National Direct Deposit Service – Method 3®

USER GUIDE

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Welcome to the RBC National Direct Deposit Service Method 3

The RBC National Direct Deposit Service Method 3 (“**NDDS 3**”) is a solution that allows RBC clients’ **depositors** to make regular deposits in Canadian funds at any branch of any financial institution in Canada. With the NDDS 3 Online Portal, you can decide to have the funds transferred to a designated RBC control account (the “**Control Bank Account**”) at any RBC unit in Canada by entering the deposit details into the portal.

A same day credit to RBC clients’ bank accounts is applied to all deposits that are made by 8:00 pm Eastern Standard Time.

NDDS 3 is suitable for business clients with multiple locations, offices, or branches that do not have the comfort of an RBC retail branch within close proximity.

This user guide will **show how your businesses’ depositors** can use the NDDS 3 online portal to complete funds transfers to your business accounts.

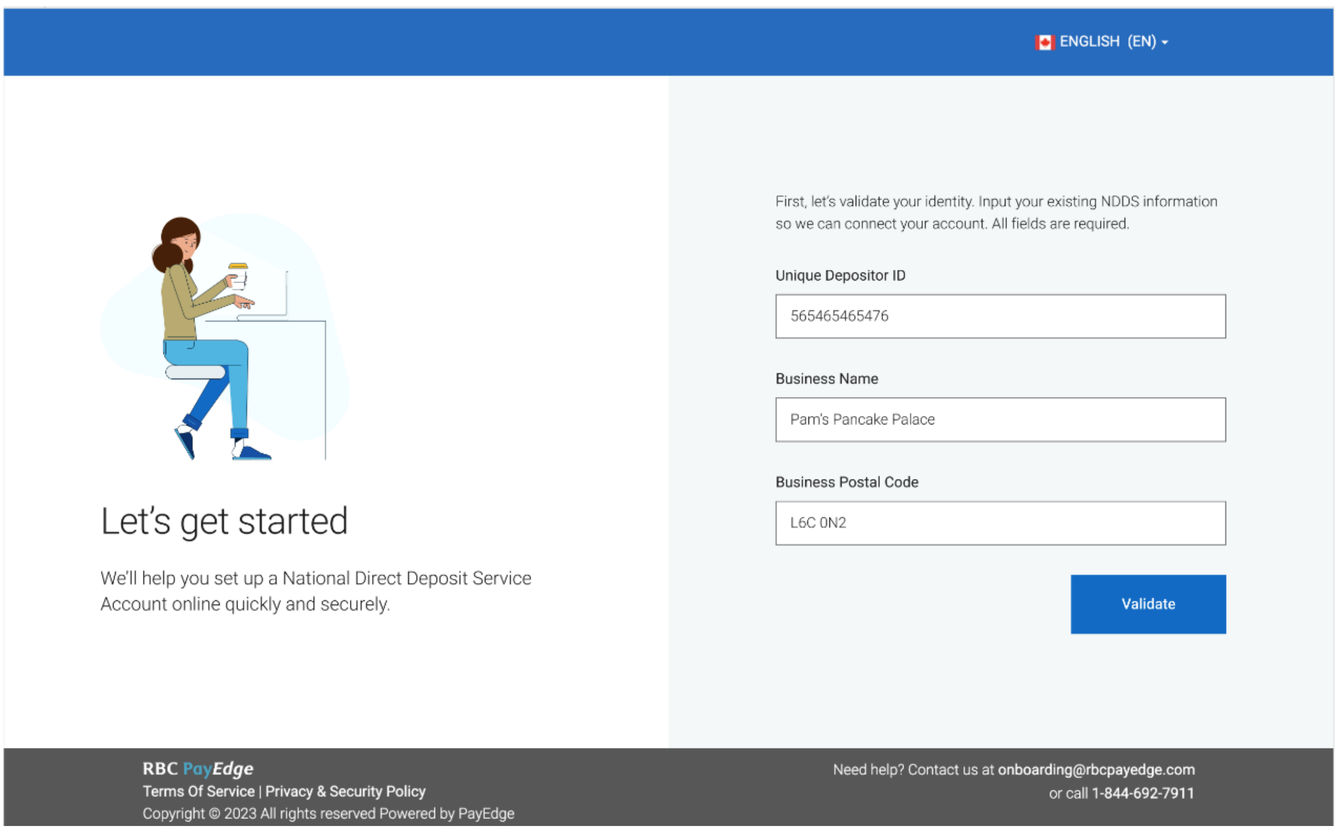
PART 1: GETTING STARTED WITH NDDS 3 ONLINE PORTAL

1. 1 Enrolment

All existing NDDS 3 ***depositors** will be provided URLs by RBC to enrol on the NDDS 3 online portal. You will be able to use your current NDDS 3 information and the URL to access the NDDS 3 online portal: https://receivables.rbcpayedge.com/ndds/sign-up

1) Once you click on the URL, you will need to enter your **unique depositor's ID, business name and business postal code**
2) Click the **Validate** button after you enter the above information

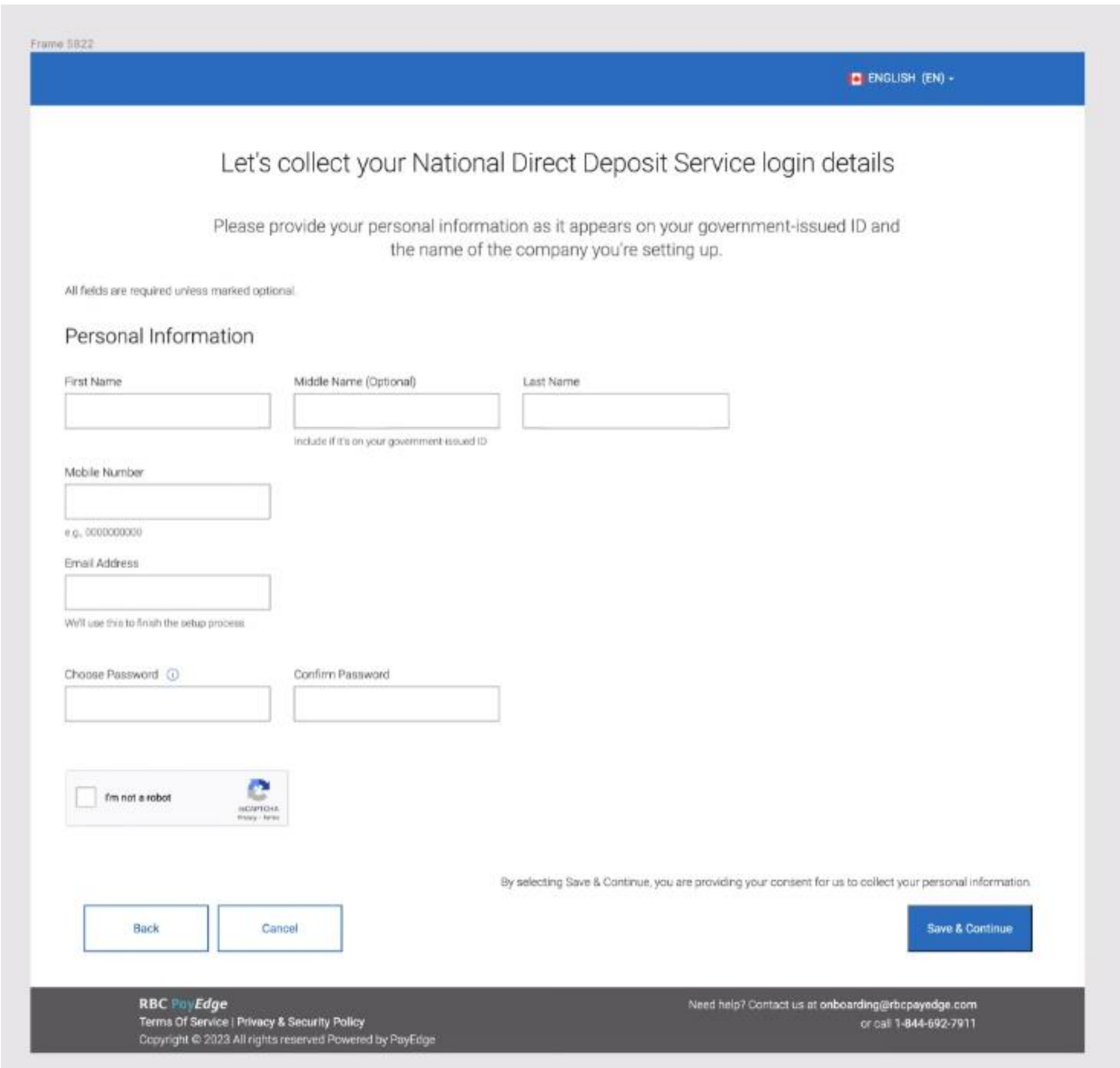
***Depositor:** *Denotes the client's subsidiary, branch office or agent*



