



National Direct Deposit Service – Method 3[®]

USER GUIDE



Table of Contents

Welcome to the RBC National Direct Deposit Service Method 3 (NDDS 3)	03
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Part 1: Getting Started with NDDS 3 Online Portal

1.1 Enrolment	05
1.2 Access and Sign In/Out of NDDS 3 Online Portal	08

Part 2: Using NDDS 3 Online Portal

2.1 NDDS 3 Landing Page Overview	12
2.2 Submit a Transfer	14
2.3 View Transfer History	15
2.4 Cancel a Transfer	16
2.5 Transfer Summary Page Overview	17
2.6 Download Transfer Details	18
2.7 Cancel a Transfer on the View All Orders Page	19
2.8 View All Orders	20
2.9 Reporting Page Overview	21
Appendix A – Helpful Resources	23



Welcome to the RBC National Direct Deposit Service Method 3

The RBC National Direct Deposit Service Method 3 (“**NDDS 3**”) is a solution that allows RBC clients’ **depositors** to make regular deposits in Canadian funds at any branch of any financial institution in Canada. With the NDDS 3 Online Portal, you can decide to have the funds transferred to a designated RBC control account (the “**Control Bank Account**”) at any RBC unit in Canada by entering the deposit details into the portal.

A same day credit to RBC clients’ bank accounts is applied to all deposits that are made by 8:00 pm Eastern Standard Time.

NDDS 3 is suitable for business clients with multiple locations, offices, or branches that do not have the comfort of an RBC retail branch within close proximity.

This user guide will **show how your businesses’ depositors** can use the NDDS 3 online portal to complete funds transfers to your business accounts.



PART 1: GETTING STARTED WITH NDDS 3 ONLINE PORTAL

1.1 Enrolment

All existing NDDS 3 ***depositors** will be provided URLs by RBC to enrol on the NDDS 3 online portal. You will be able to use your current NDDS 3 information and the URL to access the NDDS 3 online portal:

<https://receivables.rbcpayedge.com/ndds/sign-up>

- 1) Once you click on the URL, you will need to enter your **unique depositor's ID, business name and business postal code**
- 2) Click the **Validate** button after you enter the above information

***Depositor:** Denotes the client's subsidiary, branch office or agent

ENGLISH (EN) ▾



Let's get started

We'll help you set up a National Direct Deposit Service Account online quickly and securely.

First, let's validate your identity. Input your existing NDDS information so we can connect your account. All fields are required.

Unique Depositor ID

Business Name

Business Postal Code

RBC **PayEdge**

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Need help? Contact us at onboarding@rbcpayedge.com

or call 1-844-692-7911



- 1) Next, you will be asked to enter your personal information to set up your user profile
- 2) Click the box next to “I’m not a robot”
- 3) Click the **Save & Continue** button to complete the enrolment process

*****Please note: Password must contain the following:**

- At least 10 characters in length
- At least 1 upper case letter
- At least 1 lower case letter
- At least 1 special character

Frame 5822

ENGLISH (EN) -

Let's collect your National Direct Deposit Service login details

Please provide your personal information as it appears on your government-issued ID and the name of the company you're setting up.

All fields are required unless marked optional.

Personal Information

First Name

Middle Name (Optional)

Last Name

Include if it's on your government-issued ID

Mobile Number

e.g., 0000000000

Email Address

Will use this to finish the setup process.

Choose Password

Confirm Password

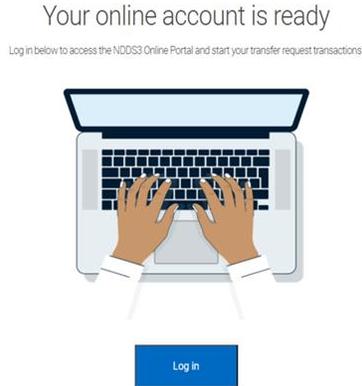
I'm not a robot 

By selecting Save & Continue, you are providing your consent for us to collect your personal information.

