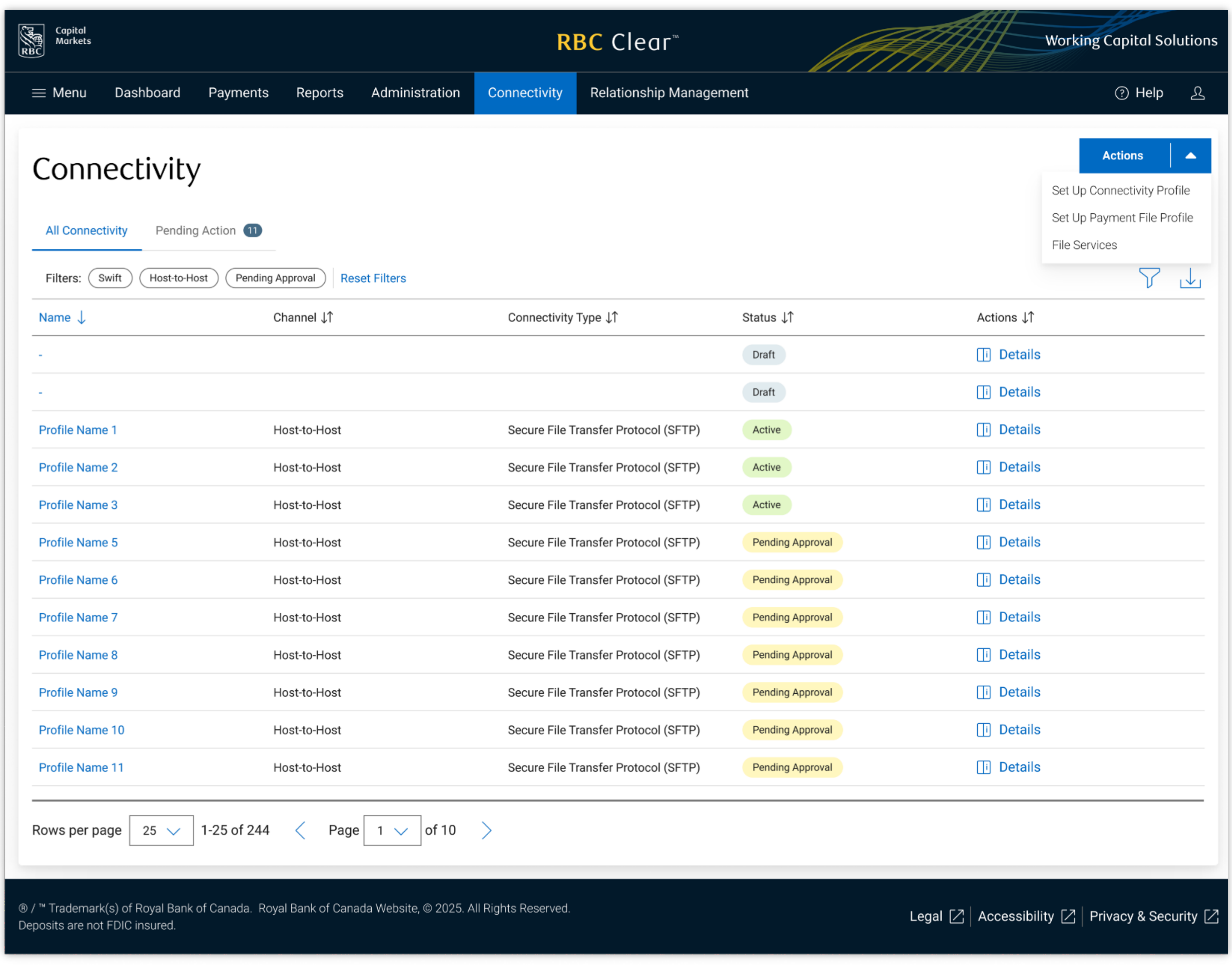
Capital Markets

RBC Clear™
Working Capital Solutions

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.

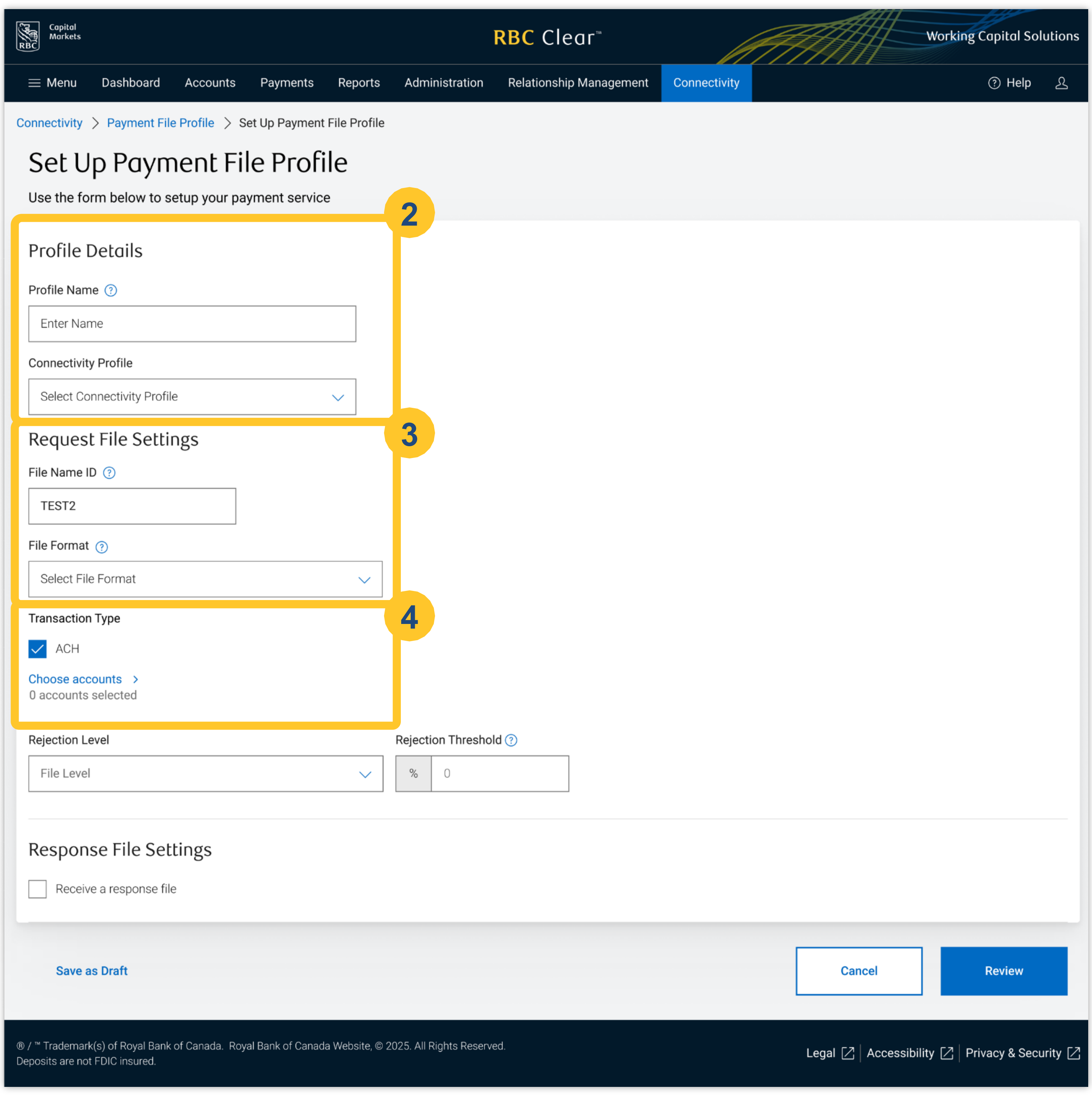
3 Next, configure the **Request File Settings** section. These are the settings and configurations of the file you'll be transmitting to RBC Clear.

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.