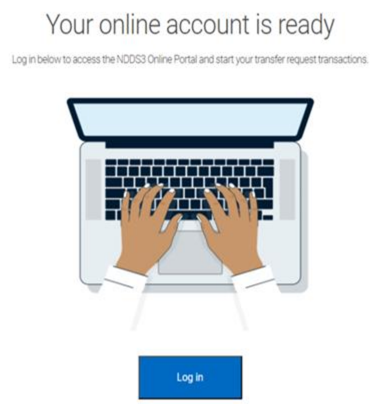
1) Next, you will be asked to enter your personal information to set up your user profile
2) Click the box next to “I’m not a robot”
3) Click the **Save & Continue** button to complete the enrolment process

*****Please note: Password must contain the following:**

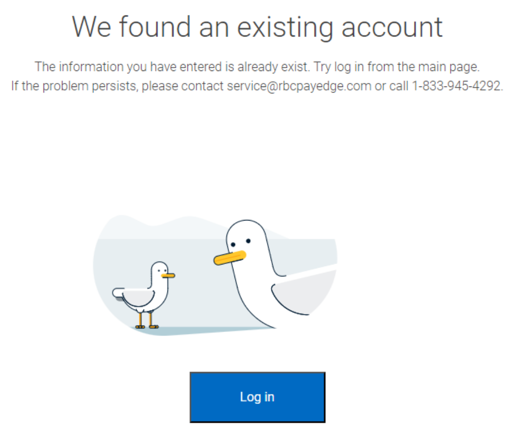
- At least 10 characters in length
- At least 1 upper case letter
- At least 1 lower case letter
- At least 1 special character



3) You will see the below screen once you have successfully completed enrolment. You may click "Log-in" below to be redirected to the NDDS 3 Sign-in page



*****Please note that the above enrolment is a <u>one-time requirement.</u> The system now recognizes your enrolment as complete. Any further attempt to use the *Sign-Up URL* to re-enter your information will prompt the below screen, advising that there is already an existing account with the entered details. After this point, you will need to use *Sign-in URL* to access the NDDS 3 Online Portal for your regular use.**



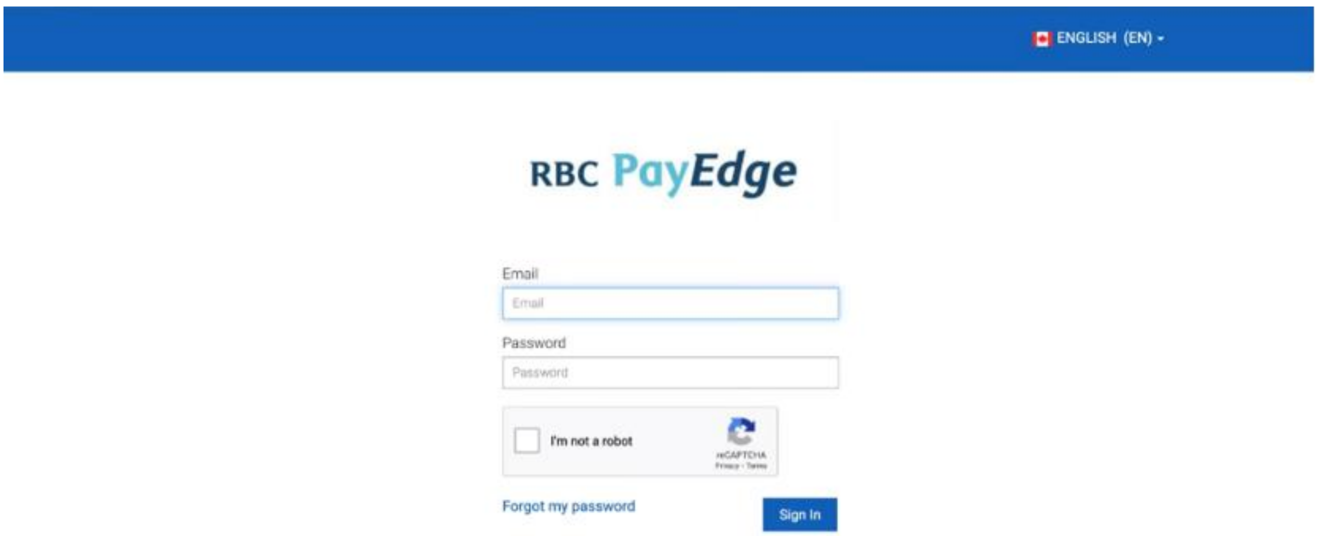
1.2 Access and Sign In/Out of NDDS 3 Online Portal

To access NDDS 3 online portal, enter this web address directly onto your browser address field:

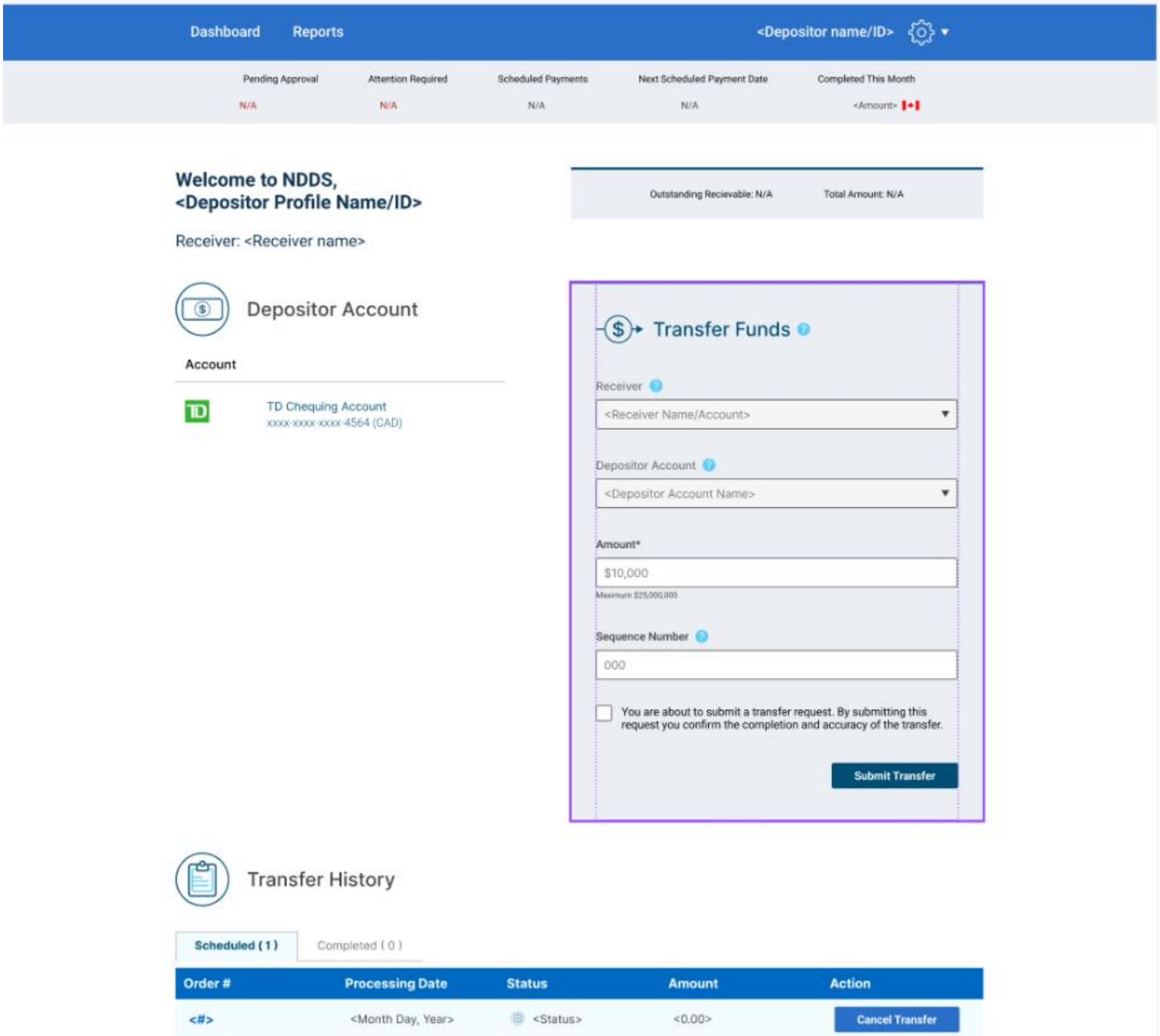
https://receivables.rbcpayedge.com/sign-in

