RBC Express® Online Banking

User Guide

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WELCOME TO RBC EXPRESS ONLINE BANKING

Welcome to RBC Express online banking, the comprehensive online solution that enables you to save time, increase your efficiency and work more conveniently. With RBC Express online banking, you can securely manage receivables, payables, and keep a close eye on your business's cash flow 24/7—whether it's from across town, across the country or around the world.

This RBC Express Online Banking User Guide consists of two main sections:
- **Part 1** will help you get set up, access and familiarize yourself with RBC Express online banking.
- **Part 2** will help you learn about and use the RBC Express online banking services and functions you have been permissioned for by your business's RBC Express online banking Service Administrator. For your convenience, this guide includes information on every RBC Express online banking service, listed alphabetically.

Before using RBC Express online banking, please review all of Part 1 and those RBC Express online banking services that are relevant to you in Part 2 of this User Guide.

TIP: You can also view the most up-to-date version of this User Guide in the RBC Express online banking Resource Centre once you have signed into RBC Express online banking.

Note: For information on RBC Express online banking administration functions, Service Administrators can reference the RBC Express Online Banking Administration Guide in the RBC Express online banking Resource Centre once they have signed into RBC Express online banking.

PART 1: GETTING STARTED WITH RBC EXPRESS ONLINE BANKING

1. GETTING STARTED: FIRST STEPS

1.1 Register for RBC Express Online Banking

- **All Users, including Service Administrators, must be registered before they can access RBC Express online banking.**

Service Administrators are responsible for enrolling all other Users for RBC Express online banking, and act as Users' sponsors for registration.

- **Once you are enrolled by your Service Administrator, you need to register for RBC Express online banking.**

First Time Sign In
You will receive an email with details that your RBC Express registration is in progress. Instructions on who to contact to retrieve your Temporary Password and the link to begin are included.
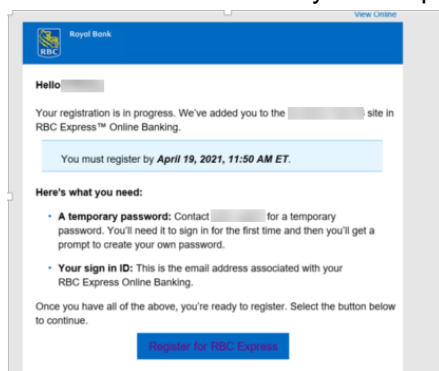
RBC Express Registration instructions
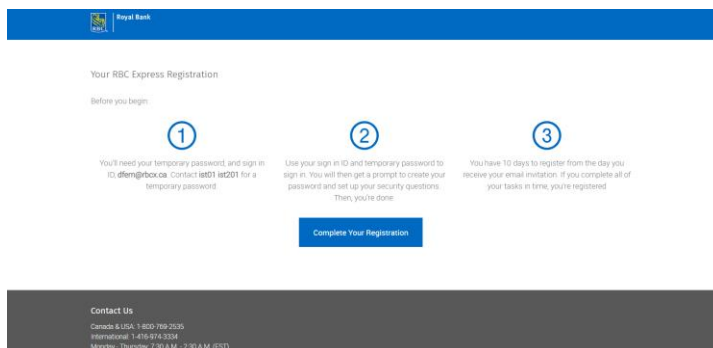
Enter the Temporary Password provided to you on the RBC Express Sign In Page

Review the User Agreement, check the box 'I AGREE' then click on Proceed

You need to Create Your New Password

You also need to set-up your security questions

Confirm the Security Questions

Your Registration is now complete.

IMPORTANT: Never share your Password, hint questions and answers and/or your RSA SecurID Token with anyone else for any reason. 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.

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: RBC will never send any email containing a link asking you for your Sign in credentials such as your Sign

      In ID, Password, or SecurID Token value. If you receive such an email:

          1. Do not action the email or click on any of the links.

          2. Immediately forward it to phishing@rbc.com and then delete it.

1.2 Access and Sign in / Sign out of RBC Express online banking

To access RBC Express online banking, enter this web address directly onto your browser address field:
www.rbcexpressonline.com

Sign in to RBC Express online banking

At the Sign in screen:
1. Enter **your email address** that was used to register for RBC Express online banking.
2. Enter the **Password** you created when you registered for RBC Express online banking.
4. If your business has established the enhanced security of Two-Factor Authentication at Sign in, you will need to **enter** the numerical value displayed on your assigned RSA SecurID® Token.
   If your business has not established Two-Factor Authentication at Sign in, please **do not enter** an RSA SecurID Token value, even if you have an RSA SecurID Token for payment approval (if you do, your Sign in will not work).
4. Click the **Sign in** button as shown on the page below to reach the RBC Express online banking Home Page.

5. 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.
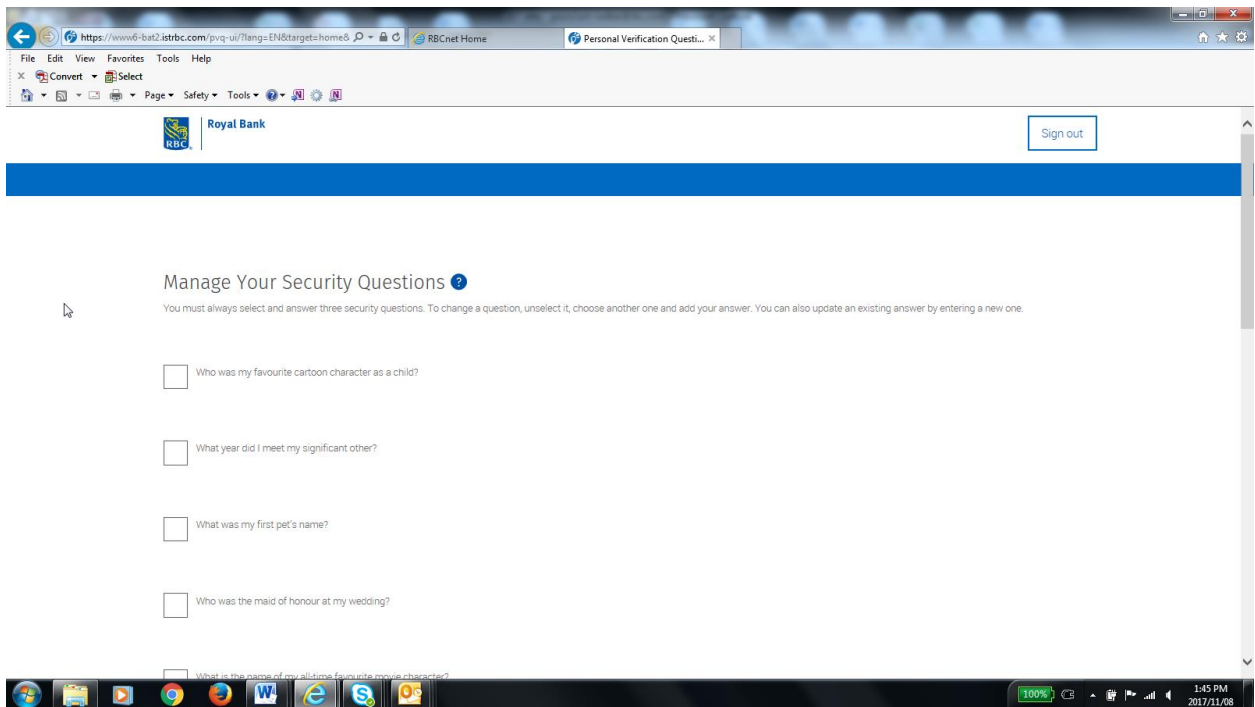
Notice Box on the Sign in Page:

A notice box will be used to communicate important information about RBC Express online banking.
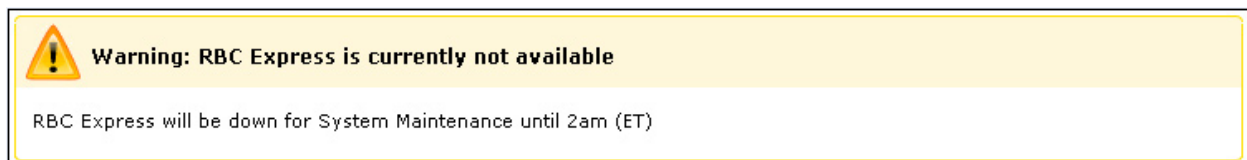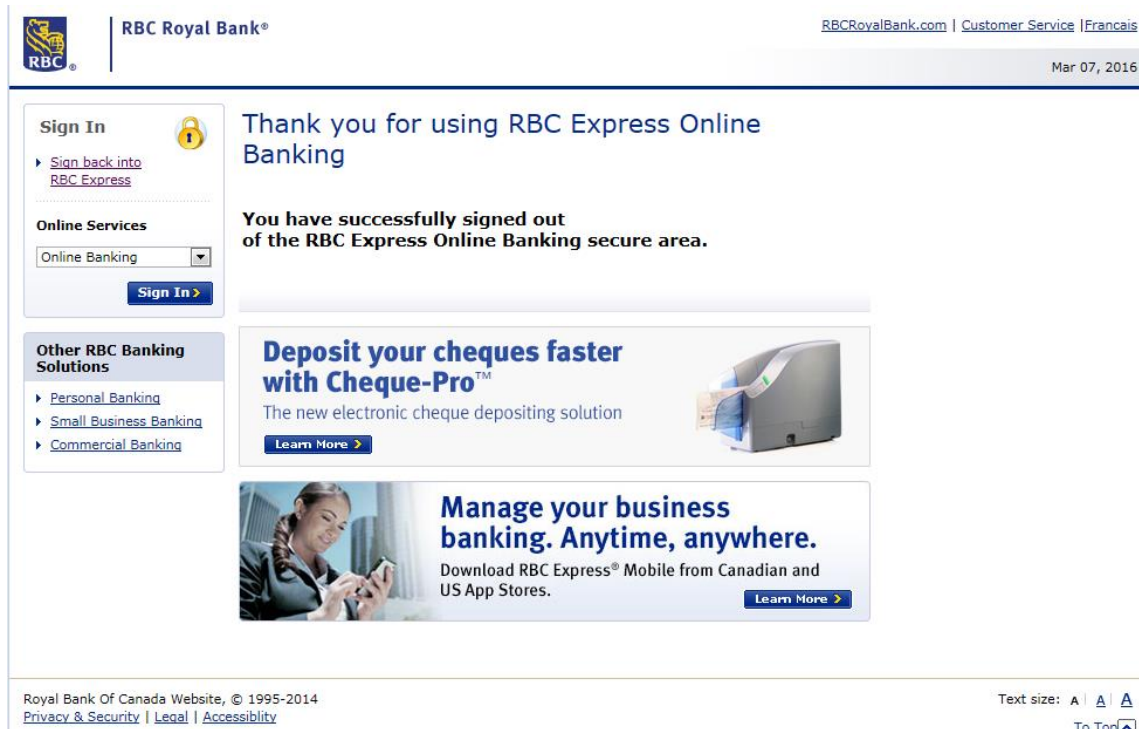
For security purposes, your session will automatically expire after several minutes of inactivity within RBC Express online banking. The expiring time varies depending on the type of activity you are performing on RBC Express online banking.

- 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.

1.3 Create a Favourite / Bookmark Link 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 Two-Factor Authentication

To provide stronger security, Users may be required to use an RSA SecurID Token together with their Password for Two-Factor Authentication.

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](#)

The two credentials required for Two-Factor Authentication are commonly referred to as "something you know" (your Password) and "something you have" (your RSA SecurID Token). The numerical value on your Token is communicated to RBC and is used to authenticate your sign in or approvals.

The use of two-Factor Authentication is:

1) Required for Users permissioned by their Service Administrator to approve, Wire Payments, SWIFT Payments and Statements, ACH Direct Payments and ACH Direct Deposits.

2) Required for file uploads through File Transfer.

3) Required to approve Bill Payments and/or Account Transfers and to Sign in to RBC Express online banking, depending on what choices your business has made.

Two-Factor Authentication is **mandatory** for Users permissioned by the Service Administrator to approve, Wire Payments, SWIFT Payments and Statements, ACH Direct Payments and ACH Direct Deposits. Depending on what choice your business has made, Two-Factor Authentication may also be required to approve Bill Payments and/or Account Transfers. It can also be required to Sign into RBC Express online banking.

Two-Factor Authentication at Sign in

Two-Factor Authentication at Sign in provides stronger security by requiring Users to have two credentials to authenticate their identity and successfully Sign into RBC Express online banking:

1)   Something they "know": their User ID and Password; and
2)   Something they have: their RSA SecurID® Token.

Once Two-Factor Authentication at sign in is implemented, all Users, including Service Administrators, will be required to use their RSA SecurID Token along with their User ID and their Password each time they Sign into RBC Express online banking.

TIP: **If your business has not established Two-Factor Authentication at Sign in,** Users must not enter an RSA SecurID Token value when signing into RBC Express online banking, even if they have an RSA SecurID Token for payment approval, or your Sign in will not work.

Each User requires their own Token:
Each Token is assigned to an individual User, and will not work for anyone else. They cannot be shared. You are responsible for keeping it securely stored or in your possession at all times, according to your business's policies.

TIP: If you need a Token, your Service Administrator will provide it to you when they set you up, and tell you whether you will need it to sign in, or only for payment approval.

1.5 RBC Express Online Banking Administration - The Role of the Administrator, your key contact

Your business appoints one or more Administrators to enrol new Users for RBC Express online banking. According to the RBC Express online banking model your business is using, you will either have a Service Administrator to fulfill this role.

All other administrative duties across all RBC Express online banking services are the responsibility of your Service Administrator, including:

- Ordering new and replacement Tokens
- Assigning Tokens to Users
- Managing User access to services and assigning User Permissions
- Defining payment Approval Rules

- Providing help if you lock yourself out because you have forgotten the answers to your Hint questions

- Audit reporting on RBC Express online banking activities and approvals, according to your business's requirements

TIP: Most businesses appoint more than one Service Administrator. It is important to know who your Service Administrators are, and what your business's payment approval policies and procedures are, in case you require access to additional functions or accounts.

Note: The RBC Support Desk cannot provide you with additional access or update your business's Approval Rules. If you are experiencing access or approval difficulties, please see your Service Administrator.

