



Capital
Markets



RBC Clear™
Working Capital Solutions

How to Create a Time Deposit Account

To Create a Time Deposit for Amounts:

Between \$250,000 to
\$24,999,999.99 USD

Equal to or greater than
\$25 million USD

How to Create a Time Deposit Account

Create a Time Deposit for amounts between \$250,000 to \$24,999,999.99 USD

Note: Amounts below \$250,000 USD are not allowed. Time Deposit entitlement is required to view the create Time Deposit button.

- 1 On the top bar click the **Accounts** tab.
- 2 Scroll down to the bottom of the page to view **Time Deposit Summary** and click the **drop-down arrow** to view available rates.
- 3 In the bottom right of the screen, click **Create Time Deposit** to begin booking Time Deposits.

- 4 Enter **Principal Amount**.
- 5 At the bottom right of the section, click **Review**.

Minimum Amount	Maximum Amount	45-Day Tenor Rate	60-Day Tenor Rate
\$250,000.00 USD	\$24,999,999.99 USD	3.65%	3.80%

- 6 In the **Tenor Available** section, choose **Tenor**, then select **Funding Account** from the drop-down menu.

7 Under the Tax Attestation section, review the uploaded tax form. Then choose whether this form is **correct** or **incorrect**. If the form is incorrect, please contact RBC Clear to upload the correct form to initiate a time deposit.

8 Under the Name and Preferences section, **Name the Time Deposit**. Then choose **Renewal Preference**.

8a If you choose **Renewal Preference** as Auto renew at maturity, then choose **Auto Renewal Instruction**.

9 At the bottom right of the section, Click **Review**.

10 Review the information and select **Edit** to enter any updates if applicable.

11 Once information is validated click **Submit**.

12

Once the Time Deposit is booked, a success message appears at the top of the page.

The screenshot displays the RBC Clear web application interface. At the top, a navigation bar includes 'Menu', 'Dashboard', 'Accounts', 'Payments', 'Reports', 'Administration', and 'Relationship Management'. A success message is highlighted with a yellow box and a '12' callout: 'Your Time Deposit is created. To review, select View Time Deposits'. Below this, a 'Cumulative Available DDA Balance' widget shows a total of \$1,000,260,813,252.00 USD. A table below it breaks down the balance into Opening Ledger Balance, Intraday Credits, Intraday Debits, and Pending Activity. The main content area is titled 'Entities of Acme International' and lists several account groups with their respective available balances. A 'Time Deposit Summary' section provides a quick overview of 40 products, \$3,450.00 USD in estimated interest earned, and a closest maturity date of April 15, 2022. At the bottom, there are buttons for 'View Time Deposits' and 'Create Time Deposit'.

