

Online cash management

RBC Wealth Management Online



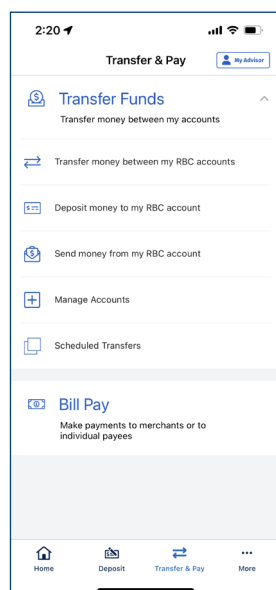
Wealth
Management

This guide helps explain the cash management features available on RBC Wealth Management Online, including bill pay, transfers (e.g., internal cash journals and ACH in/out transfers), check ordering and debit card management.

Access cash management features

Select **Transfer & Pay** from the menu, and then select the specific action you would like to complete.

Some features are also available from the **Home page**. In the RBC Accounts section, next to the appropriate account, you can select **More** (three dots). The drop-down that opens provides access to several cash management features—including paying bills, transferring funds and ordering checks—for that particular account.



Enhanced authentication

For some cash management features, the system prompts you to confirm your identity with enhanced authentication. You receive a verification code via email or phone, then enter the code to proceed. You can also change how the code is delivered or have the code re-sent. Contact your financial advisor or Client Support Services if your contact information is incorrect.

(Refer to the Advisor first for all client profile information, as they are in the best position to keep it up-to-date. Secondary would be Client Support, not to be confused with Technical Support.)

Bill Pay ✕

Select Delivery Method Step 1 of 2

Let's confirm it's really you
For your security, we need to verify it's really you before making changes.

Text me at (***-***-8369)
Carrier's messaging and data rates may apply.

Call me at (***-***-8369)

Not the right contact information?
Contact technical support: (800) 933-9946.

Cancel Text Me

Bill Pay ✕

Confirm Your Identity Step 2 of 2

The passcode will expire in 9 minutes and 51 seconds.

Enter passcode

Didn't receive a code?

Resend or [Change delivery method](#)

Cancel Submit

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Using Bill Pay features

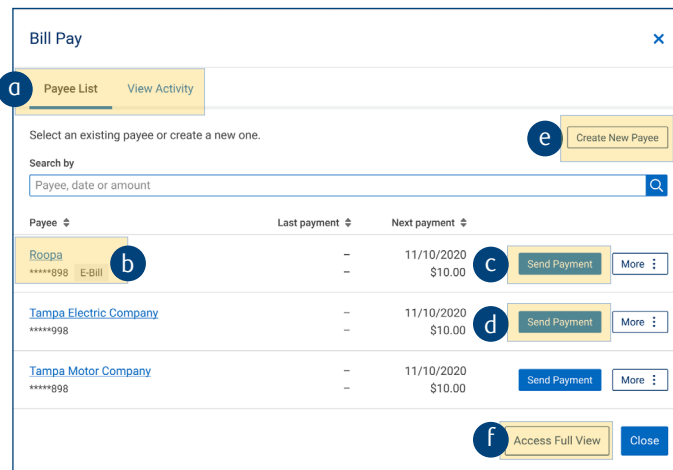
First-time users are prompted to agree to terms and conditions, then to add payees. If you are a returning client, selecting **Bill Pay** from the **Accounts** section opens the main **Bill Pay** window, which defaults to the **Payee List** tab.

- a** The **Payee List** tab displays high-level information about payments and payees.

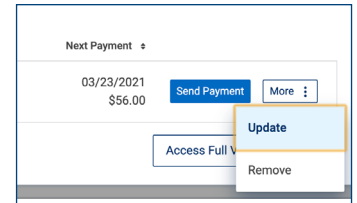
The **Activity** tab lets you:

- Filter payment activity/history (up to 12 months) by status
- Change or delete future payments
- View specific details about a payment

- b** Select a payee link to view the details for sending a payment.



- c** Conveniently select the **Send Payment** button to initiate a bill payment.



- d** The **More** drop-down allows you to manage your payees, such as editing or removing.
- e** From **Create New Payee**, choose your payee from a list or via search.
- f** **Access Full View** provides additional features and more information

To make a payment:

1. From the payee row, select the **Send Payment** button.
2. The **Send Payment** window will display with the payee populated. Select the Pay from account, amount, payment type and payment date. Optionally you may list a note in the Payment Note field. Click the **Review** button to preview the details of the bill payment.
3. Select the **Back**, **Cancel** or **Submit** button. Once the payment is submitted, the screen displays a confirmation, and related details are shown on the **Activity** tab.

Using transfer features

Select **Transfer Funds** from the **More** button page to open the main **Transfer Funds** window, which defaults to the **Schedule Transfer** tab.

- a** Begin new transfers from the **Schedule Transfer** tab.

