
Automated clearing house



Wealth
Management

Electronic funds transfer

Automated Clearing House (ACH) helps you save valuable time, improves your ability to manage your assets, and creates a safer environment for you when transferring assets.

What is ACH?

ACH is simply the automated deposit or withdrawal of funds from one account to another account. ACH offers a variety of features to help meet your cash flow needs.

- **Direct deposit** — Save yourself a trip to the bank and earn a better rate of return by arranging to have your paycheck, pension check, social security check, or any check you receive on a regular basis directly deposited into your account.
- **Systematic investments** — Regular investing has never been easier. You can arrange for a set dollar amount to be transferred from any outside account into your account on a regular basis. You tell us how much and how often, and we will do the rest.
- **On-demand deposits** — You can also enjoy the flexibility of depositing funds as needed. Simply call your financial advisor.

Additionally, consider depositing checks on-demand securely and remotely through the RBC Wealth Management Online mobile app. Available for iPhone, iPad or Android device, the RBC Wealth Management Online app is free on the App Store® or Google Play™.

- **Electronic payment of dividends and interest** — Rather than receiving a paper check in the mail, you can have these payments deposited directly to your bank account. You'll benefit from both the safety and convenience of this automated transaction.
- **Systematic withdrawals** — Keep your money working and earning a return until you need it elsewhere. You can arrange for a set dollar amount to be transferred from your account to your outside account(s) on a regular basis.
- **Accept debits from billers** — Arrange to automatically pay your mortgage, your car loan or any other regular bill. Simply complete the forms provided by your outside biller, and we will do the rest.

How does ACH work?

Once you complete an ACH application with the information on your outside accounts, we will set up your account and process a test run (called a prenote). After the test run, ACH transactions will begin processing from your account.

The systematic withdrawals out of your account will occur for the same amount, at the same time, to the same payee.

The systematic investments into your account will occur automatically. These transfers can easily be changed or canceled at any time. If you need to make a change to your account, contact your financial advisor for the appropriate forms.

Once your account is set up with ACH, moving money can be as simple as a phone call to your financial advisor.

To check the status of your ACH transactions, access your account(s) online or call your financial advisor.

Managing your assets does not have to be a time-consuming task. ACH is easy to set up and easy to use. Contact your financial advisor to get started today.

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.