



Payables Direct - ISO 2002 XML

**Customer Credit Transfer Initiation
<pain.001.001.03>**

**Message Format Specification
ACH PDS**

Version 1.7.2
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Most Recent Changes

<u>June 2013</u>		New Document
<u>November 2013</u>	1.1	<MsgId> - increased to Min 1/Max 35 to meet CGI requirements
<u>February 2014</u>		Added comment about remittance limitation
<u>March 2014</u>	9.1.1 1.1.9 6.1.4	Updated tag description
<u>July 2014</u>		Multiple changes.
<u>June 2015</u>	1.6	Changed restriction on structured remittance from 30 to 1000. Clarified Address requirements.
<u>Feb 2016</u>	1.7	Added instructions for including addenda records in payments to the US.

General Information

Summary

RBC's Payables Direct ISO 20022 XML service offers the following XML formatted payment message which is based on the ISO 20022 Universal Financial Industry (UNIFI) message scheme:

CustomerCreditTransferInitiation <pain.001.001.03>: used to initiate a credit transfer. It is sent by an initiating party to a forwarding agent or debtor agent.

Payables Direct ISO 20022 XML clients must use the **Customer Credit Transfer Initiation (CCTI) V03** <pain.001.001.03> message format. RBC will send Payment Status Report (s) <pain.002.001.03> to inform the Initiating Party of the status of the payments. The number of Payment Status Reports received is dependent on the payment service.

Message Format and Organization

Customer Credit Transfer messages can be transmitted via two distinct channels: Network Gateway and Swift FileAct (SAG).

The Customer Credit Transfer Initiation message is comprised of 3 main building blocks:

1. Group Header

- This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateAndTime.

2. Payment Information

- This building block is mandatory and repetitive. It contains elements related to the debit side of the transaction.

3. Credit Transfer Transaction Information

- This building block is part of the Payment Information block. It is mandatory and repetitive. It contains elements related to the credit side of the transaction.

Within each message there will be one Group Header, followed by one or more PaymentInformation blocks. The Payment Information blocks represent a batch of payment instructions that share the same debit information (debit account, execution date) and payment method (Cheque Issuance, ACH, Wires etc.). Each Payment Information block must contain one or more Credit Transfer Transaction Information block, which contain the credit information (amount, beneficiary, remittance information etc.).

Transmission Headers

The following transmission headers must be applied to the beginning of your file when communicating with RBC.:

Network Gateway:

Test Environment: \$\$XGZ0ISO20022[ISO[NG[CTST\$\$

Prod Environment: \$\$XGZ0ISO20022[ISO[NG[PROD\$\$

Followed by:

<Ng:NGRequest><Ng:NetworkGatewayClientID>XXXXXXXXXX</Ng:NetworkGatewayClientID></Ng:NGRequest>

SWIFT FileAct:

Use the following in <Sw:FileDescription> tag in the SWIFT Header:

Test Environment: XGZ0ISO20022[ISO[SAG[CTST

Prod Environment: XGZ0ISO20022[ISO[SAG[PROD

Message Headers

In addition, the CCTI message must contain the XML declaration and document type before the group header and must have a closing document tag at the end of the message. For example:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <!-- insert your message here -->
  </CstmrCdtTrfInitn>
</Document>
```

Supported Character Set

The supported characters in the ISO XML message are limited to lower-case and upper-case Latin characters and digits. The expected character encoding is to be UTF-8. Avoid using special characters. The supported character set includes:

