



ACH Client Reference Guide

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ACH Client Reference Guide

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System Requirements

Below is a reminder of the minimum system requirements to ensure your computers/systems are compatible with RBC Bank ACH Client:

- Microsoft® Windows Vista® Business, Windows® 7, 8 or 10
- Internet connection
 - DSL, Cable, or other “always-on” connection
- Browsers:
 - Microsoft Internet Explorer® versions 8 - 10
Note: Only Microsoft Internet Explorer can be used with scanning categories such as ARC, BOC, POP, and RCK.
 - Google Chrome™ version 32 and above
 - Mozilla Firefox® version 29 and above
- 2.0 GHz or faster processor with 512 MB of RAM
 - 1 GB recommended

Setting Up a Desktop Short-Cut

The following steps will help you set up a desktop short-cut, this is optional but helps to ensure you are always just a click away from being able to login:

Right-click an empty space on your PC’s desktop and choose **New | Shortcut**.

- Select the **Browse** button.
- Browse to the **C: drive**, to **Programs** or **Program Files** (or **Program Files (x86)** for 64-bit systems), and then to your preferred browser’s executable file.
- Internet Explorer/**iexplore.exe**
- Mozilla Firefox/**firefox.exe**
- Google/Chrome/Application/**chrome.exe**
- Choose the executable file name and select **OK**.
- **iexplore.exe**
- **firefox.exe**
- **chrome.exe**
- At the end of the line already inside the location box, enter one space and then type the URL address for your ACH Client site, as provided by RBC Bank.

For example:

https://goldleafach.com/ach/?_____ (Series of alphanumeric characters, specific to your company)

- Select **Next**.
- Enter a name for the shortcut and select **Finish**.

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User Set Up and Administration

Each client's initial user will be set up as the administrator for the business. The company's administrator will be responsible to set up additional users and will email RBC Bank US Business Banking- Servicing rbcbankusbusinessbanking@rbc.com so their tokens can be assigned and installation instructions can be sent. In addition, the administrator can determine if dual control is required for your business/organization.

RBC Bank uses direct token authentication. The following steps have to be completed one time for all new users the first time they log-in.

- Enter your **User Name** on the login page and select **Login**.
- Enter your initial **Password** and select **Continue**. (You will be prompted to change your Password.)
 - Passwords are always case sensitive (but User Names are not).
 - Passwords must be alphanumeric, and RBC Bank requires passwords to contain at least one uppercase alphabetical character, one lowercase alphabetical character, and one special character.
*NOTE: Special characters include: ! " # \$ % & ' () * + , - . / : ; = ? @ [] \ ^ _ ` { } | ~ < >*
 - Passwords must be at least eight positions in length.
 - Passwords expire every 90 days
 - You cannot reuse any of your prior eight passwords.

Establish your challenge questions:

- Select three different, secret **Security Challenge Questions**; enter your **Answers** to the questions; and select **Continue**. (Answers to the challenge questions must only contain letters, numbers, and spaces.)
- Confirm your secret **Challenge Questions**, and select **Continue**.

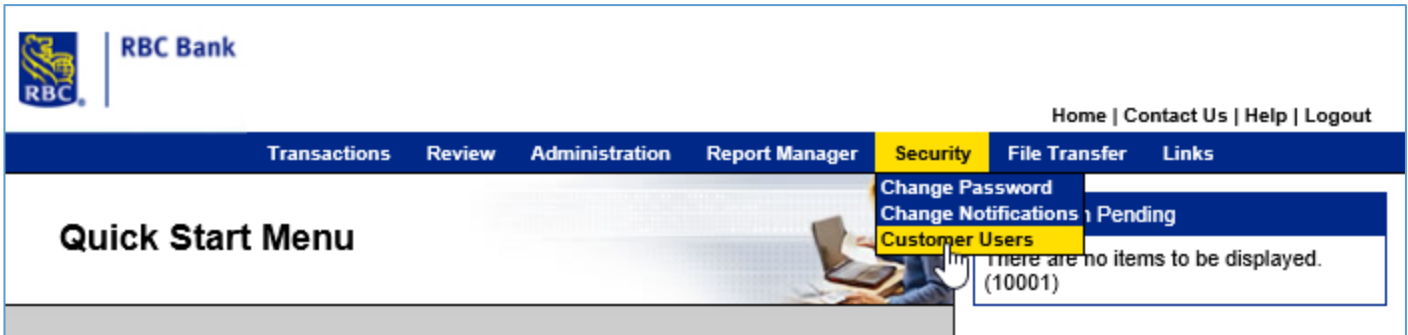
Add Additional Users (Administrator Only)

The next section includes instructions for Adding a New User. Once the additional users are set up, please email RBC Bank US Business Banking- Servicing rbcbankusbusinessbanking@rbc.com so their tokens can be assigned and installation instructions can be sent. RBC Bank is required to email each user directly.

