

A consolidated, simple and dependable way to manage your payments.

Control cash flow, reduce expenses and help prevent fraud with RBC Express® ACH Direct Deposits

Issuing and reconciling cheques for all your recurring payments can be costly and time-consuming. There's an easier alternative to using cheques for payroll, employee benefits, expense disbursements, supplier bills or U.S. tax payments – RBC Express ACH Direct Deposits.

Direct Deposits is convenient and easy to use, and integrates easily with your existing accounting system.

Direct Deposits is a secure and private service that lets you make a variety of payments over the Internet. It's convenient and easy to use, and integrates easily with your existing accounting system.

With Direct Deposits, you can make life easier for your employees and suppliers by depositing directly to their accounts. For your business, it ensures your cash flow is more predictable, saves the time and expense of preparing, storing and handling paper cheques, and helps protect you from the risk of internal and external fraud.



Benefits & Features

Save time: access your balances and transactions anywhere

- › Eliminate the costs involved in purchasing, printing and mailing cheque payments, as well as the time and costs of cheque authorization, reconciliation and storage.

Save time: decrease efforts involved in issuing and tracking manual payments

- › Access all your information—centralized, easy to use and actionable 24/7—anytime, anywhere, through any Internet connection, without the need for a dedicated computer or special software.
- › Create an unlimited number of payment groups, view detailed information according to payment types, and issue payments whenever you like.
- › We can warehouse your payments up to 173 days in advance for processing on the date you select.
- › Export data quickly and accurately into your own treasury and accounting systems, saving time, effort and the potential for error involved in re-entering data.

Increase payee satisfaction: make the right payments at the right time

- › Your payees receive their funds on the due date, eliminating the possibility of cheques being delayed, lost or fraudulently intercepted.
- › Payees' bank statements can indicate the deposit was made by your company.
- › Make payments in Canadian or U.S. dollars in Canada, and in U.S. dollars in the United States.
- › Cross-border payments arrive faster and more reliably than by mail, with no waiting for funds to clear or be converted to U.S. dollars.
- › We apply preferred rates to all currency conversions with ACH Direct Deposits.

Gain control: improve cash flow forecasting

- › Predict your cash flow more accurately, knowing exactly when funds will be withdrawn from your account.
- › We validate your transaction data for accuracy and send you comprehensive reports upon processing your request.

- › Use RBC Express Payment Manager to add last-minute payments; modify, delete, correct or inquire about transactions already sent to our payments system.
- › We can store all payments issued in error pending your decision to correct or delete them using RBC Express Payment Manager.

Reduce fraud: protect your financial information

- › Your banking information is protected by multi-level security features and state-of-the-art encryption.
- › You have multiple levels of control, including a rigorous “two-factor” security process using RSA SecuriD®¹ tokens plus individual passwords to authenticate users and specific actions.
- › You decide who authorizes and signs transactions, and you can assign multiple signing officers with varying levels of authority for different types of payments.

Avoid down time: get fast and easy support

- › Our customer service help desk is available six days a week to answer your questions and help you correct any problems.

Stay ahead: put a highly secure, advanced Web solution to work for you

- › Your RBC Express service is continually enhanced and upgraded to reflect the latest advances in technology.
- › RBC Express is a comprehensive suite of various Web cash management services that you can easily customize to meet the unique needs of your business.

Let us show you how RBC Express ACH Direct Deposits can work for you

To find out how you can simplify your payments and reduce costs, please contact your RBC Account Manager today or call 1-800 ROYAL® 2-0 (1-800-769-2520).



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