RBC EXPRESS®/RBC EDGE™ ONLINE BANKING

ADMINISTRATION GUIDE

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Welcome To RBC Express®/RBC Edge Online Banking

Welcome to RBC Express/RBC Edge online banking. With RBC Express/RBC Edge online banking, you can securely 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.

When you are onboard to RBC Express, you will also gain access to our new digital business banking platform, RBC Edge, where many of your banking services currently reside and over time, more will be enabled.

You will have access to RBC Express as capabilities are built within RBC Edge. As enhancements become available in RBC Edge, you will have the option to use them, while continuing to have access to the RBC Express features you will become accustomed to - giving you time to you familiarize with the new features and experience.

This RBC Express / RBC Edge Online Banking Administration Guide was written specifically to help Service Administrators with the initial setup and the ongoing management of RBC Express / RBC Edge online banking.

It consists of two main sections:

- **Part 1** will help you get set up as well as establish Users, User Permissions and Approval Rules.
- **Part 2** will help you manage Users and access, as well as generate a variety of reports.

Your business can customize RBC Express/RBC Edge online banking to fit their specific business needs by establishing and maintaining comprehensive controls to align with your business structure, policies and approval processes. Your RBC Express / RBC Edge online banking controls, combined with 128-bit industry standard encryption and strong two-factor authentication security, can help satisfy the control objectives and audit requirements of your businesses.

Once you have assigned User Permissions and established Approval Rules, your business and its authorized Users will be ready to leverage the security and benefits offered by RBC.

TIP: You can also view the most up-to-date version of this Administration Guide through the RBC Express online banking Resource Centre link on the RBC Express online banking banner

TIP: For support on using RBC Express/RBC Edge online banking, Users can reference the **RBC Express/RBC Edge Online Banking User Guide**, available through the RBC Express online banking Resource Centre on the RBC Express online banking banner

- It’s important that all Users review the relevant sections of the RBC Express Online Banking User Guide before they use RBC Express online banking.

PART 1: FIRST STEPS WITH RBC EXPRESS ONLINE BANKING

1. Set yourself up on RBC Express Online Banking

1.1 Register for RBC Express Online Banking

Sponsors are appointed on enrolment and their role is to identify Administrators for registration purposes. Sponsors are required at the initial setup of RBC Express online banking only.

To register for RBC Express online banking, you will need the following:

- Business e-mail address – this must be your own, unique, non-shared e-mail address that was used to register you in RBC Express online banking
- Users should create a Sign in ID using the format of an email address but should **not** use a real email as their unique Sign in ID. Using a unique Sign in ID reduces exposure to potential unauthorized access as email addresses are often publicly visible or can easily be found online.
- a time sensitive URL contained in the email that will be sent to you by RBC; and
- your Temporary Password supplied to you by your Sponsor.

Important: RBC delivers the Temporary Password to your Sponsor with instructions to deliver it to you in person or by telephone *To ensure secure delivery, Sponsors must never e-mail the Temporary Password to you.*

TIP: Take immediate action to register for RBC Express online banking, as your registration credentials expire after 10 calendar days *and must be reissued.* If they expire, call the RBC Express Client Support Centre to request their reissue.

TIP: *Check your email junk mail folder if you have not received your registration email from RBC.*

Once enrolled and registered for RBC Express online banking, Service Administrators are responsible for enrolling all other Users in RBC Express online banking and acting as their Sponsors for registration.

TIP: The registration web site address and full registration details for Users are included in Appendix A of this Guide and in Part 1 of the RBC Express Online Banking User Guide available through the RBC Express online banking Resource Centre link once you sign into RBC Express online banking.

1.2 Access and Sign in to RBC Express Online Banking

To access RBC Express online banking, copy or type the following link into your browser:

www.rbcexpressonline.com

Bookmark this link for easy future reference.

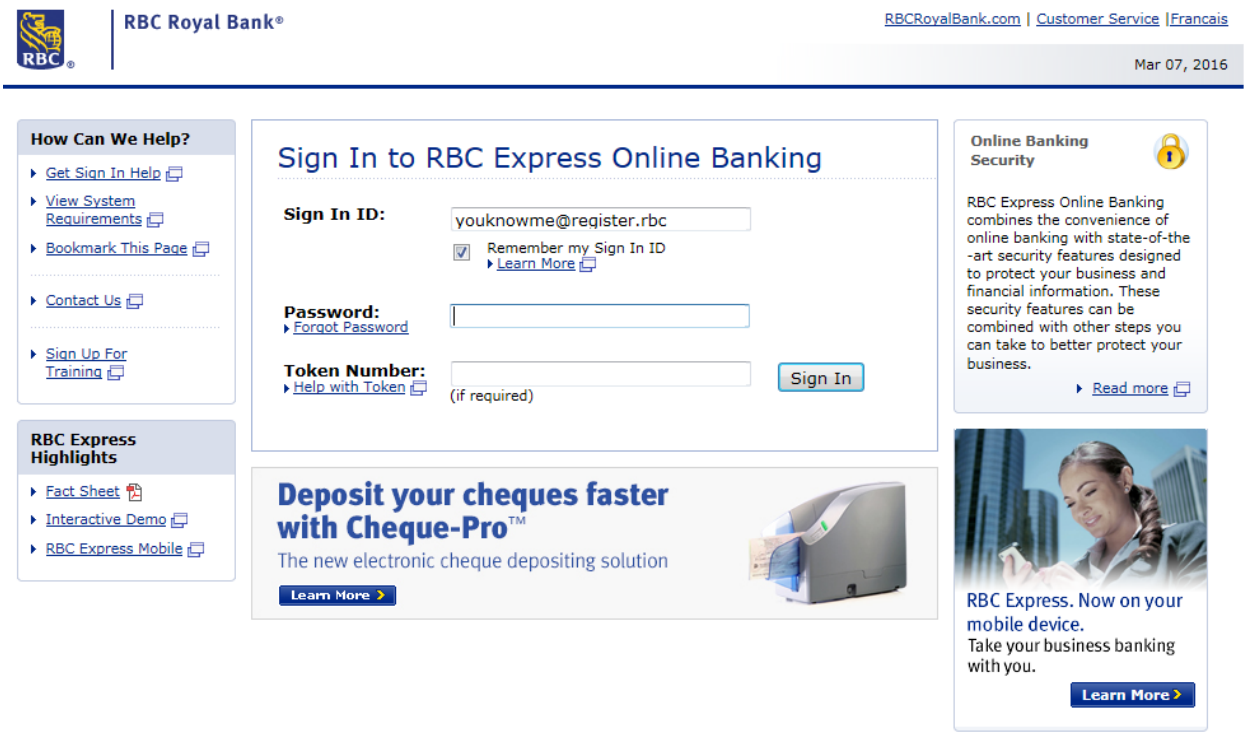
Sign in to RBC Express Online Banking

At the Sign in screen:

1. Enter **your e-mail address/unique sign-in ID** that was used to register for RBC Express online banking.
2. Enter the **Password** you created when you registered for RBC Express online banking.
3. Two-Factor Authentication at Sign in is required and you will need to **enter** the numerical value displayed on your assigned RSA SecurID® Token. For non token users they will be prompted for a one time passcode (OTP) that will be sent to their mobile # or their RBC Express recovery email ID

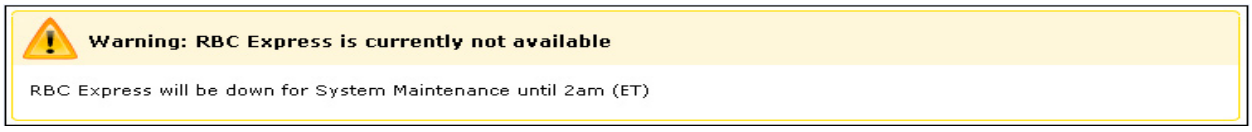
   .

4. Click the **Sign In** button as shown on the page below to reach the RBC Express online banking Home Page.



Notice Box on the Sign In Page:

A notice box will be used to communicate important information about RBC Express online banking.



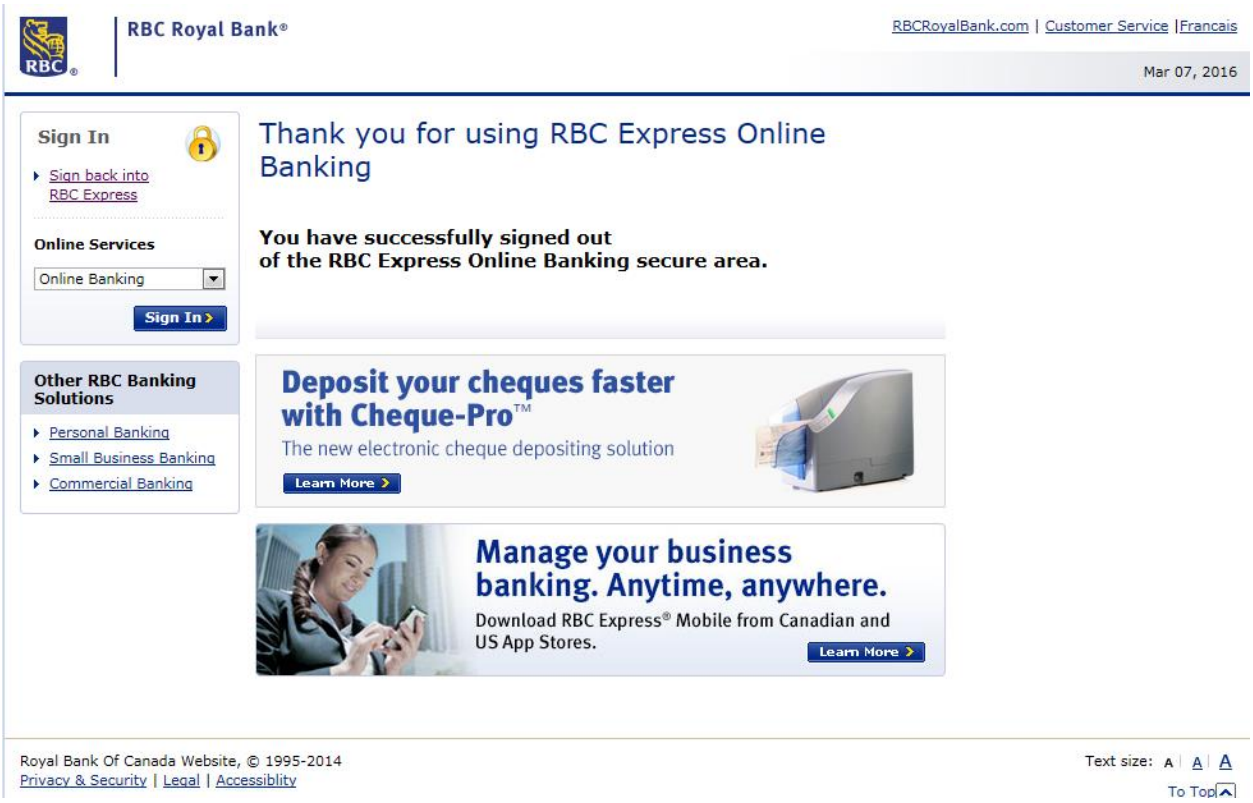
For security purposes, your session will automatically expire after several minutes of inactivity within RBC Express online banking. The expiring time varies depending on the type of activity you are performing on RBC Express online banking.

- Please note that once the session expires, your work will **not** be saved and you will have to start it from the beginning. For example, if you are creating a wire template and the session expires, you will have to re-create the entire wire template again.
- Some services offered through RBC Express online banking have their own session expiring time (e.g. Merchant Direct and Tax Filing). Please note that your RBC Express online banking session could expire in the background while your session on any of these services remain active.

TIP: Avoid interruptions and/or inactivity periods of longer than 5 minutes while using RBC Express online banking.

Sign out of RBC Express Online Banking

- After you are finished using RBC Express online banking, ensure you sign out by clicking on the Sign Out link located in the RBC Express online banking header.
- You will be presented with the Sign Out page displayed below.
- Close your browser window.



Session Activity on RBC Edge/RBC Express:

As a security measure, site administrators and users can only be logged into one session at a time. RBC Edge/RBC Express does not allow users to be logged into multiple sessions simultaneously using the same credentials.

1.3 Create a Favorite Link / Bookmark to RBC Express Online Banking

Adding the RBC Express online banking website to your favourites list will keep it in your favourites menu for easy one click access later on.

