# U.S. Online Banking Frequently Asked Questions



## **RBC Bank**

## How do I enroll in eStatements?

Choosing eStatements is a smart, safe and environmentally-friendly way to receive and manage your monthly account information. To enroll:

- 1) Sign in to your U.S. Online Banking.
- 2) Click on Customer Service, then My Profile & Preferences.
- Click on the Bank Statement Preferences link which will display your U.S. accounts eligible for eStatements.
- 4) Select eStatements for your deposit accounts, credit cards, loans or lines of credit. Once you make your selections, a Terms and Conditions box will appear.
- 5) Review and agree to the Legal Terms and Conditions.
- 6) Click Submit.



Once this process is complete, you will no longer receive paper statements for the accounts selected. Instead, you will receive an email each month notifying you that your eStatement is ready for viewing. Make sure you verify your primary email address and update it if needed.

To access your eStatement:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will take you to the Account Summary screen.
- 2) Click on Statements and Other Services and select the appropriate eStatements link. This action will take you to a page where you can select the statement you want to view.
- 3) Click on the link to select the statement you wish to view. A window will pop up with a PDF of your selected statement. From there, you can save it to your computer or print a paper-copy.

Pay Bills   Transfer Funds	Statements and Other Services
	Download Account Activity     eStatements (Deposit and Loan/Line of Credit Accounts)     eStatements (Credit Cards)     US Remote Deposits     Stop Payments     Order Checks     Overdraft Protection     Bill Pay Enrollment

**Please note:** If you choose eStatements for accounts jointly held with others, the selection will apply to all other account owners.

## How do I update my eStatement email address?

To update your email address online:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will bring you to the Account Summary page.
- 2) Click on Customer Service and select My Profile and Preferences.
- 3) Select Contact Information. From this page you can update your email address, mailing address, phone numbers, and more. Enter your preferred Primary Email address.
- 4) Click Submit.
- 5) Your next eStatement Notification will be sent to the updated email address.

RBC Bank	Sign Cet	RBC Bank	Sign Out	RBC Bank	V M USA Accounts (RBC Bank)
Products & Services   My Accounts Customer Service Customer Service		Products & Services   My Accounts Customer Service My Profile & Preferences		Products & Services   My Accounts Customer Service	
Welcome to Online Banking Customer Service.  Frequently Asked Questions (FAQs) Dividy for answer to the most frequency asked questions from our claster.	1-800 ROYAL® 5-3 (1-800-769-2553) Access to costare	<ul> <li>Contact Information Update your mailing address, email address, phone numbers and marketing language</li> </ul>	Link your RBC Royal Bank and RBC U.S Banking Accounts Link your U.S and Canadian RBC accounts to	Email and Phone Primary Email Address:	
My Messages     Your secure and confidential online communication channel with RBC Bank.	service assistance and automated telephene barking, 24 Anours a day, 7 days a weekr	Schange Login Information	enates single sign-on access and to transfer RBC funds from U.S to Canada.	* Primary Phone Number: (SSE-SSES) Seasonal Phone Number: (SSE-SSES)	
<ul> <li>Send a secure message</li> <li>Inbox</li> <li>Suthor</li> </ul>		Update your upername and password that are used to login to RBC Bank Online Banking.	Update your personal verification questions used to help verify your identity in the event that you forget your login information.	Mobile Phone Number:         (\$	
My Profile & Preferences Easily update your contact information, modify your online and telephone banking preferences, reset your logn credentials, enrol in additional online services and more.		Remember My Username Enable or disable this optional feature that will remember your Username for you each time you visit Online Banking from this computer.	<ul> <li>Sign-in Protection</li> <li>Turn onjoff an extra level of verification to your sign-in process.</li> </ul>		
	,	<ul> <li>Bank Statement Preferences</li> <li>Elect to access your monthly bank statements in electronic formar, or to receive them in paper format via postal mail.</li> </ul>	<ul> <li>Alerts</li> <li>Elect to have Online Banking alerts displayed on your main Account Summary page.</li> </ul>		
		<ul> <li>Online Bill Pay Enrollment</li> <li>Enroll in Online Bill Pay and start saving time and money.</li> </ul>	<ul> <li>Telephone Banking Preferences</li> <li>Update your telephone banking secret password and PIN.</li> </ul>		
		<ul> <li>Account Names</li> <li>Personalize your Online Banking account names to make them easier for you to recognize.</li> </ul>			

### How do I view and search my account transaction history?

First, sign in to U.S. RBC Bank Online Banking & Bill Pay. That will take you to the Account Summary page. Once there:

 Scroll down to Transactions. There, you will find a brief history of transactions from all your RBC Bank accounts. You can sort these transactions by date, account number, and transaction description and type (debit or credit) simply by selecting the respective column label and clicking on the up or down arrow.