```
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
```

Basic Specifications

- All alpha characters must be in upper case in the EndToEndId tag.
- PaymentInformation/PaymentMethod must be "TRF"

To specify the type of payment, payment type Information must consist of one of the following:

- PaymentInformation/PaymentTypeInformation/ServiceLevel/Proprietary must be "NORM"
- Or**
- CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Proprietary must be "NORM"

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Optional Data Requirements
1.0	<GrpHdr>	GroupHeader					
1.1	<MsgId>	MessageIdentification	[1..1]	Text	Min/Max 1/35	MessageId must be unique within the last 18 months.	

Ref = reference number that points to the related field description after the format

XML Tag = A specific name assigned to a Message Item and that will appear in the XML Schema and in XML instances that use this Message Item.

Message item = A Message Item is a composing part of a Message. It can be a Message Element (which can be compared to the 'fields' of a traditional message – or a Message Component (which can be compared to a block of information, consisting of different message elements). Each Message Item is to be completed with a 'type'. The plus sign indicates the structural level. Message item descriptions can be found in the 'Message Item description' section.

RBC Mult = Indication whether something is optional, mandatory and/or repetitive when providing payment instructions to RBC. Multiplicity is represented by a notation between square brackets.

Examples of multiplicity:

- [0..1] this element can be present 0 or 1 time, i.e. it is optional and not repeatable.
- [0..n] this element can be present 0 time, and may be repeated any number of times.
- [1..1] this element is present exactly once.
- [1..n] this element is always present at least once, and may be repeated any number of times.

Type = A 'type' is a generic name, covering Data Types and Message Components when they are used to define the allowed structure and/or allowed set of values of a Message Item.

RBC Length = The minimum and maximum element length accepted by RBC.

Mandatory Data Requirements = includes comments describing mandatory items

Optional Data Requirements = includes comments describing recommendations and/or best practices

Description of Customer Credit Transfer Message

Group Header

This block is mandatory and occurs once.

Example:

```
<GrpHdr>
  <MsgId>
  <CreDtTm>
  <NbOfTx>
  <CtrlSum>
  <InitgPty>
    <Id>
      <OrgId>
        <BICOrBEI>
        <Othr>
          <Id>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
```

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
	<CstmrCdtTrfInitn>	<i>Message Root</i>	[1..1]				
1.0	<GrpHdr>	GroupHeader	[1..1]				
1.1	<MsgId>	MessageIdentification	[1..1]	Text	Min/Max 1/35	MessageId must be unique within the last 18 months.	
1.2	<CreDtTm>	CreationDateTime	[1..1]	ISODateTime	Ref to Data Req.	"Must be expressed in either UTC time format (YYYY-MM-DDThh:mm:ssZ or YYYY-MM-DDThh:mm:ss.sssZ), or local time with UTC offset format (YYYY-MM-DDThh:mm:ss+/-hh:mm)"	
1.6	<NbOfTx>	NumberOfTransactions	[1..1]	Numeric	Min/Max 1/15	Total number of transactions contained within the pain message	

RBC CCTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
1.7	<CtrlSum>	ControlSum	[1..1]	Numeric	Total Digits: 18 including decimal.	The sum of all instructed amounts and equivalent amounts contained within the message.	
1.8	<InitgPty>	InitiatingParty	[1..1]				
9.1.12	<Id>	Identification	[1..1]				
9.1.13	<OrgId>	OrganisationIdentification	[1..1]				
9.1.14	<BICOrBEI>	BICOrBEI	[1..1]*	Text	Min/Max 8/11	If you are a SWIFT client you must fill BICOrBEI. RBC can accept 8 or 11 character BIC.	
9.1.15	<Othr>	Other	[1..n]				
9.1.16	<Id>	Identification	[1..1]*	Text	Min/Max 1/15	If you are a non-swift client you must use <Othr><Id>. RBC will provide id.	

*Note: one of these items must be present.

Payment Information

This building block is mandatory and may occur more than once. It contains elements related to the debit side of the transaction such as Debtor or PaymentTypeInformation

Example:

```

<PmtInf>
  <PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>
  <Dbtr>
    <Nm>
    <PstlAdr>
      <StrtNm>
      <BldgNb>
      <PstCd>
      <TwnNm>
      <CtrySubDvsn>
      <Ctry>
      <AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>
            <SchmeNm>
              <Cd>
            </SchmeNm>
            <Issr>
          </Othr>
        </OrgId>
      </Id>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>
        </Othr>
      </Id>
      <Ccy>
    </DbtrAcct>
  
```