1.4 Take the RBC Express Administration Tutorial

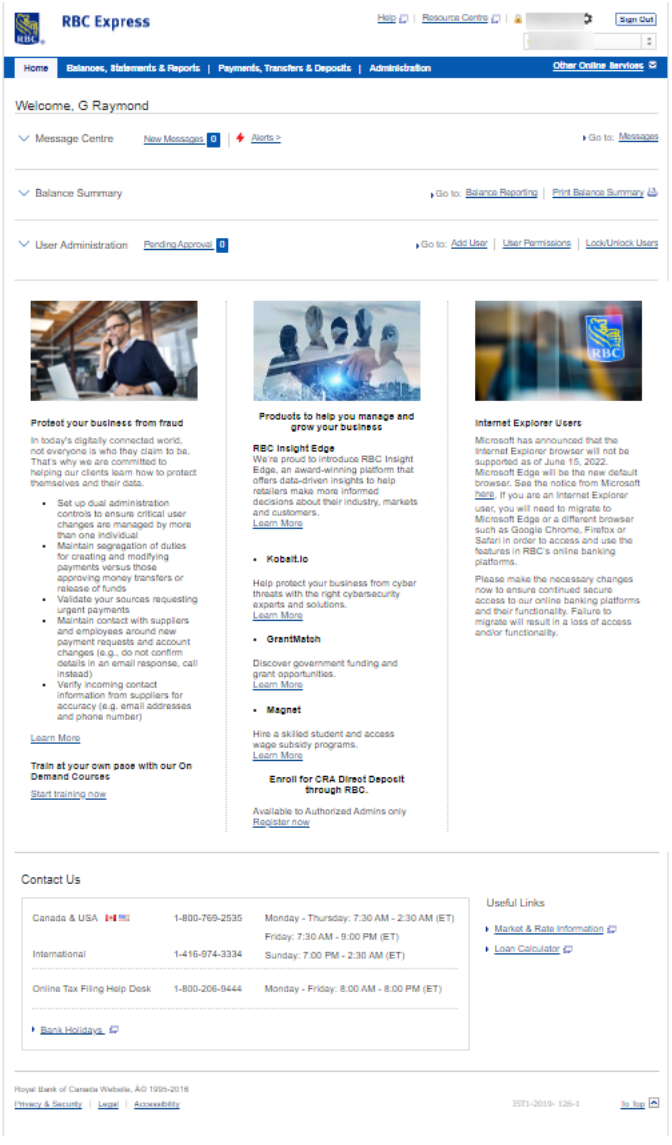
Once you have signed in to RBC Express online banking for the first time, you can learn about it right away by taking the RBC Express Administration tutorial:

1. Click on **Resource Centre** in the top banner.
2. Click on **Training Resources** in the left-hand menu.
3. Select **Administration Training** and take the tutorial.

TIP: You can repeat the entire RBC Express Administration Tutorial—or any part of it—at any time you wish.

1.5 RBC Express Online Banking Home Page

The RBC Express online banking Home Page enables you to navigate between the RBC Express online banking services you are permissioned to use. It also provides easy access to the RBC public website for information on other RBC products and services that could benefit your Business.



The Home Page is the first screen you will see once you sign in. It is composed of various sections, including the **banner** along the top; the **Online Services** dropdown box, located on the upper right side below the banner with links to some of the more popular services; the central section with links to the **services you are authorized to access**; and the **Message Centre** on the right-hand side of the screen, indicating the number of new unread messages and additional reference information.

RBC Express Online Banking Banner

The RBC Express online banking Banner displays a number of useful links to save you time and provide important information. Links are located in the right-hand section of the banner at the top of every screen.

The following is a brief description of each link:

Home
This link takes you to the RBC Express online banking Home Page.

Alerts
The Alerts link takes you to your Alerts Inbox where you can review your alerts. The alerts counter indicates how many unread alerts are in your Alerts Inbox. Banking alerts must be enabled by a Service Administrator before you can setup and receive alerts.

Help
Convenient help is available for every page in RBC Express online banking, should you have a question on a particular feature.

Resource Centre
This link gives you access to extensive reference material, including guides, training tutorials and resources, frequently asked questions, processing cut-off times, bank holidays, import/export file formats and other useful information.

Select Client
If you have access to more than one RBC Express online banking site, you can use this convenient link to easily navigate between them. There is no need to re-authenticate yourself when you move between sites. If you have access to only one RBC Express online banking site, this link will not appear in the Banner.

Logout
This link logs you out of your current RBC Express online banking session and takes you to the RBC Express online banking Sign Out screen, where you should close your browser window. This is a convenient way for you to safeguard your RBC Express online banking if you need to leave your device unattended.

Online Services Dropdown

The Online Services dropdown box provides links to a number of RBC and third party online services. For a complete list of services, click on the dropdown box. To enrol in these services, please speak to your RBC Sales representative. Please note that additional services may be added to the dropdown box from time to time.

Messages Section

The “New Messages” link will indicate the number of unread messages in your Message Centre inbox.

Clicking on this link will take you to your Message Centre **inbox** which will display a list of the messages sent to you. Messages are sorted into New (unread) and Viewed (read). To view a message, just click on the hyperlinked subject line. RBC will send you important information about your RBC Express online banking services through the Message Centre.

You can use the **Contact Us** button (displayed at the bottom of Message Centre - Inbox page) to send your **non-urgent** RBC Express online banking inquiries to the RBC Express Client Support Centre. You need to select the RBC Express topic and your reply preference, and a response will be provided to you within the time frame specified on the screen.

TIP: If your inquiry is **time-sensitive,** please **do not** send it through the **Contact Us** button. Instead, please contact the RBC Express Client Support Centre at 1-800-769-2535 for immediate assistance

Types of Messages you may receive through the Message Centre:

- **Broadcast Messages** involve **critical messages**, such as holiday alerts and system issues, and are presented to you on Sign in. Broadcast Messages are displayed until their indicated expiry date and cannot be deleted.
- **General Messages** provide important information such as changes to a service or a new service launch. General Messages are displayed until you delete them or until they are automatically deleted on their expiry date.

The “New Alerts” link will indicate the number of unread alerts in your Alerts Inbox.

RBC Express Online Banking Section

The RBC Express online banking section located below the Message Centre provides additional information on the RBC Express online banking suite of services and how they can benefit your business.

- The **What’s New** link provides current information about new RBC Express online banking services, features and functionality.

Other Useful Links section

The Other Useful Links section provides helpful information and tools for business clients including:

- Market and rate information: access to current interest rates for RBC products, and also Research on funds & market performance.
- Loan and mortgage calculators: tools designed to help you determine the monthly payment and interest cost for various loan options for your business.
- Service support information for Wire Payments: quick reference guide on Wire Payments.

Moneris Solutions Merchant Direct

You may have the Moneris link, which enables **single Sign in** to Moneris Solutions Merchant Direct Management Reporting service. Balance Reporting clients can also access this service from their left-hand menu on Balance Reporting.

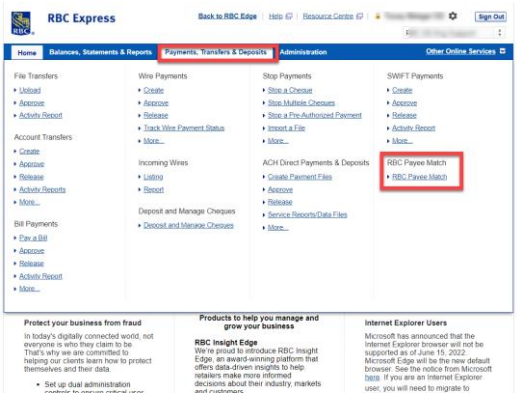
- Moneris clients will be able to seamlessly link to Moneris Solutions Merchant Direct to view their merchant reports without having to sign back into RBC Express online banking.

TIP: Once you have set yourself up for single Sign in, you can access Moneris Solutions Merchant Direct without a separate Sign in. However, if you have not accessed the Moneris Solutions Merchant Direct service through RBC Express online banking after 90 days, you will be prompted to re-enter your Moneris Solutions Merchant Direct credentials.

RBC Payee Match

You may have this link under Payments, Transfers & Deposits section on the homepage, which enables single sign-in to RBC Payee Match service.

- RBC Payee Match clients will be able to seamlessly link to this service to view and decision daily exception cheques without having to re-authenticate.

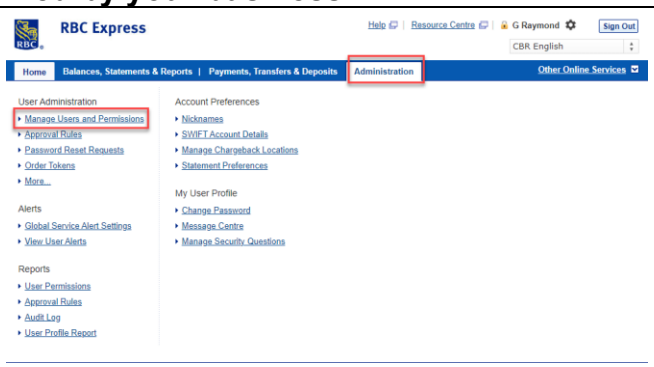
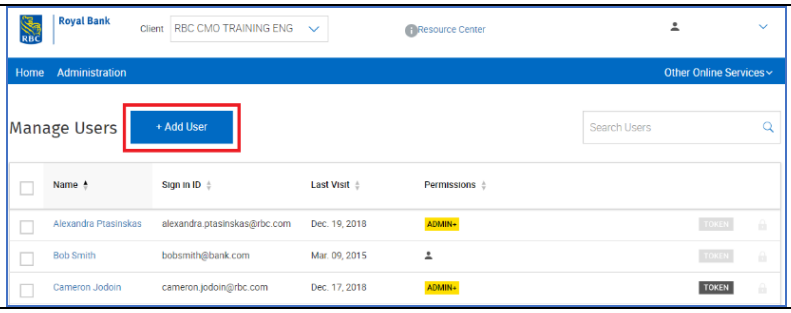

RBC Express
Back to RBC Edge
Help
Resource Centre
Sign Out
Home
Balances, Statements & Reports
Payments, Transfers & Deposits
Administration
Other Online Services
File Transfers
Upload
Approve
Activity Report
Account Transfers
Create
Approve
Release
Activity Reports
More...
Bill Payments
Pay a Bill
Approve
Release
Activity Report
More...
Wire Payments
Create
Approve
Release
Track Wire Payment Status
More...
Incoming Wires
Listing
Report
Deposit and Manage Cheques
Deposit and Manage Cheques
Stop Payments
Stop a Cheque
Stop Multiple Cheques
Stop a Pre-Authorized Payment
Import a File
More...
ACH Direct Payments & Deposits
Create Payment Files
Approve
Release
Service Reports/Data Files
More...
SWIFT Payments
Create
Approve
Release
Activity Report
More...
RBC Payee Match
RBC Payee Match
Protect your business from fraud
In today's digitally connected world, not everyone is who they claim to be. That's why we are committed to helping our clients learn how to protect themselves and their data.
Set up dual administration
Products to help you manage and grow your business
RBC Insight Edge
We're proud to introduce RBC Insight Edge, an award-winning platform that offers data-driven insights to help retailers make more informed decisions about their industry, markets
Internet Explorer Users
Microsoft has announced that the Internet Explorer browser will not be supported as of June 15, 2022. Microsoft Edge will be the new default browser. See the notice from Microsoft here. If you are an Internet Explorer user, you will need to migrate to

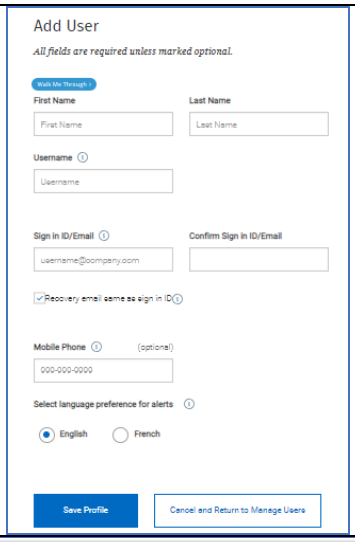
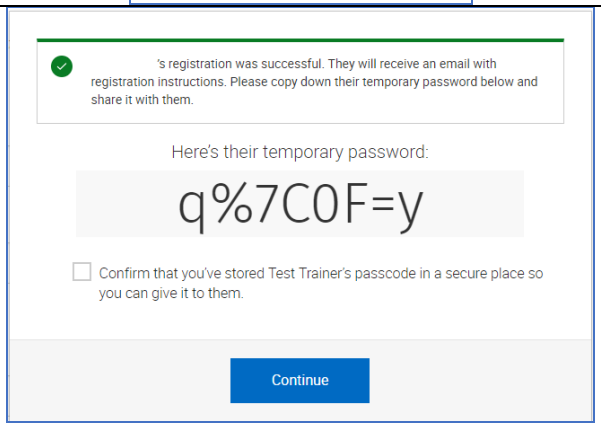
2. Set up Authorized Users and create User Groups on RBC Express Online Banking

2.1 Enroll and Add Authorized Users: Service Administrators

Part of the initial setup performed by Service Administrators is to enrol and add new Users for RBC Express online banking:

To enroll and add Users authorized by your business:

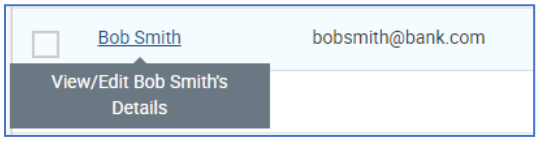
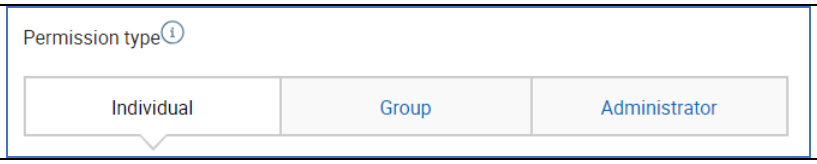
Start by signing into RBC Express and click on Administration tab then on **Manage Users and Permissions**	
Manage Users page will display all current Users and Administrators. Use the blue +Add User button to add someone new	

