



# Consumer Bill Pay Zelle & A2A Transfers

After you login to your online banking and click on BillPay, you need to accept “Terms of Service” and click continue.

The screenshot shows a web interface for 'Bill Payment'. At the top left, there is a header 'Bill Payment'. Below it, a navigation bar contains 'Sign In: Terms of Service'. On the left side, there is a sidebar with a button labeled 'Legal Agreements'. The main content area is titled 'Terms of Service' and includes a 'Print' button. Below the title, there is a link 'About updates to the Terms of Service'. A bolded 'IMPORTANT:' notice states: 'To proceed, you must read the following agreement, check "I Accept," and click Continue.' The main text is divided into three sections: 1. Introduction, 2. Service Providers, and 3. Amendments. At the bottom, there is a checkbox labeled 'I Accept' followed by the text 'I have reviewed and agree to the Terms of Service, which apply to:' and a bulleted list: '• Bill Pay', '• Zelle', and '• Account to Account Transfer'. At the bottom right, there are two buttons: 'Continue' and 'Cancel Sign In'.

You can pick one of the categories below, search or click on “What else can I do?”.

**Bill Payment**





Take care of your bills in **3 EASY STEPS!**

- 1** Pick a bill you want to pay.
- 2** Enter the info from your bill.
- 3** Choose how much and when.

**Search Our Network**


Enter the name of any company or person in the U.S.

If a company can't be paid electronically, we'll [mail a check](#) for you.

-  Utilities
-  Phone
-  Insurance
-  Credit Cards

[More Bill Categories](#) [What else can I do?](#)

Bill Pay Customer Service can be reached at 1-855-818-1623 between the hours of 4:00 AM - 10:00 PM PST, 7 days a week.

 [View the Security & Privacy Policy](#)  
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Now you can start adding your Payees and send BillPay.

1. Select the Payee or search the name.
2. Enter the info.
3. Choose how much and when to pay and click “Make Payment” or “Finish Later”.

Take care of your bills in 3 EASY STEPS!

1 Pick a bill you want to pay. 2 Enter the info from your bill. 3 Choose how much and when.

Southern California Edison SCE

Company Name  
Southern California Edison SCE

Account Number  
1000000000

Nickname (Optional)

Address Line 1

Address Line 2 (Optional)

City

State  
State

ZIP Code

Phone Number

[Next Step](#) [Cancel](#)

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Bill Payment

Take care of your bills in 3 EASY STEPS!

1 Pick a bill you want to pay. 2 Enter the info from your bill. 3 Choose how much and when.

Other Company

[Southern California Edison SCE](#)  
\*0000  
[6200 Edinger ... 92647](#)

Pay From \*2540  
Available Balance: \$6.04  
\$   
   
Numeric date starting with the month

[Make Payment](#) [Finish Later](#)

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[View the Terms & Conditions](#)

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue, creating a modern, layered effect.

