Capital Markets

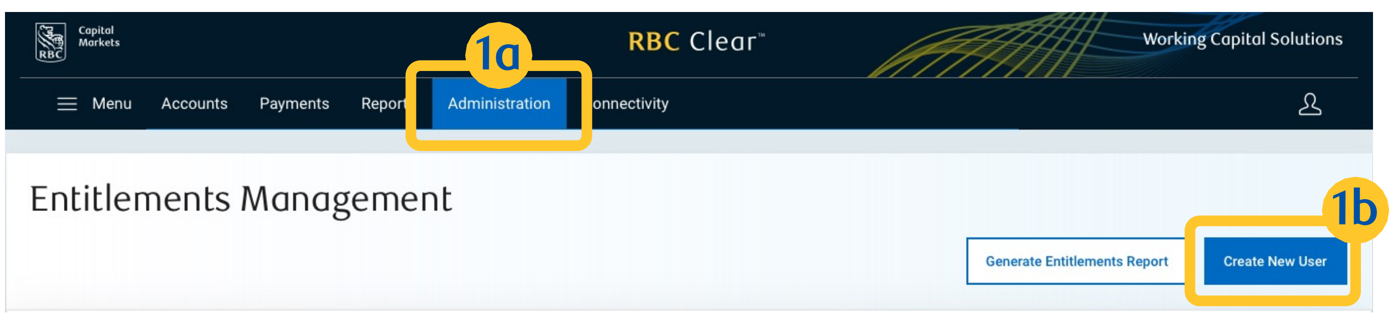
RBC Clear™ Working Capital Solutions

How to Create and Manage User Entitlements

1

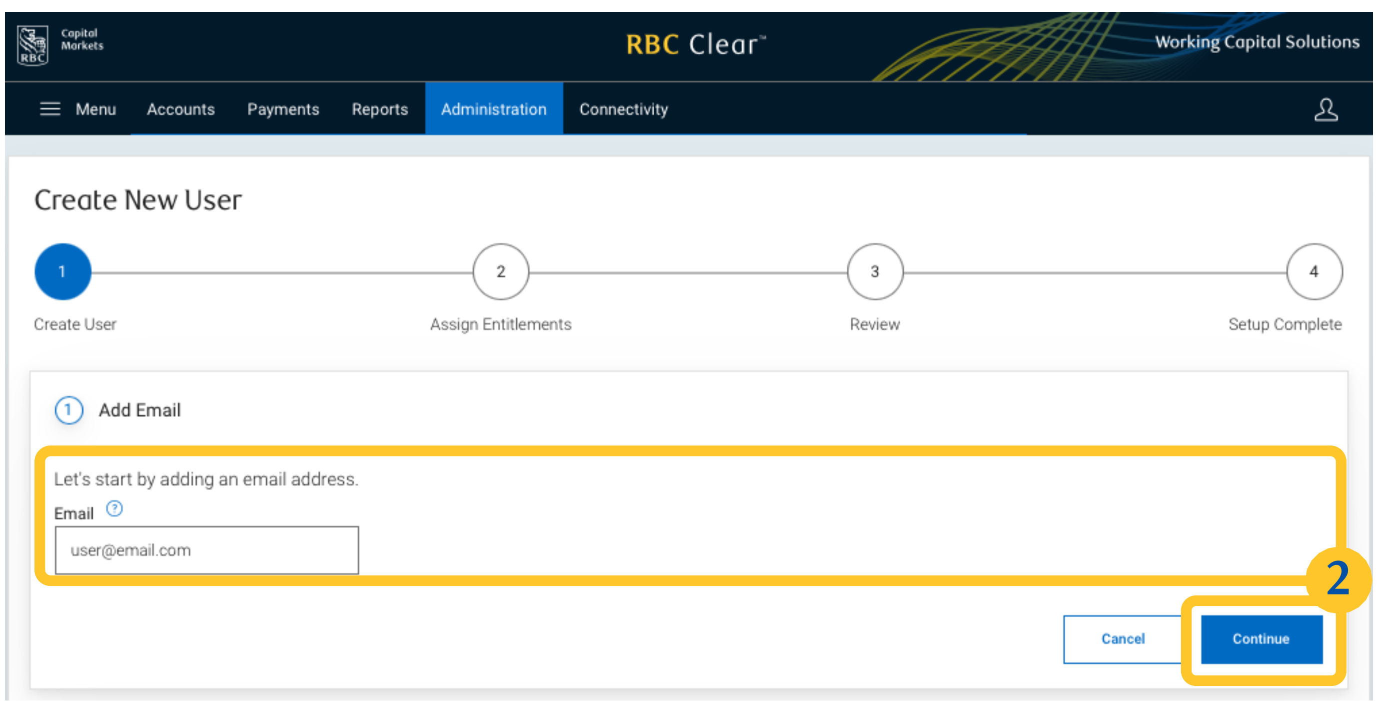
a. In the top blue bar, click the Administration.

b. Then, on the “Entitlements Management” page, click on Create New User.



2

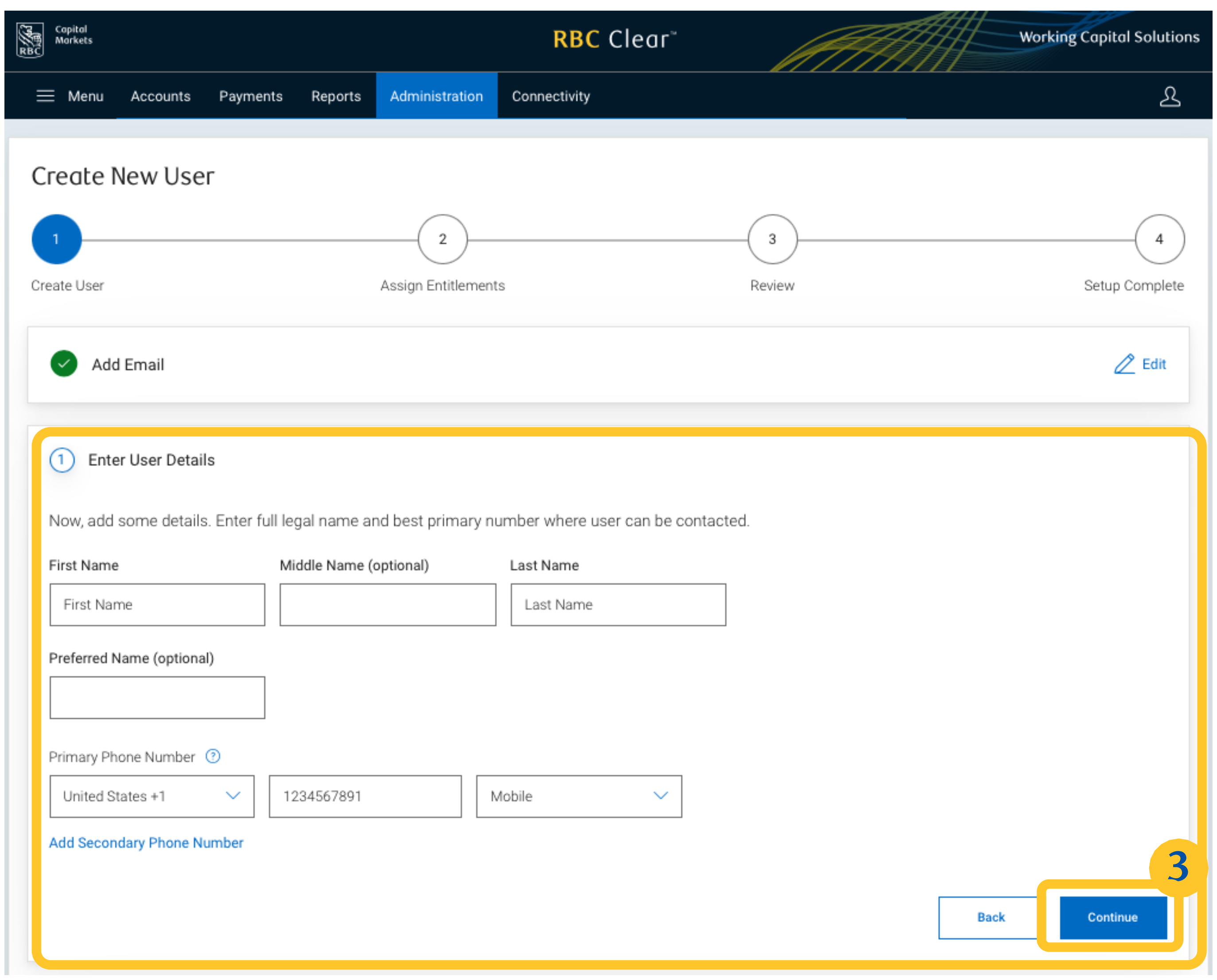
In the "Add Email" section, type in user's email address in the "Email" field, then click on Continue.