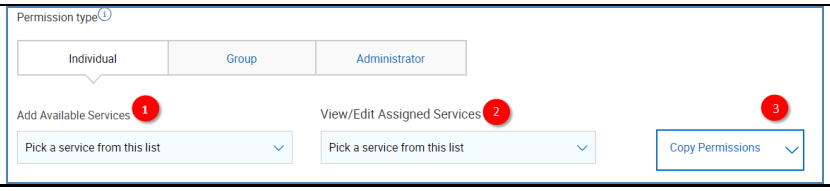
Complete the required fields, making sure all mandatory fields are completed. The Sign In ID is the User's business e-mail address. Click Save.	
You will be presented with a screen confirming that the User was successfully enrolled for RBC Express online banking. Please read the instructions carefully. A Temporary Password appears on the screen, and you must provide it to the User in person or by telephone to enable them to register for RBC Express online banking. **Note:** If the User already is enrolled for RBC Express online banking, this step is not applicable. 1. **Select the checkbox** in the confirmation message that the Temporary Password has been recorded by you, and then click on Continue. You will be prompted to assign permissions to your User or to return to your User list. 2. **Repeat** these steps for **each User** who will access RBC Express online banking.	 Important: *To ensure secure delivery, you must never e-mail the Temporary Password to the User.* Registration credentials are valid for 10 calendar days. After that, they expire and must be reissued by the Service Administrator using the RBC Express online banking functionality to reissue Registration Codes

2.2 Assign User Permissions

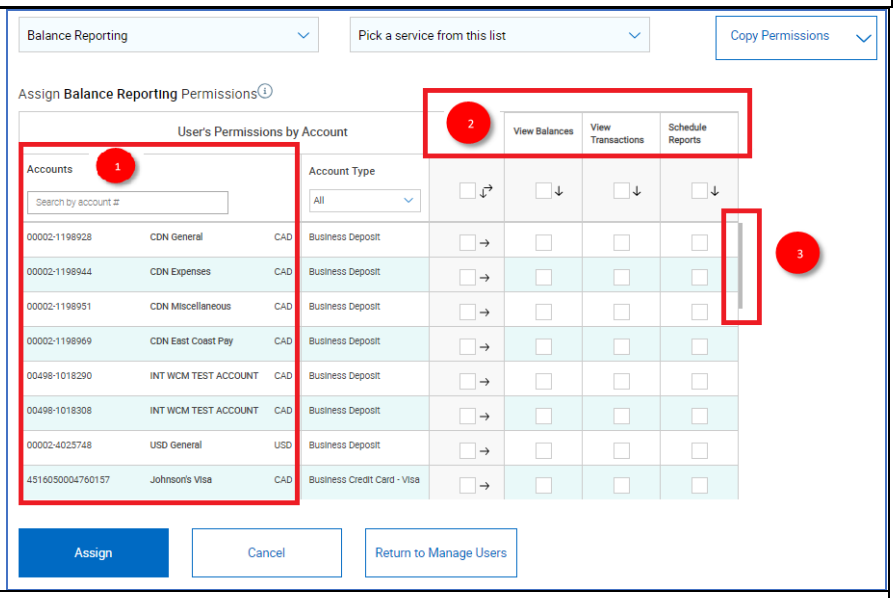
Service Administrators can:

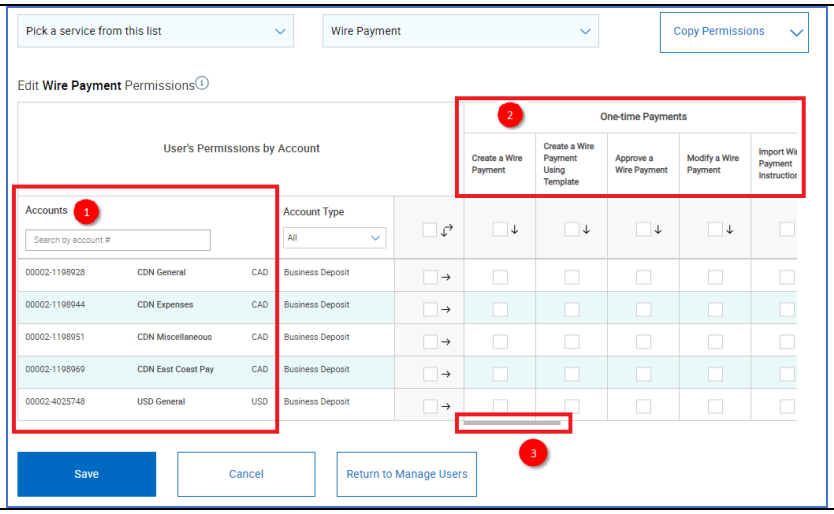
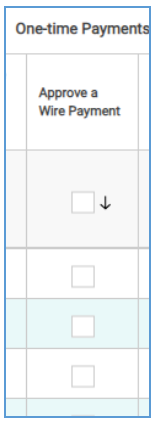
- Quickly and effectively replicate their business's authorization processes online by establishing Approval Rules for all payment services, and by allocating User-specific permissions to approve payments
- Change User Permissions to control and manage Users' access to RBC Express online banking services
- Create a User Group and assign permissions to the Group
- Modify and delete a User Group
- Set up a User with their own Permissions
- Add a User, inheriting all permissions of that User Group
- Set up a User and copy permissions from another User

Select the user for whom you wish to grant permissions to by clicking on their name or the user icon from your list of users and then selecting the Permissions tab at the top of the page.	
You will be presented with 3 options:	
Individual	Individual User access is customized based on the tasks required for their role in the organization. This option allows you to select the services and accounts individually For example: • User (s) who can view accounts only Or • Who can initiate payments but require approval Or • Fully independent users (view, create and approve) Or Any combination of these
Group	You can create a template of permissions, which can then be applied to multiple users
Administrator	In some cases you may need the user to act as an Administrator on the site. In this case you have two choices: • ADMIN - Admin Without Service Access – cannot view accounts, or create payments can only manage the access of Users and create and approve Payment Approval Rules

	• **ADMIN+** - Admin With Service Access - will give them administration *and* full access to *all* services, including the ability to approve payments (payment approval ability can be restricted by Advanced Approval Rules)
Setting Individual Permissions When you choose individual you are presented with 3 drop down Menus	

1	**Add Available Services** - will list any services to which this user does not yet have access. Select services from this list to assign them to the user
2	**View/Edit Assigned Services** – will show services already assigned to this user (for new users this will be blank). Select services from this list to modify the user access
3	**Copy Permissions** - from an existing user on your list

When a service is chosen, for example a view service like **Balance Reporting**, a permission chart appears below:	
1	The rows on the left will list of all account numbers available to view and an Admin must check the boxes to reflect the intended access.
2	The columns along the top are the types of reports or items this user can view
3	For some services, there will be a grey scroll bar on the bottom of the chart

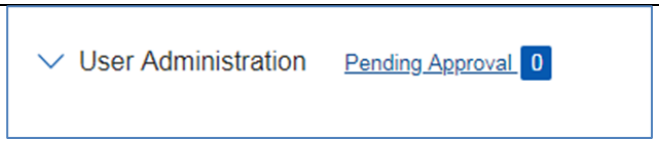
	Click the blue assign button to confirm the access being added to this User
	Use the Return button to go back to the main User list page
The services that allow Users to view accounts will have similar permission charts to the one above; there will be a list of all account numbers available to view and an Admin must check the boxes to reflect the intended access	
If the service you have selected involves **payments**:	
1	The rows on the left list the accounts
2	The columns along the top are the actions the user can take: Create, Modify, Approve, View reports
3	For some services, there will be a grey scroll bar on the bottom of the chart to view the remaining permissions
	**Approve Permissions**: If a user is given approval permissions they can be included in the Approval Rules .This means they could be able to approve independently or they could be one of multiple approvers depending on how your rules have been established. Tokens: some services require Tokens to approve payments: ACH Direct Payments & Deposits, File transfer, and Wire Payments all fall into this category.

Dual Administration - Additional approval may be required for these settings

Dual Administration means that when one Administrator establishes a security setting - a User Permission an Approval Rule or a second Administrator must approve that setting

Dual Approval is **mandatory** for the following services: ACH Payment Manager, ACH Record Manager, File Transfer, Wire Payments

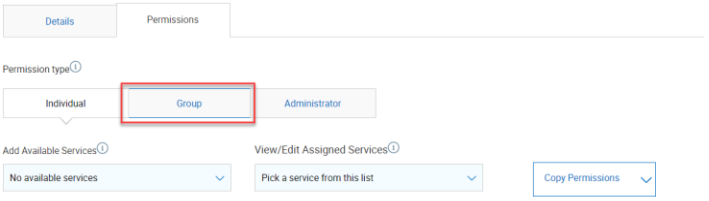
It is optional on all other RBC Express services



Group Permissions

User Groups are created to manage User Permission more efficiently and effectively. By creating User Group(s) and assigning permissions to the Group, the administrator can simply add Users to a User Group which would then give the user all the permissions associated to the User Group. Different permissions can be attached to each User Group by simply copying from another User Group or User.

Note: For existing User(s), the User will lose all existing permissions and inherit all permissions of the new User Group the user is being added to. Each User can only be associated with one User Group at a time. Service Administrators cannot be a part of a User Group.



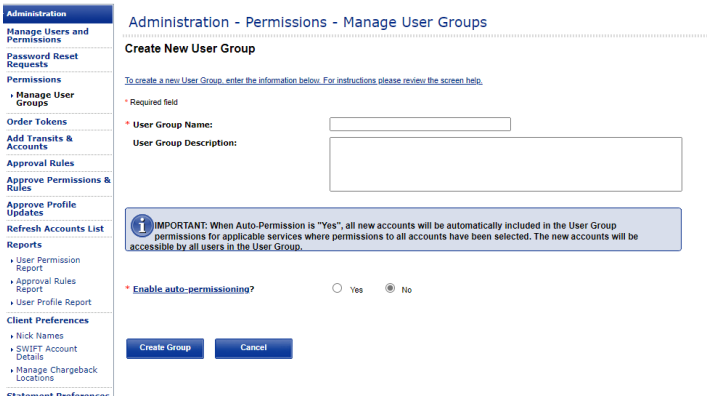


RBC Recommends:

User Groups are recommended for clients with a high volume of accounts and/or users. An example of a User Group would be Accounts Receivable departments, where users would have access to the exact same services and accounts.

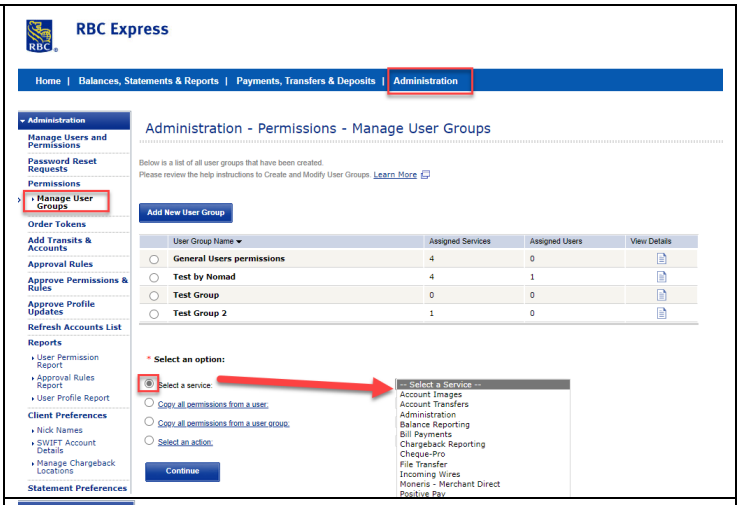
1. Click “Create New User Group” on the Manage User Groups on the left-hand menu of the Administration page.
2. Complete required fields.

Note: Group Name (max. 40 characters in length) must be unique with-in a client profile. Group Description will not display on any reports. When Auto-Permission is “Yes”, all accounts (including new accounts) will be automatically included in the user permissions for applicable services and accessible by all users in the User Group.