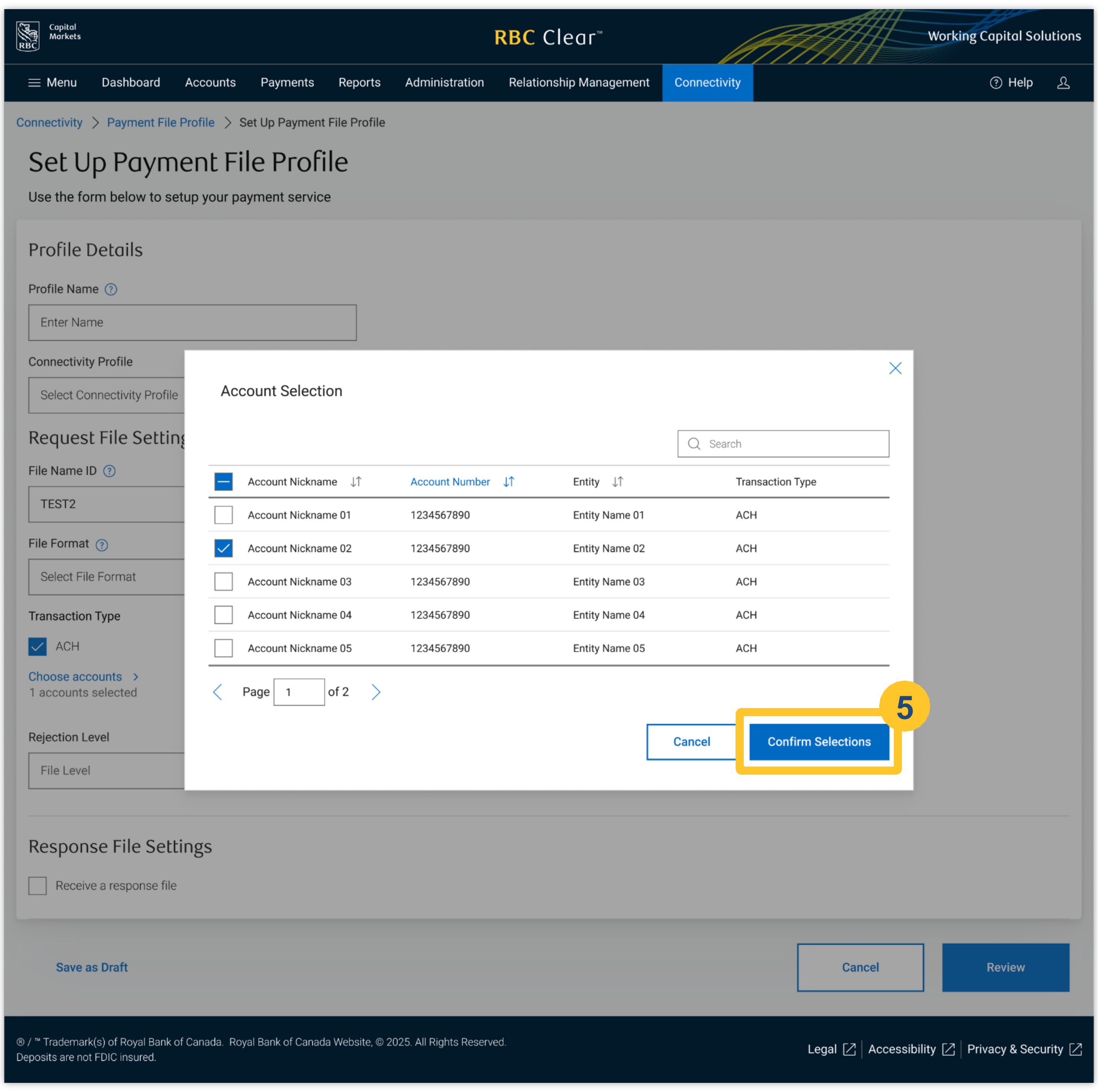


5 For each selected Transaction Type, you must designate which accounts will be enabled for processing.

An account that is used in the file but not enabled on this profile will result in the transaction being rejected during file processing.

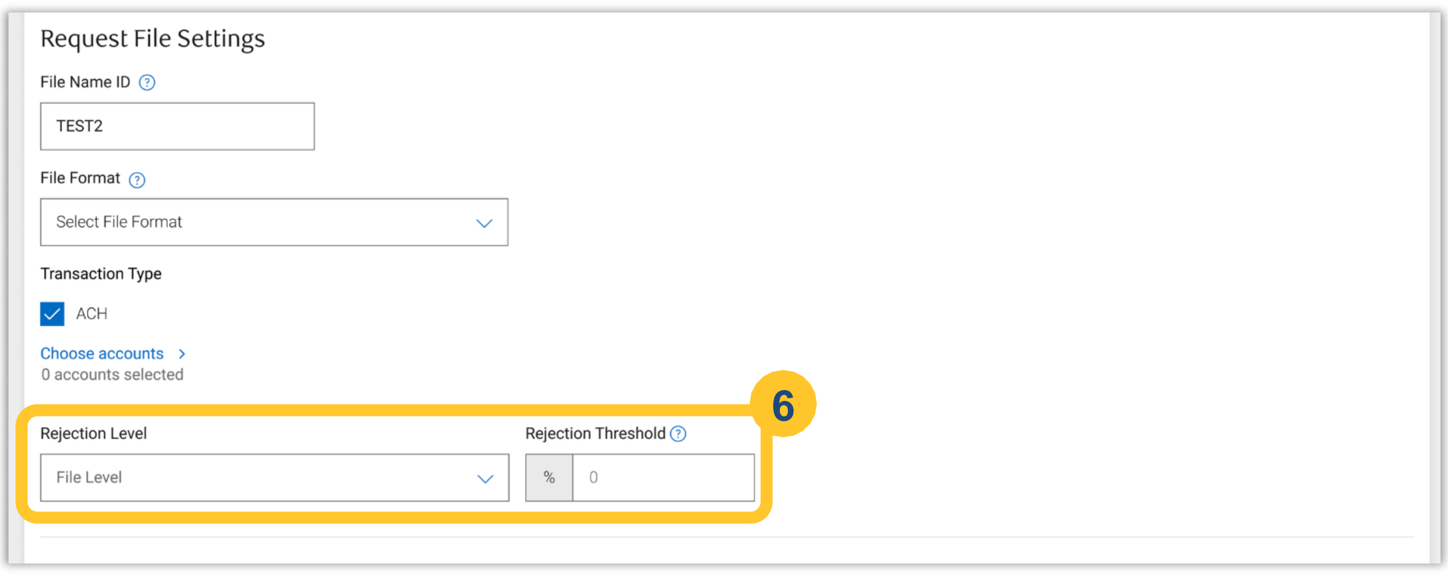
For ACH, the account must first be onboarded for ACH processing eligibility for the account to be added to this profile.

