

# Enrolment in RBC's digital banking platforms



RBC offers two day to day banking platforms and a suite of business banking solutions designed to support businesses at every stage of their growth. You will be invited to enrol your business on an RBC digital business banking platform suitable to the needs of your business and your current digital products, services and user profile.

These two-day banking platforms are:

**Online Banking for Business:** RBC Online Banking for Business (OLBB) is best suited for businesses with a single digital banking user that requires domestic currencies and standard payment solutions.

**RBC Express:** RBC Express is an enterprise level platform for businesses with multiple digital banking users requiring domestic and/or international currencies and higher volume and higher value payment solutions.

	Online Banking for Business	RBC Express (and connected platforms)
<b>Business profile</b>	Single-user, single-entity businesses. An active client card is required to access this platform.	Single and multi-user businesses with one or more entities*
<b>Business bank accounts</b>	Manage domestic currency accounts (Canadian and US dollars)	Manage domestic currency accounts (Canadian and US dollars) and foreign currency accounts (via RBC's Online Foreign Currency Account platform)
<b>Credit products</b>	Manage loans, lines of credit, commercial mortgages and business credit cards	Manage loans, lines of credit, overdraft, commercial mortgages and business credit cards. Access to commercial credit cards (via RBC's NextLogic platform)
<b>Investment products</b>	Manage GIC accounts	Manage GIC accounts

		Online Banking for Business	RBC Express (and connected platforms)
Payments & Transfers	Account transfers	✓	✓
	Bill payments	✓	✓
	Interac e-Transfer for Business	Up to \$2,000 Note: Limits are company-specific and will be communicated during onboarding.	Up to \$25,000 (via RBC PayEdge)
	Wire payments (priority payments)	Up to \$10,000 Note: Limits are company-specific and will be communicated during onboarding.	Up to and exceeding \$10,000
	ACH payments (Electronic Funds Transfer)	–	✓
	Bulk Payment Files (manual upload or host-to-host)	–	✓
	Online Tax Filing	–	✓
Additional services		–	Access to other connected RBC platforms that are purpose-built to support more complex banking needs, such as: <ul style="list-style-type: none"> <li>• Payables automation</li> <li>• Virtual account management</li> <li>• Liquidity management</li> <li>• High-volume cheque receivables solutions</li> <li>• Bill payments receivables solution</li> <li>• Trade financing solutions</li> </ul>
Channel preferences		Desktop and mobile banking applications offered in English and French	Desktop and mobile banking applications offered in English and French**

**\*Multi-legal entities:** RBC Express offers the ability to consolidate all legal entities onto a single RBC Express site (i.e. digital profile) or to maintain separate entities across multiple sites, depending on the needs of your business.

**\*\*Companies operating in both English and French:** Businesses with both English and French users will be set up on two language-specific RBC Express sites. Administrators will receive more information on this during the onboarding process.