To Permission User Groups to Approve Payments:

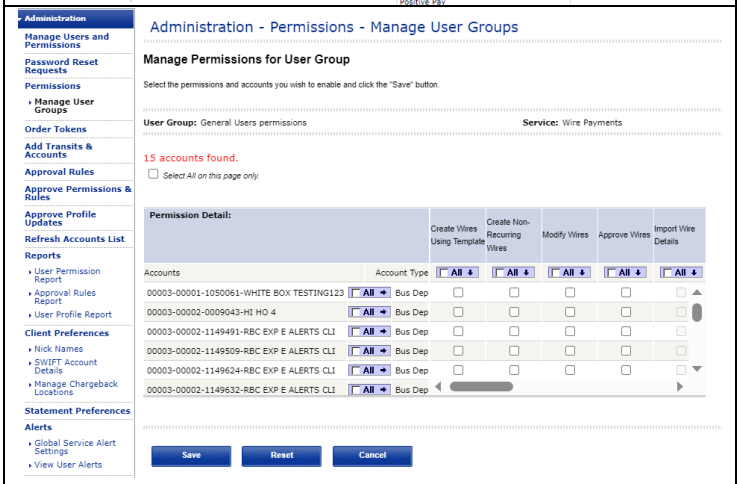
1. Click **User Permissions** on the left-hand menu of the Administration page.
2. Select the User or User Group you wish to grant permissions and then select the service from the dropdown menu below the list of Users. Click **Continue**.
3. Select the permissions and accounts to which the permissions apply. You can use the **Select All** icons to select all permissions for a particular account or all accounts for a particular permission.
4. Click **Save** to proceed with assigning User or User Group Permissions for the next service.



Establish User or User Group Permissions for each service:

To facilitate the authorized roles of different User or User Groups, you can establish User Permissions by service, by function and by account.

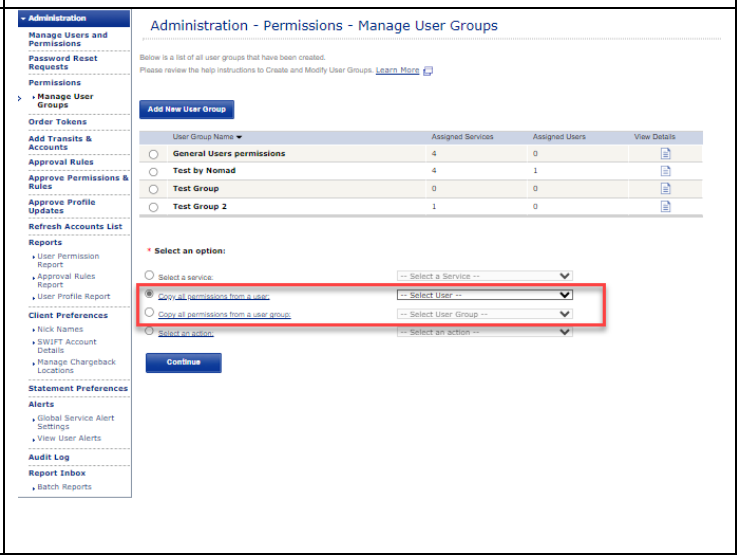
- Within each service, you permission User or User Groups for specific functions by account (e.g. a User can create wire payments for approval, create bill payments for approval, and view balances of only certain accounts).



Copy Permissions from another User or User Group:

Select **Copy all permissions from** and identify the other User or User Group from the dropdown list.

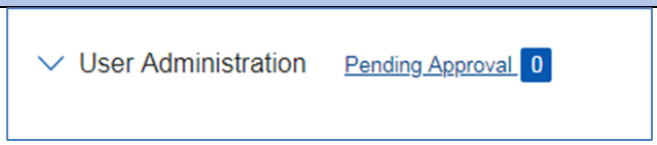
- For a complete list of available User Permissions, go to the **Resource Centre** link available on the upper banner of any RBC Express online banking page, and look for the Types of User Permissions document, found under Establishing Approval Rules.



Dual Administration - Additional approval may be required for these settings

TIP: If your business has chosen Dual Administration for some or all RBC Express online banking services, all User or User Group Permissions and payment Approval Rules established or modified by one Service Administrator must be approved by a second Service Administrator before they can take effect.

Please refer to Single Administration or Dual Administration Model for more information and the policy on when Dual Administration is required



Enabling and permissioning RBC Payee Match

RBC Payee Match helps protect your company from cheque fraud,such as changes from the original amount of the cheque, payee information, or duplication of a cheque you issued.

When your company has accounts enrolled in RBC Payee Match, a Service Administrator will need to enable this service for RBC Express users that are responsible to view and/or decision daily exception cheques on behalf of your company.

The Service Administrator will first need to select the account(s) which the User will have access to. Then, the Service Administrator will need to select one or more RBC Payee Match role that the User is responsible for. This role is automatically applicable to all the accounts which the Users has been assigned access.

The following table provides a brief summary of the major functions available to each user role.

	ROLE		
Function	**View**	**Exception**	**Process**
View exceptions	X	X	
Make pay / return decision on exceptions		X	
Search items	X		X
Delete items			X

2.3 Assign Tokens

Tokens have two functions on RBC Express:

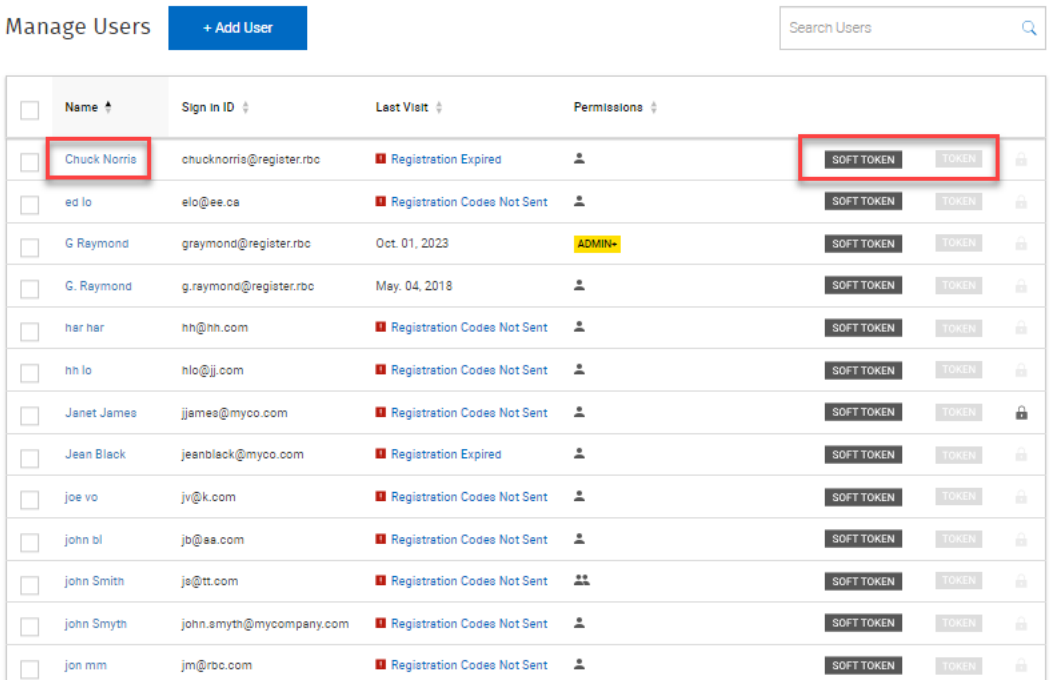
1. **Payment approval** - along with your regular password, the 6 digit number on the front of the token will be entered to approve outgoing payments (Wires, ACH Direct Payments & Deposits, File Transfer) . Each User permissioned with “Approve” permissions must have a token to authenticate.
2. **Two Factor Authentication** – refers to the use of a token and password to sign into RBC Express. Two Factor Authentication it will apply to all Users and Admins and each person will need to enter their token number and password each time they sign in.

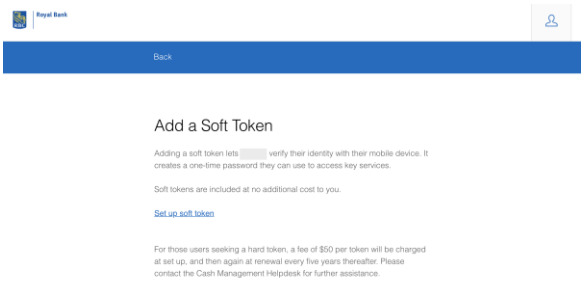
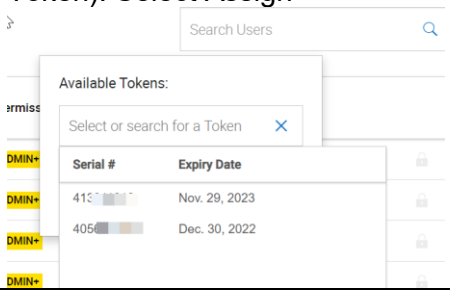
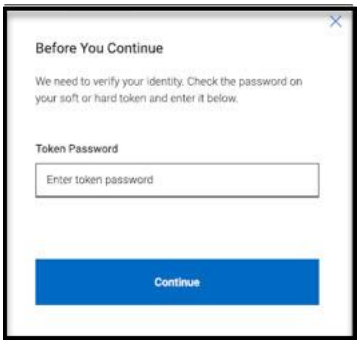
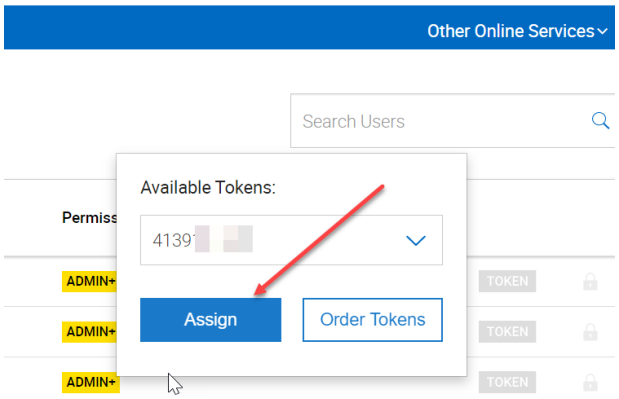
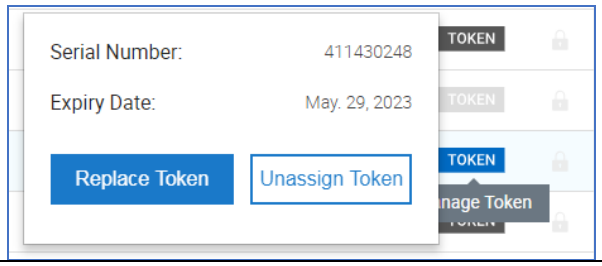
Note: For users who are not have an assigned token, an RBC Express one-time passcode (known as OTP) will be required each time the user signs in. Users will be prompted to get this one-time code via email or mobile text.

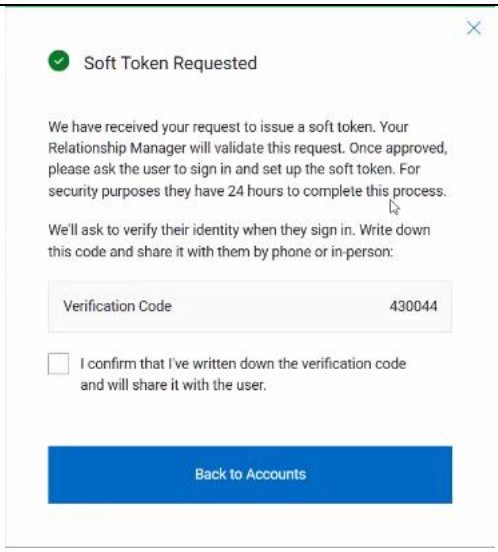
RBC Express offers RSA SecurID Hard or Soft Tokens, for more details on the types of tokens offered:

RBC Express Soft Token User Guide
RBC Express Hard Token User Guide

Select the User from the Manage Users page and select either Soft Token or Token



Assigning Soft Token	Assigning Hard Token
Click on ‘Set up soft token’ 	From the list of unassigned Tokens, select the appropriate Token serial number that you wish to assign to the selected User (the serial Token number is printed on the back of the physical Token). Select Assign 
Authenticating the Soft Token To initiate the request, please authenticate yourself by entering your RSA SecurID Token details 	Click Assign 
Write down the verification code and share it with the user. For security purposes, your soft token request will now need to be validated by your Relationship Manager and approved within 24 hours.	Tokens can be assigned and unassigned easily with this same Token button: 

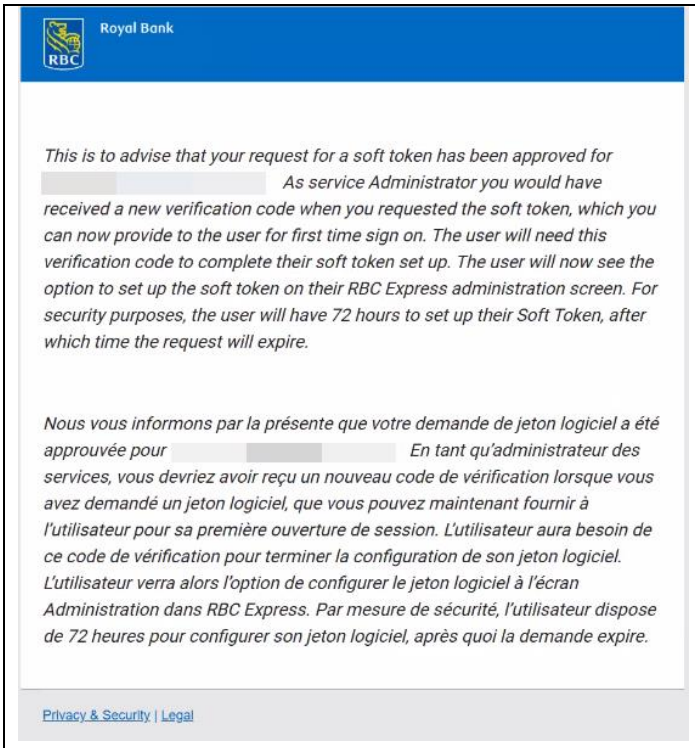


Note: *It is important to write down and share the Verification Code at this step as it will not be regenerated or sent again after it has been approved by your Relationship Manager.*

After your request has been validated and approved by your Relationship Manager, you will receive email confirmation that your soft token request is complete.