At the Sign in screen:

1) Enter **your email address** that was used to register for NDDS 3 online portal
2) Enter the **Password** you created when you registered for NDDS 3 online portal

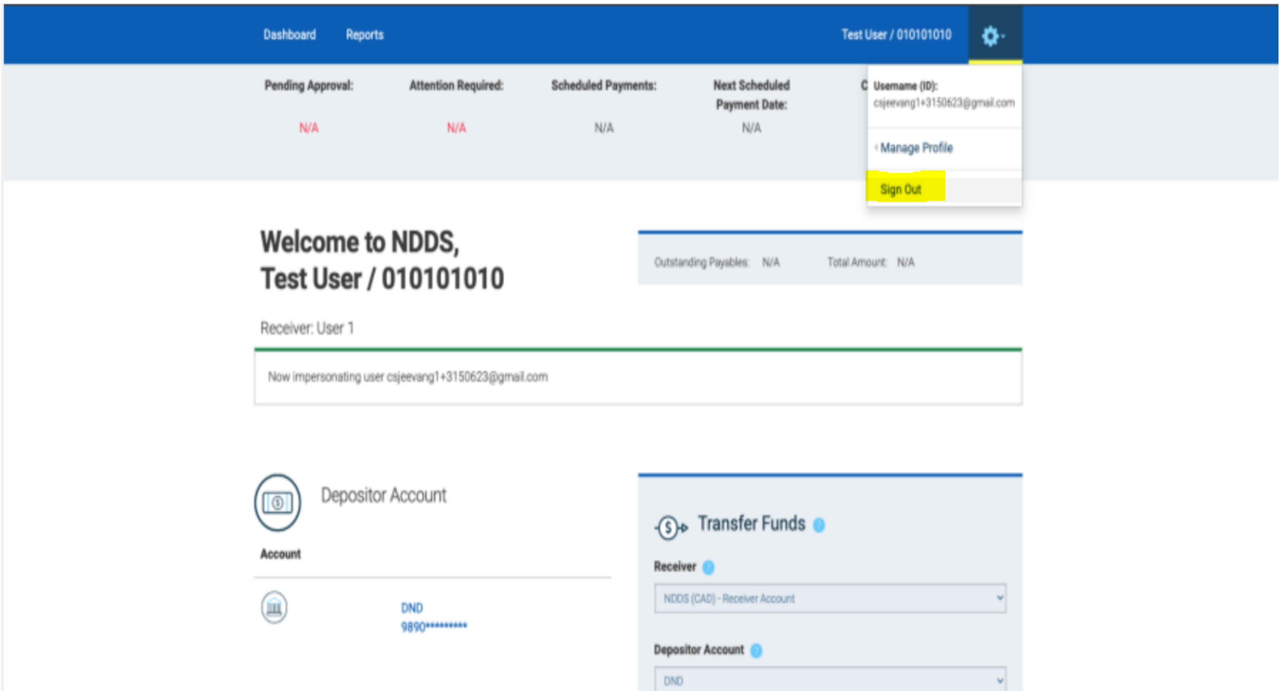


3) Click the **Sign In** button as shown on the page to reach the NDDS 3 landing page below

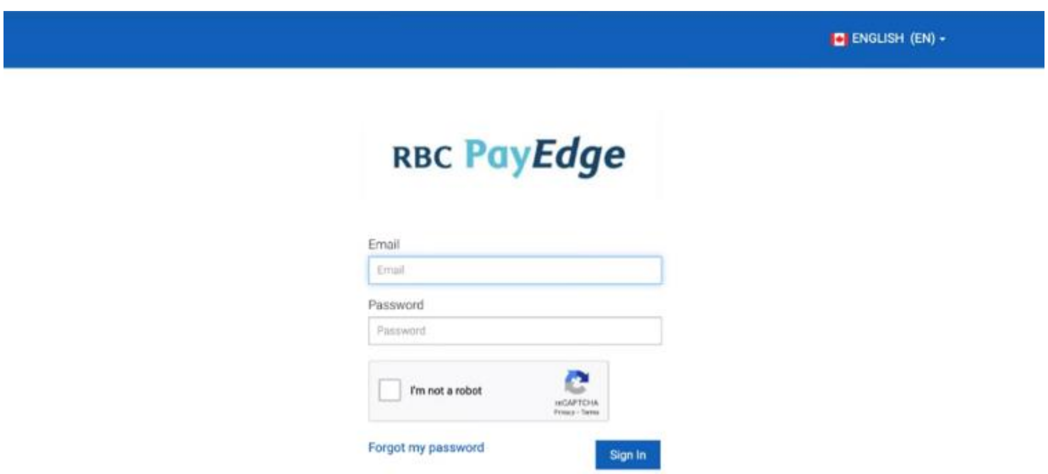

Dashboard
Reports
<Depositor name/ID>
Pending Approval
N/A
Attention Required
N/A
Scheduled Payments
N/A
Next Scheduled Payment Date
N/A
Completed This Month
<Amount>
Welcome to NDDS,
<Depositor Profile Name/ID>
Receiver: <Receiver name>
Outstanding Recievable: N/A
Total Amount: N/A
Depositor Account
Account
TD Chequing Account
xxxx-xxxx-xxxx-4564 (CAD)
Transfer Funds
Receiver
<Receiver Name/Account>
Depositor Account
<Depositor Account Name>
Amount*
$10,000
Sequence Number
000
You are about to submit a transfer request. By submitting this request you confirm the completion and accuracy of the transfer.
Submit Transfer
Transfer History
Scheduled (1)
Completed (0)
Order #
Processing Date
Status
Amount
Action
<#>
<Month Day, Year>
<Status>
<0.00>
Cancel Transfer

Sign Out of NDDS 3 Online Portal

1) After you are finished using NDDS 3 online portal, please ensure you sign out by clicking the **Sign Out button** located in the NDDS 3 online portal header



2) Once you have logged out, you will be directed back to the Sign-In Page (see below), at which point you can close this window