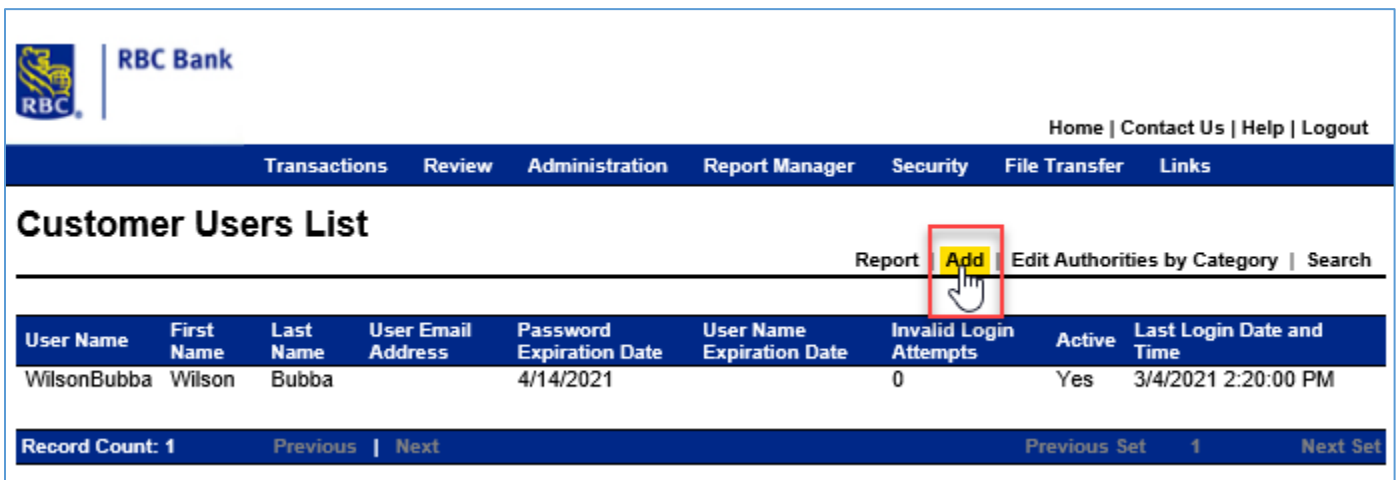
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Adding a New User

Hover over **Security** on Home Page menu options, Scroll down and Click **Customer Users**:



From the Customer User List, Click Add.



When setting up a user, there are 5 tabs that must be reviewed and/or completed:

- User – is the main input page where the new user is identified
- Permissions – determines what the user can or cannot do
- Authorities – determines if user has authority to perform certain functions
- File Load – is updated only when loading a pass-through file
- Reports – determines the reports a user can see
- Notifications – determines the types of notification a user will receive

On the User Tab, all fields noted with an * must be completed as they are required fields. The screen below provides some additional support with the completion of the fields.

NOTE: Click SAVE on each tab or after completing all tabs.

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The screenshot shows the RBC Bank Customer User Detail form. The form includes fields for User Name, First Name, Last Name, Password Expiration Date, User Name Expiration Date, Active status, Password, Token Serial Number, and Last Login Date and Time. Callouts provide instructions: 'Administrator can select any USER ID' points to the User Name field; 'Must Be YES' points to the Active dropdown; 'Must meet requirements displayed' points to the Password field; 'Expires: Add Token # from back of the RSA token to be assigned to the user,' points to the Token Serial Number field. A 'Save' button callout is also present.

RBC Bank

Home | Contact Us | Help | Logout

Transactions Review Administration Report Manager Security File Transfer Links

Customer User Detail

Copy Settings | Save | Return to List

User Permissions Authorities File Load Reports Notifications

User Name* Administrator can select any USER ID

First Name*

Last Name*

Password Expiration Date* 1/19/2017

User Name Expiration Date

Active* Must Be YES

Password* Must meet requirements displayed

Token Serial Number Expires: Add Token # from back of the RSA token to be assigned to the user,


Last Login Date and Time

After all fields are complete, Click Save

NOTE: There are separate documents with instructions for installing the software tokens on a mobile/smart device or PC. Refer to [Appendix A](#) for a copy of the instructions. If not, please contact RBC Bank US Business Banking-Servicing rbcbankusbusinessbanking@rbc.com

Complete the permissions tab for each user as applicable (example of a set-up below)

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RBC BankHome | Help | Logout

[Administration](#) [Report Manager](#) [Transaction Review](#) [Security](#) [File Transfer](#)

Customer User Detail

[Copy Settings](#) | [Save](#) | [Delete](#) | [Return to List](#)

User	Permissions	Authorities	File Load	Reports	Notifications
-------------	--------------------	--------------------	------------------	----------------	----------------------

<input type="checkbox"/>	Permission Name
<input checked="" type="checkbox"/>	Accounting Report
<input checked="" type="checkbox"/>	Activity Log
<input type="checkbox"/>	Bulk Load Category Configuration: Edit
<input checked="" type="checkbox"/>	Category/Subcategory: Add, Edit, Delete
<input type="checkbox"/>	Customer Configuration: Edit
<input type="checkbox"/>	Data Disclosure
<input checked="" type="checkbox"/>	Data Import
<input checked="" type="checkbox"/>	DFI Number Reference List: Add, Edit, Delete
<input checked="" type="checkbox"/>	Non-Business Day Calendar: View
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Remote Deposit Category Configuration: Edit
<input type="checkbox"/>	Remote Deposit Transaction 'Is Active': Edit
<input checked="" type="checkbox"/>	Report Manager
<input checked="" type="checkbox"/>	Schedule: Add, Delete
<input type="checkbox"/>	Users: Add, Edit, Delete
<input type="checkbox"/>	Users: Password Change Only

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On the Authorities tab, select the authorities per user as to the specifications of your company.