Your token recipient may now sign in to RBC Express to complete the setup of their soft token.

Note: For security purposes, after your request has been approved the token recipient will have 72 hours to sign in to RBC Express and complete the set up their soft token or you will need to repeat the process to provide them with a new verification code.



Royal Bank

This is to advise that your request for a soft token has been approved for [redacted] As service Administrator you would have received a new verification code when you requested the soft token, which you can now provide to the user for first time sign on. The user will need this verification code to complete their soft token set up. The user will now see the option to set up the soft token on their RBC Express administration screen. For security purposes, the user will have 72 hours to set up their Soft Token, after which time the request will expire.

Nous vous informons par la présente que votre demande de jeton logiciel a été approuvée pour [redacted] En tant qu'administrateur des services, vous devriez avoir reçu un nouveau code de vérification lorsque vous avez demandé un jeton logiciel, que vous pouvez maintenant fournir à l'utilisateur pour sa première ouverture de session. L'utilisateur aura besoin de ce code de vérification pour terminer la configuration de son jeton logiciel. L'utilisateur verra alors l'option de configurer le jeton logiciel à l'écran Administration dans RBC Express. Par mesure de sécurité, l'utilisateur dispose de 72 heures pour configurer son jeton logiciel, après quoi la demande expire.

Privacy & Security | Legal

2.4 Provide Information to Users

Once you have finished adding Users and establishing their permissions, please provide them the following information:

1. The link to RBC Express online banking: www.rbcexpressonline.com
2. Instructions to Bookmark the link
3. What the User is permissioned for
4. How to access the Resource Centre for RBC Express online banking information and training, if necessary.

You can use the following as a template:

Dear [User's name]:

Welcome to RBC Express online banking. You are now enrolled as an authorized User with permissions to access services and perform functions as follows:

[list of services and functions the User is permissioned for]

Please register for RBC Express online banking,using the registration email that you would have

received from RBC and the temporary password that I provided to you.

Once you have registered for RBC Express online banking, use this link to access and sign in to RBC Express online banking: www.rbcexpressonline.com. *Bookmark the link.*

Once you have signed in to RBC Express online banking for the first time, you can learn more about it by visiting the Resource Centre, where you can find User Guides, Tips and Tutorials, as well as Frequently Asked Questions, among other helpful resources. You can access the ***Resource Centre*** *from the banner at the top of every RBC Express online banking page, then select* ***Training Resources*** *in the left-hand menu. Whenever you need help with RBC Express online banking services and functions, you can visit the Resource Centre for the information you need.*

As your Service Administrator, I am available to provide you with any other information you may need about using RBC Express online banking, so please contact me if I can be of assistance.

3. Set Up Approval Rules for payment services

To reflect your business's authorization policies and processes, one of the most important responsibilities of a Service Administrator is to define Approval Rules for all payment-related RBC Express online banking Services.

3.1 Determine Your Business's Policies for Payments Approval

Your first step in setting up Approval Rules is to clearly determine your business's payments approval policies and authorization processes. This is a prerequisite to reflecting the business's payments approval structure when defining the number of approvers required to approve payments made using RBC Express online banking:

1. A thorough knowledge of your business's payments approval structure is absolutely necessary to ensure all controls are adequately reflected in your Approval Rules for RBC Express online banking payment services.
2. Obtain your business's approval of all the rules you propose before you establish them.
3. Once your business authorizes you to proceed with the rules you have proposed, you are ready to establish them.

3.2 Establish Approval Rules

Approval Rules
The Service Administrator is responsible for accurately reflecting the business's payments approval

structure and authorization processes within RBC Express online banking by establishing Approval Rules that define the number of approvers required to approve payments made using RBC Express online banking.
The Approval Rules rule outline the approval flow for outgoing transactions and must be established for each payment service *before* payments can be sent. The Approval Rules can be as simple or a complex as your internal organization structure requires.

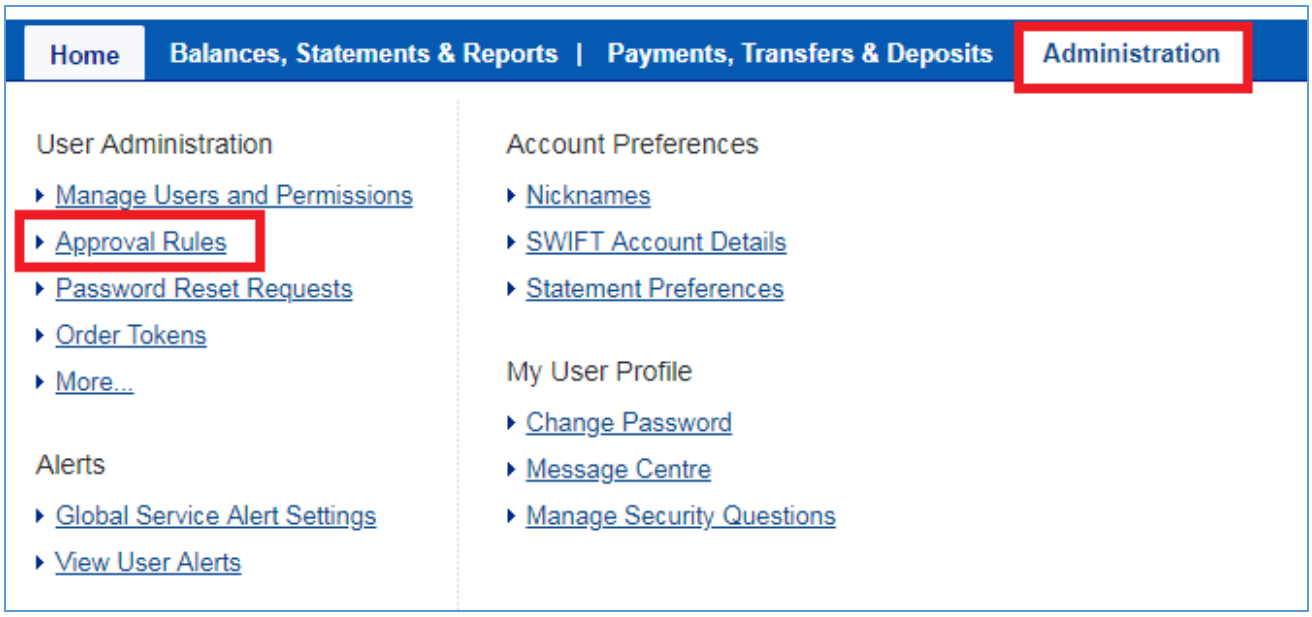
If you have been enrolled for any of the following payments services, you will need to create a rule:

- **Account Transfers**
- **ACH Direct Payments & Deposits** *
- **Bill Payments**
- **File Transfer** *
- **Wire Payments** *

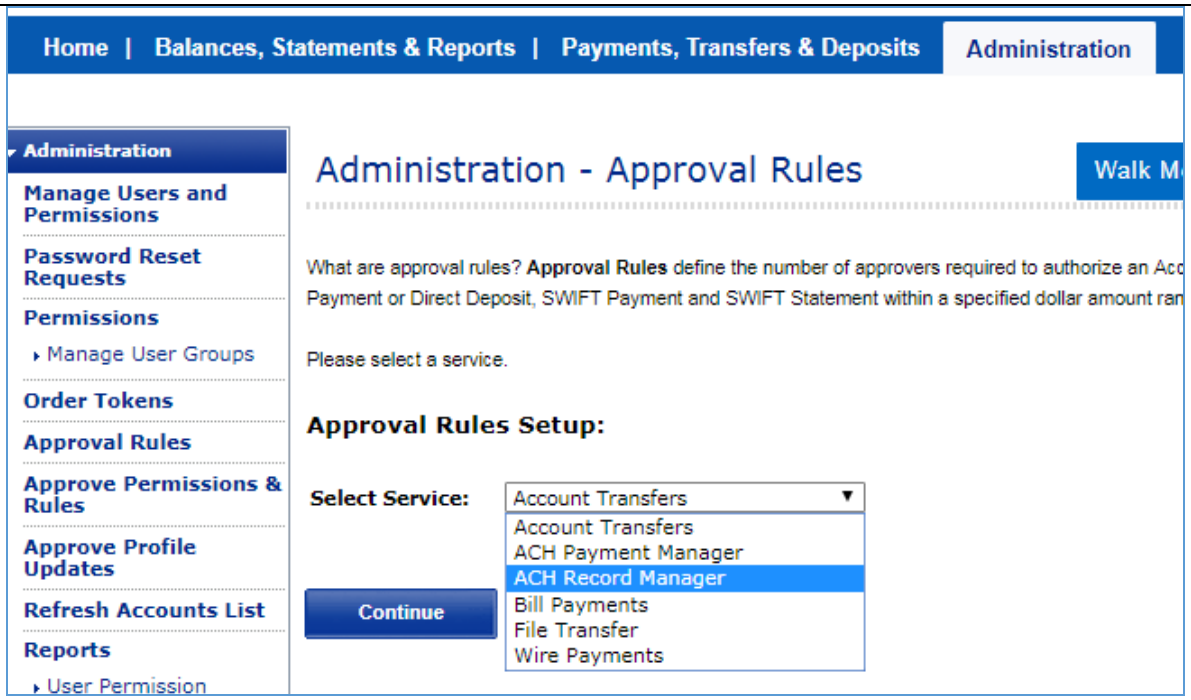
* Dual Administration is mandatory for these services, and optional on all others.

RBC recommends having a 2nd approver for all payments when setting up your approval rules to give you added control and security when managing your payment approvals.

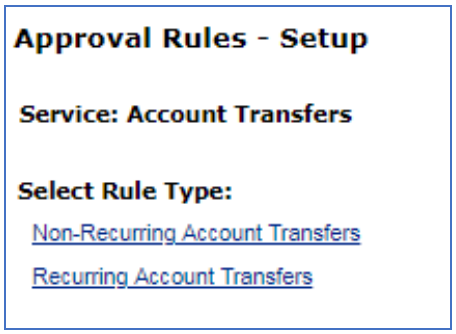
To set up the Approval Rules begin by clicking on *Administration*, then choose *Approval Rules* from under the User Administration heading:



On the approval Rules page there is a drop down menu which lists each transaction type
A rule ***must*** be established for each transaction type ***before*** payments can be sent

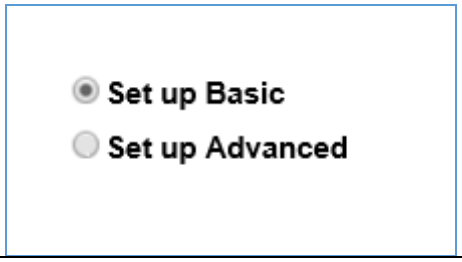


Once a service is chosen you will be presented with frequency and rule type options:

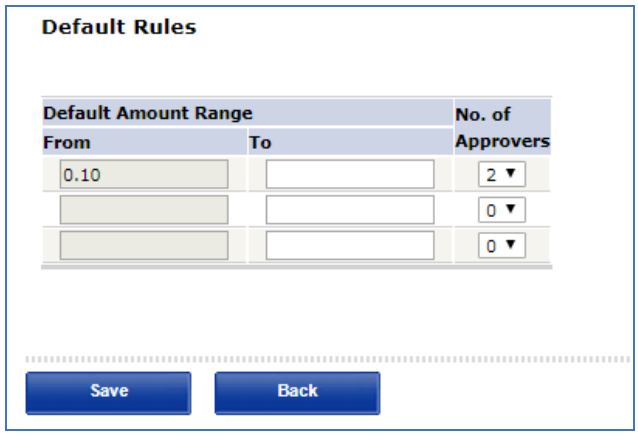


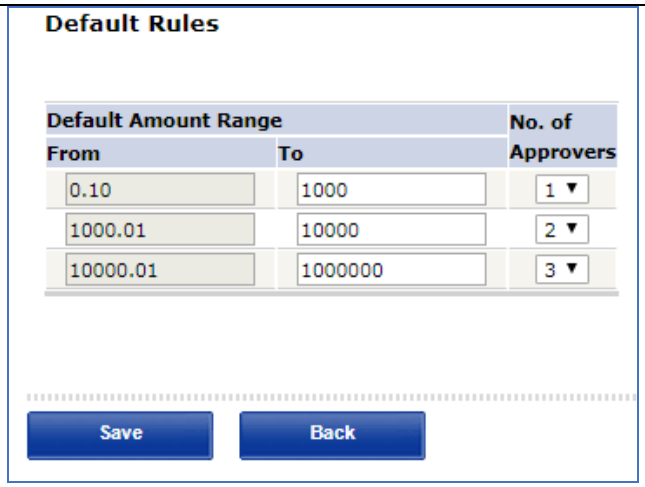
Certain payment types (account transfers, Bill Payments and Wire Payments) have 2 different rules for difference frequencies:
Non- recurring: refers to a one- time payment

Recurring: refers to payments that are always the same amount and which are repeated on a regularly scheduled basis (daily, weekly, bi-weekly, or monthly)



In establishing the rules, there are two main types:
Basic set up – is ideal for clients whose payment approvers all have the same approval ability
Advanced set up– allows for a more structured approval flow: by organizing approvers into 3 groups and creating rules based on the groups

	Note: an “approver” can be an Admin+ or user with permission to approve
	1. There are two ways to establish Approval Rules: a) **Default Rules with no exception approvers** – establish Approval Rules that will apply to all Users who have approval authority b) **Exception Rules** – designate specified approvers, known as “exception” approvers, for whom the default Approval Rules do not apply. These Users will have full approval authority for any dollar value.
Basic Approval Rules	
	**Basic Set Up** Use this chart to create an approval amount range and corresponding number of approvers • All approvers will have the same approval ability • “Approvers” refers to Admin+ and Users who have been given User Permissions that include approval • If the rule requires 1 approver and the user creating the payment is an approver they will be the only approver required Note: at least one line/amount range is required to save the rule; you do not need to fill in all lines.