RBC PayEdge
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Need help? Contact us at onboarding@rbcpayedge.com
or call 1-844-692-7911

3) You will see the below screen once you have successfully completed enrolment. You may click “Log-in” below to be redirected to the NDDS 3 Sign-in page



*****Please note that the above enrolment is a one-time requirement. The system now recognizes your enrolment as complete. Any further attempt to use the *Sign-Up URL* to re-enter your information will prompt the below screen, advising that there is already an existing account with the entered details. After this point, you will need to use *Sign-in URL* to access the NDDS 3 Online Portal for your regular use.**



1.2 Access and Sign In/Out of NDDS 3 Online Portal

To access NDDS 3 online portal, enter this web address directly onto your browser address field:

<https://receivables.rbcpayedge.com/sign-in>

At the Sign in screen:

- 1) Enter **your email address** that was used to register for NDDS 3 online portal
- 2) Enter the **Password** you created when you registered for NDDS 3 online portal

A screenshot of the RBC PayEdge sign-in page. At the top center is the "RBC PayEdge" logo. Below it are two input fields: "Email" and "Password". Under the "Email" field is a text box with "Email" written inside. Under the "Password" field is a text box with "Password" written inside. Below these fields is a CAPTCHA section with a checkbox labeled "I'm not a robot" and a small CAPTCHA icon. At the bottom left is a link "Forgot my password" and at the bottom right is a blue "Sign In" button.

- 3) Click the **Sign In** button as shown on the page to reach the NDDS 3 landing page below



Dashboard Reports <Depositor name/ID> ⚙️

Pending Approval	Attention Required	Scheduled Payments	Next Scheduled Payment Date	Completed This Month
N/A	N/A	N/A	N/A	<Amount> 🇨🇦

Welcome to NDDS, <Depositor Profile Name/ID>

Receiver: <Receiver name>

Outstanding Receivable: N/A Total Amount: N/A

Depositor Account

Account

TD Chequing Account
xxxx-xxxx-xxxx-4564 (CAD)

Transfer Funds

Receiver [?]

<Receiver Name/Account>

Depositor Account [?]

<Depositor Account Name>

Amount*

\$10,000

Maximum \$25,000,000

Sequence Number [?]

000

You are about to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.

Submit Transfer

Transfer History

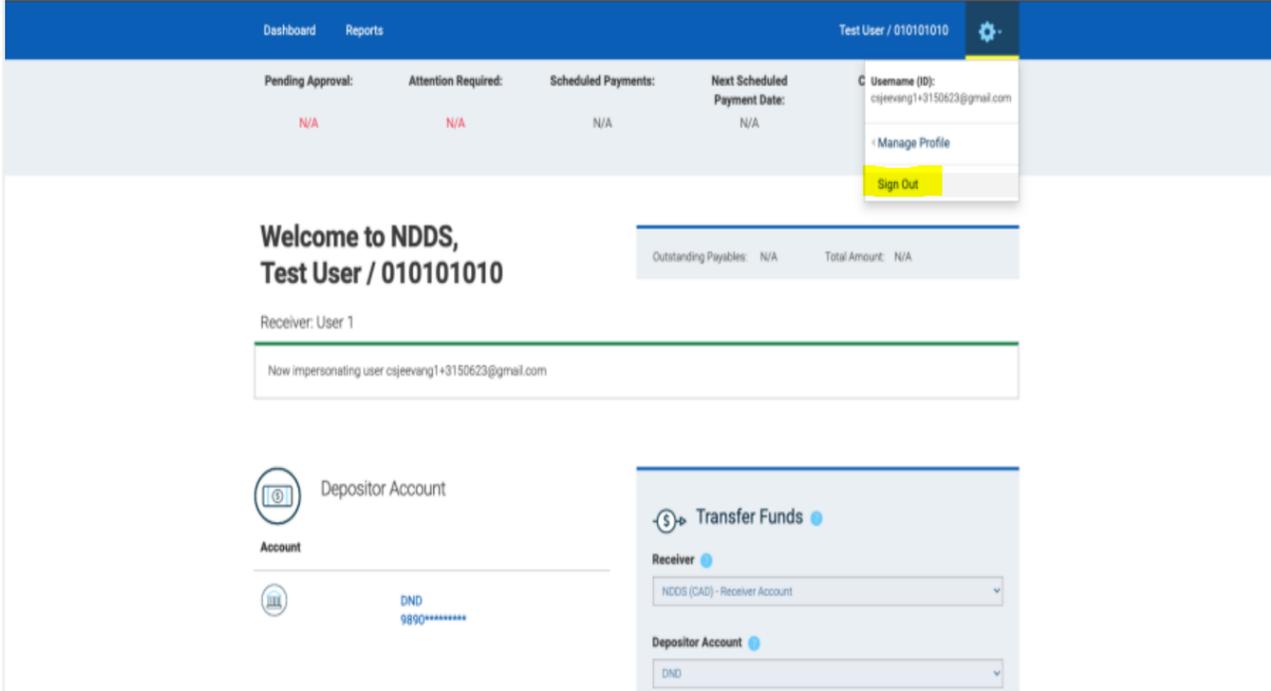
Scheduled (1) Completed (0)