The screenshot shows the 'Authorities' tab for a user. The table below is a representation of the data shown in the interface:

Add / Remove Authority	Category / Sub-Category	Add / Edit	Allow Editing of RT/ Account No. after Save	View	Delete	Maximum Trans Amount	Verify Others	Verify Own	Maximum Verify Trans Amount	Maximum Verify Coll Amount	Authorize Others	Authorize Own	Unauthorize
<input checked="" type="checkbox"/>	PAYROLL	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="radio"/> 25,000.00 <input type="radio"/> Unlimited	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="radio"/> 25,000.00 <input type="radio"/> Unlimited	<input checked="" type="radio"/> 25,000.00 <input type="radio"/> Unlimited	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	REMOTE DEPOSIT CAPTURE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="radio"/> 10,000.00 <input type="radio"/> Unlimited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="radio"/> 10,000.00 <input checked="" type="radio"/> Unlimited	<input type="radio"/> 10,000.00 <input checked="" type="radio"/> Unlimited	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

File Load tab: The File Load tab is only required if the customer is set up to process pass-through files.

The screenshot shows the 'File Load' tab for a user. The table below is a representation of the data shown in the interface:

Add / Remove File Load Type	File Load Type	Submit	Verify Others	Verify Own	Maximum Verify Amount	Authorize	Unauthorize
There are no items to be displayed. (10001)							

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On the Reports tab, select the report access per user as to the specifications of your company.
 (Example of a set-up below)

The screenshot shows the RBC Bank Customer User Detail page. At the top, there is a navigation bar with the RBC Bank logo and the text "RBC Bank". To the right of the logo, there are links for "Home | Contact Us | Help | Logout". Below the navigation bar, there is a secondary navigation bar with links for "Transactions", "Review", "Administration", "Report Manager", "Security", "File Transfer", and "Links". The main heading is "Customer User Detail", and to its right are links for "Copy Settings | Save | Delete | Return to List".

Below the heading, there are several tabs: "User", "Permissions", "Authorities", "File Load", "Reports", and "Notifications". The "Reports" tab is currently selected. In the top right corner of the report configuration area, there are links for "Grant All" and "Remove All".

The main content is a table with three columns: "Add / Remove Report", "Report Name", and "View Own / View All". Each row represents a different report, and the "View Own / View All" column contains radio buttons for selecting the access level. The "Add / Remove Report" column contains checkboxes, most of which are checked.

Add / Remove Report	Report Name	View Own / View All
<input checked="" type="checkbox"/>	ACH Collection/File Pick-up	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	ACH Reconcile	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	Data Deletion Report	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	Errors and Warnings	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	External Reports	
<input checked="" type="checkbox"/>	File Submitted	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Locked & Inactive User Report	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Monthly Billing	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input type="checkbox"/>	Remote Deposit Collection/File Pick-up	
<input type="checkbox"/>	Remote Deposit Transaction Submission Report	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input type="checkbox"/>	Returns and NOCs	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input type="checkbox"/>	Smart Scan Transaction Submission	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	Standing Order	
<input checked="" type="checkbox"/>	Suspicious Transactions Report	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Authorization	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Processing Summary	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Rejection	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Submission	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Unauthorization	<input checked="" type="radio"/> View Own <input type="radio"/> View All
<input checked="" type="checkbox"/>	Transaction Verification	<input type="radio"/> View Own <input checked="" type="radio"/> View All
<input checked="" type="checkbox"/>	Translated EDI Data	<input type="radio"/> View Own <input checked="" type="radio"/> View All

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On the Notifications tab, you must include at least 1 up to 2 email addresses for the user and check the boxes as noted in the sample.

RBC Bank Home | Contact Us | Help | Logout

Transactions Review Administration Report Manager Security File Transfer Links

Customer User Detail

Copy Settings **Save** Delete | Return to List

User Permissions Authorities File Load Reports **Notifications**

Notification E-mail Address: email.address1@email.com; email.address2@email.com

Processing Alerts

- A collection/file has been submitted.
- A collection/file has been verified.
- A standing order collection has been submitted.
- A standing order collection could not be processed.
- A collection/file has been unauthorized.
- One or more collections/files have been picked up by the financial institution.
- Scheduled transactions have not been submitted.
- Submitted collections/files have not been verified.
- A category is nearing or has exceeded the maximum number of transactions allowed.
- An external report has been loaded into Report Manager.

Security Alerts

- A user attempted to exceed a maximum transaction limit.
- A user attempted to exceed a transaction verification limit.
- A user attempted to exceed a collection/file verification limit.
- A user has submitted suspicious transactions.
- A user has approved suspicious transactions.
- A user has been deactivated due to excessive invalid logins.
- A user has been deactivated due to inactivity.
- A user profile has been changed.