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.*

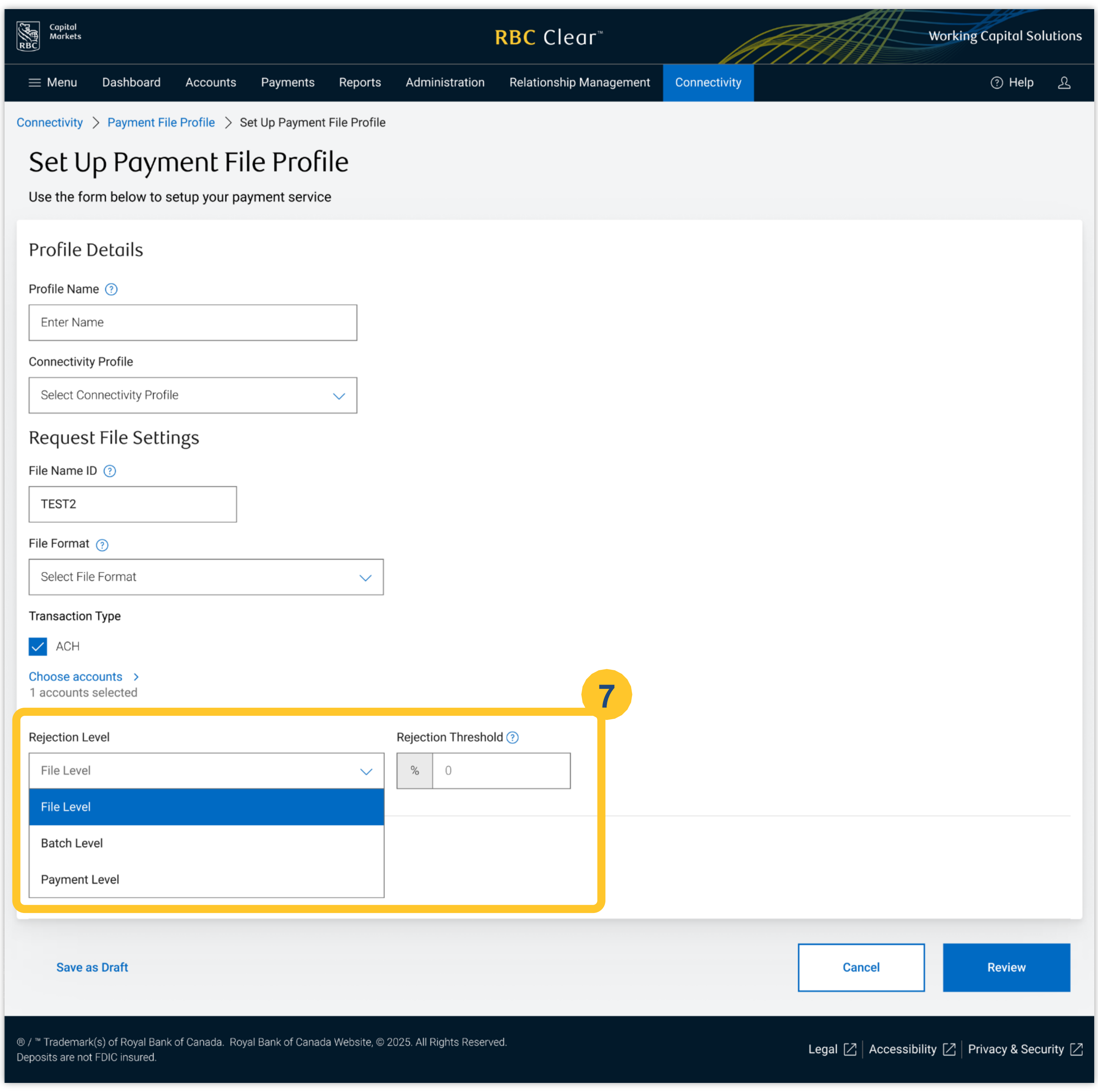


7 **Rejection Levels:**

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.

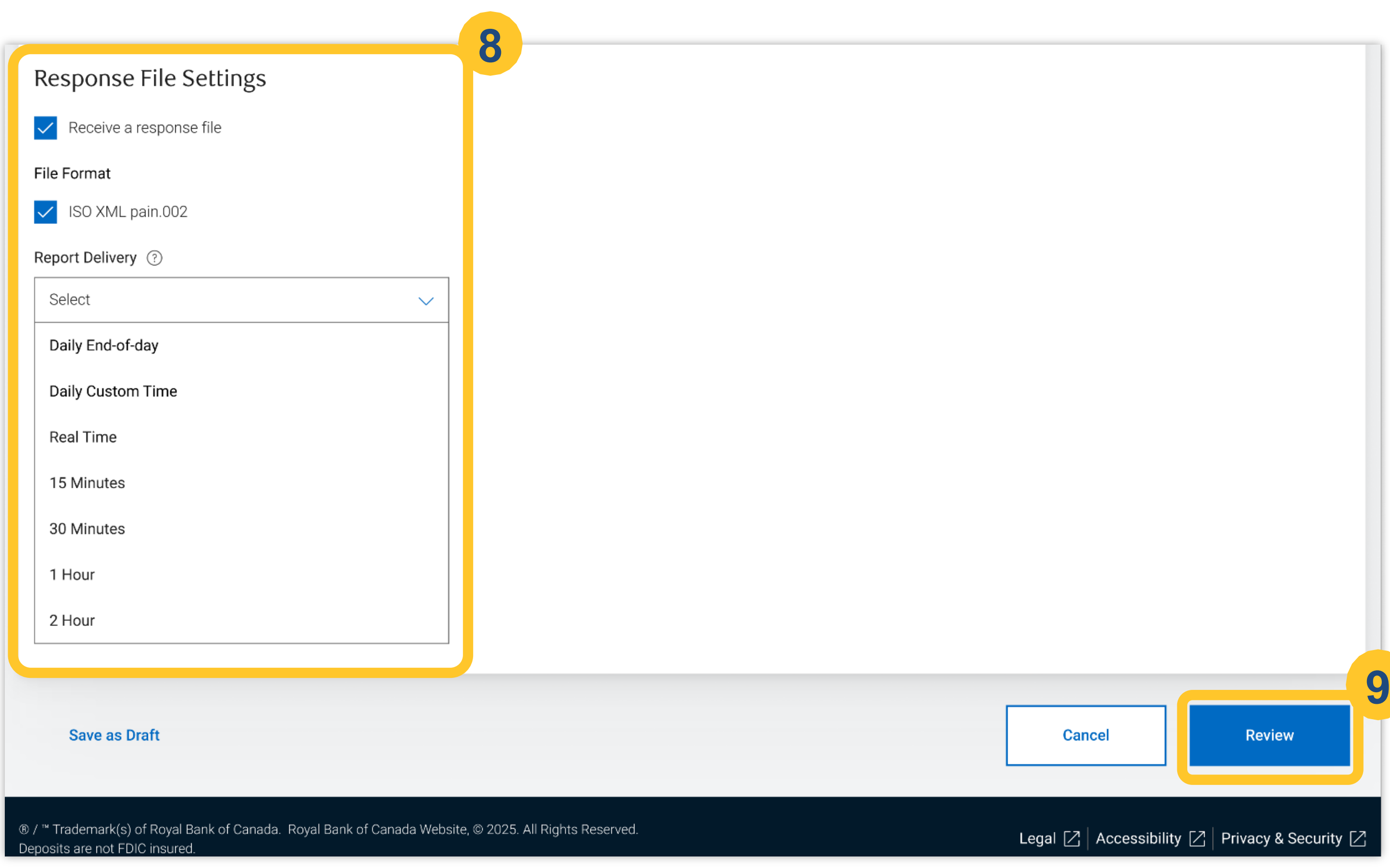
Receive a response file: This indicates that you would like to receive file-based response over your Connectivity setup.

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.

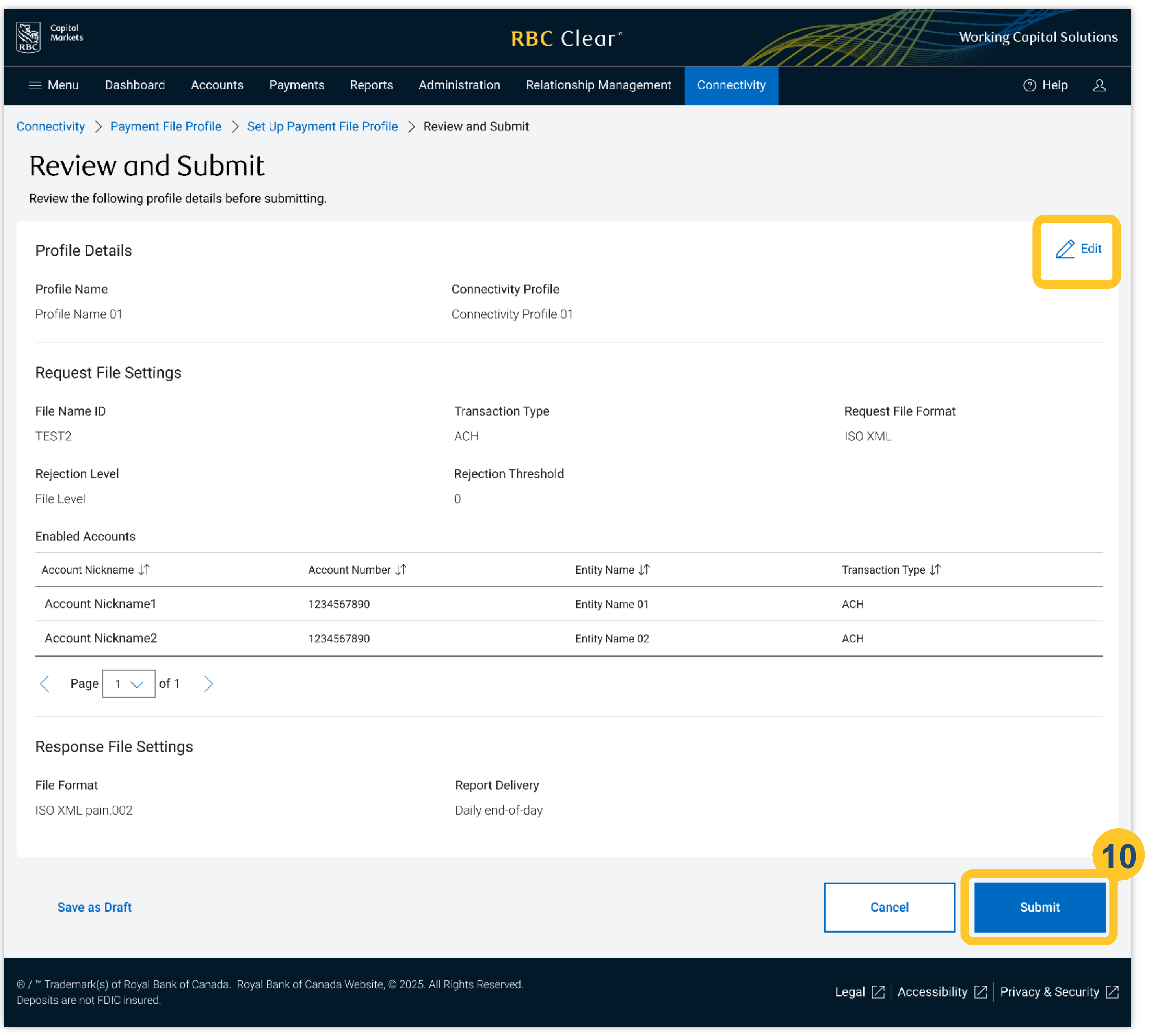
9 Click on **Review** once the form is complete.