```

<DbtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <ClrSysId>
        <Cd>
      </ClrSysId>
    <MmbId>
  </ClrSysMmbId>
  <Nm>
</FinInstnId>
</DbtrAgt>

```

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.0	<PmtInf>	PaymentInformation	[1..n]				
2.1	<PmtInfId>	PaymentInformation Identification	[1..1]	Text	Min/Max 1/35		
2.2	<PmtMtd>	PaymentMethod	[1..1]	Code	3	PaymentMethod must be TRF.	
2.6	<PmtTpInf>	PaymentTypeInformation	[1..1]				
2.8	<SvcLvl>	ServiceLevel	[1..1]				
2.10	<Prtry>	Proprietary	[1..1]	Text	Ref to Data Req	Must be "NORM"	
2.17	<ReqdExctnDt>	RequestedExecutionDate	[1..1]	ISODate	YYYY-MM-DD	Value date of payment.	
2.19	<Dbtr>	Debtor	[1..1]				
9.1.0	<Nm>	Name	[1..1]	Text	Min/Max 1/23	Payor Name	
9.1.1	<PstlAdr>	PostalAddress	[1..1]			Note: Special characters are not permitted (e.g., & ^ % \$ # - / *)	NOTE; One of either tag <9.1.5/9.1.6> or <9.1.11> must be used as part of <PstlAdr>
9.1.2	<AdrTp>	AddressType	[0..1]	Code	Min/Max 4	If this tag is used, only the values "HOME" or "BIZZ" will be accepted.	This tag is NOT required and RBC recommends not using this tag.
9.1.5	<StrtNm>	StreetName	[0..1]	Text	Min/Max 1/35	Although <BldgNb> has a max of 16 characters, the combination of <StrtNm> and <BldgNb> cannot exceed 35 characters. NOTE: when the payment is processed RBC reads the 9.1.6 <BldgNb> tag before the 9.1.5 <StrtNm> tag. Mandatory for payments to the US.	NOTE: Due to AML Regulations RBC recommends NOT using a P.O. Box, and instead use a civic street address.
9.1.6	<BldgNb>	BuildingNumber	[0..1]	Text			
9.1.7	<PstCd>	PostalCode	[1..1]	Text	Min/Max 3/15	Canadian Postal Code or US Zip code required Mandatory for payments to the US.	

RBC CCTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
9.1.8	<TwnNm>	TownName	[1..1]	Text	Min/Max 1/30	Town Name. Mandatory for payments to the US.	
9.1.9	<CtrySubDvsn>	CountrySubDivision	[1..1]	Text	Min/Max 2/2	Two character Province and/or State code. Mandatory for payments to the US.	
9.1.10	<Ctry>	Country	[1..1]	Code	Min/Max 2	Two character Country Code. Mandatory for payments to the US.	
9.1.11	<AdrLine>	AddressLine	[0..2]	Text	Min/Max 1/35	Used to provide an unstructured street address to a maximum of 35 characters per occurrence.	NOTE: Due to AML Regulations RBC recommends NOT using a P.O. Box, and instead use a civic street address.
9.1.12	<Id>	Identification	[1..1]				
9.1.13	<OrgId>	OrganisationIdentification	[1..1]				
9.1.15	<Othr>	Other	[1..n]				
9.1.16	<Id>	Identification	[1..1]	Text	Min/Max 10/10	Grads Service Account Number supplied by RBC	
9.1.17	<SchmeNm>	SchemeName	[1..1]				
9.1.18	<Cd>	Code	[1..1]	Code	Min/Max 4	Must be "BANK"	
9.1.20	<Issr>	Issuer	[0..1]	Text	Min/Max 1/15 for payments in CA Min/Max 1/35 for payments to USA.	This tag will be used to identify the corporation's division name. If <Dbtr> and/or <DbtrAgt><Ctry> = CA, then the first 15 char will be used for Company Short Name. If <Dbtr> and/or <DbtrAgt><Ctry> = US, then 35 characters may be used	
2.20	<DbtrAcct>	DebtorAccount	[1..1]				
1.1.0	<Id>	Identification	[1..1]				
1.1.2	<Othr>	Other	[1..1]				
1.1.3	<Id>	Identification	[1..1]	Text	Min/Max 7/7	Debiting RBC DDA Account Number associated to the ACH product/service.	
1.1.11	<Ccy>	Currency	[0..1]	Code	Min/Max 3	Currency Code	
2.21	<DbtrAgt>	DebtorAgent	[1..1]				
6.1.0	<FinInstnId>	FinancialInstitutionIdentification	[1..1]				

RBC CCTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
6.1.2	<ClrSysMmbld>	ClearingSystemMemberIdentification	[1..1]				
6.1.3	<ClrSysId>	ClearingSystemIdentification	[1..1]				
6.1.4	<Cd>	Code	[1..1]	Code	Min/Max 5/5	Must be "CACPA"	
6.1.6	<Mmbld>	MemberIdentification	[1..1]	Text	Min/Max 9/9	First four digits: Financial Institution number Next five digits: Branch/Transit number.	
6.1.7	<Nm>	Name	[0..1]	Text	Min/Max 1/35		Name of Originating bank

Credit Transfer Transaction Information

This building block is mandatory and may occur more than once. It contains elements related to the credit side of the transaction such as Creditor or Remittance Information.

Example:

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
    <Cd>
  </PmtTpInf>
  <Amt>
    <InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>
        </ClrSysId>
        <Mmbld>
      </ClrSysMmbId>
      <Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>
    <PstlAdr>
      <StrtNm>
      <BldgNb>
      <PstCd>
      <TwnNm>
      <CtrySubDvsn>
      <Ctry>
      <AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>
      </Othr>
    </Id>

