

Online Banking

# Your quick guide to RBC Online Banking

RBC® Online Banking\* services are available 24 hours a day, when and where it's best for you.



RBC Royal Bank®




# Your quick guide to RBC Online Banking



## RBC Online Banking allows you to:

- › Review all of your RBC account balances
- › Save time by paying your bills online
- › Send funds to friends and family at home or internationally
- › Check recent credit card transactions

 Plus, you can be confident that your online banking is safe, thanks to the RBC Online Banking Security Guarantee.<sup>†</sup>

You'll quickly see how banking online will save you time and money as you manage your accounts at home and even away from home.

**For a complete list of Online Banking features and services, visit [www.rbcroyalbank.com/onlineservices](http://www.rbcroyalbank.com/onlineservices)**

# View your accounts

This is one of the first screens you'll see after you sign in to RBC Online Banking and select the "Banking" tab.

You'll see your current balance on bank accounts, credit cards and more.

**Personal Accounts** Close X

RBC Royal Bank® Site Map

G. RAYMOND Sign Out November 23, 2009

Products & Services | **My Accounts** | Customer Service

Accounts Summary **1** | Banking

**Personal Accounts**

- Account Services **2**
- Pay Bills and Transfer Funds
- Profile and Preferences
- Apply for Products and Services

**Account Balances - G. RAYMOND** 23 Nov 2009

**Your Communications**

- You have 2 new messages
- View your ebills
- View RBC Statements

[Printable Version](#)

**3 Chequing/Savings** USD CAD

Chequing 00000-00000000	474.78	
Chequing 00000-00000000	143.63	
Savings 00000-00000000	475.36	
<b>Total:</b>	<b>0.00</b>	<b>2,023.95</b>

**4 Credit Cards** USD CAD

VISA 0000-0000-0000-0000	N/A	
<b>Total:</b>	<b>0.00</b>	

**5 Loans/Mortgages** USD CAD

	11,710.43	
<b>Total:</b>	<b>60,331.07</b>	

[Credit Line 00000-00000000-000](#)

RBC Insurance [View RBC Online Insurance information in Online Banking](#)

**Related Services**

- Download Transactions
- View RBC Statements
- Nickname Accounts
- Link Other Accounts

**Information and Tools**

- RBC Online Banking Security Guarantee
- Tools and Calculators
- Rates

[Top](#)

## 1 The Banking tab

Click on this tab after you Sign In to RBC Online Banking for a quick view of all your accounts, and to see your balances.

## 2 Your Communications

You can send and receive private messages with RBC Customer Service, within the secure Message Centre.

## 3 Chequing/Savings

Click on any account name to view details of a specific chequing or savings account.

## 4 Credit Cards

Simply click on the account number to view account information and all recent transactions.

## 5 Loans and Mortgages

Check outstanding balance on credit lines, loans or mortgages, and review recent payments or transactions.

## View details for a specific account

When you view a specific chequing or savings account, you'll see a screen that lists all recent transactions.

**View Transactions**

RBC Royal Bank®

Products & Services | My Accounts | Customer Service

Accounts Summary | Banking | Direct Investing | Dominion Securities

Personal Accounts > Account Services > Account Details

### Chequing Account Details

View Transactions for CAD RBC Signature No Limit Banking™ 00000-000000

Type: All Transactions

Date: Month / Year

View | Display last 2 weeks

Date	Description	Withdrawals	Deposits	Balance
Jul 15, 2010	INT'L REMIT FEE	13.50		474.78
Jul 15, 2010	INTERNATIONAL REMIT	2.76		
Jul 15, 2010	WWW TRANSFER-3100	125.37		
Jul 15, 2010	PAYMENT-#649	92.76		
Jul 12, 2010	SENIORS REBATE		4.00	
Jul 12, 2010	MONTHLY FEE	13.95		
Jul 12, 2010	CHEQUE-#504	109.52		
Jul 12, 2010	CHEQUE-#502	27.65		
Jul 12, 2010	CHEQUE-#503	202.13		1,042.32