To view a more detailed transaction history for a specific account:

- 1) Scroll briefly to Accounts.
- Click on the Account Number (shown in Blue) you would like view. Doing so will bring you to the Account Summary of the account you selected.
- **3)** Scroll (if necessary) to Account History. There you will see a listing of all transactions posted to your account for up to 12 months for deposit accounts and up to 6 weeks for credit card accounts.
- 4) Click the Next and Previous buttons as needed to fully review your transactions. OR,
- 5) Select a specific date range of transactions to review using the calendar function located just below the words "Account Activity." Unfortunately, you cannot search specific transactions from this page.

## How can I find a specific transaction?

You can find a specific transaction using a variety of different search parameters. To do so:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will bring you to the Account Summary page.
- 2) Scroll down to Transactions.
- 3) Click the Search Transactions arrow located just to the right of the section title. This action will expand the Transactions section to display available search parameters.
- 4) Select or enter desired search parameters. You can search for specific transactions by date range, amount, check number and transaction type (debit or credit) or any combination of these options.

## Can I view details on individual transactions?

Yes. To view checks that have cleared your checking account, click on the blue check icon located in the "Image" column. You can view details of all transactions by clicking on the transaction line item.

## How far back can I view transaction history online?

Depending on how long your accounts have been open, you can view up to 12 months deposit account transaction history (initial start date 2/20/2012) and six weeks credit card transaction history.

## What is the Routing Number for RBC Bank?

The Transit Routing Number for RBC Bank is: 063216608.

## How do I link my RBC Bank and RBC Royal Bank accounts so I can do all my online banking in a single session?

Linking your RBC Bank and RBC Royal Bank accounts lets you 'toggle' between U.S. and Canadian Online Banking screens to help you more seamlessly manage your cross-border finances. Follow these simple steps to link your U.S. and Canadian accounts:

#### If you typically use RBC Royal Bank for your Online Banking needs...

- 1) Sign in to RBC Royal Bank Online Banking. This will bring you to your Canadian Accounts Summary page under the My Accounts tab.
- 2) Click on Manage Personal Accounts and select Link My Other Accounts from the drop down menu. These actions will bring you to a new page called Link Other Accounts.
- 3) Click on Link/Unlink Canadian and US RBC Accounts (the second underlined bullet point on the page), review the information presented and select Continue.
- 4) Enter your U.S. RBC Bank Online Banking username and password.
- 5) Select Confirm.

Personal Accounts   RBC US Banking	Manage Personal Accounts	Link Other Accounts
Chequing / Savings Savings Checking To	Banking     Image: Second	Get a consolidated view of your finances and access multiple RBC online services in one online session. It's easy to view your RBC accounts all within the convenience of Online Banking. View and Transact Select one of the below to be able to use both your RBC Royal Bank Online Banking service and another online banking service with a single sign in:
		Link/Unlink RBC Business Accounts     Ink/Unlink RBC Business Accounts

Once complete, **you can access your U.S. RBC Bank accounts directly from your RBC Royal Bank Online Banking** session by **clicking on Banking** from the My Accounts tab and **selecting RBC U.S. Banking Accounts.** You can also access your U.S. accounts by clicking on RBC U.S. Banking within your Account Summary page.

If you typically use RBC Bank in the U.S. for your Online Banking needs...

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will bring you to the Account Summary Page.
- 2) Click on your name next to the Padlock icon in the upper right-hand side of the screen. This action will take you to the Customer Service page.
- 3) Click on Link your Royal Bank and RBC U.S. Banking Accounts. This will take you to the Online Cross-Border Account Linking Agreement.
- 4) Review and agree to the terms and conditions of the Online Cross-Border Account Linking Agreement.
- 5) Enter either your RBC Royal Bank Client Card Number or Online Banking Username.
- 6) Enter your RBC Royal Bank Online Banking Password.
- 7) Select Confirm.