2. 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:

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

Alerts
This link takes you to your Alerts Inbox. If your business has enabled Alerts the link will provide the number of unread alerts in your Alerts Inbox.   From the Alerts Inbox you can add new alerts or manage existing alerts.

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.

RBC Home
This link takes you to the Home Page of RBC's public website.

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

Select Client
If you have access to RBC Express online banking for more than one client, 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 signs you out of your current RBC Express online banking session and takes you to the RBC Express online banking Sign out screen. This is a convenient way for you to safeguard your RBC Express online banking services if you need to leave your device unattended. It is important that you also close your browser window after you Sign out of RBC Express online banking.

Online Services Dropdown Box
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 online banking Client Support Centre. You need to select the RBC Express online banking 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 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.

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 and 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 Merchant Direct credentials.

3. 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.

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

You do not need to subscribe to Security Alerts.

Security Alerts notifies the User and the Service Administrator(s) when the User:
- Changed their password through the "forgot password" function
- Changed their security questions
- Updated their email alert address
- Sign ID Changed
- Submitted a password request for approval

Setting Up RBC Express Online Banking Alerts

To set up alerts:

1. Ensure your email address and mobile phone number (optional) are correct in your user profile. Please update as necessary.
2. To set up your alerts, click on either of the two *Alerts* links on the RBC Express online banking home page
3. From your Alerts Inbox select *Manage Alerts* within the left hand navigation menu
4. From the Manage Alerts screen set up your Bank Accounts and Payments alerts

Important information for Users: You will not be able to receive text alerts unless you have:

- Setup a valid mobile phone number in your User Profile
- Clicked on the opt-in confirmation on the Manage Alerts screen and accepted the opt-in confirmation that is sent to your mobile phone.

TIP: Alert (both read and unread), are kept in your Alerts Inbox for a period of 15 days after which time they are automatically deleted. You may also delete alerts from your Alerts Inbox at any time.

4. UPDATING YOUR SECURITY QUESTIONS

You can update security questions. Under the Administration tab:

a) Under My User Profile
b) Select Manage Security Questions
c) Select 3 questions
d) Answer the questions
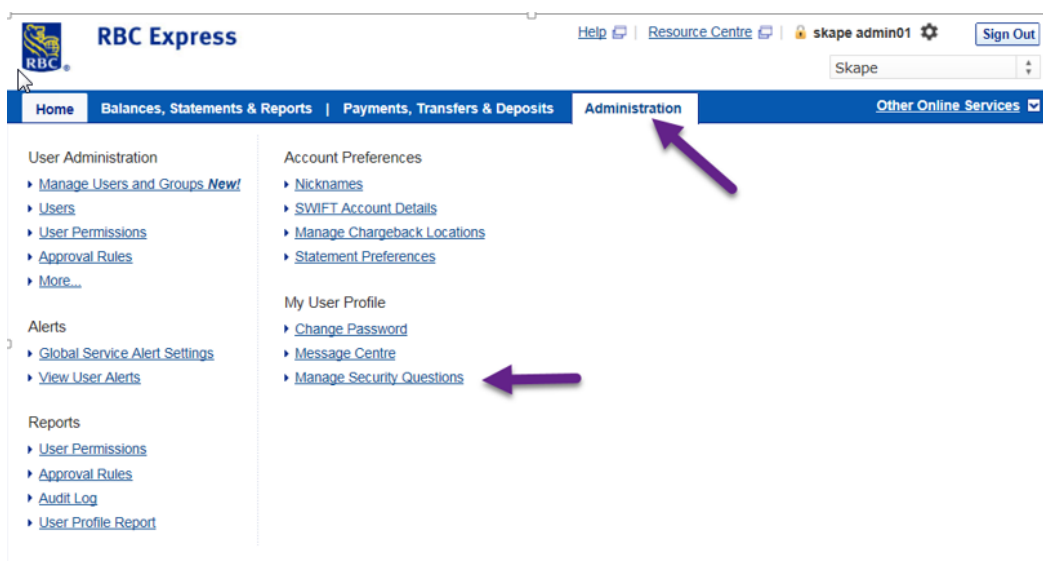
5.PASSWORD RESET

User must use their RSA token to authenticate their password reset or if they do not have a token, answer their security questions. Users without a token or that cannot answer they security questions must have their password reset request approved by their Service Administrator.

PART 2: USING RBC EXPRESS ONLINE BANKING SERVICES

1. ACCOUNT IMAGES

Account Images enables you to view images of paper-based transactions processed to your business's RBC business deposit accounts domiciled in Canada.
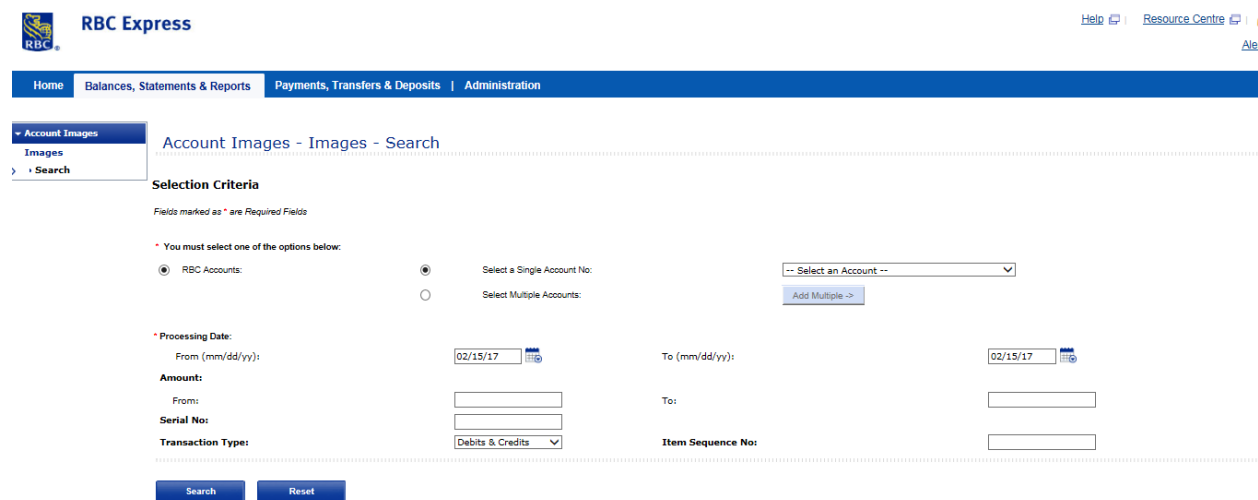
1.1 View an Account Image from Balance Reporting - Transaction Report

You can view an available image directly from the **Transaction Report** whenever there is a hyperlink to the item.
You can also search for an image by using the **Account Images** menu option.

To access **Account Images**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, you can choose **Account Images** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must permission you for Account Images. You will only have access to the functions for which you are permissioned.

1.2 Search for an Image

1.   Select **Search** from the left-hand menu.
2.   Complete the search criteria fields and select **Search.** Required fields are flagged with a red asterisk (*).
3.   If more than one item matches your search criteria, a list of the matching items will be displayed. Choose the items for which you wish to view images and select **Request Images**. (See Image Viewer section below.)

1.3 Search Tips

1. You can perform searches on up to 5 accounts at a time.
2. A maximum of 100 images can be returned for a single search request. If more than 100 results are found, you will have to narrow your selection criteria.
3. You can also view images of transactions from **Balance Reporting - Transaction Statements** by clicking on the hyperlinked item description. Please note: deposit slips must have serial numbers to be easily accessed through Account Images.

1.4 Image Viewer

To display or print an image, you must have Daeja Image Systems Ltd. Software installed on your device. The first time you attempt to view an image, you will be presented with the pop-up window pictured below:
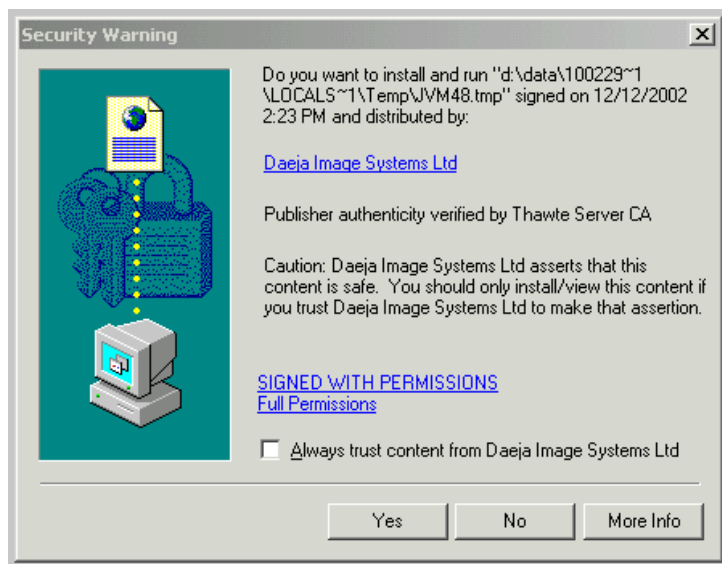
- To completely install the program on your device, tick the box beside **Always trust content from Daeja Image Systems Ltd.** and click **Yes.**

- To install the program for a single session only, simply click **Yes**.
  Do not tick the box beside **Always trust content from Daeja Image Systems Ltd**.
  The security warning pop-up window will not reappear during your current session, but you will be required to repeat this step with each new single session.

- If you select **No,** you will not be able to view or print images during your current session. The security window will only reappear when a new session is opened.

- Daeja Viewer has been upgraded to a server based solution that does not require installation of Java or Java plug-ins.

Applet Version (prior to August 2015)	HTML5 (upgraded version August 2015)
Image quality same	Image quality same
Right click drop down	No right click drop down
One image displayed in single page	All images displayed in single page when user
Viewing print preview: 1.Transit/Account line is displayed below the image 2. both front & back of cheque is displayed in same page	Viewing print preview: 1.No Transit/Account line is displayed 2. only 1 image is displayed per page, click "next" to view next image

1.5 Image Viewer Icons

	Save Document	Saves image document as a file on your device.
	Print Image	Prints a copy of the document image.
	Zoom Area	Enables you to zoom in on a particular section of a document. This is particularly helpful when reading handwritten notes on the images.
	Zoom Page	Enlarges or shrinks the image size within the viewer window.
	Show Magnifier	Enlarges the area of the image below the virtual magnifying glass.
	Zoom to 100%	Enlarges the image size within the viewer window.
	Fit to Window	Enlarges or shrinks the image to fit within the viewer window.
	Rotate Image	Enables you to rotate the displayed image.
	Invert Image	Enables you to invert the background of the image. This may allow you to see certain portions of the image more clearly.

1.6 Cheque Image Services

Cheque Image Services enables you to view **Endlist** items for **High Volume** and **FastChek** accounts. Each item on your endlist will be hyperlinked, enabling you to view the image of the item.

Cheque Image Services also enables **Indirect Clearing** clients to view images on their clearing services endlist and return **AFT Electronic Items** via RBC Express online banking. **The Electronic Endlist** is an online version of the paper reports, enabling you to return unauthorized debit transactions posted to your account within the CPA-specified recourse timeframes.

You can use Cheque Image Services to search and view account images up to 7 years.

- To access, select **Cheque Image Services** from the **Account Images** left navigational menu.
- Accounts are enrolled by your Royal Bank Sales Representative and User Permissions are established by your RBC Express online banking Service Administrator.
- You will only have access to those accounts for which you have been permissioned.
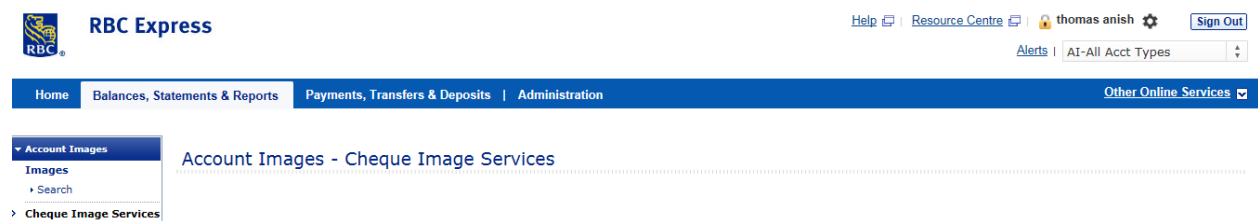
TIP: A step-by-step **Client Learning Guide** is available in the Resource Centre to assist you with using Cheque Image Services for both AFT Electronic Returns and viewing Endlists.

2. ACCOUNT TRANSFERS

Account Transfers enables you to securely move money between your business's eligible Canadian and U.S. dollar Business Deposit Accounts.

You can use your RBC Balance Reporting service to monitor your available balance and reconcile the movement of funds between accounts.

2.1 Funds Availability Options

- If your Account Transfers service has been set up for **Available DDA Balance**, your business has the option of enrolling their Canadian dollar Business VISA® accounts, their Canadian dollar Business MasterCard accounts, as well as their business line of credit (Royal Business Operating Line or Royal Business Operating Line Plus).
  - Please contact your Royal Bank Account Manager to discuss enrolling these account types for Account Transfers if they are not already available to you.

- If your business's Funds Availability option is set to **Daily Limit**, only the Canadian and U.S. dollar Business Deposit Accounts will be available.

- Please contact your Royal Bank Account Manager if you wish to discuss moving to the Available DDA Balance option.

Businesses with the **Available DDA Balance** Funds Availability option can have additional transfers as follows:

ACCOUNT TRANSFER TYPE – AVAILABLE DDA BALANCE	CURRENCY
Business Deposit Account to Business Deposit Account	Canadian and/or U.S. dollar
Business Deposit Account to ROYAL BUSINESS OPERATING LINE "RBOL" (from associated RBOL-backed account only)	Canadian dollar
RBOL/RBOLPLUS to DDA (to associated RBOL-backed account only)	Canadian dollar
Business Deposit Account to Business VISA Account (Business, Business Avion and Credit Line for Small Business "CLSB")	Canadian dollar
Business Deposit Account to Business MasterCard Account (Business Cash Back MasterCard)	Canadian dollar
VISA (Business, Business Avion and Credit Line for Small Business "CLSB") to Business Deposit Account	Canadian dollar
Business MasterCard Account (Business Cash Back MasterCard) to Business Deposit Account	Canadian dollar

To access **Account Transfers**, select the appropriate link from the RBC Express online banking Home Page or, if you are not on the Home Page, choose **Account Transfers** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator is required to permission Users for Account Transfers. You will only have access to the functions for which you are permissioned.