# Sending Money with Zelle

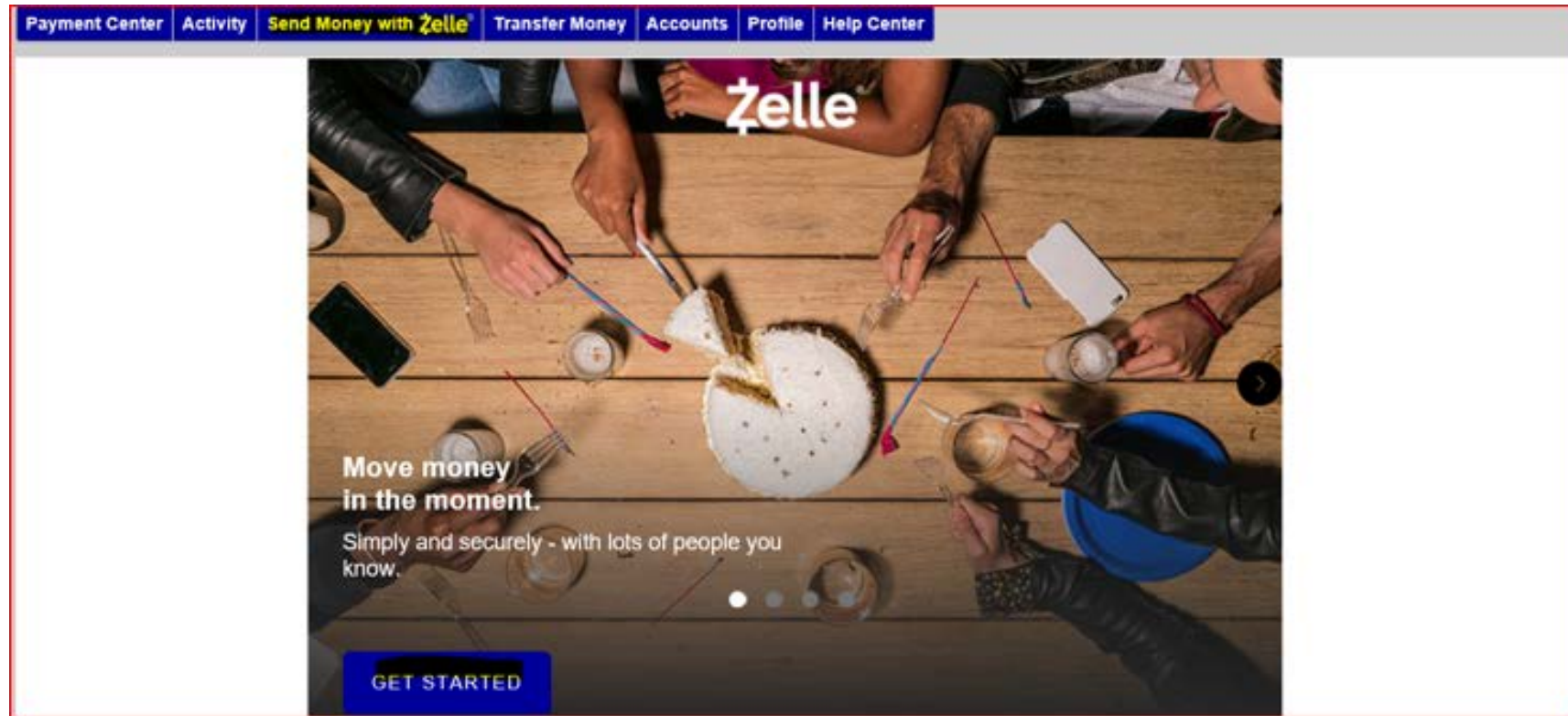
# Zelle Limits:

Turnkey Service for Zelle Limits				
Services	Transaction Limit	Daily Limit	Outstanding Limit	Period (rolling 30 day)
Request Money	\$2,000	\$2,000	n/a	\$5,000
Send Money - Within Minutes	\$2,000	\$2,000	n/a	\$5,000
Send Money - Next Day or Three Day	\$2,000	\$2,000	\$5,000	\$5,000
Segment (overall limit for Send Services combined)	n/a	n/a	\$5,000	\$10,000

# *Zelle Registration*

If you want to register to “Zelle”, you need to:

Click on “What else can I do?” ➡ “Send Money with Zelle” ➡ “Get Started”



You will need to at least one choose an e-mail or mobile number to register to RBB Zelle and click continue so system can send 6 digit verification code:

*\*You can choose from e-mail or mobile on you profile or add new.*

### Send Money with Zelle®

You need an email or mobile number to securely send and receive money.

Choose one from your profile or add a new one.

[REDACTED]@msn.com

---

(\*\*\*) (\*\*) [REDACTED]

① Mobile number already enrolled at another bank.

---

(\*\*\*) (\*\*) [REDACTED]

① This phone number can't be used with Zelle.

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[+ Add new email or mobile number](#)



Enter the 6 digit Verification code and click “Verify”

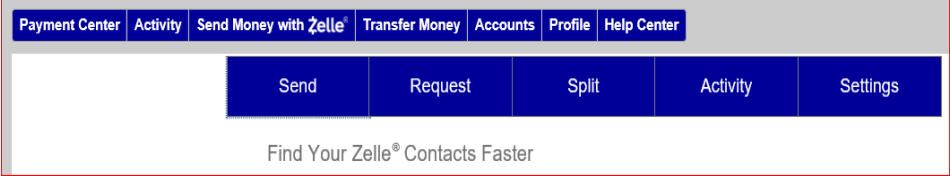
The screenshot shows a web interface for 'Send Money with Zelle'. At the top, there is a navigation bar with links for 'Home', 'Accounts', 'Transfer', and 'Bill Payment'. Below this, the page title is 'Bill Payment'. A secondary navigation bar contains links for 'Payment Center', 'Activity', 'Send Money with Zelle', 'Transfer Money', 'Accounts', 'Profile', and 'Help Center'. The main content area is titled 'Send Money with Zelle®' and contains the instruction: 'To receive payments sent to (\*\*\*) \*\*\* [redacted] enter the 6-digit verification code.' Below this instruction is a large input field containing the number '000000'. Underneath the input field are two links: 'Resend by text' and 'Resend by voice'. At the bottom of the main content area are two buttons: a blue 'BACK' button and a grey 'VERIFY' button. A footer section contains the text: 'Bill Pay Customer Service can be reached at 1-855-818-1623 between the hours of 4:00 AM - 10:00 PM PST, 7 days a week.' and links for 'View the Security & Privacy Policy', 'View the Terms & Conditions', and 'View Messages'. Copyright information for Royal Business Bank 2021 is also present.

