

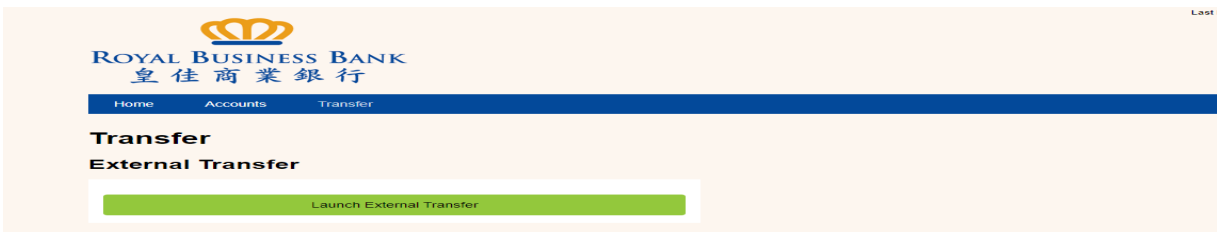
External Transfers (TransferNow)

- *Steps adding external accounts:*

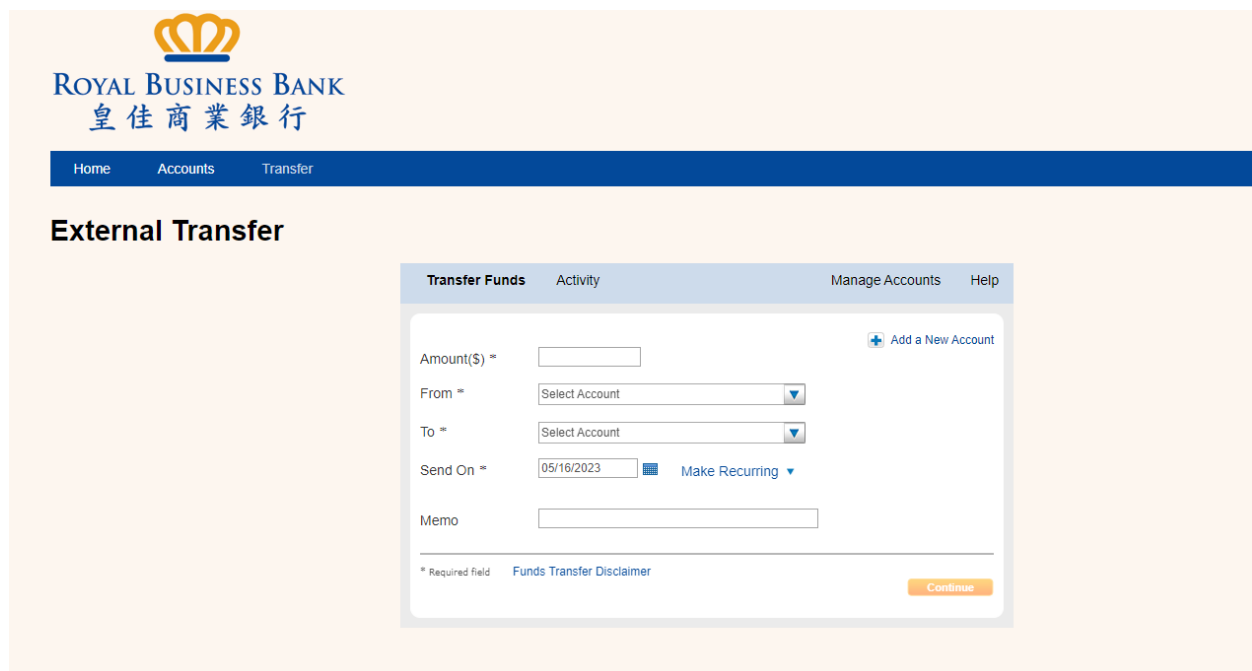
1. Click on “Transfer on the Blue bar.