2.2 Account Transfers Home Page

The Account Transfers Home Page provides you with a summary of transfers pending approval, transfers pending release and transfer activity for the current day.

2.3 Making a Transfer

1. Click **Create** in the left-hand menu.
2. Complete the required fields and select **Continue**.
3. Verify the transfer details.
4. If you are the only approver required for the transaction, you will have the option to Approve and Release or Approve Later.

   - If you choose **Approve and Release**, items will be immediately submitted to the bank for processing.
   - If you choose **Approve Later**, payment instructions will be stored for release at a later time. When you are ready to submit those transfers, click **Approve** in the left- hand menu or click **Pending Approval** link on the **Account Transfers Summary** screen.

If you are not an approver, or another approver is required, click **Submit** to proceed or **Cancel** to return to the input screen.

Note: When transferring between CAD and USD accounts you will be presented with a Foreign Exchange Conversion Estimate, including the estimated rate. If you are the only approver or final approver for the transaction, you will be required to accept a rate for same day transfers, if rates are available. When "Get a Rate" is selected a timer will begin. You will need to accept a rate before the timer runs out or the rate will expire. After accepting a rate another timer may begin to count down. If so you will need to successfully approve the transaction within the given time or the accepted rate will be lost.

Note: When transferring funds from an RBC High Interest Notice Account:
- Your **Transfer To** options will be limited to accounts of the same currency as the selected RBC High Interest Notice Account.
- A 31-day withdrawal notice will automatically be applied to the transfer's value date.
  - If submitting prior to the cut-off time, the default value date will be 31 days in the future, commencing the next business day.
  - If submitting after the cut-off time, the default value date will be 32 days in the future, commencing the next business day.

2.4 Approving and Releasing Transfers

1. Click **Approve** in the left-hand menu or click **Pending Approval** on the **Account Transfers Summary** screen.
2. Select the transfers to be approved and click **Approve.**
3. Verify that the correct transfers are selected for approval and enter click **Submit**.

If your business has the **Available DDA Balance** option, the debit account will be checked for available funds prior to each transfer. If funds are available, the transfer will be processed; if funds are not available, the transfer request will be rejected by the system.

If your business has the **Daily Limit** option, a daily transaction limit has been established with your RBC Account Manager and you can make transfers up to that daily limit. The status of transactions exceeding this daily limit will remain **Pending at Bank** until your RBC Account Manager has reviewed and approved them. If any transactions are not approved, their status will change to **Rejected**.

Note: When transferring between CAD and USD accounts you will be presented with a Foreign Exchange Conversion Estimate, including the estimated rate. If you are the only approver or final approver for the transaction, you will be required to accept a rate for same day transfers, if rates are available. When "Get a Rate" is selected, a timer will begin. You will need to accept a rate before the timer runs out or the rate will expire. After accepting a rate, another timer may begin to count down. If so you will need to successfully approve the transaction within the given time or the accepted rate will be lost.

TIP: When transferring funds from a High Interest Notice Account the amount of the notice cannot be greater than the Available Balance of the account.

TIP: RBC Express online banking Alerts can help notify payment approvers that they have pending approvals they need to action. Alerts can also help to inform you if a released payment has been rejected.

2.5 Setting Up Recurring Transfers

You can establish standing instructions to automatically affect recurring transfers based on a pre-defined schedule with the exclusion of High Interest Notice Account. No manual intervention is required on the value date.

To set up a recurring transfer schedule:
1. Under the Recurring Transfer section of the left-hand menu, select Create.
2. Complete the required fields and select Continue to establish the transfer schedule.
3. Complete the scheduling details, including the date the first transfer is to occur and the transfer frequency.

Note: Transfers will continue indefinitely if you do not define the number of transfers or the transfer end-date. When you have completed the scheduling details, select Continue.

4. Verify the recurring transfer details.
5. If you are the only approver required, click on Confirm to proceed with the recurring transfer setup, or Cancel to return to the previous screen.
6. If you are not an approver, click on Submit for Approval to proceed, or Cancel to return to the input screen. If you are not an approver, or another approver is required, click **Submit** to proceed or **Cancel** to return to the input screen.

2.6 Future Dated Transfers – Modify or Delete

1. Select **Modify** from the left-hand menu.
2. Select the transfer(s) to be modified or deleted and click **Modify or Delete**.
3. Select **Continue or Confirm** to return to the previous screen.

Note: Transfers from a RBC High Interest Notice Account can only be modified if the status is **Pending Approval**, **Pending Release** or **Stale Dated**. Transfers from a RBC High Interest Notice Account with a status of **Notice in Progress** cannot be modified and must be deleted and recreated. A new default value date may apply.

Note: For Recurring or Future Dated Transfers where foreign exchange is required, you will be presented with a foreign exchange conversion estimate. We will book the rate when the transaction is processed using the standard rate we make available to you at that time.

2.7 Cut Off Times

1. To view the cut off times, click **Resource Centre** on the top right-hand side of the RBC Express online banking Home Page.
2. Select **Cut Off Times.**

3. ACH DIRECT PAYMENTS & DEPOSITS

ACH Direct Payments & Deposits enables you to initiate and manage pre-authorized debits and credits.

ACH is an acronym for Automated Clearing House, a generic term for the initiation and delivery of electronic payments to receivers' banks at fixed dates, usually in large numbers. It is a term that is used for either pre-authorized direct debits or direct deposits.

To access **ACH Direct Payments & Deposits**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **ACH Direct Payments & Deposits** from the Quick Links dropdown box at the top right of the screen.

TIP: If you will be using this service to create payment files, please read this entire section.

TIP: Your Service Administrator must establish User Permissions and set up Approval Rules for ACH Direct Payments & Deposits. You will have access to only those ACH services (Record Manager and/or Payment Manager) and functions for which you are permissioned.

3.1 ACH Home Page

The ACH Home Page provides you with a daily overview of activity. A summary of **Payment File** and **Single Payment** activity for the current day is displayed, including items **Pending Approval** and **Pending Release**.

3.2 Record Manager and Payment Manager

There are two distinct service offerings within ACH Direct Payments & Deposits: **Record Manager** and **Payment Manager.**

- **Record Manager** enables you to organize and manage your payments through the use of Payment Groups, Payment Records and Payment Files. Please note that the heading **Record Manager** is **not** an actual menu item but it is used in some of the Administration functions.

- **Payment Manager** allows you to create, modify or delete single payments.

TIP: If you are not using ACH Direct Payments & Deposits to manage your payment records and submit files to RBC, you can proceed to the section entitled **Payment Manager - Creating a Single Payment**.

3.3 Creating a Payment Group

The first step in managing your payments through RBC Express online banking ACH Direct Payments & Deposits is to create a **Payment Group**. You may create as many Payment Groups as required.

A Payment Group is a collection of Payment Records that share some attributes and are of a similar payment type. Payment Groups are static and typically created only once. Examples include payroll by department or rental payments by property location.

To create a Payment Group:

1. Select **Payment Group** from the left-hand menu.
2. Click on **Create** to display the new Payment Group setup screen.
3. Complete the necessary fields and click **Continue.**
4. Choose the appropriate selections from the dropdown boxes.
5. If User access to this Payment Group is to be restricted, select the **Restricted** button and click **Select**. This will display a list of available Users. Choose the Users who will have access to the Payment Group and select **OK** to return to the setup screen.
6. Click **Continue.**
7. Verify the payment group details and select **Confirm**.

3.4 Creating Payment Records

Once you have created one or more Payment Groups, your next step is to create **Payment Records** to include in the Payment Group.

A Payment Record is a reusable collection of instructions relating to the issuance of a payment, such as a bank transit and account number, or the name of a payment receiver. Payment Records are static and usually created only once.

To create single Payment Records:

1. Under **Payment Records** on the left-hand menu, select **Create**.
2. From the dropdown box, choose the **Payment Group** to which the records will be associated. Select the **Payment Type** (for more information of Payment Types, refer to field level help in the application) and **Destination Country**. Click **Continue**.
3. Complete the required fields and select **Continue**. Required fields are flagged with a red asterisk (*).
4. Verify the payment record details and select **Confirm**.
5. You will receive verification that the payment group was successfully created, and you will be returned to the initial screen to create a new payment record.

To create multiple Payment Records using Express Entry:

1. Under Payment **Records** on the left-hand menu, select **Express Entry**.
2. From the dropdown box, choose the **Payment Group** to which the records will be associated. Select the **Payment Type** (for more information of Payment Types, refer to field level help in the application), **Destination Country,** and **Currency**. Click **Continue**.
3. Complete the **Customer Number, Customer Name**, **Banking Information** and **Amount** fields for up to 10 records per page.
4. Verify the payment record details, and select **Save and Continue**.
5. You will receive verification of the number of payment records you have successfully created. All mandatory information that is not entered when you create a payment record will be entered by default from the information you provided when creating the Payment Group.

3.5 Creating Payment Files

Payment Files are a collection of Payment Records selected from one or more Payment Groups. Payment Files are created each time new payments need to be submitted to the bank for processing.

To create a Payment File:

1. Under **Payment Files** on the left-hand menu, select either **Create Regular** or **Create Contracts**. Note: Contracts is an option for ACH Direct Payments only.
2. Choose a **Client Number** from the dropdown box and click **Filter** to determine the Payment Groups associated with the selected Client Number.
3. Highlight one or more of the displayed **Payment Groups**.
4. Select **Live** (if payments are to be processed) or **Test** (if this is a test input file).
5. Select **Same Due Date** (if you want all payments to have the same due date) or **Individual Due Dates** (if you want to have different due dates for individual records). Select **Continue.**
6. If you selected **Individual Due Dates**, click **Select Records**. Enter the due date for each payment record. Use **Next** and **Previous** to navigate between pages. When all dates are entered, click **Selection Complete**.
7. Verify your **Payment File** details for either **Same Due Date** or **Individual Due Dates** files. If necessary, click **View Details** to view details of each payment record.
8. If you are an approver, you will be prompted to enter your Password and RSA SecurID® Token value. If you are the only approver required for the transaction, you will have the option to **Submit for Release** or **Cancel**. If you choose **Submit for Release**, items will be immediately submitted to the bank for processing. If you choose **Cancel,** you will be returned to the input screen.
9. If you are not an approver, or another approver is required, click **Submit for Approval** or **Cancel** to return to the previous screen.

To approve and release Payment Files:

1. Under **Payment Files** on the left-hand menu select **Approve,** or click **Pending Approval** under **Payment Files** on the ACH Direct Payments & Deposits Summary screen.
2. Select the Payment Files to be approved and click **Approve**.
3. Verify that the correct files are selected for approval and enter your Password and RSA SecurID® Token value. Click **Approve** to proceed with your approval, or **Cancel** to return to the previous screen. If you are the final approver, please note that files must still be released to RBC for processing.
4. To release files for processing, select **Release** from the **Payment Files** section of the left-hand menu or click **Pending Release** on the ACH Home Page. Choose the files you wish to release and click **Release.**

TIP: We recommend you create and submit a Test input file before submitting your first Live file. This gives you the opportunity to validate the accuracy of the payment details (e.g. that the account

number is structurally valid, etc.) and to correct any errors before your first real submission. You can also use test data to familiarize yourself with the format and content of service reports.

TIP: RBC Express online banking Alerts can help notify payment approvers that they have pending approvals they need to action.

3.6 Payment Manager - Creating a Single Payment

Payment Manager enables you to create, delete, or modify single payments. It is a collection of activities relating to handling single transactions that are either pending further processing in ACH Direct Payments & Deposits, or have already been sent to RBC but have not yet been processed. It also allows you to inquire on history payments that have previously been processed over the past 120 days.

To create a single payment:

1. Under **Payment Manager** on the left-hand menu, select **Create a Single Payment**.
2. Complete the required fields and select **Continue.** Required fields are flagged with a red asterisk (*).
3. Complete the payment details and select **Continue**.
4. Verify the details and select **Confirm**.
5. If you are an approver, you will be prompted to enter your Password and RSA SecurID® token value. If you are the only approver required for the transaction, you will have the option to **Submit for Release** or **Cancel**. If you choose **Submit for Release**, payment instructions will be immediately submitted to the bank for processing. If you choose **Cancel,** you will be returned to the input screen.
6. If you are not an approver, or another approver is required, select Submit for Approval or Cancel to return to the previous screen.

To approve and release single payments:

1. Under **Payment Manager** on the left-hand menu select **Approve,** or click **Pending Approval** under **Single Payments** on the ACH Summary screen.
2. Select the payments to be approved and click **Approve**.
3. Verify that you have selected the correct payment instructions for approval and enter your Password and SecurID® token value. Click **Confirm** or **Cancel** to return to the previous screen. If you are the final approver, please note that payment instructions must still be released to RBC for processing.
4. To release payment instructions for processing, select **Release** from the **Payment Manager** section of the left- hand menu or click **Pending Release** under **Single Payments** on the ACH Home Page.
5. Choose the files you wish to release and click **Release**.

TIP: RBC Express online banking alerts can help notify payment approvers that they have pending approvals they need to action.