If you are trying to enroll with an e-mail or mobile number that you use in another FI to send money with Zelle, the system will ask you if you want to transfer it to RBB and you have the option to accept or reject.

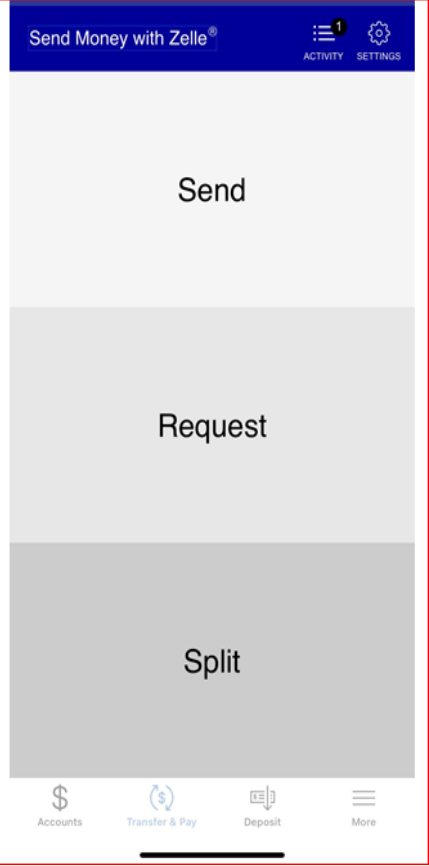
The screenshot shows a web interface for 'Bill Payment'. At the top, there is a navigation bar with links: 'Payment Center', 'Activity', 'Send Money with Zelle', 'Transfer Money', 'Accounts', 'Profile', and 'Help Center'. The main content area displays a message: 'Already enrolled with Zelle'. Below this, it states: 'Looks like (\*\*\*-\*\*\*-\*\*\*\*) is already enrolled at External out-of-network-Common App.' The question 'Do you want payments to go to your Royal Business Bank account instead?' is followed by two buttons: 'NO, THANKS' and 'YES, CONTINUE'. At the bottom of the page, there is a footer with the text: 'Bill Pay Customer Service can be reached at 1-855-818-1623 between the hours of 4:00 AM - 10:00 PM PST, 7 days a week.' Below this, there are links for 'View the Security & Privacy Policy', 'View the Terms & Conditions', and 'View Messages'. A copyright notice 'Copyright © Royal Business Bank 2021. All rights reserved.' is also present.

Now you can use Zelle to send or receive Money.

**Web view:**



**Mobile View:**



# Account to Account Transfer (A2A)

Account to Account transfer is to transfer money with your account in another FI.

This option has a per day limit and it differs from one customer to the other, it is controlled by Checkfree not RBB.

**Transfer Money**

Transfer Money | [History](#) | [Manage Schedules](#)

**Transfer Money With Other Financial Institutions**

To transfer money with your account at another financial institution, you need to [Add an Account](#)

**Make a Transfer**

\*From

\*To

\*Amount   
A fee may apply.  
First-Time Limit **\$2,000.00**  
Your next transfer could have a higher limit.  
[About transfer limits](#)

One-time transfer  
 Repeating transfer

\*Transfer Date   
Numeric date starting with the month  
[About transfer dates](#)

[Preview Transfer](#) [Clear Form](#)

**Transfer Reminders**

You have no reminders to display at this time.

[Schedule a Reminder](#)

**Pending Transfers**

You have no pending transfers for the next 30 days

[View Transfer History](#)

**Recent Transfers**

You haven't made any transfers in the last 45 days.

[View Transfer History](#)

To start adding your external account:

Click on “Transfer Money” ➡ click “Add an Account” ➡ Add the external account information

**External account info required:**

1. Account type.
2. Routing Number.
3. Account Number.

The screenshot shows a web interface for transferring money. At the top, it says "Transfer Money" with links for "History" and "Manage Schedules". Below that is a "Make a Transfer" section with a sub-header "Add an account". The form includes an "Account Nickname" field, an "\*Account Type" dropdown menu (with "Personal" selected), and radio buttons for "Personal" and "Business". A "Sample Check" image is shown with red circles highlighting the routing number, account number, and check number. Below the sample check are input fields for "\*Routing Number", "\*Confirm Routing Number", "\*Account Number", and "\*Confirm Account Number".