View/Redeem My FBC Rewards Points

**Apply Now**

- Open a New Account
- Apply or Increase Overdraft for this Account
- Account Selector Tool
- MultiProduct Rebate
- Savings Spot

**Managing Your Account**

- Bank Drafts & Money Orders
- Certified Cheques
- Wire Transfers

**Customer Service**

- Frequently Asked Questions
- Report a Lost or Stolen Card
- Branch & ATM Locator

**Rates & Fees**

- Account Interest Rates
- Additional Service Fees
- Banking Accounts
- Savings Accounts
- Youth & Student Banking

**Online Security**

- Online Banking Guarantee
- Protecting Your Privacy

### 1 Select Transaction Type

You'll automatically see every type of transaction listed. You can use this drop-down menu to see only withdrawals, deposits or cheques.

### 2 Sort by Date

Click "Date" to change the order of transactions shown, from most recent date to oldest. You can also search for transactions by date.

### 3 Withdrawals

Highlighted in red, this column details how much was withdrawn from your account for each transaction.

### 4 Deposits

Shown in green, you can see all the deposits made into your account such as fee rebates, direct deposits and other income.

### 5 Your Balance

To see your current account balance, look at your most recent transaction date and the corresponding balance on that line. This will be the top or bottom line depending on how you sort your transactions.

### 6 View cheque images

You can click on a cheque transaction to view an image of your processed cheque.

# Pay bills and transfer money online

You can easily pay bills and transfer money to family and friends through RBC Online Banking. Here's an overview of the simple, step-by-step process:

## 1 Amount

Type the dollar amount.

## 2 From

Use the drop-down menu to select which of your accounts or lines of credit you want to move funds from, for example, your savings account.

## 3 To

Choose from this drop-down menu where you want the funds to go. The list automatically includes all your accounts, including credit cards or credit lines you may want to pay. Any companies or vendors you have paid bills to in the past will already be included in the drop-down menu.

## 4 Add payee

You can add almost anyone or any company to your list of “payees” or people who will receive money. Simply follow

the instructions when you click this link and be ready with your customer account numbers from your bills or statements.

You can change the date of your payment if you wish to post-date the transaction to a certain due date. You can also set recurring payments or transfers, for instance, if you want to send someone a set amount every month.

## 5 Submit the payment

When you're ready to complete the transaction, click here. A new screen will confirm the details of the transaction, so you'll have another chance to check that everything is correct before it is processed.

# Pay multiple bills at the same time

With “Pay Multiple Bills” you can make up to 10 transfers or payments from one account at one time. Follow this step-by-step process:

**Pay Multiple Bills** Close X

RBC Royal Bank® Site Map

S. RAYMOND Sign Out November 23, 2009

Products & Services | My Accounts | Customer Service

Accounts Summary | **Banking**

Personal Accounts = Pay Bills and Transfer Funds = Pay Multiple Bills

**Pay Multiple Bills**

Select a payee and enter an amount for each bill payment. Payments will be processed in the order that they are entered.

If there are insufficient funds in your "From" account and one of your payments cannot be processed, the remaining payments in your list will not be processed.

You may return to [Manage Payees](#) if any time to add, remove or change payees.

1 **From:** Chequing 00000-000000

Payee	Amount
2 Select a payee...	3 \$
Select a payee...	\$
Select a payee...	\$
Select a payee...	\$
Select a payee...	\$
Select a payee...	\$
Select a payee...	\$
Select a payee...	\$
4 <b>Continue</b>	

5 **When are my transactions processed?**

- Transactions you make on business days before 6:00 p.m. will be processed by us the same day.
- Transactions made at all other times will be processed by us the next business day.
- Payments to third parties (such as utility bills and non-RBC credit cards) often need more processing time by the third party – which generally takes up to 3 business days. It's a good idea to check with these third parties to find out how far in advance you should make the payments in order to meet their due date.
- Learn more about paying your bills online in the [Customer Support Centre](#).