4. BALANCE REPORTING

Balance Reporting enables you to:
- View **balances** for your business's RBC Business and Personal Deposit accounts, Business Credit Card accounts (Visa and MasterCard), MultiBank Reporting accounts, Loans, Business Mortgages and GIC accounts.
- View and perform **transaction searches** for RBC Business Deposit accounts.
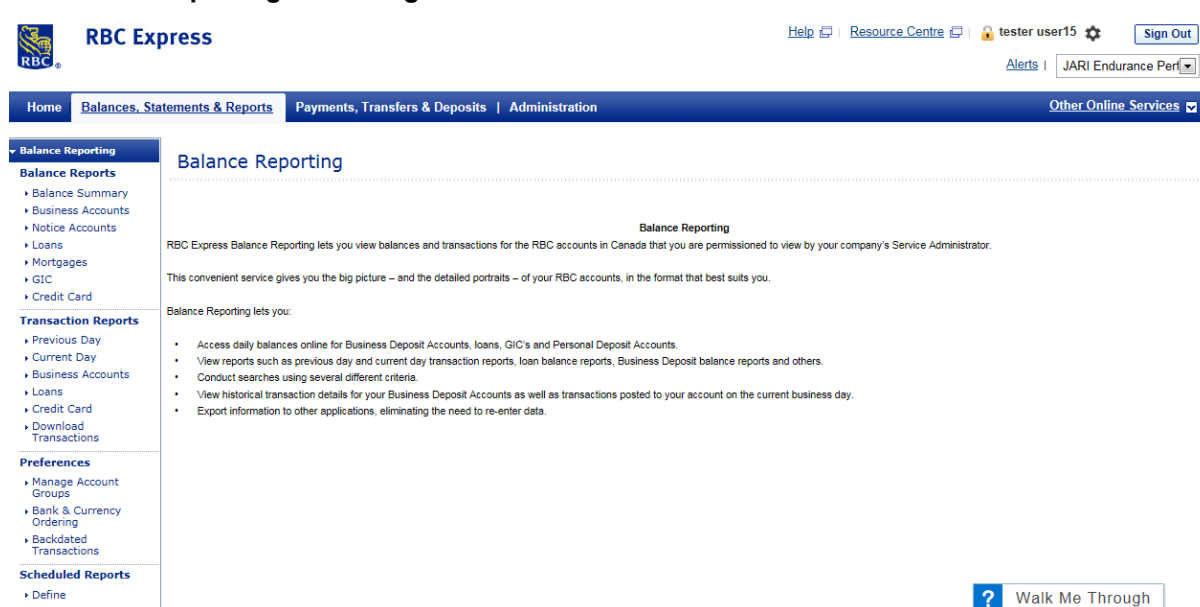
Balance Reporting – RBC Statements provides online access to your business's Business Deposit account statements and enables you to view up to seven years of archived statements on RBC Express online banking.

To access **Balance Reporting**, **Account Images**, **Stop Payment** or **RBC Statements**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Balance Reporting, Account Images, Stop Payment** or **RBC Statements** from the Quick Links dropdown box at the top right of the screen.

Tip: Your Service Administrator must establish User Permissions for Balance Reporting. You will have access to only those functions for which you are permissioned.

Tip: You can use RBC Express online banking Alerts to be notified when transactions are posted to your specific RBC Business Deposit accounts or when an account balance in a specified RBC Business deposit account(s) falls below your established threshold

4.1 Balance Reporting Home Page

4.2 Balance Reports

To view **Balance Reports**, select the desired report from those listed under **Balance Reports** on the left-hand menu:

Balance Summary:
Provides closing balances for all enrolled accounts, including Business Deposit, Business VISA, Business MasterCard, Loans, Business Mortgages and GICs for the previous day. If you also have VISA, MasterCard and MultiBank Accounts enrolled, they will form part of your Summary Report. To choose an alternate reporting date, change the **Report Date** at the top of the screen and click **Submit.**

Business Account Balance Report:
Provides the net position, by currency, of all or a selected number of Business Deposit accounts, including MultiBank accounts. If the end date of the report is the previous business day, you may also choose to include backdated items posted on the current business day.

Notice Accounts Balance Report:

Provides the current day account balances information of RBC High Interest Notice Accounts. Any Notices in Progress will be listed, including the Initiated Channel (Assisted or RBC Express), the Value Date, Amount of Transfer, total Notices in Progress, Current Balance and Available Balance.

Loan Account Balance Report:
Provides the net position, by currency, of all or your selected number of Loan accounts.

Mortgage Balance Report:
Provides Business Mortgages balances from the previous day with details including Original Balance, Current Balance, Principal Amount, Original Amount, Actual Month Remaining, Total Tax Paid, Interest Rate, Accrued Interest, Maturity Date, Mortgage Terms, Mortgage Type, Payment Frequency, Payment Due Date, Insurance Premium, Tax Payment, and Total Regular Payment.

Credit Card Account Balance Report:
Provides closing balances for enrolled VISA and Business MasterCard accounts.

Guaranteed Investment Certificate (GIC) Balance Report:
Provides term, maturity date, interest rate and principal amount for all GICs, and flags GICs that will mature within one to eight days.

4.3 Business Account Reports

To view **Transaction Reports**, select the desired report from those listed under **Business Account Reports** on the left-hand menu.

Previous Day Transaction Report:
Provides opening and closing balances and all transaction activity for enrolled Business Deposit Accounts for the previous business day. Includes transaction description, serial number (if applicable) and effective date. You may also choose to include backdated items posted on the current day.

Current Day Transaction Report:
Provides opening and current balances and all transaction activity for enrolled Business Deposit Accounts for the current business day.

Transaction Statement:
Provides daily transaction activity on individual Business Deposit Accounts for a single date or a range of dates. Includes transaction description, serial number (if applicable) and effective date.
▪ To reduce the number of items appearing on the report, you can filter debit and credit transactions to exclude items under specified dollar amounts. You may also choose to include backdated items posted on the current day if the end date of the report is the previous business day.

Loan Transaction Reports:
Provides daily transaction activity on OLBB Loan type accounts.

4.4 Credit Card Statements

You can view, print or export details from the last six monthly statements. Transactions posted since the last statement (unbilled transactions) are also available for viewing, printing and exporting.

4.5 RBC Statements

You can view your current and previous Credit Card and Business Deposit Account Statements, print or save them to PDF. Depending on the Busines Deposit Account statement option your business requests for each account, you may see the statement only, or the statement followed by additional pages showing the front and back images of all paper-based items processed through the account, such as cheques, debit and credit memos, deposit slips, etc.

Current Statement selection criteria include:
- Selected account to view, print or save as a PDF file on your device.

Previous Statement selection criteria include:
- Selected account and date range
- View, print or save to PDF file

Automatic Archive of Previous Statements

Automatic Adding of New Accounts
If your business is set up to automatically add Statements for any new accounts, the Service Administrator is required to download the accounts. Under RBC Express online banking Administrator, Service Administrators will need to:
- Select the **Refresh Account List**
- Click on the **Refresh** button

4.6 Transaction Search

Transaction Search enables you to search, view and print information on specific transactions.

Business Accounts:
Selection criteria include:
- Date range.
- A specific cheque serial number or a range of serial numbers.
- All transactions of a specific type (e.g., all returned items, all deposits, etc.) or multiple transaction types.
- All transactions within a specified amount range.
- Transactions can be sorted by amount or by serial number to make searching easier.

Visa and MasterCard Accounts:

Selection criteria include:

- Date range.
- All transactions within a specified amount range.
- Within each account, transactions can be sorted by Posted Date or Amount (ascending or descending).

4.7 Download Transactions

Downloading transactions enables you to export data in an Open Financial Exchange (OFX) file format which is readable by commonly used accounting software. This option is available within the Transaction Search function.

Selection criteria include:

- Date range.
- A specific cheque serial number or a range of serial numbers.
- All transactions of a specific type (e.g., all returned items, all deposits, etc.) or multiple transaction types.
- All transactions within a specified amount range.
- Ability to select transactions since last download.

Accounts to be included and the ability to select specific file formats depend on which accounting software is being used.

5. BILL PAYMENTS

Bill Payments enables you to electronically pay utility and other bills to Corporate Creditors registered with RBC.

To access **Bill Payments**, select the Payments, Transfers & Deposits tab from the RBC Express online banking Home Page.

TIP: Your Service Administrator must establish User Permissions for Bill Payments. You will have access to only those functions for which you are permissioned.

5.1 Bill Payments Home Page

The Bill Payments Home Page provides a summary of bill payments pending approval, bill payments pending release and payment activity for the current day.

5.2 Making a Bill Payment

1. Select **Pay a Bill** from the left-hand menu.
2. Complete the required fields and select **Continue**. Required fields are flagged with a red asterisk (*****).
3. Verify the bill payment details.
4. If you are authorized to approve this bill payment, you will be prompted to enter your Password. If you are the only approver required for the transaction, you will have the option to **Release Now** or **Release Later**. If you choose **Release Now**, bill payments will be immediately submitted to the bank for processing. If you choose **Release Later**, payment instructions will be stored for release at a later time. When you are ready to release items, select **Release** from the left-hand menu or click on the **Pending Release** link on the **Bill Payments Summary** screen.
5. If you are not authorized to approve this bill payment, or another approver is required, click on **Submit for Approval** to proceed with your approval, or **Cancel** to return to the input screen.

5.3 Making a Bulk Bill Payment

For scenarios where you have multiple payments to make, our bulk bill payment file upload capability can be leveraged.

1. Generate a file that conforms to the RBC Bulk bill payment file specifications.
   Note: File specifications can be found in the Import/Export Guide located in the RBC Express Resource Centre

2. Once you have created your file, access the bulk bill payment file upload service in RBC Express by clicking on the "Import" Link

3. Select the file you would like to import by clicking on the Browse button.   Select the file you would like to import from your internal system.

4. Click on the "Import" button.

5. Validate the file has been successfully uploaded and click on "Confirm"

5.4 Download Bulk Bill Payment Template

You can download a bill payment template to make it easier to pay multiple bills at a time. You can generate a custom bill payment template based on your payees in RBC Express®. The template includes payees' corporate creditor name, account number, nickname and debit bank number. To be able to access Bulk Bill payment templates, users must have the "Setup Corporate Creditor" permission turned on. User will see the link "Corporate Creditor List" only when there is permission assigned to "Setup Corporate Creditors".

1. On the **Corporate Creditor List Screen,** the **Download Bill Payment Template** is displayed with three format options in **Excel, Text and csv**. (**Excel** is the default option and is only available in one file type **.XLS**)
   Click on the template format you want to use, select the Corporate Creditors you want to pay.
   Click **Download the list**

2. Select "Open / Save" to view the generated report

3. Complete the highlighted information. Save this template.

The file can be used for future payment if you are paying the same Corporate Creditors, simply update the last 2 fields with the current amount and payment date.

Note: You can now Import this template using the "Import" link on the side menu. Select **open/save** to view successfully generated reports.

TIP: Be sure to allow sufficient time for your payment to reach the Biller. Refer to the specific payment instructions indicated on your statement from the Biller

5.5 Debit Accounts

If you are enrolled in RBC Express online banking with the debit option of **Available Funds**, and you have an account that is attached to your Business Operating Line of Credit (RBOL or RBOL Plus), it is possible for you to make a bill payment that will overdraw your account, as the available funds will reflect the presence of the line of credit.

5.6 Approving and Releasing Bill Payments

1. Select **Approve** from the left-hand menu or click **Pending Approval** on the **Bill Payments Summary** screen.

2. Select the bill payments to be approved and click **Approve.**

Note: you can select all the payments displayed by clicking the "Select All on this page only" check box. You can also scroll to the next page and select all and continue to select on multiple screens up to a maximum of 50.

3.Verify that the correct bill payments are selected for approval and enter your Password. Click **Confirm** to approve, or **Cancel** to return to the previous screen. If you are the final approver, please note that the bill payments must still be released to the bank for processing.

4. To release items for processing, select **Release** from the left-hand menu or click **Pending Release** on the **Bill Payments Summary** screen. Choose the payments you wish to submit and click **Release**.

   Note: you can select all the payments displayed by clicking the "Select All on this page only" check box.

You can also scroll to the next page and select all and continue to select on multiple screens up to a maximum of 50.

TIP: RBC Express online banking Alerts help notify payment approvers that they have pending approvals they need to action. Alerts can also inform you that a released payment has been rejected.

5.7 Recalling a Bill Payment

1. Select **Recall** from the left-hand menu to display the list of **Bill Payments** that are available for Recall. Bill Payments can be recalled up to the cut-off time on the due date.
2. Select the bill payment you wish to recall and click **Recall**.
3. Verify that you have selected the correct bill payment to recall. Select **Confirm** to continue or **Cancel** to return to the selection list.

Note: Recalled bill payments are deleted from the system and cannot be modified.

5.8 Setting up Corporate Creditors (Billers)

1. Select **Set up Corporate Creditors** from the left-hand menu. (If you have already set up some Billers, a list of existing Billers will be displayed.). Click the **Add** button.
2. On the **Search** screen, enter all or part of the name of the Biller to be added. At least 3 characters of the Biller's name must be entered. Click **Search.**
3. A list of all possible Billers matching your input will be displayed. If the Biller you are searching for does not appear in the list, click the **Search Again** button to change your entry.
4. Select the Biller to be added and click **Continue.**
5. Enter the **Creditor (Biller) Account Number**. The Creditor Account Number is your account number with the Biller and is usually displayed on the bills you receive.
6. Enter a **Creditor Nickname**, if required, and click **Add** to complete the setup.

Tip: Be sure to allow sufficient time for your payment to reach the Biller. Refer to the specific payment insturctuons indictaed on your statement from the biller.

6. CHARGEBACK REPORTING

Chargeback Reporting enables you to view **Current** and **History** reports of chargeback advices for your RBC Business Deposit accounts.

To access **Chargeback Reporting**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Chargeback Reporting** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions for Chargeback Reporting. You will have access to only those functions to which you are permissioned.

6.1 Chargeback Reporting Home Page

6.2 Current Report

When you choose this menu item, you will be presented with a selection that includes fully detailed information on Chargeback items that have a capture date equal to the previous business date. You can print or export this data.

TIP: Information is available in the Data Base by 7:30 a.m. ET Monday, by 9:00 a.m. ET Tuesday – Friday, and may be delayed at peak periods. If you attempt to pull a **Current Report** before information is available, a message will indicate: "Information not yet available. Please try again later."