PART 2: USING NDDS 3 Online Portal

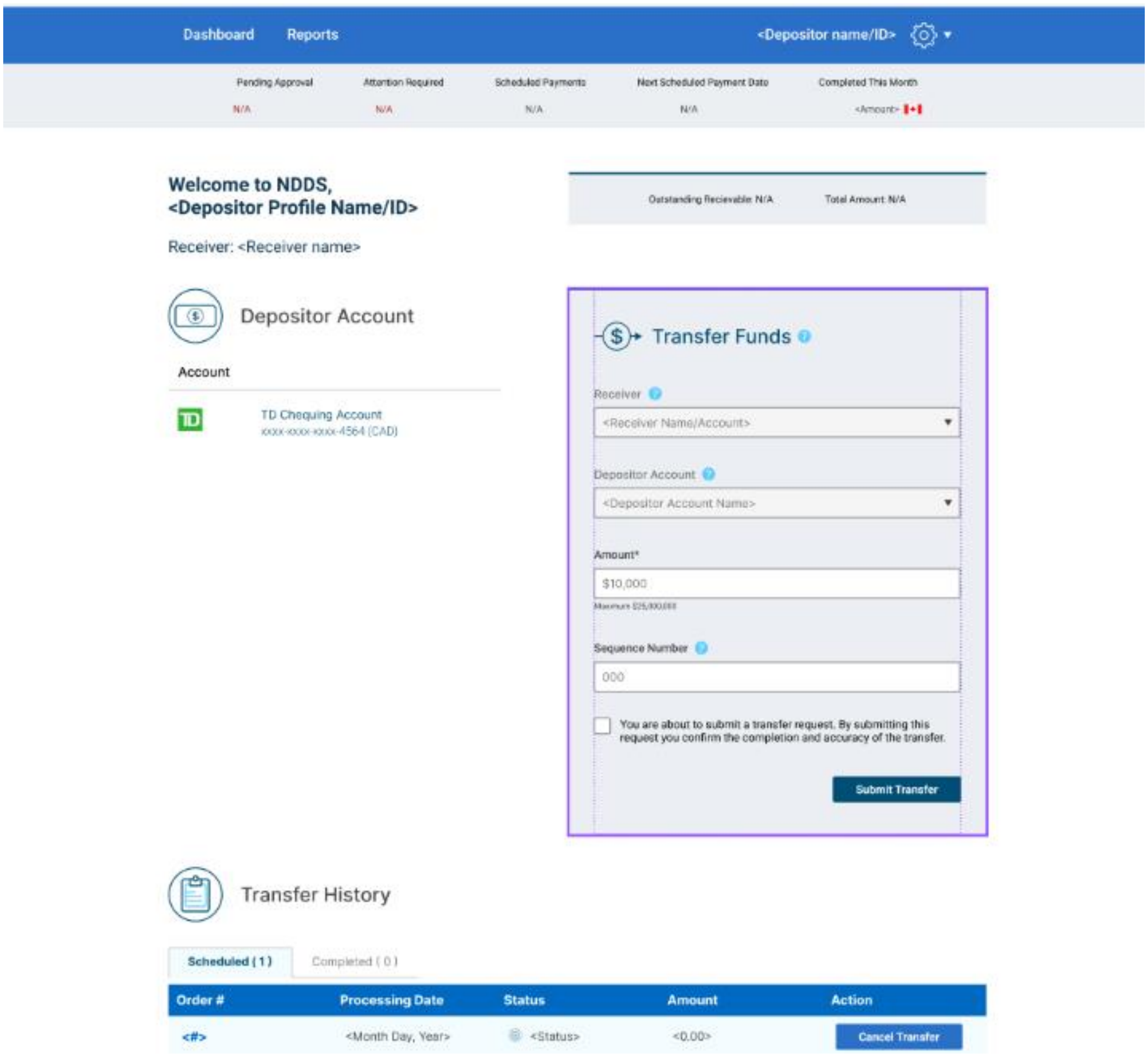
2.1 NDDS 3 Landing Page Overview

The landing page enables you to:

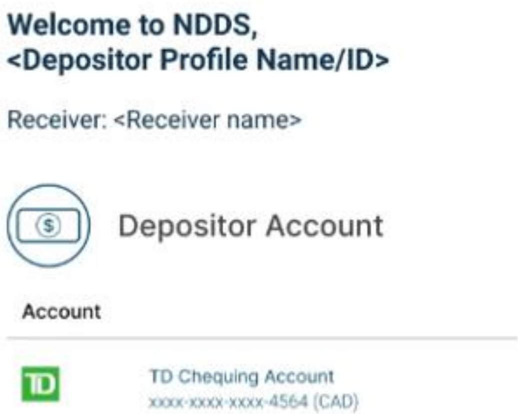
1) View your account information, the receiver's name and account information, and the transfer history. Please note account numbers will be masked.
2) Submit a transfer
3) Cancel transfers that show a status of "Scheduled" in the transfer history

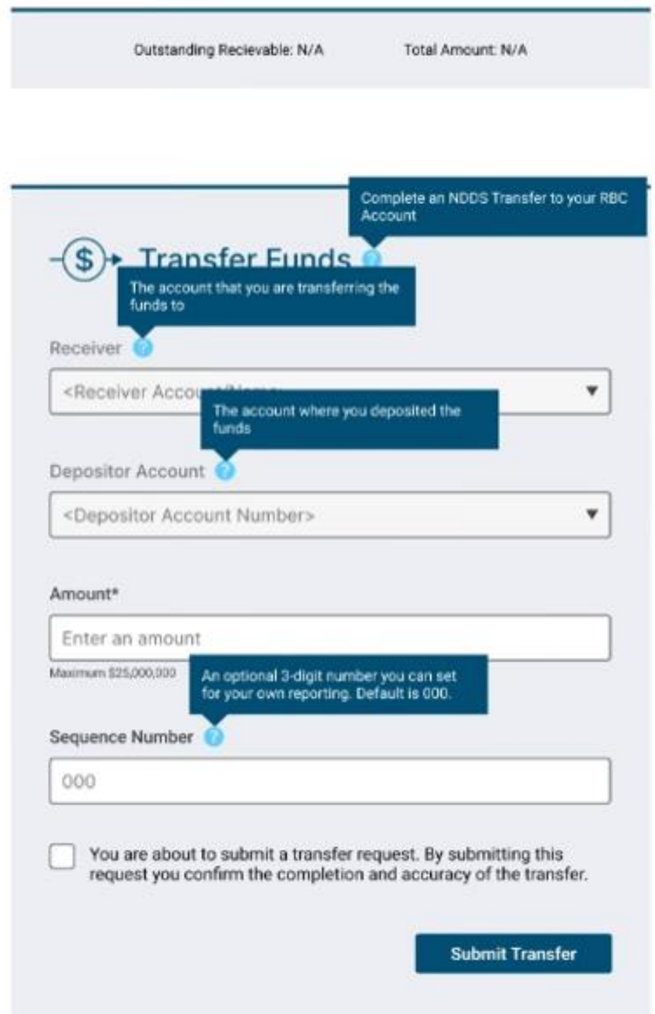
Note:

- *Certain sections in the field below the landing page header, including Pending approval, Attention Required, Scheduled Payments, and Next Scheduled Payment Date, are marked N/A. These sections do not apply to NDDS 3 users*
- *Transfer amount cannot exceed $25,000,000*



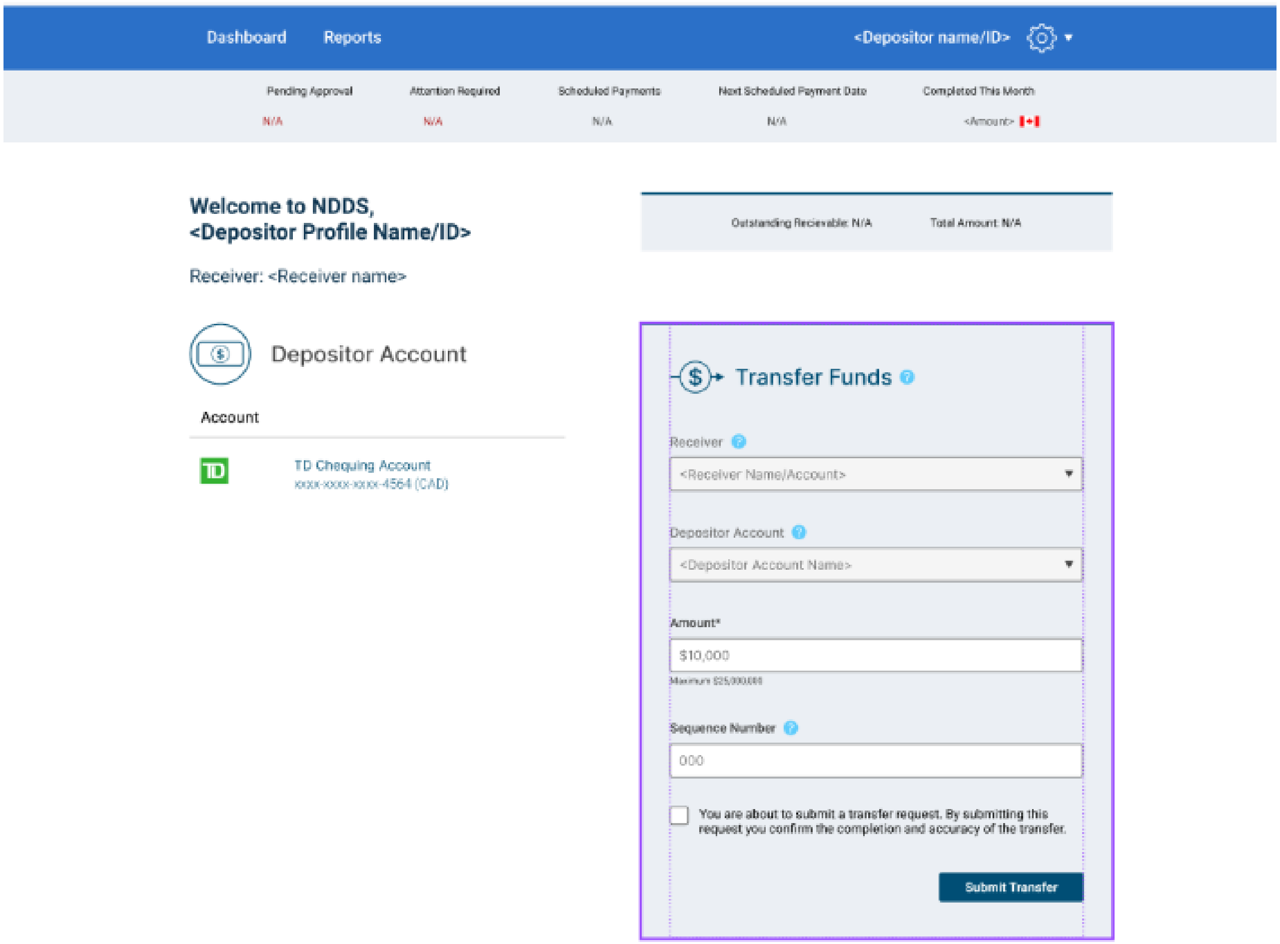
4) If you hover your mouse over each dropdown menu, you will be able to see the tool tips for each menu option





