

**RBC Express<sup>®</sup>**  
**Import/Export File Guide**  
October 2012 Version 2

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## **INTRODUCTION**

RBC Express provides the ability to transfer data to other applications without re-keying information. This guide provides file format details including field sizes, field types and field definitions to assist you when using the Export or Import facility. Each section of this guide contains details about a specific service. Sample export files follow each export file format table.

### **Export File Formats**

Export files are created using the American Standard Code for Information Interchange (ASCII). Fields are fixed length and comma delimited.

### **Import File Formats**

Import files are created using the American Standard Code for Information Interchange (ASCII). All fields are fixed length with no delimiters.

### **Account Transfers**

#### **File Naming Conventions**

Export files are created with the default name as described below where yyyyyyy is a 7-digit system log ID and xxxxxxxxxxxx is a randomly generated 12-digit number that will be different each time a file is exported. Default file names can be changed to a file name of your choice.

REPORT	EXAMPLE FILE NAME ENGLISH
--------	---------------------------

1. Account Transfer Activity – Summary	TranActS_r_yyyyyyy_xxxxxxxxxxxx.txt
2. Account Transfer Activity – Detail	TranActD_r_yyyyyyy_xxxxxxxxxxxx.txt
3. Recurring Account Transfers – Summary	RecurTrS_r_yyyyyyy_xxxxxxxxxxxx.txt
4. Recurring Account Transfers – Detail	RecurTrD_r_yyyyyyy_xxxxxxxxxxxx.txt

### Account Transfers Import File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Transfer Amount	9(13)99	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Blank or zero fill acceptable</li> <li>• Must be greater than or equal to \$0.10</li> <li>• Entry is right justified during import</li> <li>• Must be numeric with no decimal</li> <li>• Last two digits represent a 2 decimal place precision</li> <li>• Must be less than or equal to the maximum value any user can approve</li> </ul>
Value Date	8	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Format DDMMYYYY</li> <li>• Must be greater than or equal to current business date</li> <li>• Must not be a weekend</li> <li>• Must not fall on a Canadian holiday or on a U.S. holiday if currency conversion is required</li> </ul>
Comments	15	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must not contain the characters:  \   ! @ # \$ % ^ &amp; * { } [ ] " : ? &lt; &gt; ` ~ _</li> </ul>
Debit Bank Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be 00003</li> </ul>
Debit Branch Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• RBC branch/transit number where the debit account is maintained</li> <li>• Blank or zero fill acceptable</li> <li>• Entry is right justified during import</li> </ul>
Debit Account Number	17	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Blank or zero fill acceptable</li> </ul>

			<ul style="list-style-type: none"> <li>• Entry is right justified during import</li> <li>• Must be different than Credit Account branch/account #</li> </ul>
Credit Bank Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be 00003</li> </ul>
Credit Branch Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• RBC branch/transit number where the credit account is maintained</li> <li>• Blank or zero fill acceptable</li> <li>• Entry is right justified during import</li> </ul>
Credit Account Number	17	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Blank or zero fill acceptable</li> <li>• Entry is right justified during import</li> <li>• Must be different from Debit Account branch/account #</li> </ul>
Transfer Currency Code	3	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Value must be CAD or USD</li> <li>• Currency of the funds transferred</li> </ul>
Foreign Exchange Contract Numbers	5 x 10	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Numbers must be right justified and zero-filled</li> <li>• Must be blanks if contract numbers are not specified</li> <li>• Must not be specified for same currency transfers</li> <li>• Must not contain duplicate contract numbers</li> <li>• First digit must be zero, followed by the 9 digit contract number</li> </ul>

### Account Transfer Activity Report (Summary) Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank Reference Number	10	Numeric	Format CYDDNNNNNN where: <ul style="list-style-type: none"> <li>• C = Processing Centre</li> <li>• Y = Year</li> <li>• DDD = Julian Day</li> <li>• NNNN N = Sequence #</li> </ul>
Issue Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• The date the transfer was sent to the Bank</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>

Value Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Value date of the transfer</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Debit Amount	9(12).99	Numeric	Indicates the debit amount for the transaction
Exchange Rate	9(6).9(8)	Alpha Numeric	Exchange rate applied to transfers requiring conversion
Credit Amount	9(12).99	Numeric	Actual amount transferred to the credit account
Debit Bank	5	Alpha Numeric	RBC Financial Institution Number (00003)
Debit Branch	5	Alpha Numeric	RBC transit /branch number where the account is maintained
Debit Account Number	17	Alpha Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default debit account name</li> <li>• If a nickname is established for the account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Numeric	RBC Financial Institution Number (00003)
Credit Branch	5	Numeric	RBC transit/branch number where the credit account is maintained
Credit Account Number	17	Numeric	Credit account number
Credit Currency	3	Alpha Numeric	Currency of credit account (CAD or USD)
Comments	15	Alpha Numeric	Comments entered
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable

Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	Status of transfer at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Completed</li> <li>• Pending at Bank</li> <li>• Rejected</li> </ul>
Foreign Exchange Contract Numbers	5 x 9	Numeric	Foreign Exchange contract number(s) used for the transfer, if applicable

**Sample Account Transfer Activity Report (Summary) Export File**

```
"5418100130","29 Jun 2004","29 Jun 2004",000000000000.50,"000000.00000000",000000000000.50,"00003","00002","00000000001198944",
"Test Account 2","CAD","00003","00002","00000000001198951","CAD","",,"WS251721","",,"Completed
"5418001890","28 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W1401487","",,"Completed
"5418100018","29 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W1401487","",,"Completed
"5418100120","29 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198944",
"Test Account 2","CAD","00003","00498","00000000001018308","CAD","Bal Out - CJ","WS251721","",,"
"Completed
"5418100737","29 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W1401487","",,"Completed
"5418101516","29 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W1401487","",,"Completed
"5418101516","29 Jun 2004","29 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W4067554","",,"Stale Dated
"5418102069","29 Jun 2004","30 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W1401487","",,"Completed
"5418200785","30 Jun 2004","30 Jun 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"WS251721","",,"Completed
"5418401321","02 Jul 2004","02 Jul 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198944","CAD","",,"W2797961","",,"Completed
"5418401322","02 Jul 2004","02 Jul 2004",000000000001.00,"000000.00000000",000000000001.00,"00003","00002","00000000001198944",
"Test Account 2","CAD","00003","00002","00000000001198928","CAD","",,"W2797961","",,"Completed
"5418400149","02 Jul 2004","02 Jul 2004",000000000006.00,"000000.00000000",000000000006.00,"00003","00002","00000000001198928",
"Test Account 1","CAD","00003","00002","00000000001198969","CAD","Balance out. ","WS251721","",,"
"Completed
"5418400147","02 Jul 2004","02 Jul 2004",000000000008.00,"000000.00000000",000000000008.00,"00003","00002","00000000001198944",
"Test Account 2","CAD","00003","00002","00000000001198969","CAD","bal out. ","WS251721","",,"Completed
```

**Account Transfer Activity Report (Detail) Export File Format**



FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank Reference Number	10	Numeric	Format CYDDDNNNNN where: <ul style="list-style-type: none"> <li>• C = Processing Centre</li> <li>• Y = Year</li> <li>• DDD = Julian Day</li> <li>• NNNN N = Sequence #</li> </ul>
Issue Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• The date the transfer was sent to the Bank</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Value Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Value date of the transfer</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Debit Amount	9(12).99	Numeric	Indicates the debit amount for the transaction
Exchange Rate	9(6).9(8)	Numeric	Exchange rate applied to transfers requiring conversion
Credit Amount	9(12).99	Numeric	Actual amount transferred to the credit account
Debit Bank	5	Numeric	RBC Financial Institution Number (00003)
Debit Branch	5	Numeric	RBC transit/branch number where the account is maintained
Debit Account Number	17	Numeric	Debit account number
Debit Account Name	35	Numeric	<ul style="list-style-type: none"> <li>• Displays the default debit account name</li> <li>• If a nickname is established for this account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Numeric	RBC Financial Institution Number (00003)
Credit Branch	5	Numeric	RBC transit/branch number where the credit account is maintained
Credit Account Number	17	Numeric	Credit account number



Credit Currency	3	Alpha Numeric	Currency of credit account (CAD or USD)
Comments	15	Alpha Numeric	Comments entered
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	Status of transfer at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Completed</li> <li>• Pending at Bank</li> <li>• Rejected</li> </ul>
Foreign Exchange Contract Numbers	5 x 9	Numeric	Foreign Exchange contract number(s) used for the transfer, if applicable

## Sample Account Transfer Activity Report (Detail) Export File

```
"5418100130","29 Jun 2004","29 Jun 2004",0000000000.50,"000000000000",0000000000.50,"00003","00002","0000000001198944",
"Test Account 2",,"CAD","00003","00002","0000000001198951","CAD",,"WS251721",,","Completed
"5418001890","28 Jun 2004","29 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W1401487",,","Completed
"5418100018","29 Jun 2004","29 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W1401487",,","Completed
"5418100120","29 Jun 2004","29 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198944",
"Test Account 2",,"CAD","00003","00498","0000000001018308","CAD","Bal Out - CJ",,"WS251721",,","Completed
"5418100737","29 Jun 2004","29 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W1401487",,","Completed
"5418101516","29 Jun 2004","29 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W1401487",,","Completed
"5418102069","29 Jun 2004","30 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W1401487",,","Completed
"5418200785","30 Jun 2004","30 Jun 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"WS251721",,","Completed
"5418401321","02 Jul 2004","02 Jul 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198944","CAD",,"W2797961",,","Completed
"5418401322","02 Jul 2004","02 Jul 2004",00000000001.00,"000000000000",00000000001.00,"00003","00002","0000000001198944",
"Test Account 2",,"CAD","00003","00002","0000000001198928","CAD",,"W2797961",,","Completed
"5418400149","02 Jul 2004","02 Jul 2004",00000000006.00,"000000000000",00000000006.00,"00003","00002","0000000001198928",
"Test Account 1",,"CAD","00003","00002","0000000001198969","CAD","Balance out.",,"WS251721",,","Completed
```

## Recurring Account Transfers Report (Summary) Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Debit Amount	9(12).99	Numeric	Indicates the debit amount for the transaction
Credit Amount	9(12).99	Numeric	Actual amount transferred to beneficiary
Debit Bank	5	Alpha Numeric	RBC Financial Institution number (0003)
Debit Branch	5	Alpha Numeric	RBC transit/branch number where the account is maintained
Debit Account Number	17	Alpha Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	• Displays the default debit account name.

