

## What kind of transactions can I do at a Full Service ATM<sup>1</sup>?

- Deposit cash or cheques and request cash back
- Deposit multiple cheques
- Make cash withdrawals from an RBC<sup>®</sup> account at over 4,400 ATMs
- Withdraw U.S. Dollars at select RBC ATMs<sup>2</sup>  
Visit [rbc.com/atm](http://rbc.com/atm) for locations
- Save time by setting up a memorized ATM withdrawal amount using MyQuickCash<sup>™</sup>
- Update your client card personal identification number (PIN)
- View account balances
- Print transaction history
- Transfer funds between RBC accounts<sup>3</sup>
- Pay bills



Advice you can bank on<sup>™</sup>

## To find out more about ATM Banking:



Visit [rbc.com/atmbanking](http://rbc.com/atmbanking)



Call **1-800 ROYAL<sup>®</sup> 1-1 (1-800-769-2511)** to speak with an RBC Customer Service Representative 24 hours a day, 7 days a week



Speak with a Customer Service Representative at your local RBC Royal Bank<sup>®</sup> branch

## As reliable as a teller, anytime you want.

Let us show you how to do more with RBC<sup>®</sup> ATM Banking.



©/™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. <sup>1</sup> Not all RBC ATMs are full service ATMs with deposit capabilities. To find a full service ATM near you go to [rbc.com/atm](http://rbc.com/atm). <sup>2</sup> Only available at select RBC ATMs in Canada dispensing US cash. Foreign exchange fees and debit fees may apply depending on account package. <sup>3</sup> Fees may apply on the account from which the money has been transferred. Includes RBC Royal Bank, RBC Bank (USA) and RBC Direct Investing<sup>™</sup> accounts in your name only (sole ownership) and those that you share with others (joint ownership). <sup>4</sup> Some RBC ATMs may be located in buildings that are locked outside of business hours.

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RBC Royal Bank



## How ATM Banking can work for you

### So much more than a cash machine

An ATM is more than a fast and easy way to withdraw cash. You can make deposits, transfer funds, pay bills, view account balances and pay your credit card, all from an ATM. With your RBC Royal Bank® account, you can do most of your everyday banking transactions at any RBC ATM, day or night, with over 4,400 ATMs – the largest combined branch and ATM network in Canada.

### Secure, Accurate, Dependable

Our ATMs perform with the highest level of accuracy and reliability, just like our tellers. Both follow the same rules and guidelines set forward by RBC Royal Bank to help serve you better. For example, just like a teller stamps your cheque, all ATM deposit envelopes are date stamped, and an ATM ID and envelope number is assigned to ensure your funds are securely deposited into your account. When your transaction is completed, you'll automatically be issued a receipt for all deposits and payments; for cash withdrawals, the receipt is optional. Your ATM receipt is just as valid as a teller's receipt or stamp.

### Your Automated Teller Machine

Although ATM stands for Automated Teller Machine, ATMs will not replace RBC Royal Bank tellers. Even if you use an ATM for your daily banking, our in-branch Customer Service Representatives will always be there to serve you, providing advice and support for your more complex transactions. You can even ask for a personalized ATM demo – we'll be happy to help.



## ATM Deposits

Depositing cheques and cash at an RBC ATM is easy, and with 24-hour access<sup>4</sup>, an RBC ATM lets you deposit funds after your branch has closed.

### How make an ATM deposit:



### Enter PIN

Insert your client card into the ATM, enter your PIN, and follow the prompts to select “deposit”.



### Select Account

Enter each individual cheque and cash amount separately (the ATM will automatically tally them for you). Then select the account you want the money to be deposited into (e.g. chequing).



### Insert Envelope

Seal all cheques and cash in a single envelope and, when prompted, insert the envelope into the ATM.

## Frequently Asked Questions

### How does an ATM know it's me?

Your PIN – or “Personal Identification Number” – confirms your identity when you use your client card at an ATM. Your PIN is just like your signature – it acts as your cheque endorsement when you make deposits at an ATM. Always be careful to protect your PIN – only you should know it.

### Is there a limit to how much money I can take out at an ATM?

When you first open your RBC account and receive your client card, you're also provided with your personal Daily Access Limits. Daily Access Limits determine how much money you can withdraw per day from an ATM. If you are unsure of what your Daily Access Limits are, talk to an RBC Customer Service Representative.

### How much of my ATM deposit can I withdraw immediately?

The portion of your deposit that you can withdraw immediately is determined on an individual basis when you first open your RBC account, and is listed among the Daily Access Limits provided to you with your client card. Whether you're at an RBC ATM or with a teller, the amount of money you are able to withdraw from the deposit amount, before the deposit has been verified, is the same. If you want to review your Daily Access Limits, talk to an RBC Customer Service Representative.

### What do I do if there is a mistake?

RBC ATMs operate with the highest degree of accuracy and reliability. If you notice a mistake has been made at the ATM, contact us at **1-800-ROYAL® 1-1**. Mistakes are typically corrected within a few days of being noticed.