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ACH Direct Payments & Deposits

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ACH - American Standard Format Specification

FILE HEADER RECORD

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 1
2	Priority Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) File.
3	Immediate Destination	10	04	Alphanumeric	<ul style="list-style-type: none"> X (10) First position BLANK Next 4 = FED Reserve Routing symbol Next 4 = ABA Institution Identifier 10th character = Check digit
4	Client Number or Immediate Origin	10	14	Alphanumeric	<ul style="list-style-type: none"> X (10) 10 digit client number as assigned by Royal Bank
5	File Creation Date	6	24	Numeric	<ul style="list-style-type: none"> 9 (6) Enter the date when the file was created. Format YYMMDD
6	File Creation Number or File Creation time	04	30	Alphanumeric	<ul style="list-style-type: none"> X (4) 4-digit number to identify each file. It must be different from previous 9 numbers submitted for processing per client. When submitting a test file, enter "TEST" or the creation time - HHMM.
7	File ID Modifier	1	34	Alphanumeric	<ul style="list-style-type: none"> X (1) To Identify several files on the same date between same participants. Upper Case A-Z or 0-9.
8	Record Size	3	35	Numeric	<ul style="list-style-type: none"> 9 (3) 094 – Always.
9	Blocking Factor (a block is 940 characters)	2	38	Numeric	<ul style="list-style-type: none"> 9 (2) 10 – Always
10	Format Code (future use)	1	40	Numeric	<ul style="list-style-type: none"> 9 (1) 1 – Always
11	Destination Bank or Immediate Destination name	23	41	Alphanumeric	<ul style="list-style-type: none"> X (23) Name of receiving point. May be BLANK
12	Company Name or Immediate Origin Name	23	64	Alphanumeric	<ul style="list-style-type: none"> X (23) Client Short Name or name of the sending point.
13	Reference Code	8	87	Alphanumeric	<ul style="list-style-type: none"> X (8) Blank – Reserved.

COMPANY/BATCH HEADER RECORD

For Payments destined to Canadian Banks or USA Market (Domestic) Payments

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 5

2	Service Class Code	3	02	Numeric	<ul style="list-style-type: none"> 9 (3) 220 Credit (PDS) transactions only 225 Debit (PAP/CPS) transactions only 200 Debits and Credits (PDS, PAP/CPS)
3	Company Short Name or Company Name	16	05	Alphanumeric	<ul style="list-style-type: none"> X (16) If blank, will default to short name of payment group
4	Foreign Exchange Indicator	2	21	Alphanumeric	<ul style="list-style-type: none"> X (2) Blank – Always
5	Foreign Exchange Reference Ind	1	23	Numeric	<ul style="list-style-type: none"> 9 (1) Zero – Always.
6	Foreign Exchange Reference	15	24	Alphanumeric	<ul style="list-style-type: none"> X (15) Zero – Always.
7	Destination Country	2	39	Alphanumeric	<ul style="list-style-type: none"> X (2) Mandatory Destination Country of Payment:US United States or CA Canada
8	Client Number	10	41	Alphanumeric	<ul style="list-style-type: none"> X (10) 10-digit client number as follows: 6-digit client number assigned by RBC and 4-digit subsidiary number assigned by the client. (Where no subsidiary exists insert zeros as the last 4 digits).
9	Standard Entry Class Code	3	51	Alphanumeric	<ul style="list-style-type: none"> 9 (1) Zero – Always.
10	Company Entry Description	10	54	Alphanumeric	<ul style="list-style-type: none"> X (10) Mandatory for USA destined payments. It provides a description of the purpose of the entry which will be displayed to the Receiver. Examples:GAS BILL; REG.SALARY; INS.PREM; PURCHASE; Optional- For Canadian Banks- information will be in the Electronic Message field.
11	Origination Currency Code	3	64	Alphanumeric	<ul style="list-style-type: none"> X (3) USD or CAD. If left blank will default to currency of Service.
12	Destination Currency	3	67	Alphanumeric	<ul style="list-style-type: none"> X (3) USD or CAD Note: destination currency cannot be CAD for payments destined to the United States.
13	Due Date	6	70	Alphanumeric	<ul style="list-style-type: none"> 9 (6) Due Date. Format YYMMDD. Today or greater maximum of 173 days. For Payments Destined to USA: today or greater maximum of 173 days. For Payments Destined to CAD: credits can be 30 days in the past or 173 days in the future.
14	Filler	3	76	Numeric	<ul style="list-style-type: none"> 9 (3) Blanks or information entered will be ignored
15	Filler	1	79	Alphanumeric	<ul style="list-style-type: none"> X (1) "PPD" Enter 1 or leave blank
16	Filler	8	80	Numeric	<ul style="list-style-type: none"> 9(8) Blanks or information entered will be ignored.
17	Batch Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Increment by 1

