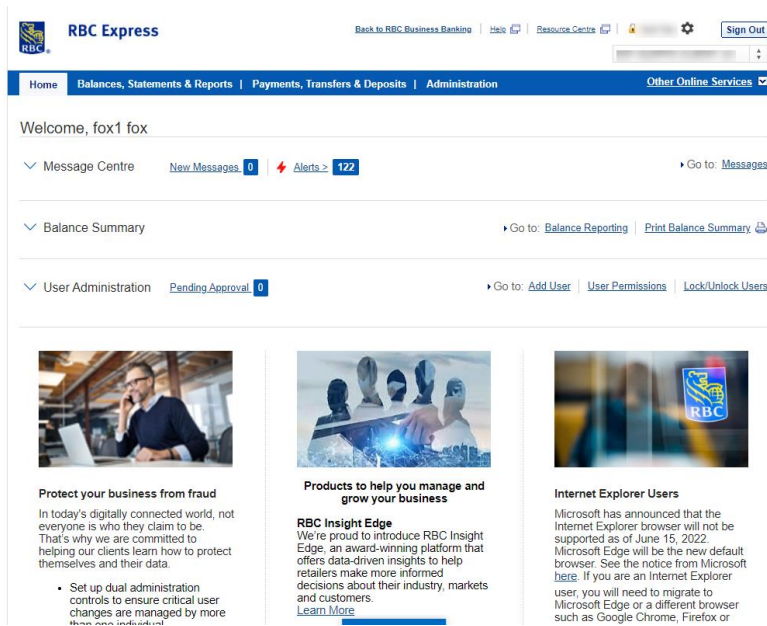


What are the Core Services?

RBC Express Core services are the basic online banking functions that allow users to view information about the accounts and control the cash flow. This document is organized into 2 main parts: **account information** and **account control** and will outline how to get started with using these features.

Service Name	Function	Purpose	Description
Balancing Reporting	View	Information	View current account balances and download recent transaction details (6 month history)
RBC Statements	View	Information	View a variety of Statements (Credit Card, Business Account, Loan and Fee Statements) in a PDF and CSV formats (7 year history or as long as the account has been opened with RBC)
Account Images	View	Information	Images of cheques that have been processed
Stop Payments	Cheque Processing (outgoing)	Control	Place a Stop request on a Cheque or Preauthorized Payment that has been written against your accounts
Account Transfers	Payments - Internal Transfer	Control	Transfers within your organization’s internal accounts
Bill Payments	Outgoing Payments	Control	Pay Canadian companies that have enrolled with RBC as online payees. Typically this is used for paying utilities: internet, telephone, hydro, or for paying credit cards you hold with RBC or other financial institutions
Administration	Access & Security	Control	The ability to add users, assign their permissions, create approval rules, assign tokens or approve administrative settings created by other Admins



Administration

Before you begin – some set up is required

RBC Express is a multi-user Online Banking Platform. When your organization is new to the RBC Express Core Services the best way to start is by going through the Administration menu.

Administration establishes

- (a) *Users* - who has access
- (b) *User Permissions* - what the access permits them to see and/or do
- (c) *Approval Rules* - the approval process for each transaction type enrolled



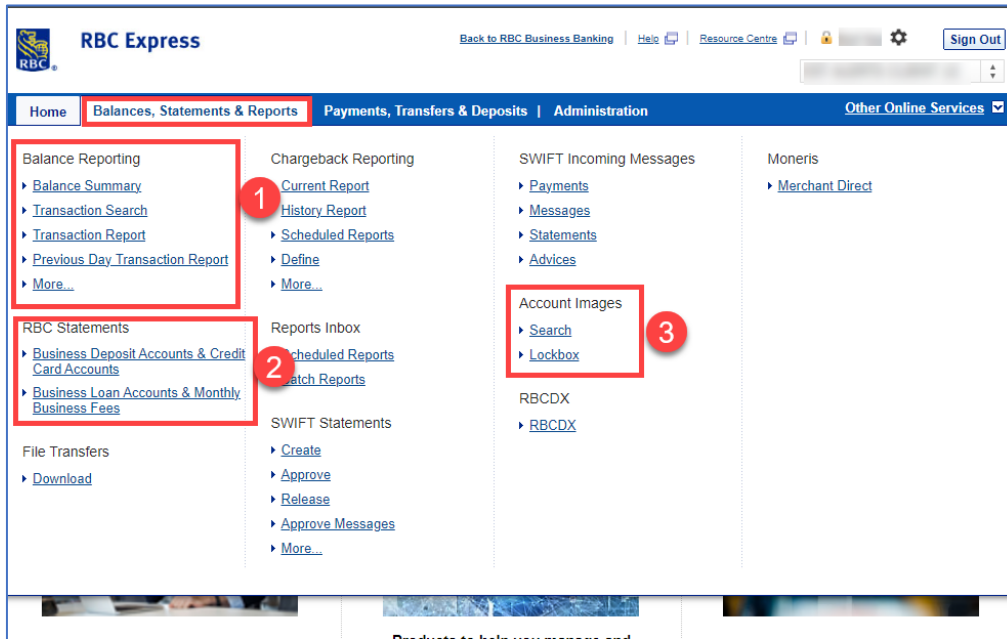
1	<i>Manage Users and Permissions</i>	<ul style="list-style-type: none"> • Use this to confirm who has access or to delegate access to others. • Keep in mind that if you add other users you will have full control over which accounts they can see (if any) and what transactions they can initiate and/or complete independently (if any).
2	<i>Approval Rules</i>	<ul style="list-style-type: none"> • The Approval Rules outline the approval flow for transactions and must be established for each payment service before payments can be sent. • The Approval Rules can be as simple or as complex as your internal organization structure requires. • For Core Services there are two rules that need to be established: <i>Account Transfers</i> and <i>Bill Payments</i>

