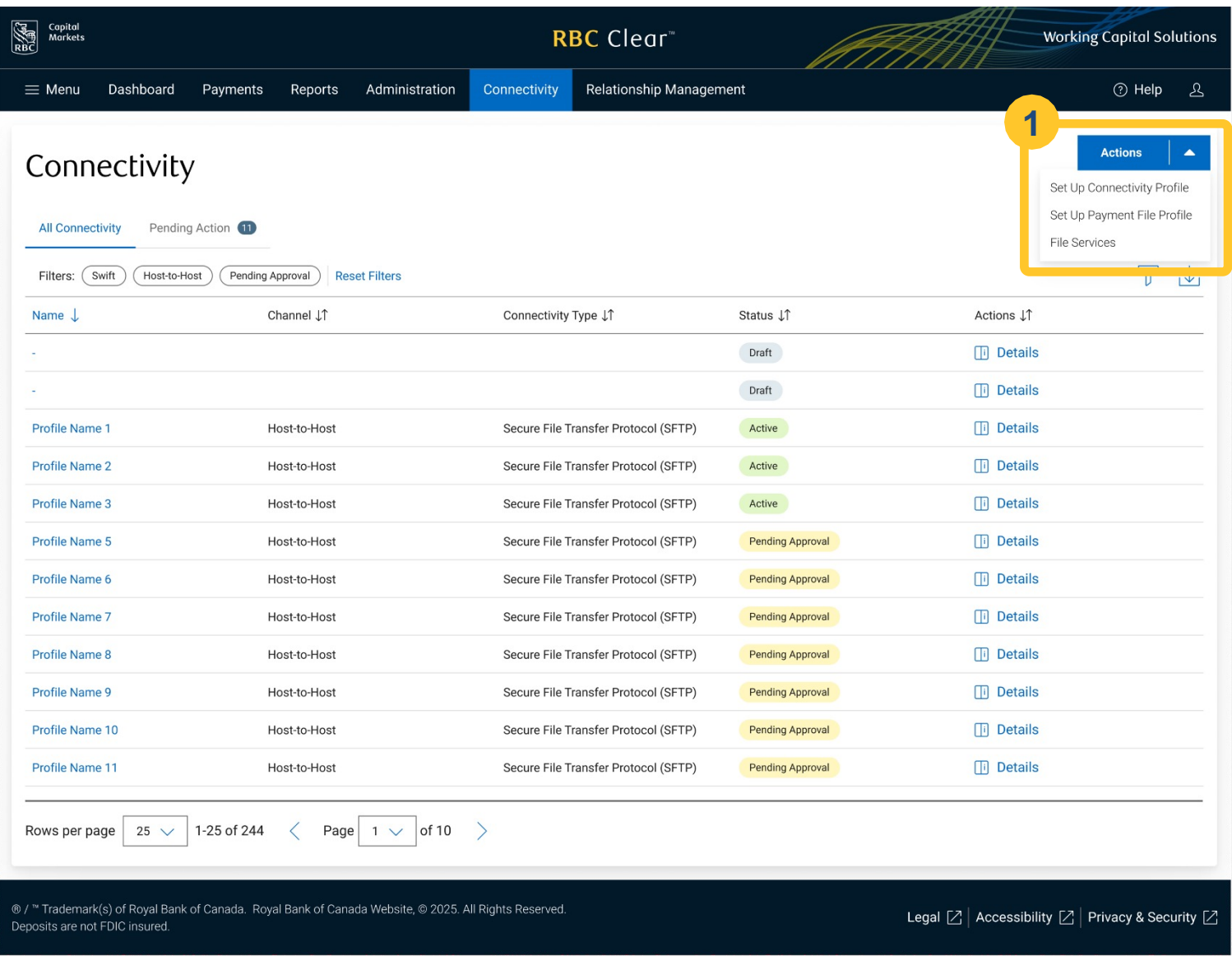
4 Click on **Choose Accounts** for each transaction type. If the transaction type was selected as ISO XML (Wires and ACH) in the previous step, the account pop-up will display all accounts eligible for ACH and Wires.

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**.



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**.

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

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Connectivity > Payment File Profile > Set Up Payment File Profile

Payment File Profile

Profile Details

Profile Name [?](#)
demo12

Connectivity Profile
Demo

Request File Settings

File Profile ID [?](#)
DEMO2

File Format
ISO XML

Transaction Type
☒ ACH ☒ Wires
8 accounts selected 44 accounts selected
[Choose accounts ->](#)

Rejection Level [?](#)
File Level
File Level
Batch Level
Transaction Level

Rejection Threshold [?](#)
% 0

File Format
☒ ISO XML pain.002

Report Delivery [?](#)
15 Minutes

Save as DraftCancelReview

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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 DraftCancelReview

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

Review and Submit

Review Profile details

Profile Details

Profile Name
PFJun13

Channel(s) to send payment file
Host-to-Host

Connectivity Profile
CPJune13

Request File Settings

File Profile ID
PF080

File Format
ISO XML

Rejection Level
Batch Level

Enabled Accounts

Account Nickname ↓↑	Account Number ↓↑	Entity ↓↑	Transaction Type
Joe Root	100000135174	Virtus Fixed Income Advisers LLC	ACH
Harry Maguire	100000145944	Newfleet Asset Management, LLC	Wires

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Response File Settings

Delivery Channel
Host-to-Host

File Format
ISO XML pain.002

Receive Response
For every file sent

Report Frequency
Daily End-of-day

Save as DraftCancelSubmit

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Review and Submit

Review the following profile details before submitting.

☒ Payment File Profile submitted for approval