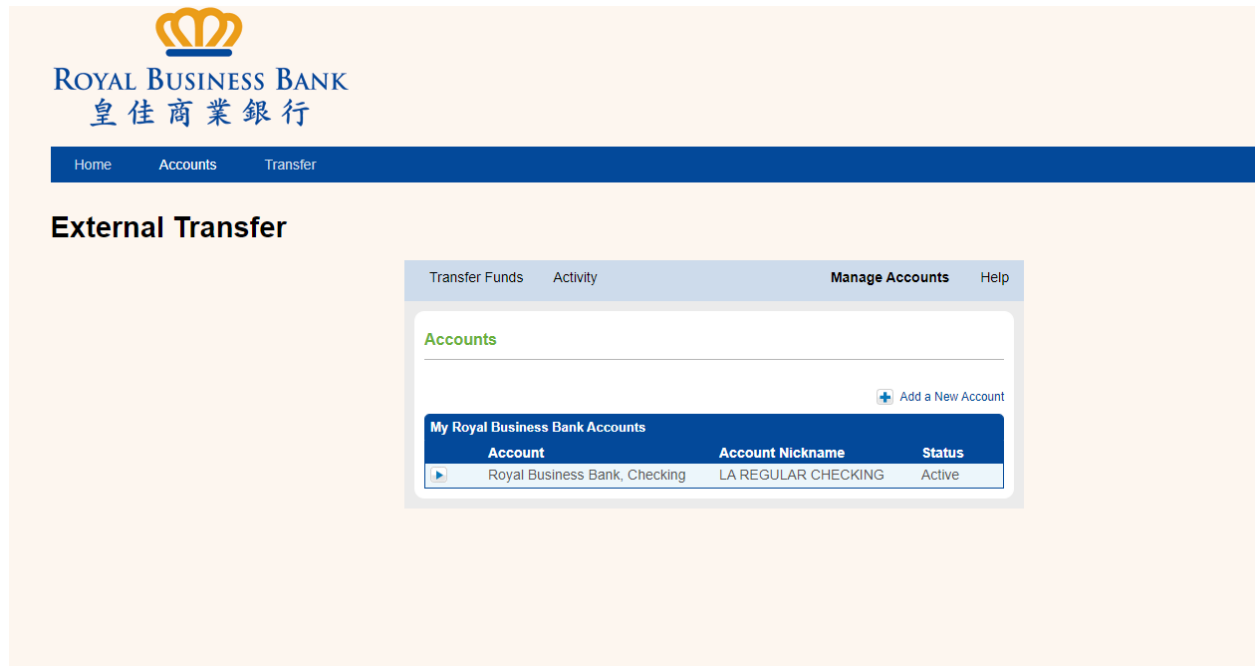
2. Click on green box “Launch External Transfer”.



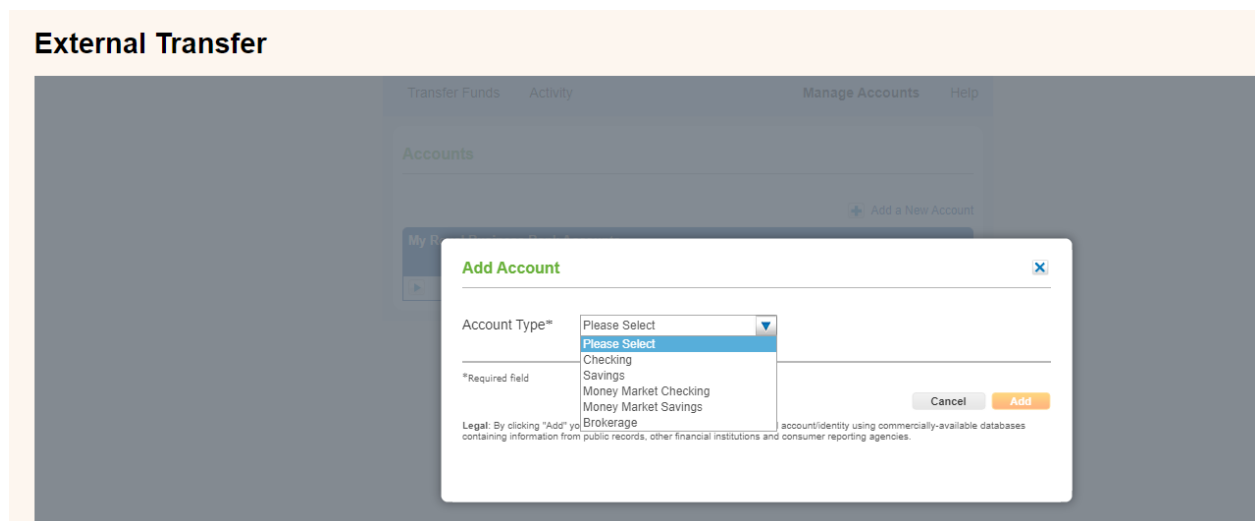
3. Click “Manage Accounts”.