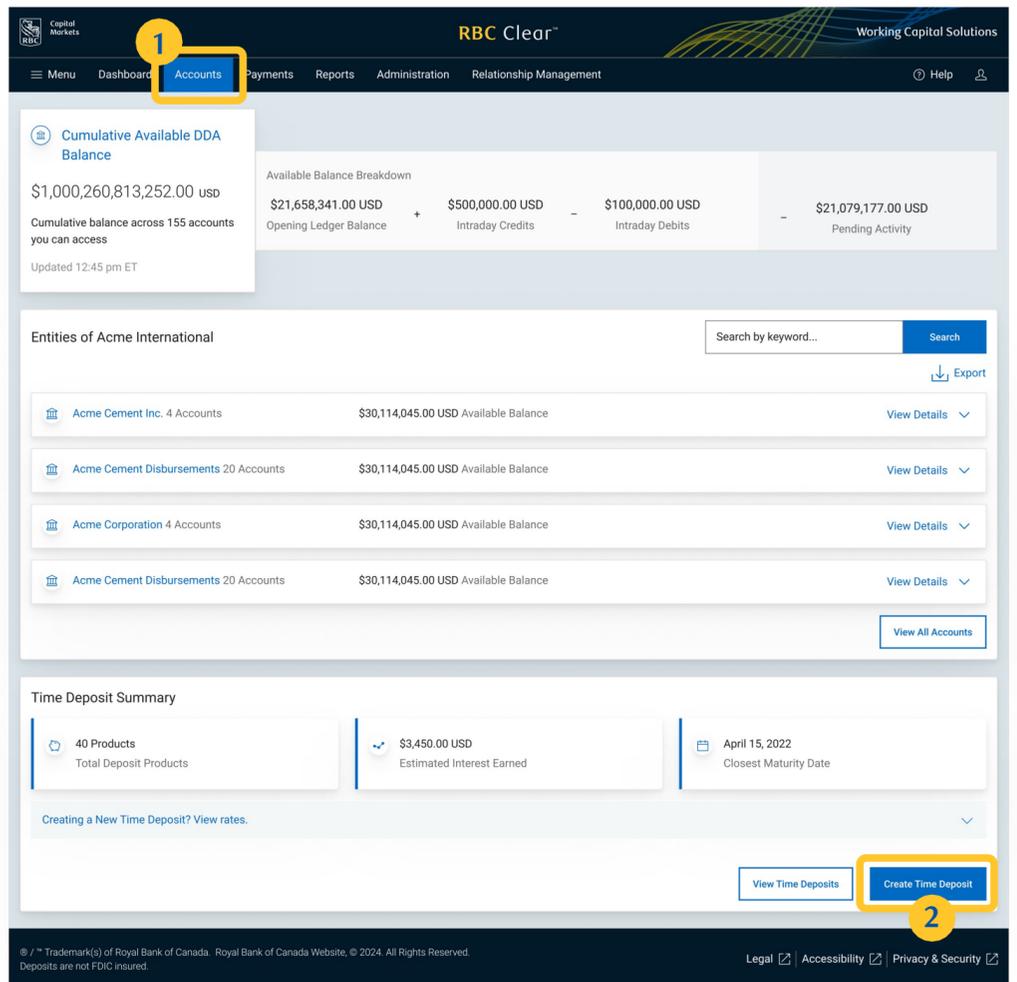
How to Create a Time Deposit Account

Create a Time Deposit for amounts equal to or greater than \$25 million USD

Note: Time Deposit entitlement is required to view the create Time Deposit button.