The following data elements will be presented across the top of the report:

a. Name of the User requesting the report and your business name
b. Report creation date and time
c. A list of all the applicable Default Criteria for a Detailed Previous Day Report
d. Accounts (default to the number of accounts enrolled)

Chargeback Details

By debit Account Number, details of each chargeback will be reported as follows:

a. Payor Name
b. Deposit Account
c. Reason
d. Amount
e. Deposit Date
f. Return Date
g. Advice Number
h. Location
i. Returning Bank Account #
j. Client Reference #

6.3 History Report

When you select this menu item, you will be presented with the following **Selection Criteria** screen:

1. Select the **Date Range** (the maximum history available is 180 calendar days).
2. The system defaults to **All** for accounts, reason code and the locations fields. If you choose **Select,** a box will be presented to enable you to select one, some, or all.
3. **Reason Code** - the top four reasons that will be listed are NSF-Non Sufficient Funds, Payment Stopped, Account Closed and Cannot Trace, with the remaining Reason Codes listed beneath in alphabetical order.

History Report Selection Criteria

Date: ◉ Return Date   ○ Deposit Date

From(mm/dd/yy): 03/11/16   To(mm/dd/yy): 03/11/16

Amount: From: [   ]   To: [   ]

Account(s):   ◉ All accounts   ○ Select Account(s)

Advice Number: [   ]

Reason Code: ◉ All   ○ Select Reason(s)

Location Number: ◉ All   ○ Select Location(s)

Payor Name: [   ]   ○ Begins With   ◉ Contains

Sort Options within Accounts and Date: ◉ Location   ○ Date

Report Options: ◉ Summary   ○ Detail

Report Format: ◉ Web Page (HTML)   ○ Adobe Acrobat (PDF)   ○ Export(TXT)

[Submit]   [Reset]

6.4 History Report- Scheduled Report option

Chargeback files are run differently from other transaction data.

If you choose to schedule reports, please note:

- If you choose to **schedule a monthly report**, it is recommended that you run it on the **second business day after month end.**

- If you choose to schedule a **weekly report**, i.e. from Monday to Friday, it is recommended that you run it on **Monday** to optimize your results.

(Scheduled reports in general will not include the information from the previous day except for Monday.)

7. FILE TRANSFER

File Transfer is a secure method of transferring files to or from RBC.

To access **File Transfer**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **File Transfer** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions for File Transfer. You will have access to only those functions for which you are permissioned.

7.1 File Transfer Home Page

7.2 Download

To download a file from RBC:
1.   Select **Download** from the left-hand menu.
2.   From the dropdown box, select the application for which you want to download a file.
3.   Select the file you wish to download and click **Continue.** File date and size details are provided for each
     file available for download. After downloading, files are flagged as **downloaded** but you can retrieve them again if necessary.
4.   You now have the option of **downloading** or **viewing** the file from its current location.

7.3 Upload

To upload a file to RBC:
1.   Select **Upload** from the left-hand menu.
2.   Select the **Browse** button and choose the location of the file to upload.
3.   Enter your Password and RSA SecurID® Token value.
4.   Select the **Upload** button to initiate the file upload.
5.   Once the Upload is complete, you will receive a confirmation message.
If you have selected the option to set up approval rules, your file will now be pending for approval.

7.4 Approving a File Upload
1.   Select **Approve** from the left-hand menu.
2.   Select the file(s) to be approved and click **Approve**.
3.   Verify that the correct file(s) are selected for approval.
4.   Enter your Password and Token value.
Note: You can check your "File Upload Activity Report" to validate the status of the file.

7.5 Reject a File Upload
1.   From the File Transfer – Approve screen, select "**Reject**"

Note: The use of an RSA SecurID® Token is mandatory for file uploads and approve (if applicable) through File Transfer.

8. INCOMING WIRES

Incoming Wires provides complete details of all incoming wire payments for designated accounts. Effective March 20, 2023, Incoming Wires can either be received in an MT formatted wire payment or an MX formatted wire payment.

Note: Not all inbound wire payments are made available. Some may have been removed from straight-through processing for repair or other purposes.

To access **Incoming Wires**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Incoming Wires** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions for Incoming Wires. You will have access to only those functions for which you are permissioned.

8.1 Incoming Wires Home Page
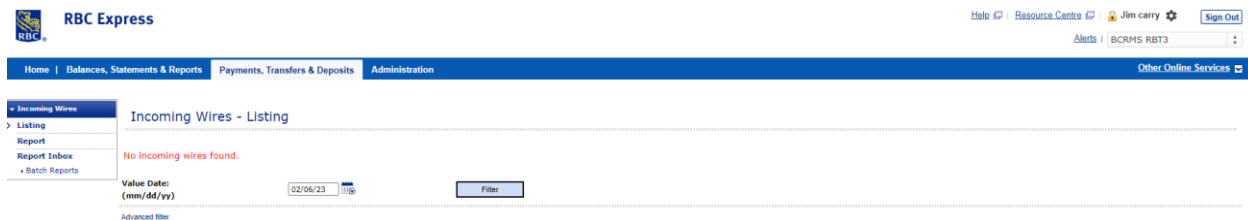
8.2 Incoming Wires Listing

Incoming Wires Listing provides a summary of wires, received in either an MT format or ISO 20022 MX format, with a value date of the current business day for all enrolled **Business Deposit Accounts**. To choose an alternate reporting date, change the **Value Date** at the top of the screen and click **Filter.** To see details of each wire, click the **Details** icon.

8.3 Incoming Wires Details

While no changes have been made to the current MT payment details, NEW ISO 20022 labels are introduced when the original payment instruction was received in an ISO 20022 format.

The NEW ISO 20022 Element Names are as follows:

NEW ISO 20022 Element Names	MT Field Names
Interbank Settlement Date	Value Date
Amount	Amount
Date/Time Received	Date/Time Received
Creditor Account	Credit Account
Bank Ref Number	Bank Ref Number
UETR	<No Comparison>
Business Identifier Code	Business Identifier Code
Debtor	Ordering Customer
Debtor Agent	Ordering Bank
Intermediary Bank	Intermediary Institution
Remittance Information **Note:** This field can be presented in 4 different ways: • Unstructured – 4 Lines of Free Formatted Text • Electronic Address • Structured with 1 Invoice Details	Information to Receiver

• Structured with Multiple Invoice Details (Users must click on Invoice Details hyperlink to view multiple invoice details)	

8.4 Incoming Wires Report

This provides a detailed report of all incoming wires based on User-defined criteria. Selection criteria options include:

- Value date range
- Payment amount range
- Wire Format – Default is MT Message. To view ISO 20022 MX Incoming Wires, select ISO 20022 Message from dropdown list
- Accounts
- Currency
- Reference number
- Transactions can be sorted by Value Date, Payment Amount or Credit Account

For both MT and ISO 20022 MX formatted wire payments, Users will be able to export or print a report that contain either MT Incoming Wires or MX Incoming Wires. The export file will remain in csv format and available as a .txt file. **Note:** The default for the Wire Format field when generating a report is MT Message

9. MONERIS SOLUTIONS MERCHANT DIRECT

The **Moneris** link is now available on the main RBC Express online banking Home Page as well as on the left-hand navigational menu of the **Balance Reporting** service.

The Moneris link allows you to have **single Sign in to Merchant Direct Management Reporting.**

Moneris clients will be able to link straight over to their Merchant Direct Service to view their merchant reports without needing to sign back in to RBC Express online banking:

· After 90 days of non-use of the Moneris link, you will be prompted to re-enter your Moneris credentials for Sign in to the site.

Sign In

User ID	
Password	

Change Password   Forgot Password?   [Sign In]

New User?

New merchants and individual merchants without Merchant Direct access
can click below to enrol online now:
Online Enrolment

To obtain additional user accounts or for multi-location or chain access
please Contact Us.

10. POSITIVE PAY

Positive Pay is an automated cheque reconciliation service that provides a centralized point for the management of both Canadian and U.S. dollar cheque activity. Daily exception reporting of all **unmatched** items that were presented for payment increases your fraud protection and makes it easy for you to return fraudulent cheques.

To access **Positive Pay**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Positive Pay** from the Quick Links dropdown box on the top right of screen.

TIP: Your Service Administrator must establish User Permissions for Positive Pay. You will have access to only those functions for which you are permissioned.

10.1 Positive Pay Home Page

10.2 Creating a Cheque Record

To submit cheque details to RBC, follow the steps below:

1.   Select **Create Cheque Record** from the left-hand menu.
2.   Complete the required fields. Required fields are flagged with a red asterisk (*).
3.   Verify the data and select **Save**.

Note: Items must still be released to RBC for processing.

4. To release records to the bank, choose **Release** from the left-hand menu. Select the appropriate account and click **Submit**. Select the records you wish to release and click on **Release** to submit the items for processing.

Note: If **Release** does not appear on your menu, then you are not permissioned to release items to RBC.
Have a **User with Release Privileges** submit the items or refer this to your **Service Administrator**.

10.3 Placing a Stop Payment

1. Select **Stop Payment** from the left-hand menu.
2. Complete the required fields and select **Save**. Required fields are flagged with a red asterisk (*).
Note: Items must still be released to RBC for processing.
3. To release items for processing, select **Release** from the left-hand menu. Select the appropriate account and click **Submit**. Choose the items you wish to release and click **Release** to submit items to RBC.

Note: If **Release** does not appear on your menu, then you are not permissioned to release items to RBC.
Have a **User with Release Privileges** submit the items or refer this to your **Service Administrator**.

10.4 Confirmation of Stop Payment Submission

1. To view stop payments released today, select **Released Items** from the **Reports** section of the left-hand menu.
2. Select the account and required transaction type and click **Submit**. All matching transactions released to RBC on the current day will be displayed. This is your confirmation that instructions have been sent to the bank.
3. To view stop payments released before today, select **Cheque Status** from the **Reports** section of the left-hand menu. Complete the required **Selection Criteria** screen and click **Submit**. Details of all matching transactions will be displayed.
4. For **Disbursement Auditor** Users only: The **Input Verification** report will show the input of the stop payment instructions. The **Outstanding Issued Cheques** report will display an "**S**" next to the stopped item.

10.5 Exceptions

Exceptions occur when one or more cheques are presented for payment and the details do not match those submitted to the bank. An e-mail alert is sent to two business-designated individuals. Exceptions are identified by the bank, but require instructions from you to stop the payment from being processed.

To advise the bank of a no-pay decision:

1. Select **Exceptions** from the left-hand menu.
2. Select the applicable account from the dropdown list and click **Submit**.
3. Select one or more items from the exception list and click **Submit.**
4. Verify your selections and click **Confirm**.
5. You will receive verification that the exception item(s) were successfully submitted.

11 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. This automated cheque reconciliation service provides a centralized point for the management of both Canadian and U.S. dollar cheque activity.

To access RBC Payee Match, select the appropriate link under Payments, Transfer & Deposits from the RBC Express online banking home Page. The RBC Payee Match service will open as a separate window in your browser. To exit the RBC Payee Match service and return to RBC Express online banking, click on **Log out** or close the window.

TIP: Your Service Administrator must establish User Permissions for RBC Payee Match. You will have access to only those accounts you are assigned and only those functions for which you are permissioned.
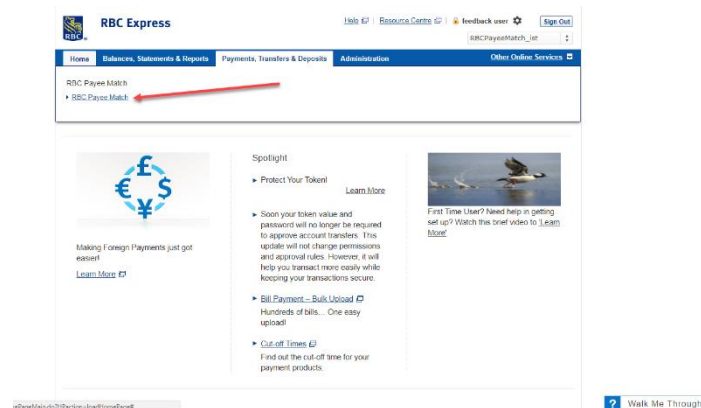
For instructions on how to search, review and decision your exception cheques, please refer to the RBC Payee Match Client Guide

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.

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

11.1 Login error

RBC Payee Match users will be able to review and decision their exception items without needing to sign back in to the service.

If the below error message is received after accessing RBC Payee Match through the single-sign-on, review your permissions with your Service Administrator or contact our Client Support Centre 1-866-769-2535

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12. STOP PAYMENTS

Stop Payments enables you to electronically submit Stop Payment instructions on cheques and pre-authorized debits drawn on **RBC Business Deposit Accounts** domiciled in Canada.

To access **Stop Payments**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Stop Payments** from the Quick Links dropdown box at the top right of the screen.

TIP: Before using Stop Payments for the first time, the Service Administrator must establish User Permissions. You will have access to only those functions to which you are permissioned.

12.1 Stop Payments Home Page

12.2 Stopping a Cheque or Pre-Authorized Payment

1. Select **Stop a Cheque** or **Stop a Pre-Authorized Payment** from the left-hand menu.
2. Complete the required fields and select **Continue**. Required fields are flagged with a red asterisk (*).
3. Verify the cheque or pre-authorized payment details and click **Confirm**. You will receive a message indicating "Stop Payment request received". To view the **Stop Payment Reference Number**, refer to the **Stop Payment Activity Report.**

12.3 Notes

1. Before submitting a Stop Payment request, view your Balance Reporting Transaction Statement to verify that the cheque is not already paid.
2. Stop Payment instructions cannot be removed or modified using this service. To remove or change Stop payment instructions, contact your designated RBC Service Representative.
3. To investigate the status of a Stop Payment, contact your designated RBC Service Representative, quoting the Reference Number you provided at time of submission.

13. SWIFT PAYMENTS & STATEMENTS

13.1 SWIFT Payments

SWIFT Payments are a fast, flexible way to send and receive payments, advices and messages to and from other financial institutions worldwide.

To access **SWIFT Payments**, select the appropriate link from the RBC Express online banking Home Page or, if you are not on the Home Page, choose **SWIFT Payments** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions and set up Approval Rules for SWIFT Payments & Statements. You will have access to only those functions for which you are permissioned.

13.2 SWIFT Payments Home Page

The SWIFT Payments Home Page provides a summary of payments, messages and advices pending approval; payments, messages and advices pending release and current day activity for payments, messages and advices.

13.3 Creating a SWIFT Payment

There are three ways to initiate a SWIFT payment: by using **Express Entry**, using a **template** or completing an **input screen** for non-recurring wires.