Order #	Processing Date	Status	Amount	Action
<#>	<Month Day, Year>	⚙️ <Status>	<0.00>	Cancel Transfer



Sign Out of NDDS 3 Online Portal

- 1) After you are finished using NDDS 3 online portal, please ensure you sign out by clicking the **Sign Out button** located in the NDDS 3 online portal header



- 2) Once you have logged out, you will be directed back to the Sign-In Page (see below), at which point you can close this window





PART 2: USING NDDS 3 Online Portal



2.1 NDDS 3 Landing Page Overview

The landing page enables you to:

- 1) View your account information, the receiver's name and account information, and the transfer history. Please note account numbers will be masked.
- 2) Submit a transfer
- 3) Cancel transfers that show a status of "Scheduled" in the transfer history

Note:

- Certain sections in the field below the landing page header, including Pending approval, Attention Required, Scheduled Payments, and Next Scheduled Payment Date, are marked N/A. These sections do not apply to NDDS 3 users
- Transfer amount cannot exceed \$25,000,000

Dashboard	Reports	<Depositor name/ID>		
Pending Approval	Attention Required	Scheduled Payments	Next Scheduled Payment Date	Completed This Month
N/A	N/A	N/A	N/A	<Amount> 🇨🇦

Welcome to NDDS,
<Depositor Profile Name/ID>

Receiver: <Receiver name>



Depositor Account

Account



TD Chequing Account
XXXX-XXXX-XXXX-4564 (CAD)

Outstanding Receivable: N/A Total Amount: N/A

Transfer Funds

Receiver

<Receiver Name/Account>

Depositor Account

<Depositor Account Name>

Amount*

\$10,000

Maximum: \$25,000,000

Sequence Number

000

You are about to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.

Submit Transfer



Transfer History

Scheduled (1)

Completed (0)

Order #	Processing Date	Status	Amount	Action
<#>	<Month Day, Year>	<Status>	<0.00>	Cancel Transfer



4) If you hover your mouse over each dropdown menu, you will be able to see the tool tips for each menu option

Welcome to NDDS, <Depositor Profile Name/ID>

Receiver: <Receiver name>



Depositor Account

Account



TD Chequing Account
xxxx-xxxx-xxxx-4564 (CAD)

Outstanding Receivable: N/A Total Amount: N/A

Transfer Funds

Complete an NDDS Transfer to your RBC Account

The account that you are transferring the funds to

Receiver

<Receiver Account Number>

The account where you deposited the funds

Depositor Account

<Depositor Account Number>

Amount*

Enter an amount

Maximum \$25,000,000

An optional 3-digit number you can set for your own reporting. Default is 000.

Sequence Number

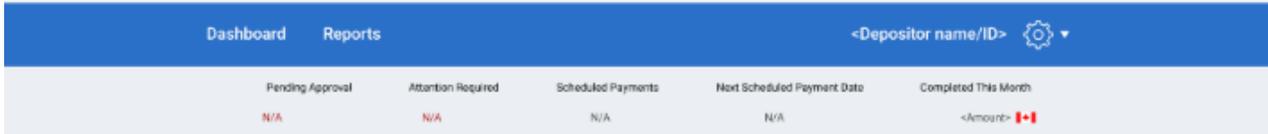
000

You are about to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.

