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These are Service Materials for Receivable Services, and form part of the Master Client Agreement for Business Clients between Royal Bank and the Customer.

These Services Materials cover the RPS Automated Lockbox Processing Service, the RPS Magnetic Ink Character Recognition (MICR) Processing Service and the RPS Optical Character Recognition (OCR) Processing Service.

Terms of Agreement

1. Definitions and Interpretation	All capitalized terms not defined have the meanings given in the Legal Terms and Conditions of the Master Client Agreement for Business Clients, and the rules of interpretation prescribed by the Legal Terms and Condition also apply.
2. Post Office Box	<p>The Customer is solely responsible for the use of the post office box and for all charges related thereto, including rental fees, renewal fees, or any other charges associated with the rental and use of the post office box.</p> <p>If the Customer rents the post office box from the post office, all such charges are payable by the Customer directly to the post office.</p> <p>The Customer is also responsible for ensuring that its post office box is of adequate size to accommodate the Customer's anticipated mail volumes.</p> <p>If the post office box is rented by Royal Bank from the post office, Royal Bank will pay the annual rental charge directly to the post office.</p>
3. Postage Due Charges	The Customer is responsible for all "postage due" fees charged by any post office for any incoming mail items that are mailed to the designated post office box with insufficient postage, whether the post office box is rented by the Customer or Royal Bank.
4. Registered Mail and Courier Packages	The Customer is responsible for ensuring its customers do not send registered mail or couriers to the designated post office box, and the Customer acknowledges and agrees that Royal Bank shall not be responsible for the receipt of such mail or couriers nor for any charges related thereto.

5. Post Office Box Authorization The Customer will provide Royal Bank and the post office with any authorizations that may be required from time to time to allow Royal Bank to pick up the mail from such post office, whether the post office box is rented by the Customer or Royal Bank.

6. Cash Payments The Customer will direct its customers not to send cash payments to the designated post office box.

In the event that a cash payment is received, Royal Bank may, in its sole discretion, refuse to process such payment and return it to the Customer.

7. Extraneous Items The Customer will advise its customers that only payments are to be sent to the designated post office box.

The Customer will ensure that the post office box is not used for any potentially harmful, illegal, improper, or unlawful use, including the delivery of firearms, ammunition, medical samples, pharmaceuticals, etc.

The Customer will provide its customers with an alternate address for all extraneous items, including returned goods, merchandise, or other material.

In the event that any such extraneous items are sent to the post office box, Royal Bank shall process any payment received and return the extraneous item to the Customer, at the Customer's sole cost.

8. Courier Arrangements If material is delivered to the Customer via courier, the Customer must establish the courier arrangement directly with the courier and provide Royal Bank with the appropriate courier account number(s).

The Customer is solely responsible for any and all charges billed directly to Royal Bank or otherwise by the courier relating to shipments to the Customer.

This would include fees for changed or incorrect account numbers, refused packages, or address changes.

9. COD Courier Packages The Customer will ensure any courier deliveries that are sent to Royal Bank's processing centre are pre-approved by Royal Bank and sent pre-paid.

To ensure a high level of service, any such deliveries must be sent by courier and not delivered by the Customer, its customers, or any other Person.

10. Image Service If the Customer uses the Image CD service, the Customer must ensure it can read each Image CD on receipt.

If the Customer cannot read the Image CD, the Customer will contact Royal Bank immediately to request a new copy.

The Customer is solely responsible for the security and proper storage of each CD, including protecting them from compromise or loss.

Subject to the replacement of an unreadable Image CD described above, Royal Bank shall not provide replacement Image CDs.

If the Customer uses the Image CD service, the Customer may authorize, in writing, a Person to receive from Royal Bank any necessary software, codes, passwords, or other Security Device related to the Service.

The Customer is solely responsible for the security and proper use of any such software, codes, password, or other Security Device, including protecting them from compromise, loss, disclosure, modification, or unauthorized use.

11. Paid in Full or Similar Notations

The Customer is responsible for ensuring that its customers mail any items marked as paid in full or with other similar wording to an alternate post office address that is not part of this Service or serviced by Royal Bank.

If instructed by the Customer, Royal Bank will not, on a reasonable best efforts basis, process any such items received.

12. Invoices

Payment on account of any invoice will be accepted and processed by Royal Bank, regardless of the due date on the invoice and whether or not payment represents full or partial payment of the invoice.

If the Customer is using the RPS Magnetic Ink Character Recognition (MICR) Processing Service or the RPS Optical Character Recognition (OCR) Processing Service, the Customer will design its invoices supplied to its debtors so that the "receipt" and "remittance" portions conform to the minimum requirements outlined in CPA Rule H6.

13. Processing

Royal Bank will collect and process Instruments and cash received at the designated post office box in accordance with the Customer's established processing instructions and prior to Royal Bank's standard cut-off time or the cut-off time agreed by the Customer and Royal Bank.

Royal Bank will endorse Instruments payable to the Customer, deposit the proceeds of the Instruments and cash to the applicable Account, and report the Instruments and cash received to the Customer.

Only Instruments, cash, or invoices received at the post Office Box will be processed, and anything else will be forwarded to the Customer at the Customer's sole cost.

14. Remittance Information

Royal Bank will capture the remittance information as selected by the Customer and deliver it to the Customer in the selected format.

When delivered by fax or electronic file, Royal Bank will provide this information to the Customer prior to Royal Bank's standard cut-off time or the cut-off time agreed by the Customer and Royal Bank.

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