Cash Management: Your enhanced experience

RBC Wealth Management Online

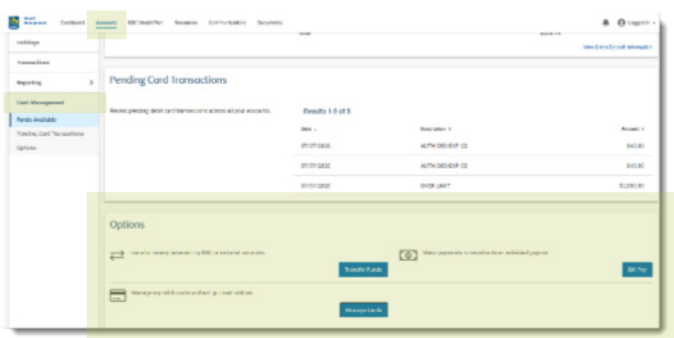
This guide helps explain the new Cash Management features on the redesigned RBC Wealth Management Online site, including bill pay, transfers (e.g. internal cash journals and ACH in/out transfers), check ordering and debit card management.

Accessing Cash Management

To access cash management features:

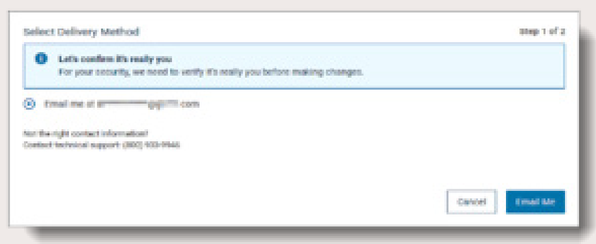
1. From the **Dashboard**, select the **Accounts** tab.
2. From the refreshed page, at the bottom of the sidebar menu on the left, select **Cash Management**.
3. At the bottom of the refreshed page, under **Options**, select the appropriate feature.

Some features are also available from the **Dashboard**. In the RBC Accounts section, next to the appropriate account, you can click the **More** (three dots) icon. The drop-down that opens provides access to several cash management features—including paying bills, transferring funds and ordering checks—for that particular account.



Enhanced authentication

For some cash management features, the system prompts you to confirm your identity with enhanced authentication. You receive a verification code via email or phone, then enter the code to proceed. You can also change how the code is delivered or have the code re-sent. You can call technical support if your contact information is incorrect.



Using Bill Pay features

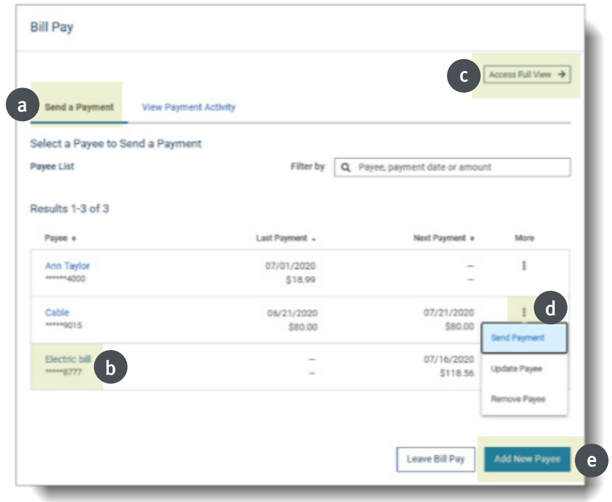
First-time users are prompted to agree to terms and conditions, then to add payees. If you are a returning client, selecting **Bill Pay** from the **Accounts** page opens the main **Bill Pay** window, which defaults to the **Send a Payment** tab.

a The **Send a Payment** tab displays high-level information about payments and payees.

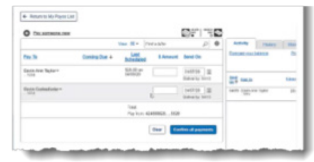
The **View Payment Activity** tab lets you:

- Filter payment activity/history (up to 12 months) by status
- Change or delete future payments
- View specific details about a payment

b Click any payee to start the "flow" for sending a payment.



c **Access Full View** makes additional features and information available to you.



d The **More** drop-down lets you take action with a payee, including sending a payment.

e From **Add New Payee**, you can choose a payee from a list or via search, or manually enter a payee's information.

To make a payment:

1. On the row where the correct payee is listed, click the **More** (three dots) icon to open the drop-down, then select **Send Payment**. Or, you can click on the appropriate payee.
2. In the refreshed window, follow the system prompts to enter details for the payment, including timing, and whether this is a one-time, recurring or (where available) expedited payment. *NOTE: The system is dynamic, so different options become available depending on what was previously entered. When ready, select* ***Review****.*
3. When the screen refreshes, you can review the details and select **Edit** or **Submit**. Once the payment is submitted, the screen displays a confirmation, and related details are shown on the **View Payment Activity** tab.