Now you will need to verify the external account by the following steps:

BillPay will send 2 test deposits and one test withdrawal into the account you're adding.


### Account Added: Verification Needed ✕

You've added BOA \* [REDACTED] from [REDACTED], [REDACTED].


On or after Mar 28, 2019, you can verify this account, and it's ready to use.

- #### 1 Wait 2 business days


Bill Pay will make two test deposits and one test withdrawal into the account you are adding.


- #### 2 Find 2 test deposits

You will need to look at the transactions of the account you are adding to identify the test deposits.


- #### 3 Enter the deposits on this website

You will be asked to enter the two deposit amounts in order to verify you own the account.






OK

You will need to look for the account you're adding to identify the test deposits.

### Account Added: Ready for Verification

Have you checked your BOA [REDACTED] statement?

You're ready to verify the account when you have the two test deposit amounts.

- 1**  
Wait 2 business days  
  
Test deposits were sent to your BOA \*9605 account on Mar 28, 2019.  

- 2**  
Find 2 test deposits  
  
You will need to look at the transactions of the account you are adding to identify the test deposits.  

- 3**  
Enter the deposits on this website  
  
You will be asked to enter the two deposit amounts in order to verify you own the account.  


[Yes, I'm ready to verify BOA.](#)



You will be asked to enter the 2 deposits amounts in order to verify when you login next time.

Home Accounts Transfer Bill Payment

### Bill Payment

Payment Center Activity Popmoney Transfer Money Accounts Profile Help Center

#### Verify Account

Account BOA \*  
Routing Number

**First Test Deposit**  
We made a small deposit to this account on or about Mar 28, 2019.

Deposit Amount \$0.   
[About test deposits](#)

**Second Test Deposit**  
We made a small deposit to this account on or about Mar 28, 2019.

Deposit Amount \$0.   
[About test deposits](#)

[Verify Account](#) [Cancel](#)

### Accounts

#### Manage Accounts

Royal Business Bank Accounts **Other Accounts**

[Add an account you own at another institution](#)

Account	Status	Financial Institution	Last Transfer Date	Last Transfer Amount
BOA * *	Verified		No transfers made in the past 6 months.	

[Change Name](#) | [Delete Account](#)

Now you can send and receive Money from the other FI using your external account.

The screenshot displays the Royal Business Bank website interface. At the top, the bank's logo and name are shown in both English and Chinese. A navigation bar includes links for Home, Accounts, Transfer, and Bill Payment. The main content area is titled "Bill Payment" and contains a sub-navigation bar with links for Payment Center, Activity, Popmoney, Transfer Money, Accounts, Profile, and Help Center. The "Transfer Money" section is active, featuring a sub-section for "Transfer Money With Other Financial Institutions" with instructions and links. Below this is a "Make a Transfer" form with a "From" dropdown menu. On the right, there are two panels: "Transfer Reminders" and "Pending Transfers", both showing no activity.

ROYAL BUSINESS BANK  
皇佳商業銀行

Home Accounts Transfer **Bill Payment**

Bill Payment

Payment Center Activity Popmoney **Transfer Money** Accounts Profile Help Center

**Transfer Money**  
Transfer Money | [History](#) | [Manage Schedules](#)

**Transfer Money With Other Financial Institutions**  
To transfer money with your account at another financial institution, you need to [Add an Account](#) To send money to a person by email or text message, [go to Popmoney](#)