3

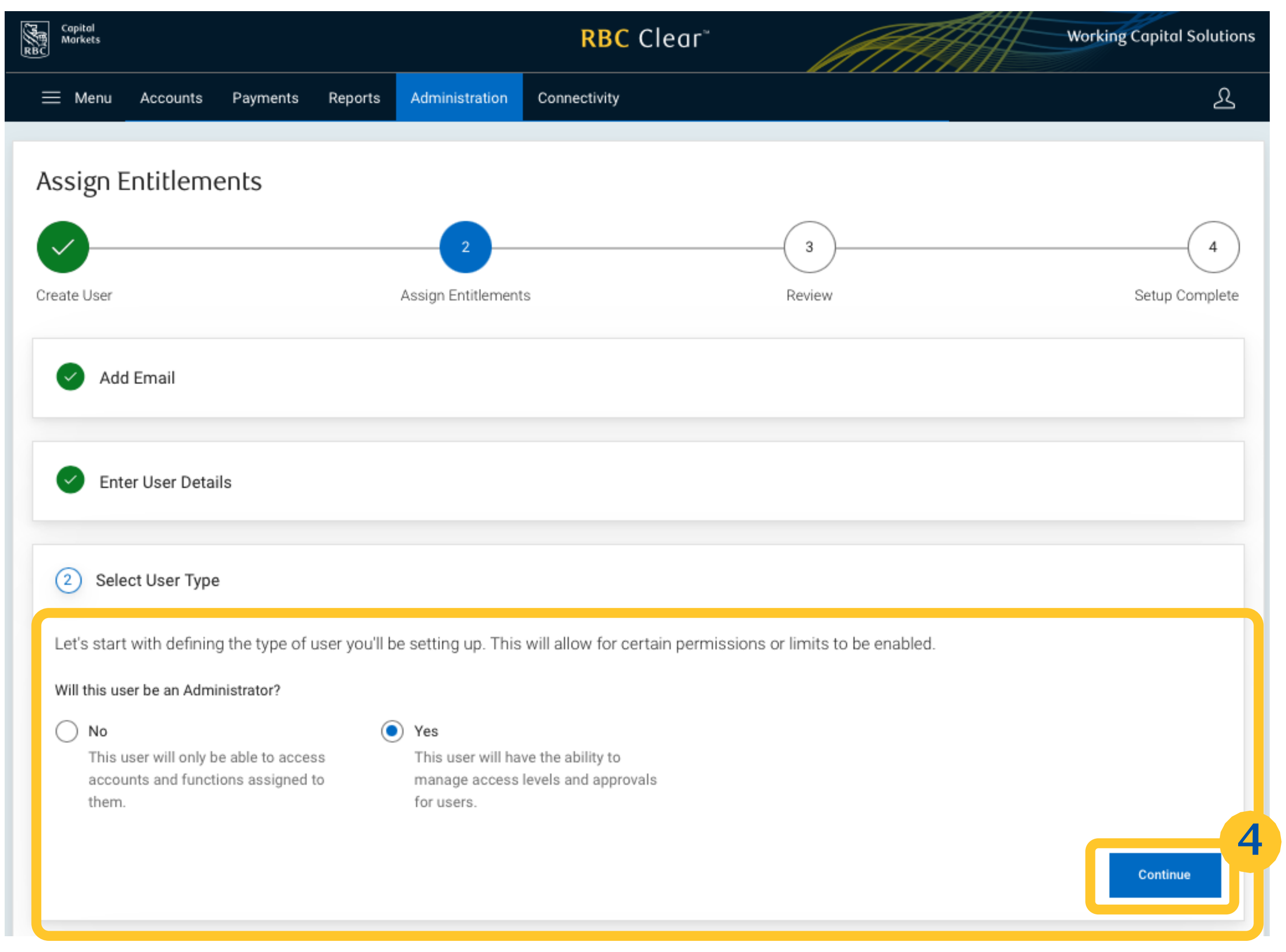
Complete the "Enter User Details" section with the user’s information and click Continue.

Note: the primary phone number will be used for multi-factor authentication. The user will receive a text message (or voice call) with a one-time PIN to log into the RBC Clear portal.



4

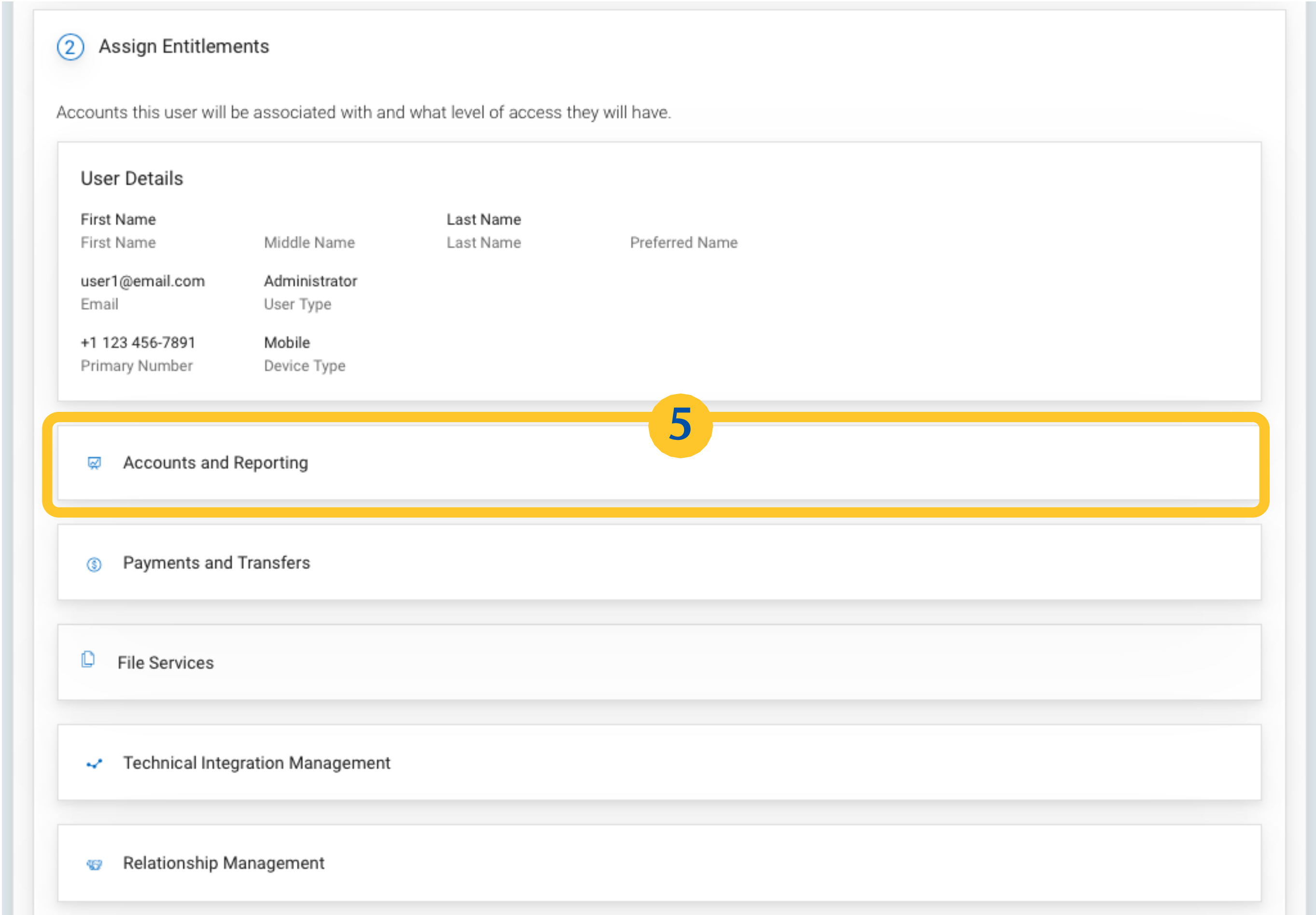
Under the "Select User Type" section, select Yes or No as to whether the user will be an Administrator then click on Continue.