TIP: To assist you with your initial creation of payments, messages or advices, please see the **Swift User Handbook** in RBC Express online banking online **Help**.

Express Entry

Express Entry enables you to quickly create multiple SWIFT payments by utilizing fully qualified templates:

1. Select **Express Entry** from the **Create** section on the left-hand menu.
2. From the dropdown menu, select the **Payment type** (i.e. MT101, MT103 or MT202). A list of pre-defined templates available for Express Entry will be displayed. A template is available for Express Entry if all mandatory fields, except for the amount field, are completed.
3. Select one or more templates from which you wish to create a payment and select **Continue**.
4. Complete the **Payment Amount** fields if applicable, and select **Continue**.
5. Verify the payment details.
6. If you are an approver, you will be prompted to enter your Password and RSA SecurID® Token value. If you are the only approver required for the transaction, you will have the option to **Release Now** or **Release Later**. If you choose **Release Now**, items will be immediately submitted to the bank for

processing. If you choose **Release Later**, payment instructions will be stored for release at a later time. To release items at a later date, select **Release Payments** from the left hand menu when you re ready to release the transactions.

7. If you are not an approver, click on **Submit for Approval**, or **Cancel** to return to the list of templates.

Using a Template

Using a Template allows you to create a payment using a template containing pre-populated fields:

1. Select **Using a Template** from the **Create** section on the left-hand menu.
2. From the dropdown menu, select the **Payment type** (i.e. MT101, MT103 or MT202). A list of templates available for use will be displayed. Choose the template you want to use, and select **Continue**.
3. Complete the required fields and select **Continue**. Required fields are flagged with a red asterisk (*).
4. Verify the payment details.
5. If you are an approver, you will be prompted to enter your Password and RSA SecurID® Token value. If you are the only approver required for the transaction, you will have the option to **Release Now** or **Release Later**. If you choose **Release Now**, items will be immediately submitted to the bank for processing. If you choose **Release Later**, payment instructions will be stored for release at a later time. To release items at a later date, select **Release** from the left hand menu when you are ready to release the transactions.
6. If you are not an approver, click on **Submit for Approval,** or **Cancel** to return to the list of templates.

Non-Recurring

Non-Recurring payments can be prepared using the input screen:

1. Select **Non-Recurring** from the **Create** section on the left-hand menu.
2. From the dropdown menu, select the **Payment type** (i.e. MT101, MT103 or MT202).
3. Complete the required fields and select **Continue**. Required fields are flagged with a red asterisk (*).
4. Verify the payment details.
5. If you are an approver, you will be prompted to enter your Password and RSA SecurID® Token value. If you are the only approver required for the transaction, you will have the option to **Release Now** or **Release Later**. If you choose **Release Now**, items will be immediately submitted to the bank for processing. If you choose **Release Later**, payment instructions will be stored for release at a later time. To release items at a later date, select **Release** from the left hand menu when you are ready to release the transactions.
6. If you are not an approver, or another approver is required, click on **Submit for Approval,** or **Cancel** to return to the input screen.

13.4 Approving and Releasing SWIFT Payments

1. Select **Payments** from the **Approve** section of the left-hand menu or click on **Pending Approval** in the **Payments** section of the **SWIFT Payments Summary** screen.
2. Select the SWIFT payments to be approved and click **Approve**.
3. Verify that the correct payments are selected for approval and enter your Password and RSA SecurID® Token value. Click **OK** to approve, or **Cancel** to return to the previous screen. If you are the final approver, please note that the transactions still need to be released to RBC for processing.
4. To release items for processing, select **Payments** from the **Release** section of the left-hand menu. Choose the payments you wish to release and click **Release**.

TIP: RBC Express online banking Alerts can help notify payment approvers that they have pending approvals they need to action. Alerts can also inform you if a released payment has been rejected.

13.5 Creating a Template

Templates are used to store details of repetitive payments. For instance, by entering beneficiary bank and address information for a regular supplier, you will only need to enter the payment amount and value date when it comes time to make a payment.

To create a template:
1. Select **Create** from the **Templates** section of the left-hand menu.
2. From the dropdown menu, select the **Payment type** (i.e. MT101, MT103 or MT202).
3. Complete the **Template Name** and **Description** fields. These fields allow for easy identification of templates.
4. If the **Verify for Express Entry** checkbox is ticked, RBC Express online banking will prompt you to complete all mandatory fields and the template will be available for Express Entry as noted above.
5. If the template is not to be used for Express Entry, complete as many fields as required and select **Continue.**
6. You also have the option to copy details from an existing template. To do so, simply click **Copy From Existing Template** and select the template to be copied.
7. Select **Continue.**
8. Verify the details.
9. If the Service Administrator activates the **template approval option**, then the template details must be approved before the template can be used to create a payment.

13.6 Recurring SWIFT Payments

You can set up standing instructions to automatically make recurring SWIFT payments on a pre-defined schedule. No manual intervention is required on the payment value date.

To set up a recurring payment schedule:

1. Under **Recurring Payments** on the left-hand menu, select **Create**.
2. From the dropdown menu, select the **Payment type** (i.e. MT101, MT103 or MT202).
3. Complete the required fields and select **Continue** to set up the payment schedule.
4. Complete the scheduling details, including the **date of the first payment** and the **payment frequency**. If you do not stipulate the number of payments or the payment end date, the payments will continue indefinitely. Select **Continue**.
5. Verify the recurring payment details and select **Confirm**.
6. If you are an approver, you will be prompted to enter your Password and RSA SecurID® Token value. If you are not an approver, or another approver is required, select **Submit for Approval**, or **Cancel** to return to the list if templates.

13.7 SWIFT Statements
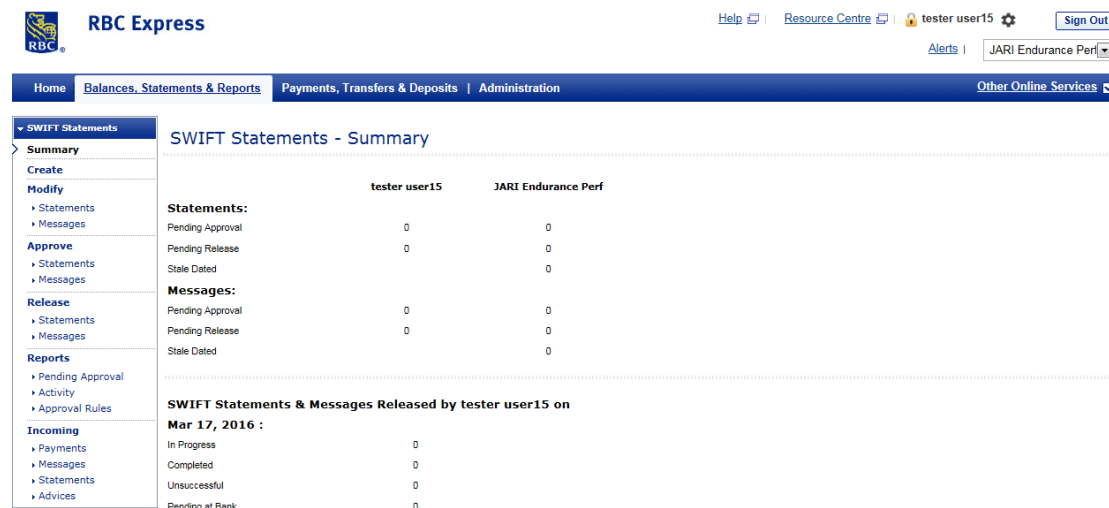
SWIFT Statements provides financial institutions with a fast, flexible way to send and receive statements and messages to and from other financial institutions worldwide.

To access **SWIFT Statements**, select the appropriate link from the RBC Express online banking Home Page or, if you are not on the Home Page, choose **SWIFT Statements** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions and set up Approval Rules for SWIFT Payments & Statements. You will have access to only those functions for which you are permissioned.

13.8 SWIFT Statements Home Page

The SWIFT Statements Home Page provides a summary of statements and messages pending approval, statements and advices pending release, and statements and messages for the current day.

13.9 Creating a SWIFT Statement

TIP: To assist you with your initial creation of SWIFT Statements and messages, please see the **Swift User Handbook** in RBC Express online banking online **Help**.

You can prepare SWIFT Statements using a simple input screen:

1. Select **Create** from the left-hand menu.
2. From the dropdown box, select the **Statement type** (i.e. MT940, MT941 or MT950)
3. Complete the required fields and select **Submit & Continue** to continue entering data, or **Submit & Finish** if your input is complete. Required fields are flagged with a red asterisk (*).
4. Verify the details of the statement.
5. If you are an approver, you will be prompted to enter your Password. If you are the only approver required for the transaction, you will have the option to **Release Now** or **Release Later**. If you choose **Release Now**, the items will be immediately submitted to the bank for processing. If you choose **Release Later**, payment instructions will be stored for release at a later time. To release items at a later date, select **Release** from the left-hand menu when you are ready to release the transactions.
6. If you are not an approver, or another approver is required, click on **Submit for Approval**, or **Cancel** to return to the input screen.

13.10 Approving and Releasing SWIFT Statements

1. Select **Approve Statements** from the left-hand menu or click **Pending Approval** in the **Statements** section of the **Summary screen**.
2. Select the SWIFT statements to be approved and click on **Approve**.
3. Verify that the correct statements are selected for approval and enter your Password. Click **OK** to approve, or **Cancel** to return to the previous screen. If you are the final approver, please note that transactions still need to be released to RBC for processing.
4. To release items for processing, select **Release Statements** from the left-hand menu. Choose the statements you wish to release and click on **Release.**

TIP: RBC Express online banking Alerts can help notify payment approvers that they have pending approvals they need to. Alerts can also inform you that a released instruction has been rejected.
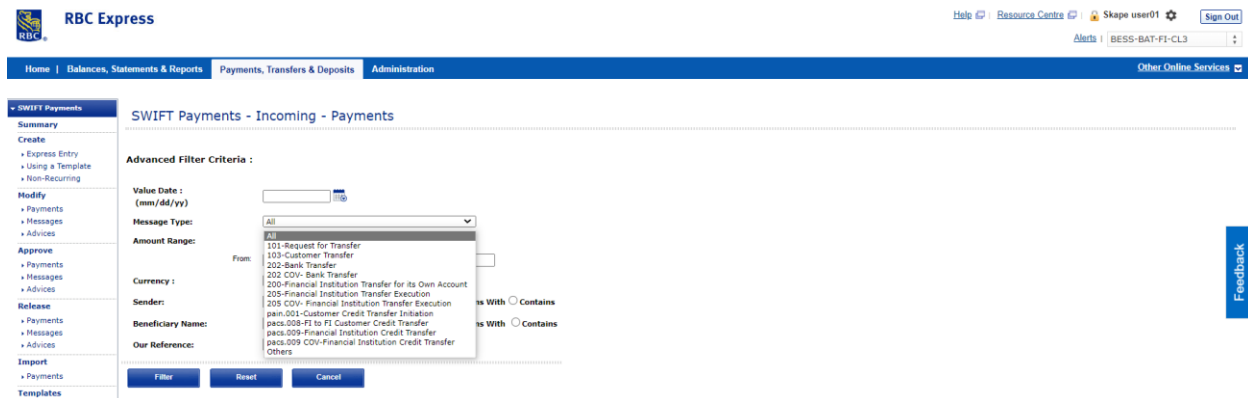
13.11 SWIFT Incoming Payments, Messages, Statements, Advices

Effective March 20, 2023, RBC Express clients who are receiving Incoming Payments, Messages, Statements and Advices will have access to new remittance data. Both the current MT format and new ISO 20022 MX format of these message and payment types will co-exist until the MT format is discontinued in 2025.

Under the Advanced Filter, Users can select to view the details of Incoming Payments, Messages, Statements, Advices when received in the current MT format or new MX format. NEW MX Message Types have been added to the existing dropdown list:
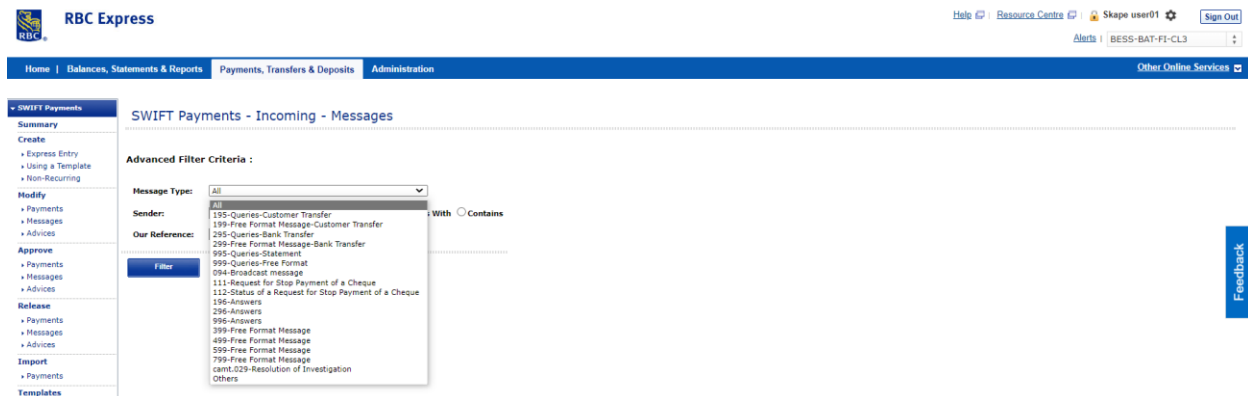
Incoming Payments:
- pain.001 – Customer Credit Transfer Initiation
- pacs.008 – FI to FI Customer Credit Transfer
- pacs.009 – Financial Institution Credit Transfer
- pacs.009 COV - Financial Institution Credit Transfer

Incoming Messages:
- camt.029 – Resolution of Investigation (Only response to camt.056)
- camt.056 - Cancellation Request

Incoming Statements:
- camt.052 – Bank to Customer Account Report
- camt.053 – Bank to Customer Statement

Incoming Advices:
- camt.054 – Dr/Cr Notification
- camt.057 – Notification to Receive

Search Results

Users will be able to view key details for both MT and ISO 20022 payments. To view complete details in an Expanded or Raw format, users will need to click on the Details icon.