Advanced Approval Rules

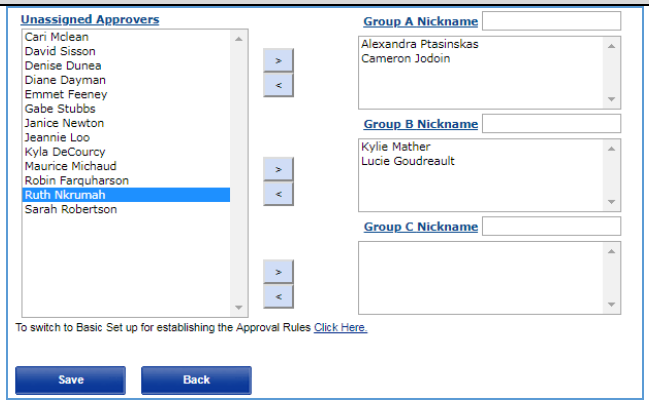
Advanced Set Up

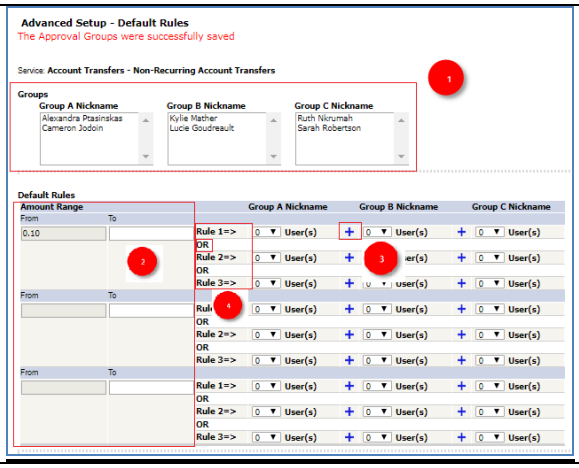
Allows for a more structured approval process and/or to restrict the approval ability of Admin+

Step 1 : Approval Groups

The unassigned approvers box will show all approvers, organize them into the Groups A, B and, C on the right to include them in the approval process. Anyone left in the unassigned approvers box will *not* be able to approve payments of this type.

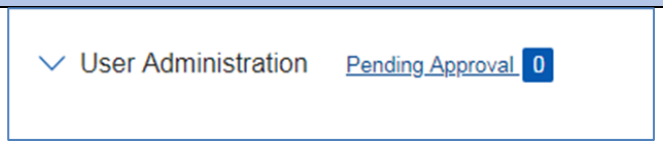
Note: approvers in this scenario refers to anyone with the Admin+ role and/or Users whose permissions allow them to approve. If someone is missing from the list return to the user permissions section and confirm that their permission have been granted and approved by a second administrator.



Step 2: Amounts and number of Approvers Using your groups and the default rules chart, outline you internal approval process	

1	The Groups you created on the previous page are listed here, and correspond with the 3 columns of the rule chart
2	The chart allows for up to 3 amount ranges, it is not necessary to use all 3
3	In between the group columns are **+** symbols which allows for combinations of groups for example A **+** B. between the 3 rules is the word **OR** which allows for two rules to apply at the same time for example A **OR** B
4	within each amount range up to 3 rules can apply, it is not necessary to use all 3

Dual Administration - Additional approval may be required for these settings

TIP: If your business has chosen Dual Administration for some or all RBC Express online banking services, all User or User Group Permissions and payment Approval Rules established or modified by one Service Administrator **must be approved** by a second Service Administrator before they can **take effect**. Please refer to Single Administration or Dual Administration Model for more information and the policy on when Dual Administration is required	

4. Enable RBC Express Online Banking Alerts

You can get Alerts from Royal Bank of Canada about important banking and payment activity. Alerts are available through your RBC Express online banking Alerts Inbox and optionally by email and text message.

Alerts* are available to RBC Express online banking clients that are set up with Balance Reporting or at least one of the RBC Express online banking payment products.

RBC Express online banking alerts can integrate into your business's existing User approval rules and account monitoring processes to help make them even more efficient and robust. For example, payment approvers can be notified that they have pending approvals they need to action when they are out of the office.

Once Alerts are enabled by a Service Administrator, each RBC Express online banking User can set up and customize any of the following four alerts based on their User Permissions.

- **Payment Pending Approval Alert:** informs the User when certain types of payments are awaiting their approval: *Wire Payments, SWIFT Payments, Account Transfers, Bill Payments, Automated Clearing House (ACH) Record Manager and ACH Payment Manager*
- **Payment Reject Alert:** informs the User when certain types of payments have been rejected: *Wire Payments, SWIFT Payments, Account Transfers, Bill Payments*
- **Debit and Credit Transaction Alert:** notifies the User when debit or credit transactions, over specific transaction limits, are posted to specified business accounts
- **Low Balance Transaction Alert:** notifies the User when account balances in specified business accounts have fallen below established thresholds

*** Messaging and Data rates charged by wireless providers may apply.**

Important information for Administrators: As your business's Service Administrator, you are responsible for enabling User access to RBC Express online banking Alerts according to your business's guidelines. To do this:

1. From the Administration section within the RBC Express online banking home page, click *More*
2. *Select* Global Alerts Settings from within the left hand navigation menu
3. From the Global Alerts Settings page, click *Edit*
4. Click on the *Enable* radio button and click *Next*
5. Once you have read the additional term and conditions, enable Alerts by clicking on *Save Changes*

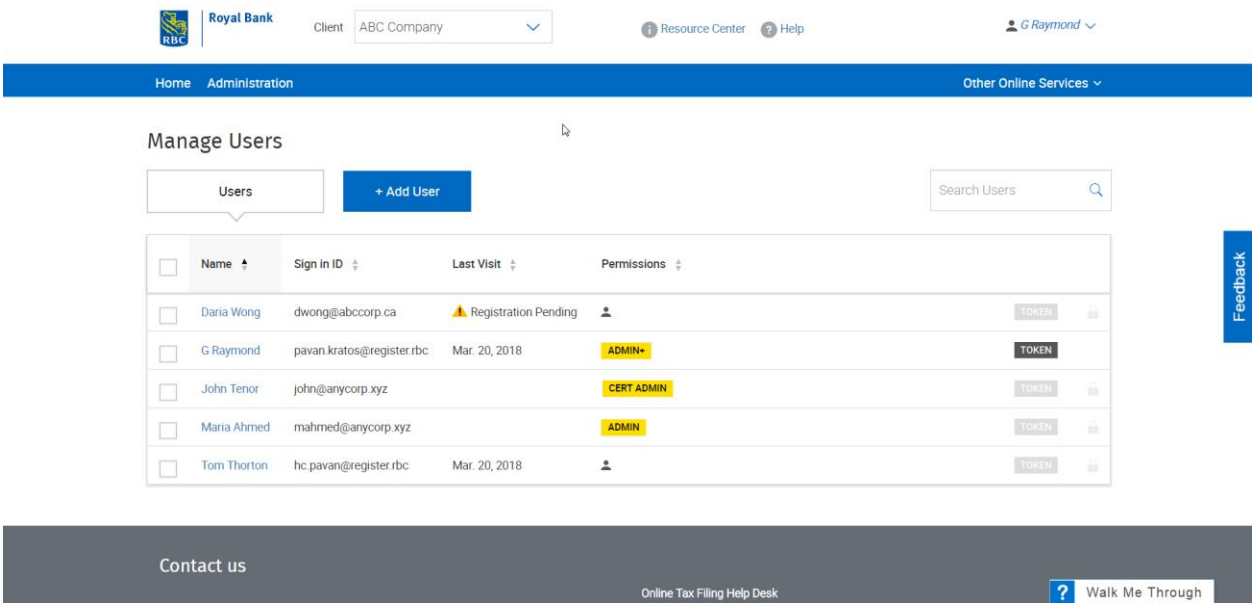
Important: *If Alerts are enabled and then disabled, all existing alerts set up by Users will be deleted and no further alerts will be generated. If Alerts are re-enabled, each User will be required to set up their alerts again.*

PART 2: ONGOING MANAGEMENT OF RBC EXPRESS ONLINE BANKING

5. Manage Users

5.1 Add New Users

To add new Users to RBC Express online banking, follow the instructions in Set Up Authorized Users on RBC Express Online Banking in Part 1 of this Guide.



TIP: You must enter a valid business email address for the User as well as an optional mobile phone number for the User. If your Business has enabled Alerts, the email address and mobile phone number are used for alert delivery. *Please note that once a User has successfully signed into RBC Express online banking they can update their email address and mobile phone number themselves. Service Administrators must have this information updated by another Service Administrator or by the bank if only one Service Administrator is set up for your business.*

5.2 Remove Users

To remove Users from RBC Express online banking:

1. On the Home Page, click on the Manage Users link under the Administration heading.

2. Locate the User you wish to remove from the list of users.
3. Click on the Delete icon to the right of the User's name.
   NOTE: If a user is removed from RBC Express, they are automatically deleted from any User Groups they were associated to.

To remove Users from a User Group:

1. Click Manage User Groups on the left-hand menu.
2. Select the User Group name and click 'Select an action' radio button
3. Select 'Remove users from User Group' in the drop down menu
4. Click Continue
5. Select the User you wish to delete and click Continue.

   NOTE: New user permissions will need to be assigned to deleted users if required.

To delete a User Group:

1. Click Manage User Groups on the left-hand menu.
2. Select the User Group name and click 'Select an action' radio button
3. Select 'Delete User Group' in the drop down menu
4. Click Continue

   NOTE: When deleting a User Group, all users within it will lose all permissions granted to them by the User Group. New user permissions will need to be assigned to these users if required

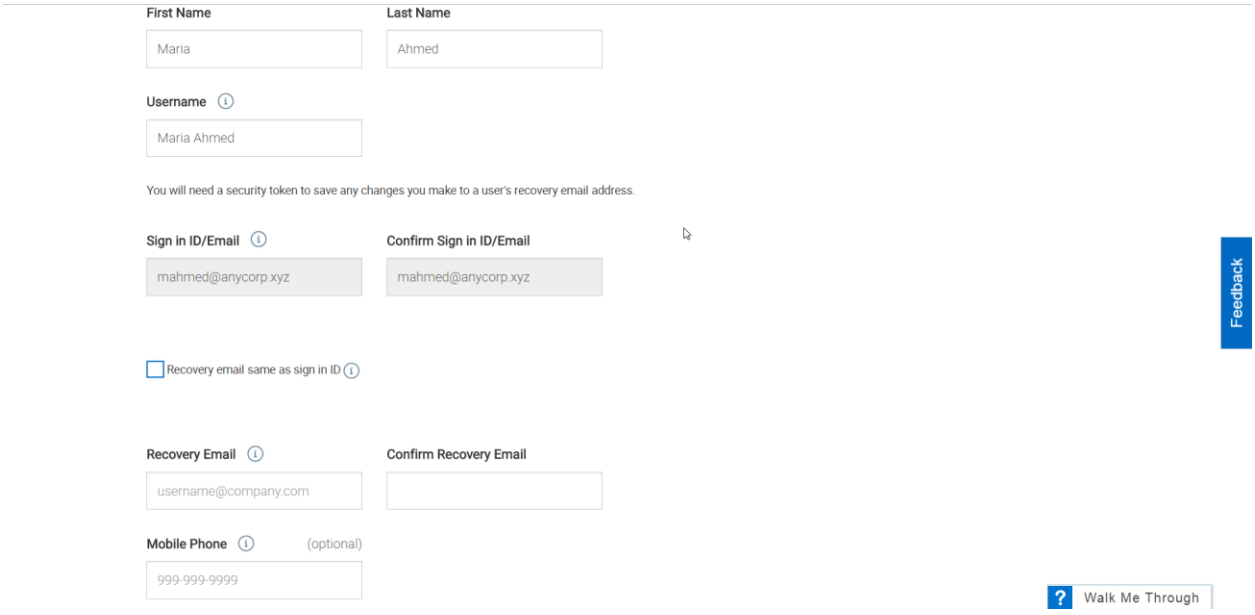
5.3 Recovery E-mail

Changes to a user's recovery email address must be done through their RBC Express Support Centre or RBC relationship team.