5

Under "Assign Entitlements", complete each of the following sections, "Accounts and Reporting", "Payments and Transfers”, “File Services”, “Technical Integration Management” and "Relationship Management".

Click on "Accounts and Reporting" to expand options for entitlements assignment.



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Accounts and Reporting

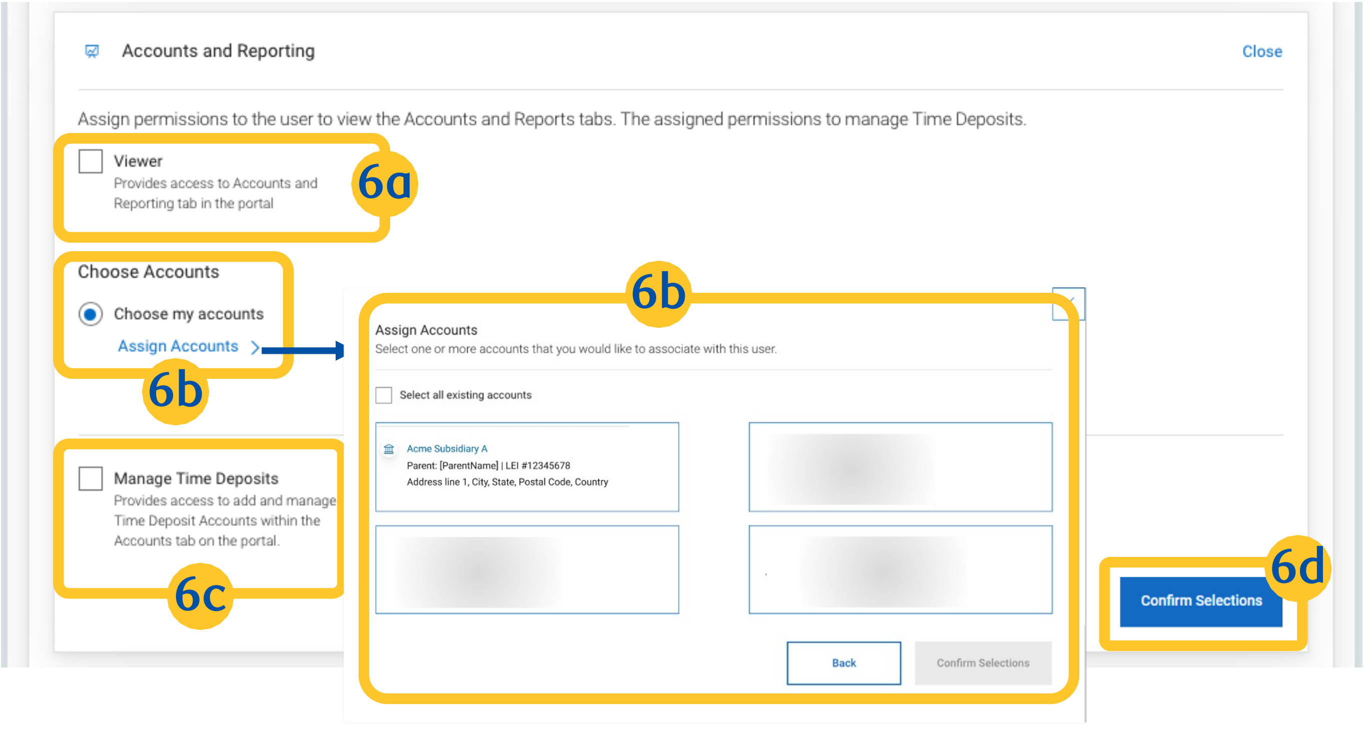
6 In the "Accounts and Reporting" section:

a. Determine whether the user will be the "Viewer". The "Viewer" will be able to see the entitled accounts' balances, transactions, statements and reporting.

b. Choose Accounts, then click Assign Accounts to select one or more accounts that the user will be associated with. Next, click Confirm Selections.

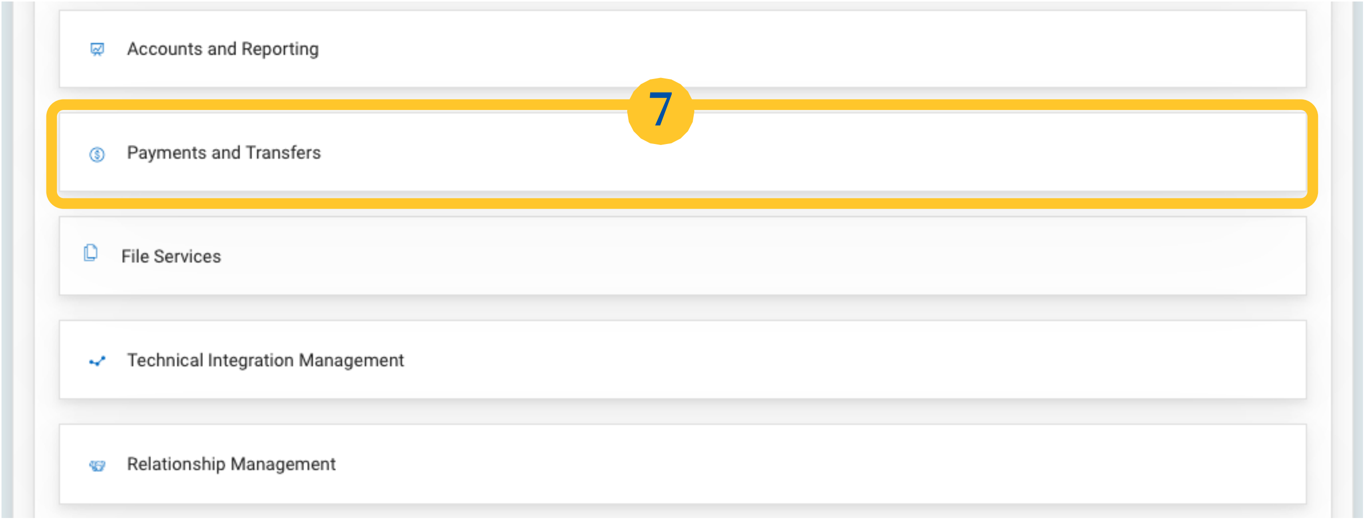
c. Determine whether the user will be provided access to open new or manage existing Time Deposit Accounts.

d. Once you have made your selections, click Confirm Selections.



Payments and Transfers

7 Click on "Payments and Transfers" to expand options for entitlements assignment.



8 In the "Payments and Transfers" section, complete all three sub-sections: "Viewer", "Creator" and "Approver".

a. In the "Viewer" section, determine whether the user will be able to view the detailed instructions for wires and transfers by ticking the box or leaving it unchecked.

b. Next, determine whether Choose my accounts or Select same as Accounts and Reporting. If "Choose my accounts" is selected, click on Assign Accounts to select one or more accounts that the user will be associated with.

9 a. In the "Creator" section, determine whether the user will be able to initiate wires and transfers from the assigned accounts by ticking the box or leaving it unchecked.