```

RBC CCTI ACH PDS Message Format

```

    <Tp>
      <Cd>
    </Tp>
    <Ccy>
  </CdtrAcct>
</CdtTrfTxInf>

```

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.27	<CdtTrfTxInf>	CreditTransferTransactionInformation	[1..n]				
2.28	<PmtId>	PaymentIdentification	[1..1]				
2.30	<EndToEndId>	EndToEndIdentification	[1..1]	Text	Min/Max 1/15	EndToEnd Id must be unique within the last 18 months. This unique ID can contain alpha numeric characters (all alpha characters must be presented in upper case)	
2.31	<PmtTpInf>	PaymentTypeInformation	[0..1]				
2.39	<CtgyPurp>	CategoryPurpose	[1..1]				
2.40	<Cd>	Code	[0..1]*	Code	Min/Max4	CASH CORT DIVI GOVT HEDG INTC INTE LOAN PENS SALA SECU SSBE SUPP TAXS TRAD TREA VATX WHLD *NOTE: Mandatory for payments to the US only. Note: if TAXS code is used please refer to Appendix 1 for details	
2.42	<Amt>	Amount	[1..1]				
2.43	<InstdAmt>	InstructedAmount	[1..1]	Numeric	Min/Max 1/10 Including 2 decimal places	The currency and the amount must be provided e.g., 99999999.99 <InstdAmt Ccy="CAD">xxx</InstdAmt>	

RBC CTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.77	<CdtrAgt>	CreditorAgent	[1..1]				
6.1.0	<FinInstnId>	FinancialInstitutionIdentification	[1..1]				
6.1.2	<ClrSysMmbld>	ClearingSystemMemberIdentification	[1..1]				
6.1.3	<ClrSysId>	ClearingSystemIdentification	[1..1]				
6.1.4	<Cd>	Code	[1..1]	Code	Min/Max 5/5	CACPA is required for payments within Canada. USABA is required for payment to the USA.	The CPA Transaction Code will default to the CPA code on the Service Profile.
6.1.6	<Mmbld>	MemberIdentification	[1..1]	Text	Min/Max 9/9	<ul style="list-style-type: none"> • Four digits: Financial Institution number • Next five digits: Branch/Transit number 	
6.1.7	<Nm>	Name	[0..1]	Text	Min/Max 1/35		Name of Receiving Bank
2.79	<Cdtr>	Creditor	[1..1]				
9.1.0	<Nm>	Name	[1..1]	0Text	Min/Max 1/35	Payee Name	
9.1.1	<PstlAdr>	PostalAddress	[1..1]			Note: Special characters are not permitted (e.g., & ^ % \$ # - / *)	
9.1.2	<AdrTp>	AddressType	[0..1]	Code	Min/Max 4	If this tag is used, only the values "HOME" or "BIZZ" will be accepted	This tag is NOT required and RBC recommends not using this tag
9.1.5	<StrtNm>	StreetName	[0..1]	Text	Min/Max 1/35	Although <BldgNb> has a max of 16 characters, the combination of <StrtNm> and <BldgNb> cannot exceed 35 chars. NOTE: when the payment is processed RBC reads the 9.1.6 <BldgNb> before the 9.1.5 <StrtNm> tag. Mandatory for payments to the US.	NOTE: Due to AML Regulations RBC recommends NOT using a P.O. Box, and instead use a civic street address.
9.1.6	<BldgNb>	BuildingNumber	[0..1]	Text			
9.1.7	<PstCd>	PostalCode	[0..1]	Text	Min/Max 3/15	Canadian Postal Code or US Zip code required. Mandatory for payments to the US.	
9.1.8	<TwnNm>	TownName	[1..1]	Text	Min/Max 1/30	Town Name Mandatory for payments to the US.	
9.1.9	<CtrySubDvsn>	CountrySubDivision	[0..1]	Text	Min/Max 2/2	Two character Province and/or State code. Mandatory for payments to the US.	