**1 From**  
Select the account you want to use to pay your bills from.

**2 To**  
Use the drop-down menus to choose the multiple companies, people or accounts you want to pay.

**3 Amount**  
For each payee, type in the dollar amount you wish to pay or transfer.

**4 Continue**  
When you're ready to complete the transactions, click here. A new screen will confirm the details of the transactions – so you'll have the opportunity to check that everything is correct before it is processed.

# Send money overseas with RBC International Remittance®

RBC International Remittance\* is an easy and secure way for you to instantly send money to family and friends overseas. It is cost-effective too — you can send up to \$1,000 per day for just \$13.50. It takes just a few simple steps, starting from this screen.

## 1 International Remittance payment option

The link to make international payments an option is under the “Pay bills and Transfer Funds” menu.

Before you begin the process, make sure that you have the following information:

- Recipient’s name and address as they appear on their bank records.
- The SWIFT bank identifier code (BIC) of the recipient’s bank.
- Recipient’s bank account number.
- For Europe the IBAN or South America CLABE numbers of the recipient’s bank.

You can get help using RBC International Remittance in more than 150 languages by calling 1-800-769-2555. We’re here 24 hours a day, seven days a week.

## 2 Your starting page

This screen confirms your personal information, as the sender of an international payment.

## 3 Select the destination country

You can send money almost anywhere, and you’ll see a drop-down menu of all the countries available through this service.

## 4 Continue to the next steps

Once you provide the banking information for each person you’re sending money to, it will be automatically saved in your recipient list for next time.

# View your credit card details

You can view your credit card activity through RBC Online Banking to see a record of each transaction and purchase as it is posted. You will see your balance, statement dates and details of any interest charges.

**RBC Royal Bank Credit Cards**

RBC Royal Bank®

Products & Services | My Accounts | Customer Service

Accounts Summary | Banking

Personal Accounts > Account Services > Account Details

VISA<sup>†</sup> 24 Nov 2009

CAD VISA 0000 0000 0000 0000

**1 Statement Details:**

Last Statement Date: 20 Nov 2009

Due Date: 15 Dec 2009

Last Statement Balance: \$0.00

Minimum Payment: \$0.00

**2 Balance Details:**

Current Balance: \$001.71

Credit Limit: \$10,000.00

4 Last Payment Date: 19 Jul 2009

5 Last Payment Amount: \$100.00

6

Date	Description	Debits	Credits
20 Nov 2009	TORONTO ON	24.17	
13 Nov 2009	PAYMENT - THANK YOU / PAIEMENT - MERCI		516.10
23 Nov 2009	PAYMENT - THANK YOU / PAIEMENT - MERCI		266.83

## 1 Statement details

This area recaps your most recent statement, with the same information that appears on your paper or electronic statement as of the last issue date:

- › Last Statement Date
- › Due Date
- › Last Statement Balance
- › Minimum Payment

## 2 Current balance

This is where you can see what you owe on your credit card account today, reflecting current transactions. You never have to wait for your statement to know your balance.

## 3 Credit limit

This shows the credit amount you are entitled to use.

## 4 Last payment date

You can check your recent payments – they may take a few business days to be processed.

## 5 Last payment amount

## 6 Your recent transactions

You'll see detailed information from each time you recently used your credit card, and the charge or credit to your account.



RBC Royal Bank®

\*Online Banking is provided by Royal Bank of Canada.

\*RBC International Remittance is provided by Royal Bank of Canada.

† For a definition of an authorized transaction and for full details regarding the protections and limitations of the RBC Online Banking Security Guarantee, please see your Electronic Access Agreement. This guarantee is given by Royal Bank of Canada in connection with Online Banking Service.

© Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

© Royal Bank of Canada 2010.

‡ All other trademarks are the property of their respective owner(s).