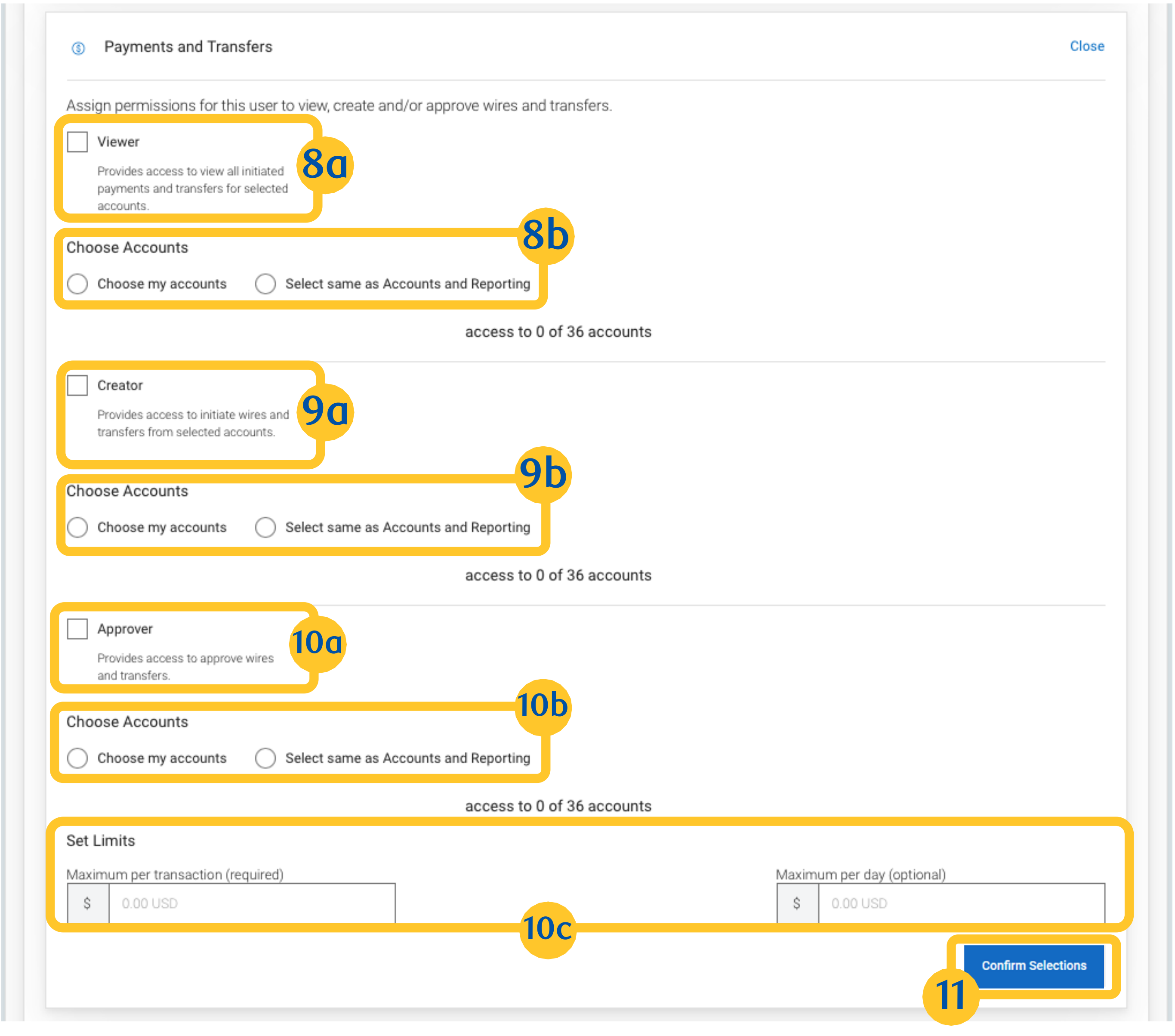
b. Next, determine whether Choose my accounts or Select same as Accounts and Reporting. If "Choose my accounts" is selected, click on Assign Accounts to select one or more accounts that the user will be associated with.

10 a. In the "Approver" section, determine whether the user will be able to approve pending wires and transfers by ticking the box or leaving it unchecked.

b. Next, determine whether Choose my accounts or Select same as Accounts and Reporting. If "Choose my accounts" is selected, click on Assign Accounts to select one or more accounts that the user will be associated with.

c. If the "Approver" is ticked, set transaction limits for the user, with the Maximum (per day) field being optional.

11 Once you have made your selections in all sub-sections, click Confirm Selections.



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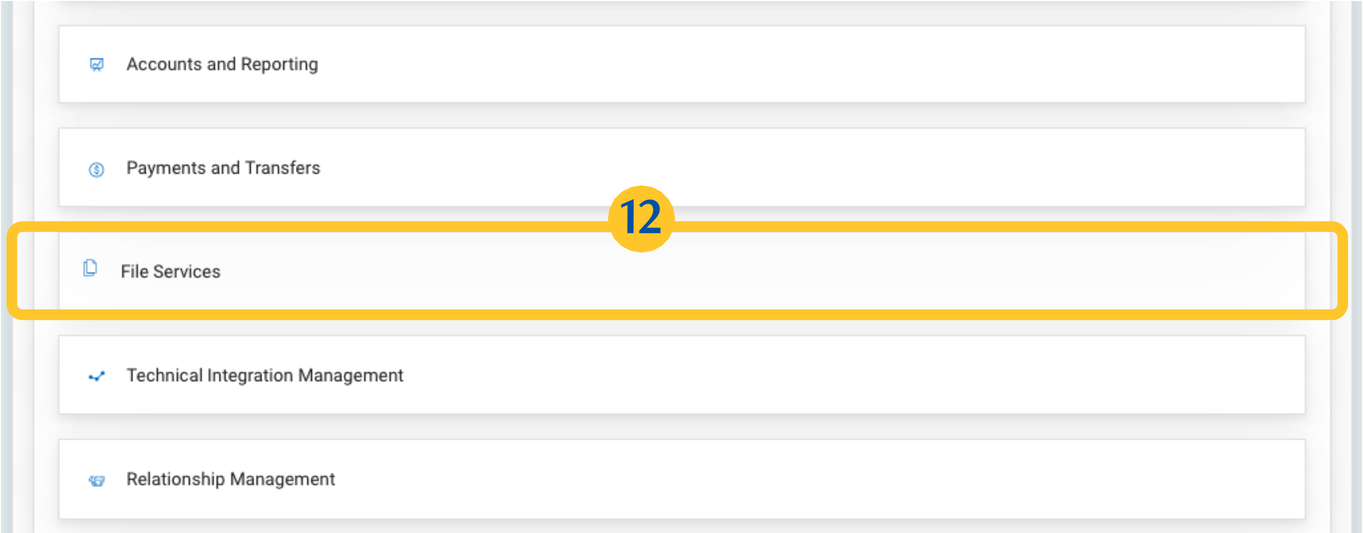
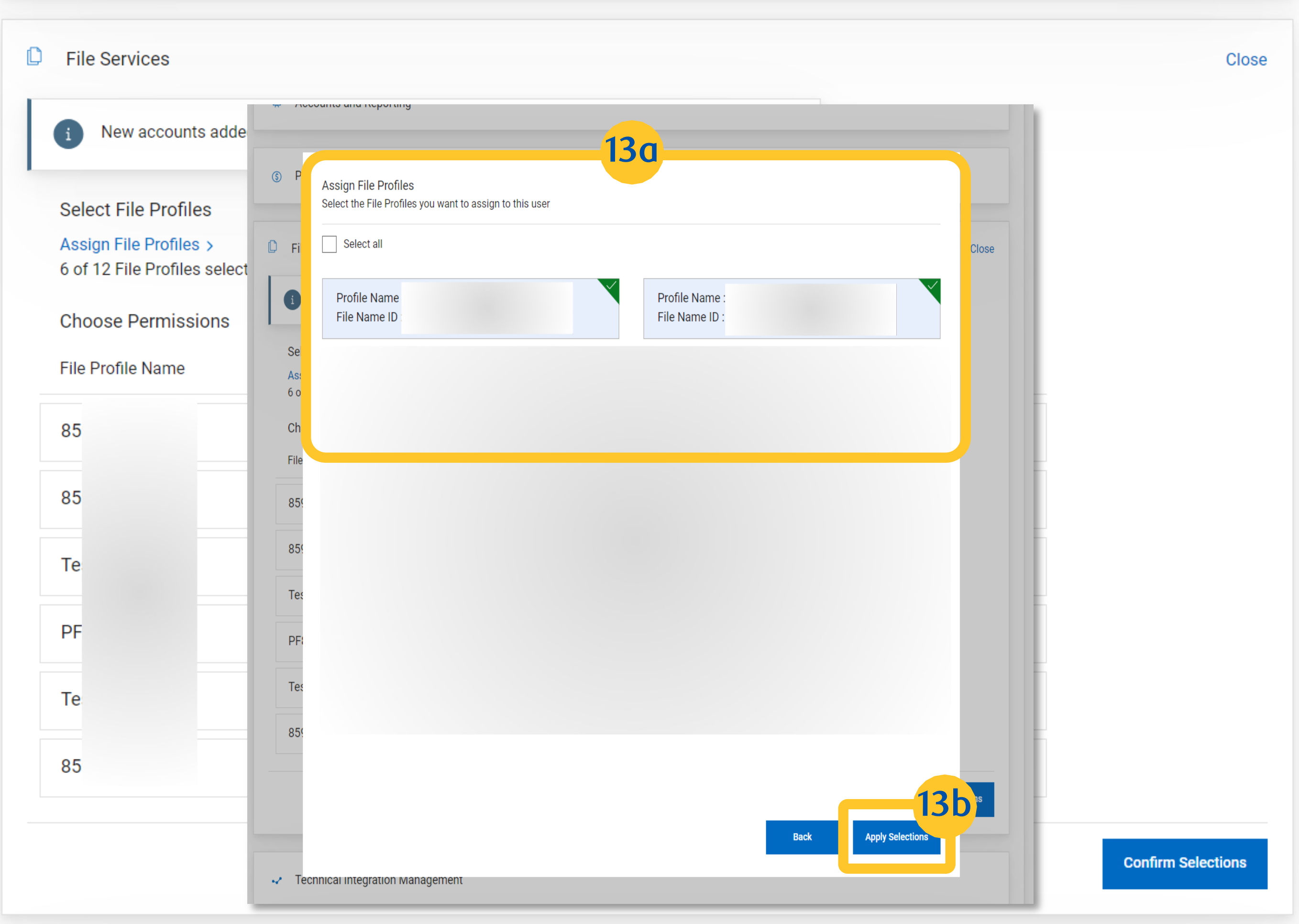
File Services