To view or verify a User's or another Service Administrator's Recovery e-mail address:

Under the Administration Tab:

1) Select Manage Users from the left menu
2) Locate the User for which you wish to enquire on their recovery email address and click on their name



5.4 Password Reset Request

When user forgets password and requires a password reset, if the site has 2 administrators with tokens assigned on their profiles both administrators can authenticate using tokens the request. Service Administrator can approve only if:

1. RBC Express site is set up for dual administration or any payment service is set up for dual administration.
2. User must only have access to one site.

Single administration sites or password rests for users with access to more than one site must still be approved through CMO. Client admin must contact CMO to have the user's password reset approved.
When user forgets password and requires a password reset, if the site has 2 administrators with tokens assigned on their profiles both administrators can authenticate using tokens the request. If the site does not have 2 administrators, the one administrator can authenticate using their token and the request will be sent to Cash Management Operations (CMO) for second approval

5.5 Lock/Unlock User Function

You can use the **Lock/Unlock User** administration function of RBC Express online banking to lock out administrators and Users. This helps you prevent unauthorized transactions during vacations, absences, termination or dismissal.

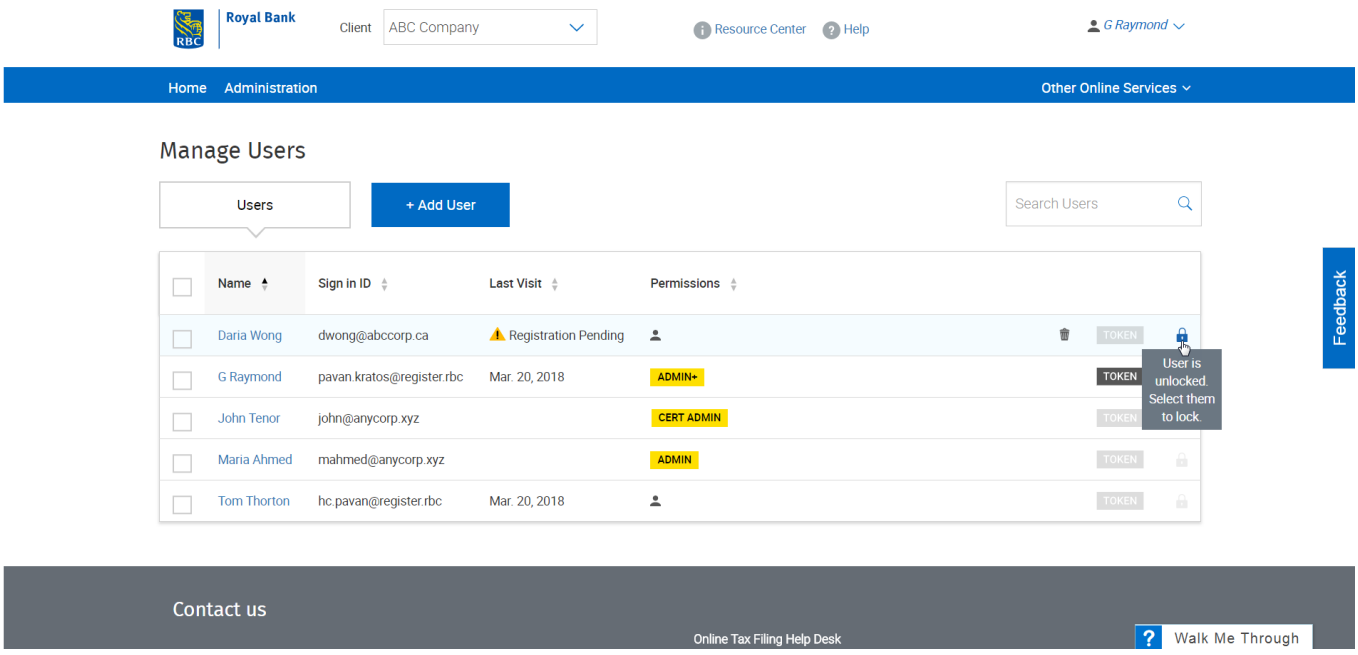
To Lock a User:

1. From any RBC Express page, hover over the Administration heading and click on Manage User.
2. Locate the User you wish to lock from the list, and select the Lock icon to the right of the User's name.
3. A confirmation message will display confirming the successful lock of that User.

TIP: If Alerts are enabled and the User has set up alerts, the lock function will not prevent email and text delivery of alerts. To stop the delivery of alerts, delete the User's Balance Reporting and Payment Permissions or delete the User from RBC Express.

To Unlock a User:

1. From any RBC Express page, hover over the Administration heading and click on Manage User.
2. Locate the User you wish to unlock from the list, and select the Lock icon to the right of the User's name.
3. A confirmation message will display confirming the successful unlocking of that User



5.6 Providing Users with Foreign Exchange Capabilities

Users that are the final approver for an account transfer or wire payment will be required to accept a foreign exchange rate if:

1. The destination account of the transaction is of a different currency than the originating account, and

2. The transaction is scheduled to take place on the same day as final approval, and

3. If foreign exchange rates are available at the time of final approval

Trading in foreign currencies with RBC Capital Markets

To book foreign exchange deals within RBC Express, approvers will need an RBC DX User ID. To enable RBC DX for your company and add users, the primary contact for foreign exchange trading in your company should contact your RBC Capital Markets Foreign Exchange Sales Representative.

Your Client Administrator can request single sign-on (SSO) for RBC Express and RBC DX by contacting CMO. Once SSO is enabled, your Client Administrator can add SSO permissions to the appropriate users.

Before SSO can be enabled, RBC Express users will require access to RBC DX. Your primary contact can contact your RBC Capital Markets Foreign Exchange Sales Representative.

5.7 Review User Access

On a regular basis or as per your business's internal policies, Administrators should:

1) review each of their RBC Express online banking User profiles to identify Users that should no longer have access to RBC Express online banking ie: terminated employees

2) ensure RBC Express online banking Users have the minimum permissions to perform their respective roles.

The User Permissions Report can be used to ***perform this review. Please note that if the User's last sign-in date is "blank" then the User has not signed into RBC Express online banking since March 15th, 2014.***



RBC Recommends:
On a regular basis or based on your business's internal policies, Administrators should review all of their Users to identify any Users that should no longer have access to RBC Express online banking.

5.8 Disable RBC Express Online Banking Alerts

Alerts can only be disabled by a Service Administrator. Once disabled, Alerts are no longer available to Users.

Important information for Administrators: As your business's Service Administrator, you are responsible for disabling User access to RBC Express online banking Alerts according to your Business's guidelines. To do this:

1. From the Administration section within the RBC Express online banking home page, click *More*
2. *Select* Global Alerts Settings from within the left hand navigation menu
3. From the Global Alerts Settings page, click *Edit*
4. Click on the *Disable* radio button and click *Next*
5. Once you have acknowledged that all existing alerts for your Business's users will be deleted, disable Alerts by clicking on *Save Changes*

Important: *If Alerts are enabled and then disabled, all existing alerts set up by your Users will be deleted and no further alerts will be generated. If Alerts are re-enabled, each User will be required to set up their alerts again.*

6 View and create reports

6.1 Create a User Permission Report

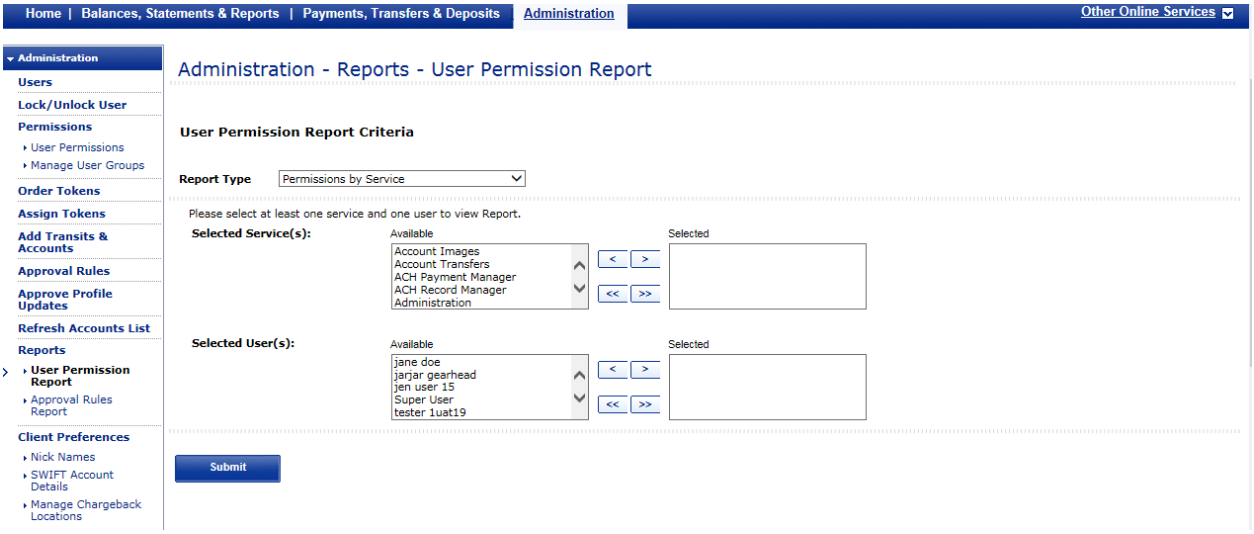
Service Administrators can generate and print a User Permission Report, organized in any of the following ways:

- **Permissions by Service** – Lists all Users for a specific service, their associated permisisons and last sign in date. For User Groups, lists all Users of that User Group for a specific service and their associated permissions.
- **Permissions by User** – lists all permissions for a specific User and their last sign-in date.
- Permissions by User Group – lists all Users for a specific User Group and their permissions
- **Permissions summary** – list all permissions for all services and all Users and User Groups including the Users last sign-in date.

Note: *If a User's last sign-in date is not available then the User has not signed into RBC Express online banking since March 15th, 2014. Please note that new Users that have not yet registered or signed into RBC Express online banking will also not have a last sign-in date.*

To create a User Permission Report:

1. Select **User Permission Report** from the Reports section of the left-hand Administration menu.
2. Select and highlight at least one service from the **Available** box and move it into the **Selected** box.
3. Click **Submit** to view your report.



TIP: You can save a User Permission Report in PDF format for your business's audit reporting requirements or other business needs.

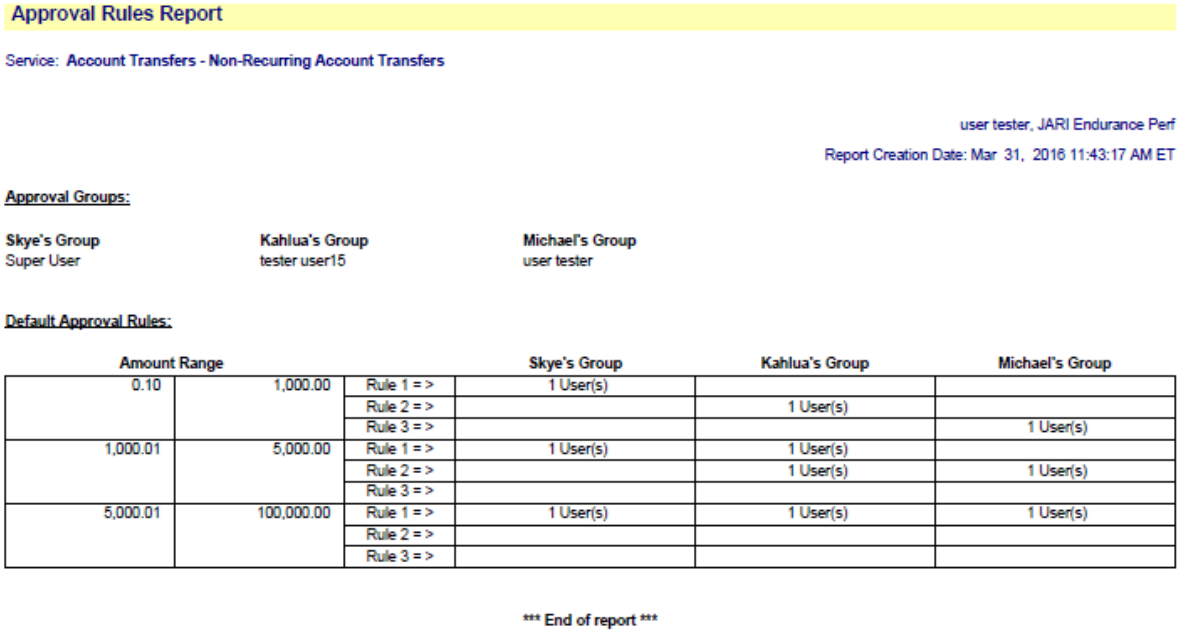
6.2 Create an Approval Rules Report

Service Administrators can generate and print an RBC Express online banking Approval Rules Report to view the Approval Rules that have been established for each service:

- This report displays the details of your rules, whether **Basic** or **Advanced**.