Using Transfer features

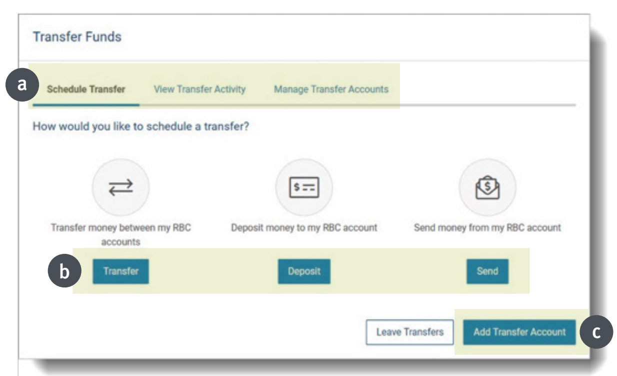
Selecting **Transfer** from the **Accounts** page opens the main **Transfer Funds** window, which defaults to the **Schedule Transfer** tab.

a Begin new transfers from the **Schedule Transfer** tab.

The **View Transfer Activity** tab lets you:

- View and filter scheduled and previous transfers
- Delete scheduled non-recurring transfers

The **Manage Transfer Accounts** tab displays all internal and external accounts set up for transfers and lets you delete external accounts (ACH profiles).

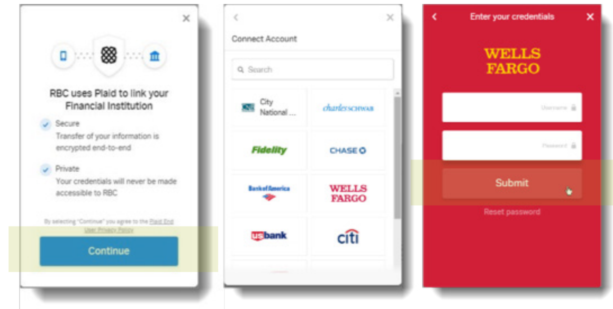


b
- **Transfer** refers to internal cash journals between accounts.
- **Deposit** refers to incoming external ACH transfers.
- **Send** refers to outgoing external ACH transfers.

c When **Add Transfer Account** is selected, you are prompted to choose the appropriate RBC account(s), then securely add a link to your external account (see below).

To schedule a transfer:

1. From the **Schedule Transfer** tab, select the appropriate button (**Transfer**, **Deposit** or **Send**).
2. In the refreshed window, follow the system prompts to enter details for the transfer, including which internal and external accounts to use, and timing of the transfer. *NOTE: The system is dynamic, so different options become available depending on what was previously entered. When ready, select **Edit** to revise the details or **Review** to proceed.*
3. When the screen refreshes, review the details and choose **Cancel**, **Edit** or **Submit**. Once the payment is submitted, the screen displays a confirmation message, and related details are reflected on the **View Transfer Activity** tab.



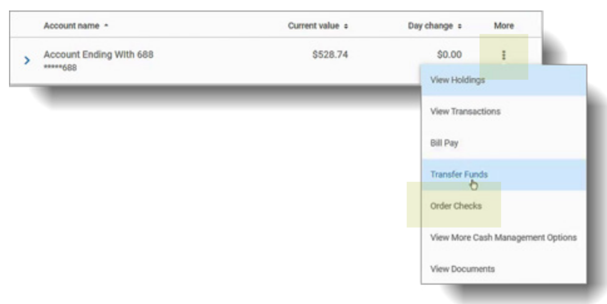
To add an external transfer account:

1. From the **Schedule Transfer** tab, click **Add Transfer Account**.
2. In the refreshed window, select the internal (RBC) account(s) to be linked, then click **Continue**.
3. A pop-up dialog box displays an overview of the Plaid functionality used to link to external accounts. Click Continue.
4. In the refreshed **Connect Account** box, select or search for your external financial institution.
5. The box refreshes to display a log-in screen for your financial institution. Enter your credentials and click **Submit**.
6. The screen displays a confirmation message, and related details are reflected on the **Manage Transfer Accounts** tab.

Ordering checks

Check are ordered via a third-party site. To access it:

1. From the **Dashboard**, in the **RBC Accounts** section, click the **More** (three dots) icon for the appropriate account.
2. From the drop-down that opens, select **Order Checks**, then follow the prompts to complete enhanced authentication (see page 1).
3. The Harland Clarke (third-party vendor) website opens, and you can place your order.