			<ul style="list-style-type: none"> <li>• If a nickname is established for this account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Alpha Numeric	RBC Financial Institution Number (0003)
Credit Branch	5	Alpha Numeric	Royal Bank transit or branch number where the credit account is maintained
Credit Account Number	17	Alpha Numeric	Credit account number
Credit Account Name	35	Alpha Numeric	Name of Credit Account
Credit Currency	3	Alpha Numeric	Currency of Transfer (CAD or USD)
Approver 1	8	Alpha Numeric	User ID of the first approver.
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User Id of third approver, if applicable
Status	35	Alpha Numeric	<p>This is the status of transfers at the time of the export</p> <p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Stale dated</li> </ul>
Transfer Name	20	Alpha Numeric	Unique name given to Recurring Account Transfer
Frequency	30	Alpha Numeric	<p>Frequency of payment</p> <p><b>Example:</b> Monthly</p>
First Payment Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Date the First payment was made</li> <li>• Format DD MMM YYYY</li> </ul>

## Sample Recurring Account Transfers Report (Summary) Export File

```

000000000020.00,000000000000.00,"00003","05812","00000000000000802","ABC COMPANY LTD","CAD",
"00003","05812","00000000000000893","ABC COMPANY LTD","CAD","W0000002","W4769766","",
"Stale Dated","Test 01","Twice Monthly","25 Nov 2002"
000000000030.00,000000000000.00,"00003","05812","00000000000000893","ABC COMPANY LTD","CAD",
"00003","06702","0000000000000208","ABC COMPANY LTD","CAD","W0000002","W8288721","",
"Stale Dated","Test 02","Weekly","25 Nov 2002"
000000000040.00,000000000000.00,"00003","06702","0000000000000208","ABC COMPANY LTD","CAD",
"00003","06702","0000000000000224","ABC COMPANY LTD","CAD","W0000002","W8288721","",
"Stale Dated","Test 03","Monthly","25 Nov 2002"
000000000020.00,000000000000.00,"00003","05812","00000000000000802","ABC COMPANY LTD","CAD",
"00003","05812","00000000000000893","ABC COMPANY LTD","CAD","W0000002","",
"Stale Dated","Test 05","Twice Monthly","27 Nov 2002"
000000000030.00,000000000000.00,"00003","05812","00000000000000893","ABC COMPANY LTD","CAD",
"00003","06702","0000000000000208","ABC COMPANY LTD","CAD","W0000002","W8288721","",
"Stale Dated","Test 06","Weekly","27 Nov 2002"
000000000040.00,000000000000.00,"00003","06702","0000000000000208","ABC COMPANY LTD","CAD",
"00003","06702","0000000000000224","ABC COMPANY LTD","CAD","W0000002","W8288721","",
"Stale Dated","Test 07","Monthly","27 Nov 2002"

```

## Recurring Account Transfer Report (Detail) Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Recurring Account Transfer Creation Date	11	Alpha Numeric	Date of Recurring Account Transfer was created
Debit Amount	(12)9.99	Numeric	Indicates the debit amount for the transaction
Credit Amount	(12)9.99	Numeric	Amount transferred to beneficiary
Debit Bank	5	Alpha Numeric	RBC Financial Institution number (0003)
Debit Branch	5	Alpha Numeric	RBD transit/branch number where the account is maintained
Debit Account Number	17	Alpha Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>Displays the default debit account name.</li> <li>If a nickname is established for this account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Alpha Numeric	RBC Financial Institution number (0003)
Credit Branch	5	Alpha Numeric	RBC transit/branch number where the

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
			credit account is maintained
Credit Account Number	17	Alpha Numeric	Credit account number
Credit Account Name	35	Alpha Numeric	Name of Credit Account
Credit Currency	3	Alpha Numeric	Currency of credit account (CAD or USD)
Comments	15	Alpha Numeric	Comments entered
Approver 1	8	Alpha Numeric	User ID of the first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User Id of third approver, if applicable
Status	35	Alpha Numeric	Status of transfers at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Completed</li> <li>• Pending at Bank</li> <li>• Rejected</li> </ul>
Foreign Exchange Contract Numbers	5 x 10	Alpha Numeric	FX contract number(s) used for the transfer, if applicable
Transfer Name	20	Alpha Numeric	Name/description given to the Recurring Account Transfer
Frequency	30	Alpha Numeric	Frequency of payments  <b>Example:</b> Monthly
Second Day of the Month	2	Alpha Numeric	Only populated if Frequency is "Twice Monthly", otherwise, blank fill
First Payment Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Date the first payment was made</li> <li>• Format DD MMM YYYY</li> </ul>
Next Payment Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Date the next payment will be made</li> <li>• Format DD MMM YYYY</li> </ul>
Ending Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Last payment date, if specified during set up</li> <li>• Format DD MMM YYYY</li> </ul>

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Number of Payments Remaining	3	Numeric	If specified during set up, number of payments remaining

### Sample Recurring Account Transfers Report (Detail) Export File

```

"25 Nov 2002",000000000020.00,000000000000.00,"00003","05812","00000000000000802","ABC COMPANY LTD",
"CAD","00003","05812","00000000000000893","ABC COMPANY LTD",,"CAD",,"","W0000002","W4769766",
","Stale Dated",,"","26","25 Nov 2002",,"","004"
Test 01",,"Twice Monthly",,"26","25 Nov 2002",,"","004"
"25 Nov 2002",000000000030.00,000000000000.00,"00003","05812","00000000000000893","ABC COMPANY LTD",
"CAD","00003","06702","00000000000000208","ABC COMPANY LTD",,"CAD",,"","W0000002","W8288721",
","Stale Dated",,"","27","25 Nov 2002",,"","002"
Test 02",,"Weekly",,"27","25 Nov 2002",,"","002"
"25 Nov 2002",000000000040.00,000000000000.00,"00003","06702","00000000000000208","ABC COMPANY LTD",
"CAD","00003","06702","0000000000000224","ABC COMPANY LTD",,"CAD",,"","W0000002","W8288721",
","Stale Dated",,"","28","27 Nov 2002",,"","002"
Test 03",,"Monthly",,"28","27 Nov 2002",,"","002"
"27 Nov 2002",000000000020.00,000000000000.00,"00003","05812","00000000000000802","ABC COMPANY LTD",
"CAD","00003","05812","00000000000000893","ABC COMPANY LTD",,"CAD",,"","W0000002",,"
","Stale Dated",,"","28","27 Nov 2002",,"","004"
Test 05",,"Twice Monthly",,"28","27 Nov 2002",,"","004"
"27 Nov 2002",000000000030.00,000000000000.00,"00003","05812","00000000000000893","ABC COMPANY LTD",
"CAD","00003","06702","00000000000000208","ABC COMPANY LTD",,"CAD",,"","W0000002","W8288721",
","Stale Dated",,"","27","27 Nov 2002",,"","002"
Test 06",,"Weekly",,"27","27 Nov 2002",,"","002"
"27 Nov 2002",000000000040.00,000000000000.00,"00003","06702","00000000000000208","ABC COMPANY LTD",
"CAD","00003","06702","0000000000000224","ABC COMPANY LTD",,"CAD",,"","W0000002","W8288721",
","Stale Dated",,"","27","27 Nov 2002",,"","002"
Test 07",,"Monthly",,"27","27 Nov 2002",,"","002"

```

### ACH Direct Deposits & Payments File Naming Conventions

Export files are created with the default name as described below where yyyyyyyyyy is the client number and xxxxx is first 5 characters of the payment group name. Default file names can be changed to a file name of your choice.

REPORT	EXAMPLE FILE NAME ENGLISH
1. Payment File Content Export File	yyyyyyyyyy-xxxxx.txt  <i>Example:</i> 1234560000-payrl.txt

### ACH Payment File Content Export File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Client Number	10	Alpha Numeric	10 digit client number as assigned by Bank

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Customer Number	19	Alpha Numeric	<ul style="list-style-type: none"> <li>• Dashes, blanks &amp; special characters displayed as input by client</li> <li>• Left justified</li> </ul>
Customer Name	30	Alpha Numeric	<ul style="list-style-type: none"> <li>• Dashes, blanks &amp; special characters displayed as input by client</li> <li>• Left justified</li> </ul>
Bank Number	4	Numeric	<ul style="list-style-type: none"> <li>• Canadian Financial Institution Number</li> <li>• 0999</li> </ul>
Branch Number	5	Numeric	<ul style="list-style-type: none"> <li>• Canadian Branch transit number</li> <li>• 99999</li> </ul>
<b>OR</b>			
ABA Routing Number	9	Numeric	<ul style="list-style-type: none"> <li>• USA Receiving Financial Institution Number</li> <li>• 999999999</li> </ul>
Customer Account Number	18	Alpha Numeric	Right justified, zero filled
Amount	10	Numeric	<ul style="list-style-type: none"> <li>• Format \$\$\$\$\$\$¢</li> <li>• Amount will be in the currency of the service</li> </ul>
Payment Due Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYDDMM</li> <li>• Due date will only display when Export is initiated after creating a file and viewing the details</li> </ul>
Payment Number	2	Numeric	00 to 99
Transaction Code	3	Alpha Numeric	CPA or ACH Transaction Code
Language Code	1	Alpha Numeric	<ul style="list-style-type: none"> <li>• E – English</li> <li>• F – French</li> </ul>
Client Short Name	15	Alpha Numeric	<ul style="list-style-type: none"> <li>• As defined on Payment record</li> <li>• Left Justified</li> </ul>