* Dual Administration may apply: Dual Administration means that when one Admin creates an approval rule or a user permission, a second Admin must approve
 To learn more about Administration click here: <https://www.rbcroyalbank.com/rbcexpress/Administration-pre-readmaterial-eng.pdf>

Notes:

Account Information – View Services

These services will provide information about the accounts, they allow you to view the account balances and the transaction statements



1	Balance Reporting	View current account balances and download recent transaction details (6 month history)
2	RBC Statements	View the month end and fee statements in PDF format (7 year history)
3	Account Images	Images of cheques that have been processed (deposited on recipient's end)



Balance Reporting

Balance Reporting will display the current account balances and recent account history. The account history available here begins on the day the accounts are enrolled into RBC Express and will go back as far as 180 days (6 months). If you need older account details, go to the [RBC Statements](#) section.

1	Balance Summary	View account balances only – this page will not show transactions
2	Transaction Search	Use filter criteria to search for specific Transactions (no balances)



3	Transaction Report	Report of transactions, includes opening and closing balances
4	Preferences	Customize your use of the Balance Reporting Menu

Balances

The screenshot displays the RBC Express 'Balance Reporting - Balance Reports - Balance Summary' page. The left sidebar contains a navigation menu with categories: Balance Reporting, Transaction Reports, Transaction Search, and Preferences. The 'Balance Reporting' section is expanded, and 'Balance Summary' is highlighted. The main content area shows 'Selection Criteria' with a report date of 06/19/ and a 'Submit' button. Below this is a table of account balances for the report date of Jun 19, 2019.

Account Type	Account	Currency	Balance
BUS_DEP	ROYAL BANK OF CANADA-	CAD	997.75
BUS_DEP	CAD Operating ROYAL BANK OF CANADA-0	CAD	1,000.00
BUS_DEP	Payroll ROYAL BANK OF CANADA-C	CAD	1,000.00
BUS_DEP	Misc ROYAL BANK OF CANADA-	CAD	1,000.00
BUS_DEP	USD Main ROYAL BANK OF CANADA-0	USD	597,757.78

Transaction Report



Use the calendars at the top to select the date range you would like to view (the other filter criteria are optional)

RBC Express

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Balance Reporting - Transaction Reports - Business Accounts

Selection Criteria

From Date (mm/dd/yy) 06/19/19 **To Date (mm/dd/yy)** 06/19/19

Currency: All Currencies

Bank: All Banks **Branch:** All Branches

Filter By: Group Accounts

All Accounts Select Accounts

Include Current Day backdated transactions

Filter Debits Under Amount **Filter Credits Under Amount**

*** Report Format:**

Web Page (HTML) Export Standard (TXT) Adobe Acrobat (PDF) Export Expanded (TXT)



Download Transactions – to a 3rd Party accounting software

Within the *Transaction Search* section there is an option to *Download Transactions* in a File Format that can be read by some third party software providers

Transaction Search

- Business Accounts
- Loans
- Credit Card
- Download Transactions**

*** File Format**

- Quickbooks†
- Generic OFX
- Quickbooks†**
- Sage 50†
- Sage 300†

Balance Reporting - Download Transactions

Selection Criteria

From Date (mm/dd/yy) To Date (mm/dd/yy)

Transactions since last download ?

Accounts

All Accounts Select Accounts

*** File Format**

Preferences

Manage Account Groups

Group accounts together to be able to view a shared transaction report and /or a cumulative balance

Business Accounts

Currency: All Currencies
Bank: All Banks
Number of Accounts: 3
Group: Business Accounts
Filter Debits under amount:

Branch: All Branches
Sub-Group: All Subgroups
Filter Credits under amount:

Group: Business Accounts						
Account: ROYAL BANK OF CANADA-C : CAD						
Description	Effective Date	Serial Number	Debits	Credits	Balance	
					Opening Balance:	994.89
					Closing Balance:	0.00 0.00 994.89
Account: ROYAL BANK OF CANADA-00 : CAD						
Description	Effective Date	Serial Number	Debits	Credits	Balance	
					Opening Balance:	1,000.22
					Closing Balance:	0.00 0.00 1,000.22
Account: ROYAL BANK OF CANADA-C : CAD						
Description	Effective Date	Serial Number	Debits	Credits	Balance	
					Opening Balance:	1,000.60
					Closing Balance:	0.00 0.00 1,000.60
Business Accounts			Total :	0.00	0.00	2,995.71