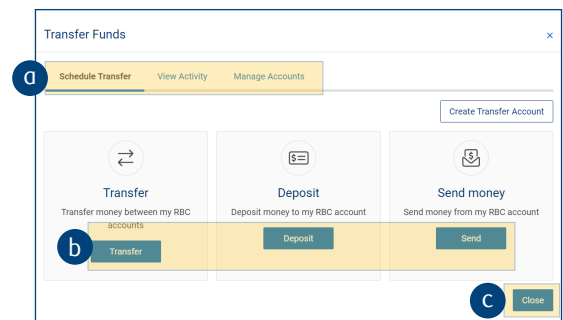
The **View Transfer Activity** tab lets you:

- View and filter scheduled and previous transfers
- Delete scheduled non-recurring transfers

The **Manage Transfer Accounts** tab displays all accounts set up for transfers and allows you to create or remove applicable accounts (ACH profiles).

- b**
 - **Transfer** refers to internal cash journals between RBC accounts.
 - **Deposit** refers to incoming external ACH transfers.
 - **Send** refers to outgoing external ACH transfers.

- c** The **Create Transfer Account** button allows you to choose the appropriate RBC account(s), then securely add a link to your external account (see below).

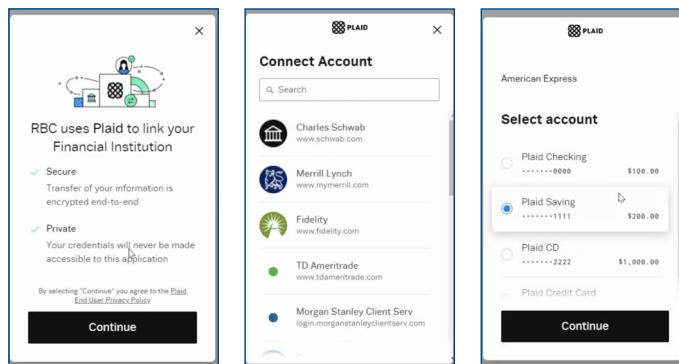


To schedule a transfer:

1. From the **Schedule Transfer** tab, select the appropriate button (**Transfer, Deposit or Send**).
2. In the refreshed window, follow the system prompts to enter details for the transfer, including which accounts to use and timing of the transfer. *NOTE: The system is dynamic, so different options become available depending on what was previously entered. Select the **Review** button to view the details.*
3. Select the **Back, Cancel or Submit** button. Once the payment is submitted, the screen displays a confirmation message and details are reflected on the **View Transfer Activity** tab.

To add an external transfer account:

1. From the **Schedule Transfer** tab, select **Create Transfer Account**.
2. In the refreshed window, select the internal (RBC) account(s) to be linked, then select **Continue**.
3. A pop-up dialog box displays an overview of the Plaid functionality used to link to external accounts. Click **Continue**.
4. In the refreshed **Connect Account** box, select or search for your external financial institution.
5. The box refreshes to display a log-in screen for your financial institution. Enter your credentials and select **Submit**.
6. Once logged in, select the account to be linked to your RBC account.
7. The screen displays a confirmation message, and related details are reflected on the **Manage Transfer Accounts** tab.



Ordering checks

Checks are ordered via a third-party site. To access it:

1. From the **Home page**, in the **RBC Accounts** section, select the **More** (three dots) icon for the appropriate account.
2. From the drop-down that opens, select **Order Checks**, then follow the prompts to complete enhanced authentication (see page 1).
3. The Harland Clarke (third-party vendor) website opens, and you can place your order.

If an **Order Checks** option does not appear under the **More** menu, the account does not support it.

Account name	Account value	Day change	Prior close	Available cash	More
Main RBC 2 ****238	\$27,116.13	-\$3.84 (0.01%) ↓	\$27,119.97	\$11,729.55	More
Tim Cash 2 ****341	\$0.00	\$0.00 (0.00%)	\$0.00	\$0.00	More
Rachel College ****376	\$9,607.73	+\$28.68 (0.30%) ↑	\$9,579.05		More
Joint Cash ****900	\$60.00	\$0.00 (0.00%)	\$60.00		More
Corporate2 ****259	\$0.00	\$0.00 (0.00%)	\$0.00		More
Retirement ****214	\$0.00	\$0.00 (0.00%)	\$0.00		More
Total: 6	\$36,783.86	+\$24.84 (0.07%) ↑	\$36,759.02	\$12,270.85	

Using Debit Card features

From the **Transfer & Pay** page, select the **Go To Cards** button. The **Debit Card Management** window displays, which defaults to the **Debit Cards** tab.

a The **Debit Cards** tab lists all cards associated with a financial account.