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Destination Currency	3	Alpha Numeric	Currency in which funds are to be collected:  <ul style="list-style-type: none"> <li>• CAD - Canadian \$\$</li> <li>• USD - US \$\$</li> </ul>
Destination Country	3	Alpha Numeric	Country where the payment is destined to:  <ul style="list-style-type: none"> <li>• CAN – Canada</li> <li>• USA – United States</li> </ul>
Company Entry Description	10	Alpha Numeric	Description of payment type
Transaction Type Code	3	Alpha Numeric	3 characters a defined by client
Customer Street Address	35	Alpha Numeric	Street address of Customer
Customer City & Province/State	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Customer City and Province/State</li> <li>• Delimiter is an * with a \ at the end</li> </ul>
Customer Country & Postal/Zip Code	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Customer Country and Postal/Zip Code</li> <li>• Delimiter is an * with a \ at the end</li> </ul>
Originator Name	35	Alpha Numeric	Name of Client/Originator of payment
Originator Street Address	35	Alpha Numeric	Street address of Originator
Originator City & Province/State	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Originator City and Province/State</li> <li>• Delimiter is an * with a \ at the end</li> </ul>
Originator Country & Postal/Zip Code	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Originator Country and Postal/Zip Code</li> <li>• Delimiter is an * with a \ at the end</li> </ul>
Originator Bank name	35	Alpha Numeric	Name of the Bank originating the payment



FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Originator Bank ID number	34	Alpha Numeric	Bank number. Could be the National Clearing System number, BIC or IBAN
Originator Branch Bank Code	3	Alpha Numeric	ISO 2 Digit country code
Correspondent Bank #1 Name	35	Alpha Numeric	Name of the Correspondent Bank
Correspondent Bank #1 Number	34	Alpha Numeric	Bank number (Could be the National Clearing System number, BIC or IBAN)
Correspondent #1 Branch Bank Code	3	Alpha Numeric	ISO 2 Digit country code
Correspondent Bank #2 Name	35	Alpha Numeric	Name of the Correspondent Bank
Correspondent Bank #2 Number	34	Alpha Numeric	Bank number (Could be the National Clearing System number, BIC or IBAN)
Correspondent #2 Branch Bank Code	3	Alpha Numeric	ISO 2 Digit country code followed by a space
Correspondent Bank #3 Name	35	Alpha Numeric	Name of the Correspondent Bank
Correspondent Bank #3 Number	34	Alpha Numeric	Bank number (Could be the National Clearing System number, BIC or IBAN)
Correspondent #3 Branch Bank Code	3	Alpha Numeric	ISO 2 Digit country code followed by a space
Correspondent Bank #4 Name	35	Alpha Numeric	Name of the Correspondent Bank
Correspondent Bank #4 Number	34	Alpha Numeric	Bank number (Could be the National Clearing System number, BIC or IBAN)
Correspondent #4 Branch Bank Code	3	Alpha Numeric	ISO 2 Digit country code followed by a space



5. Business Account Previous Day Transactions	TransStmt_r_yyyyyyy_xxxxxxxxxxxx.txt
6. Business Account Current Day Transactions	TransStmt_r_yyyyyyy_xxxxxxxxxxxx.txt
7. Business Account Transaction Statement	TransStmt_r_yyyyyyy_xxxxxxxxxxxx.txt
8. Visa Statement	VISASStat_r_yyyyyyy_xxxxxxxxxxxx.txt
9. Business Account Transaction Search	TranSch_r_yyyyyyy_xxxxxxxxxxxx.txt
10. Visa Transaction Search	VISASch_r_yyyyyyy_xxxxxxxxxxxx.txt
11. Personal Accounts	TransStmt_r_yyyyyyy_xxxxxxxxxxxx.txt
12. Personal Loan Balance	LoanBal_r_yyyyyyy_xxxxxxxxxxxx.txt
13. Personal GIC Balance	GICBal_r_yyyyyyy_xxxxxxxxxxxx.txt

**Business Account Balance Report (Standard Format) Export File Layout**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution number (00000003)
Branch	5	Numeric	RBC transit/branch number where the account is maintained
Account Number	9	Numeric	Business Deposit Account number
As of Date	8	Numeric	Format YYYYMMDD
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which this account belongs (if applicable)</li> <li>• If no groups are created, defaults to zeros</li> </ul>
Sub-group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the sub-group to which this account belongs (if applicable)</li> <li>• If no sub-groups are created, defaults to zeros</li> </ul>
Account Name	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default account name</li> <li>• If a nickname is established for this account, the nickname will be displayed</li> </ul>

Currency	3	Alpha Numeric	Currency of the account
Opening Balance	9(10).99	Numeric	Opening balance for the account
Closing Balance	9(10).99	Numeric	Closing balance for the account on the "as of " date
Available Balance	9(10).99	Numeric	Zero fill
Ledger Balance	9(10).99	Numeric	Zero fill
Number of Debits	7	Numeric	Total number of debit transactions posted to this account on the "as of" date
Amount of Debits	9(10).99	Numeric	Total amount of debit transactions posted to this account on the "as of "date
Number of Credits	7	Numeric	Total number of credit transactions posted to this account on the "as of "date
Amount of Credits	9(10).99	Numeric	Total amount of credit transactions posted to this account on the "as of "date

**Sample Business Account Balance Report (Standard Format) Export File**

00000003,00002,001115550,20041230,000,000,"Disbursement\_Account","CAD",0224720148.26,0233315041.32,0000000000.00,0000000000.00,0000000,0000000000.00,0000026,0008594893.06

00000003,00002,001114441,20041230,000,000,"Truck\_Parts\_Division","CAD",0000830419.78,001195027.13,0000000000.00,0000000000.00,0000020,0000005062.55,0000047,0000369669.90

00000003,00002,001119994,20041230,000,000,"Central\_Car\_Division","CAD",0010014920.12,007535994.79,0000000000.00,0000000000.00,0000004,0020416918.41,0000001,0017937993.08

**Business Account Balance Report (Expanded Format) Export File Layout**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS



Bank	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – RBC Financial Institution #</li> <li>• Non-RBC accounts – SWIFT Address of sending Financial Institution</li> </ul>
Branch	5	Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – RBC transit/branch number where the account is maintained</li> <li>• Non-RBC accounts – Zero filled</li> </ul>
Account Number/ Identifier	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – Business Deposit Account #</li> <li>• Non-RBC accounts – Account Identifier as displayed in Field 25 of the SWIFT message</li> </ul>
As of Date	8	Numeric	Format YYYYMMDD
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which this account belongs (if applicable).</li> <li>• If no groups are created, defaults to zeros</li> </ul>
Sub-group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the sub-group to which this account belongs (if applicable).</li> <li>• If no sub groups are created, defaults to zeros</li> </ul>
Account Name	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default account name</li> <li>• If a nickname is established, the nickname will be displayed</li> </ul>
Currency	3	Alpha Numeric	Currency of the account
Opening Balance	9(14).999	Numeric	Opening balance for the account
Closing Balance	9(14).999	Numeric	Closing balance for the account on the "as of" date
Available Balance	9(14).999	Numeric	Available balance on U.S. domiciled accounts, on the "as of date"
Ledger Balance	9(14).999	Numeric	Balance (regardless of availability) on U.S. domiciled accounts on the "as of" date
Number of Debits	7	Numeric	Total number of debit transactions posted to this account on the "as of" date

Amount of Debits	9(14).999	Numeric	Total amount of debit transactions posted to this account on the "as of" date
Number of Credits	7	Numeric	Total number of credit transactions posted to this account on the "as of" date
Amount of Credits	9(14).999	Numeric	Total amount of credit transactions posted to this account on the "as of" date

**Sample Business Account Balance Report (Expanded Format) Export File**

"ROYCGB2L ",00000,"1111222  
 ",20041208,000,000,"Truck\_Parts\_Division",  
 "GBP",0000000000000000.000,0000000000000000.000,0000000000000000.000,0000000000000000.000  
 ,0000000,0000000000000000.000,0000000,0000000000000000.000

"ROYCGB2L ",00000,"1222345  
 ",20041208,000,000,"Disbursement\_Account",  
 "GBP",00000000077726.870,0000000000000000.000,0000000000000000.000,0000000000000000.000  
 ,0000000,0000000000000000.000,00000001,000000000005900.000

**Business Account Transaction Report (Standard Format) Export File Layout**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Branch	5	Numeric	RBC transit/branch number where the account is maintained
Account Number	9	Numeric	Business Deposit Account number
Effective Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Effective date of the transaction</li> </ul>
Posting Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Posting date of the transaction</li> </ul>
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which this account belongs (if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>

Sub-group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the sub-group to which this account belongs (if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>
Currency	3	Alpha Numeric	Currency of the account
Debit / Credit Indicator	1	Numeric	<p>Indicates whether the transaction is a Debit or Credit:</p> <ul style="list-style-type: none"> <li>• Debit = 0</li> <li>• Credit = 1</li> </ul>
Transaction Code	5	Numeric	DDA transaction code (See Appendix 1)
Serial Number	13	Numeric	Transaction serial number
Description	2 x 20	Alpha Numeric	Text description of the transaction. (2 lines of 20 characters each)
Amount	(10)9.99	Numeric	Amount of the transaction
Immediate Availability	(10)9.99	Numeric	Zero fill
One Day Availability	(10)9.99	Numeric	Zero fill
Two or More Days Availability	(10)9.99	Numeric	Zero fill

### Sample Business Account Transaction Report (Standard Format) Export File

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002243424,"CH  
Q 222224 ","  
",0000411682.50,0000000000.00,0000000000.00,0000000000.00

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002243512,"CH  
Q 222212 ","  
",0000467347.31,0000000000.00,0000000000.00,0000000000.00

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002243149,"CH  
Q 222249 ","  
",0000494600.95,0000000000.00,0000000000.00,0000000000.00

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002241512,"CH  
Q 222213 ","  
",0000710806.35,0000000000.00,0000000000.00,0000000000.00