Enabled Frequency

Alert	Enabled	Frequency
A collection/file has been submitted.	<input checked="" type="checkbox"/>	Per Event
A collection/file has been verified.	<input checked="" type="checkbox"/>	Per Event
A standing order collection has been submitted.	<input checked="" type="checkbox"/>	Per Event
A standing order collection could not be processed.	<input checked="" type="checkbox"/>	Per Event
A collection/file has been unauthorized.	<input checked="" type="checkbox"/>	Per Event
One or more collections/files have been picked up by the financial institution.	<input checked="" type="checkbox"/>	Per Event
Scheduled transactions have not been submitted.	<input checked="" type="checkbox"/>	<input type="radio"/> Daily at 4:00 PM <input checked="" type="radio"/> Hourly from 8 AM to 8 PM
Submitted collections/files have not been verified.	<input checked="" type="checkbox"/>	<input type="radio"/> Daily at 4:00 PM <input checked="" type="radio"/> Hourly from 8 AM to 8 PM
A category is nearing or has exceeded the maximum number of transactions allowed.	<input type="checkbox"/>	<input checked="" type="radio"/> Daily at 4:00 PM <input type="radio"/> Hourly from 8 AM to 8 PM
An external report has been loaded into Report Manager.	<input type="checkbox"/>	Per Event
A user attempted to exceed a maximum transaction limit.	<input checked="" type="checkbox"/>	Per Event
A user attempted to exceed a transaction verification limit.	<input checked="" type="checkbox"/>	Per Event
A user attempted to exceed a collection/file verification limit.	<input checked="" type="checkbox"/>	Per Event
A user has submitted suspicious transactions.	<input checked="" type="checkbox"/>	Per Event
A user has approved suspicious transactions.	<input checked="" type="checkbox"/>	Per Event
A user has been deactivated due to excessive invalid logins.	<input checked="" type="checkbox"/>	Per Event
A user has been deactivated due to inactivity.	<input checked="" type="checkbox"/>	Per Event
A user profile has been changed.	<input checked="" type="checkbox"/>	Per Event

NOTE: There are 3 ACH windows/day. Hourly reminders will remind you every hour OR you can select to only be reminded once/day. RBC Bank recommends hourly.

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Exceptions and Suspicious Email Responses

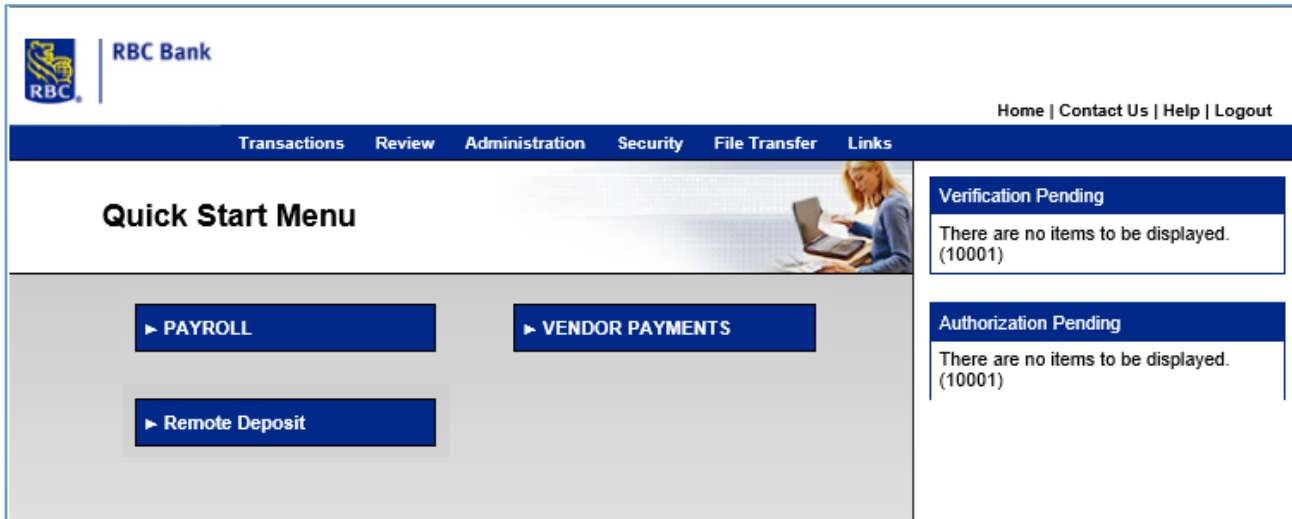
All clients are set up and required to receive exception emails and suspicious activity emails. In both scenarios all files are either suspended or cannot be process until the stipulation is remediated.