*** End of report ***

Bank & Currency Ordering

When viewing Balances & Transactions choose whether you r CAD or USD accounts appear on top (default is CAD on top)



<p>Backdated Transactions</p>	<p>Backdated transactions are ones that have been entered into your account with an earlier date than the date on which the transaction was actually processed.</p> <p>If you select to <i>Include Current Day backdated Transactions</i> in reports any backdated transactions that were processed on the current day will appear in the report – provided the report was generated to include the previous business day as well</p> <p>You can make this selection at the time that you generate the report; however if you check the box in the preferences sections, backdated transactions will be included as the default</p>
<p>Scheduled Reports</p>	<p>If you will be using the Transaction Reports feature on a regular basis to look up specific criteria for your accounts you may want to consider scheduling a report to be readily available when you sign in.</p> <p>For example: For a specific account you may want to see all outgoing transactions in the last week.</p> <p>Using the schedule reports feature you can choose the account, the frequency (weekly), and the transaction types (outgoing).</p> <p>The report will not be emailed, Users must sign in to retrieve the report from the Report Inbox</p>

RBC Statements

RBC Statements refers to 4 types of statements available:

1. Business Deposit Accounts (download to a PDF file format)
2. Credit Card Accounts (download to a PDF file format)
3. Business Loan Accounts (download to a PDF file format)
4. Monthly Business Fees (download to either CSV and/or PDF file format)

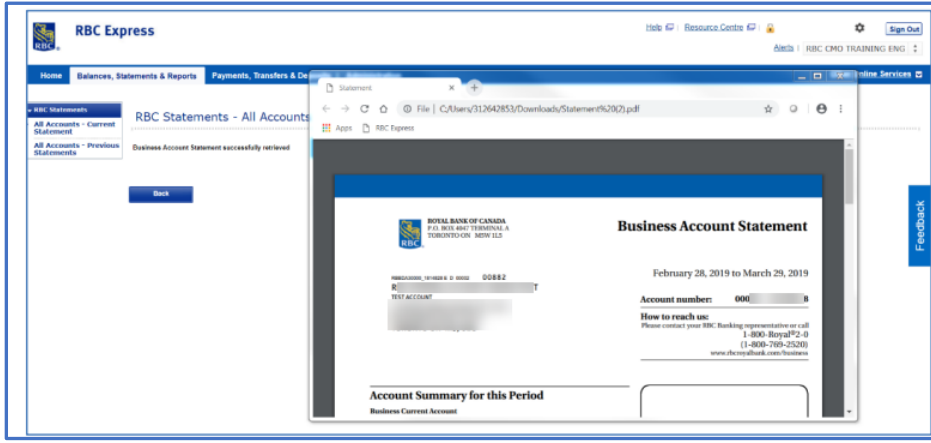
RBC Express provide a 7 year history or as long as the account has been opened with RBC.

Select the type of statement from the 2 links provides

RBC Statements

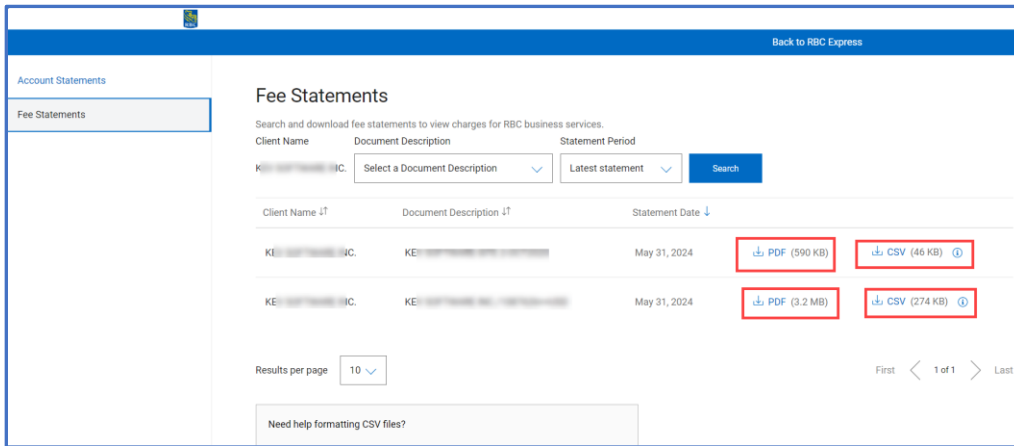
- ▶ [Business Deposit Accounts & Credit Card Accounts](#)
- ▶ [Business Loan Accounts & Monthly Business Fees](#)

To open the document click View Statement - The PDF document should open up in its own window or tab on your internet browser. *Having trouble? If the document does not appear – your browser may be blocking the pop up window.



Monthly Business Fees statements allow you to download to either CSV and/or PDF file format.

Help for downloading to CSV format is provided on the page.



