

**Digital solutions for
SEVENTH-DAY ADVENTIST CHURCH**



RBC Express Core Services

RBC Express Core Services helps you to manage your business finances online or with your mobile device.

The services included are:

- Balance Reporting for monitoring your balance and transaction activity.
- Statements contain an account summary for monitoring activity through your current business account
- Account Transfers for initiating transfers between your RBC accounts online or with your mobile device.
- Bill Payments for initiating one time and/or recurring bill payments and inquiring on the status of the payments.
- Account Images for immediate access to high quality images of MICR encoded (Magnetic Ink Character Recognition) transactions.
- Stop Payments for cheques or pre-authorized payments by submitting stop payment instructions to the bank electronically that will take effect immediately.

Access Essential Cash Management Services with RBC Express

You want to access up-to-the-minute banking information and gain total control of your daily cash position so you can use every opportunity to make your money work harder for you. RBC Express Core Services offer powerful tools you can use for more effective cash management. Access your information 24 hours a day, 7 days a week from any PC or device with internet access, and no dedicated hardware or software is required. With the ability to make informed decisions, you can maximize your investment return, keep funds liquid while minimizing investments in non-earning cash resources, and minimize borrowing costs.

You can take advantage of the full range of RBC Express Core Services: Balance Reporting, Bill Payments, Account Transfers, Stop Payments, Account Images, and Statements.

The optional RBC Express Alerts functionality can integrate into your business's existing RBC Express user approval and account monitoring processes to make them even more efficient and robust. Payment approvers can be notified they have pending approvals or rejected payments they need to action.

For added convenience, the RBC Express Mobile app allows authorized users to securely review account information, transfer funds, and approve payments and transfers. Users will have the same permissions and authorization limits as RBC Express, and no financial data is stored on your mobile device.

Benefits of RBC Express Core Services

- Gain greater control over your accounts and make effective and timely business decisions based on accurate, up-to-the-minute financial information.
- View balance and transaction information from other financial institutions on your Balance Summary screen.
- View previous-day and intra-day account balances, statements, and digitized images of most paperbased transactions, enabling you to act immediately on returned items.
- Streamline daily financial transactions—quickly and effectively manage cash positions, address overdrafts, get a head start on chargebacks, reconcile statements, generate reports, move money between accounts, pay bills, and issue immediate stop payments without visiting the bank or sending faxes.
- Simplify your accounting and auditing processes, create detailed cash trails, and reduce errors by exporting data in an ASCII flat file format, Adobe PDF format or in an Open Financial Exchange (OFX) format directly into other applications.
- Resolve issues quickly and improve customer service by shortening the response time for client inquiries—you can quickly verify payments and send images as email attachments.
- Streamline your payments and avoid late payment penalties by scheduling and approving bill payments in advance.
- Safeguard your information and expand management of exposure and risk with multiple security levels and secure access to data through the Internet. You choose which accounts should have cash management services and who is authorized to access the information.
- Avoid the disruption of fraud by verifying all of your transactions daily, and by examining suspect items, to notify the bank same day of any that need to be returned.
- Stay on top of your important account activity by using email and text alerts, even when you are not in the office.

Support for RBC Express Services

- We recognize that timely access to your banking information is critical to managing your business and maintain a multi-level support program to ensure your information is easily accessible when you need it.
- An extensive online help facility is available to assist you in troubleshooting and navigating RBC Express.
- The WalkMe Through Menu can be found on every page and offers step-by-step guidance, navigational videos and other helpful information.
- The RBC Express Resource Centre provides you with all the information you need to get started and to get the most from RBC Express. It includes guides to all of our services, online tutorials for administration and select services, as well as tips to help you leverage all security features.
- The RBC Express Message Centre keeps you up to date on important news such as recent enhancements and regulatory changes. It also provides you with a secure and direct communication link to your RBC Client Support Group.
- Our toll-free help line is available for support from:
 - Sunday: 8:00 PM - 3:30 AM AT
 - Monday – Thursday: 8:30 AM - 3:30 AM AT
 - Friday: 8:30 AM - 10:30 PM AT
 - French support available Monday to Friday from 8:30 AM to 8:00 PM AT

ACH Direct Deposits

ACH Direct Deposits offers clients the most cost-effective way to make their payments electronically. Unlike cheques, ACH offers automation of reoccurring payments processing, easier payments reconciliation for better cash flow management, and ensures secure and timely payments, reducing the chances of fraud.