Client Homepage and Category Definition

Each client’s homepage will be set up to reflect the types of transactions you indicated you would complete during your set up interview. If a transaction (ACH Category type) is not set up you will have to contact ACH Support to add the additional category to your profile. You can have multiple options within the same category, for example you might have PPD category for hourly employees and exempt (monthly employees). The categories RBC Bank currently supports are:

- PPD - Prearranged Payment and Deposit – intended to pay a person, most often used for payroll
- CCD - Cash Concentration and Disbursement – intended to pay a non-person, most often used to pay vendors/suppliers
- IAT – International ACH Transaction – although RBC Bank does not currently support paying vendors and/or a person located outside the US, there are situations when payments have to be classified as an IAT and processed using the IAT transaction. For example, if you are processing a payroll and on the day you create the file move the exact amount of the file from RBC to RBC Bank via a North to South transfer it is now considered an IAT transaction. Note: This is for informational purposes only.

Homepage:



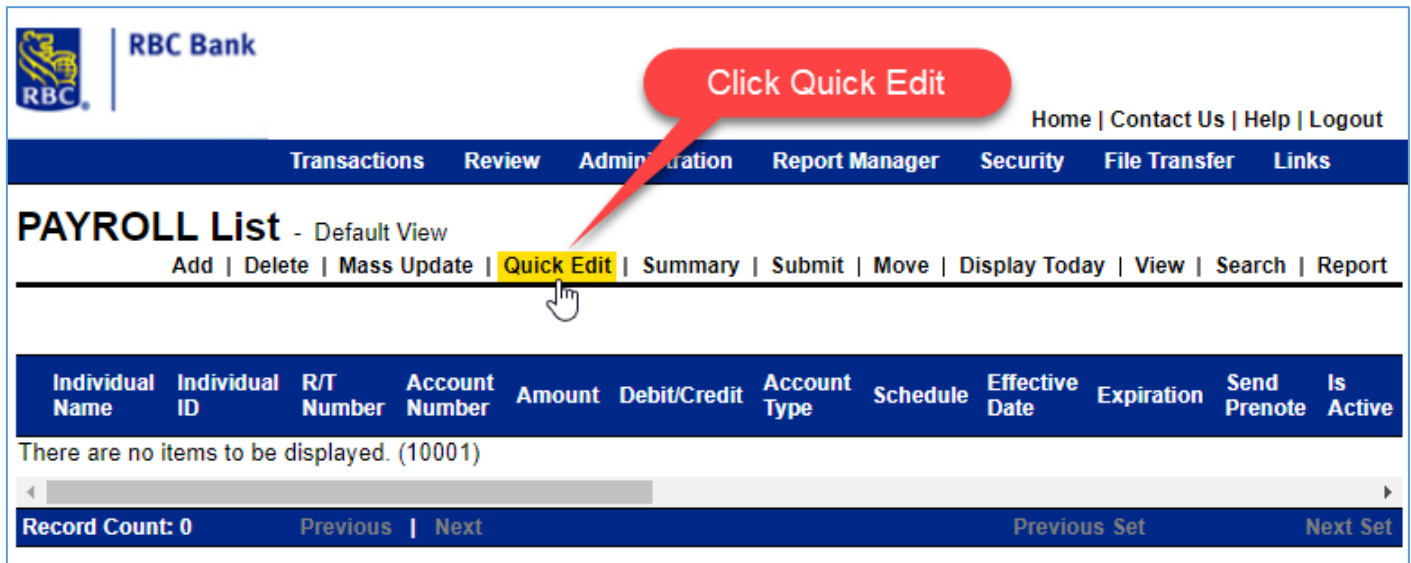
Creating a Payment

From the Homepage, Click the type of Category (file) you need to create. You can add payment details by clicking Quick Edit for both a CCD (Vendor Payment) and a PPD (Payroll/Personal Vendor Payment).

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Client Input – PPD Category (Payment to an Individual)

From the Category Homepage, click Quick Edit.



The screenshot shows the RBC Bank interface. At the top left is the RBC Bank logo. To the right are links for Home, Contact Us, Help, and Logout. Below this is a navigation bar with links for Transactions, Review, Administration, Report Manager, Security, File Transfer, and Links. The main content area is titled 'PAYROLL List - Default View'. Below the title are several action buttons: Add, Delete, Mass Update, Quick Edit (highlighted in yellow), Summary, Submit, Move, Display Today, View, Search, and Report. A red callout bubble with the text 'Click Quick Edit' points to the Quick Edit button. Below the buttons is a table header with columns: Individual Name, Individual ID, R/T Number, Account Number, Amount, Debit/Credit, Account Type, Schedule, Effective Date, Expiration, Send Prenote, and Is Active. Below the header, the text reads 'There are no items to be displayed. (10001)'. At the bottom of the table area, there is a 'Record Count: 0' and navigation buttons for Previous, Next, Previous Set, and Next Set.

Complete the fields as noted and Click **Save**.

- Individual Name – employee/person being paid
- Individual ID – employee or other information that identifies the payee (this can be alpha or numeric)
- R/T Number – the receiving bank routing and transit number
- Account Number – the payees account number
- Amount – the amount to be paid
- Debit/Credit – will always be credit
- Account Type – DDA (Checking) or Savings
- Schedule – One Time or Recurring
- Effective Date – date the payment should post the recipient’s account
- Pre-note – can be check to send a “test” to confirm the bank and account information is accurate and valid.
CAUTION: If a pre-note is submitted, an active transaction cannot be scheduled for three business days
- Is Active – You click the box to indicate the employee/payee is an active arrangement
- Addenda – is a field you can use to provide additional information about the payment
- Custom Fields – can be created and specific to the client and/or payee to help provide information to aid in credit and/or accounting.