Details Results

Users have the ability to view payment details in an expanded and raw format. NEW ISO 20022 labels have been introduced when the original payment was received an ISO 20022 wire.

The NEW ISO 20022 Element Names are listed below and include a corresponding MT Field name where it is comparable for SWIFT Incoming Payments – pacs.008. For other payments and messages, refer to the SWIFT Payments & Statements ISO 20022 Guide.

NEW ISO 20022 Element Names	MT Field Names
Bank Reference Number	
Instructing Agent	Sending BIC
Settlement Account	Debit Account [53a]
Destination BIC	Destination BIC
Amount	Amount
Value Date	Value Date
Instruction ID	Our Reference [20]
UETR	No comparison
End to End ID	No comparison
Creditor	Beneficiary Account [59a]
Creditor Agent	Beneficiary's Bank [57a]
Intermediary Agent	Intermediary [56a]
Debtor	Ordering Customer [50a]
Debtor Agent	Ordering Bank [52a]
Instructed Reimbursement Agent	Receiver's Correspondent [54a]
Remittance Information **Note:** This field can be presented in 4 different ways. • Unstructured – 4 Lines of Free Formatted Text • Electronic Address • Structured with 1 Invoice Details	Details of Payment [70]

• Structured with Multiple Invoice Details (Users must click on Invoice Details hyperlink to view multiple invoice details)	
Instruction for Creditor Agent	Bank-to-Bank Information [72]
Charge Bearer	Charges For [71a]
Charge Information – Amount	Senders Charges [71f]
	Receivers Charges [71g]
Instructed Amount	Instructed Amount [33b]
Exchange Rate	Exchange Rate [36a]
Category Purpose	Bank-to-Bank Information [72]
Transaction Purpose	Transaction Type Code [26t]
Third Reimbursement Agent	Third Reimbursement Institution [55a]
Regulatory Reporting	Regulatory Reporting [77b]
Settlement Time Indication	Time Indication [13c]

Print Option

The print to PDF option is available to both MT and MX formats. When selecting multiple Incoming Payments, Users can select both MT and MX when printing.

Reports

The Reports functionality is available in a .txt file for both MT and MX raw formatted payments, messages, statements and advices. The NEW format will be available in xml for all ISO 20022 payments and messages. Existing MT formatted reports will remain unchanged and in their current MT raw format. It is suggested that Users export multiple Incoming Payments or messages in one single format – either MT or MX only - as the structure is different. For sample files, refer to the SWIFT Payments & Statements ISO 20022 Guide.

14. LOCKBOX IMAGES

Lockbox Images is a fast, flexible way to retrieve, view, and print digital images of your processed cheques, invoices and envelopes.

To access Lockbox Images, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Lockbox** from the Quick Links dropdown box at the top right of the screen.

The **Lockbox Image** service will open as a separate window. To **exit** the Lockbox Image service and to return to RBC Express online banking, click on **Sign out** or close the window.

TIP: Your Service Administrator must establish User Permissions for Lockbox Images. You will have access to only those functions for which you are permissioned.

TIP: For assistance with navigating and using Lockbox Images, please click **Help** in the RBC Express online banking Lockbox Images banner to access the **RBC Express Lockbox Images Client Guide**.

14.1 Image Viewer

To display or print an image, you must have Daeja Image Systems Ltd. Software installed on your computer. The first time you attempt to view an image, you will be presented with the pop-up window pictured below.

- To completely install the program on your device, tick the box beside **Always trust content from Daeja Image Systems Ltd.** and select **Yes.**

- To install the program for a single session only, simply select **Yes.**
  Do not tick the box beside **Always trust content from Daeja Image Systems Ltd.**
  The security warning pop-up window will not reappear during your current session. You will, however, need to repeat this step with each new session.

If you select **No,** you will not be able to view or print images during your current session. The security window will only reappear when a new session is opened.

14.2 Image Viewer Icons

	Save Document	Saves image document as a file on your device.
	Print Image	Prints a copy of the document image.
	Zoom Area	Enables you to zoom in on a particular section of a document. This is particularly helpful when reading handwritten notes on the images.
	Zoom Page	Enlarges or shrinks the image size within the viewer window.
	Show Magnifier	Enlarges the area of the image below the virtual magnifying glass.
	Zoom to 100%	Enlarges the image size within the viewer window.
	Fit to Window	Enlarges or shrinks the image to fit within the viewer window.
	Rotate Image	Enables you to rotate the displayed image.
	Invert Image	Enables you to invert the background of the image. This may allow you to see certain portions of the image more clearly.
	New Window	Allows the creation of a new window that can be used to enlarge the image.

14.3 Search Lockbox Images

Lockbox Images allows for fast and flexible access to your lockbox items. Searches are conducted by specifying a range of processing date. To save time in locating specific items searches can be concluded by a variety of means.

1. By Cheque – Search for items by cheque serial number, bank account number or amount
2. By Invoice – Search for items by invoice date or invoice amount.
3. By Custom – Search for items by custom fields like batch number, payor name, transaction number, etc.
4. By Transaction – Search for items by batch number or transaction number

Item are viewable at end of business day. To view items prior to that, click on the intra-day tab.

14.4 Lockbox Reports

For added convenience you can view your daily Lockbox reports online as well as download, store, email or print them for future reference. Once you have selected the Reports option from the RBC Express online banking Lockbox Image Service Main Menu you will be presented with three different tabs. You may also select from the links located on the left hand side of your screen. Each tab provides a different function.

15. WIRE PAYMENTS

Wire Payments is a fast, flexible way to send wire payments to payees with accounts at almost any financial institution in the world. Payments can be made in any currency traded by RBC Capital Markets.

To access **Wire Payments**, select the appropriate link from the RBC Express online banking Home Page. If you are not on the Home Page, choose **Wire Payments** from the Quick Links dropdown box at the top right of the screen.

TIP: Your Service Administrator must establish User Permissions and Approval Rules for Wire Payments. You will have access to only those functions for which you are permissioned.

15.1 Wire Payments Home Page

The Wire Payments Home Page provides a summary of payments pending approval, payments pending release and wire activity for the current day.

15.2 Creating a Wire Payment

There are three ways to initiate a wire payment: using **Express Entry**, using a **template** or completing an **input screen for non-recurring wires**.

Express Entry

Express Entry allows you to use templates to quickly create multiple wire payments:

1. Select **Express Entry** from the **Create a Wire Payment** section in the left-hand menu. A list of pre-defined templates available for Express Entry will be displayed. A template is available for Express Entry if all mandatory fields, except the amount field, are completed.
2. Choose one or more templates from which you wish to create a wire payment and click **Continue**.
3. Complete the requested fields if applicable and click **Continue**.
4. Verify the wire payment details.
5. If you are an approver, you will be prompted to enter your password (and token, if required). If you are the only approver required for the transaction, you will have the option to **Approve and Release** or **Approve Later**.

   - If you choose **Appove and Release**, items will be immediately submitted to the bank for processing.
   - If you choose **Approve Later**, payment instructions will be stored for approval at a later time. When you are ready to release those wire payments, click **Approve** in the left hand menu when you are ready to approve the transactions.

6. If you are not an approver, click **Submit** or **Cancel** to return to the list of templates.

Note: Foreign Exchange Conversion Estimate, including the estimated rate, will not be available while using Express Entry. To accept a rate for same day wire payments, please use the template without Express Entry. If you continue with Express Entry, we will book the rate when the transaction is processed using the standard rate we make available to you at that time.

Using a Template

You can create a wire payment by using a **template** with pre-populated fields:
1. Select **Using a Template** from the **Create a Wire Payment** section in the left-hand menu.
2. Choose a template.
3. Complete the required fields and click **Continue**.
4. Verify the payment details.
5. If you are an approver, you will be prompted to enter your password (and token, if required). If you are the only approver required for the transaction, you will have the option to **Approve and Release** or **Approve Later**.

   - If you choose **Approve and Release**, items will be immediately submitted to the bank for processing.
   - If you choose **Approve Later**, payment instructions will be stored for approval at a later time. To approve items at a later date, select **Approve** from the left-hand menu when you are ready to approve the transactions.

If you are not an approver, or another approver is required, click **Submit** or **Cancel** to return to the list of templates.

Note: When creating a wire payment that requires conversion to another currency, you will be presented with a Foreign Exchange Conversion Estimate, including the estimated rate. If you are the only approver or final approver for the transaction, you will be required to accept a rate for same day wire, if rates are available. When "Get a Rate" is selected a timer will begin. You will need to accept a rate before the timer runs out or the rate will expire. After accepting a rate another timer may begin to count down. If so, you will need to successfully approve the transaction within the given time or the accepted rate will be lost.

Non-Recurring

To create a wire payment that will be sent once:

1. Select **Non-Recurring** from the **Create a Wire Payment** section in the left-hand menu.
2. Complete the required fields and select **Continue**.
3. Verify the payment details.

4. If you are an approver, you will be prompted to enter your password (and token, if required). If you are the only approver required for the transaction, you will have the option to **Approve and Release** or **Approve Later**.

    - If you choose **Approve and Release**, items will be immediately submitted to the bank for processing. If you choose **Approve Later**, payment instructions will be stored for approval at a later time. To approve items at a later date, select **Approve** from the left-hand menu when you are ready to release the transactions.

If you are not an approver, or another approver is required, click **Submit** or **Cancel** to return to the input screen.

Note: When creating a wire payment that requires conversion to another currency, you will be presented with a Foreign Exchange Conversion Estimate, including the estimated rate. If you are the only approver or final approver for the transaction, you will be required to accept a rate for same day wire, if rates are available. When "Get a Rate" is selected a timer will begin. You will need to accept a rate before the timer runs out or the rate will expire. After accepting a rate another timer may begin to count down. If so, you will need to successfully approve the transaction within the given time or the accepted rate will be lost.

15.3 Approving Wire Payments

1. Click **Approve** in the left-hand menu or click **Pending Approval** on the **Wire Payments Summary** screen.
2. Select the wire payments to be approved and click **Approve**.
3. Verify that you selected the correct payments for approval and enter your password (and token, if required).
4. Click **OK** to approve or **Cancel** to return to the previous screen.

Note: When creating a wire payment that requires conversion to another currency, you will be presented with a Foreign Exchange Conversion Estimate, including the estimated rate. If you are the only approver or final approver for the transaction, you will be required to accept a rate for same day wire, if rates are available. When "Get a Rate" is selected a timer will begin. You will need to accept a rate before the timer runs out or the rate will expire. After accepting a rate another timer may begin to count down. If so, you will need to successfully approve the transaction within the given time or the accepted rate will be lost.

TIP: RBC Express online banking Alerts help notify payment approvers that they have pending approvals they need to action. Alerts can also inform you that a released payment has been rejected by the bank.

15.4 Creating a Template

Templates are used to store details of repetitive payments. For instance, by entering beneficiary bank and address information for a regular supplier, you only need to enter the payment amount and value date when it's time to make a payment.

To create a template:
1. Select **Create** from the **Templates** section of the left-hand menu.
2. Complete the **Template Name** and **Description** fields. These fields enable you to easily identify templates.
3. If the **Verify for Express Entry** checkbox is ticked, RBC Express online banking will prompt you to complete all mandatory fields and the template will be available for **Express Entry** as noted above.
4. If the template is not to be used for Express Entry, complete as many fields as required and select **Continue**.
5. You can also copy details from an existing template by clicking the **Copy From Existing Template** link and selecting the template to be copied.
6. Select **Continue**.
7. Verify the details.
8. If the Service Administrator activates the template approval option, then the template details must be approved before the template can be used to create a wire payment.

15.5 Import Wire Templates

RBC Express introduces a new function- Import Wire Templates. Users with existing Create Template permissions will automatically have the ability to import Wire Templates. Located on the left hand menu in the Template Section, the new "Import" link provides users a reliable option to input Wire Templates.

To Import Wire Templates:
1. Select Template Import from the Templates section of the left-hand menu.
2. Select the **Browse** button and choose the location of the file to upload.
3. Need details of File Format, link provided
4. Select **Import**

Important: You can now enjoy the convenience of exporting templates from a different site. To Export Wire Templates from the left navigation menu select from the left hand menu **Reports**-**Template**s in CSV format. Prior to importing, ensure the debit account fields match the accounts you have enrolled on the site you will import to.

15.6 Recurring Wire Payments

You can set up standing instructions to automatically make recurring wire payments based on a pre-defined schedule. No manual intervention is required on the value date.

To set up a recurring wire schedule:

1. Under the **Recurring Payments** section of the left-hand menu, select **Create**.
2. Complete the required fields and select **Continue** to establish the payment schedule.
3. Complete the scheduling details, including the date of the first payment and the payment frequency. If you do not stipulate the number of payments or the payment end date, payments will continue indefinitely. Select **Continue**.
4. Verify the recurring payment details and select **Confirm.**
5. If you are an approver, you will be prompted to enter your Password. If you are not an approver, or another approver is required, click on **Submit for Approval** or **Cancel** to return to the list of templates.

15.7 Future Dated Payments – Modify or Delete

To modify or delete a future dated wire payment:

1. Click **Modify** in the left-hand menu.
2. Select the wire payment(s) to be modified or deleted and click **Modify** or **Delete**.
3. Click **Continue** or **Confirm** to return to the previous screen.

Note: For Recurring or Future Dated wires payments where foreign exchange is required, you will be presented with a foreign exchange conversion estimate. We will book the rate when the transaction is processed using the standard rate we make available to you at that time.

15.8 Cut Off Times

1. To view the cut off times, select the **Resource Centre** at the top right-hand side of the RBC Express online banking Home Page.
2. Select **Cut Off Times.**

16. INTERAC E-TRANSFER AUTODEPOSIT

You can now enjoy the convenience of having payments automatically deposited into your business account through Interac e-Transfer Autodeposit on RBC Express Online Banking*.

Autodeposit is a feature within Interac e-Transfer service that enables you to receive e-Transfers without having to answer a security question. You only need to register an email address or a Canadian mobile phone number along with the account you want funds deposited to. Once registered, funds will go directly into the account associated with the email address or phone number that was used to send you an e-Transfer. You don't need to do anything – no answering security questions and no selecting your financial institution. It's that easy!