RBC CTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
9.1.10	<Ctry>	Country	[1..1]	Code	2	Two character Country Code Mandatory for payments to the US.	
9.1.11	<AdrLine>	AddressLine	[0..2]	Text	Min/Max 1/35	Used to provide an unstructured street address to a maximum of 35 characters per occurrence.	NOTE: Due to AML Regulations RBC recommends NOT using a P.O. Box, and instead use a civic street address.
9.1.12	<Id>	Identification	[0..1]				
2.80	<CdtrAcct>	CreditorAccount	[1..1]				
1.1.0	<Id>	Identification	[1..1]				
1.1.2	<Othr>	Other	[1..1]				
1.1.3	<Id>	Identification	[1..1]	Text	Min/Max 7/17*	Creditor Account Number *Max 12 digits for payments within CA. *Max 17 digits for payments to the US.	
1.1.8	<Tp>	Type	[0..1]				
1.1.9	<Cd>	Code	[0..1]	Code	Min/Max 4		If payments are destined to the US and are to be processed as ACH Savings then the code SVGS is to be used; otherwise do not populate this tag.
1.1.11	<Ccy>	Currency	[0..1]	Code	3	CAD or USD	

Remittance Information

Remittance information is optional data, but if present should be used as described in the following pages.

A limited amount of remittance information can be passed in the clearing system as follows:

For payments within Canada* – the first 15 characters of 2.107 <Nb> when 2.93 <RmtLctnMtd> = 'EDIC'

For payments to the US* – up to 2 occurrences of a maximum 80 characters each when 2.93 <RmtLctnMtd> = 'EDIC'
(2.107 <Nb> + 2.119 <RmtdAmt> + 2.110 <DuePyblAmt>+ 2.111 <DscntApldAmt>)

***Note:** destination country is determined by the CACPA or USABA value used in <ClrSysld><Cd> in the <CdtrAgt> block.

Alternatively, a separate Fax or Email remittance may also be used to pass remittance information to the receiver when 2.93 <RmtLctnMtd> = 'FAXI' or 'EMAL' as described in the following pages.

NOTE: There is a limit of 1000 occurrences of structured remittances per payment, though this may be further reduced depending on the size of the remittance.

Example:

```
<RltdRmtInf>
  <RmtLctnMtd>
  <RmtLctnElctrncAdr>
  <RmtLctnPstlAdr>
    <Nm>
    <Adr>
      <Ctry>
    </Adr>
  </RmtLctnPstlAdr>
</RltdRmtInf>
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>
      <RltdDt>
    </RfrdDocInf>
    <RfrdDocAmt>
      <DuePyblAmt>
      <DscntApldAmt>
      <RmtdAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>
```