Submit Transfer

2.2 Submit a Transfer on the Landing Page

- 1) The following fields are **prepopulated** by the system: **Receiver and Depositor account (masked)**
- 2) Users are required to enter the **Amount**
- 3) You have the option to enter a 3-digit Sequence Number for your reference/reporting purpose. The system default 3-digit number is 000
**Note: Sequence number is optional and not a required field*
- 4) Lastly, you will click the **Submit Transfer** button



Welcome to NDDS,
<Depositor Profile Name/ID>

Receiver: <Receiver name>



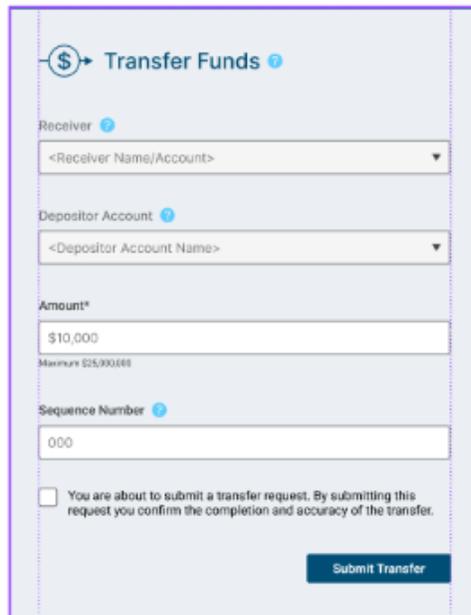
Depositor Account

Account



TD Chequing Account
xxxx-xxxx-xxxx-4564 (CAD)

Outstanding Receivable: N/A Total Amount: N/A



The 'Transfer Funds' form contains the following fields and options:

- Receiver:** Dropdown menu with '<Receiver Name/Account>' selected.
- Depositor Account:** Dropdown menu with '<Depositor Account Name>' selected.
- Amount*:** Text input field containing '\$10,000'. Below the field, it says 'Maximum: \$25,000.00'.
- Sequence Number:** Text input field containing '000'.
- You are about to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.
- Submit Transfer** button.



2.3 View Transfer History on the Landing Page

- 1) You can view the last 10 historical transfers.
- 2) If you want to view more, click the **View all transfers** button

The screenshot displays the RBC NDDS 3 user interface. At the top, there is a navigation bar with 'Dashboard' and 'Reports' tabs, and a user profile section showing '<Depositor name/ID>' with a settings icon. Below this, a summary row shows 'Pending Approval: N/A', 'Attention Required: N/A', 'Scheduled Payments: N/A', 'Next Scheduled Payment Date: N/A', and 'Completed This Month: <Amount>'. The main content area is divided into two columns. The left column features a 'Welcome to NDDS, <Depositor Profile Name/ID>' message, a 'Receiver: <Receiver name>' field, and a 'Depositor Account' section showing a 'TD Chequing Account' with a masked number. The right column contains a 'Transfer Funds' form with fields for 'Receiver', 'Depositor Account', 'Amount*' (set to \$10,000), and 'Sequence Number' (set to 000). A confirmation checkbox is present, and a 'Submit Transfer' button is at the bottom. Below the transfer form is a 'Transfer History' section with a 'Scheduled (1)' and 'Completed (0)' filter. A table with columns 'Order #', 'Processing Date', 'Status', 'Amount', and 'Action' is shown, with a 'Cancel Transfer' button in the 'Action' column. A yellow box highlights the 'View all transfers' button located below the table.

2.4 Cancel a Transfer on the Landing Page

- 1) You can cancel transactions that are “Scheduled” by clicking the **Cancel Transfer** button. Note: Once the transaction status has reached “In-Progress”, it can no longer be cancelled

The screenshot displays the RBC NDDS 3 user interface. At the top, there is a navigation bar with 'Dashboard' and 'Reports' on the left, and '<Depositor name/ID>' with a settings icon on the right. Below this is a summary bar with categories: 'Pending Approval' (N/A), 'Attention Required' (N/A), 'Scheduled Payments' (N/A), 'Next Scheduled Payment Date' (N/A), and 'Completed This Month' (<Amount> with a Canadian flag icon).

The main content area is divided into several sections:

- Welcome to NDDS, <Depositor Profile Name/ID>**: Includes 'Receiver: <Receiver name>' and summary statistics for 'Outstanding Receivable: N/A' and 'Total Amount: N/A'.
- Depositor Account**: Shows 'Account' information for a 'TD Chequing Account' (xxxx-xxxx-xxxx-4564 (CAD)).
- Transfer Funds**: A form with 'Receiver' and 'Depositor Account' dropdown menus. A confirmation checkbox is present with the text: 'You are required to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.' A 'Submit Transfer' button is at the bottom right.
- Transfer History**: A table with tabs for 'Scheduled (1)' and 'Completed (0)'. The table has columns: 'Order #', 'Processing Date', 'Status', 'Amount', and 'Action'. A 'Cancel Transfer' button is visible in the 'Action' column for the scheduled entry.