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002242035,"CH  
Q 222235 ","  
",0000846269.11,0000000000.00,0000000000.00,0000000000.00

00000003,00002,001110422,20041220,20041220,000,000,"CAD",0,00480,0000002242036,"CH  
Q 222236 ","  
",0001416767.00,0000000000.00,0000000000.00,0000000000.00

00000003,00002,004007777,20041220,20041220,000,000,"USD",0,00480,0000001010489,"CH  
Q 1010489 ","  
",0000000034.00,0000000000.00,0000000000.00,0000000000.00

00000003,00002,004007777,20041220,20041220,000,000,"USD",0,00480,0000001010567,"CH  
Q 1010567 ","  
",0000000090.00,0000000000.00,0000000000.00,0000000000.00

00000003,00002,004007777,20041220,20041220,000,000,"USD",0,00480,0000001010562,"CH  
Q 1112222 ","  
",0000000118.00,0000000000.00,0000000000.00,0000000000.00

00000003,00002,004007776,20041220,20041220,000,000,"USD",0,00480,0000001010590,"CH  
Q 1010590 ","  
",00000000517.58,0000000000.00,0000000000.00,0000000000.00

00000003,00002,004007777,20041220,20041220,000,000,"USD",0,00480,0000001010563,"CH  
Q 1010563 ","  
",00000000656.74,0000000000.00,0000000000.00,0000000000.00

**Business Account Transaction Report (Expanded Format) File Layout**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	11	Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – RBC Financial Institution #</li> <li>• Non-RBC accounts – SWIFT Address of sending Financial Institution</li> </ul>
Branch	5	Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – RBC transit/branch number where the account is maintained</li> <li>• Non-RBC accounts – Zero filled</li> </ul>
Account Number / Identifier	35	Numeric	<ul style="list-style-type: none"> <li>• RBC Accounts – Business Deposit Account #</li> <li>• Non-RBC accounts – Account Identifier as displayed in Field 25 of the SWIFT message</li> </ul>



Effective Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Effective date of the transaction</li> </ul>
Posting Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Posting date of the transaction</li> </ul>
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which this account belongs (if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>
Sub-group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the sub-group to which this account belongs (if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>
Currency	3	Alpha Numeric	Currency of the account
Debit / Credit Indicator	1	Numeric	<p>Indicates whether the transaction is a Debit or Credit:</p> <ul style="list-style-type: none"> <li>• Debit = 0</li> <li>• Credit = 1</li> </ul>
Transaction Code	5	Numeric	DDA transaction code (See Appendix)
Serial Number	13	Numeric	Transaction serial number
Description	2 x 20	Alpha Numeric	Text description of the transaction. (2 lines of 20 characters each)
Amount	(14)9.999	Numeric	Amount of the transaction
Immediate Availability	(14)9.999	Numeric	For US domiciled accounts, the portion of the transaction immediately available
One Day Availability	(14)9.999	Numeric	For US domiciled accounts, the portion of the transaction that has one day availability
Two or More Days Availability	(14)9.999	Numeric	For US domiciled accounts, the portion of the transaction that has two or more day availability
SWIFT Transaction Code	3	Alpha Numeric	For MultiBank Accounts, this field is a SWIFT Tran Code. Otherwise, the field is blank

**Sample Business Account Transaction Report (Expanded Format) Export File**

**MULTIBANK**

```
"CHASUS33 ",00000,"000000123456
",20080304,20080304,000,000,"USD",0,00480,0000000000000,"Cheques ","
",000000000000320.840,0000000000000.000,0000000000000.000,0000000000000.000,"CH
K"
"MARLUS44 ",00000,"00xxx4011111
",20080304,20080304,000,000,"USD",0,00424,0000000000000,"Miscellaneous ","
",00000000166194.960,0000000000000.000,0000000000000.000,0000000000000.000,"MS
C"
```

**RBC**

```
"00000000003",00001,"0000000000000000000000000000000000000000001234",20080303,20080304,000,0
00,"CAD",1,00130,0000098210001,"RXX-XXX APA DEP ","
",000000000000670.680,0000000000000.000,0000000000000.000,0000000000000.000," "
"00000000003",00001,"0000000000000000000000000000000000000000001234",20080303,20080304,000,0
00,"CAD",1,00149,0000000000000,"EDI PAYMENT ","RBC EXPRESS
",00000000122630.490,0000000000000.000,0000000000000.000,0000000000000.000," "
```

**Visa Account Balance Report**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Report Date	8	Numeric	Format YYYYMMDD
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Visa Account Number	16	Numeric	Visa card number
Visa Account Name	20	Alpha Numeric	<ul style="list-style-type: none"> <li>Displays the default account name</li> <li>If a nickname is established, the nickname will be displayed</li> </ul>
Current Balance	9(11).99	Numeric	Current balance for the Visa account, including adjustments, if applicable

**Sample Visa Account Balance Report Export File**

```
20060302,"00000003","4510000000000011","VISA CARDHOLDER NAME",00000000171.99
20060302,"00000003","4510000000000022","VISA CARDHOLDER NAME",000000003743.43
20060302,"00000003","4510000000000033","VISA CARDHOLDER NAME",00000000866.66
```

20060303,"00000003","4510000000000011","VISA CARDHOLDER NAME",00000000271.99  
 20060303,"00000003","4510000000000022","VISA CARDHOLDER NAME",00000003773.35  
 20060303,"00000003","4510000000000033","VISA CARDHOLDER NAME",00000000788.73

### Visa Statement Report File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Statement Date	6	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMM</li> <li>• When report represents "Transactions since last statement", this field is blank</li> </ul>
Last Statement Date	8	Numeric	Format YYYYMMDD
Payment Due Date	8	Numeric	Format YYYYMMDD
Last Statement Balance	9(11).99	Numeric	Balance on last statement issued
Minimum Payment	9(11).99	Numeric	Minimum amount of next payment required
Current Balance	9(11).99	Numeric	Current balance of the Visa account
Credit Limit	9(11).99	Numeric	Current credit limit of the Visa account
Last Payment Date	8	Numeric	Format YYYYMMDD
Last Payment Amount	9(11).99		Amount of the last payment made on the Business Visa account
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Business Visa Account Number	16	Numeric	Business Visa card number
Business Visa Account Name		Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default account name</li> <li>• If a nickname is established for this account, the nickname will be displayed</li> </ul>
Transaction Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Effective date the transaction was completed</li> </ul>
Posted date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Date the transaction was posted</li> </ul>
Description	20	Alpha Numeric	The name of the vendor with which the transaction was completed

			<b>Example:</b> <ul style="list-style-type: none"> <li>• Payment</li> <li>• Adjustment</li> <li>• Refund</li> </ul>
Debit / Credit Indicator	1	Numeric	Indicates whether the transaction is a Debit or Credit <ul style="list-style-type: none"> <li>• Debit = 0</li> <li>• Credit = 1</li> </ul>
Amount	9(5).99	Numeric	Amount of the transaction

### Sample Visa Statement Export File

"200602","20060223","20060312",00000000330.03,00000000010.00,00000000442.37,00000005000.00,"20060312",00000000300.00,00000003,"4510000000000011",  
"VISA CARDHOLDER NAME",20060223, 20060224, "ABC GRILL 123 ELM ST",0,0000040.00,

"200602","20060223","20060312",00000000330.03,00000000010.00,00000000442.37,00000005000.00,"20060312",00000000300.00,00000003,"4510000000000011",  
"VISA CARDHOLDER NAME",20060223, 20060224, "JOE'S GAS & GROCERY ",0,00139.87,

"200602","20060223","20060312",00000000330.03,00000000010.00,00000000442.37,00000005000.00,"20060312",00000000300.00,00000003,"4510000000000011",  
"VISA CARDHOLDER NAME",20060225, 20060227, "FINE RESTAURANT ",0,00034.00,

"200602","20060223","20060312",00000000330.03,00000000010.00,00000000442.37,00000005000.00,"20060312",00000000300.00,00000003,"4510000000000011",  
"VISA CARDHOLDER NAME",20060227, 20060228, "PETROLEUM THIRD ST ",0,00025.02,

"200602","20060223","20060312",00000000330.03,00000000010.00,00000000442.37,00000005000.00,"20060312",00000000300.00,00000003,"4510000000000011",  
"VISA CARDHOLDER NAME",20060227, 20060228, "PAYMENT THANK YOU ",1,00100.00,

### Visa Transaction Search Report Export File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Visa Account Number	16	Numeric	Visa card number
Posted Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Date the transaction was posted</li> </ul>

Debit / Credit Indicator	1	Numeric	
Description	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• The name of the vendor with which the transaction was completed</li> <li>• Payment; Adjustment/Refund</li> </ul>
Amount	9(5).99	Numeric	Amount of the transaction

**Sample Visa Transaction Search Report Export file**

```
00000003,"4510000000000011",20060301,0,"VISA FEE          ",00055.00
00000003,"4510000000000022",20060307,0,"TONY ABC 'S - MACLEO",00035.22
00000003,"4510000000000033",20060308,0,"ABC12'S PIZZARIA & G",00025.22
00000003,"4510000000000044",20060301,0,"TAX & RECEIVABLES  ",00324.99
00000003,"4510000000000055",20060301,0,"PETROLEUM THIRD ST ",00384.33
00000003,"4510000000000066",20060303,0,"ABC4123 IRISH PUB  ",00532.22
00000003,"4510000000000066",20060303,1,"PAYMENT – THANK YOU ",00444.44
```

**Loan Balance Report Export File Layout**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Branch	5	Numeric	RBC transit/branch number where the loan account is maintained
Account Number	9	Numeric	Loan account number
Segment Number	3	Numeric	Loan account segment number
Maturity Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Maturity date of the loan, if applicable</li> </ul>
As of Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Date for which the balances are relative</li> </ul>
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which the account belongs, if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>
Sub-group Number	3	Numeric	• Number assigned that identifies the



			sub-group to which this account belongs (if applicable) • If no groups are created, defaults to all zeros
Account Name	20	Alpha Numeric	• Displays the default account name • If a nickname is established, the nickname will be displayed
Currency	3	Alpha Numeric	Currency of the account
Current Balance	-(10)9.99	Numeric	Current balance for the account, including adjustments, if applicable
Interest Rate	999.9999	Numeric	Interest rate applicable to the loan