Note: File Services grants a user with access to RBC Clear Connectivity. This section will only be visible in the assignment if one or more active File Profiles exist. File Profiles are managed by users with Technical Integration Management entitlement.

12 If one or more File Profiles exist, you will see a section called File Services. Click on "File Services" to expand options for entitlements assignment.

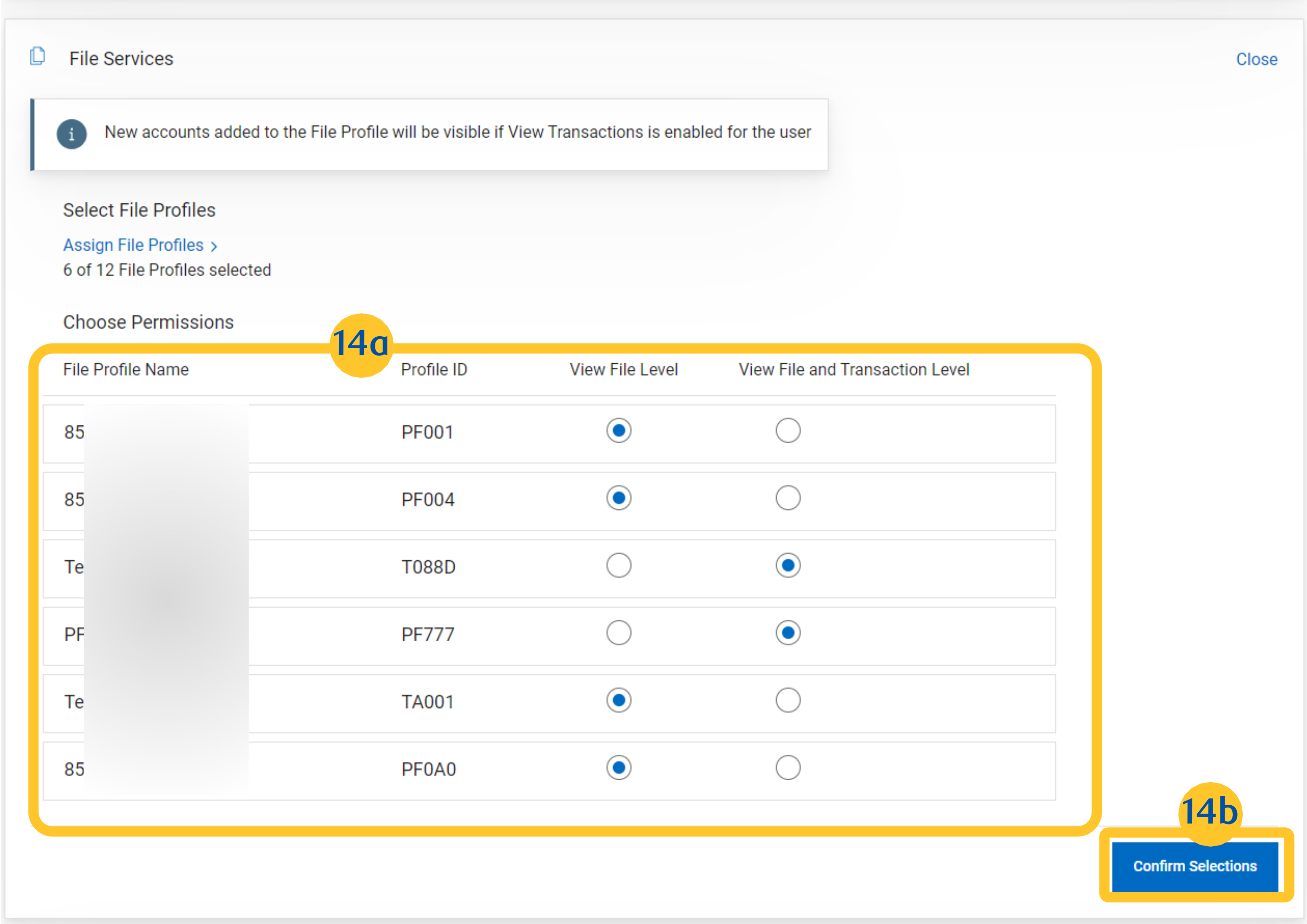


13
a. Once expanded, click Assign File Profiles. Then, Assign File Profiles modal appears with all File Profiles available for selection which is indicated by green check.
b. Once selected, click Apply Selections.



14
a. After selecting the File Profiles, specify the required access level for each one.
- View File Level: Grants the user access to view all high-level file details including control totals, file statuses, and error totals
- View File and Transaction Level: Grants the user access to view the details for all transactions within a particular file, including account numbers, debit and credit amounts, and transaction statuses.

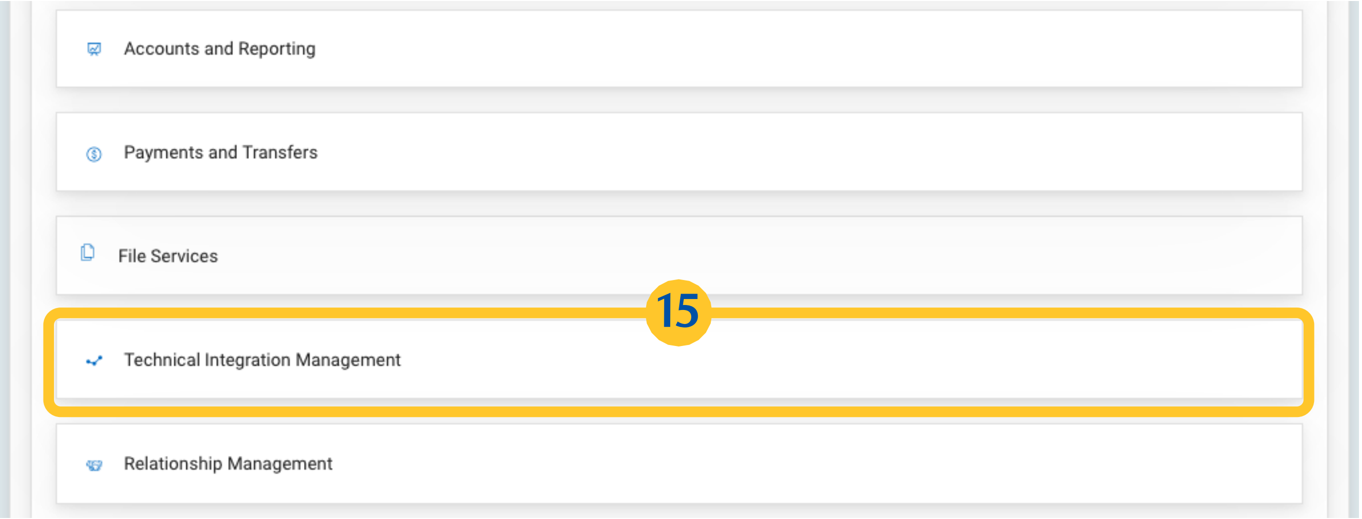
b. Once you have made your selections, click Confirm Selections.