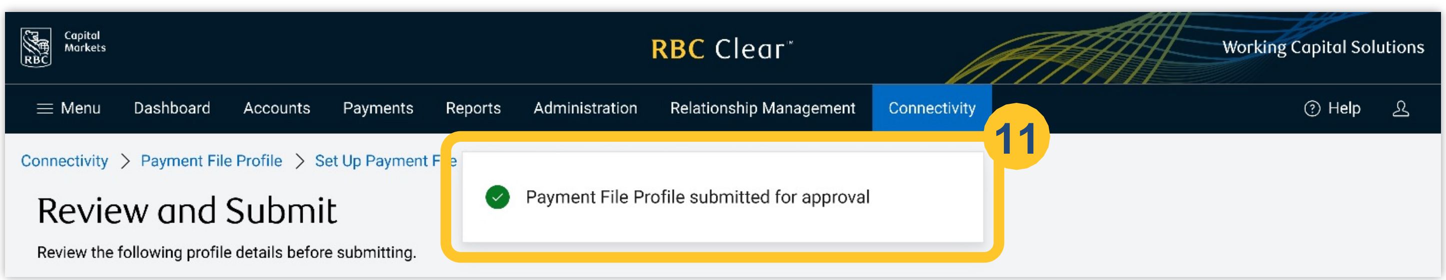
10 Next, you'll be taken to the **Review and Submit** page where you can verify your request details before submitting it for approval.

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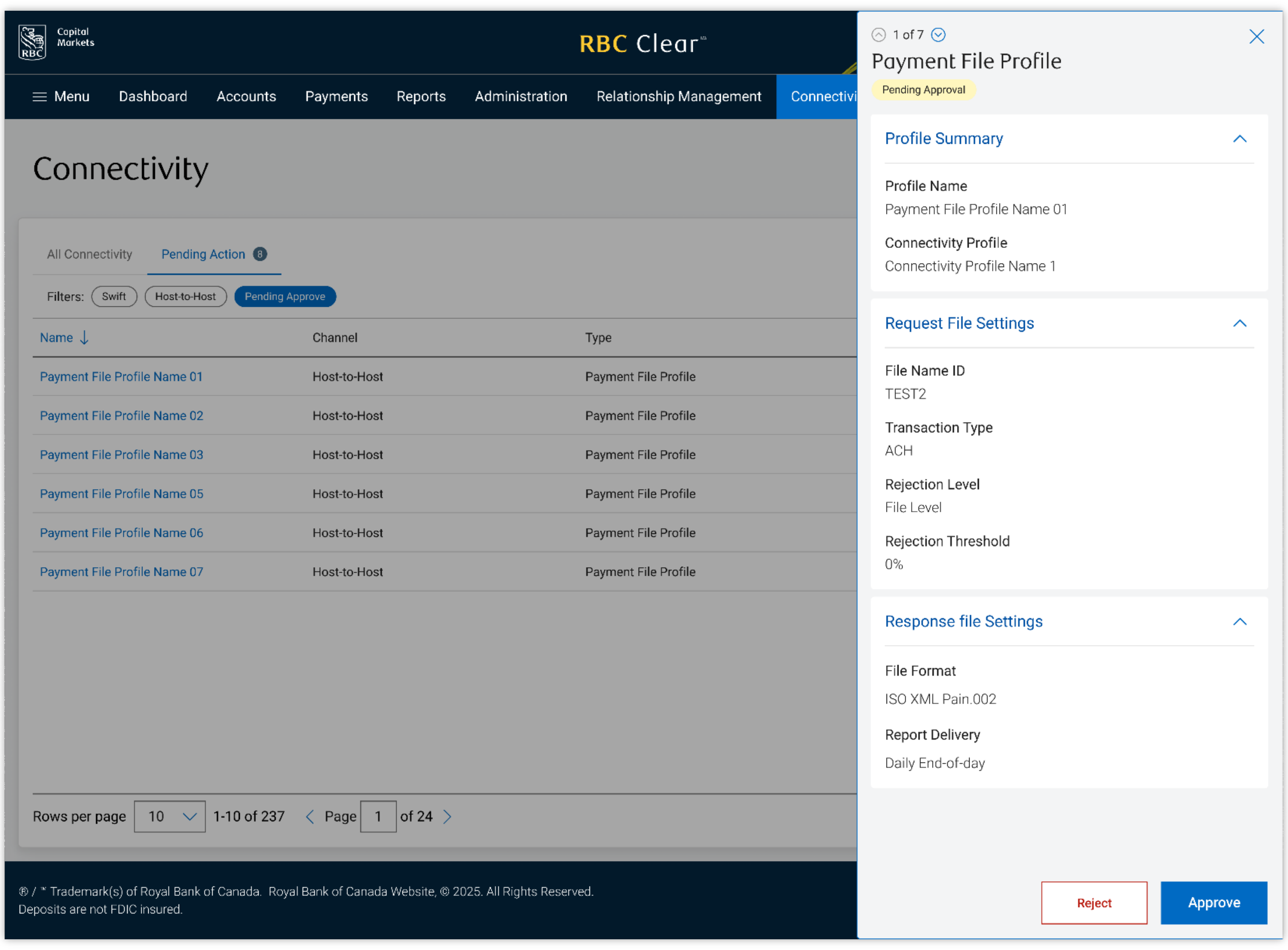
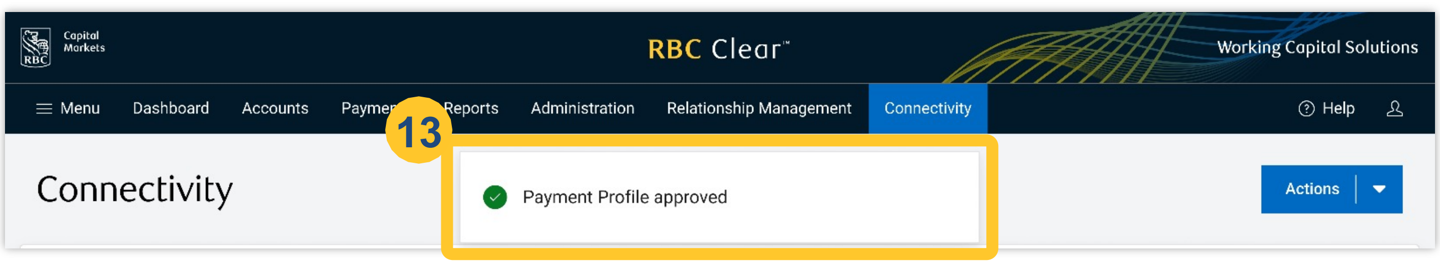
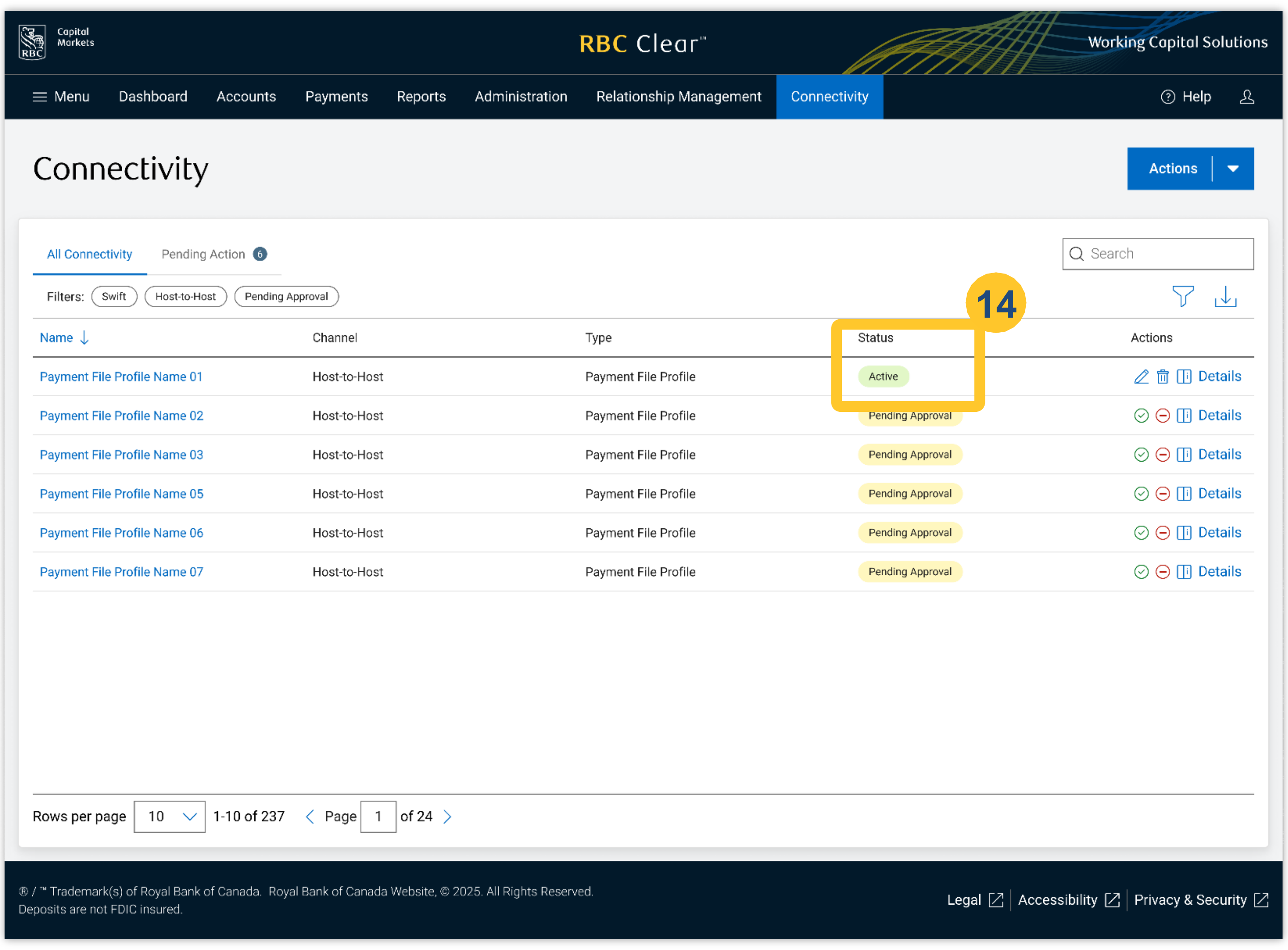
12 Approval or Rejection Payment File Profile: Once the Payment File Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.