### Sample Loan Balance Report Export File

```

00000003,07512,08211674,001,0,20030003,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030004,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030005,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030006,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030007,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030010,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030011,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030012,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030013,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030014,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030017,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030018,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030019,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030020,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030021,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030024,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,001,0,20030025,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030003,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030004,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030005,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030006,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030007,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030010,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030011,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030012,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030013,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030014,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030017,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030018,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030019,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030020,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030021,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030024,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000
00000003,07512,08211674,002,0,20030025,000,000,"RBC BUSINESS SERVICE","CAD",0000002500.00,005.5000

```

### Mortgage Balance Report Export File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number

			(00000003)
Branch	5	Numeric	RBC transit/branch number where the loan account is maintained
Account Number	9	Numeric	Loan account number
Segment Number	3	Numeric	Loan account segment number
Maturity Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Maturity date of the loan (if applicable)</li> </ul>
As of Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Date for which the balances are relative</li> </ul>
Account Name	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default account name</li> <li>• If a nickname is established, the nickname will be displayed</li> </ul>
Currency	3	Alpha Numeric	Currency of the account
Current Balance	-(10)9.99	Numeric	Current balance for the account, including adjustments, if applicable
Interest Rate	999.9999	Numeric	Interest rate applicable to the loan
Original Balance	(10)9.99	Numeric	
Principal Amount	(10)9.99	Numeric	
Original Amortization	3	Numeric	
Actual Months Remaining	3	Numeric	
Total Taxes Paid	(10)9.99	Numeric	
Accrued Interest	(10)9.99	Numeric	
Mortgage Term	3	Numeric	
Mortgage Type			
Payment Frequency	2	Numeric	
Frequency Description	50	Alpha Numeric	
Payment Due Date	8	Numeric	

Regular Payment	(10)9.99	Numeric	
Insurance Premium	(10)9.99	Numeric	
Tax Payment	(10)9.99	Numeric	
Total Regular Payment	(10)9.99	Numeric	

### Sample Mortgage Balance Report Export File

00000003,00002,011288685,001,20090819,20090819,"name  
 ","CAD",0000118188.08,006.8500,0000000000.00,0000118093.76,300,360,0000000000.00,000  
 0000094.32,012,"Fixed",00,"Monthly  
 ",20080714,0000000829.42,0000000000.00,0000000000.00,0000000829.42

### Loan Transaction Reports Export File Layout

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Branch	5	Numeric	RBC transit/branch number where the loan account is maintained
Account Number	9	Numeric	Loan account number
Segment Number	3	Numeric	Loan account segment number
Effective Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Effective date of the transaction (if applicable)</li> </ul>
Posted Date	8	Numeric	Will be blank
Group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the group to which the account belongs (if applicable)</li> <li>• If no groups are created, defaults to all zeros</li> </ul>
Sub-group Number	3	Numeric	<ul style="list-style-type: none"> <li>• Number assigned that identifies the sub-group to which this account belongs (if applicable).</li> <li>• If no groups are created, defaults to all</li> </ul>



			zeros
Currency	3	Alpha Numeric	Currency of the account
Debit or Credit Indicator	1	Numeric	Identifies whether the transaction was a debit or credit  • Debit = 0 • Credit = 1
Transaction code	5	Numeric	• Identifies type of transaction • This field is a Tran Code •
Description	2 * 20	Alpha	• Contains the description of this transaction • There are two lines of 20 characters (must be displayed as two lines)
Amount	(9)9.99	Numeric	Contains the amount of this transaction  <b>Note:</b> Debit transactions are reported as negative amounts
Credit Limit	(10)9.99	Numeric	Overall funds available at the beginning of the loan
Current Balance	(10)9.99	Numeric	Outstanding amount owed
Interest Rate	999.9999	Numeric	Interest rate
Payment Frequency	3	Numeric	Frequency
Frequency Description	50	Alphanumeric	Description of Frequency  <b>Example:</b> Monthly
Payment Due Date	8	Numeric	Date of next payment
Payment Amount	(10)9.99	Numeric	Amount of next payment
Interest Rule	2	Numeric	Interest Rule values
Maturity Date	8	Numeric	End date of the loan where applicable

### Sample Loan Transaction Report Export File

00000003,00002,009433368,001,20090715,00000000,000,000,"CAD",0,00219,"WITHDRAWAL",-00001000.00,0000000000.00,0000000809.58,003.5000,00,"

",00000000,0000000000.00,54,00000000

**GIC (Guaranteed Investment Certificate) Balance Report Export File Format**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank	8	Numeric	RBC Financial Institution Number (00000003)
Branch	5	Numeric	RBC transit/branch number where the GIC is maintained
Account Number	11	Numeric	GIC account number
Segment Number	3	Numeric	GIC account segment number
Maturity Date	8	Numeric	<ul style="list-style-type: none"> <li>• Format YYYYMMDD</li> <li>• Maturity date of the GIC</li> </ul>
Term – Years	2	Numeric	Term of GIC in years
Term – Days	3	Numeric	Number of days portion of term, when the term is not an even number of years
As of Date	8	Numeric	Format YYYYMMDD
Filler	3	Numeric	Zero fill
Filler	3	Numeric	Zero fill
Account Name	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays the default account name</li> <li>• If a nickname is established, the nickname will be displayed</li> </ul>
Currency	3	Alpha Numeric	Currency of the account
Current Balance	(10)9.99	Numeric	Principle balance of the GIC
Interest Rate	999.9999	Numeric	Interest rate applicable to the GIC account
Bank	8	Numeric	RBC Financial Institution Number (00000003)

### Sample GIC (Guaranteed Investment Certificate) Balance Report Export File

```
00000003,00002,00180085067,001,20031030,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000001000.00,002.0000
00000003,00002,00180085067,002,20031030,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000003000.00,002.0000
00000003,00002,00180085067,003,20031130,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000005000.00,002.0000
00000003,00002,00180085067,004,20031230,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000001000.00,002.0000
00000003,00002,00180085067,005,20041030,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000001000.00,002.0000
00000003,00002,00180085067,006,20041030,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000001000.00,002.0000
00000003,00002,00180085067,007,20041030,01,000,20021031,000,000,"RBC BUSINESS SERVICE","CAD",0000001000.00,002.0000
```

### Chargeback Reporting File Naming Conventions

Export files are created with the default name as described below where yyyyyyy is a 7-digit system log ID and xxxxxxxxxxxx is a randomly generated 12-digit number that will be different each time a report is exported. Default file names can be changed to a file name of your choice.

REPORT	EXAMPLE FILE NAME ENGLISH
1. Chargeback Reporting History/Current Report	Chgbk_r_yyyyyyy_xxxxxxxxxx.txt

### History Report/Current Report Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Return Account Transit	5	Numeric	<ul style="list-style-type: none"> <li>This will be the transit of the account number debited for the chargeback (Returns Account)</li> <li>Chargeback Transit from Endlist</li> </ul>
Return Account Number	7	Numeric	<ul style="list-style-type: none"> <li>This will be the account number debited for the chargeback (Returns Account)</li> <li>Chargeback Account from Endlist</li> </ul>
Advice Number	7	Alphanumeric	<ul style="list-style-type: none"> <li>Advice Number prefixed by S/M/B to indicate Single, Multi or Bulk type of Advice</li> <li>Debit Advice Number from Endlist</li> </ul>
Payor Name	20	Alphanumeric	<ul style="list-style-type: none"> <li>Payor Name as indicated on chargeback</li> <li>Payor Name from Endlist</li> </ul>
Customer Reference Number	25	Alphanumeric	<ul style="list-style-type: none"> <li>Additional information/client reference number as indicated on chargeback</li> <li>Client Reference Number from Endlist</li> </ul>

Original Deposit Date	8	Numeric	<ul style="list-style-type: none"> <li>• This is the date that the RBC client deposited the chargeback. Original date as indicated on chargeback. Format MMDDYYYY</li> <li>• Chargeback Deposit Date from Endlist</li> </ul>
Returning Financial Institution Number	4	Numeric	<ul style="list-style-type: none"> <li>• As indicated on chargeback</li> <li>• MICR FI from Endlist</li> </ul>
Returning Financial Institution Branch Number	5	Numeric	<ul style="list-style-type: none"> <li>• Branch/Transit number of Payor's account as indicated on chargeback</li> <li>• MICR Transit from Endlist</li> </ul>
Returning Financial Institution Account Number	18	Alphanumeric	<ul style="list-style-type: none"> <li>• Account number of Payor as indicated on chargeback</li> <li>• MICR Account from Endlist</li> </ul>
Currency	3	Alphanumeric	<ul style="list-style-type: none"> <li>• Values: CAD or USD</li> <li>• Currency from Endlist</li> </ul>
Chargeback Amount	14	Numeric	<ul style="list-style-type: none"> <li>• Format: \$\$\$\$\$\$\$\$\$\$cc</li> <li>• MICR Amount from Endlist</li> </ul>
Return Reason Code	3	Numeric	<ul style="list-style-type: none"> <li>• Return Reason Code indicated on chargeback</li> <li>• Primary Reason Return Code from Endlist</li> </ul>
Return Reason Description	50	Alphanumeric	Primary Reason Return Description from Endlist
Location Number	12	Alphanumeric	<ul style="list-style-type: none"> <li>• Location/Store Number as indicated on the chargeback</li> <li>• Store Number from Endlist</li> </ul>
Truncation Indicator	1	Alphanumeric	Truncated Flag from Endlist
Representment Indicator	1	Alphanumeric	Representment Flag from Endlist
Secondary Reason Return Code	3	Alphanumeric	Secondary Reason Return Code from Endlist
Secondary Reason Return Description	50	Alphanumeric	Secondary Reason Return Description from Endlist
Capture Date	8	Numeric	<ul style="list-style-type: none"> <li>• Usually the working day previous to the date on which the interface file was produced</li> <li>• Capture Date from Endlist</li> </ul>