A modal dialog box titled 'Are you sure?' is centered on the screen. It contains the text 'You are about to cancel a transfer' and a red exclamation mark icon. There are two buttons: 'Back' and 'Yes, cancel'. A yellow hand cursor is pointing at the 'Yes, cancel' button.

At the bottom of the page, there is a footer with 'RBC PayEdge' on the left and 'Royal Bank of Canada Website. © 1995-2023' followed by links for 'Legal', 'Accessibility', and 'Privacy & Security' on the right.



2.5 Transfer Summary Page Overview

The Transfer Summary Page enables you to:

- 1) Review the transfer you have completed*. You can view the transfer details and the funding details (the source of the fund)

*Status:

- If the **Payment Status** shows **In-Progress**, it means the transfer will be processed by end of day
 - If the **Transfer Details Status** shows **In-Progress**, you cannot cancel the transfer; if the **Status** shows **Scheduled**, you can cancel the transfer before 6:00pm Eastern Standard Time (transfers input between 6:00 PM and 8:00 PM can be cancelled before 8:00 PM EST); if the **Status** shows **Completed**, you can view the transfer in transfer history.
- 2) Download the specific transfer you just completed by clicking the **Download** button.
 - 3) Cancel the latest transaction that shows in the transfer history by clicking the **Cancel Transfer** button. A reminder that the transfer status must still reflect as “Scheduled” in order to cancel.
 - 4) View all the transfers by clicking the **View All Orders** button

Dashboard Reports <Depositor name/ID> ⚙️

Thank you, your transfer has been successfully scheduled.

< Back to Orders

Order # 1234

Depositor: <Depositor name/ID> Payment Processing Date: MMM - DD - YYYY Payment Status: Scheduled [Download](#)

Transfer Details

Receiver	Amount	Currency	Payment Method	Expected Payment Date	Invoice	Sequence #	Status	Action
<RBC Client Account>	\$10,000	CAD	N/A	<dd/mm/yyyy>	N/A	000	In Progress	Cancel Transfer

Funding Details

Depositor Account	Amount	Currency	FX Rate	Converted Amount	Processing Date	Status
<TD-1234567>	\$10,000	CAD	N/A	N/A	<dd/mm/yyyy>	In Progress

[View All Orders](#)

[Back to Dashboard](#)

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2.6 Download Transfer Details:

- 1) Once you click the **Download** button, you will see the transfer you just completed

RBC PayEdge

Order #1056781

Transfer Processing Date: Jul 05 2023

Transfer Status: Complete

HST: 820460632RT0001

Depositor : Jeevan Profile 3/010101010

Transfer Details

Receiver	Amount	Currency	Payment Method	Expected Payment Date	Sequence #	Status
Testing Status	567.25	CAD	NDDS	Jul 05 2023	002	Complete
Subtotal	567.25(CAD)					

Funding Details

Depositor Account	Amount	Currency	FX Rate	Converted Amount	Expected Transfer Date	Status
DND	567.25	CAD	---	0.00	Jul 05 2023	Funded

WayPay Inc. HST 820460632RT0001 102-1006 Skyview Drive Burlington Ontario L7P 0V1 Canada



2.7 Cancel a Transfer on the View all Orders Page

- 1) Once you click the **Cancel Transfer** button, you will see the transfer you just completed

The screenshot displays the RBC PayEdge interface. At the top, there are navigation links for 'Dashboard' and 'Reports', and a user profile section with '<Depositor name/ID>' and a settings icon. A green notification bar at the top states: 'Thank you, your transfer has been successfully scheduled.'

The main content area shows 'Order # 1234' with the following details:

- Depositor: <Depositor name/ID>
- Payment Processing Date: MMM - DD - YYYY
- Payment Status: Scheduled
- Download button

The 'Transfer Details' section contains a table with columns: Receiver, Amount, Currency, Status, and Action. A modal dialog box is overlaid on this table, titled 'Are you sure?' with the message 'You are about to cancel a transfer'. The dialog has two buttons: 'Back' and 'Yes, cancel'. A yellow hand cursor is pointing at the 'Yes, cancel' button.