To create an Approval Rules Report:

1. Select **Approval Rules** from the Reports section of the left-hand Administration menu.
2. Select the Service from the scroll-down menu for which you want to create an Approval Rules report, and click **Submit**.
3. The requested report will be displayed in a new window, which you can print or save as a PDF file.



Approval Rules Report

Service: Account Transfers - Non-Recurring Account Transfers

user tester, JARI Endurance Perf

Report Creation Date: Mar 31, 2016 11:43:17 AM ET

Approval Groups:

Skye's Group	Kahlua's Group	Michael's Group
Super User	tester user15	user tester

Default Approval Rules:

Amount Range			Skye's Group	Kahlua's Group	Michael's Group
0.10	1,000.00	Rule 1 = >	1 User(s)		
		Rule 2 = >		1 User(s)	
		Rule 3 = >			1 User(s)
1,000.01	5,000.00	Rule 1 = >	1 User(s)	1 User(s)	
		Rule 2 = >		1 User(s)	1 User(s)
		Rule 3 = >			
5,000.01	100,000.00	Rule 1 = >	1 User(s)	1 User(s)	1 User(s)
		Rule 2 = >			
		Rule 3 = >			

*** End of report ***

TIP: You can save an Approval Rules Report in PDF format for your business's audit reporting requirements or other business needs.

6.3 Create an Audit Log Report

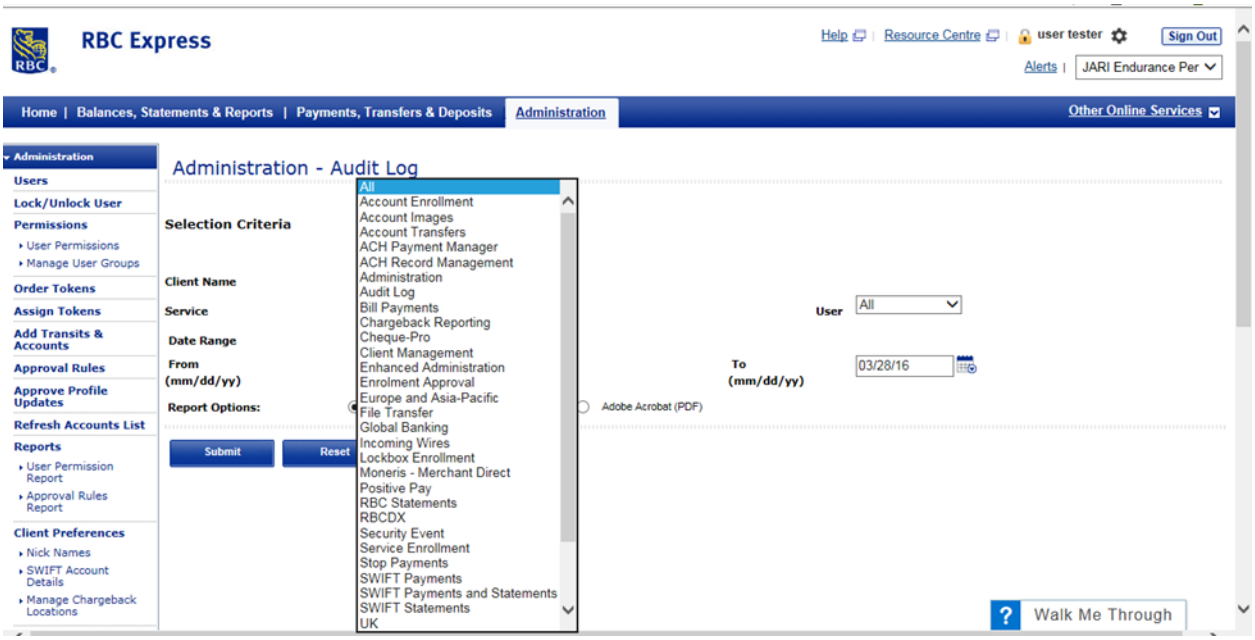
Service Administrators can quickly access the RBC Express online banking Audit Log and generate Audit Log Reports:

- The Audit Log provides an up-to-the-minute listing of all activity performed by RBC Express online banking Users.
- Audit Log activity includes all activity for all User types and is maintained for a period of 180 days.
- Audit Log activity can be viewed by any one or all of the following criteria: Service, User, and Date.

To create an Audit Log Report:

1. Select **Audit Log** from the left-hand Administration menu.
2. Enter your Selection Criteria by using any or all of the dropdown filter boxes (Service, User, and Dates).
3. Select either **Web page** or **PDF format** to display your Audit Log report.
4. Click **Submit** to run your request**.**

The displayed Audit Log activity can then be printed or exported as required.



TIP: You can save an Audit Log report in PDF format for your business's audit reporting requirements or other business needs.

6.4 View User Alerts and Alerts Inbox Activity

As a Service Administrator you can view the alerts set up by Users within your business as well as the activity in their Alerts Inbox.

1. From the Administration section within the RBC Express online banking home page, click More
2. Select View User Alerts from within the left hand navigation menu
3. To view the alerts sent to a User, select View Inbox.

   TIP: Administrators can view a User's read, unread and deleted alerts. Deleted alerts are flagged with a small icon when viewed by a Service Administrator. Please note that alerts are available in the User's Alerts Inbox for a period of 15 days, after which time they are permanently deleted and can no longer be viewed.

4. To view the alerts that a User has set up for themselves as well as the delivery options they have selected, select *View Service Alerts*.

Appendix A:

Single Administration or Dual Administration Model

Important:

- Dual Administration at both the platform level and for payment services is recommended if your business subscribes to Bill Payments and/or Account Transfers.
- Dual Administration at the platform level and for payment services is mandatory if your business subscribes to any other RBC Express online banking payment service (e.g. Wire Payments, File Transfer File Upload).

In the **Single Administration Model** each Service Administrator your business appoints can single-handedly manage and control all RBC Express online banking service access and permissions.

In the **Dual Administration Model** your business appoints one or more additional Service Administrators to act in a dual capacity and jointly manage and control User Permissions and Approval Rules for the RBC Express online banking services for which your Business selected Dual Administration. For example, a second Service Administrator must approve all User Permissions and Wire Payments before they can take effect.

TIP: If your business has chosen Dual Administration for a service, all User Permissions and payment Approval Rules must be approved by a second Service Administrator before they can take effect

TIP: It is recommended that your business has sufficient Service Administrators assigned and trained to assure business continuity during vacations, absences and employee turnover.

This chart illustrates the differences between the RBC Express online banking Single Administration and Dual Administration Models:

SERVICE ADMINISTRATOR FUNCTION	ABILITY WITH SINGLE ADMINISTRATION	ABILITY WITH DUAL ADMINISTRATION
Enrol Users on RBC Express online banking	✓	✓
Maintain User profiles	✓	✓
Assigning administrative and other functions to Users	✓	**Requires second approval**
Order RSA SecurID Tokens	✓	✓
Assign RSA SecurID Tokens to Users	✓	✓
Create User Group(s)	✓	**Requires second approval**

Delete User Group(s)	✓	**Requires second approval**
Adding Users to a User Group to access various services and perform specific functions	✓	**Requires second approval**
Permission Users or User Groups to access various services and perform specific functions	✓	**Requires second approval**
Establish Approval Rules for transfers and payments (including rules for User Groups)	✓	**Requires second approval**
View audit logs	✓	✓
Lock/unlock Users	✓	✓
Enable/Disable Alerts	✓	✓

TIP: Even if Dual Administration is turned on for some or all payment services, based on your business's polices, your business can choose to turn it off for services such as Balance Reporting or Account Images. Please refer to the policy on Dual Administration outlined above.



RBC Recommends:
Choosingthe Dual Administration Model for RBC Express online banking payment services to give you added control and security in managing your business's needs. You also have the option of turning on Dual Administration for information services. If you would like to switch to Dual Administration, speak to your RBC representative for more information and assistance with making the change.

RBC Express SWIFT Payments & Statements - Managing the Ordering Customer Name and Address for the MT101 Service

You can assign specific Ordering Customer Name and Address information to any account enrolled in the MT101 service within SWIFT payments & Statements.

To update the Ordering Customer information:

1. From the Administration section within the RBC Express online banking home page, click *SWIFT Account Details* under Account Preferences
2. MT101 accounts will be identified with an asterisk (*)
3. Type the Customer Name for the applicable account in the **Account Owner /Ordering Customer** field
4. Complete the address fields (mandatory fields will be highlighted in red):
    - Address Line 1 (mandatory, maximum of 35 characters, cannot contain special characters, PO Box not allowed): **input (unit and) street number and street name**
    - Address Line 2 (optional, maximum of 35 characters, cannot contain special characters, PO Box not allowed): input additional address details if applicable

- Address Line 3 (mandatory, maximum of 35 characters, cannot contain special characters, PO Box not allowed): input **City**, Province or State (if applicable; mandatory for CA and USA addresses), Postal/ZIP code, (if applicable; mandatory for CA and USA addresses), **Country**

5. Check your entry and make necessary corrections, if applicable.
6. Click **Save**. The screen is refreshed and a message indicates the Client Preferences were successfully updated.

Note:

Error message ‘Ordering Customer Address Line 1 Required' or ' Ordering Customer Address Line 3 Required' will display if a mandatory field is left blank.
Error message ‘Ordering Customer Address Line cannot contain special characters' or ' Ordering Customer Address Line format is invalid’ will display if fields are populated with special characters or the format is invalid.

Please populate the fields as per instructions in each box.
Please ensure all mandatory details are present for efficient processing.

Examples:

Example 1:
Address Line 1 : 9999 - 2 Yonge St
Address Line 2: North Building
Address Line 3: Toronto, ON, M5E 1R3, Canada

Example 2:
Address Line 1 : Mohrenstrasse 199
Address Line 2:
Address Line 3: Berlin, 10117, Germany

How Users Register for RBC Express Online Banking

Authorized Users must register for RBC Express online banking before they can sign in.

To register for RBC Express online banking, you will need the following:

- Business e-mail address – this must be your own, unique, non-shared e-mail address that the Service Administrator used to register you in RBC Express online banking
- a time sensitive URL contained in the email that will be sent to you by RBC; and
- your Temporary Password supplied to you by your Sponsor or Adminstrator.

TIP: *After 10 calendar days, your Registration Codes will expire and must be reissued by your Administrator.*

TIP: *Check your email junk mail folder if you have not received your registration email from RBC.*

Once you have all of the above, follow the step by step instructions in your registration email. After creating your new password and security questions, a verification screen will be displayed when your registration is complete.

Important:

- *Never share your password, security questions or RSA SecurID Token with anyone for any reason.*
- While RBC Express online banking does not enforce the regular resetting of your Password, you should follow your business's policies about when to change your Password.

Tip: *If you will be away or otherwise unable to perform your responsibilities on RBC Express online banking, contact your Service Administrator. Your Service Administrator will provide your authorized delegate with the appropriate access to RBC Express online banking.*

Tip: If you cannot remember you password, use the Forgot Password link on the RBC Express Sign In page to create a new password.

Access RBC Express online banking

1. You are now ready to access RBC Express online banking.
2. Enter this web address directly onto your browser address field: www.rbcexpressonline.com
3. User will be challenged again to set up their new security questions after they sign into RBC Express, this is required as we update our authentications services.

Appendix B - Additional Resources

Resource Centre

The RBC Express online banking Resource Centre provides useful information regarding all aspects of RBC Express online banking, including:

- User Guides
- Online Tutorials
- Tips on using RBC Express online banking effectively
- Payment cut-off times
- Bank holidays

- Import/export file formats
- User Permissions Defined

Access to the Resource Centre is via a link on the banner of every RBC Express online banking page. For your convenience, the Resource Centre will open in a separate window on the same page.

Online Help

Screen level help is available by clicking on the **Help** link in the RBC Express online banking Banner.

Field level help is available for those fields where the field labels are underlined. Simply click on the field label to obtain a popup window containing field specific help.

Client Support Centre

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

Canada & USA	**1-800-ROYAL-35 (1-800-769-2535)** Sunday: 7:00 PM – 2:30 AM EST Monday – Thursday: 7:30 AM – 2:30 AM EST Friday: 7:30 AM – 9:00 PM EST
International Support	**+1-416-974-3334** Sunday: 7:00 PM – 2:30 AM EST Monday – Thursday: 7:30 AM – 2:30 AM EST Friday: 7:30 AM – 9:00 PM EST

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