

# Getting Started: Using Your U.S. Business Banking Package



Thanks for choosing RBC Bank for your U.S. business banking needs. To get you started, we've created this quick reference guide to help you easily manage your banking from both sides of the border.

## Activate your account

Your account will be activated when you receive your next steps email. Next, you can expect your:

- **Account number and client identification number** – Once your account is opened, and we have received your signed documents you'll receive your account number, which you'll need to enroll in online banking.
- **Convenient online access** – Provides real-time account access so you can manage your cash flow, make transfers and send payments. After you've received your account number and RBC Bank Client Identification Number, you will be able to enroll right away.

## Manage your accounts payable

Track, send, view payments and more with multiple accounts payable solutions. Easily pay your U.S. employees or vendors.

- **U.S. Business ACH Origination<sup>1,2</sup>** – Our U.S. Business ACH Origination service lets you streamline payments to employees and vendors located in the U.S.:
  - Sign in with secure soft tokens
  - Assign multiples users within your organization with varying authorities and limits
  - Make secure payments and track your payables with customized reports.
- **Checks** – Write checks to any payee and view check images online to track your payments. If you request checks, you'll receive a call from Deluxe to discuss your options and pricing.



- **Bill Pay** – Use Bill Pay to establish one-time or recurring payments to U.S. vendors.
  - Sign in to online banking
  - Select "Pay a Bill" on your account's summary page and follow the simple instructions

## Manage your accounts receivable

- **Direct deposit** – Get paid faster and have immediate access to your funds through direct deposit. Provide the bank letter you've received in your next steps email to your U.S. vendors and clients to receive their deposits directly into your account.
- **Remote deposit** – You can quickly and easily deposit checks remotely via online banking, but there are multiple ways to deposit a U.S. check remotely.<sup>2</sup> Reach out to the U.S. business banking support team to learn more about the other options available to you.

## Ways to bank

- **Unlimited instant CAD <> USD transfers** – Enjoy free transfers between your Canadian and U.S. RBC business accounts<sup>3</sup>. Transfer up to \$25,000 USD at a time, as many times as you need per day.
- **Account statements** – When you enroll in online banking, you'll have the option to enroll any eligible accounts in eStatements, which will keep your private information secure. You'll be notified monthly when your statement is ready for review and can change your preferences anytime in online banking.
- **U.S. Business Banking support team** – You'll have a dedicated team of U.S. business banking account managers to provide transaction support and advice.

- **RBC Bank Visa<sup>‡</sup> Debit Card and personal identification number (PIN)** – Get access to U.S. funds and make purchases anywhere Visa is accepted with a Visa Debit Card. You can request multiple cards for your key personnel. To activate your card, please contact the U.S. business banking support team at 1-844-624-8251 and select option 3.

## Put your USD to work

- **U.S. Business Money Market Savings<sup>4</sup>** – Earn interest on your surplus business funds and enjoy easy access to your money. Talk to the U.S. business banking support team for more information.



## Need support and advice?

Contact the U.S. business banking support team.

✉ [rbcbankusbusinessbanking@rbc.com](mailto:rbcbankusbusinessbanking@rbc.com)

☎ 1-844-624-8251 and select option 3



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1 ACH files must be submitted on a business day by 3:00 p.m. Eastern Time for same day payments to occur.

2 One-time setup fees apply per service. Refer to the Business Schedule of Fees ([rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf](http://rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf)) for details.

3 Standard account charges may apply. Maximum transaction limits may apply and are subject to change. Availability of the money will depend on the time when it is sent from Royal Bank of Canada or RBC Bank. Transaction may not appear on your RBC Bank account transaction history until the following day but will reflect the date of transfer.

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4 The Account disclosures in the Service Agreement for Non-Personal Accounts ([rbcbank.com/siteassets/Uploads/pdfs/Service-Agreement-for-Non-Personal-Accounts.pdf](http://rbcbank.com/siteassets/Uploads/pdfs/Service-Agreement-for-Non-Personal-Accounts.pdf)) state for each monthly statement period, you can make no more than six transfers to your other Accounts with us or payments to third parties via preauthorized or automatic transfers (including online transfers and bill payments and telephone transfers) or via checks, drafts, Visa Debit Card transactions or similar orders. If you make more than six such transfers in any statement period, we may charge an excess withdrawal fee against your Account. Please refer to the Business Schedule of Fees for the Excessive Withdrawal Fee details ([rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf](http://rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf)).

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