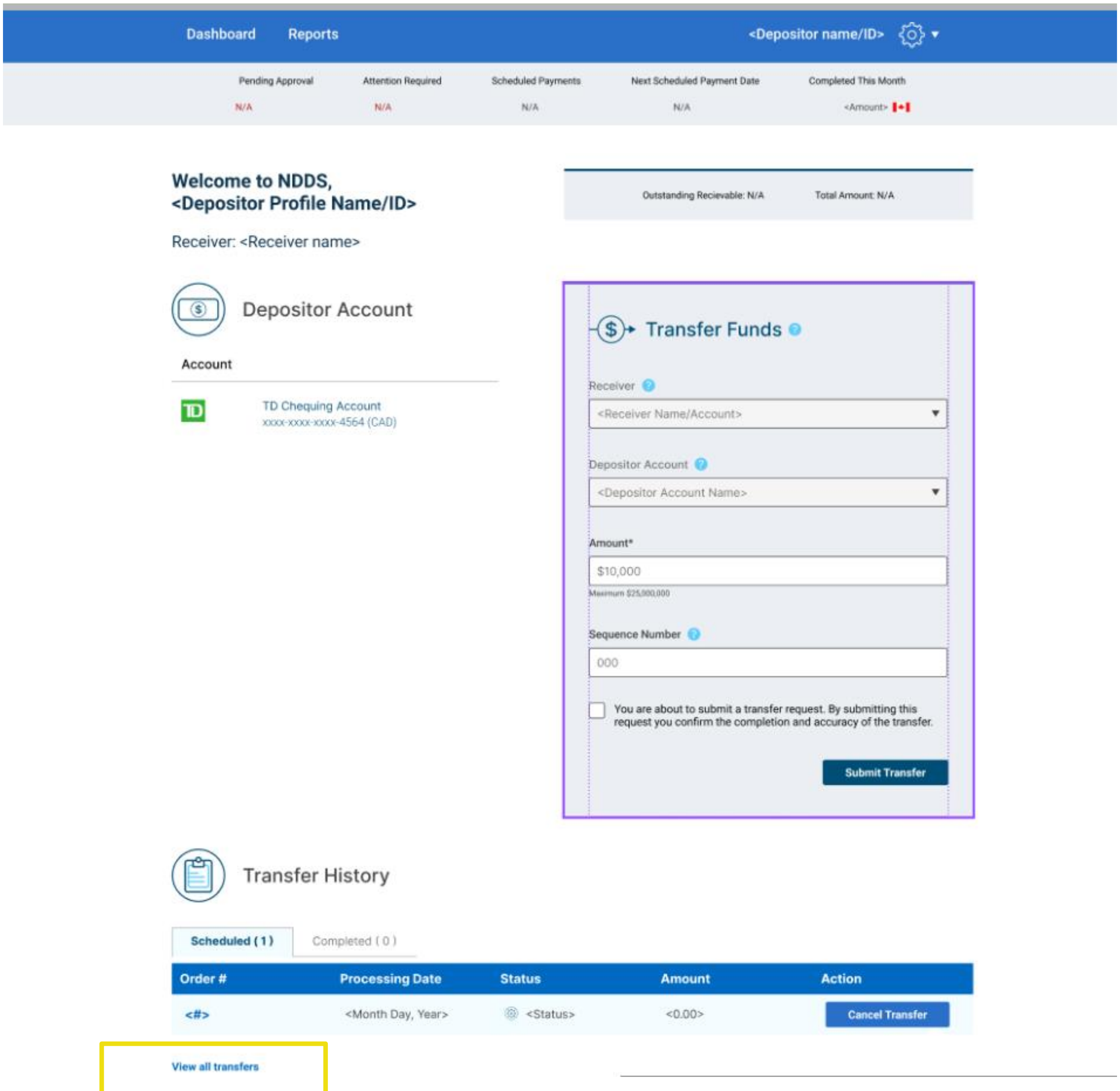
2.2 Submit a Transfer on the Landing Page

1) The following fields are **prepopulated** by the system: **Receiver and Depositor account (masked)**
2) Users are required to enter the **Amount**
3) You have the option to enter a 3-digit Sequence Number for your reference/reporting purpose. The system default 3-digit number is 000
   **Note: Sequence number is optional and not a required field*
4) Lastly, you will click the **Submit Transfer** button



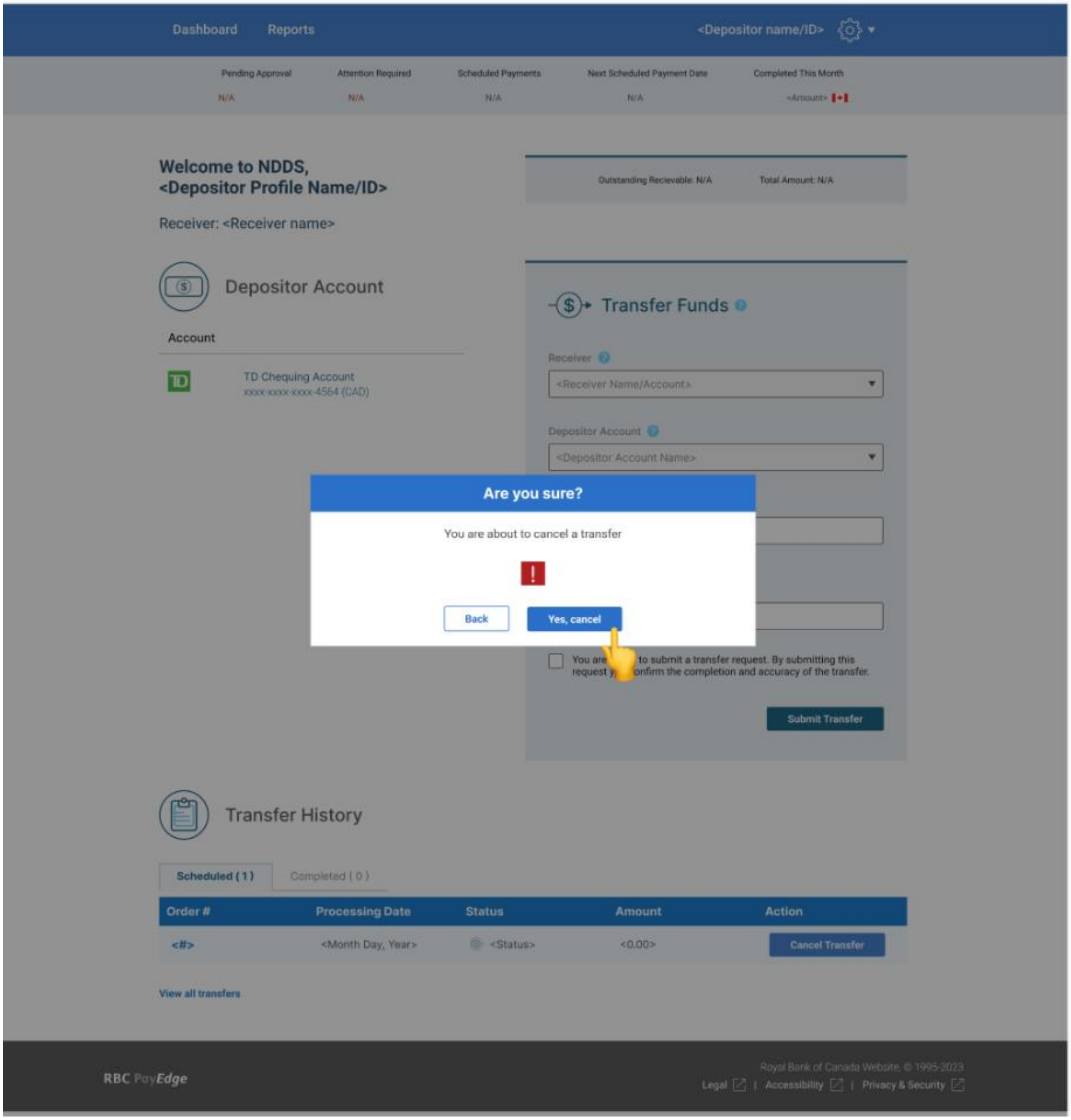
2.3 View Transfer History on the Landing Page