Effective Date	8	Numeric	<ul style="list-style-type: none"> <li>The date that will be displayed on the client</li> <li>Effective Date from Endlist</li> </ul>
Posting Date	8	Numeric	<ul style="list-style-type: none"> <li>The date that the debit was processed by RBC (DDA)</li> <li>Posting Date from Endlist</li> </ul>
ISN	8	Numeric	<ul style="list-style-type: none"> <li>Serial number of the Cheque image (post-truncation)</li> <li>ISN from Endlist</li> </ul>
Trans Id	10	Numeric	<ul style="list-style-type: none"> <li>Serial number of the DDA transaction</li> <li>Transaction ID from Endlist</li> </ul>
Flag# 3	1	Alphanumeric	Rejected Flag from Endlist
Flag# 4	1	Alphanumeric	No MICR Flag from Endlist

### Sample History Report/Current Report Export File

"00003","5556129","S000001","THIS IS PAYOR NAME","CUSTOMER REFERENCE NUMBER","11122006","0001","00015","000010100000000000"

,"CAD", " 5819.10","801","FUNDS NOT CLEARED","ONT110","N","N","825","LSTD IN WRNG CURR","11012006","11022006","11032006","00000176","0000000026", "Y","N"

### Incoming Wires

#### File Naming Conventions

Export files are created with the default name as described below where yyyyyyy is a 7-digit system log ID and xxxxxxxxxxxx is a randomly generated 12-digit number that will be different each time a report is exported. Default file names can be changed to a file name of your choice.

REPORT	EXAMPLE FILE NAME ENGLISH
1. Incoming Wires	IncmWr_r_YYYYYYY_xxxxxxxxxxxx.txt

### Incoming Wires Report Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Value Date	8	Numeric	<ul style="list-style-type: none"> <li>Value date of the incoming wire</li> <li>Format YYYYMMDD</li> </ul>

Date Received	8	Numeric	<ul style="list-style-type: none"> <li>• Date the incoming wire was received</li> <li>• Format YYYYMMDD</li> </ul>
Credit Account Transit	5	Numeric	Transit/branch number of the credit account
Credit Account Number	7	Numeric	Credit account number
Credit Amount	9(15).99	Numeric	Amount credited to the account
Currency	3	Alpha Numeric	3 character currency code
Bank Reference Number	16	Alpha Numeric	<ul style="list-style-type: none"> <li>• Contains the contents of Field 20, Transaction Reference Number, in the Credit Advice</li> <li>• If RBC to RBC wire, this number is an RBC generated reference number</li> <li>• If incoming wire from another FI, this field will contain the contents of Field 20 (Sender's Reference) of the inbound wire</li> </ul>
Reference for Beneficiary	16	Alpha Numeric	<ul style="list-style-type: none"> <li>• Contains the contents of Field 21, Related Reference, in the Credit Advice</li> <li>• If RBC to RBC wire, this number is an RBC generated reference number</li> <li>• If incoming wire from another FI, this field will contain the contents of Field 21 (Related Reference) of the inbound wire</li> </ul>

Ordering Customer or Bank	5 x 37	Alpha Numeric	<ul style="list-style-type: none"> <li>• Contains either Ordering Customer or Ordering Bank, depending on the sending FI</li> <li>• If the field contains Ordering Customer information, the following could be displayed: <ul style="list-style-type: none"> <li>- Account identification of Sender - optional</li> <li>- BEI code or Name and Address</li> </ul> </li> <li>• If the field contains Ordering Bank information, the following could be displayed: <ul style="list-style-type: none"> <li>- Party Identifier - optional</li> <li>- BIC code or Bank Name and Address</li> </ul> </li> </ul>
Intermediary Institution	5 x 37	Alpha Numeric	<ul style="list-style-type: none"> <li>• This field identifies the financial institution from which the Sender received the funds when other than the ordering institution</li> <li>• The following could be displayed: <ul style="list-style-type: none"> <li>- Party Identifier - optional</li> <li>- BIC code or Name and Address</li> </ul> </li> </ul>
Information to Receiver	6 x 35	Alpha Numeric	This field contains additional information for the Receiver

**Sample Incoming Wires Report Export File**

```

20040927,20040927,00002,1198928,00000000000002.00,"CAD","0090504271899768","0090504271199768",
"QUALITY INTERNA001
"
"
20040927,20040927,00002,1198944,00000000000002.00,"CAD","0090504271899990","0090504271199990",
"QUALITY INTERNA001
"
"
20040923,20040923,00002,1198928,00000000000002.00,"CAD","0090504267898439","0090504267198439",
"QUALITY INTERNA001
"
"pay details
20040923,20040923,00002,1198944,00000000000002.00,"CAD","0090504267898436","0090504267198436",
"QUALITY INTERNA001
"
"pay details
20040913,20040913,00002,1198928,00000000000001.00,"CAD","0090504257899795","0090504257199795",
"QUALITY INTERNA001
"
"
20040910,20040910,00002,1198928,00000000000003.00,"CAD","0090504254897204","0090504254197204",
"QUALITY INTERNA001
"
"
20040910,20040910,00002,1198928,00000000000005.00,"CAD","0090504254897239","0090504254197239",
"QUALITY INTERNA001
"
"
20040909,20040909,00002,1198928,00000000000001.00,"CAD","0090504253899689","0090504253199689",
"QUALITY INTERNA001
"
"
20040909,20040909,00002,1198944,00000000000001.00,"CAD","0090504253899690","0090504253199690",
"QUALITY INTERNA001
"
"
20040902,20040902,00002,1198928,00000000000001.00,"CAD","0090504246899670","0090504246199670",
"QUALITY INTERNA001
"
"
20040902,20040902,00002,1198944,00000000000001.00,"CAD","0090504246899663","0090504246199663",
"QUALITY INTERNA001
"
"
20040901,20040901,00002,1198928,00000000000001.00,"CAD","0090504245899396","0090504245199396",
"QUALITY INTERNA001
"
"
"

```

## Stop Payments Import File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Payment Type	3	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Value must be CHQ or PAP</li> </ul>
Bank Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• RBC Financial Institution number (00003)</li> <li>• Zero fill required</li> </ul>
Transit Number	5	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• RBC transit/branch number where the account is maintained</li> <li>• Zero fill required</li> </ul>
Account Number	7	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Zero fill required</li> </ul>



Cheque or Payment Date	8	Numeric	<ul style="list-style-type: none"> <li>• DDMMYYYY</li> <li>• Mandatory</li> <li>• For CHQ, date cannot be more than 366 days in the past</li> <li>• For PAP, date must be current date or later</li> </ul>
Cheque or Payment Amount	9	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be greater than one cent (1¢)</li> <li>• Last 2 digits represent a 2 decimal place precision</li> </ul>
Payable to	30	Alpha Numeric	Mandatory
Cheque Serial Number	12	Numeric	Mandatory if Payment Type is CHQ

### Wire Payments

#### File Naming Conventions

Export files are created with the default name as described below where yyyyyyy is a 7-digit system log ID and xxxxxxxxxxxx is a randomly generated 12-digit number that will be different each time a file is exported. Default file names can be changed to a file name of your choice. Export files can be created as HTML, PDF or TEXT format.

REPORT	EXAMPLE FILE NAME ENGLISH
1. Wire Payment Activity - Summary	WireActS_r_yyyyyyy_xxxxxxxxxxxx.txt
2. Wire Payment Activity - Detail	WireActD_r_yyyyyyy_xxxxxxxxxxxx.txt
3. Templates - Detail	WireTemp r_yyyyyyy_xxxxxxxxxxxx.txt
4. Templates - Summary	WireTemp r_yyyyyyy_xxxxxxxxxxxx.txt
5. Recurring Wire Payments – Summary	RecurPayS_r_yyyyyyy_xxxxxxxxxxxx.txt
6. Recurring Wire Payments – Detail	RecurPayD_r_yyyyyyy_xxxxxxxxxxxx.txt

#### Import File Layout

FIELD NAME	LENGTH	COLUMN	FIELD TYPE	COMMENTS
------------	--------	--------	------------	----------

Template Id	15	1	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Field must be valued if the record is to use a pre-defined template</li> </ul>
Debit Amount	9(12)999	16	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must be less than or equal to the maximum amount any user can approve</li> <li>• Must be equal to or greater than \$0.10</li> <li>• Last three digits represent a 3 decimal place precision</li> <li>• Blank or zero fill acceptable</li> <li>• Must not be valued if credit amount valued</li> </ul>
Credit Amount	9(12)999	31	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must be less than or equal to the maximum amount any user can approve</li> <li>• Must be equal to or greater than \$0.10</li> <li>• Last three digits represent a 3 decimal place precision</li> <li>• Blank or zero fill acceptable</li> <li>• Must not be valued if debit amount valued</li> </ul>

Value date	8	46	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Format DDMMYYYY</li> <li>• Must be greater than or equal to current business day</li> <li>• Must be less than 2 years in the future for future dated transfers</li> <li>• Must adhere to lead time rules with respect to destination and currency</li> <li>• Must not be a weekend</li> <li>• Must not fall on a Canadian holiday or on a U.S. holiday if conversion is required</li> </ul>
Comments	15	54	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Only available when both the debit and credit accounts are RBC accounts domiciled in Canada</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " ; ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>
Debit Bank Number	5	69	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be 00003</li> </ul>
Debit Branch Number	5	74	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• RBC branch/transit number where debit account is maintained</li> <li>• Blank or zero fill acceptable</li> </ul>