To access **Interac e-Transfer Autodeposit**, select **Manage Autodeposit Registrations** from the **Payments, Transfers & Deposits** tab on the RBC Express online banking Home Page.

Important: Only RBC Express Administrators with Service Access and RBC Express Administrators without Service Access can register and manage Autodeposit registrations. User Permissions and Approval Rules are not supported by this service.

* Eligible RBC Express clients will automatically be enrolled in the Autodeposit service. Speak to your Account Manager if you do not have the service on your RBC Express platform.

16.1 Interac e-Transfer Autodeposit Home Page

The **Manage Autodeposit Registrations** page provides a summary of active, deactivated and expired Autodeposit registrations, as well as those pending confirmation.

16.2 Setting-up Autodeposit Registrations
1. Click on Set up Autodeposit Registrations to display the Autodeposit Registrations Set up screen.

2. Choose from the drop-down box the business account you want funds deposited to when receiving an e-Transfer.

> **Note**: After selecting an account, you may be required to provide an email address that will be linked to your Interac client profile. This email address will be used by Interac to notify you regarding your Interac e-Transfers services.

3. Select the contact method (**email** or **SMS text**).

4. Enter the email address or Canadian mobile phone number you want to be associated with the account you selected in step 2.

> **TIP**: You can register 25 email addresses or Canadian mobile numbers at a time on this page, up to a total of 500. Click on **Another Contact Method** and repeat steps 3 and 4, if you want to link another email address or Canadian mobile number to the same account. Otherwise, proceed to step 5.

5. If you would like to add another Autodeposit account, click on **Add Another Account** and repeat steps 2, 3 and 4. Otherwise, proceed to step 6.

6. Confirm you have read and agree to the service details.

Set up Autodeposit Registrations

> ⓘ You can register up to 25 email addresses or Canadian mobile numbers at a time up to a total of 500 per company. Senders can deposit funds into an account via the registered email addresses or mobile numbers for that account.
>
> Each registered email address or mobile number costs $5 per month.

Deposit Funds To

00003-00001-1000884-CAD-COMMERC ⌄

When Received Via

◉ Email   ◯ SMS Text

+ Another Contact Method

To This Email Address

caroline.mattos@rbc.com

+ Add Another Account

Service Details

You agree that the person performing this registration for autodeposit is authorized to do so, acting alone, notwithstanding anything to the contrary in an authorization form.

You can set up your Royal Bank accounts to receive *Interac* e-Transfer autodeposits using up to 500 separate email addresses or Canadian mobile numbers per company. While each account may be associated with more than one email address or mobile number, each email address or mobile number may only be

☐ have read and agree to the service details.

[Continue]   [Cancel]

7. Select **Continue**.

![RBC logo]

Set up Autodeposit Registrations

ⓘ You can register up to 25 email addresses or Canadian mobile numbers at a time up to a total of 500 per company. Senders can deposit funds into an account via the registered email addresses or mobile numbers for that account.

Each registered email address or mobile number costs $5 per month.

Deposit Funds To

00003-00001-1000884-CAD-COMMERC ▾

When Received Via

🔘 Email   ⚪ SMS Text

+ Another Contact Method

To This Email Address

caroline.mattos@rbc.com

[+ Add Another Account]

Service Details

You agree that the person performing this registration for autodeposit is authorized to do so, acting alone, notwithstanding anything to the contrary in an authorization form.

You can set up your Royal Bank accounts to receive *Interac* e-Transfer autodeposits using up to 500 separate email addresses or Canadian mobile numbers per company. While each account may be associated with more than one email address or mobile number, each email address or mobile number may only be

☑ I have read and agree to the service details.

[Continue →]   [Cancel]

8. Verify the Autodeposit Registration(s) details and click **Submit** to proceed or **Cancel** to return to the **Autodeposit Registrations Setup** screen.

9. RBC Express will submit the Autodeposit registration(s) to INTERAC and will take you back to the Manage Autodeposit Registrations page, which will display a reminder to activate the registration.

10. The email or mobile phone number holder will receive a validation email or text message from Interac to confirm registration.

   Important: Every Autodeposit registration must be confirmed within 24 hours after being submitted on RBC Express. Otherwise, it will not be activated and will automatically expire. If your Autodeposit registration has not been activated within 24 hours, you must delete it and then re-register.
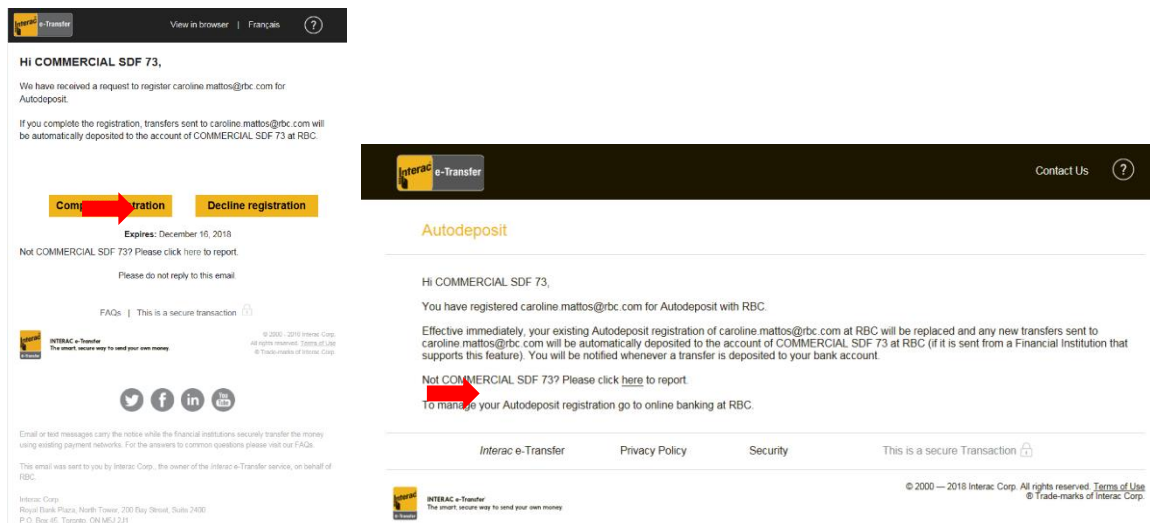
11. After completing the previous step and having received confirmation from Interac that the registration is now **Active**, the registration will also show as **Active** on RBC Express.

16.3 Deactivating Autodeposit Registrations

You can deactivate Autodeposit registrations directly from the **Manage Autodeposit Registrations** page.

1. On the **Manage Autodeposit Registrations** page, select the Autodeposit registration(s) you want to deactivate.

> **Important**: Only Autodeposit Registrations with the following statuses can be deactivated:
>
> Registration Pending – Registration has not been confirmed yet.
>
> Active – Registration has been registered and confirmed.
>
> Under Review – Registration is being verified by Interac for fraud prevention.
>
> Account Closed – The business account linked to the registration has been closed.

2. A floating bar will be displayed. Click **Deactivate** to deactivate and delete the registration(s) you selected on Interac or **Cancel** to withdraw the action.

> **Note**: When an Autodeposit registration is deactivated, it will be no longer available for receiving e-Transfer deposits, unless it gets re-registered on RBC Express (refer to **Setting-up Autodeposit Registrations**).

3. Confirm you want to deactivate the registration(s) by selecting **Yes**.

4. RBC Express will complete the request and display the Autodeposit registration with the "Deactivated" status.

16.4 Deleting Autodeposit Registrations

You can permanently delete Autodeposit registrations from the list on the **Manage Autodeposit Registrations** page.

Important: Only registrations with the following statuses can be deleted* from the list:

- Confirmation Expired – Registration has expired, given it was not confirmed within 24 hours.
- Deactivated – Registration has been deactivated (refer to **Deactivating Autodeposit Registrations**).
- Expired
    - Registered mobile phone number has not received Autodeposit e-Transfers for 3 months.
    - Registered email address has not received Autodeposit e-Transfers for 12 months.

    Note: When an Autodeposit registration expires, it will be no longer available for receiving e-Transfer deposits, unless it gets re-registered on RBC Express (refer to **Setting-up Autodeposit Registrations**).
- Declined – The email or mobile phone number holder has declined the validation email or text message sent from Interac.

*If not deleted, expired, deactivated, and declined registrations will be automatically dropped off from the list in 180 days.

To permanently delete a registration from the list:

1- Click on the **Trash Can** icon at the right side of the registration you want to delete.

2- Confirm your decision by clicking on **Confirm** or select **Cancel** to withdraw the action.
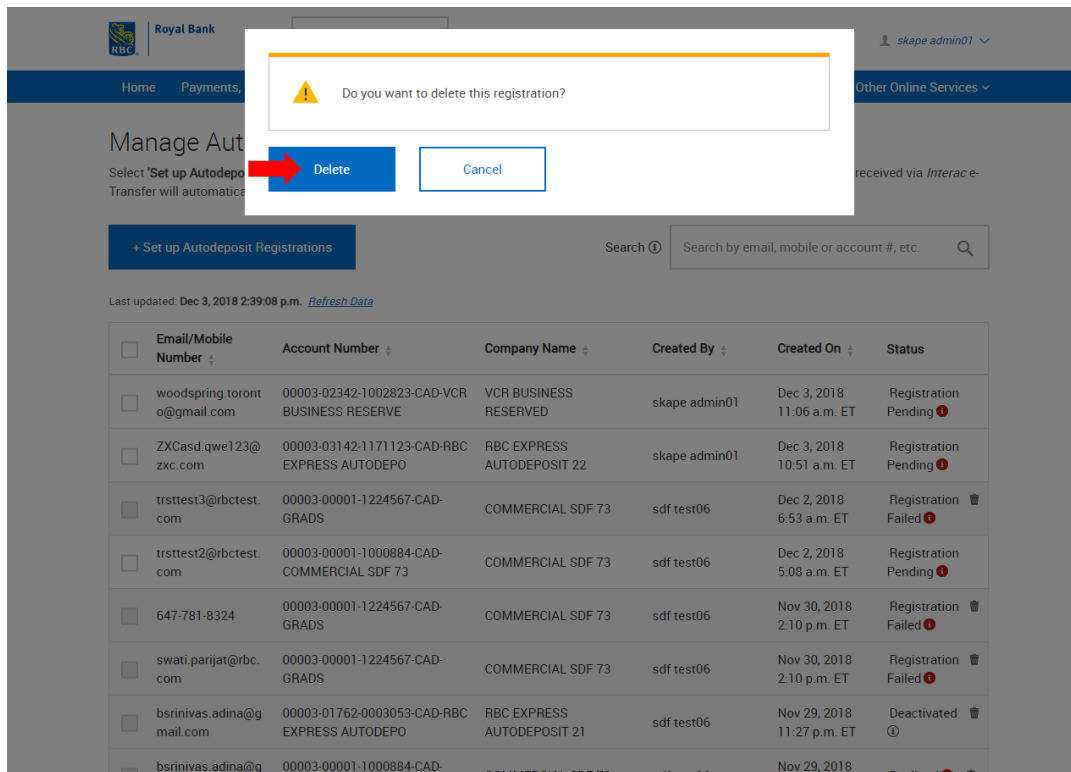
3- RBC Express will permanently delete the registration(s) from the list.

16.5 View History of Incoming Autodeposit e-Transfers
To view all successfully received and deposited e-Transfers:

1- Access the Balance Reporting module on RBC Express and look for "e-Transfer - Autodeposit" Or;
2- Access your monthly statements through the RBC Statements module and look for "e-Transfer - Autodeposit"

TIP: It is highly recommended that clients review the notifications sent from Interac. Such notifications provide additional information about received e-transfers, such as the sender's name and an optional memo that a recipient may receive from the sender with further details about that transaction.

16.6 Cut Off Times
There are no cut-off times. Interac e-Transfers can be received 24/7. Availability of the service is not affected by weekends or holidays.

16.7 Fees
There are no fees to register or receive funds via Autodeposit. All other regular account fees will continue to apply.

16.8 Service Enrollment

Eligible RBC Express clients are automatically enrolled for the Autodeposit service and the client's eligible accounts will be auto-added to the service. Clients who do not want to have the service available on their RBC Express site(s) can contact their Account Manager or Service Manager to suspend/cancel the service.

Important: Only a client's owned CAD Business Deposit Accounts (BDA) will be automatically enrolled for the Autodeposit service. Clients should speak with their RBC Representative if they wish to enroll non-owned accounts for the service.

APPENDIX A – RBC EXPRESS ONLINE BANKING SYSTEM REQUIREMENTS

RBC Express System Requirements

The following are the minimum system requirements for RBC Express. It is only acceptable to use official versions, which are unaltered from manufacturer specifications. Beta releases are not supported.

Operating Systems

Minimum	Recommended	Supported
Windows 7	Windows 8.1	Windows 7 Windows 8 Windows 8.1
Mac OS X 10.8 Mountain Lion	Mac OS X 10.10 Mavericks	Mac OS X 10.8 Mountain Lion Mac OS X 10.8 Mavericks Mac OS X 10.10 Yosemite

Web Browsers

Minimum	Recommended	Supported	Download Browser
Windows OS			
Internet Explorer 9	Internet Explorer 11	Internet Explorer 9 Internet Explorer 10 Internet Explorer 11 Microsoft Edge	Microsoft Explorer
Firefox 37	Firefox latest version	Firefox latest version	Microsoft Firefox
Google Chrome 39	Google Chrome latest version	Google Chrome latest version	Google Chrome
Mac OS			
Safari 6.2.4	Safari 8.2.4	Safari 6.2.4 Safari 7.1.4 Safari 8.0.4	Safari
Firefox 37	Firefox latest version	Firefox latest version	Mozilla Firefox
Google Chrome 39	Google Chrome latest version	Google Chrome latest version	Google Chrome

Web Browser Plug-Ins

Minimum	Recommended	Supported	Install Plug-In
Oracle Java 7u79	Oracle Java 7u79 or higher	Oracle Java 7u45	Oracle Java
Adobe Reader X	Adobe Reader X	Adobe Reader X or higher	Adobe Reader

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:

- 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