1) You can view the last 10 historical transfers.
2) If you want to view more, click the **View all transfers** button



2.4 Cancel a Transfer on the Landing Page

1) You can cancel transactions that are “Scheduled” by clicking the **Cancel Transfer** button. Note: Once the transaction status has reached “In-Progress”, it can no longer be cancelled



2.5 Transfer Summary Page Overview

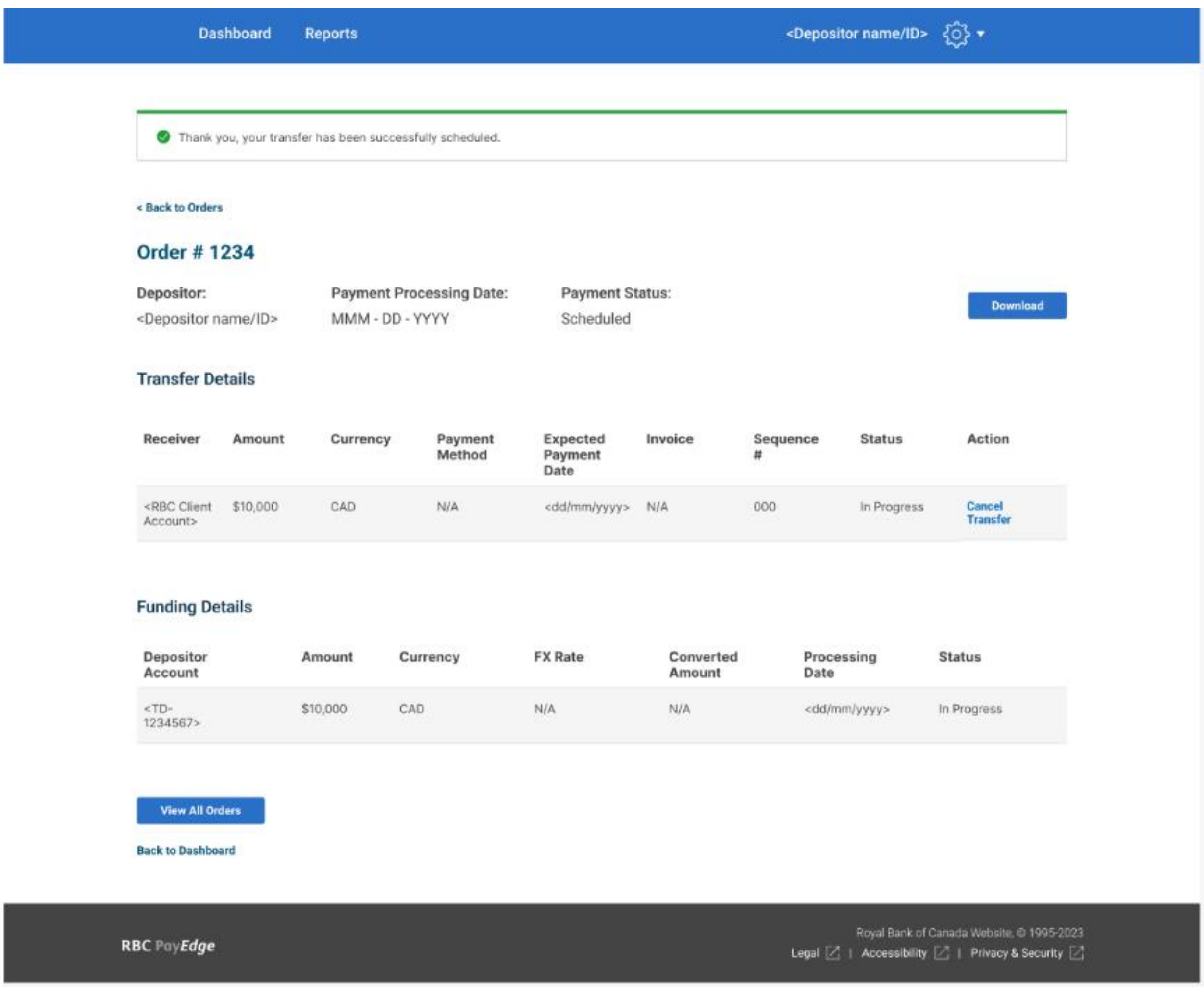
The Transfer Summary Page enables you to:

1) Review the transfer you have completed*. You can view the transfer details and the funding details (the source of the fund)

   *Status:

   - If the **Payment Status** shows **In-Progress,** it means the transfer will be processed by end of day
   - If the **Transfer Details Status** shows **In-Progress**, you cannot cancel the transfer; if the **Status** shows **Scheduled**, you can cancel the transfer before 6:00pm Eastern Standard Time (transfers input between 6:00 PM and 8:00 PM can be cancelled before 8:00 PM EST); if the **Status** shows **Completed**, you can view the transfer in transfer history.

2) Download the specific transfer you just completed by clicking **the Download** button.
3) Cancel the latest transaction that shows in the transfer history by clicking the **Cancel Transfer** button. A reminder that the transfer status must still reflect as “Scheduled” in order to cancel.
4) View all the transfers by clicking the **View All Orders** button



2.6 Download Transfer Details:

1) Once you click **the Download** button, you will see the transfer you just completed

RBC PayEdge

Order #1056781 Transfer Processing Date: Jul 05 2023 Transfer Status: Complete HST: 820460632RT0001

Depositor : Jeevan Profile 3/010101010

Transfer Details

Receiver	Amount	Currency	Payment Method	Expected Payment Date	Sequence #	Status
Testing Status	567.25	CAD	NDDS	Jul 05 2023	002	Complete
Subtotal	567.25(CAD)					

