

U.S. Remote Deposit for Business Accounts



RBC Bank

U.S. Remote Deposit is a convenient, no-fee service where you can use your Smartphone or personal computer to safely electronically deposit U.S. dollar checks drawn on U.S. banks to your RBC Bank checking or savings account.¹ There are two simple ways to enroll.

Before You Enroll:

There are a few important things to know so you can be sure U.S. Remote Deposit will work for you.

- High-speed internet access means any broadband or DSL service with a minimum of 128Kbps download speed. If necessary, you may use dial up access but we cannot guarantee system performance. We recommend dial up access only be used as back-up.
- High-speed scanners may not be used for U.S. Remote Deposit.
- U.S. Remote Deposit can be used with the following minimum hardware and software configurations:

Workstations:

933MHZ or equivalent and 512 MB RAM.

Operating Systems:

Windows 2000 Professional SP6, XP SP2, and Vista
MAC OSX 10.4
Windows XP (32-bit)

Software:

Java Runtime Environment (JRE) 1.4.2

Browsers:

Microsoft Internet Explorer 6.0
Mozilla Firefox 29
Apple Safari 3.0.4
Google Chrome 2.0.172.39

Please review all U.S. Remote Deposit terms and conditions before you use the service.

For Smartphone Users:

- 1) **Call your Relationship Manager at 1-888-380-8749** and request your initial U.S. Remote Deposit username and password.
- 2) **Log in to the U.S. Remote Deposit website** using the temporary credentials provided.
- 3) When prompted:
 - a. **Establish** your permanent username and password
 - b. **Create** your security profile
 - c. **Review** and agree to the U.S. Remote Deposit terms and conditions
- 4) Using your smartphone, open the 'app store' and download "RBC U.S. Deposit."

For Personal Computer Users:

- 1) Make sure you have **high-speed internet service** and a TWAIN compliant **document scanner**
- 2) **Call your Relationship Manager at 1-888-380-8749** and request your initial U.S. Remote Deposit username and password.
- 3) **Log in to the U.S. Remote Deposit website** using the temporary credentials provided.
- 4) When prompted:
 - a. **Establish** your permanent username and password
 - b. **Create** your security profile
 - c. **Review** and agree to the U.S. Remote Deposit terms and conditions

Once complete, you're ready to make remote deposits! If you should have any questions or experience trouble enrolling, simply call your Relationship Manager at 1-888-380-8749 for assistance Monday through Friday from 8:00 a.m. to 5 p.m. Eastern Time.

¹ Limits apply. Contact your Relationship Manager for details.

How To

Make A Deposit With U.S. Remote Deposit



RBC Bank

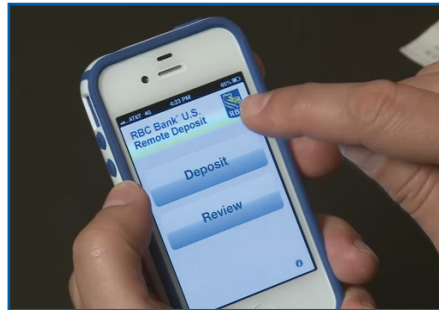
Whether you use a smartphone or a personal computer with a scanner and a high-speed internet connection, U.S. Remote Deposit is a safe, convenient and cost free way to deposit U.S. checks to your RBC Bank account. Using the service is a snap!

For Smartphone Users:

- 1) Endorse the check you wish to deposit and write “For Deposit By RDC Only.”



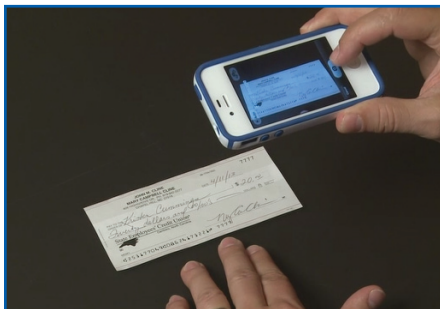
- 2) Open and log in to the “RBC U.S. Deposit” on your smartphone.



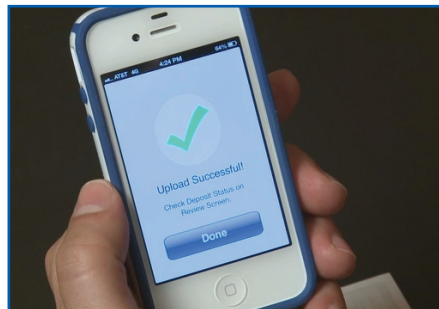
- 3) Select **Deposit** from the main menu.



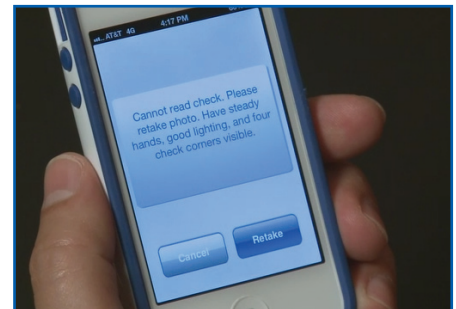
- 4) Enter the amount of the check you wish to deposit and **press Enter**.



- 5) Using the camera on your smartphone, **take a picture** of the front and back of the check and **press Use**.



- 6) You will receive an “**Upload Successful!**” message.



NOTE: Be sure to capture all four corners of the check and that all check information is clearly in focus. If there is a problem with either image, you will receive an error message directing you to retake the picture.

Upon completion of your deposit, we will send you an email letting you know we received it. Once your deposit is processed and credited to your account, we will send you a final confirmation email.

Please review all U.S. Remote Deposit terms and conditions before you use the service. If you have any questions, please call your Relationship Manager at 1-888-380-8749.

For Personal Computer Users:

- 1) Endorse the check you wish to deposit and write "For Deposit By RDC Only."
- 2) Log in to the U.S. Remote Deposit website.
- 3) Select **Make A Deposit** from the menu on the left hand side of the screen.

Account Name	Account Type	Account Number	Cut-off Time	Action
Royal Embassy Checking	Checking	123456789	5:00PM EST	Select Account

- 4) Choose the RBC Bank account you would like to use for the deposit by clicking **Select Account**

- 5) Enter the amount of the check you wish to deposit and click **Continue**.

- 6) Choose the scanner you wish to use to capture the images of the check and click **Next**.
- 7) When prompted, scan the front and back of the check.
- 8) Click **Submit**.

Upon completion of your deposit, we will send you an email letting you know we received it. Once your deposit is processed and credited to your account, we will send you a final confirmation email.

Before You Make a Deposit:

There are a few important things to know.

- You may only deposit U.S. Dollar checks or money orders drawn on U.S. banks.
- You are responsible for securely storing the checks you deposit for a minimum of 14 days. You may dispose of the checks after 30 days. Please make sure you use a secure method for your check disposal such as shredding.
- You may be requested to submit an original check or checks to facilitate investigations related to unusual transaction, poor quality transmissions or to resolve disputes
- Deposits will be processed the same business day if we receive it no later than 5:00 p.m. Eastern time, Monday through Friday (excluding bank holidays). Deposits received after 5:00 p.m. Eastern time, on weekends or on bank holidays will be processed on the next business day.
- If a deposit you have submitted is declined, we will send you an email with the reasoning and steps required to rectify the issue.