

# RBC Express online banking

Through RBC Express® online banking, many money managing and fraud protection tools are available to help small- and medium-sized enterprises run better.

Regardless of the structure of your business, you need to manage receivables, payables, and keep a close eye on your cash flow — whether it's from across town, across the country or around the world. Based on an understanding of your unique business needs, your RBC Royal Bank® team will provide your business with the online banking services to match your requirements.

With powerful online tools that are right for your business, it will be easy for you to simplify your banking, increase your productivity and better protect your business against fraud so you can spend more time growing and managing other parts of your business.

## **Delegate responsibilities and take control of your cash**

Banking online with RBC Express gives you the 24/7 accessibility, control and convenience you need to make timely business decisions based on up-to-the-minute financial information — all without calling or visiting the bank, sending or waiting for a fax.

You will have control over all your businesses and legal entities, including accounts at most other global financial institutions — it's a holistic approach to all your business banking needs.

To improve your processes, you can delegate responsibilities to different people in more than one location and assign them online access to only see and do what they need to for their specific roles.

By getting an accurate picture of your total cash position anytime, anywhere — whether you're in your office or halfway around the world — you can move quickly to bring down your borrowing costs and make the most of investment opportunities.

## **Ask us about online banking with RBC Express**

- Securely delegate some of your banking and finance responsibilities
- Divide up responsibilities for preparing and authorizing transactions
- Manage banking and finances for your multiple companies or legal entities
- Protect your business by requiring more than one approval authority
- Set up banking and approval flows online to match your paper process
- Take more control of your funds and protect yourself against fraud
- Pay your monthly bills online without worrying about dollar limits
- Save time by making online payroll and tax payments
- Reduce paperwork, phone calls, visits to the bank and meetings with your bookkeeper
- Support your business around the world

## Save time and money. Increase business productivity.

Here's how you can use RBC Express banking online to save time and money as you increase your business productivity:

- Reduce the need to invoice, collect and deposit paper-based payments by using online collection tools. This helps you improve forecasting and increase your opportunities to lower borrowing costs.
- Cut down the risks and processes involved with manual cheque issuing, mailing and storage by paying monthly bills, supplier costs, payroll and taxes online, with the freedom to set your own dollar limits.
- Use remote or in-advance payment approvals to add convenience, save on late penalties, maintain good supplier relationships and manage your business while you're away.
- Stay on top of your finances by instantly viewing details of daily business accounts; Visa<sup>†</sup>, GIC and loan information; and mortgage details. You'll have convenient online access to all this information for up to 180 days, and you can tailor your searches to find what you need without having to call the bank or sort through files.
- Bookkeeping is now easier with a direct link to Merchant Direct<sup>‡</sup>, your Moneris Solutions<sup>‡</sup> online reporting tool, without having to sign back in to RBC Express online banking.
- Quickly identify accounting or payment errors so they can be addressed before they become serious problems. This helps you resolve issues quickly, reduces the potential for dispute, protects you against fraud and helps improve customer service.
- Gain peace of mind and safeguard your information with robust security features and a full-record backup for disaster recovery.
- Save yourself time and money by choosing to reduce paper use such as cheques, envelopes and paper statements, and downsize your storage needs with access to seven years of electronic statements.\*
- Save time, save money and build business relationships by using fast online U.S.-dollar payments instead of sending U.S. cheques to pay suppliers or employees who bank in the U.S. You'll avoid having to operate a separate account south of the border or waiting weeks for cheques to clear, which may strain business relationships.

## Manage your business banking on the go

The RBC Express mobile banking app provides you with the flexibility to access the robust features of RBC Express online banking in the palm of your hand.

- Conveniently approve payments and transfers from a consolidated view.
- Manage your cash by viewing real-time account balances, current and historical transactions.

## Add online flexibility with RBC Express online banking

RBC Express online banking comes with all these core services:

- Balance and transaction reporting
- Images of statements, cheques and other account items
- Account transfers
- Bill payments
- Stop payments

Depending on your business needs, you could also benefit from:

- Wire payments in multiple currencies
- Direct deposits for employees and suppliers
- Direct payments from customers
- Tax payments and filing
- Full details of incoming wire payments
- Integrated link to Merchant Direct
- Lockbox
- Positive Pay — a cheque fraud mitigation tool
- Chargeback reporting
- Global banking capabilities

- Easily fulfil transfers between accounts.
- Locate nearby RBC Royal Bank branches and ATMs.
- Alerts let you know through RBC Express online banking, email or text message when important events require your attention.

## Integrate and manage your global banking

You can access information on overseas operating accounts in local and international currencies, make payments in local and international currencies, manage foreign exchange and benefit from several other online cash management services, including controls for fraud protection and readily available audit trails.

## Rely on high-security protection for your money, information and privacy

Your banking information is protected by multi-level security features and state-of-the-art encryption. With both RBC Express online and mobile banking, you have multiple levels of control, including a rigorous “two-factor” security process using RSA SecureID<sup>‡</sup> tokens, plus individual passwords to authenticate users and delegate responsibilities. RBC Express online banking helps you stay ahead — it's continually enhanced and upgraded to reflect the latest advances in technology and provides a reliable backup for disaster recovery.

## Learn more with a quick online tour

Take a tour through our interactive demo and find out how RBC Express online banking can benefit your business: [www.rbcroyalbank.com/rbcexpress/demo](http://www.rbcroyalbank.com/rbcexpress/demo).

### Reduce the risk of fraud both inside and outside your company

Protecting against fraud is a growing challenge of doing business today. You need to be alert and aware of theft, cheque fraud and other types of fraud that may happen both inside and outside your company. Fraud can happen to any business, anytime, and it can result in loss of funds, loss of reputation and loss of customers.

With RBC Express online banking, you're well equipped with preventive checks and balances to reduce the risk of fraud both inside and outside your company.

- Minimize the potential for cheque fraud by reducing the number of cheques you use.
- Establish dollar limits on transactions.
- Benefit from advanced security features.
- Separate banking and financial responsibilities among delegated employees and create approval rules to limit account and transaction abilities.
- Manage and limit users and transactions with strong authentication mechanisms.
- Create an electronic audit trail to support good governance and reduce your fraud exposure, including reports on when and how individuals have used the system.

### Use early detection tools to prevent fraud before it happens

Many business owners don't know that fraudulent cheques can be returned if they're caught within 24 hours, resulting in the safe return of the funds and avoiding business disruption.

With 24/7 access to real-time bank information, it's easy to reconcile your accounts daily — the quickest way to identify transactions that may be fraudulent. You can also add security to your cheque process by using electronic cheque-matching tools to detect exception items before payment.

### To discuss your banking and finance needs and discover how RBC Express online banking can work for you:

- Contact your RBC® Account Manager
- Call 1-800 ROYAL® 2-0 (1-800-769-2520)
- Visit us at <http://commercial.rbcroyalbank.com> to locate a specialist near you



**RBC Royal Bank**

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