Once complete, **you can access your Canadian RBC Royal Bank accounts directly from your U.S. Online Banking** session by **clicking on the American Flag icon** in the upper right-hand corner of your screen and **choosing CAN Accounts (RBC Royal Bank)** from the drop-down menu.

**Please note:** To complete seamless cross-border transfers in both directions, you must link your U.S. and Canadian accounts from *both* your RBC Bank and RBC Royal Bank Online Banking sessions.

## How can I transfer funds between my RBC Bank and RBC Royal Bank accounts?

To transfer money from an RBC Bank account to an RBC Royal Bank account:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will bring you to the Account Summary page.
- 2) Click on the Transfer Funds tab and select USA to CAN transfers. These actions will bring you to the online cross-border funds transfer form.
- 3) Type in the amount you wish to transfer.
- 4) Select the U.S. account you'd like to transfer from, then choose the Royal Bank account you wish to transfer to. Unfortunately, there is no option to schedule cross-border transfers from RBC Bank to RBC Royal Bank for later dates or regular frequencies.
- 5) Click Submit. A confirmation screen will appear.
- 6) Review the transfer request, including the Canadian exchange value, then click Confirm.

My Accounts Customer	Service	Account St Transfe	<u>immary</u> er Funds to RBC Royal Bank (Car	My Profile & Preferences
Transfer Funds           • USA to CAN Transfers           • USA Transfers           • Pending USA T           • Registered External           • Pending External	Statements and Other Service	CCES Amount: From: To: I all cross all anc your U. Submit	Select RBC Bank account Select RBC Royal Bank account s-border transfers, except hose between 12am walkalbe balances. For cross-border transfers b e on your Canadian account will be updated imm 8. account will not be updated until 3am ET.	USD and 3am ET, will be immediately reflect between 12am and 3am ET, the available bediately, while the available balance on Cancel
	Account Summary Confirm Transaction	<u>My Profi</u>	le & Preferences	
	Please confirm the following: Amount: 50,00 Conversion Pate: 0,939 Converted Amount: 4,939 From: Check To: Savin	USD 13 I CAD king 00000000 gs 00000-0000000		
	Since foreign exchange rates fluctuate, the conv accept the above rate, please confirm this trans	version rate above is held for action promptly.	a limited time. To	

Until:

or: Number of Times:

Submit

Calendar

Cancel

To transfer money to your RBC Bank accounts from your RBC Royal Bank accounts, you must first ensure your U.S. and Canadian online banking accounts are linked via the single sign-on process. If your U.S. and Canadian accounts are not linked, please review the "How do I link my RBC Bank and RBC Royal Bank accounts...." FAQ above to complete the process. Once complete:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will take you to the Account Summary page.
- 2) Click on the American Flag icon located in the upper right-hand corner of the screen and select CAN Accounts (RBC Royal Bank) from the down menu. These actions will take you to the Account Summary page in RBC Royal Bank Online Banking.
- 3) Click on Pay Bills and Transfer Funds.
- Click on Transfer Funds to RBC US Banking. A CAN to US transfer form page will appear.
- 5) Type in the amount you wish to transfer.
- 6) Select the RBC Royal Bank account you'd like to transfer from, then choose the RBC Bank account you wish to transfer to. Unfortunately, there is no option to schedule cross-border transfers from RBC Royal Bank to RBC Bank for later dates or regular frequencies.
- 7) Click Submit.
- Review the transfer request, including the U.S. exchange value, then click Confirm.