COMPANY/BATCH HEADER RECORD

For Payments destined to USA Banks

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 5
2	Service Class Code	3	02	Numeric	<ul style="list-style-type: none"> 9 (3) 220 Credit (PDS) transactions only 225 Debit (PAP/CPS) transactions only 200 Debits and Credits (PDS, PAP/CPS)
3	IAT Indicator	16	05	Alphanumeric	<ul style="list-style-type: none"> X (16) For forward IAT entries, this field should be left blank.
4	Foreign Exchange Indicator	2	21	Alphanumeric	<ul style="list-style-type: none"> X (2) Zero – Always.

5	Foreign Exchange Reference Indicator	1	23	Numeric	<ul style="list-style-type: none"> 9 (1) Code used to indicate the content of the Foreign Exchange Reference Field. Code values for this field are: 1 - Foreign Exchange Rate; 2 - Foreign Exchange Reference Number; or 3 - Space Filled.
6	Foreign Exchange Reference	15	24	Alphanumeric	<ul style="list-style-type: none"> x (15) Zero – Always.
7	Destination Country	2	39	Alphanumeric	<ul style="list-style-type: none"> X (2) US (for USA)
8	Client Number or Company Identification	10	41	Alphanumeric	<ul style="list-style-type: none"> X (10) 10 digit client number as assigned by Royal Bank
9	Standard Entry Class Code	3	51	Alphanumeric	<ul style="list-style-type: none"> X (3) IAT
10	Company Entry Description	10	54	Alphanumeric	<ul style="list-style-type: none"> X (10) Mandatory for USA destined payments - provide a description of the purpose of the entry which will be displayed to the Receiver. Examples: GAS BILL; REG.SALARY; INS.PREM; PURCHASE; Optional - For Canadian Banks - information will be in the Electronic Message field.
11	Origination Currency	3	64	Alphanumeric	<ul style="list-style-type: none"> X (3) USD or CAD.
12	Destination Currency Code	3	67	Alphanumeric	<ul style="list-style-type: none"> X (3) USD or CAD. If BLANK default to currency of Service
13	Due Date/Effective Entry Date	6	70	Numeric	<ul style="list-style-type: none"> 9 (6) Payment date. Format YYMMDD. Cannot be more than 30 days in the past for credit payments. Cannot be more than 173 days in the past for debit payments. Cannot be more than 173 days in the future for both credits and debits.
14	Settlement Date (Julian)	3	76	Numeric	<ul style="list-style-type: none"> 9 (3) Blank. May enter a date in Julian Format = 212 is July 31.
15	Originator Status Code	1	79	Alphanumeric	<ul style="list-style-type: none"> X (1) 1, Financial Institution 2, Federal Government entity
16	Financial Institution Originating DFI Identification	8	80	Numeric	<ul style="list-style-type: none"> X (8) Blank – Always
17	Batch Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Increment by 1

ENTRY DETAIL RECORD

For Cross Border Payments destined to United States or payments destined to Canadian Banks using IAT Format

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 6
2	Transaction Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) 22 Demand credit 23 Demand pre-note 32 Savings credit 33 Savings pre-note . 27 Demand debit 28 Demand pre-note 37 Savings debit 38 Savings pre-note If BLANK will default to US Transaction code on Payment Group For payments destined to Canadian banks, leave blank or input the CPA transaction code.
3	USA Routing Number or Receiving DFI Identification	9	04	Numeric	<ul style="list-style-type: none"> 9 (9) ABA Routing number. When destination Country is CA, First 4 digits = bank, last 5 digits = branch.