***Having trouble?**

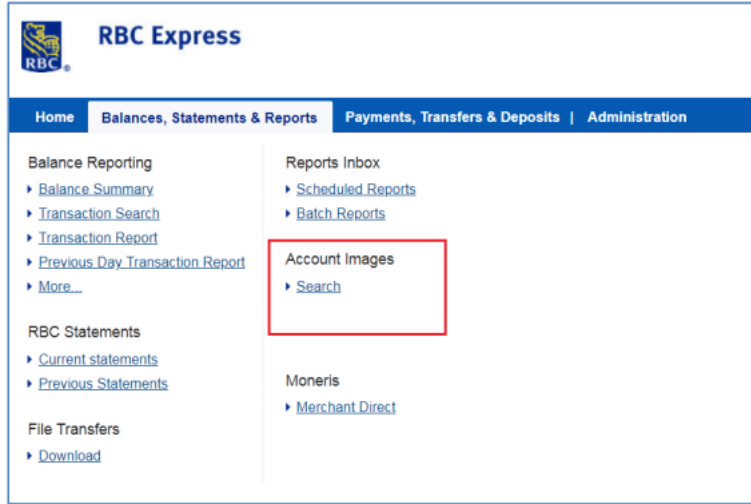
- After you click *View Statement* the statement should appear in its own window. If it does not the most likely reason is the internet browser’s **pop up blocker settings**.
- To correct this, when you click *View Statements* look at the very top and/or very bottom of your computer screen. Often the browser will have some indication that something is being blocked from our site.
- You may also go to the browser’s settings to allow pop ups from our sites address: www6.rbc.com

Account Images

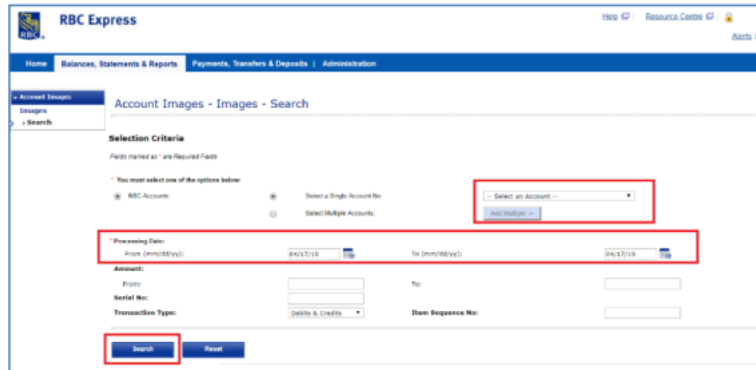
Account Images enables you to view images of paper based transactions processed to your RBC business deposit accounts – in this scenario processed refers to cheques that have been deposited by the recipient.

Searching Account Images

From the blue banner at the top of the screen select *Balances, Statements and Reports*. Under the *Account Images* heading click the *search* link



Use the selection criteria to locate the image.
The processing date selection is limited to 30 day range at a time.

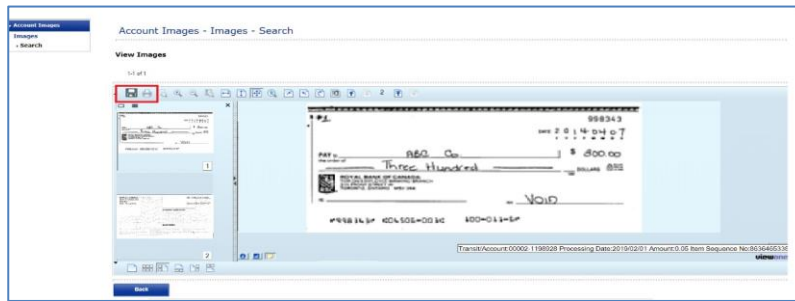


In this example the selection criteria produces multiple results printed

The screenshot shows the RBC Express web interface. At the top, there are navigation tabs: Home, Balances, Statements & Reports, Payments, Transfers & Deposits, Administration, and Other Online Services. Below this is a search bar for 'Account Images - Images - Search'. The search results are displayed in a table with the following columns: Account, Serial No., Processing Date, Transaction Type, Amount, Status, and Details. The table contains 10 rows of data, all with a status of 'Available'. A red box highlights the 'Request Image' button at the bottom of the table.

Account	Serial No.	Processing Date	Transaction Type	Amount	Status	Details
1	0002-119920	0 Feb 01, 2019	DNDR	0.00 CAD	Available	
2	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
3	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
4	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
5	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
6	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
7	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
8	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
9	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	
10	0002-119920	0 Feb 01, 2019	DNDR	0.05 CAD	Available	

The final image result will appear in a blue menu window which allows the image to be flipped, magnified, saved or printed





Notes:

Account Control - Payments

This section of the document will cover the Core Services which allow you to control your cash flow: by moving funds internally, paying bills and stopping outgoing cheques.