- Click “Add a New Account”.



- Choose account type.



6. Add External Account information, “Nickname, Routing Number, Account Number and Re-Enter Account Number”, and click “Add”.

ROYAL BUSINESS BANK
皇家商業銀行

Home Accounts Transfer

External Transfer

Add Account

Account Type*

Account Nickname

Enter your bank's routing number and your account number.

U.S. Check Sample Date

Pay to the order of \$

Memo

Routing Number* Account Number*

Re-Enter Account Number*

*Required field

Cancel Add

Legal: By clicking "Add" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

7. Account Verification screen will appear and will give you 2 options to verify the account.

ROYAL BUSINESS BANK
皇家商業銀行

Home Accounts Transfer

External Transfer

Account Verification

Verifying your Bank of America account is easy.

To link your Bank of America account, we first need to verify it's yours. Then, you need to give Bank of America permission to share data with us and our partner, Fiserv.

To get started, tap "Verify" below. You'll be taken to the Bank of America website to sign in, and to choose which accounts and what data you want to share.

We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please Click [here](#) to start.

Verify

- a. Click “Verify” to sign in with your “username & password” from the other Financial Institution to link the “External Account”.
- b. Click blue “Click here”. Information will appear on how the system will send 2 small amount deposits that you will need to login and verify later and it takes 1-2 business days. Then click “Start”.

Activate Your Account Using Test Deposits



For your security, we require you to verify that you own the Bank XXXXXXXX account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and Royal Business Bank will deposit two small amounts into your Bank account.
- 2 Check your Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **ACCTVERIFY** or **RBBUSA**.

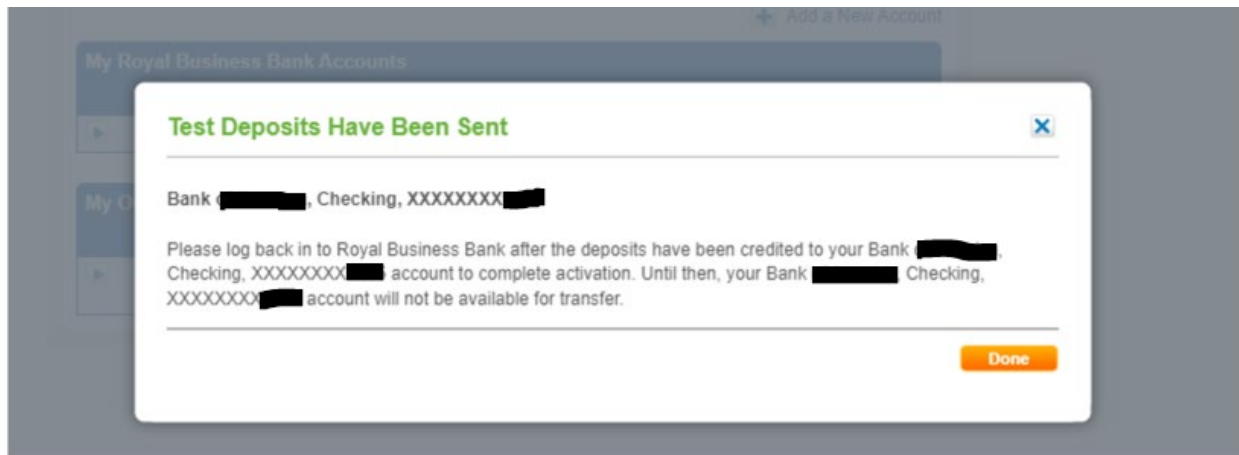
Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY
- 3 Log back into Royal Business Bank. On the Transfer Funds page, click the alert to complete validation and follow the on screen instructions.