					<ul style="list-style-type: none"> Cannot be blank or all zeros
4	Customer/Receiver Account Number or DFI Account Number	17	13	Alphanumeric	<ul style="list-style-type: none"> X (17) Customer Account number Field must be left justified, do not zero fill. Enter significant digits only.
5	Amount	10	30	Numeric	<ul style="list-style-type: none"> 9 (10) Format \$\$\$\$\$\$€¢ Zero-filled & Right Justified. 0000050000 = \$500.00
6	Customer Number or Individual Identification number (PPD)	15	40	Alphanumeric	<ul style="list-style-type: none"> X (15) Mandatory Assigned by you to identify customer/receiver Left Justify
7	Customer Name or Individual Name or Receiving Company Name	22	55	Alphanumeric	<ul style="list-style-type: none"> X (22) Mandatory
8	Destination Country or Discretionary Data	2	77	Alphanumeric	<ul style="list-style-type: none"> X (2) US (for USA) CA (for Canada) "R " (for Standard Entry class = WEB Recurring) "S " (for Standard Entry class = WEB Single)
9	Addenda Record Indicator	1	79	Numeric	<ul style="list-style-type: none"> X (1) 0 No addenda record present 1 Addenda record present
10	Trace Number	15	80	Numeric	<ul style="list-style-type: none"> X (15) Optional Blank – Always

IAT ENTRY DETAIL RECORD

For Payments Destined to United States

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 6
2	Transaction Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) 22 Demand credit 23 Demand pre-note 32 Savings credit 33 Savings pre-note 27 Demand debit 28 Demand pre-note 37 Savings debit 38 Savings pre-note For payments destined to the USA, it is mandatory to enter the transaction code, otherwise the payment will be "T" level error.
3	USA Routing Number or Receiving DFI Identification	9	04	Numeric	<ul style="list-style-type: none"> 9 (9) ABA Routing number. When destination Country is CA, First 4 digits = bank, last 5 digits = branch. Cannot be blank or all zeros
4	Number of Addenda Records	4	13	Numeric	<ul style="list-style-type: none"> 9 (4) Mandatory - This represents the number of addenda records associated with the Entry Detail Record.
5	Blank	13	17	Alphanumeric	<ul style="list-style-type: none"> X (13) Reserved Blank – Always
6	Amount	10	30	Numeric	<ul style="list-style-type: none"> 9 (10) Format \$\$\$\$\$\$€¢ Zero-filled & Right Justified. 0000050000 = \$500.00
7	Customer/Receiver Account Number or DFI Account Number	35	40	Alphanumeric	<ul style="list-style-type: none"> X (35) Customer Account number Field must be left justified, do not zero fill. Enter significant digits only.
8	Blank	2	75	Alphanumeric	<ul style="list-style-type: none"> X (2) Reserved

					<ul style="list-style-type: none"> Blank – Always
9	GO OFAC Screening Indicator	1	77	Alphanumeric	<ul style="list-style-type: none"> X (1) Blank – Always
10	Secondary OFAC Screening Indicator	1	78	Alphanumeric	<ul style="list-style-type: none"> X (1) Blank – Always
11	Addenda Record Indicator	1	79	Numeric	<ul style="list-style-type: none"> 9 (1) 1 Addenda record present
12	Trace Number	15	80	Numeric	<ul style="list-style-type: none"> X (15) Optional Blank – Always

CDD/PPD - ADDENDA RECORD

ADDENDA RECORD

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 05
3	Payment Related Information	80	04	Alphanumeric	<ul style="list-style-type: none"> X (80) Optional information related to the Payment The addenda text ends with a “\” (backslash) referred to as the “terminator which is included in the 80 characters. *** (Asterisk) is used to separate data elements within the addenda
4	Addenda Sequence Number	4	84	Numeric	<ul style="list-style-type: none"> 9 (4) Start at 1. Increment by 1 to 9999 depending on number of addenda.
5	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