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



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



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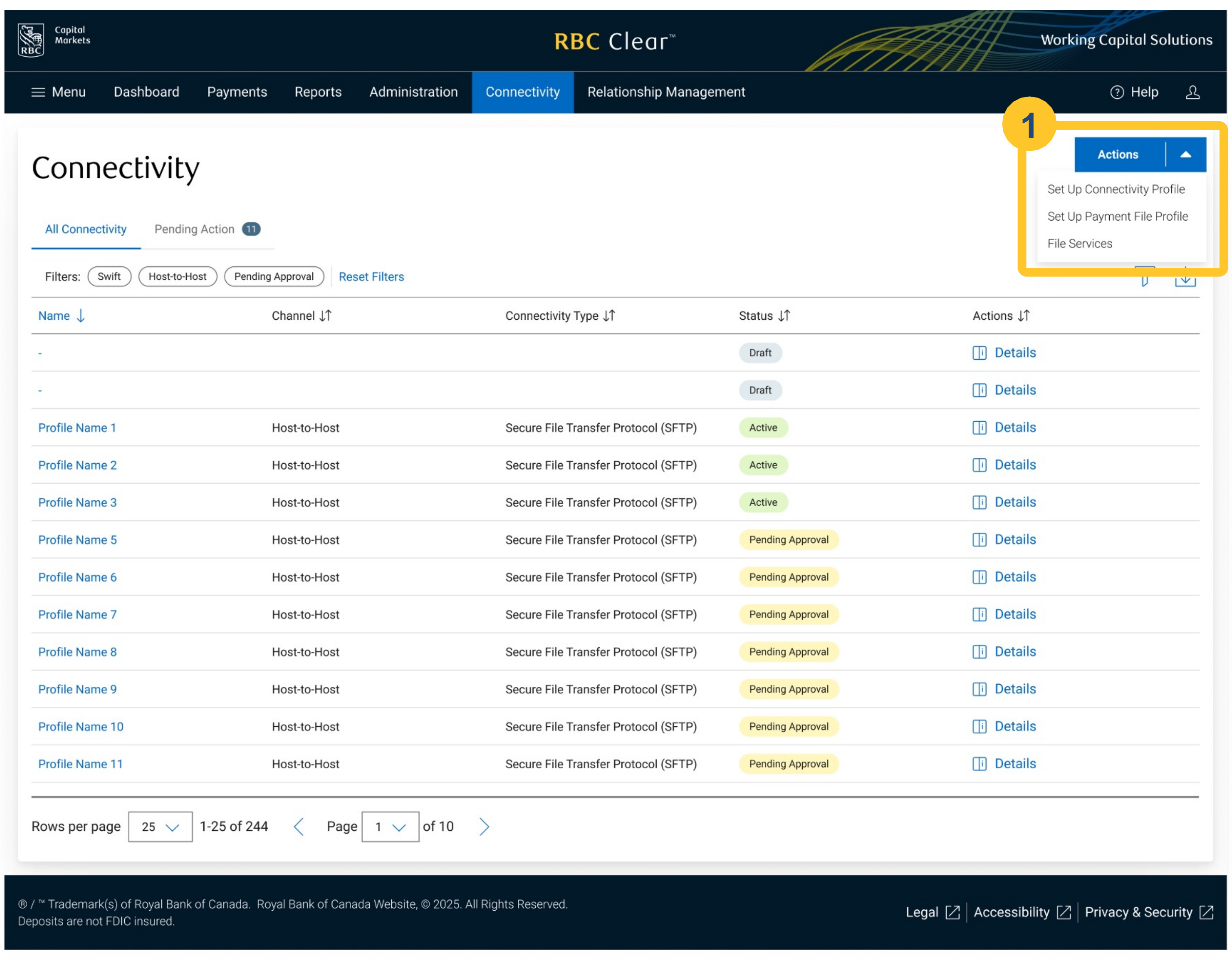
Setting Up a Payment File Profile for Wires