NOTE: Royal Business Bank will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

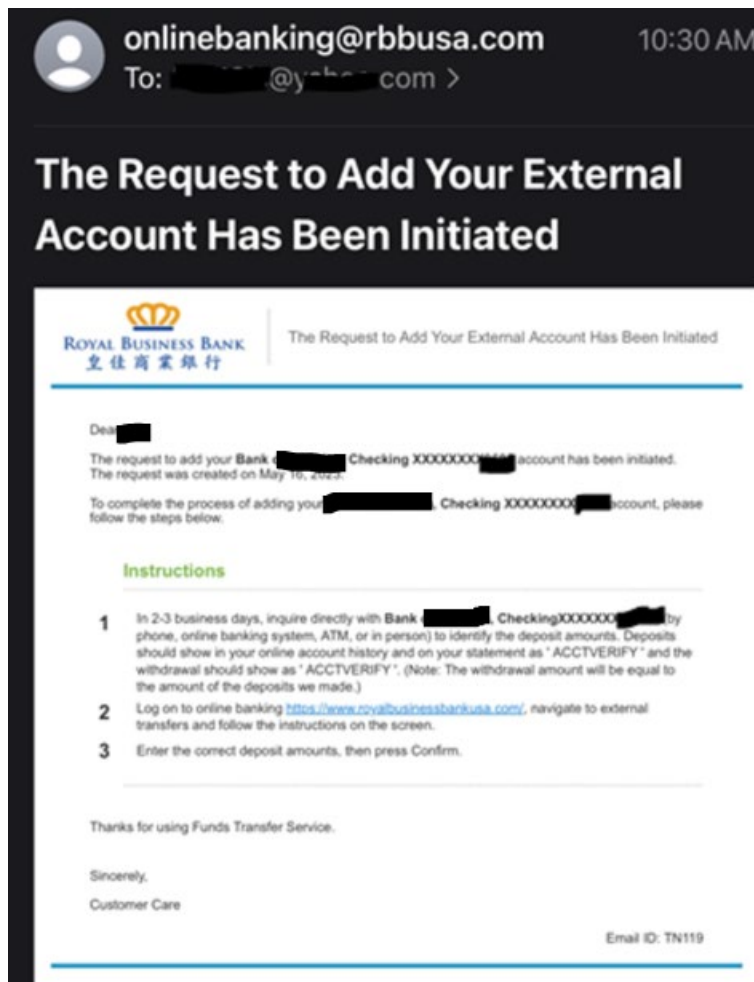
Cancel

Start

8. A confirmation message will appear that “Test Deposits Have Been Sent” and click “Done.”



9. You will receive a confirmation email from onlinebanking@rbbusa.com.



10. After you receiving the small deposits, login to RBB online banking and click “Transfer” then “Manage Accounts”.

Transfer Funds Activity **Manage Accounts** Help

 The following accounts have been added:
Bank [REDACTED] Checking
[REDACTED] Union, Checking
Please return in 1-2 business days to activate these accounts.