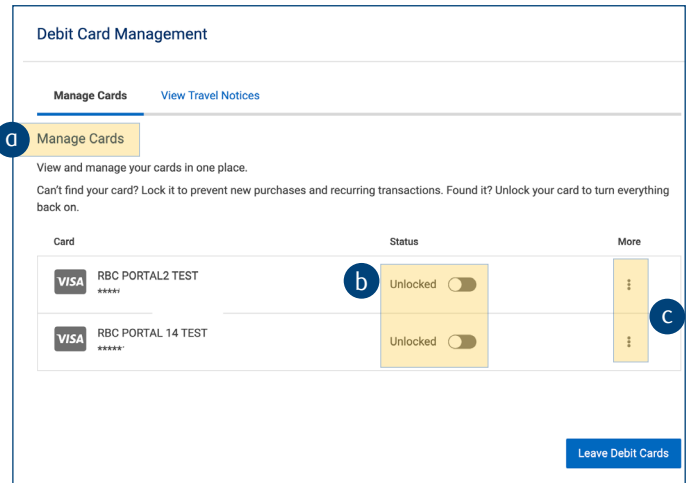
The **View Travel Notices** tab displays all active travel notices for the cards.

b Use the toggle in the **Status** column to lock and unlock a misplaced card.

c Most debit card features can be accessed via the **More** (three dots) icon, which opens a drop-down that varies based on card status. Depending on the card, available actions include:

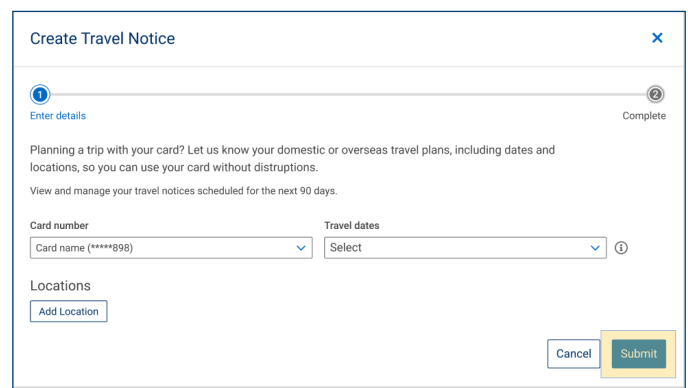
- Activate a card
- Replace a card
- Report a lost card
- Create/remove a travel notice
- Change a PIN

For each action, the system prompts you to enter and submit the necessary details, then displays a confirmation message.



To create a travel notice (for trips within 90 days):

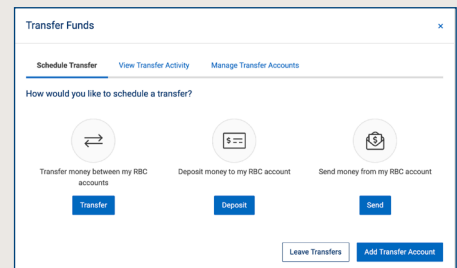
1. On the row where the card is listed, select the **More** icon, then select **Create Travel Notice**. You can also select the **View Travel Notices** tab, then select the **Create Travel Notice** button.
2. In the refreshed window, use the fields to enter the trip details, then select **Submit**. *NOTE: For trips with multiple destinations, a travel notice is created for each destination.*
3. Once the notice is submitted, the screen displays a confirmation message and related details are reflected on the **View Travel Notices** tab.



Bill pay	
Change an upcoming payment	Bill Pay > Activity tab > Scheduled > More icon on the row with the payment
Edit a payee	Bill Pay > More icon on the row with the payee
See historical activity up to 12 months	Bill Pay > Activity tab (or Bill Pay) > Access Full View button
View details for a past payment	Bill Pay > Activity tab > Completed > More icon on the row with the payment
Additional bill pay features	Bill Pay > Access Full View button
Transfers	
Delete an ACH profile	Transfer Funds > Manage Accounts tab > Remove button on the row with the profile
Delete a scheduled transfer	Transfer Funds > Activity tab > Cancel button on the row with the transfer
Debit cards	
Request a replacement card	Debit Cards > Debit Cards tab > More icon > Replace Card
Request new (not replacement) card	Feature not available online; client should contact their financial advisor
Activate a card	Debit Cards > Debit Cards tab > More icon > Activate Card
Report a stolen card	Feature not available online; client should call BNY Fraud Reporting at (800) 222-2367

Mobile app

Access similar cash management functionality in the RBC WM Online U.S. mobile app, available in the App Store (for iPhone users) or the Google Play store (for Android users).



Support

If you need technical help with cash management functionality, call Client Support Services at (800) 933-9946.



**Wealth
Management**

The client website user agreement can be reviewed anytime at rbcm.com/disclosures.

Apple, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google LLC.

© 2023 RBC Wealth Management, a division of RBC Capital Markets, LLC, registered investment adviser and Member NYSE/FINRA/SIPC.

23-34-02241_31372 (10/23)