## How can I transfer money between my U.S. RBC Bank Accounts and those I hold with other U.S. financial institutions?

If you are the sole or a joint owner of external U.S. banking account(s) you'd like to make transfers to and from your RBC Bank accounts, you can add them to RBC Bank Online Banking via this convenient and secure process:

- 1) Sign in to RBC Royal Bank Online Banking. Doing so will take you to the Account Summary page.
- 2) Click the Transfer Funds tab and select Registered External Accounts from the menu. You will arrive at a page showing account(s) you have currently registered.
- 3) Click Add. This action will take you to the Add External Institution page.
- Enter required institution and account information; including routing number, account number, type
  of account and account owner.
- 5) Click Submit, then log out.
- 6) Over the course of **up to 5 business days,** RBC Bank will make **two micro-deposits** (less than \$1.00) to the external account you registered. Wait for 5 business days before taking the next step.
- 7) Log in to the online banking service of your *external* account to verify the amounts of the microdeposits made by RBC Bank. Then,
- 8) Sign in to U.S. RBC Bank Online Banking.
- 9) Click the Transfer Funds tab and select Pending External Accounts from the drop-down menu.
- 10) Select the applicable external account and click Verify.

11) Enter the amount of the two micro-deposits and click Submit.

	Registered External Accounts The following is a list of registered external accounts.	
USA to CAN Transfers     USA Transfers     Pending USA Transfers     Registered External Accounts     Pending External Accounts	Checking 00000000	Account Number 000000 Delete
Addi External Account Addig an external account from another U.S. bark to your RBC Bark Online Banking service will enable you adjustred U.S. accounts. We encourse you to review the <u>ACH Antherization accions of the RBC Bank Onlin dofing acternal accounts telectronically, using a one-time micro deposit verification service: I. Enter the barks extend account formation, using a none-time micro deposit verification service: I. Enter the barine barking service of your external account to with a mount a puble- service of the account accounts account to with the amount adposited. I. Explicit the Online Banking, select the "Pending External Accounts" option from the Transfer middle to your external account to with the amount account to with the amount account to with the amount adposite. Verification Method: One-time micro deposit Rooting Runder: Rooting R</u>	Decision is a list of external accounts availing verification and registration.           For external accounts does being verification and registration.           For external accounts availing verification and registration.           For external account available the verification and registration.           Verification Registration and registration.           Verification Registration and registration.           Verification Registration Registration and registration.           Verification Registration Registration Registration Registration Registration.           Verification Registration Re	Verify External Account         Verify the external account by entering the amounts of the one-time micro deposits.         Routing Number: 0000000         Account Number: 000000         Type: Checking         Owner: Wristin Cummings         Method: One-time micro deposit         Payment Amounts         Amount 1:       0.30 (0.##) Amount 2: [0.40] (0.##)         Submit       Concel

Once complete, you're ready to make transfers. To get started:

- 1) Click the Transfer Funds tab and select USA Transfers.
- 2) Type in the amount you wish to transfer.
- Select the accounts you wish to transfer 'from' and 'to' using the drop down menu (external accounts will appear at the bottom of each menu).
- 4) Under the terms section, choose whether you'd like the transfer to be immediate or scheduled for a specific date(s) and frequency.
- 5) Click Submit.

Transfer Funds Statements and Other Services	USA Transfers Specify the details of your funds transfer below.	
USA to CAN Transfers     USA Transfers     Pending USA Transfers     Registered External Accounts     Pending External Accounts	Notice: If you would like to make a payment to your RBC Bank Visa credit card or RBC Bank mortgape, plex your RBC Visa credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or RBC Bank mortgape, plex your RBC Visa Credit card or	Access Summary   Pay Sills Transfer Events My Janoices USA Transfers USA Transfers Salace the lands for adverte of the sector of

## How do I enroll in RBC Bank Bill Pay?

Enrolling in Bill Pay is simple and fast. To get started:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will take you to the Account Summary page.
- 2) Choose Statements and Other Services and select Bill Pay Enrollment. This action will take you to a page called My Bills.
- 3) Select the check-box next to the account(s) you wish to use for paying bills.
- 4) Click Submit.



When your enrollment is complete, usually on the following business day, you can **access Bill Pay** from your secure U.S. online banking session **by clicking the Pay Bills tab.** Once there, you can:

- Add, manage and pay your bills
- View your bill history
- Send and view bill inquiries

## How do I add my first bill?

Adding your first bill in Online Bill Pay is as easy as 1,2,3! Once you are signed in to U.S. RBC Bank Online Banking, **click on Pay Bills.** Then:

- 1) Either type in the name of the company or person you wish to pay and click on the search icon OR click on a biller category (i.e. Insurance) and choose from the selection of applicable billers in your area.
- 2) Enter your account number and click Next Step.
- 3) Enter the amount you want to pay, select a payment date and click Make Payment.