Debit Account Number	17	79	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Blank or zero fill acceptable</li> <li>• Combination of the Branch and Account number must be an active debit account for purposes of wire payments</li> <li>• Must be different than credit branch/account number</li> </ul>
Credit Bank Number	5	96	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Blank or zero fill acceptable</li> <li>• Used for Canadian FI's only</li> <li>• Must be blank or zeroes if either SWIFT or ABA Routing Number are valued</li> </ul>
Credit Branch Number	5	101	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Blank or zero fill acceptable</li> <li>• Transit/branch number where the credit account is maintained (Canadian FI's only)</li> <li>• Must be blank or zeroes if either SWIFT or ABA Routing Number are valued</li> </ul>
Credit Account Number	34	106	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory if crediting an account</li> <li>• Otherwise Optional</li> <li>• Blank fill acceptable</li> <li>• Must be different than debit branch/account number</li> <li>• Must not have any spaces within the credit account number</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " ; ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>

Credit Currency Code	3	140	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be a valid currency code as defined on the currency list</li> <li>• Must correspond to value in Account Table if Credit Bank, Credit Branch and Credit Account valued and on Account Table</li> </ul>
Credit Bank Name	35	143	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Defaults to the Bank Name in Bank Table based on Credit Bank Number if valued and Credit Country Code is CA</li> <li>• Defaults to the ABA Name in the ABA Table if ABA Routing Number is valued</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " : ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>
Credit Bank Address (Line 1 & Line 2)	2 x 35	178	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• If Credit Bank Number or Credit Branch Number not valued, then Line 1 mandatory</li> <li>• If Credit Bank Country Code not = CA, then Line 1 mandatory</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " : ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>
Credit Bank City/Province/State	20	248	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• If Credit Bank Number or Credit Branch Number not valued, then mandatory</li> <li>• If Credit Bank Country Code not CA, then mandatory</li> </ul>

Credit Bank Country Code	2	268	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be a valid country code as defined within the country code table</li> </ul>
Beneficiary Name	35	270	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• No spaces alone</li> <li>• No period, comma, or dot alone</li> <li>• No single numeric or alpha characters alone</li> <li>• No punctuation allowed</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " ' : ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>
Beneficiary Address (Line 1 & Line 2)	2 x 35	305	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory, if credit bank country is not CA unless pass – through, otherwise optional</li> <li>• If additional addressing information is available such as apt #, care of, PO Box, etc... then use Line 1 for this information. Then use Line 2 for the main addressing information</li> <li>• If only street addressing information, then use Line 1 for the main addressing information. In this case, Line 2 will be left blank</li> <li>• No word wrapping beyond 35 characters</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " ' : ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>
Beneficiary City	17	375	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• No single numeric or alpha character alone</li> <li>• No punctuation allowed</li> </ul>
Filler	12	392	Alpha Numeric	Filler

Beneficiary Province or State	2	404	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory if Beneficiary country code is CA or US</li> <li>• Optional if Beneficiary Country Code is not CA or US.</li> <li>• If Beneficiary Country Code is CA or US, must be a valid Beneficiary Sub-Country Code as defined within the ISO sub-country code table.</li> </ul>
Beneficiary Postal or Zip Code	9	406	Alpha Numeric	Optional
Beneficiary Country Code	2	415	Alpha Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be a valid country code as defined within the ISO country code table</li> </ul>
Payment Method Code	1	417	Numeric	<ul style="list-style-type: none"> <li>• Mandatory</li> <li>• Must be 1,2,3 or 4, where:</li> <li>• 1 = Credit account under advice</li> <li>• 2 = Credit account no advice</li> <li>• 3 = Notify and Pay</li> <li>• 4 = Pay on Application</li> <li>• If Credit Account Number is valued, must be 1 or 2</li> <li>• If Credit Account Number is not valued, must be 3 or 4</li> </ul>
Payment Details	4 x 35	418	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must adhere to specific edit rules dependant on the type of payment</li> <li>• Must not contain the characters: \   ! @ # \$ % ^ &amp; * { } [ ] " : ? &lt; &gt; ` ~ _ / - ( ) . , ' +</li> </ul>

Intermediary Bank	3 x 35	558	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must adhere to specific edit rules dependant on the type of payment</li> </ul>
Intermediary Bank Line 4	20	663	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must adhere to specific edit rules dependant on the type of payment</li> </ul>
Intermediary Bank Country	2	683	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must adhere to specific edit rules dependant on the type of payment</li> <li>• Must be a valid country code</li> </ul>
Bank to Bank Details (Line 1 to Line 4)	4 x 35	685	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must adhere to specific edit rules dependant on the type of payment</li> </ul>
Foreign exchange contract numbers (Contract 1 to 5)	5 x 10	825	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Numbers must be right justified and zero-filled</li> <li>• Must be blanks if contract numbers are not specified</li> <li>• Must not be specified for same currency transfers</li> <li>• Must not contain duplicated contract numbers</li> <li>• First digit must be zero, followed by the 9 digit contract number</li> </ul>
SWIFT/BIC	11	875	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must be blank if either ABA or Credit Bank Number or Credit Branch Number are valued</li> <li>• Character 5 and 6 must equal Credit Bank Country Code</li> </ul>



ABA Routing Number	9	886	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Blank or zero fill acceptable</li> <li>• Entry is right justified during import</li> <li>• Must be blank or zeroes, if either SWIFT or Credit Bank or Credit Branch are valued</li> <li>• Not allowed if Credit Country not = "US"</li> </ul>
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**Wire Payment Activity Report (Summary) Export File Format**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Value Date	11	Alpha Numeric	Format DD MMM YYYY (01 Jan 2005)
Debit Amount	(12)9.999	Numeric	Debit amount
Credit Amount	(12)9.999	Numeric	Credit amount (will be the same as debit amount if no currency conversion)
Debit Bank	5	Numeric	RBC Financial Institution number (00003)
Debit Branch	5	Numeric	Transit/branch number where the debit account is maintained
Debit Account Number	17	Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Debit account name</li> <li>• If a nickname is established for the account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Numeric	Canadian Financial Institution number of the credit bank

Credit Branch	5	Numeric	Transit/branch number where the credit account is maintained (Canadian FI's only)
Credit Account Number	34	Alpha Numeric	Credit account number
Beneficiary	35	Alpha Numeric	Name of beneficiary
Credit Currency	3	Alpha Numeric	Currency of the credit
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	Status of the wire payment at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Completed</li> <li>• Pending at Bank</li> <li>• Rejected</li> </ul>
Template Name	15	Alpha Numeric	Template name if pre-defined template used to create payment
SWIFT Address	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• SWIFT BIC of credit bank</li> <li>• Cannot be valued if ABA Routing number is valued</li> </ul>
ABA Routing Number	9	Numeric	<ul style="list-style-type: none"> <li>• ABA Routing number of credit bank</li> <li>• Cannot be valued if SWIFT BIC is valued</li> </ul>
Template Description	20	Alpha Numeric	Template Description

**Sample Wire Payment Activity Report (Summary) Export File**

"07 Oct  
2010",000000000000.10,000000000000.00,"00003","03102","000000000005144548","SMITH  
","CAD","00010","09602","1234567","Test Client","CAD","W8765870",

```

","      ","Pending Release      ","Test      ","cibccatt      ","      ","Template Description"
"07 Oct
2010",000000001000.00,000000000000.00,"00003","03102","00000000005144548","SMITH
","CAD","      ","      ","1234567      ","Test Client      ","CAD","W8765870","
","      ","Pending Release      ","Test 3      ","nosccatt      ","      ","Template Description"

```

**Wire Payment Activity Report (Detail) Export File Format**

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Bank Reference Number	10	Alpha Numeric	Format CYDDNNNNN where: <ul style="list-style-type: none"> <li>• C = Processing Centre</li> <li>• Y = Year</li> <li>• DDD = Julian Day</li> <li>• NNNN N = Sequence #</li> </ul>
Issue Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• The date the wire payment was sent to the Bank</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Value Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Value date of the wire payment</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Debit Amount	(12)9.99	Numeric	Debit amount for the transaction.
Exchange Rate	(6)9.(8)9	Numeric	Exchange rate applied to payments requiring conversion
Credit Amount	(12)9.99	Numeric	Actual amount transferred to the Beneficiary
Debit Bank	5	Numeric	RBC Financial Institution Number (00003)
Debit Branch	5	Numeric	RBC transit/branch number where the account is maintained
Debit Account Number	17	Numeric	Debit account number

Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>Debit account name</li> <li>If a nickname is established for the account, the nickname will be displayed</li> </ul>
Debit Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)
Credit Bank	5	Numeric	Canadian Financial Institution number of the credit bank
Credit Branch	5	Numeric	Transit/branch number where the credit account is maintained (Canadian FI's only)
Credit Account Number	34	Alpha Numeric	Credit account number
Beneficiary	35	Alpha Numeric	Name of beneficiary
Credit Currency	3	Alpha Numeric	Currency of the credit
Comments	15	Alpha Numeric	<ul style="list-style-type: none"> <li>Comments entered</li> <li>Used only if credit account is an RBC account domiciled in Canada</li> </ul>
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	<p>Status of the wire payment at the time of the export</p> <p><b>Example:</b></p> <ul style="list-style-type: none"> <li>Completed</li> <li>Pending at Bank</li> <li>Rejected</li> </ul>
Template Name	15	Alpha Numeric	Template name if pre-defined template used to create the payment





Credit Account Number	34	Alpha Numeric	Credit account number
Credit Currency	3	Alpha Numeric	Currency of the credit
Credit Bank Name	35	Alpha Numeric	Credit Bank Name
Credit Bank Address	2 x 35	Alpha Numeric	Credit Bank Full Address
Credit Bank City/Province/State	20	Alpha Numeric	Credit Bank City/Province/State
Credit Bank Country Code	2	Alpha	Must be a valid country code
Beneficiary Name	35	Alpha Numeric	Beneficiary Name
Beneficiary Address	3 x 35	Alpha Numeric	Beneficiary Full Address
Beneficiary City/Province/State	20	Alpha Numeric	Beneficiary City/Province/State
Beneficiary Country Code	2	Alpha	Must be a valid country code
Payment Method	27	Alpha Numeric	<ul style="list-style-type: none"> <li>• Credit Account under advice</li> <li>• Credit Account no advice</li> <li>• To Be Specified Later</li> </ul>
Comments	15	Alpha Numeric	Comments entered on transfer screen
Payment Details	4 x 35	Alpha Numeric	4 lines of 35 characters each
Foreign Exchange Contract Numbers	5 x 9	Numeric	Foreign Exchange contract number(s) used for the payment, if applicable)
Intermediary Bank	3 x 35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Intermediary Bank Name and Full Address</li> </ul>
Intermediary Bank Line 4	20	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• City/Province/State</li> </ul>