IAT - ADDENDA RECORDS

First IAT ADDENDA RECORD - Customer/Receiver Information

For Payments destined to CA, this record is mandatory.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 10
3	Transaction Type Code	3	04	Alphanumeric	<ul style="list-style-type: none"> X (3) This field contains a three-character code used to identify the type of transaction. Code values are <ul style="list-style-type: none"> ANN (Annuity), BUS (Business/Commercial), DEP (Deposit), LOA (Loan), MIS (Miscellaneous), MOR (Mortgage), PEN (Pension), RLS (Rent/Lease), SAL (Salary/Payroll), TAX (Tax), WEB (Internet-Initiated Transaction). For payments destined to Canadian banks, leave blank or input the CPA transaction code.
4	Foreign Payment Amount	18	07	Numeric	<ul style="list-style-type: none"> 9 (18) Zero Fill
5	Foreign Trace Number	22	25	Alphanumeric	<ul style="list-style-type: none"> X (22) Blank – Always
6	Customer Name or Individual Name or Receiving Company Name	35	47	Alphanumeric	<ul style="list-style-type: none"> X (35) Mandatory
7	Blank	6	82	Alphanumeric	<ul style="list-style-type: none"> X (6)

- Reserved
- Blank – Always

8	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> • 9 (7) • Blank – Always • If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.
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Second IAT ADDENDA RECORD - Originator Information

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> • 9 (1) • Mandatory • Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> • 9 (2) • Must be 11
3	Originator Name	35	04	Alphanumeric	<ul style="list-style-type: none"> • X (35) • Name of the originator of the payment.
4	Originator Street Address	35	39	Alphanumeric	<ul style="list-style-type: none"> • X (35) • Full physical address of the originator of the payment.
5	Blank	14	74	Alphanumeric	<ul style="list-style-type: none"> • X (14) • Reserved • Blank – Always
6	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> • 9 (7) • Blank – Always • If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

Third IAT ADDENDA RECORD - Originator Address Information

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> • 9 (1) • Mandatory • Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> • 9 (2) • Must be 12
3	Originator City & Province/State	35	04	Alphanumeric	<ul style="list-style-type: none"> • X (35) • This field contains the city and, if applicable, the state or province of the Originator. • An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator following the last data element.
4	Originator Country & Postal Code/Zip Code	35	39	Alphanumeric	<ul style="list-style-type: none"> • X (35) • This field contains the country and postal code of the Originator. • An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator following the last data element. • Mandatory country code use of 2 digit ISO country code.
5	Blank	14	74	Alphanumeric	<ul style="list-style-type: none"> • X (14) • Reserved • Blank – Always
6	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> • 9 (7) • Blank – Always • If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

Fourth IAT ADDENDA RECORD - Originator Bank Information

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> • 9 (1) • Mandatory • Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> • 9 (2) • Must be 13
3		35	04	Alphanumeric	<ul style="list-style-type: none"> • X (35)

	Originator Bank Name				<ul style="list-style-type: none"> Enter the name of the bank originating the payments. For BUSINESS Clients must always be Royal Bank of Canada MANDATORY - FOR BANKS/FI. If a bank is creating on behalf of another bank
4	Originating DFI ID Number Qualifier	2	39	Alphanumeric	<ul style="list-style-type: none"> X (2) This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number Field. Code values for this field are: <ul style="list-style-type: none"> 01 National Clearing System Number; 02 BIC Code; or 03 IBAN For Business Clients = 01 For GFI Banks = 01/02/03 as receive from client
5	Originating DFI Identification Number	34	41	Alphanumeric	<ul style="list-style-type: none"> X (34) For Business Clients = 0003. For GFI Banks = enter the bank number of the Originating Bank.
6	Originating DFI Branch Country Code	3	75	Alphanumeric	<ul style="list-style-type: none"> X (3) This field contains a 2-digit code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that originated the entry is located. Left justified - SPACE FILL THE LAST DIGIT
7	Blank	10	78	Alphanumeric	<ul style="list-style-type: none"> X (10) Reserved Blank – Always
8	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