Other Payment Services: the payment services in this document are Account Transfers and Bill Payments. Your profile may include other payment types than just these Core payments. To learn more about the other transaction types refer to the following documents:

Wire Payments <https://www.rbcroyalbank.com/rbcexpress/wire-payments.pdf>

ACH Record Manager <https://www.rbcroyalbank.com/rbcexpress/Record-Manager-Pre-Read-Training.pdf>

ACH Payment Manager <https://www.rbcroyalbank.com/rbcexpress/Payment-Manager-Pre-Read-Training.pdf> File

Transfer <https://www.rbcroyalbank.com/rbcexpress/file-transfer-training-job-aid.pdf>

Core Payments

The screenshot shows the RBC Express web interface. At the top, there is a navigation bar with the RBC logo, 'RBC Express' text, and links for 'Help', 'Resource Centre', 'User Name', a settings gear, and a 'Sign Out' button. Below this is a secondary navigation bar with tabs for 'Home', 'Balances, Statements & Reports', 'Payments, Transfers & Deposits' (which is highlighted), 'Administration', and 'Other Online Services'. The main content area is divided into several columns of links. Three red boxes are drawn around specific sections: Box 1 highlights the 'Account Transfers' section with links for 'Create', 'Approve', 'Release', 'Activity Reports', and 'More...'. Box 2 highlights the 'Bill Payments' section with links for 'Pay a Bill', 'Approve', 'Release', 'Activity Report', and 'More...'. Box 3 highlights the 'Stop Payments' section with links for 'Stop a Cheque', 'Stop Multiple Cheques', 'Stop a Pre-Authorized Payment', 'Import a File', and 'More...'. Other visible sections include 'File Transfers', 'Wire Payments', 'Deposit and Manage Cheques', 'RBC Payee Match', and 'ACH Direct Payments & Deposits'.



1	Account Transfers	Transfers within your organization’s internal accounts
2	Bill Payments	Pay Canadian companies that have enrolled with RBC as online payees. Typically, this is used for paying utilities: internet, telephone, hydro, or for paying credit cards you hold with RBC or other financial institutions
3	Stop Payments	Place a Stop request on a Cheque or Preauthorized Payment that has been written against your accounts.

Account Transfers

An Account Transfer is a transfer of funds within your organization’s internal accounts Internal accounts may include:

- CAD Business Deposit Accounts
- USD Business Deposit Accounts

Other account types such as RBC Visas, or Loans may be added on an exception basis. Speak to your RBC representative to find out if your non-business deposit accounts can be added into Account Transfers. Visas specifically may also be paid through the Bill Payments feature.

Account Transfer – One Time - Nonrecurring

Using the blue banner at the top of the RBC Express screen choose *Payments, Transfer and Deposits*. Under the *Account Transfers* heading click the *Create* link.


Account Transfers can be future dated or same -day

Enter in the amount

If conversion is required you will need to select the currency

In a case with conversion, you will be presented with a rate which you will accept or reject. If your transfer requires approval from another user, you will be given an estimated rate - the final approver will see the final rate and will have to accept it before moving forward.

Foreign Exchange Conversion Estimate

 **Estimated Transaction Amount**
The foreign exchange rate and transaction amount displayed here are estimated. The rate can only be booked at the time of final approval.

- 1 USD = 1.3593 CAD / (1 CAD = 0.7357 USD)
- 73.57 USD = 100.00 CAD
- As of April 22, 2019 01:52:34 PM EDT
- Note: Amount does not include account or service fees that will apply to this transaction. Exchange rates shown here have been rounded to 4 decimal places. The actual rate used may have up to 9 decimal places and will be displayed on your Activity Report.

Finish the transfer by providing your approval or by submitting the payment to be approved by others ([how to approve Account Transfers created by others](#))

Recurring Transfers – always the same amount, scheduled transfers

- A Recurring Account Transfer is a regularly scheduled transfer between your internal accounts where the amount is always the same.
- Recurring Transfers can be set up with a *final payment date*, with a *final number of payments* or they can go on *indefinitely*.
- The recurring payment will be created and approved once and will only need to be re-approved if it is cancelled or modified.

The set up the recurrence use the *Create* link under *Recurring Account Transfers*. Fill in the required fields.

The screenshot shows the RBC Express web interface for creating a recurring transfer. The page title is "Account Transfers - Recurring Transfers - Create". The left sidebar contains a navigation menu with "Recurring Transfers" highlighted, and "Create" selected. The main content area is titled "Required Information" and contains the following fields:

- * Transaction Name: ? (Text input)
- * Transfer From: (Dropdown menu: -- Select an Account --)
- * Transfer To: (Dropdown menu: -- Select an Account --)
- Comments ? (Text input)
- * Frequency: (Dropdown menu: -- Select a Frequency --)
- * First Transfer Date: (Date picker showing Apr / 24 / 2019)
- * Number of Recurrences: ? (Radio buttons: Indefinite, Number of Times, Last Transfer)
- * Amount: (Text input)
- * Currency: ? (Dropdown menu: Select a Currency)

At the bottom of the form are "Continue" and "Reset" buttons.

Choose the relevant accounts, Amount and First Transfer date



<p>* Frequency: -- Select a Frequency --</p> <p>* First Transfer Date: Apr / 24 / 2019 MMM DD YYYY</p> <p>* Number of Recurrences: <input checked="" type="radio"/> Indefinite <input type="radio"/> Number of Times <input type="radio"/> Last Transfer</p> <p>* Amount <input type="text"/></p>	<p>* Frequency: -- Select a Frequency -- -- Select a Frequency -- Weekly Bi-Weekly Twice Monthly Last Business Day of the Month Monthly Bi-Monthly Quarterly Semi-Annually Annually</p> <p>* First Transfer Date:</p> <p>* Number of Recurrences: ?</p> <p>* Amount</p>
---	---

Approve an Account Transfer - Created by other Users:



From the home page use the tab that says *Payments Transfers & Deposits* Under the *Account Transfers* heading choose the link that says *More*

The screenshot shows the RBC Express navigation menu. The 'Payments, Transfers & Deposits' tab is highlighted with a red box. Under the 'Account Transfers' section, the 'More...' link is also highlighted with a red box.