Intermediary Bank Country Code	2	Alpha	Must be a valid country code
Bank to Bank Details	4 x 35	Alpha Numeric	lines of 35 characters each
Status	20	Alpha Numeric	Status of the template at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Active</li> <li>• Deleted</li> <li>• Pending Approval</li> <li>• Modified</li> </ul>
ABA Routing Number	9	Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Blank or zero fill acceptable</li> <li>• Entry is right justified during export</li> <li>• Must be blank or zeroes, if either SWIFT or Credit Bank or Credit Branch are valued</li> <li>• Not allowed if Credit Country not = "US"</li> </ul>
SWIFT/BIC	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Optional</li> <li>• Must be blank if either ABA or Credit Bank Number or Credit Branch Number are valued</li> <li>• Character 5 and 6 must equal Credit Bank Country Code</li> </ul>
Authorizers(3)	3 x 20	Alpha	User name of each authorizer
Created By:			User's name, date and time
Last Modified By:			User's name, date and time
Template Description	20	Alpha Numeric	Template Description

### Sample Template Report (Detail) File

```
"calgary      ",          10.00,"00003","00001","00000000003113115","CAD","ACTR FOREIGN
SRF TES      ","10  ","      ","0123456789          ","CAD","CANADIAN IMPERIAL BANK
OF COMMERCE ","calgary          ","          ","Calgary, ONT
","CA","Karen Cade          ","testing          ","          ","calgary
AB CA      ","Credit Account under advice","      ","          ","          ","          ","
","          ","          ","          ","          ","          ","          "
```







Status	35	Alpha Numeric	Status of the template at the time of the export  <b>Example:</b> <ul style="list-style-type: none"> <li>• Active</li> <li>• Deleted</li> <li>• Pending Approval</li> <li>• Modified</li> </ul>
Template Description	20	Alpha Numeric	Template Description

### Sample Template Report (Summary) File

```
"Test      ", "Test Client      ", "N", "Active      ", "Template Description"
"Test 2    ", "Test Client      ", "N", "Active      ", "Template Description"
"Test 3    ", "Test Client      ", "N", "Active      ", "Template Description"
```

### Recurring Wire Payments Report (Summary) Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Debit Amount	(12)9.999	Numeric	Debit amount (zero fill if credit amount valued)
Credit Amount	(12)9.999	Numeric	Credit amount (zero fill if debit amount valued)
Debit Bank	5	Alpha Numeric	RBC Financial Institution number (00003)
Debit Branch	5	Alpha Numeric	RBC transit/branch number where the account is maintained
Debit Account Number	17	Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>• Displays default debit account name</li> <li>• If a nickname is established for this account, the nickname will be displayed</li> </ul>
Debit Account Currency	3	Alpha Numeric	Currency of the debit account (CAD or USD)

Credit Bank	5	Numeric	Canadian Financial Institution number of the credit bank
Credit Branch	5	Numeric	Transit/branch number where the credit account is maintained (Canadian FI's only)
Credit Account Number	34	Alpha Numeric	Credit account number
Beneficiary	35	Alpha Numeric	Name of the beneficiary
Credit Currency	3	Alpha Numeric	Currency of the credit
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	Status of the recurring payment  <b>Example:</b> <ul style="list-style-type: none"> <li>• Active</li> <li>• Pending Approval</li> <li>• Deleted</li> </ul>
SWIFT Address	11	Alpha Numeric	SWIFT BIC of credit bank
ABA Routing Number	9	Numeric	ABA Routing number of credit bank
Payment Name	20	Alpha Numeric	Name/description given to recurring payment
Frequency	35	Alpha Numeric	Frequency of recurring payment  <b>Example:</b> Monthly
Next Payment Date	11	Numeric	Format DD MMM YYYY (02 Jan 2005)

### Sample Recurring Wire Payments Report (Summary) Export File

```

00000005555.00,0000000000.00,"0003","0001","0000000000000034",
"TEST CLIENT CASHCOMM      ","CAD","0003","0001","0000000000000026",
"TEST CLIENT CASHCOMM      ","CAD","W9477504","W2686233","      ","Active      ","      ","      ","Copied from
P5      ","Twice Monthly, on the 22nd and","02 Aug 2004"
00000001111.00,0000000000.00,"0003","0001","00000000001801802",
"FRED NOT LTD              ","CAD","0003","0001","00000000005260054",
"TEST CLIENT CASHCOMM      ","CAD","W9477504","W9332633","      ","Active      ","      ","      ","Copied from
P1      ","Weekly      ","09 Sep 2004"
00000002222.00,0000000000.00,"0003","0001","00000000001801802",
"FRED NOT LTD              ","CAD","0003","0001","0000000000000026",
"TEST CLIENT CASHCOMM      ","CAD","W9477504","W9332633","      ","Active      ","      ","      ","Copied from
P2      ","Bi-Weekly      ","16 Sep 2004"

```

### Recurring Wire Payments Report (Detail) Export File Format

FIELD NAME	LENGTH	FIELD TYPE	COMMENTS
Recurring Payment Report Creation Date	11	Alpha Numeric	Date report was created
Debit Amount	(12)9.99	Numeric	Debit amount (zero fill if credit amount valued)
Credit Amount	(12)9.99	Numeric	Credit amount (zero fill if debit amount valued)
Debit Bank	5	Numeric	RBC Financial Institution number (00003)
Debit Branch	5	Numeric	RBC transit/branch number where the debit account is maintained
Debit Account Number	17	Numeric	Debit account number
Debit Account Name	35	Alpha Numeric	<ul style="list-style-type: none"> <li>Displays default debit account name</li> <li>If a nickname is established for this account, the nickname will be displayed</li> </ul>
Debit Account Currency	3	Alpha Numeric	Debit account currency
Credit Bank	5	Numeric	Canadian Financial Institution number of the credit bank (Canadian FI's only)

Credit Branch	5	Numeric	Transit/branch number where the credit account is maintained (Canadian FI's only)
Credit Account Number	34	Alpha Numeric	Credit account number
Beneficiary	35	Alpha Numeric	Name of the beneficiary
Credit Currency	3	Alpha Numeric	Currency of the credit
Comments	15	Alpha Numeric	<ul style="list-style-type: none"> <li>• Comments entered</li> <li>• Used only if credit account is an RBC account domiciled in Canada</li> </ul>
Approver 1	8	Alpha Numeric	User ID of first approver
Approver 2	8	Alpha Numeric	User ID of second approver, if applicable
Approver 3	8	Alpha Numeric	User ID of third approver, if applicable
Status	35	Alpha Numeric	Status of the recurring payment  <b>Example:</b> <ul style="list-style-type: none"> <li>• Active</li> <li>• Pending Approval</li> <li>• Deleted</li> </ul>
Payment Details	4 x 35	Alpha Numeric	4 lines of 35 characters
Intermediary Bank Info	3 x 35	Alpha Numeric	Intermediary Bank name and address
Intermediary Bank City	20	Alpha Numeric	City where Intermediary bank is located
Intermediary Bank Country	14	Alpha Numeric	Country where Intermediary bank is located
Bank to Bank Details	6 x 35	Alpha Numeric	6 lines of 35 characters
FX Contract Numbers	5 x 9	Numeric	Foreign Exchange contract number(s) used for the payment, if applicable

SWIFT Address	11	Alpha Numeric	SWIFT BIC of credit bank
ABA Routing Number	9	Numeric	ABA Routing number of credit bank
Payment Name	20	Alpha Numeric	Name/description given to the recurring payment
Frequency	35	Alpha Numeric	Frequency of payments <i>Example:</i> Monthly
Second Day of the Month	2	Alpha Numeric	Only populated if Frequency is "Twice Monthly", otherwise, blank fill
First Payment Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Date the first payment was made</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Next Payment Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Date the next payment will be made</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Ending Date	11	Alpha Numeric	<ul style="list-style-type: none"> <li>• Last payment date, if specified during set up</li> <li>• Format DD MMM YYYY (02 Jan 2005)</li> </ul>
Number of Payments Remaining	3	Numeric	Number of payments remaining, if specified during set up

### Sample Recurring Wire Payments Report (Detail) Export File

```

"29 Sep 2004",000000005555.00,000000000000.00,"00003","00001","0000000000000034",
"TEST CLIENT CASHCOMM",,"CAD","00003","00001","0000000000000026","TEST CLIENT CASHCOMM",,"CAD",
"W9477504","W2686233",,"Active",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"Copied from P5",,"Twice Monthly, on the 22nd and",,"31",,"02 Aug 2004",,"",,"",,"",,"",,"",,"",,"",,"",
"29 Sep 2004",000000001111.00,000000000000.00,"00003","00001","00000000001801802",
"FRED NOT LTD",,"CAD","00003","00001","0000000000S260054","TEST CLIENT CASHCOMM",,"CAD",
"W9477504","W9332653",,"Active",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"Copied from P1",,"Weekly",,"",,"09 Sep 2004",,"",,"",,"",,"",,"",,"",,"",,"",
"29 Sep 2004",000000002222.00,000000000000.00,"00003","00001","00000000001801802",
"FRED NOT LTD",,"CAD","00003","00001","0000000000000026","TEST CLIENT CASHCOMM",,"CAD",
"W9477504","W9332653",,"Active",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",,"",
",,"",,"Copied from P2",,"Bi-Weekly",,"",,"16 Sep 2004",,"",,"",,"",,"",,"",,"",,"",,"",

```

**Appendix 1**  
**DDA Transaction Codes/Descriptions**

<http://www.rbcroyalbank.com/tmt/rbcexpress/guides.html>