Technical Integration Management

Note: Technical Integration Management grants access to RBC Clear Connectivity, enabling users to view and manage Connectivity Profiles for SFTP and host-to-host file profile setup for ACH payments. All Connectivity and File Profiles are subject to the maker-checker process. Please ensure your entity has sufficient users with the appropriate access to manage these functions.

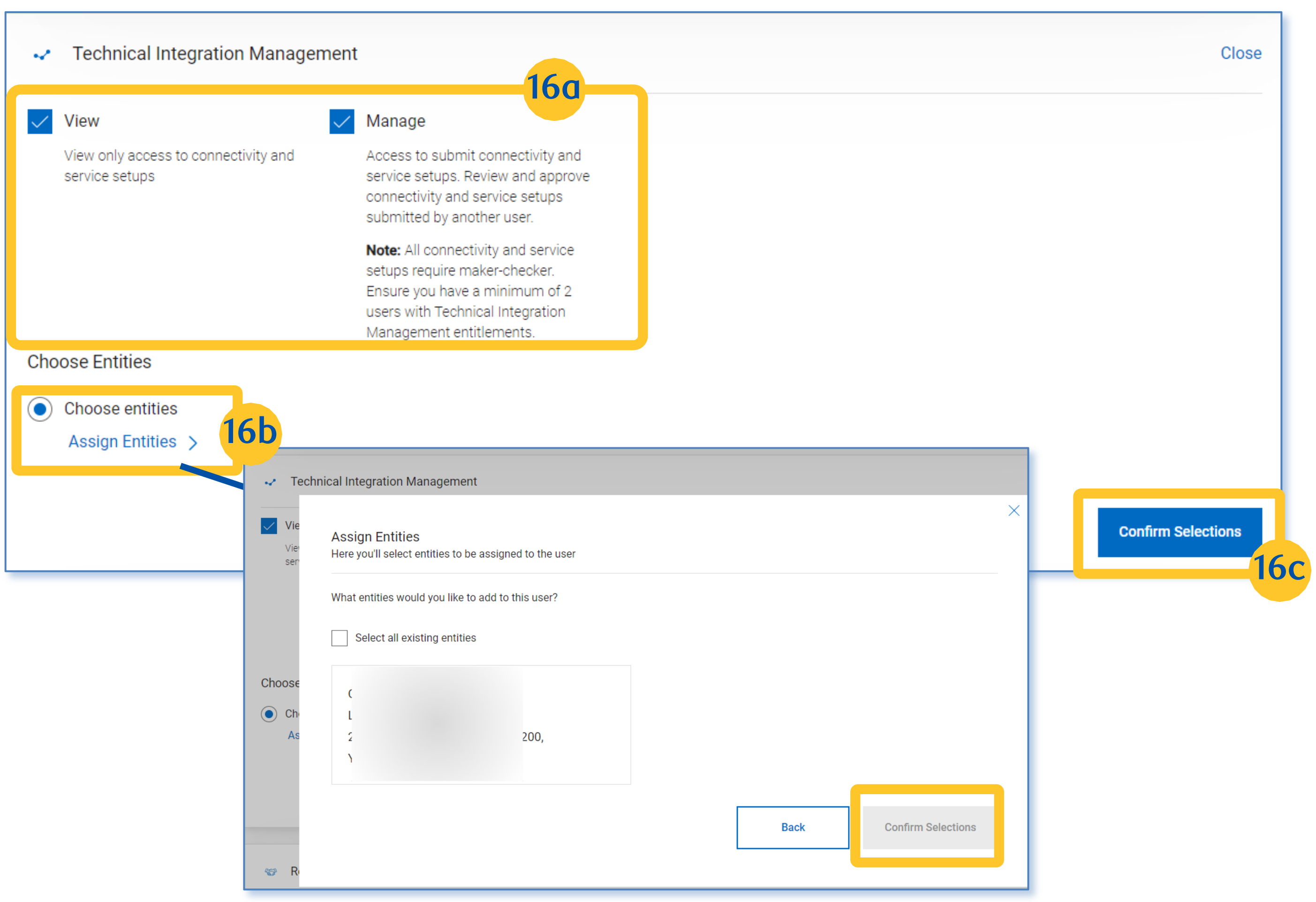
15 Click on "Technical Integration Management" to expand options for entitlements assignment.



16
a. Once the section is expanded, decide if the user will be provided with access to "View" or both "View" and "Manage" by ticking the box or leaving it unchecked.

   Note: "Manage" rights cannot be assigned to the user without granting "View" rights.

b. The administrator must specify which entity(ies) the user is authorized to manage. If "Choose entities" is selected, click on Assign Entities to select one or more Entity(ies) to assign to the user. Then, click Confirm Selections.
c. Once you have made your selections in all sub-sections, click Confirm Selections.