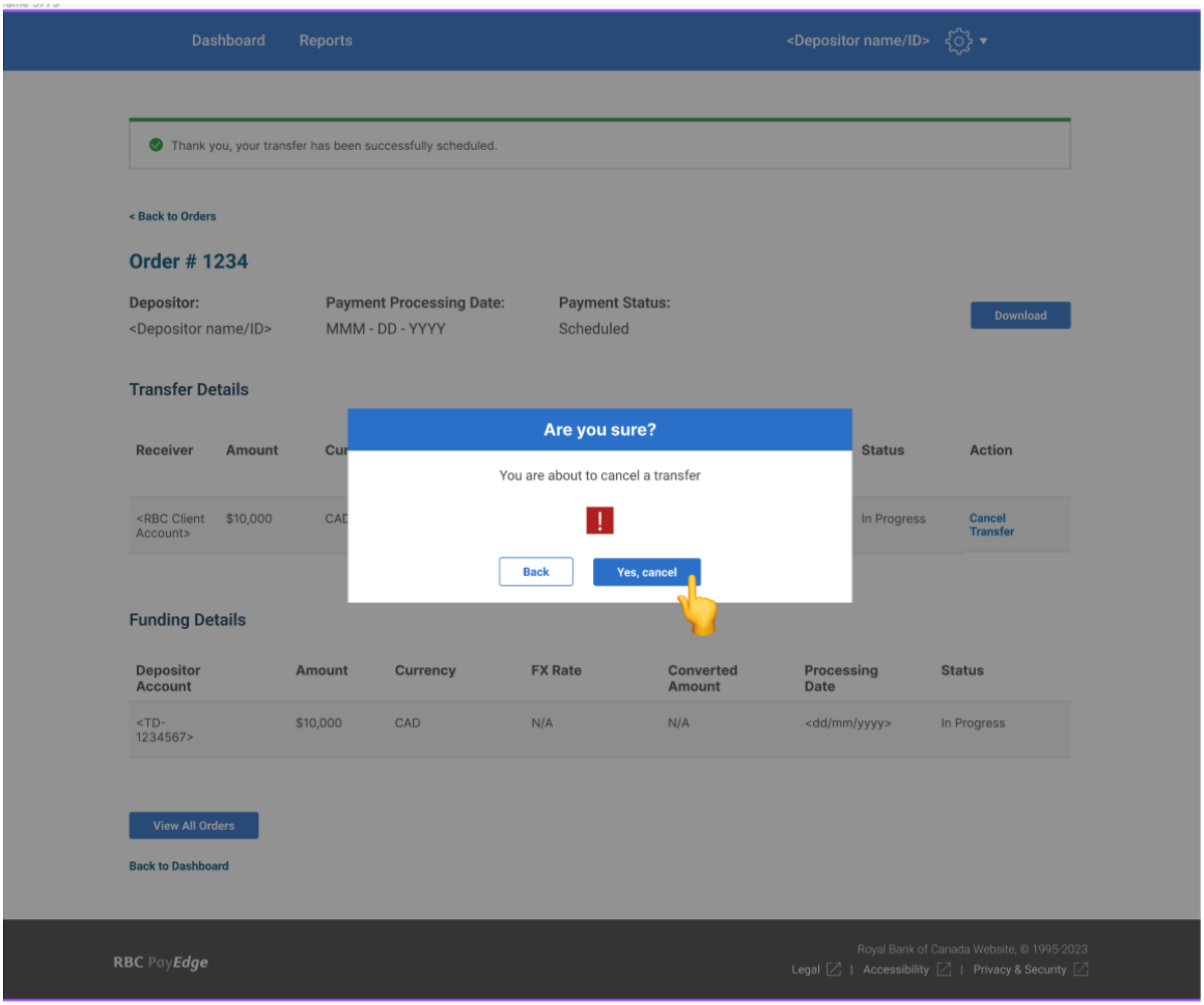
Funding Details

Depositor Account	Amount	Currency	FX Rate	Converted Amount	Expected Transfer Date	Status
DND	567.25	CAD	---	0.00	Jul 05 2023	Funded

WayPay Inc. HST 820460632RT0001 102-1006 Skyview Drive Burlington Ontario L7P 0V1 Canada

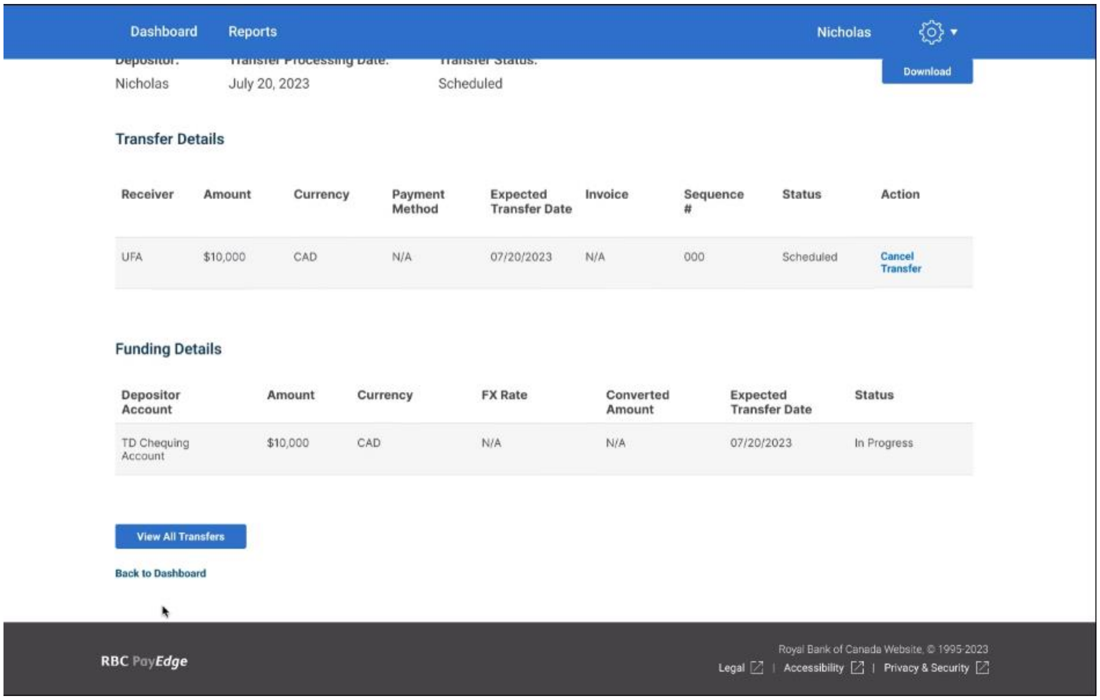
2.7 Cancel a Transfer on the View all Orders Page

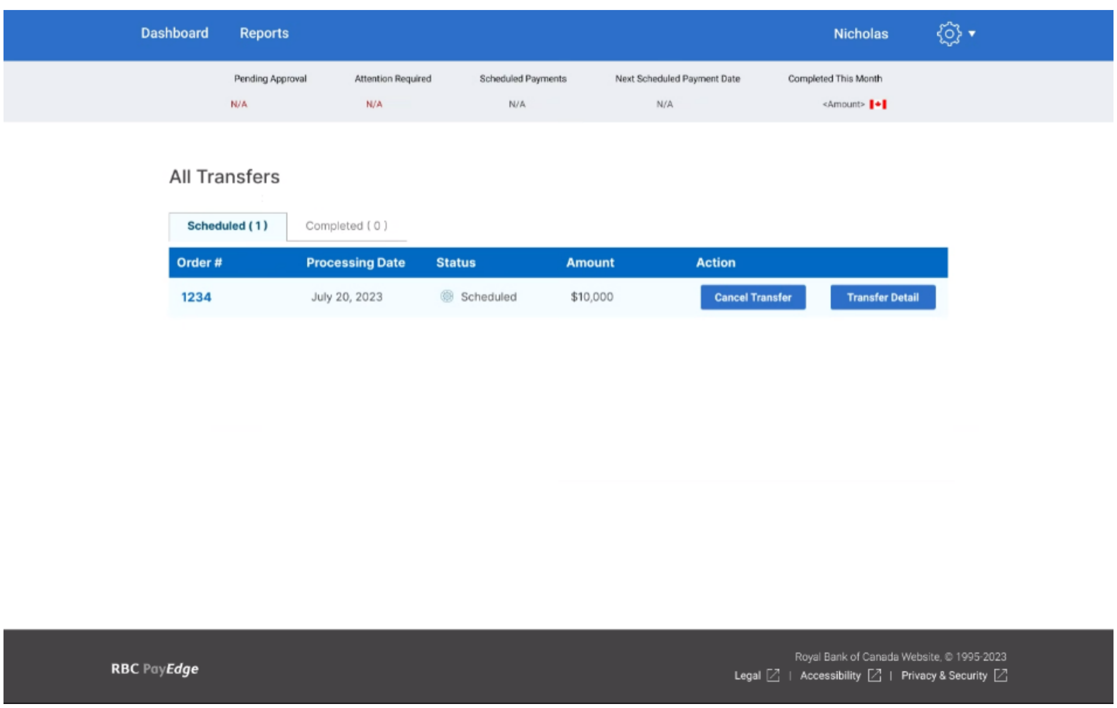
1) Once you click **the Cancel Transfer** button, you will see the transfer you just completed