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RBC Bank | Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

PAYROLL Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date
Sample Employee	Employee ID	9-digit #	Employee Account	0.00	Credit	DDA	One Time	
				0.00	Credit	SAV	One Time	
				0.00	Credit		One Time	
				0.00	Credit		One Time	
				0.00	Credit		One Time	

Record Count: 0 | Previous | Next | Previous Set | Next Set

Additional fields:

RBC Bank | Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

PAYROLL Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Allow Underflow	Discretionary Data	Addenda	Custom Field 1
None		<input type="checkbox"/>	<input type="checkbox"/>			Addenda	
None		<input type="checkbox"/>	<input type="checkbox"/>			Addenda	
None		<input type="checkbox"/>	<input type="checkbox"/>			Addenda	
None		<input type="checkbox"/>	<input type="checkbox"/>			Addenda	
None		<input type="checkbox"/>	<input type="checkbox"/>			Addenda	

Record Count: 0 | Previous | Next | Previous Set | Next Set

NOTE: Must click the "Is Active" box for the transaction to be sent.

RBC Bank | Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

VENDOR PAYMENTS Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Receiving Company Name	Identification Number	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Next Scheduled Effective Date	Expiration	Send Prenote	Is Active
<input checked="" type="checkbox"/> Moose's Man Cave	invoice			1200.00	Credit	DDA	One Time	6/17/2021		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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After you have completed all the fields, you must click SAVE.

RBC Bank
Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

PAYROLL Quick Edit - Default View
Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

1 transaction(s) saved successfully, (2018)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	
<input type="checkbox"/>	Name	123456789012345	063216608	...	1234567890	0.01	Credit	DDA	One Time	6/4/2021
				...		0.00	Credit		One Time	
				...		0.00	Credit		One Time	
				...		0.00	Credit		One Time	
				...		0.00	Credit		One Time	
				...		0.00	Credit		One Time	

Record Count: 1 | Previous | Next | Previous Set 1 | Next Set

Client Input – CCD Category (Payments to Suppliers/Vendors)

From the Category Homepage, Click Quick Edit

Complete the fields as noted and Click Save.

- Receiving Company Name – the name of the vendor/supplier being paid
- Identification Number – a number or other information that identifies the payee (this can be alpha or numeric)
- R/T Number – the receiving bank routing and transit number
- Account Number – the payees account number
- Amount – the amount to be paid
- Debit/Credit – will always be credit
- Account Type – DDA (Checking) or Savings
- Schedule – One Time or Recurring
- Effective Date – date the payment should post the recipient’s account
- Pre-note – can be checked to send a “test” to confirm the bank and account information is accurate and valid
- **CAUTION: If a pre-note is submitted, an active transaction cannot be scheduled for three business days**
- Is Active – You click the box to indicate the employee/payee is an active arrangement
- Addenda – is a field you can use to provide additional information about the payment
- Custom Fields – can be created and specific to the client and/or payee to help provide information to aid in credit and/or accounting.

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RBC Bank Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

VENDOR PAYMENTS Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Receiving Company Name	Identification Number	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date
			...	0.00	Credit	▼	One Time ▼	...
			...	0.00	Credit	▼	One Time ▼	...
			...	0.00	Credit	▼	One Time ▼	...
			...	0.00	Credit	▼	One Time ▼	...
			...	0.00	Credit	▼	One Time ▼	...

Scroll to see additional fields

Record Count: 0 Previous | Next Previous Set Next Set

Additional Fields:

RBC Bank Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

VENDOR PAYMENTS Quick Edit - Default View

Add Split | **Save** | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Allow Underflow	Addenda	Custom Field 1	Custom
None		<input type="checkbox"/>	<input type="checkbox"/>		Addenda		
None		<input type="checkbox"/>	<input type="checkbox"/>		Addenda		
None		<input type="checkbox"/>	<input type="checkbox"/>		Addenda		
None		<input type="checkbox"/>	<input type="checkbox"/>		Addenda		
None		<input type="checkbox"/>	<input type="checkbox"/>		Addenda		

Record Count: 0 Previous | Next Previous Set Next Set

ACH Client Reference Guide

After you have completed all the fields, you must click SAVE.

VENDOR PAYMENTS Quick Edit - Default View

Home | Contact Us | Help | Logout

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

1 transaction(s) saved successfully. (2018)

<input type="checkbox"/>	Receiving Company Name	Identification Number	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date
<input checked="" type="checkbox"/>	Company Name	987654321012345	063216608	9876543210	0.01	Credit	DDA	One Time	6/4/2021
<input type="checkbox"/>					0.00	Credit		One Time	
<input type="checkbox"/>					0.00	Credit		One Time	
<input type="checkbox"/>					0.00	Credit		One Time	
<input type="checkbox"/>					0.00	Credit		One Time	
<input type="checkbox"/>					0.00	Credit		One Time	

Record Count: 1 Previous | Next Previous Set 1 Next Set

Releasing a File for Processing

Upon saving on the Quick Edit input screen, the transaction file has been created. You must now complete a series of steps to submit, verify, and release the file to RBC Bank for processing.