The 'Funding Details' section contains a table with columns: Depositor Account, Amount, Currency, FX Rate, Converted Amount, Processing Date, and Status.

Depositor Account	Amount	Currency	FX Rate	Converted Amount	Processing Date	Status
<TD-1234567>	\$10,000	CAD	N/A	N/A	<dd/mm/yyyy>	In Progress

At the bottom of the interface, there are buttons for 'View All Orders' and 'Back to Dashboard'. The footer includes the RBC PayEdge logo and copyright information: 'Royal Bank of Canada Website, © 1995-2023' along with links for 'Legal', 'Accessibility', and 'Privacy & Security'.



2.8 View All Orders

1) Once you click the **View All Orders** button, you will see all the transfers you have completed

Dashboard Reports Nicholas

Depositor:	Transfer Processing Date:	Transfer Status:
Nicholas	July 20, 2023	Scheduled

[Download](#)

Transfer Details

Receiver	Amount	Currency	Payment Method	Expected Transfer Date	Invoice	Sequence #	Status	Action
UFA	\$10,000	CAD	N/A	07/20/2023	N/A	000	Scheduled	Cancel Transfer

Funding Details

Depositor Account	Amount	Currency	FX Rate	Converted Amount	Expected Transfer Date	Status
TD Chequing Account	\$10,000	CAD	N/A	N/A	07/20/2023	In Progress

[View All Transfers](#)

[Back to Dashboard](#)

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Dashboard Reports Nicholas

Pending Approval	Attention Required	Scheduled Payments	Next Scheduled Payment Date	Completed This Month
N/A	N/A	N/A	N/A	<Amount>

All Transfers

[Scheduled \(1\)](#) [Completed \(0\)](#)

Order #	Processing Date	Status	Amount	Action
1234	July 20, 2023	Scheduled	\$10,000	Cancel Transfer Transfer Detail

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2.9 Reporting Page Overview

The reporting page enables you to:

- 1) Search specific historical transfer by entering date ranges, order numbers or transfer status
- 2) Download the transfer history

Transfer Report

From: To: Aggregated Payments:

Order Number: Receiver: Status: Import from Accounting Software:

[Search](#) [Download](#)

Order #	Receiver	Date	Amount	Non Aggregated Amount	Currency	Sequence #	Payment Method	Fees	Taxes	Status
---------	----------	------	--------	-----------------------	----------	------------	----------------	------	-------	--------

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For example, if you enter a specific date range, you will see the below as an example:

Dashboard Reports Test user / 010101010

Pending Approval:	Attention Required:	Scheduled Payments:	Next Scheduled Payment Date:	Completed This Month:
N/A	N/A	N/A	N/A	\$600.86

Transfer Report

From: Jul 01, 2023 To: Jul 05, 2023 Aggregated Payments: No

Order Number: Enter Order Number Receiver: Usser 1 Status: All Import from Accounting Software: N/A

[Search](#) [Download](#)

Order #	Receiver	Date	Amount	Non Aggregated Amount	Currency	Sequence #	Payment Method	Fees	Taxes	Status
Order # 1056781	Usser 1	05/07/2023	567.25	N/A	CAD	002	N/A	N/A	N/A	complete
Order # 1056799	Usser 1	05/07/2023	1.21	N/A	CAD	000	N/A	N/A	N/A	complete
Order # 1056800	Usser 1	05/07/2023	32.40	N/A	CAD	888	N/A	N/A	N/A	complete
Order # 1056801	Usser 1	05/07/2023	12.20	N/A	CAD	000	N/A	N/A	N/A	in-progress



APPENDIX A – HELPFUL RESOURCES

Online Help

Screen level help is available by clicking on the Help link in the NDDS 3 online portal banner. Field level help is available for those fields where the field labels are underlined. Click on the field label to obtain a pop-up window containing field specific help.

Client Support Centre

Our Client Support Representatives are also available to provide assistance when required.

Canada & USA

1-833-945-4292

Monday – Friday: 8:00 AM – 8:00 PM EST

Note: International Support is not available

Your RBC Relationship Management Team

Your RBC Relationship Management Team is available to assist you with issues around enrolment, profile changes and inquiries around historical transfers submitted.

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