By selecting *More* you will be brought to the Summary page for Account Transfers, any payments that are pending will be listed on this page with a hyperlink that can be used to complete the approval.

If there is a pending payment under your own name, the payment may be approved by you. If there is a pending payment under the business name, the payment cannot be approved by you, and must be approved by another person within your organization :

The screenshot shows the 'Account Transfers - Summary' page. A table displays the status of account transfers for 'RBC CMO TRAINING GRO'. The 'Pending Approval' row is highlighted with a red box.

	Rc [redacted]	RBC CMO TRAINING GRO
Pending Approval	1	1
Pending Release	0	0
State Dated		0

Account Transfers released by Rc [redacted] r on Apr 29, 20 [redacted] :

In Progress	0
Completed	0
Unsuccessful	0
Future Dated	0
Notice in Progress	0
Pending at Bank	0

(as of Apr 29, 2019 at 12:01:29 PM ET)

Use the select box on the left and click the blue *Approve* button

Account Transfers - Approve

All Transactions Foreign Exchange Transactions Pending Final Approval [Show Advanced Filter](#)

Select one or more transactions to approve. To book a foreign exchange rate, you must select each transaction individually.

Select all on this page only

Select	Seq No	Transfer From	Transfer To	Value Date	Amount	Created By	Details
<input checked="" type="checkbox"/>	1	0001 RBC INTERNAL ACCOUNT	00003- CAD- CAD General	Apr 29, 2019	1.00 CAD	David Andrews	

Reports

The main report is the Account Transfer Activity Report. The report can be accessed at any time from the left had side menu, and it has a 180 day (6 month) history

Begin by using the calendars to indicate the date (s) on which the transfer was completed. All other filter criteria is optional

Account Transfers - Reports - Transfer Activity

Selection Criteria

Value Date:
From (mm/dd/yy): 05/10/19 To (mm/dd/yy): 05/17/19

Transfer Amount:
From: To:

Accounts:
From: All accounts Select accounts
To: All accounts Select accounts

Transfer Currency: -- All --
Status: -- All --
Bank Ref Number:
Sort Options Within Currency Group:
Primary: Value Date Secondary: Transfer Amount

Report Options:
 Summary Detail
 Web Page (HTML) Adobe Acrobat (PDF) Export File Format (TXT)

Under Report Options there is a **Summary** and a **Detail** report

The **Summary** Report is the basic view:



Transfer Activity Report - Summary

Robin Farquharson, RBC CMO TRAINING ENG
Report Creation Date: May 17, 2019 01:02:31 PM ET

Date: From **Apr 17, 2019** To **May 17, 2019**

From Account(s): **All** To Account(s): **All**
 Bank Reference Number: **All** Amount Range: **All**
 Transfer Currency: **All** Transfer Status: **All**

Transfer Currency : CAD

Value Date	From Account/Debit Amount	To Account/Credit Amount	Status
Apr 22, 2019	00003-00002-1198928-CDN General 100.00 CAD	00003-00002-1198951-CDN Miscellaneous	Completed
Apr 24, 2019	00003-00002-1198928-CDN General 1.00 CAD	00003-00002-1198944-CDN Expenses	Deleted
May 01, 2019	00003-00002-1198928-CDN General 1.00 CAD	00003-00002-1198944-CDN Expenses	Deleted
May 08, 2019	00003-00002-1198928-CDN General 1.00 CAD	00003-00002-1198944-CDN Expenses	Deleted

*** End of report ***

[Printer Friendly Version](#)
[Export Data](#)
[Back](#)

Detail will allow you show you additional information:

- Name of who created and approved the payment (with time stamps)
- Bank Reference number
- exchange rates (if applicable)

[Printer Friendly Version](#)
[Export Data](#)
[Back](#)

Transfer Activity Report - Detail

Robin Farquharson, RBC CMO TRAINING ENG
Report Creation Date: May 17, 2019 08:53:01 AM ET

Date: From **Mar 01, 2019** To **May 17, 2019**

From Account(s): **All** To Account(s): **All**
 Bank Reference Number: **All** Amount Range: **All**
 Transfer Currency: **All** Transfer Status: **All**

Value Date:	Mar 13, 2019	Transfer Amount:	100.00 CAD
From Account Name:	CDN General	From Account #:	00003-00002-1198928-CAD
To Account Name:	CDN Expenses	To Account #:	00003-00002-1198944-CAD

Comments:

Created By:	Maurice Michaud, Mar 13, 2019 at 02:10 PM ET
Last Modified by:	Maurice Michaud, Mar 13, 2019 at 02:12 PM ET
Released By:	
Approved By:	Maurice Michaud

Foreign Exchange

Contract #:

Exchange Rate: **Settlement Amount:**

Bank Ref.#:	123456789
Status:	Completed

Bill Payments

On RBC Express, a Bill Payment allows you to Pay Canadian companies that have enrolled with RBC as online payees also known as corporate creditors. Typically this is used for paying utilities: internet, telephone, hydro, or for paying credit cards you hold with RBC or other financial institutions

Add Bill Payees – Set up Corporate creditors

If it is your first time using bill payments, you must *set up a corporate creditor* (adding a payee). Please select the bottom option on the left-hand side

RBC Express
Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Bill Payments - Pay a Bill
No Corporate Creditor(s) enrolled.

