

# RBC Express customized online banking

Through RBC Express®, many money managing and fraud protection tools are available to help small and medium-size 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 customize your 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 protect against fraud so you can spend more time growing and managing other parts of your business.

## Ask us about customized online banking with RBC Express to:

- ✓ 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 over your funds and protect 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 in the U.S. and around the world

## 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 other global financial institutions, for 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 for their specific roles.

By getting an accurate picture of your total cash position anytime – 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.

## Save time and money. Increase business productivity.

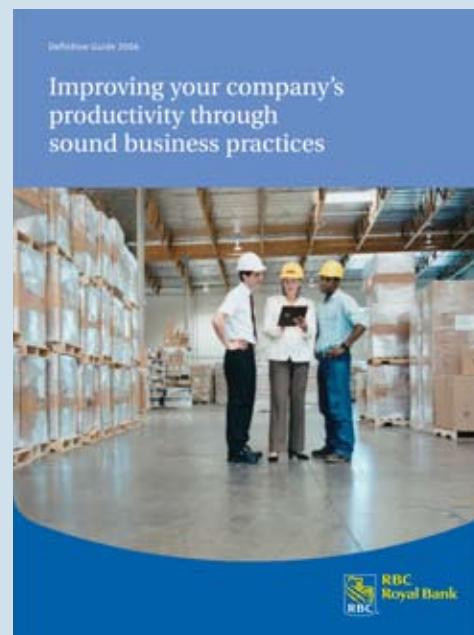
Here's how you can use your customized banking online to save time and money as you increase your business productivity:

- › 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 around manual cheque issuing, mailing and storage by paying monthly bills, suppliers, 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\*, GIC, 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 your Merchant Direct†, Moneris Solutions† online reporting tool without having to sign back into RBC Express.

- › Quickly identify accounting or payment errors so they can be addressed before they become serious problems. This helps you resolve issues quickly, reduce the potential for dispute, protect against fraud and 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 in cheques, envelopes and paper statements, and downsize your storage needs with seven years' access to 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.

### Want to learn more about business practices to increase your success?

Get a free copy of our 24-page guide to “Improving Your Company's Productivity Through Sound Business Practices” Call 1-800-769-2520 or visit [www.rbcroyalbank.com/productivity](http://www.rbcroyalbank.com/productivity)





### Add online flexibility with RBC Express

#### RBC Express comes with all these core services:

- ✔ Balance and transaction reporting
- ✔ Images of statements, cheques and other account items
- ✔ Account transfers
- ✔ Bill payments
- ✔ Stop payments
- ✔ Integrated link to Merchant Direct

#### 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
- ✔ Lockbox
- ✔ Positive Pay – cheque fraud mitigation tool
- ✔ Chargeback reporting
- ✔ Global banking capabilities

### Integrate and manage your global banking

Use the convenience of RBC Express Global Banking for Europe and Asia-Pacific to consolidate your global banking and manage your international cash position.

You can access information on overseas operating accounts in local and international currency, make and receive payments in local or 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 multilevel security features and state-of-the-art encryption. With RBC Express you have multiple levels of control, including a rigorous “two-factor” security process using RSA SecureID®\* tokens, plus individual passwords to authenticate users and specific actions. RBC Express 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 can benefit your business: [www.rbcroyalbank.com/rbcexpress/demo/](http://www.rbcroyalbank.com/rbcexpress/demo/)

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

Many business owners don't know that fraudulent cheques can be returned if 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.

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

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

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

- › Minimize the potential for cheque fraud by reducing the number of cheques you use
- › Establish dollar limits on transactions
- › Benefit from advanced security features for all your local and global cash management
- › 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

To discuss your banking and finance needs and discover how a customized RBC Express banking package will work for you:

- › Contact your RBC Royal Bank 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



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