Fifth IAT ADDENDA RECORD - Receiving Bank Information

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 14
3	Customer Bank Name	35	04	Alphanumeric	<ul style="list-style-type: none"> X (35) Name of the bank that the payment is destined to.
4	Receiving DFI ID Number Qualifier	2	39	Alphanumeric	<ul style="list-style-type: none"> X (2) This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number Field. Code values for this field are: <ul style="list-style-type: none"> 01 National Clearing System Number; 02 BIC Code; or 03 IBAN
5	Receiving DFI Identification (Routing Number)	34	41	Alphanumeric	<ul style="list-style-type: none"> X (34) Enter the Routing number (ABA Number) for the destination bank. For Canadian banks, indicate the Bank and transit number or leave blank.
6	Receiving DFI Branch Country Code	3	75	Alphanumeric	<ul style="list-style-type: none"> X (3) Enter the country of the Bank US Or CA (only for payments destined to Canada) Left justified - SPACE FILL THE LAST DIGIT
7	Blank	10	78	Alphanumeric	<ul style="list-style-type: none"> X (10) Reserved Blank – Always
8	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

Sixth IAT ADDENDA RECORD - Customer/Receiver Address Information

For Payments destined to CA, this record is mandatory.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory

					<ul style="list-style-type: none"> Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 15
3	Customer Number or Individual Identification number	15	04	Alphanumeric	<ul style="list-style-type: none"> X (15) Mandatory Assigned by you to identify customer/receiver Left Justify
4	Customer/ Receiver Street Address	35	19	Alphanumeric	<ul style="list-style-type: none"> X (35) Complete physical street address of the receiver/customer.
5	Blank	10	54	Alphanumeric	<ul style="list-style-type: none"> X (10) Reserved Blank – Always
6	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

Seventh IAT ADDENDA RECORD - Customer/Receiver Address Information

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 16
3	Customer City & Province/State	35	04	Alphanumeric	<ul style="list-style-type: none"> X (35) This field contains the city and, if applicable, the state or province of the Receiver. An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator following the last data element.
4	Customer Country & Postal/Zip	35	39	Alphanumeric	<ul style="list-style-type: none"> X (35) This field contains the country and postal code of the Receiver. An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator following the last data element. Mandatory country code use of 2 digit ISO country code.
5	Blank	14	74	Alphanumeric	<ul style="list-style-type: none"> X (14) Reserved Blank – Always
6	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

IAT ADDENDA RECORD FOR REMITTANCE INFORMATION

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 17
3	Payment Related Information	80	04	Alphanumeric	<ul style="list-style-type: none"> X (80) Optional information related to the Payment The addenda text ends with a "\" (backslash) referred to as the "terminator which is included in the 80 characters. *** (Asterisk) is used to separate data elements within the addenda
4	Addenda Sequence Number	4	84	Numeric	<ul style="list-style-type: none"> 9 (4) Start at 1. Increment by 1 to 9999 depending on number of addenda.
5	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

IAT ADDENDA RECORD FOR CORRESPONDENT BANK INFORMATION

This record should be ignored for Canadian Banks destined Payments.

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 7
2	Addendum Type Code	2	02	Numeric	<ul style="list-style-type: none"> 9 (2) Must be 18
3	Correspondent Bank Name	35	04	Alphanumeric	<ul style="list-style-type: none"> X (35) Name of the correspondent bank involved in the processing of an IAT entry.
4	Correspondent Bank ID Number Qualifier	2	39	Alphanumeric	<ul style="list-style-type: none"> X (2) This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number Field. Code values for this field are: <ul style="list-style-type: none"> 01 National Clearing System Number; 02 BIC Code; or 03 IBAN
5	Correspondent Bank Identification	34	41	Alphanumeric	<ul style="list-style-type: none"> X (34) The bank number for the Correspondent Bank.
6	Correspondent Bank Branch Country Code	3	75	Alphanumeric	<ul style="list-style-type: none"> X (3) This field contains a 2 -digit code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the Correspondent Bank is located. Left justified - SPACE FILL THE LAST DIGIT
7	Blank	10	78	Alphanumeric	<ul style="list-style-type: none"> X (10) Reserved Blank – Always
8	Addenda Sequence	4	84	Numeric	<ul style="list-style-type: none"> 9 (4) Blank – Always The first addenda sequence number must always be a "1".
9	Entry Detail Sequence Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Blank – Always If entered it would be the same last 7 digits of the trace number for the related Entry Detail record.