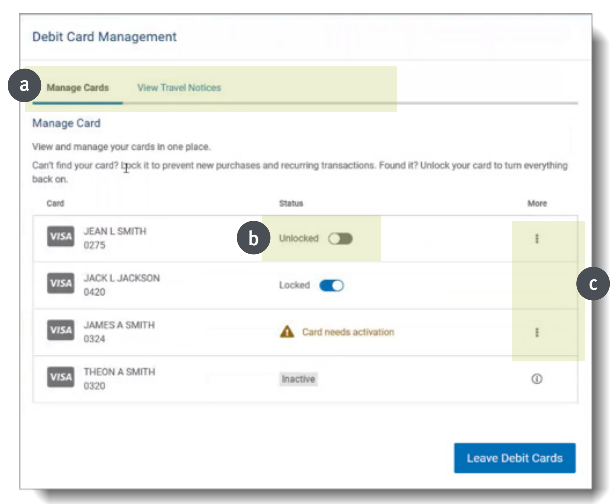
Using Debit Card features

Selecting **Debit Cards** from the **Accounts** page opens the main **Debit Card Management** window, which defaults to the **Manage Cards** tab.

a The **Manage Cards** tab lists all cards associated with a financial account.

The **View Travel Notices** tab displays all active travel notices for the cards.

b Use the toggle in the **Status** column to lock and unlock a misplaced card.



c Most debit card features can be accessed via the **More** (three dots) icon, which opens a drop-down that varies based on card status.

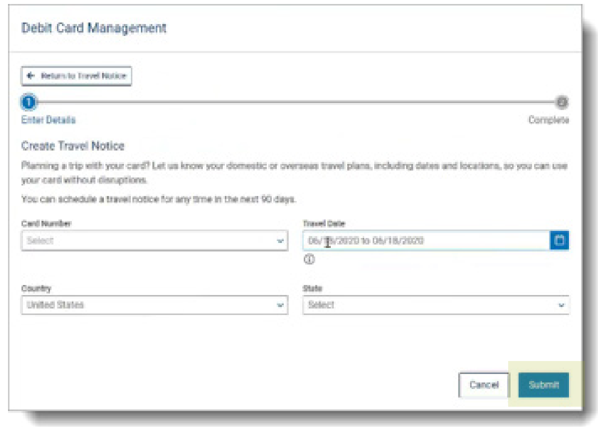
Depending on the card, available actions include:

- Activate a card
- Replace a card
- Report a lost card
- Create/remove a travel notice
- Change a PIN

For each action, the system prompts you to enter and submit the necessary details, then displays a confirmation message.

To create a travel notice (for trips within 90 days):

1. On the row where the card is listed, click the **More** icon, then select **Create Travel Notic**e. You can also select the **View Travel Notices** tab, then click the **Create Travel Notice** button.
2. In the refreshed window, use the fields to enter the trip details, then select **Submit**. *NOTE: For trips with multiple destinations, a travel notice is created for each destination.*
3. Once the notice is submitted, the screen displays a confirmation message, and related details are reflected on the **View Travel Notices** tab.

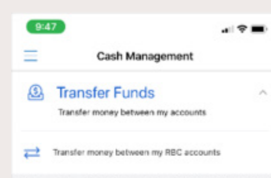


Locating key cash management features

Bill Pay	
Change an upcoming payment	**Bill Pay** › **View Payment Activity** tab › **Scheduled** › **More** icon on the row with the payment
Edit a payee	**Bill Pay** › Send a **Payment** tab › **More** icon on the row with the payee
See historical activity up to 12 months	**Bill Pay** › **View Payment Activity** tab (or Bill Pay › **Access Full View** button)
View details for a past payment	**Bill Pay** › **View Payment Activity** tab › **Completed** › **More** icon on the row with the payment
Additional bill pay features	**Bill Pay** › **Access Full View** button
Transfers	
Delete an ACH profile	**Transfer Funds** › **Manage External Accounts** tab › **Delete** button on the row with the profile
Delete a scheduled transfer	**Transfer Funds** › **View Transfer Activity** tab › **Delete** button on the row with the transfer
Debit cards	
Request a replacement card	**Debit Cards** › **Manage Cards** tab › **More** icon › **Replace Card**
Request new (not replacement) card	Feature not available online; client should contact their financial advisor
Activate a card	**Debit Cards** › **Manage Cards** tab › **More** icon › **Activate Card**
Report a stolen card	Feature not available online; client should call BNY Fraud Reporting at (800) 222-2367

Mobile app

Access similar cash management functionality in the RBC Wealth Management Online mobile app, available in the App Store (for iPhone users) or the Google Play store (for Android users).



Support

If you need technical help with cash management functionality, call Client Support Services at (800) 933-9946.

*The client website user agreement can reviewed anytime at rbcwm.com/disclosures.

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