RBC CCI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.91	<RltdRmtInf>	RelatedRemittanceInformation	[0..1]				
2.93	<RmtLctnMtd>	RemittanceLocationMethod	[1..1]	Code	Min/Max 4	<p>One of the following codes are required:</p> <p>FAXI, using this value indicates you will be populating the next tag with a fax telephone number</p> <p>OR</p> <p>EMAL, using this value indicates that you will be populating the next tag with an email address.</p> <p>OR</p> <p>EDIC, used to pass a limited amount of remittance information in the clearing system. For payments to the US*: Up to 2 occurrences of a max 80 characters each as follows:</p> <p>2.107 <Nb> + 2.119 <RmtdAmt> + 2.110 <DuePyblAmt> + 2.111 <DscntApldAmt></p> <p>For payments within Canada* – the first 15 characters of 2.107 <Nb></p>	<p>*Note: the destination country is determined by the value (CACPA or USABA) used in <ClrSysId><Cd> in the <CdtrAgt> block</p>
2.94	<RmtLctnElctrcAdr>	RemittanceLocation ElectronicAddress	[0..1]*	Text	Min/Max 1/80		<p>*Note: Required when using FAXI or EMAL. Fax number in Canada and US - 10 digit number only. Leading '1' is not required for fax recipients in Canada and the US. Int'l Fax number is made up as follows: 011+ Country Code+ City Code+ Local Number (max 23 digits with no spaces or dashes).</p>
2.95	<RmtLctnPstlAdr>	RemittanceLocationPostalAddress	[0..1]*				<p>*Note: Required when 2.93 <RmtLctnMtd> is FAXI or EMAL.</p>
2.96	<Nm>	Name	[1..1]	Text	Min/Max 1/35	Name of Remittance Recipient	
2.97	<Adr>	Address	[1..1]				

RBC CCTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements																														
10.1.8	<Ctry>	Country	[1..1]	Text	Min/Max 2	Recipient Country Code	The country of recipient is required when 2.95 <RmtLctnPstlAdr> is used.																														
2.98	<RmtInf>	RemittanceInformation	[0..1]																																		
2.100	<Strd>	Structured	[1..1000]																																		
2.101	<RfrdDocInf>	ReferredDocumentInformation	[1..1]																																		
2.102	<Tp>	Type	[1..1]																																		
2.103	<CdOrPrtry>	CodeOrProprietary	[1..1]																																		
2.104	<Cd>	Code	[1..1]	Code	When this message is present, one of the following <i>DocumentType2Code</i> values must be used: <table><tr><th>Code</th><th>Name</th><th>Definition</th></tr><tr><td>CINV</td><td>Commercial Invoice</td><td>Document is an invoice.</td></tr><tr><td>CMCN</td><td>Commercial Contract</td><td>Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.</td></tr><tr><td>CNFA</td><td>Credit Note Related To Financial Adjustment</td><td>Document is a credit note for the final amount for a commercial transaction.</td></tr><tr><td>CREN</td><td>Credit Note</td><td>Document is a Credit Note.</td></tr><tr><td>DEBN</td><td>Debit Note</td><td>Document is a Debit Note.</td></tr><tr><td>DISP</td><td>Dispatch Advice</td><td>Document is a Dispatch Advice.</td></tr><tr><td>DNFA</td><td>Debit Note Related To Financial Adjustment</td><td>Document is a debit note for the final amount settled for a commercial transaction.</td></tr><tr><td>HIRI</td><td>Hire Invoice</td><td>Document is an invoice for the hiring of human resources or renting goods or equipment.</td></tr><tr><td>MSIN</td><td>Metered Service Invoice</td><td>Document is an invoice claiming payment for the supply of metered services. e.g. Gas or electricity, supplied to a fixed meter.</td></tr></table>			Code	Name	Definition	CINV	Commercial Invoice	Document is an invoice.	CMCN	Commercial Contract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.	CNFA	Credit Note Related To Financial Adjustment	Document is a credit note for the final amount for a commercial transaction.	CREN	Credit Note	Document is a Credit Note.	DEBN	Debit Note	Document is a Debit Note.	DISP	Dispatch Advice	Document is a Dispatch Advice.	DNFA	Debit Note Related To Financial Adjustment	Document is a debit note for the final amount settled for a commercial transaction.	HIRI	Hire Invoice	Document is an invoice for the hiring of human resources or renting goods or equipment.	MSIN	Metered Service Invoice	Document is an invoice claiming payment for the supply of metered services. e.g. Gas or electricity, supplied to a fixed meter.
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2.107	<Nb>	Number	[1..1]	Text	Min/Max 1/30	Unique and unambiguous identification number of the referred document, e.g. invoice number.	Note: for payments within Canada the first 15 characters will be passed in the clearing system.																														
2.108	<RltdDt>	RelatedDate	[1..1]	ISODate	YYYY-MM-DD	Date associated with the referred document, e.g. Date of issue																															
2.109	<RfrdDocAmt>	ReferredDocumentAmount	[1..1]			*Note: Must contain one of the following: <ul style="list-style-type: none">• DuePayableAmount• DiscountAppliedAmount• RemittedAmount																															