RBC Express
Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Bill Payments - Set up Corporate Creditors
No Corporate Creditors established for this service.
Set up Corporate Creditors :

Add

After you have selected your corporate creditor, you must enter in your account number that you hold with them.

Reminder: If you are unsure of what account number to enter here try the following:

- review your most recent bill or invoice from the corporate creditor
- Search their name through this link for a general description of their account number criteria (example: the account number is 10 characters long and begins with XX) <http://www.rbcroyalbank.com/online/online-billpayees.html>
- If you are still unsure – Please follow up with the creditor/payee in question.



RBC Express

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Bill Payments

Summary
 Pay a Bill
 Modify
 Approve
 Release
 Recall
 Import
 Recurring Bill Payments
 Reports
 Set up Corporate Creditors

Bill Payments - Set up Corporate Creditors

Enter Corporate Creditor: Begins With Contains

RBC Express

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Bill Payments

Summary
 Pay a Bill
 Modify
 Approve
 Release
 Recall
 Import
 Recurring Bill Payments
 Reports
 Set up Corporate Creditors

Bill Payments - Set up Corporate Creditors

Enter your account number with the Corporate creditor. Do not enter spaces, dashes or extra characters.

Corporate Creditor: VISA ROYAL BANK

* Creditor Account Number:

Creditor Nickname:

Pay a Bill - Nonrecurring (One time)

Use the drop down menus to select the account you will be paying from, and the Corporate Creditor you are paying.

RBC Express

Home | Balances, Statements & Reports | Payments, Transfers & Deposits | Administration

Bill Payments

Summary
 Pay a Bill
 Modify
 Approve
 Release
 Recall
 Import
 Recurring Bill Payments
 Reports
 Set up Corporate Creditors

Bill Payments - Pay a Bill

Fields marked as "*" are Required Fields

* Debit Account : -- Select an Account --

* Corporate Creditor : -- Select a Corporate Creditor --

* Amount :

* Payment Date: (mm/dd/yy) 04/17/19

Bill Payment(s) created by Robin Farquharson in this session:

Corporate Creditor	Debit Account

Use the drop down menus to select the account you will be paying from, and the Corporate Creditor you are paying.

Keep in mind that the Approval Rules, created by your organization's Administrators may indicate that this payment requires further approval.

How do you create a recurring Bill Payment?

When the bill amount is always same and is due on a regularly scheduled basis – this can be set up in the recurring section of the Bill Payments menu



RBC Express

Home | Balances, Statements & Reports | **Payments, Transfers & Deposits** | Administration

Bill Payments

- Summary
- Pay a Bill
- Modify
- Approve
- Release
- Recall
- Import
- Recurring Bill Payments**
 - Create**
 - Modify
 - Approve
 - Listing
- Reports
 - Bill Payment Activity
 - Pending Approval
 - Recurring Bill Payments
 - Corporate Creditors List
 - Approval Rules
 - Import Status
- Set up Corporate Creditors

Bill Payments - Recurring Bill Payments - Create

Fields marked as "*" are Required Fields

* Payment Name:

* Debit Accounts:

* Corporate Creditor:

* Amount:

Payment Schedule:

* Start date: (mm/dd/yy)

* Payment Frequency:

Enter either the Number of Payments or an End Date. If neither is entered, the Payment will recur indefinitely.

Number of Payments:

OR

End Date: (mm/dd/yy)

* **Payment Frequency:**

-- Select a Frequency --

- Select a Frequency --
- Weekly
- Bi-Weekly
- Twice Monthly
- Last Business Day of the Month
- Monthly
- Bi-Monthly
- Quarterly
- Semi-Annually
- Annually

Approve a Bill Payment – created by others

Begin by using the Payments, Transfers, & Deposits tab on the blue banner at the top of the screen, Under the Bill Payments heading choose the blue More link

RBC Express

Help | Resource Centre | David Andrews | Sign Out

RBC CMO TRAINING GRO

Home | Balances, Statements & Reports | **Payments, Transfers & Deposits** | Administration | Other Online Services

- File Transfers
 - Upload
 - Approve
 - Activity Report
- Account Transfers
 - Create
 - Approve
 - Release
 - Activity Reports
 - More...
- Interac e-Transfer®
 - Manage Autodeposit Registrations *New!*
- Bill Payments**
 - Pay a Bill
 - Approve
 - Release
 - Activity Report
 - More...**
- Wire Payments
 - Create
 - Approve
 - Release
 - Activity Report
 - More...
- Stop Payments
 - Stop a Cheque
 - Stop Multiple Cheques
 - Stop a Pre-Authorized Payment
 - Import a File
 - More...
- ACH Direct Payments & Deposits
 - Create Payment Files
 - Approve
 - Release
 - Service Reports/Data Files
 - More...