1 On the top bar click the [Accounts](#) tab.

2 In the bottom right of the screen, click [Create Time Deposit](#) to begin booking Time Deposits.

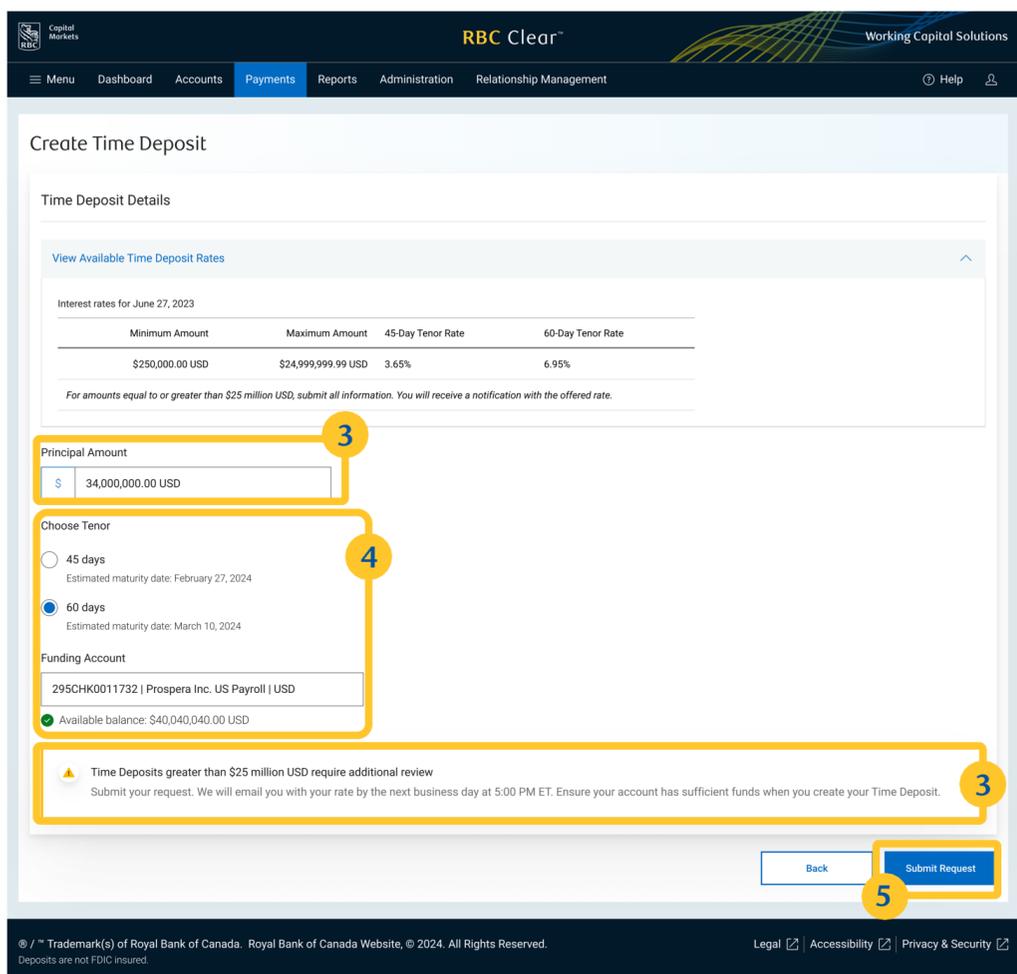


The screenshot shows the RBC Clear Accounts page. The 'Accounts' tab is highlighted in the top navigation bar. A 'Cumulative Available DDA Balance' widget shows a balance of \$1,000,260,813,252.00 USD. Below this is a table for 'Available Balance Breakdown' with columns for Opening Ledger Balance, Intraday Credits, Intraday Debits, and Pending Activity. The main content area displays 'Entities of Acme International' with a list of accounts and their available balances. At the bottom, a 'Time Deposit Summary' widget shows 40 products, \$3,450.00 USD estimated interest earned, and a maturity date of April 15, 2022. A 'Create Time Deposit' button is highlighted in the bottom right corner.

3 Enter [Principal Amount](#), which should be equal to or greater than \$25 million USD.

4 In the Tenor Available section, choose [Tenor](#), then select [Funding Account](#) from the drop-down menu.

5 Then click [Submit Request](#). You will then receive an email with your rate from RBC Clear.



The screenshot shows the 'Create Time Deposit' page. The 'Payments' tab is selected in the top navigation bar. The page displays 'Time Deposit Details' with a section for 'View Available Time Deposit Rates' showing interest rates for June 27, 2023. A table lists rates for 45-day and 60-day tenors. Below this, the 'Principal Amount' is set to \$34,000,000.00 USD. The 'Choose Tenor' section has '60 days' selected. The 'Funding Account' is set to '295CHK0011732 | Prospera Inc. US Payroll | USD'. A warning message states: 'Time Deposits greater than \$25 million USD require additional review. Submit your request. We will email you with your rate by the next business day at 5:00 PM ET. Ensure your account has sufficient funds when you create your Time Deposit.' A 'Submit Request' button is highlighted in the bottom right corner.

6 Once the Time Deposit request is submitted, a success message appears at the top of the page.

The screenshot shows the RBC Clear portal interface. At the top, a navigation bar includes 'Menu', 'Dashboard', 'Accounts', 'Payments', 'Reports', 'Administration', and 'Relationship Management'. A success message is highlighted with a yellow box and a circled '6': 'Time Deposit request submitted. Allow one business day for a response'. Below this, the 'Cumulative Available DDA Balance' is shown as \$1,000,260,813,252.00 USD. An 'Available Balance Breakdown' table shows: Opening Ledger Balance (\$21,658,341.00 USD), Intraday Credits (\$500,000.00 USD), Intraday Debits (\$100,000.00 USD), and Pending Activity (\$21,079,177.00 USD). The 'Entities of Acme International' section lists four account groups with their respective available balances. The 'Time Deposit Summary' section shows 40 products, \$3,450.00 USD estimated interest earned, and a closest maturity date of April 15, 2022. A 'Rate Requests' table shows one request with status 'Awaiting Rate', submitted on Jan 12, 2024, for \$34,000,000.00 USD with a 60-day tenor. Footer text includes: '© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2024. All Rights Reserved. Deposits are not FDIC insured.' and links for 'Legal', 'Accessibility', and 'Privacy & Security'.

7 You will then receive an email confirming that your time deposit rate request has been received.

The email header includes the RBC Capital Markets and RBC Clear logos. The subject is 'Your Time Deposit Request'. The body starts with 'Hello [Recipient Name], Your Time Deposit rate request has been received:'. A table lists the request details: Requested on: January 23, 2024; Principal amount: \$34,000,000.00 USD; Tenor: 60 days. Below the table, it states: 'A follow-up email will be sent with a time-sensitive rate offer. If you require assistance, contact rbcclearservicing@rbccm.com.' The footer contains: 'This is an automatically generated email from RBC Capital Markets. Replies are not monitored or answered.', '© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2023.', and links for 'Legal', 'Accessibility', and 'Privacy & Security'.

8 Once your time deposit rate offer is ready, you will receive an email notifying you that an offer is pending.

The email header includes the RBC Capital Markets and RBC Clear logos. The subject is 'Your Time Deposit Rate Offer Is Ready'. The body starts with 'Hello [Recipient Name], Here is your Time Deposit rate offer:'. A table lists the offer details: Interest rate: 6.95%; Rate offer expires: [Mon DA, YEAR XX:XX AM/PM TZ]. Below the table, it states: 'This is for the following Time Deposit request:'. Another table lists the request details: Principal amount: \$34,000,000.00 USD; Tenor: 60 days. Below this, it states: 'If the Time Deposit is not booked before the expiration time, a new request must be submitted.' It then says: 'To view the details and approve the offer, go to the Accounts tab in the [RBC Clear portal](#). If you require assistance, contact rbcclearservicing@rbccm.com.' The footer contains: 'This is an automatically generated email from RBC Capital Markets. Replies are not monitored or answered.', '© / ™ Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website, © 2023.', and links for 'Legal', 'Accessibility', and 'Privacy & Security'. An 'Email Reference Code: Cornflower H3XC00' is also present.

