

# 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 we receive your initial deposit and the required forms included in the welcome kit. Next, you can expect your:

#### Account Number and Client Identification Number

Once your account is opened, you'll receive your account number and RBC Bank Client Identification Number (CIF) by phone from your dedicated team of Business Banking Advisors. You'll need these numbers to enroll in Online Banking and Telephone Banking. You'll also want to keep them for future reference.

#### RBC Bank Visa<sup>®</sup> Debit Card and Personal Identification Number (PIN)

Your debit card will arrive in the mail in approximately 10 business days from the date your initial deposit is processed. Be sure to activate it when it arrives.

Your debit card is a payment card much like a RBC Client Card that lets you make purchases or payments online, in-store, by phone or at mail order merchants using money from your U.S. deposit account. With it you'll reduce the need to use cash and checks and avoid foreign transaction fees on your U.S. purchases which can be up to 2.5% of your purchase amount.

#### Checks

If you ordered checks, they'll arrive in a few weeks depending on the type of checks you selected.

### CONVENIENT ONLINE ACCESS

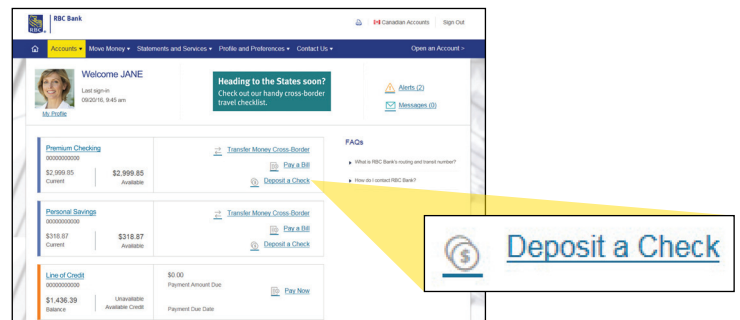
With U.S. Online Banking, you can bank anywhere, anytime from your desktop, tablet or mobile device. After you've received your account number and RBC Bank Client Identification Number, your Relationship Manager can help you enroll in Online Banking for access to:

#### Link your Canadian and U.S. accounts

By linking your Canadian and U.S. RBC accounts in Online Banking, you can convert your currency and instantly<sup>1</sup> transfer money. Best of all, your funds are automatically converted to U.S. dollars and show up immediately.

#### U.S. Remote Deposit<sup>2</sup>

Deposit checks drawn on U.S. financial institutions in U.S. dollars from your desktop, tablet or mobile device using either our Remote Deposit app or Online Banking. Your Relationship Manager can help you to determine the best option for your business.

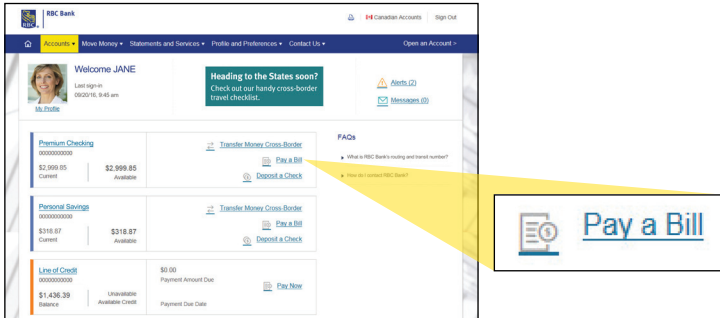


RBC Bank

## Bill Pay

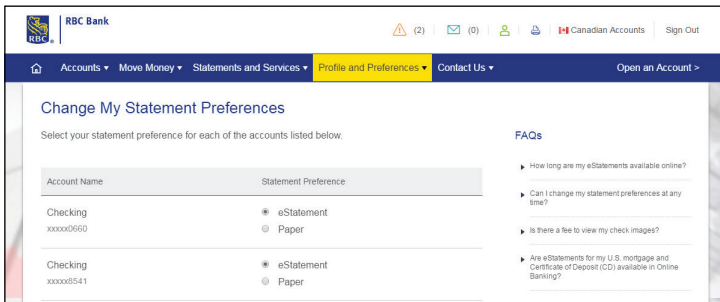
Use Bill Pay to establish one-time or recurring payments to U.S. vendors using funds from your RBC Bank accounts – up to a year in advance – or make electronic payments to avoid paying late fees.

1. Sign in to U.S. Online Banking
2. Click the “Pay a Bill” quick link on your Account Summary page and follow the simple instructions



## Account Statements

During your U.S. Online Banking enrollment, you'll have the option to enroll your eligible accounts in eStatements. eStatements keep your financial information secure inside Online Banking, reducing the risk of fraud or identity theft. Monthly email alerts notify you when your statement is ready for viewing. You can change your statement delivery preferences anytime in Online Banking.



## ESTABLISH DIRECT DEPOSITS

If you receive regular payments from U.S. vendors or customers, you can have those payments deposited electronically directly into your account. To establish direct deposits, request an Authorization Form from your Relationship Manager.

## GET CASH

Use your debit card at thousands of *no-fee*<sup>3</sup> ATMs in our network. For the no-fee ATM location nearest you, visit [rbcbank.com/atms](http://rbcbank.com/atms). You can also get cash paying for your purchases at merchants. Use your debit card and select “Debit,” enter your PIN and then choose the cash back option.

## SET UP TELEPHONE BANKING

Set up Telephone Banking so you can check balances, search for specific transactions and more.

1. Sign in to U.S. Online Banking
2. Click “Profile and Preferences”
3. Click “Set Up Telephone Banking”

**Need assistance? Call your Relationship Manager  
at 1-888-380-8749 weekdays  
from 8:00 a.m. to 5:00 p.m. Eastern time.**



**RBC Bank**



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<sup>1</sup> 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 RBC Royal Bank or RBC Bank. Transaction may not appear on your RBC Bank (U.S.) account transaction history until the following day but will reflect the date of transfer. Funds may be transferred from your Canadian account to your U.S. account through your U.S. Business Banking Relationship Manager.

<sup>2</sup> Deposit limits may apply, see full terms and conditions for details.

<sup>3</sup> If ATM fees apply, during the process you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction.

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