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

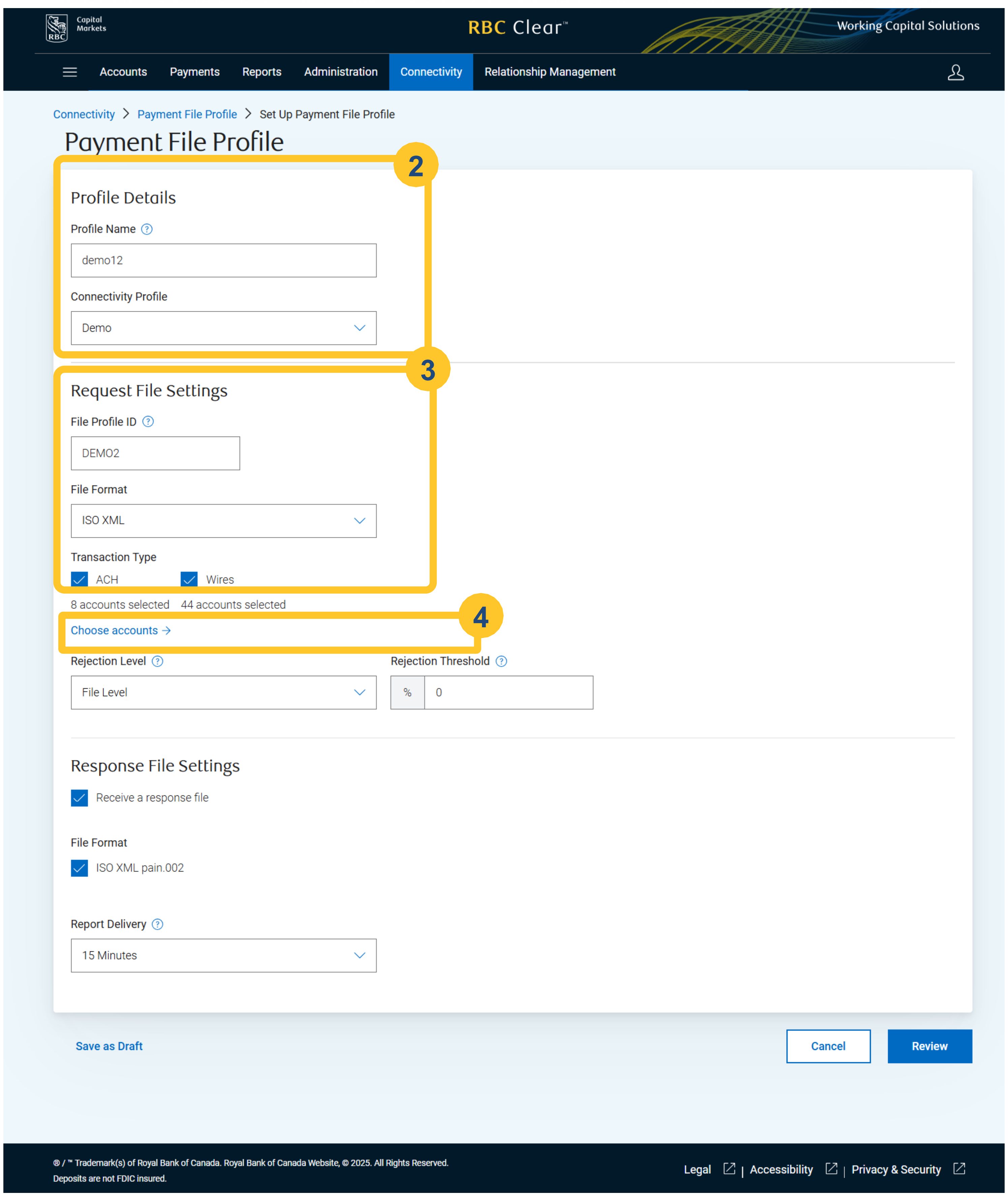
3 Next, you'll configure the **Request File Settings.** These are the settings and configurations of the file you'll be transmitting to RBC Clear.

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.



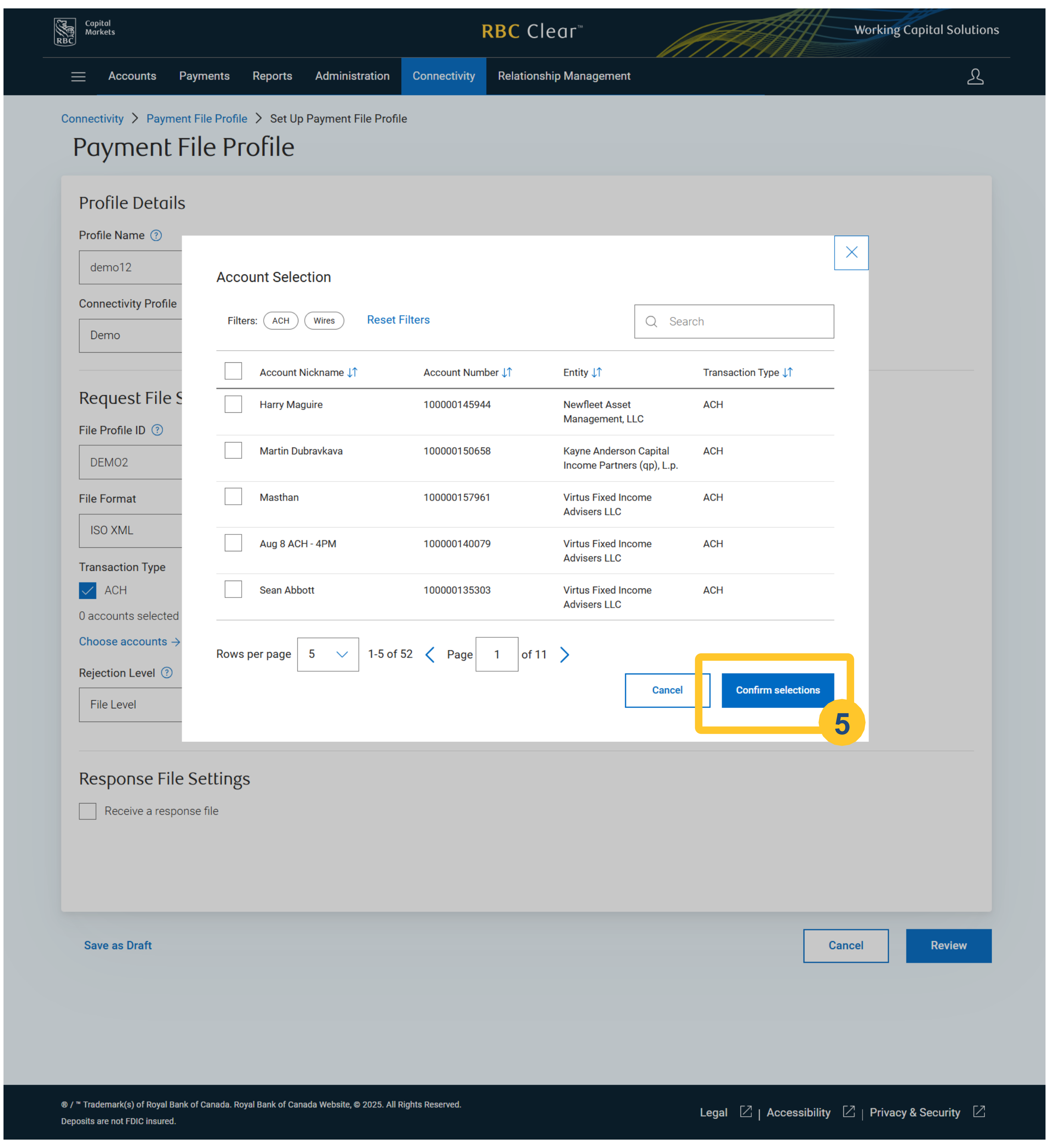
4 Click on **Choose Accounts** for each transaction type. If the transaction type was selected as ISO XML (Wires and ACH) in the previous step, the account pop-up will display all accounts eligible for ACH and Wires.