The “More...” link leads to a summary page where all pending payments are tracked. Use the blue Pending Approval link to view and complete the payment.

	Robin Alexander	RBC CMO TRAINING GRO
Pending Approval	1	1
Pending Release	0	0
Stale Dated	0	0

Bill Payments released by Robin Alexander on May 22, 2019 :

In Progress	0
Completed	0
Unsuccessful	0
Future Dated	0

Bill Payments recalled by Robin Alexander on May 22, 2019 :

Recall In Progress	0
Recall Completed	0
Recall Unsuccessful	0

Review the details of the pending payment and use the check box on the left to select and approve the payment.

Approval for Bill Payments requires a password, (in some cases your organization may require a token as well) You will also be asked if the payment should be **released now** or **released later**.

	Corporate Creditor	Debit Account	Amount	Payment Date	Details
<input type="checkbox"/>	1 Johnson's Visa	00003-00002-1 CAD General	100.00	Sep 27,	

Approve



Reports

The Bill Payment Activity report has a 180 day (6 month) history

- use the calendar to indicate the date (s)
- use the other optional filter criteria
- choose Summary or Detail

Detail will provide more information than summary

Payment Date	Corporate Creditor/Account Number	Payment Amount	Debit Account	Status	Details
Feb 08, 2019	VISA ROYAL BANK-4	1.00	00001-CDN General	Deleted	View Details
Feb 08, 2019	VISA ROYAL BANK-4	1.00	00003-CDN General	Deleted	View Details
Feb 19, 2019	BELL CANADA BUSINESS INTERNET SOLUT	1.00	00003-CDN General	Deleted	View Details
Feb 22, 2019	ENBRIDGE GAS INC	1.00	00003-CDN General	Deleted	View Details
Feb 26, 2019	BELL CANADA BUSINESS INTERNET SOLUT	0.50	00003-CDN General	Deleted	View Details
Feb 26, 2019	ENBRIDGE GAS INC	1.00	00003-CDN General	Deleted	View Details



The report will provide a “status: completed” and a confirmation number once it has been completely approved and released

Bill Payments - Reports - Bill Payment Activity

Printer Friendly Version Back

Bill Payment Activity Report - Details

Report Creation Date: May 27, 2019 09:46:19 AM ET

Payment Date: From Jan 27, 2019 To May 27, 2019 Status: All

Amount: All
Debit Account(s): All
Corporate Creditor Account(s): All

Payment Date: Feb 08, 2019 Amount: 100.00

Debit Account: 00003-...ID-
CDN General

Corporate Creditor: VISA ROYAL BANK Creditor Account: ...

Creditor Nickname: Johnson's Visa Invoice Number: ...

Created By: ... at 02:24 PM ET

Last Modified By:

Approved By:

Released By:

Recalled by:

Status: Completed

Confirmation Number: 1234 Recall Confirmation Number: ...

Stop Payments

This feature allows you to place a Stop request on a Cheque or Preauthorized Payment that has been written against your accounts.

- A Stop payment instruction will be completed on a best effort basis
- The Stop must be submitted before the cheque or payment has been processed by the recipient
- We recommend you notify the recipient that a Stop Payment has been requested

To submit a stop payment start by using the *Payments Transfers & Deposits* tab on the blue banner at the top of your screen. If you have access to Stop Payments it will be visible on this menu



The screenshot shows the RBC Express navigation menu. The 'Payments, Transfers & Deposits' tab is highlighted with a red box. Within this menu, the 'Stop Payments' sub-menu is also highlighted with a red box. The 'Stop Payments' sub-menu includes the following options: Stop a Cheque, Stop Multiple Cheques, Stop a Pre-Authorized Payment, Import a File, and More... Other menu items include File Transfers, Account Transfers, Interac e-Transfer, Bill Payments, Wire Payments, and Deposit and Manage Cheques.

The screenshot shows the 'Stop Payments - Stop a Cheque' form. The 'Stop a Cheque' menu item is highlighted with a red box. The form contains the following fields:

- Account:** A dropdown menu with the text "-- Select an Account --".
- Cheque Date:** A date input field with the format "(mm/dd/yy)".
- Amount:** A text input field.
- Payable To:** A text input field.
- Serial Number:** A text input field.

At the bottom of the form are 'Continue' and 'Reset' buttons. A note above the fields states: "Fields marked as * are Required Fields".

- When stopping a cheque, all fields must be entered and be completely accurate. Stopping a cheque is subject to failure if any of these fields have an error entered (e.g. the serial number you entered on the stop payment differs from the stop payment on the cheque).
- When stopping a pre-authorized payment, all fields must be entered and be completely accurate. Stopping a pre-authorized payment is subject to failure if any of these fields have an error entered (e.g. the payment date you have entered differs from the actual payment date in the account)

Confirming a stop payment

Contact RBC Business Banking: [1-800-769-2520](tel:1-800-769-2520)

For security reasons, caller authentication is required. The Business Banking team is only able to share information with the signing officers of the account(s). If a signing officer is not available to make this call you may also contact your RBC representative for alternative measures.