Account Summary Pay Bills	Account Summary Pay Bills	Account Summary Pay Bills
Take care of your bills in 3 EASY STEPS.	Take care of your bills in 3 EASY STEPS.       1     PcA a bit row want to pay.     2     Enter bit into.     3     Choosed too mach and when	Take care of your bills in 3 EASY STEPS.       1     Posta a bill, you want to     2     Enter bill, and the more than and when, and and when, and and when, and and when, and
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	Gener Meeting	

## Can I pay my Canadian bills via U.S. Online Bill Pay?

No. Payments to billers outside of the United States or its territories is prohibited through U.S. RBC Bank Bill Pay.

For other assistance paying Canadian bills, visit the RBC Royal Bank Online Customer Support Centre or call 1-800-769-2511.

## How do I complete a payment?

- 1) Sign in to U.S. Online Banking & Bill Pay. Doing so will take you to the Account Summary page.
- 2) Click on Pay Bills, then the Payment Center.
- 3) Select the company or person you wish to pay. When you click on the biller name, the biller section of the page will expand to reveal an Amount box and Pay Date calendar.
- 4) Enter the amount you wish to pay that biller. When you complete that entry, the Pay Date calendar will display the earliest date your biller will receive the payment. You may either keep that date or enter a different one.
- 5) Click Make Payment. RBC Bank will then validate the information you provided and the Review Payments page will appear.
- 6) Review the payment information and Click Confirm.

Products & Services My Accounts Customer	Pay Bills	Payment Center   Add a Bill   Bill History   Managa My Bills   Help   Missages
	Pay From *00000 Available Balance \$209.89	Pay fails Review Payments  Serview the payment information for the following bills and cick Submit Payments.
Account Summary Pay Bills   Transfer Funds		Biller Name         Account         Amount         Pay Date           Concest Cable Communications         *0000         \$150.00         0.004/203         Heno
	Features         Biller Name         Amount         Pay Date           Cemcast Cable Communications cemcast *esses         \$ 150.00         03/04/2013         \$	"stoor Teluk 655.07 Biland Prymoth Roke Clasgon Cencel
	Hake Payments	

Once confirmed, your payment will appear in the Pending Payments section of the Payment Center until it is fully processed.

### How do I manage my bills?

You can manage many aspects of the bills or billers you've added to Bill Pay. To do so:

- 1) Sign in to U.S. Online Banking & Bill Pay. Doing so will take you to the Account Summary page.
- 2) Click on Pay Bills. The Payment Center page will appear.
- 3) Click on Manage My Bills from the menu located at the top of the Payment Center.
- 4) Select the desired bill or biller from the drop down menu. Once selected, you will be asked what you'd like to do. Options include:
  - Scheduling automatic payments
  - Editing biller information
  - Deleting the biller
  - Scheduling bill reminders
  - Opting to receive bills online (if biller participates)

## How do I change my RBC Bank Online Banking username and/or password?

Even though you are never required to change your password, we strongly recommend you update it periodically to help best protect your personal information.

To change your password:

- 1) Sign in to U.S. RBC Bank Online Banking. Doing so will take you to the Account Summary page.
- 2) Click on the Customer Service tab. This action will bring you to the Customer Service page.
- 3) Choose My Profile & Preferences.
- 4) Select Change Login Information. Your current username will display and you will have the option to change it or leave as is.
- 5) Enter your existing password, then enter your new password twice.
- 6) Click Submit.

Once complete, we will send you an e-mail confirming the change.

Remember, select a password that can be easy for you to remember, but difficult for others to figure out. Passwords should not be based on well-known or easily accessible personal information. This includes birth dates, telephone numbers, license plate numbers, Social Security numbers, street addresses, or the brand of automobile you drive, etc.

When choosing a password, do not:

- Use your User ID in any form.
- Base it on publicly known fictional characters from books, films or television.
- Use all the same characters (i.e., 88888888) or consecutive keys on a keyboard (i.e., ZXCVBN).
- Use words that appear in a dictionary (English or other), as they can be easily compromised by password cracking programs that use electronic dictionaries.





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