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.**



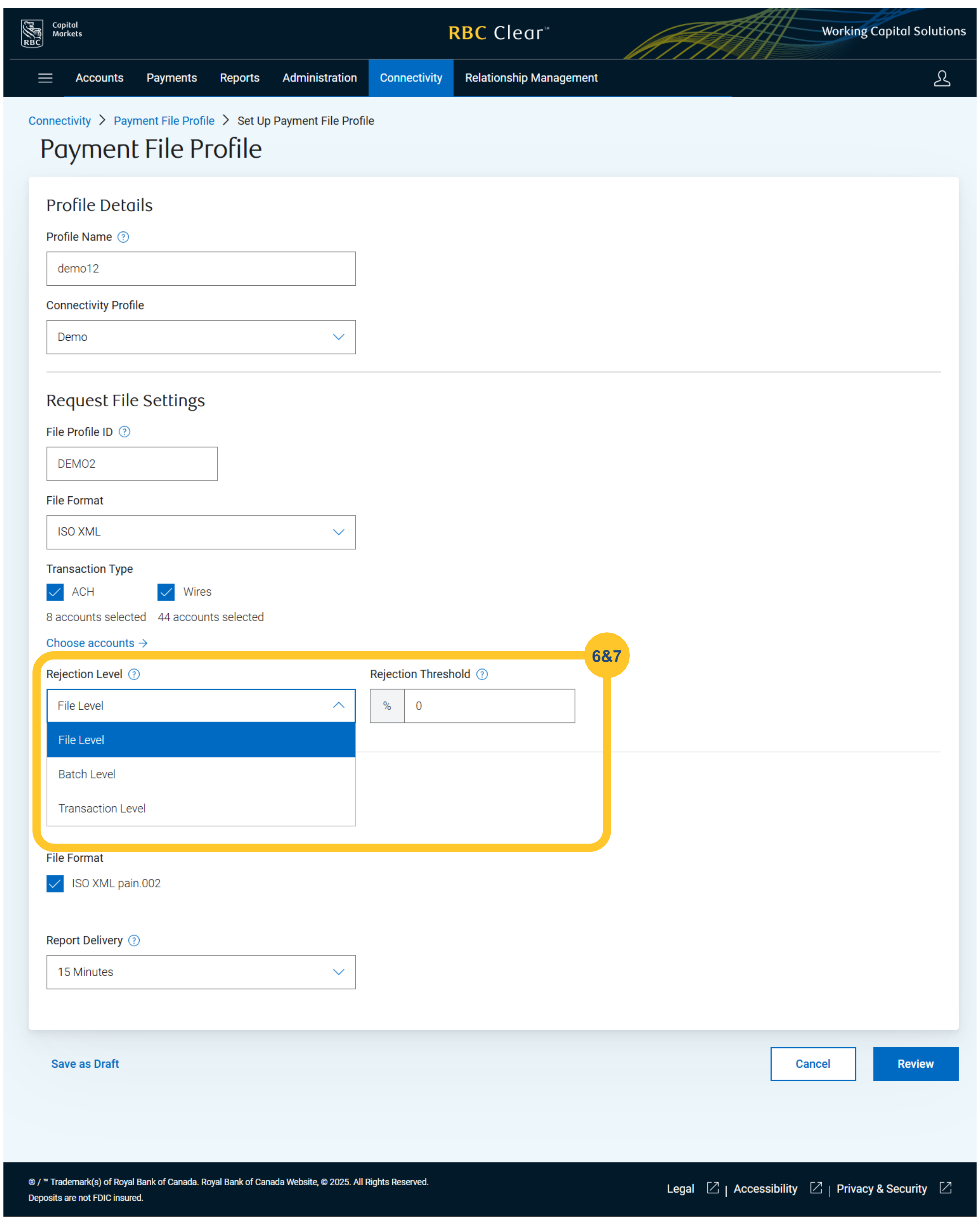
6 **Rejection Level:** This determines the impact of validation errors on the file during processing.

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.

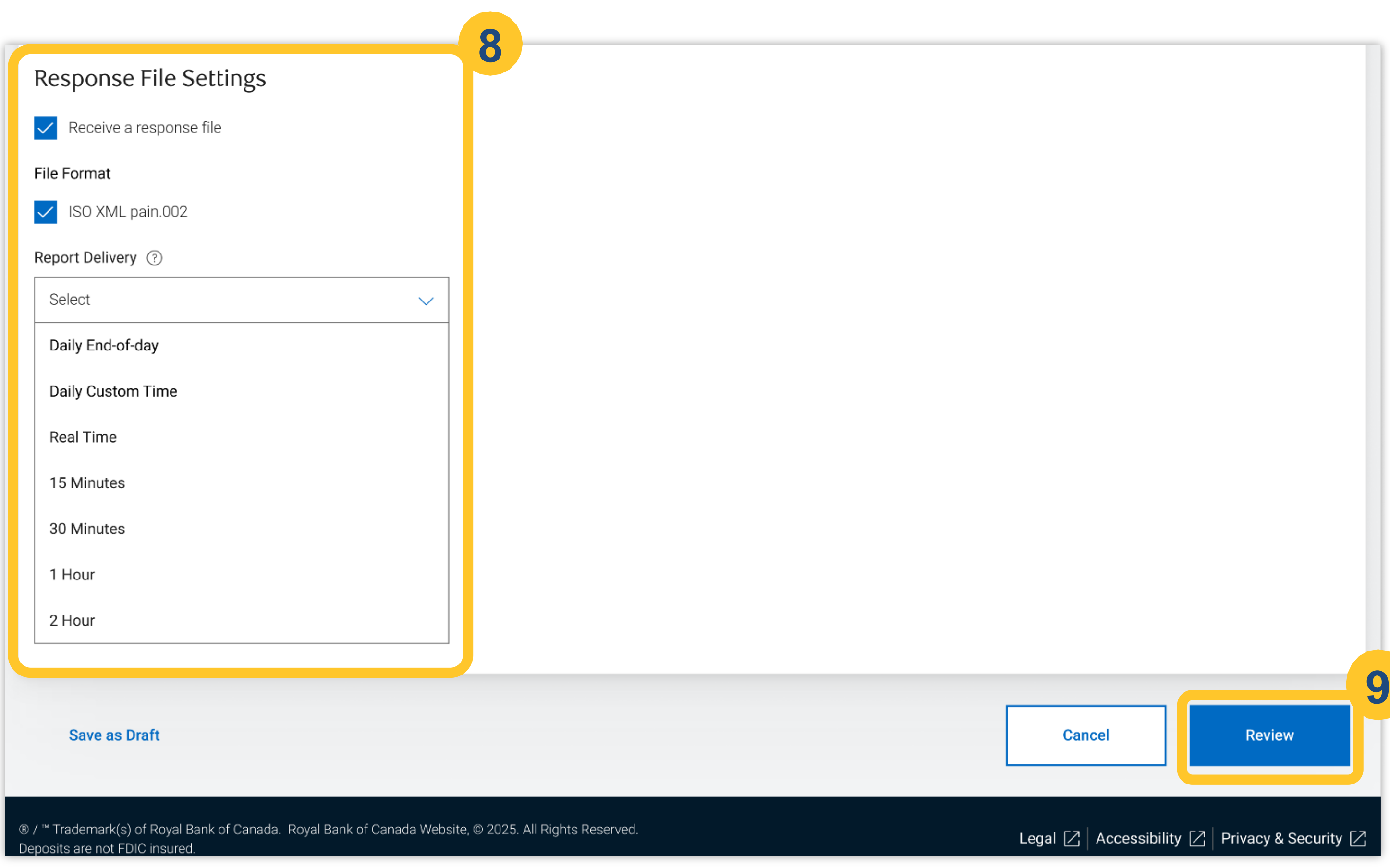
Receive a response file: This indicates that you would like to receive file-based response over your Connectivity setup.

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.

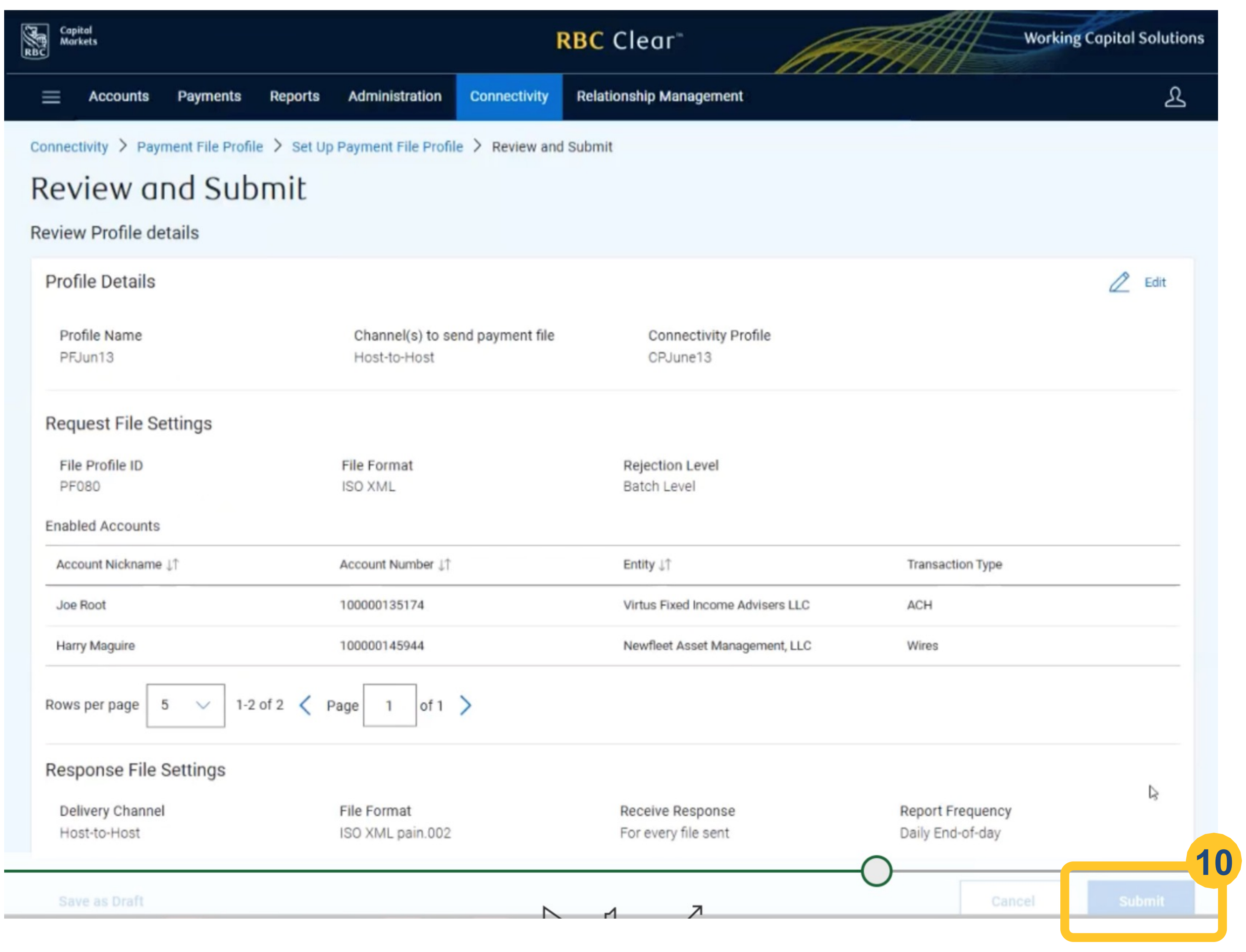
9 Click on **Review** once the form is complete.