RBC CCTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.110	<DuePyblAmt>	DuePayableAmount	[0..1]*	Numeric	Min/Max 1/14	Amount specified is the exact amount due and payable to the creditor. (i.e. gross amount)	
2.111	<DscntApldAmt>	DiscountAppliedAmount	[0..1]*	Numeric	Min/Max 1/14	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor. (i.e. discount amount)	
2.119	<RmtdAmt>	RemittedAmount	[0..1]*	Numeric	Min/Max 1/14	Amount of money remitted for the referred document (i.e. net amount)	

Appendix 1 – US TAX Information Fields

The US Tax Information fields reside with the Credit Transfer Transaction Information block, Payment Type Information section. This information is required when making US Tax Payments.

Please note that when the Code TAXS is used no other remittance information can be included with the payment. This is to only be used for US Tax payments.

When this tag is present, one of the following *PaymentCategoryPurpose1Code* values must be used:

Example:

```
<Tax>
  <Cdtr>
    <TaxId>
    <TaxTp>
  </Cdtr>
  <Dbtr>
    <TaxId>
    <TaxTp>
  </Dbtr>
  <Dt>
  <SeqNb>
  <Rcrd>
    <CertId>
    <TaxAmt>
      <Dtls>
        <Amt>
      </Dtls>
    </TaxAmt>
  </Rcrd>
</Tax>
```

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
2.90	<Tax>	Tax	[0..1]				This section is applicable when tag 2.40 (<CtgyPurp>) is populated with Code TAXS and is relating to US Tax payments only.
13.1.0	<Cdtr>	Creditor	[0..1]				
13.1.1	<TaxId>	TaxIdentification	[0..1]	Text	Ref to Data Req	Tax Identification Number of the creditor Min/Max 1/15 State Min/Max 9/9 Federal	

RBC CTI ACH PDS Message Format

Ref	XML Tag	Message Item	RBC Mult	Type	RBC Length	Mandatory Data Requirements	Operational Data Requirements
13.1.3	<TaxTp>	TaxType	[0..1]	Text	Min/Max 1/5	Type of tax payer (creditor)	
13.1.4	<Dbtr>	Debtor	[0..1]				
13.1.5	<TaxId>	TaxIdentification	[0..1]	Text	Ref to Data Req	Tax Identification Number of the debtor. Min/Max 1/6 State Debtor Tax Identification should only be used for State Tax payments	
13.1.7	<TaxTp>	TaxType	[0..1]				
13.1.16	<Dt>	Date	[0..1]	ISODate	YYYY-MM-DD	Date by which tax is due.	
13.1.17	<SeqNb>	SequenceNumber	[0..1]				
13.1.18	<Rcrd>	Record	[1..n]				
13.1.23	<CertId>	CertificateIdentification	[0..1]	Text	Ref to Data Req	Document issued by first agent on behalf of debtor to report withholding tax to taxing authority. Min/Max 1/1 State Min/Max 1/5 Federal	
13.1.31	<TaxAmt>	TaxAmount	[1..1]				
13.1.35	<DtIs>	Details	[1..n]				
13.1.42	<Amt>	Amount	[1..1]	Numeric	1/10	Amount of money resulting from the calculation of the tax.	