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NOTE: The process is the same for both types of files.

Hover over Transactions then select Payroll or Vendor Payments

Click here to select ALL or click individual boxes

Must be Yes

Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
Name	123456789012345	063216608	1234567890	0.01	Credit	DDA	One Time	6/21/2021	None	No	Yes

Complete the following:

- Hover over the Transactions menu item, then scroll down to either Payroll or Vendor Payments.
- Click the Check Box beside the transaction that is ready to be reviewed and released (authorized)
- Click Submit and then Click Selected or Submit All
 - Selected allows you to submit only the file check if there are multiple files in the list
 - You will be prompted to enter a control amount (control amount is the sum of all your transactions)

Enter Control Amount(s)

Total Credits* 1.20

Help | Continue | Cancel

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- Once the 2 step above are completed, on your Home page on the Right Side you will see the file displayed as Pending Verification:

The screenshot shows the RBC Bank Home page. At the top left is the RBC Bank logo. To the right of the logo is the text 'RBC Bank'. Further right is a navigation bar with links: Home | Contact Us | Help | Logout. Below the navigation bar is a 'Quick Start Menu' with three buttons: 'IAT Transactions', 'Payroll', and 'Vendor Payment'. On the right side of the page, there is a 'Verification Pending' box with a red arrow pointing to 'VENDOR PAYMENTS'. A mouse cursor is hovering over this button.

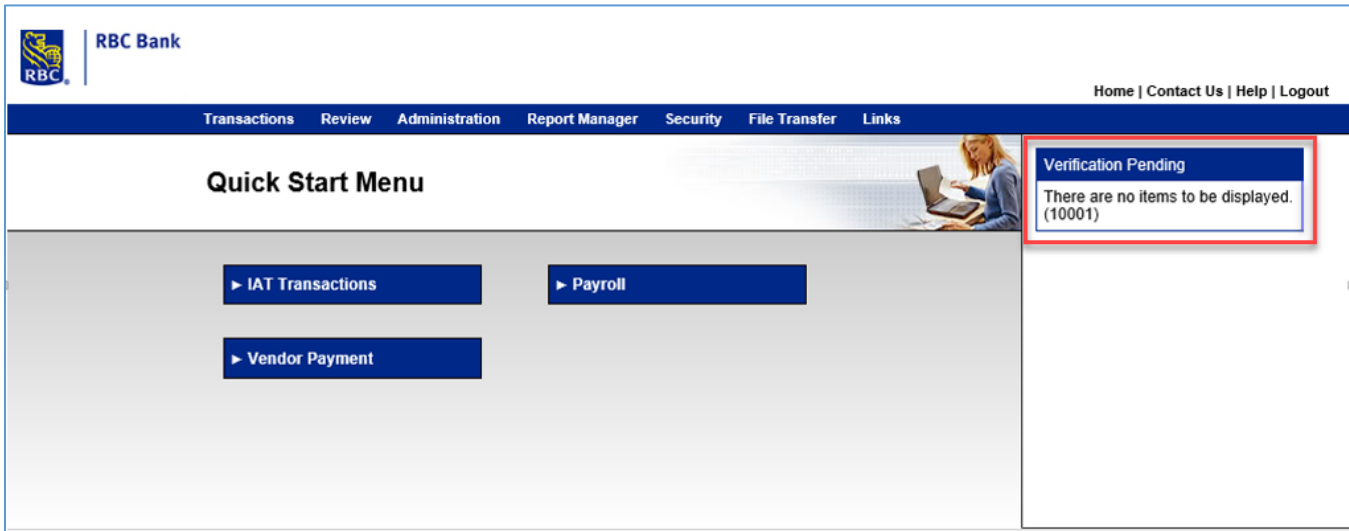
- If there are suspicious transactions, the following will display:

The screenshot shows the 'Review Suspicious Transactions' page. At the top left is the RBC Bank logo. To the right of the logo is the text 'RBC Bank'. Further right is a navigation bar with links: Home | Contact Us | Help | Logout. Below the navigation bar is the title 'Review Suspicious Transactions'. To the right of the title are links: Report | Approve Transactions | Cancel Verification. A mouse cursor is hovering over 'Approve Transactions'. Below the title is a section titled 'Transactions in Collections (1)'. This section contains a table with the following data:

Category	New Recipient	Multiple Trans to Recipient	Above % of Max Trans Amt	Above % of 90 Day Avg	Individual Name	Individual ID	R/T Number	Account Number	Check Serial #	EPC	Amount	Times Sent	Creation Date	Modification Date
VENDOR PAYMENTS	Yes	No	No	Yes	Moose's Man Cave invoice						1.17	0	6/2/2021 10:49:00 PM	6/17/2021 2:09:00 PM

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- Once approved:



- Click Review, Verify Transaction and select one of the following:
 - Verify
 - Verify All (will verify all files waiting to be verified)
 - Reject (only if there is an error and/or you have decided to not send the file)
 - Reject All (will reject all files waiting to be verified)

Important Reminder: The funds will be debited as soon as RBC Bank processes the file. Your transactions must be funded when the file is submitted.