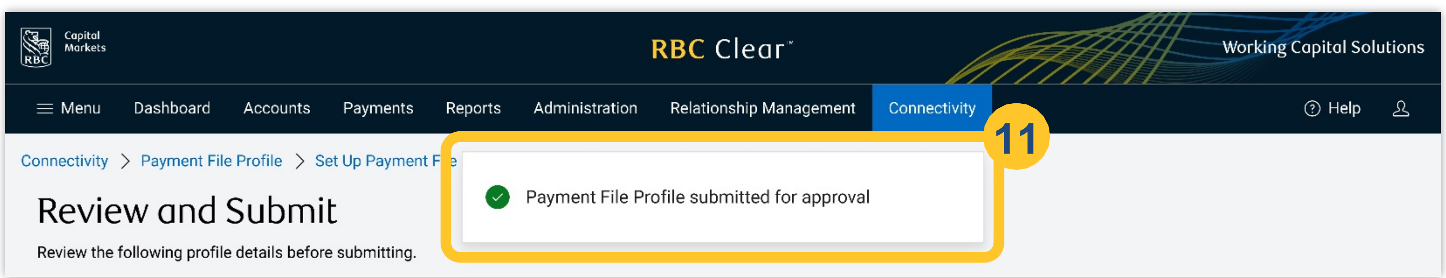
10 Next, you'll be taken to the **Review and Submit** page where you can verify your request details before submitting it for approval.

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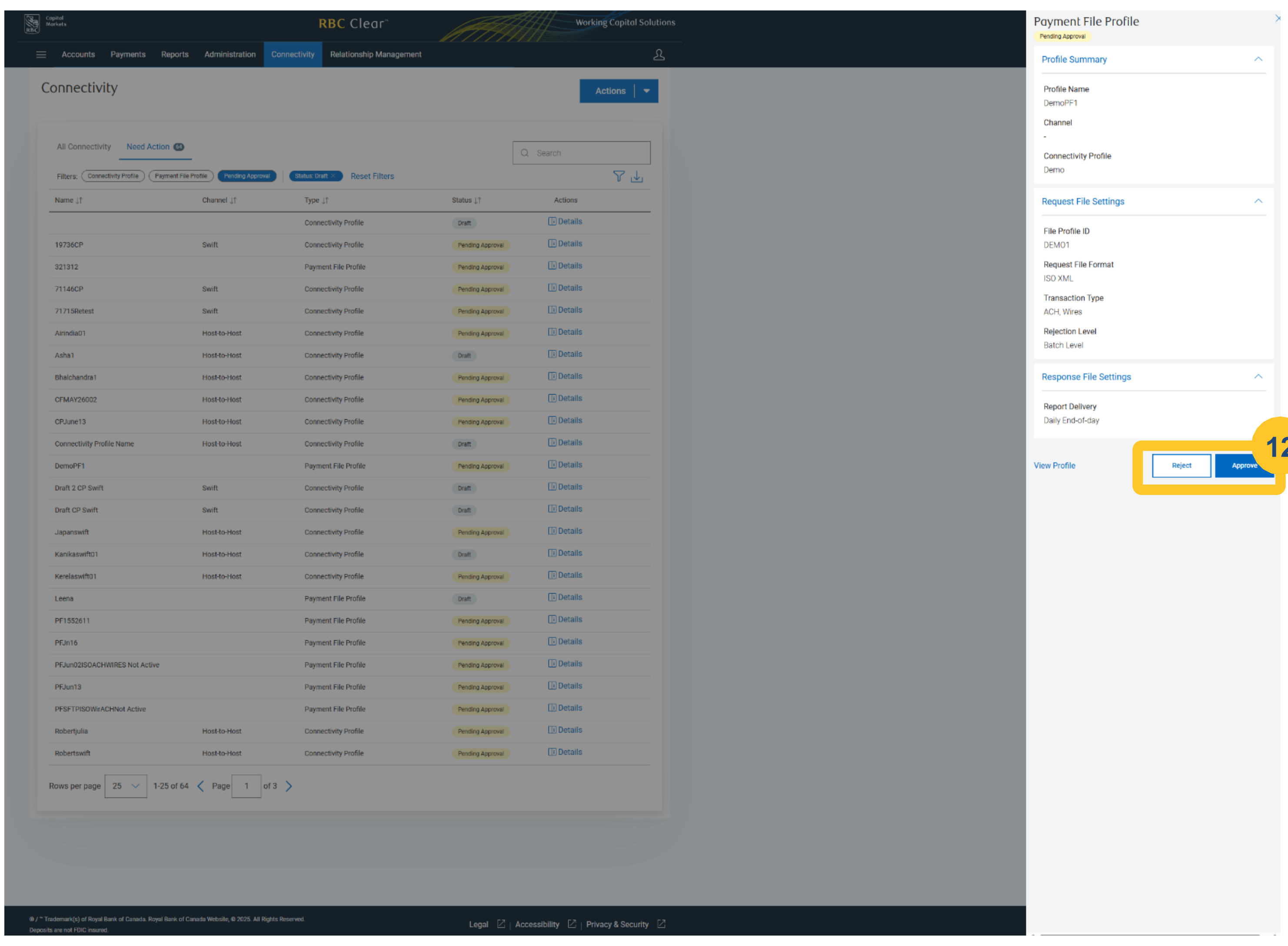
12 **Approval or Rejection Payment File Profile:**

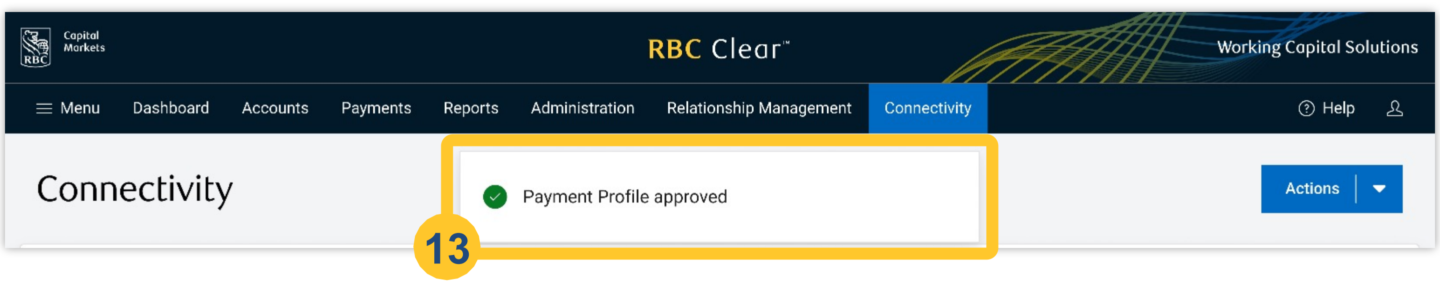
Once the Payment File Profile request is submitted, it must be reviewed, then approved or rejected by a different user with the **Technical Integration Manager** entitlement.

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

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



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



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