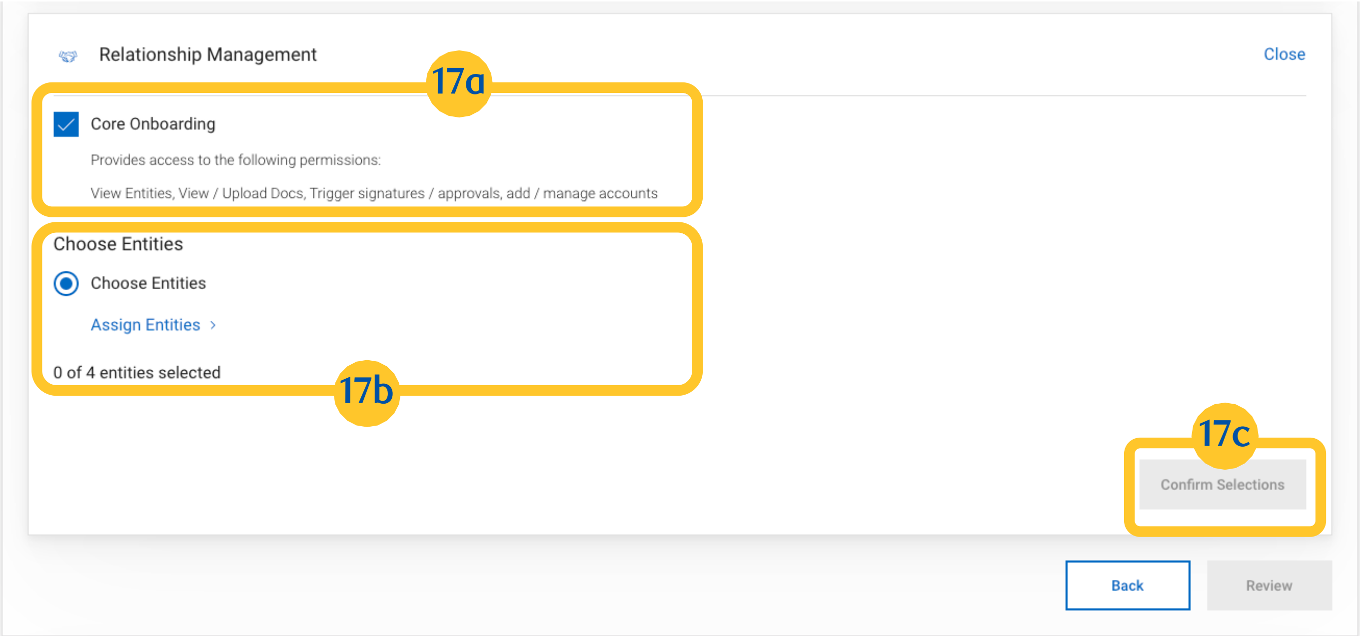
Relationship Management

17

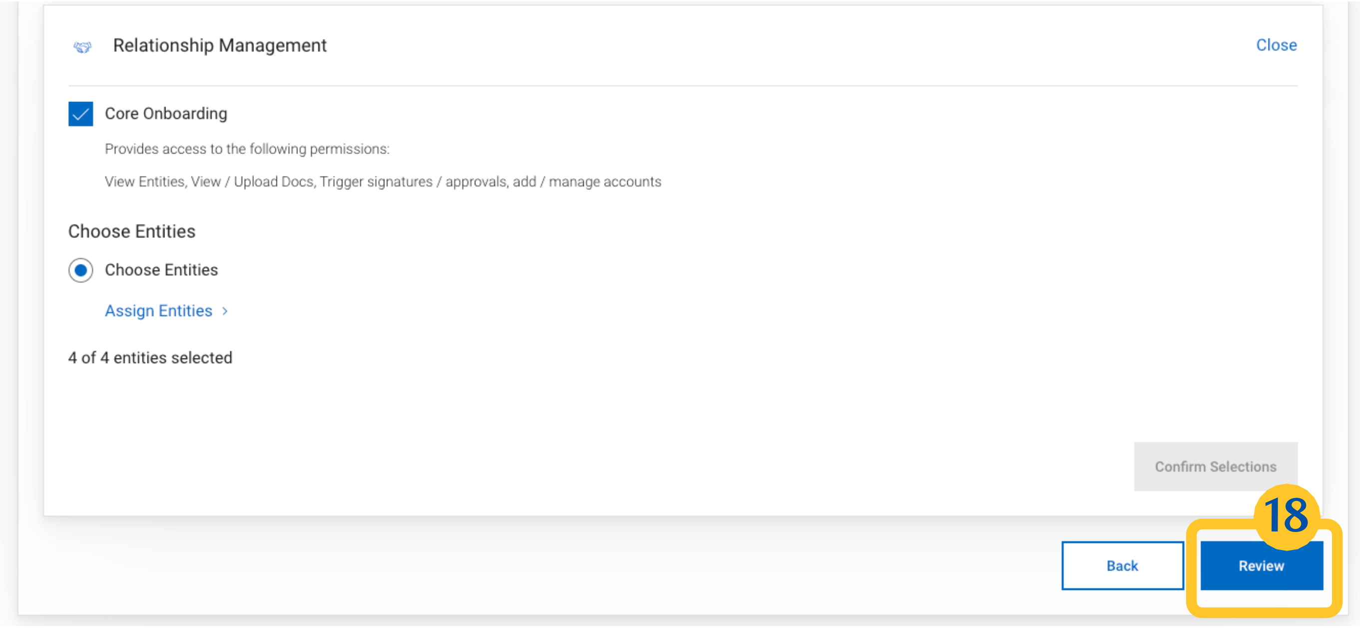
a. In the “Relationship Management” section, determine whether the user will be provided access to Core Onboarding by ticking the box or leaving it unchecked.

b. If "Choose entities" is selected, click on Assign Entities to select one or more Entity(ies) to assign to the user.

c. Then, click Confirm Selections.

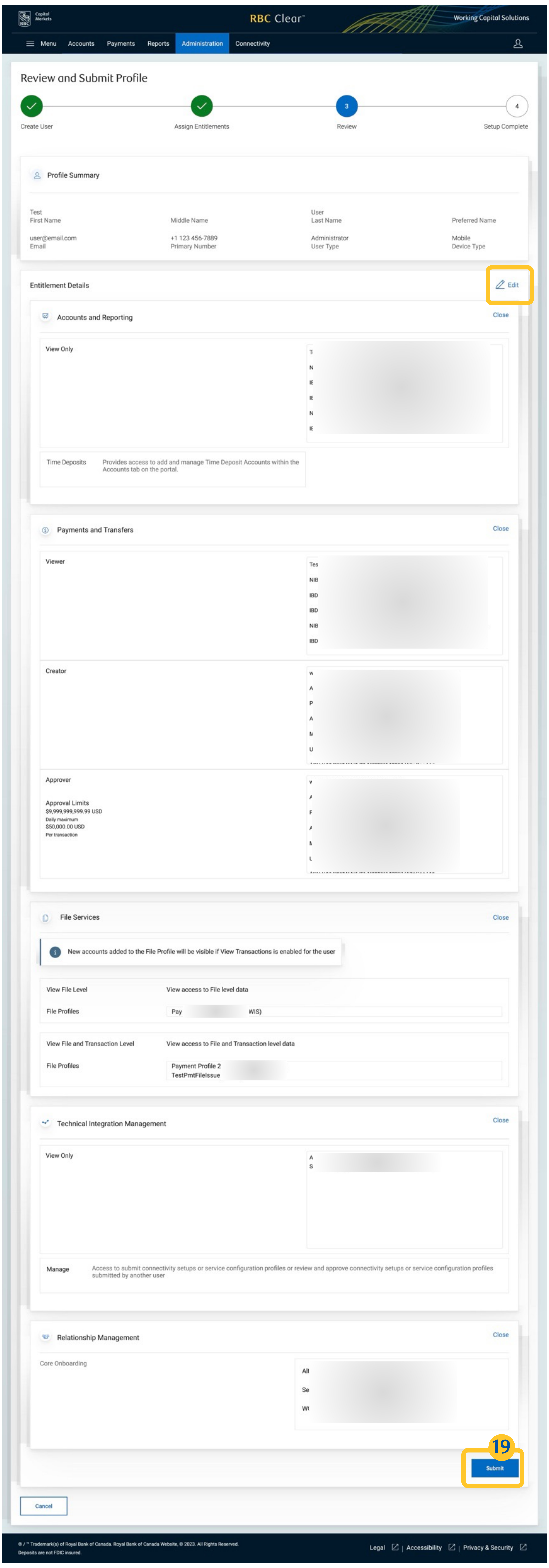


18 Once done, click Review.



19 On the “Review and Submit Profile” page, review all the entitlement details. If changes are needed, click Edit to begin making updates to the entitlements details.

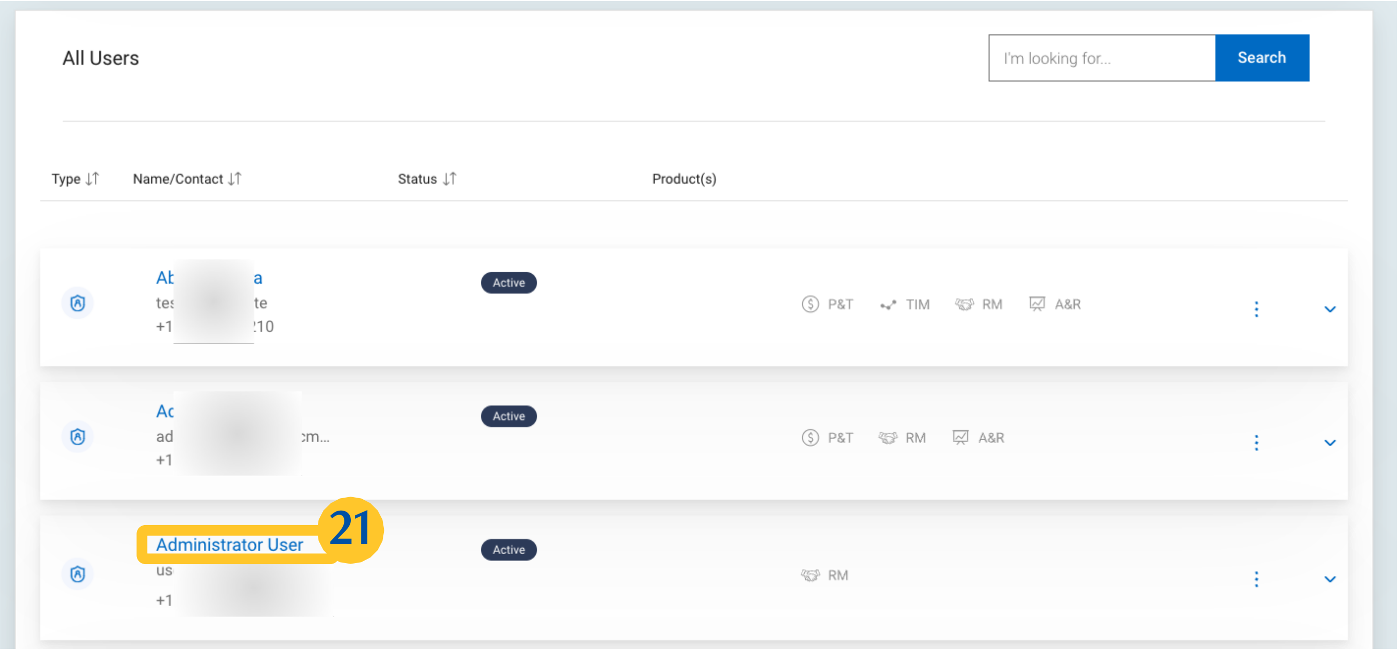
Once all information and entitlements have been validated click Submit.