RBC Express ACH Payment Manager to perform on-line activities such as:

- Add single payments
- Change or correct payments
- Delete payment pending at bank
- Initiate a request to trace a payment in the last 120 days
- Initiate a request to reverse an erroneous payment that has been processed in the last 3 business days
- Inquire on Pending and History payments up to 120 calendar days
- Retrieve service reports and data files

Benefits of ACH Direct Deposit

- Accommodate clients' payment schedules with flexible transmission of files, 24 hours a day, 7 days a week.
- Fees for transactions made through ACH Direct Deposits are lower than cheque issuing fees. Also, clients can reduce bank charges by virtually eliminating the need for stop payments.
- When clients substantially reduce or discontinue the use of cheques, they reduce exposure to accidental or fraudulent misuse by placing limits on the maximum value of transactions that can be processed.

RBC Express Administrators

An administrator has all administrative powers in RBC Express. Administrators are also responsible for adding users and setting up approval rules. Payment modules require joint administration. Your company appoints two people; one administrator records permissions, access, and limits in the RBC Express platform, and the other administrator confirms access. (It is possible to have more than two administrators, but a minimum of two is required.) Administrators can then add users and decide on user access rights and approval powers, if applicable.

RBC Express Core Services

RBC Express Core Services	
Description	Unit Price
Basic fees:	
Monthly fee includes ⁽¹⁾ :	\$30.00
Accounts reported:	
▪ Up to 5 RBC deposit accounts, per month	
▪ Up to 5 RBC credit cards, per month	
▪ Up to 5 loan accounts, per month	
▪ Unlimited GIC's, credit lines, mortgages	
Transactions reported	
▪ Up to 2,500 transactions reported, per month for RBC accounts	
▪ Up to 10 bill payments for RBC accounts, per month	
▪ Up to 10 domestic account transfers for RBC accounts, per month	
▪ All images accessed (if paper statements are not required)	
Options and miscellaneous fees:	
Each additional account reported:	
▪ Above 5 accounts and up to 25 accounts	\$15.00
▪ Over 25 accounts	\$5.00
Each additional transaction reported ⁽²⁾ :	
▪ Over 2,500 and up to 4,999 transactions	\$0.035
▪ 5,000 and up to 9,999 transactions	\$0.025
▪ 10,000 and up to 19,999 transactions	\$0.015
▪ 20,000 and up to 39,999 transactions	\$0.010
▪ 40,000 and over transactions	\$0.005
Each transfer between your RBC accounts, after the first 10 ⁽³⁾ ⁽⁴⁾	\$1.00
Each image accessed (if paper statements required)	No fee
Each bill payment, after the first 10 ⁽⁴⁾	\$1.00
Each stop payment initiated	\$10.00
Accounts at other financial institutions, per account ⁽⁵⁾	\$15.00
▪ Each transaction reported from another financial institution	\$0.05
Each additional RBC credit card account including associated RBC credit card transactions	\$2.00
Each additional RBC loan account, after the first 5	\$2.00
Each statement viewed for accounts with "Paper" record keeping option	No fee
Each statement viewed for accounts with "eStatement" record keeping option ⁽⁶⁾	No fee
Alert and mobile access fees	Included at no charge
One time fees:	
Set-up fee, per site	\$50.00
Training: 24-7 access to self-help tutorial available through RBC Express.	\$0.00
If required, RBC assisted training session by phone or on-site ⁽⁷⁾ available.	
New or replacement token (4 year life expectancy), per token ⁽⁸⁾ ⁽⁹⁾ ⁽¹⁰⁾ ⁽¹¹⁾	\$50.00