9 Under Rate Request section, view information related to an active offer, then click [Book](#).

The screenshot shows the 'Accounts' section of the RBC Clear interface. At the top, there's a 'Cumulative Available DDA Balance' of \$1,000,260,813,252.00 USD. Below this is an 'Available Balance Breakdown' table:

Opening Ledger Balance	\$21,658,341.00 USD	Intraday Credits	\$500,000.00 USD	Intraday Debits	\$100,000.00 USD	Pending Activity	\$21,079,177.00 USD
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Below the breakdown is a table of 'Entities of Acme International' with columns for entity name, account count, and available balance. A 'Rate Requests' table is highlighted with a yellow box, containing one entry:

Status	Date Submitted	Created By	Entity Name	Tenor	Pre-approved Rate	Amount Requested	Rate Offer Expires
Pending Approval	Jan 12, 2024	jane@prosperainc.com	Prospera Inc.	60 days	6.95%	\$34,000,000.00 USD	Jan 16, 2024, 5:00 PM ET

A 'Book' button is visible next to the entry in the Rate Requests table.

10 Select [Funding Account](#) from the drop-down menu.

11 Under the Tax Attestation section, review the uploaded tax form. Then choose whether this form is [correct](#) or [incorrect](#). If the form is incorrect, please contact RBC Clear to upload the correct form to initiate a time deposit.

12 Under the Name and Preferences section, [Name the Time Deposit](#).

13 At the bottom right of the section, Click [Review](#).

The screenshot shows the 'Time Deposit Rate Offer' form. It includes sections for 'Time Deposit Details', 'Rate Request Details', 'Funding Account', 'Tax Attestation', and 'Name and Preferences'. The 'Funding Account' dropdown is highlighted with a yellow box and labeled '10'. The 'Tax Attestation' section shows a 'US Tax Form' upload and radio buttons for 'Yes, this form is correct' (selected) and 'No, I need to upload a different form'. The 'Name and Preferences' section has a 'Time Deposit Nickname' field highlighted with a yellow box and labeled '12'. A 'Review' button is highlighted with a yellow box and labeled '13'.

14 Review the information and select [Edit](#) to enter any updates if applicable.

15 Once information is validated click [Submit](#).

The screenshot shows the 'Review and Submit' screen. It displays a summary of the time deposit details, including the principal amount (\$34,000,000.00 USD), funding date (January 16, 2024), tenor (60 Days), and funding account (295CHK0011732 | Prospera Inc. US Payroll | USD). The time deposit nickname is 'Prospera 60 Day Global Asset' and the tax form status is 'Yes, correct'. There are two informational messages: 'The interest rate for this Time Deposit is 2.95% with a maturity date of February 27, 2024.' and 'Your principal balance and accrued interest will be paid out to 295CHK0011732 | Prospera Inc. US Payroll | USD on February 27, 2024.' A 'Submit' button is highlighted with a yellow box and labeled '15'.

16 Once the Time Deposit request is submitted, a success message appears at the top of the page.

The screenshot displays the RBC Clear Working Capital Solutions dashboard. At the top, a navigation bar includes 'Menu', 'Dashboard', 'Accounts', 'Payments', 'Reports', 'Administration', and 'Relationship Management'. A success message is highlighted with a yellow box and a '16' callout: 'Your Time Deposit is created. To review, select View Time Deposits'. Below this, the 'Available Balance Breakdown' table shows:

Category	Amount
Opening Ledger Balance	\$21,658,341.00 USD
Intraday Credits	\$500,000.00 USD
Intraday Debits	\$100,000.00 USD
Pending Activity	\$21,079,177.00 USD

The 'Entities of Acme International' section lists several entities with their available balances:

- Acme Cement Inc. 4 Accounts: \$30,114,045.00 USD Available Balance
- Acme Cement Disbursements 20 Accounts: \$30,114,045.00 USD Available Balance
- Acme Corporation 4 Accounts: \$30,114,045.00 USD Available Balance
- Acme Cement Disbursements 20 Accounts: \$30,114,045.00 USD Available Balance

The 'Time Deposit Summary' section shows:

- 40 Products (Total Deposit Products)
- \$3,450.00 USD (Estimated Interest Earned)
- April 15, 2022 (Closest Maturity Date)

At the bottom, there are buttons for 'View Time Deposits' and 'Create Time Deposit'. The footer contains copyright information and links for 'Legal', 'Accessibility', and 'Privacy & Security'.