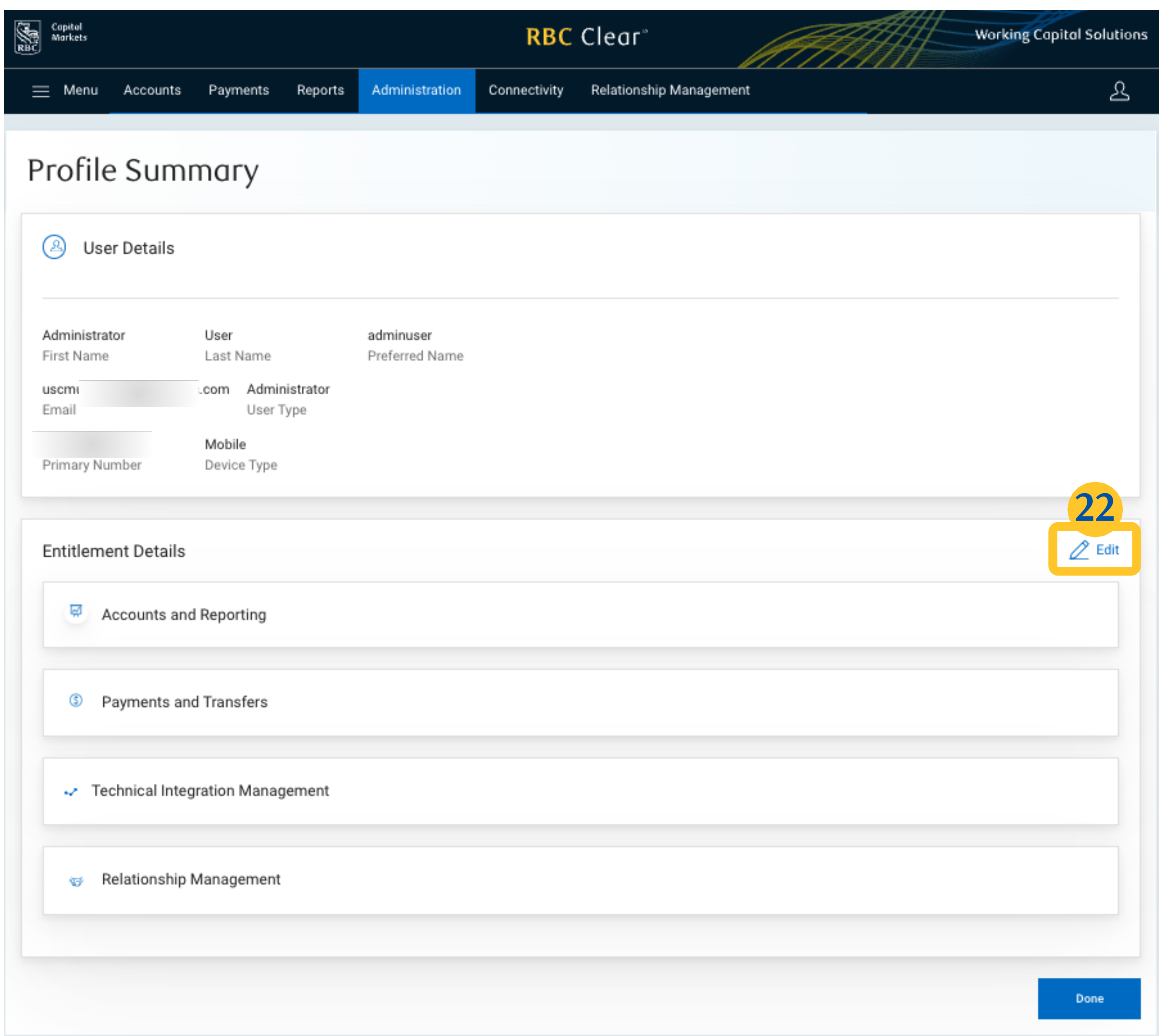
Management of Existing User Entitlements

20 In the top blue bar, click the Administration.

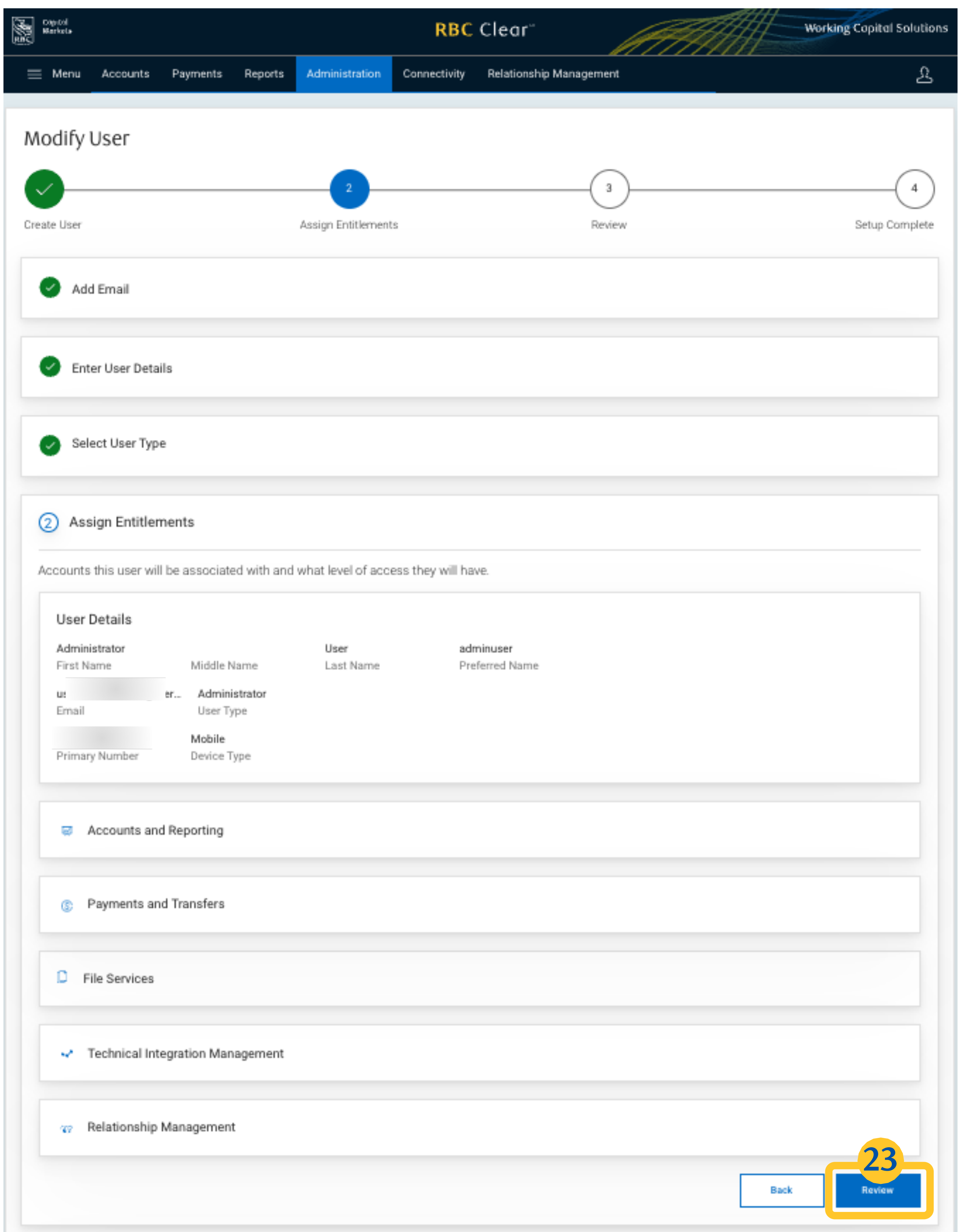
21 Then, on the “Entitlements Management” page, scroll down the page to locate the user whose entitlements you wish to manage. Click the user’s name to view the “Profile Summary”.



22 On the “Profile Summary” page, review all the entitlement details. If changes are needed, click Edit to begin making updates to the entitlements details.



23 Under "Assign Entitlements", make updates within the desired each. When finished, click Review.



24 Review all the user details and entitlement details. Once all information and entitlements have been validated click Submit.