[+ Add a New Account](#)

Amount(\$) *

From *

To *

Send On * [Make Recurring](#) ▼

Memo

* Required field [Funds Transfer Disclaimer](#) [Continue](#)

11. Click “Activate Now”.

Transfer Funds Activity **Manage Accounts** Help

Accounts

[+ Add a New Account](#)

My Royal Business Bank Accounts		
Account	Account Nickname	Status
 Royal Business Bank, Checking	LA REGULAR CHECKING	Active

My Other Accounts		
Account	Account Nickname	Status
 Bank [REDACTED], Checking	[REDACTED]	Activate Now
 [REDACTED] Union, Checking	[REDACTED]	Activate Now

12. Enter the amounts of test deposits and click “Activate”.

Accounts

My R

My C

Activate Account With Test Deposit

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0.

Deposit 2: \$ 0.

Activate

13. A confirmation message will appear that “Account Activated” and click “Done”.

Account Activated



You're all set to be able to send or receive money into your account Bank d [REDACTED], Checking, XXXXXXXX [REDACTED]

Done

14. Now your external account will appear under “Accounts”.

Accounts

[+ Add a New Account](#)

My Royal Business Bank Accounts		
Account	Account Nickname	Status
 Royal Business Bank, Checking	LA REGULAR CHECKING	Active

My Other Accounts		
Account	Account Nickname	Status
 Bank d [REDACTED], Checking	[REDACTED]	Active

- **Sending a Transfer**

1. Click on “Transfer on the Blue bar.



2. Add all required fields with * (Amount, From, To and Send On) and click “Continue”.

The screenshot shows the 'Send a Transfer' form. It includes the following fields: 'Amount(\$)' with a value of 1.00, 'From' with a dropdown menu showing 'Royal Business Bank, LA REGULAR CH...', 'To' with a dropdown menu showing 'Bank [REDACTED], Checking, XXXXXXXX...', 'Send On' with a date of 05/17/2023, and a 'Memo' field. There are also links for 'Add a New Account', 'Make Recurring', and 'Delivered by 05/22/2023 for a \$0.00 Fee'. A 'Continue' button is at the bottom right.

3. Review Transfer screen will appear. You can “Cancel, Edit or Confirm” the transfer.

The screenshot shows the 'Review Transfer' screen. It displays the transfer details: 'Amount(\$)' is \$10.00, 'From' is 'Royal Business Bank, LA REGULAR CHECKING, XXXXX[REDACTED]', 'To' is 'Bank [REDACTED], Checking, XXXXXXXX[REDACTED]', 'Send On' is 05/26/2023, and 'Deliver On' is 06/01/2023. There is a 'Memo' field. At the bottom, there are three buttons: 'Cancel', 'Edit', and 'Confirm'.

- After clicking “Confirm”, Transfer Confirmed screen will appear. You can click on “See Activity”.

Transfer ConfirmedPrint

 Your transfer is scheduled to be sent on 05/26/2023

Reference number 168386293

Amount(\$) \$10.00

From Royal Business Bank, LA REGULAR CHECKING, XXXX[REDACTED]

To Bank [REDACTED], Checking, XXXXXXXX[REDACTED]

Send On 05/26/2023

Deliver On 06/01/2023

Memo

[Make Another Transfer](#) [See My Activity](#)

- You can check Transfers under “Activity”.

[Transfer Funds](#) **Activity** [Manage Accounts](#) [Help](#)

Display: All Transfers 04/16/23 05/28/23

Send On	From	To	Status	Amount	
 05/26/2023	Royal Business Ban...	Bank [REDACTED], C...	Pending	\$10.00	Edit

6. You can Click on “Edit” for any pending transfer and “Change or Cancel” the transfer.

Transfer Funds

Activity

Manage Accounts

Help

Display: All Transfers

04/16/2305/28/23

Send On	From	To	Status	Amount	
05/26/2023	Royal Business Ban...	Bank [REDACTED] C...	Pending	\$10.00	Edit

More Info

From Account:

Royal Business Bank, LA REGULAR CHECKING, XXXX[REDACTED]

To Account:

Bank [REDACTED], Checking, XXXXXXXX[REDACTED]

Reference Number:

168386293

Deliver On:

06/01/2023

Delivery Speed:

Standard

Fees:

\$0.00

Total:

\$10.00

Memo:

Cancel

Edit