**Make a Transfer**

\*From

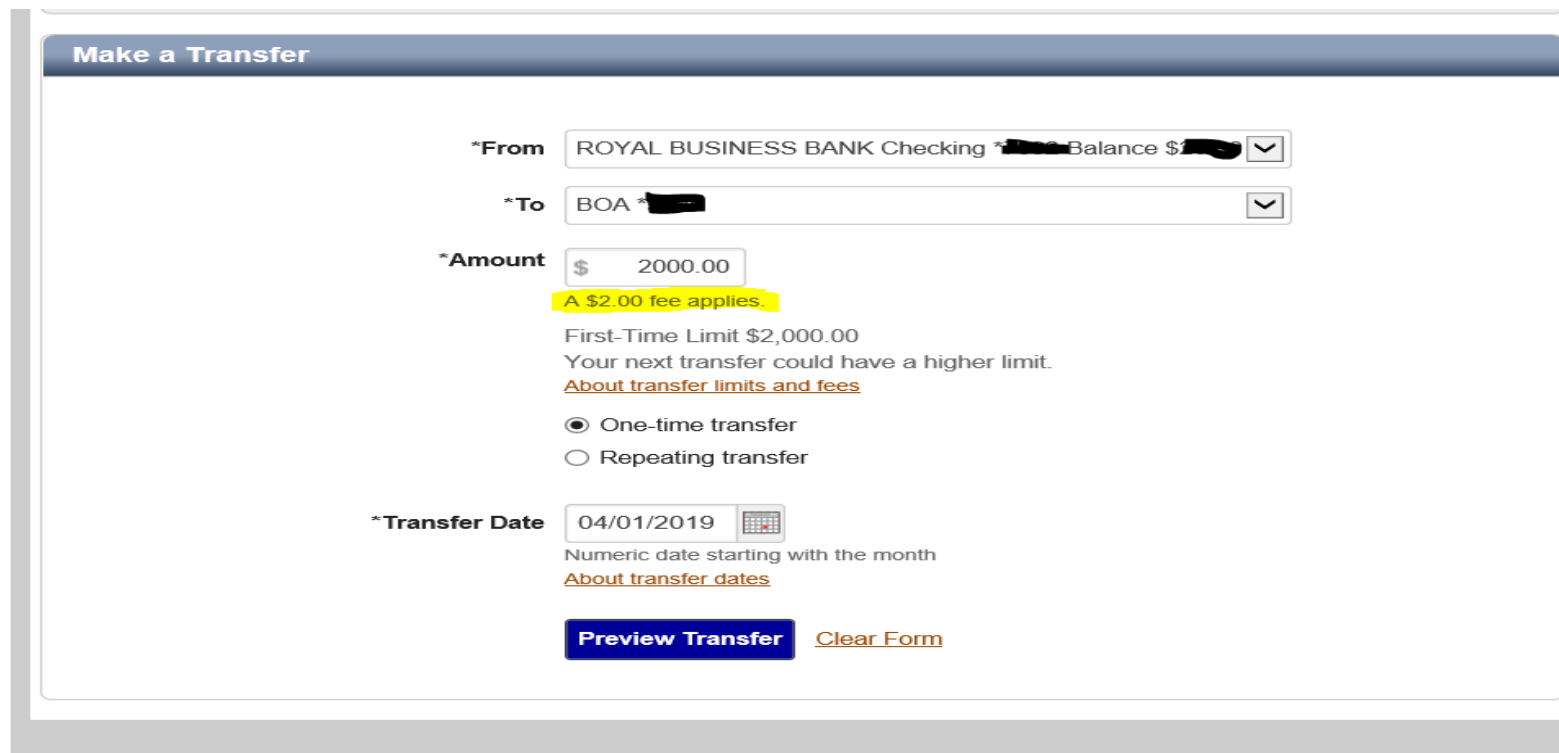
**Transfer Reminders**  
You have no reminders to display at this time.  
[Schedule a Reminder](#)

**Pending Transfers**  
You have no pending transfers for the next 30

You will need to enter below information:

1. Select From & to Account.
2. Add the amount and select “One-time transfer” or “Repeating”.
3. Select Transfer Date.
4. Click Preview Transfer.

*\*A fee applies for each transfer and it's calculated by transfer amount.*



The screenshot shows a web form titled "Make a Transfer". The form contains the following fields and options:

- \*From:** A dropdown menu showing "ROYAL BUSINESS BANK Checking" with a balance of "\$ [redacted]".
- \*To:** A dropdown menu showing "BOA [redacted]".
- \*Amount:** A text input field containing "\$ 2000.00". Below this field, a yellow highlight contains the text "A \$2.00 fee applies.".
- Transfer Limits:** Text indicating "First-Time Limit \$2,000.00" and "Your next transfer could have a higher limit." with a link to "About transfer limits and fees".
- Transfer Type:** Two radio button options: "One-time transfer" (selected) and "Repeating transfer".
- \*Transfer Date:** A date input field showing "04/01/2019" with a calendar icon. Below it, text says "Numeric date starting with the month" and a link to "About transfer dates".
- Buttons:** A blue "Preview Transfer" button and a "Clear Form" link.

Next a Preview Transfer screen will show transfer info for your review, you can approve the transfer by clicking on “ Make Transfer”, or “Make Changes” or “Cancel” the transfer.

**Preview Transfer**

**From** ROYAL BUSINESS BANK Checking \*  
**To** BOA \*  
**Amount** \$2,000.00  
**Fee** \$2.00 [About transfer fees](#)  
**Frequency** One-time transfer  
**Withdrawal Date** Apr 01, 2019  
**Expected Deposit Date** Apr 04, 2019 [About transfer dates](#)

[Make Transfer](#) [Make Changes](#) [Cancel](#)

center/index/15162