CITY NATIONAL BANK
AN RBC COMPANY

ACCOUNT SERVICES MANAGER USER GUIDE

January 2022

The information contained in this document is confidential and only for the intended recipient. It may not be used, published or redistributed without the prior written consent of City National Bank.

City National Bank Member FDIC. City National Bank is a subsidiary of Royal Bank of Canada.

© 2022 City National Bank. All Rights Reserved.

Contents

Overview 5

Deposit Accounts and Related Services 5

Treasury Management Services 5

City National Online - First Time Sign-In 6

First Time Sign In 6

Account Setup 7

Create Password 8

Verification Code 8

Personal Information and Security - E-Consent 9

Personal Information 9

Security Questions 10

Sign-In Assistance 10

Log In To City National Online 11

Logging In 12

Overview and Status 12

Views 13

Navigating the Overview and Status Screen “Account Dashboard” 15

Search 17

Tooltip 17
Approvals for Your Requests 18
New Deposit Accounts in Account Services Manager 20
Adding Deposit Accounts 20
Save Draft 22
To Begin the New Account Request 22
Adding Account Information 25
Adding Individuals 30
Individuals Added to Business, Trust, and Other Accounts. 31
Add Business Management Firm Signers 34
Multiple Accounts 34
Defining Roles of Users 34
Address 37
Order Details 37
Trusts 39
Bankruptcy and Estate Accounts 40
Certificates of Deposit 41
Additional Instructions 41
New Account Client Information 42
KYC – Know Your Customer 43

Business Entity Demographic Screen 43
Individual Demographics 45
Request New Account(s) – Service Setup 50
Treasury Services Maintenance on an Existing Account 51
Adding Transfer Relationships 56
Approving Requests 60
DELETING TREASURY SERVICES 62
Canceling Requests 63
Questions 63

Overview

City National's Account Services Manager (ASM) provides you with an efficient and user-friendly means for managing both your business deposit accounts and your treasury management services for those accounts. Business accounts can be added to your existing account relationships with ease, and if you manage accounts for your clients, the process to add to and manage their accounts is equally time-saving.

Account Services Manager is an online application used to:

- Request new accounts to be opened or to have documents printed for new accounts.
- Request existing treasury management services added to new accounts and to request existing treasury services added or deleted to and from existing accounts.
- Access City National forms, complete them online and attach them to requests.
- Enter additional instructions per screen and attach files with an account list, legal documentation or instructions.

Deposit Accounts and Related Services

Request new accounts for your firm or for your clients*, add check cards, debit card and other popular card products, request supplies and obtain applications for credit services and investment services.

Treasury Management Services

For the Treasury Services you already have on your accounts, making changes or closing your existing services is a snap, thanks to Account Services Manager's powerful connection directly to City National. All features of the following services can be updated or deleted from your accounts:

- City National Business Suite® - From reporting and imaging services, to ACH payments, Wire Transfers and Bill Pay services.

> **Note*: *Deposit accounts may only be added for clients with existing accounts under the same ownership. Treasury Management services must be established through a City National Banker prior to any maintenance in the Account Services Manager portal. Existing services may be deleted from the account.*

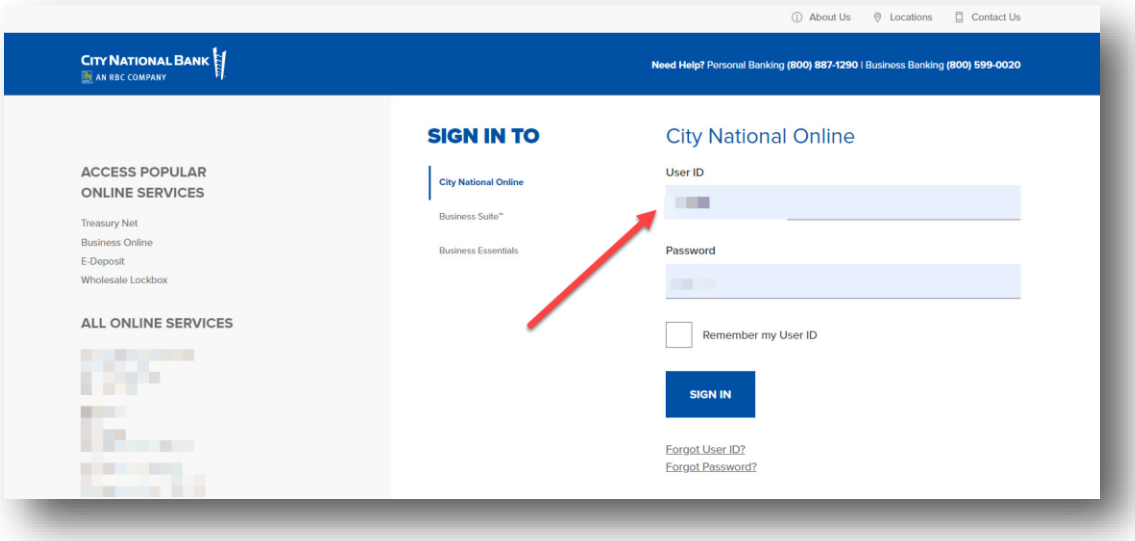
- EASI Link - Reporting and imaging services, ACH payments, Wire Transfer and Bill Pay services, plus outsourced check printing, deposit direct sending, City National Securities, and more
- QuickBooks Direct Connect
- E-Deposit remote deposit capture
- ACH Fraud Control filters

City National Online - First Time Sign-In

The Account Services Manager is accessed through the City National Online portal. Each user needs to be setup by their system administrator in the portal, and then set up on the Account Services Manager, as described in the Business Online Portal Administration Guide. Once on the portal, each user will be able to access ASM and many other services your company uses (Business Suite or Business Essentials, E-Deposit, Business Bill Pay, etc.)