Cut off Times

Cut off times for submitting and verifying ACH files:

- First file pick up time: 1:00 pm EST
- Second file pick up time: 3:00 pm EST
- Final file pick up time: 6:00 pm EST

RBC Bank U.S. observes U.S. federal holidays. <https://www.federalreserve.gov/aboutthefed/k8.htm>

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Report Manager

To view reports, Click **Report Manager** from the Home Page main menu:

The screenshot shows a web browser window with the URL <https://goldleafach.com/ach/Reports/ReportCustSearchResults.aspx>. The page header includes the RBC Bank logo and navigation links: Home | Contact Us | Help | Logout. A secondary navigation bar contains: Transactions | Review | Administration | Report Manager | Security | File Transfer | Links. The main content area is titled "Report List" and features a table of reports. A red box highlights the "View | Download | Delete | Search" action buttons for each report row. The table contains three rows of data:

<input type="checkbox"/>	Date Created	Name	User Name	Viewed	Downloaded
<input type="checkbox"/>	6/17/2021 2:11:29 PM	Transaction Verification Report (VENDOR PAYMENTS)	Dwilson	No	No
<input type="checkbox"/>	6/17/2021 2:11:28 PM	Approved Suspicious Transactions Report - BUBBA'S SIT AND STAY	Automated	No	No
<input type="checkbox"/>	6/17/2021 2:09:45 PM	Transaction Submission Report (VENDOR PAYMENTS)	Dwilson	No	No

At the bottom of the table, it shows "Record Count: 3" and navigation links for "Previous" and "Next".

NOTE: The action buttons are circled in red above. Click the box associated with the report then click the action desired. All activity is tracked.

The following is available to search reports:

The screenshot shows the "Report Search" interface. It includes the RBC Bank logo and navigation links: Home | Contact Us | Help | Logout. A secondary navigation bar contains: Transactions | Review | Administration | Report Manager | Security | File Transfer | Links. The main content area is titled "Report Search" and features a search form with the following fields:

- Name:
- User Name:
- Date Created:
- Viewed:
- Downloaded:

At the top right of the search form, there are "Clear" and "Submit Search" buttons. A mouse cursor is shown clicking the "Submit Search" button.

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Transaction Verification Report

Transaction Verification Report								
Generated:	6/17/2021 2:11:29 PM							
User:	BUBBA'S SIT AND STAY - DORI WILSON							
ODFI:	000210000 - RBC Bank (Georgia) NA							
Category:	VENDOR PAYMENTS							
Customer ID	000000000000	Comp Entry Desc:	VENDOR PAY					
Customer Name	BUBBA'S SIT AND		Comp Disc Data:					
Date Submitted	Effective Date (Range)	Debit Amount	Debit Trans Count	Debit Prenote Count	Credit Amount	Credit Trans Count	Credit Prenote Count	
6/17/2021 2:10:00 PM	6/17/2021-6/17/2021	0.00	0	0	1.17	1	0	
Totals For All Transactions								
	Debit	Credit						
Total:	0.00	1.17						
Transaction Count:	0	1						
Prenote Count:	0	0						
Transaction Total:	0	1						

Suspicious Transaction Report

Approved Suspicious Transactions Report - BUBBA'S SIT AND STAY											
Approved By:	Dwilson										
Date Approved:	6/17/2021 2:11:28 PM										
Date Created:	6/17/2021 2:11:28 PM										
Category	Suspicious Failure Type	Individual Name	Individual ID	R/T Number	Account Number	Check Serial #	EPC	Amount	Times Sent	Creation Date	Modification Date
VENDOR PAYMENTS	New Recipient Above % of 90 Day Avg	Moose's Man Cave	invoice	0000000000	0000000000			1.17	0	6/2/2021 10:49:00 PM	6/17/2021 2:09:00 PM
Total Amount:								1.17			
Count:								1			

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Transaction Submission Report

Transaction Submission Report

Generated: 6/17/2021 2:09:45 PM
User: BUBBA'S SIT AND STAY - DORII WILSON
ODFI: ██████████ - RBC Bank (Georgia) NA

Category: VENDOR PAYMENTS
Customer ID: ██████████ Comp Entry Desc: VENDOR PAY
Customer Name: BUBBA'S SIT AND Comp Disc Data:

Trans Collection Submitted: 6/17/2021 2:10:00 PM

Receiving Comp Name	ID Number	Prenote	Debit	Credit	Eff Date	R/T Num	Type	Acct Number
Custom Field 1 Custom Field 2 Custom Field 3 Custom Field 4 Custom Field 5								
1) Moose's Man Cave	Invoice	No	0.00	1.17	6/17/2021	██████████	DDA	██████████
	Subtotal:		0.00	1.17				
	Transaction Count:		0	1				
	Prenote Count:		0	0				
	Transaction Subtotal:		0	1				

Totals For All Transactions

	Debit	Credit
Total:	0.00	1.17
Transaction Count:	0	1
Prenote Count:	0	0
Transaction Total:	0	1

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Appendix - A

[How to download the token license to a PC:](#)



[How to download the soft token to a smart/mobile device:](#)



The end.