2.8 View All Orders

1) Once you click **the View All Orders** button, you will see all the transfers you have completed

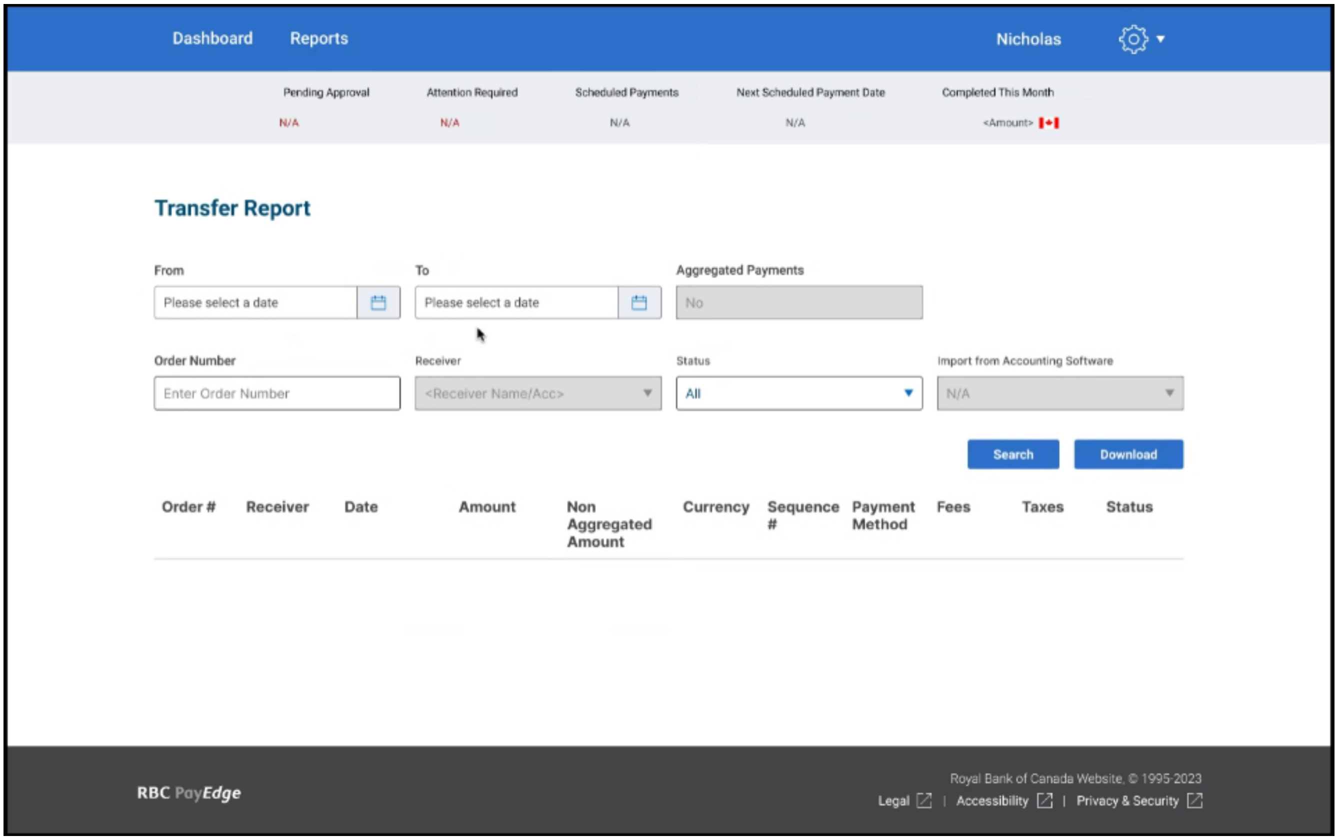




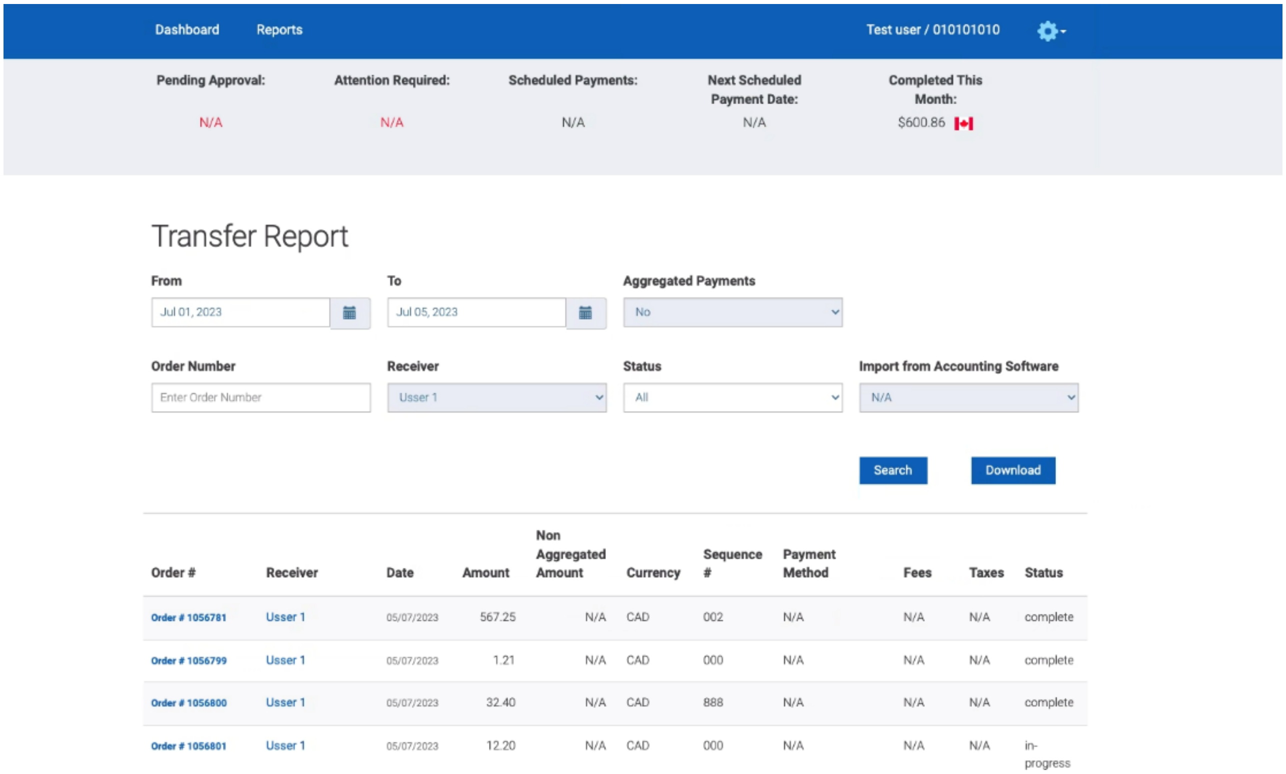
2.9 Reporting Page Overview

The reporting page enables you to:

1) Search specific historical transfer by entering date ranges, order numbers or transfer status
2) Download the transfer history



For example, if you enter a specific date range, you will see the below as an example:



APPENDIX A – HELPFUL RESOURCES

Online Help

Screen level help is available by clicking on the Help link in the NDDS 3 online portal banner. Field level help is available for those fields where the field labels are underlined. Click on the field label to obtain a pop-up window containing field specific help.

Client Support Centre

Our Client Support Representatives are also available to provide assistance when required.

Canada & USA	1-833-945-4292 Monday – Friday: 8:00 AM – 8:00 PM EST

Note: International Support is not available

Your RBC Relationship Management Team

Your RBC Relationship Management Team is available to assist you with issues around enrolment, profile changes and inquiries around historical transfers submitted.