COMPANY/BATCH CONTROL RECORD

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	01	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 8
2	Service Identifier or Service Class Code	3	02	Numeric	<ul style="list-style-type: none"> 9 (3) 220 Credit transactions only 225 Debit transactions only 200 Debits & Credits
3	Entry/Addenda Count	6	05	Numeric	<ul style="list-style-type: none"> 9 (6) Total number of addenda records in file.
4	Entry Hash	10	11	Numeric	<ul style="list-style-type: none"> 9 (10) Blank – Always
5	Total Debit Entry Dollar Amount	12	21	Numeric	<ul style="list-style-type: none"> 9 (12) Total dollar amount for all detail debit records. If service = PAP, CPS enter Total Dollar amount. If Service = PDS, Zero Fill. Format \$\$\$\$\$\$\$\$cc
6	Total Credit Entry Dollar Amount	12	33	Numeric	<ul style="list-style-type: none"> 9 (12) Total dollar amount for all detail credit records. Format \$\$\$\$\$\$\$\$cc. If service = PDS enter Total Dollar amount. If Service = PAP, CPS, Zero Fill.
7	Client Number or Company Identification	10	45	Alphanumeric	<ul style="list-style-type: none"> X (10) 10 digit client number as assigned by Royal Bank
8	Message Authentication Code	19	55	Alphanumeric	<ul style="list-style-type: none"> X (19) Blank – Always

9	Reserved	6	74	Alphanumeric	<ul style="list-style-type: none"> X (6) Blank – Always
10	ODFI Identification	8	80	Numeric	<ul style="list-style-type: none"> 9 (8) Zeros – Always. May contain the Originators ABA number without the check digit.
11	Batch Number	7	88	Numeric	<ul style="list-style-type: none"> 9 (7) Ascending and incremented by 1

FILE CONTROL RECORD

Field Number	Field Name	Size	Column	Type	Format
1	Record Type	1	1	Numeric	<ul style="list-style-type: none"> 9 (1) Mandatory Must be 9
2	Batch Count	6	2	Numeric	<ul style="list-style-type: none"> 9 (6) Total number of batch header records
3	Block Count	6	8	Numeric	<ul style="list-style-type: none"> 9 (6) Total number of all physical blocks in the file.
4	Entry, Addenda Count	8	14	Numeric	<ul style="list-style-type: none"> 9 (8) Total number of detail record (type 6) PLUS Total number of addenda record (type 7) in the file.
5	Entry Hash Total	10	22	Numeric	<ul style="list-style-type: none"> 9 (10) Zero fill – Always
6	Total debit entry Dollar Amount in File	12	32	Numeric	<ul style="list-style-type: none"> 9 (12) Total Dollar amount of detail debit records, if none, zero fill Format \$\$\$\$\$\$\$\$c¢
7	Total Credit entry Dollar Amount in File	12	44	Numeric	<ul style="list-style-type: none"> 9 (12) Total dollar amount of detail credit records, if none, zero fill Format \$\$\$\$\$\$\$\$cc
8	Reserved	39	56	Alphanumeric	<ul style="list-style-type: none"> X (39) Blank – Always

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Canada & USA 	1-800-769-2535	Monday - Thursday: 7:30 AM - 2:30 AM (ET) Friday: 7:30 AM - 9:00 PM (ET)
International	1-416-974-3334	Sunday: 7:00 PM - 2:30 AM (ET)
Online Tax Filing Help Desk	1-800-206-9444	Monday - Friday: 8:00 AM - 8:00 PM (ET)

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