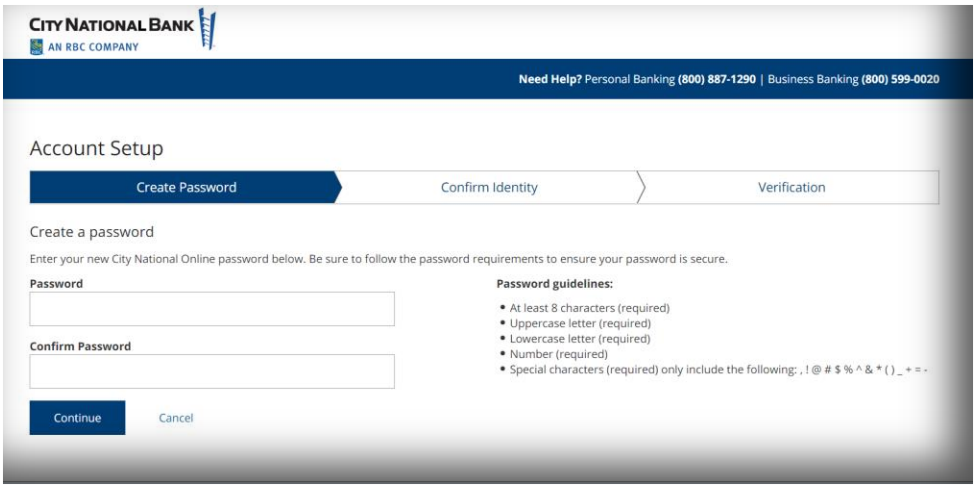
First Time Sign In

Go to cnb.com, click the Sign In button on the upper right. You will be directed to the Sign in screen. Enter the User ID and Password set up for you by your System Administrator, and then click Sign In.



Account Setup

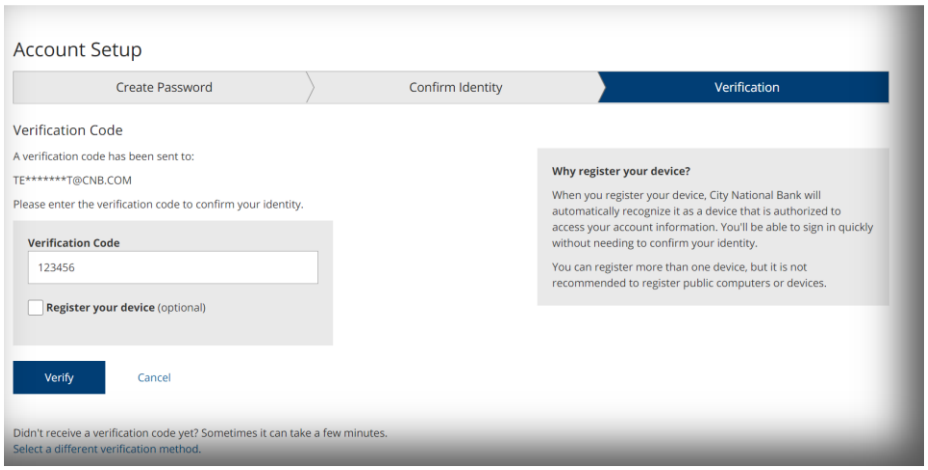
When signing in to Account Services Manager for the first time, you will be guided through Account Setup and Personal Information and Security Setup to configure your profile.



Create Password

Create a new password during your initial sign-in to the system. The guidelines for your new password are shown on the **Create Password** page. As you create your new password, the guidelines will be displayed in green to confirm that your password matches the criteria; otherwise, they will be displayed in red.

Verification Code

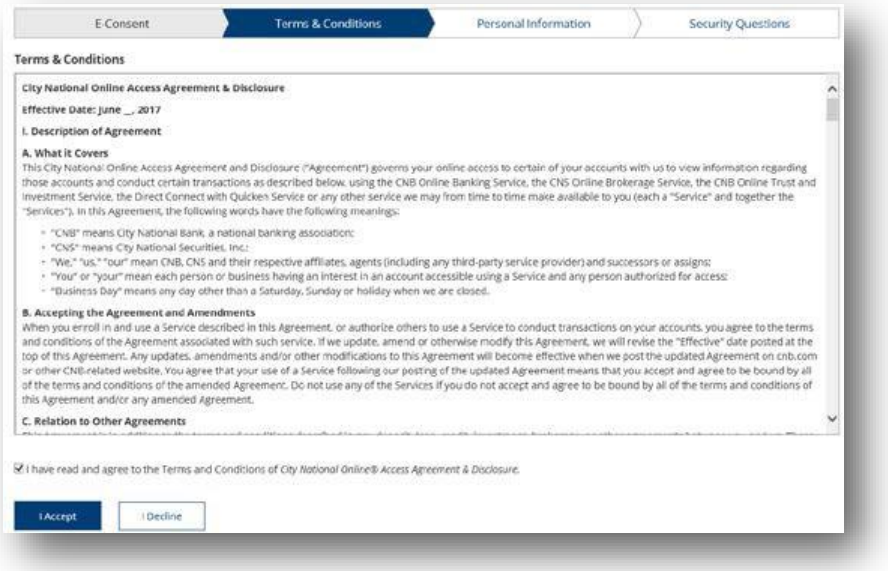


The system prompts you to confirm a verification code sent to your email or designated phone.

When you receive the code, enter it in the **Verification Code** field and click **Verify**. If the email was not received in your inbox, you can have the verification code resent by clicking on the **Select a different verification method** link.

Personal Information and Security - E-Consent

Read the Terms and Conditions of E-Consent and click **I Accept**.



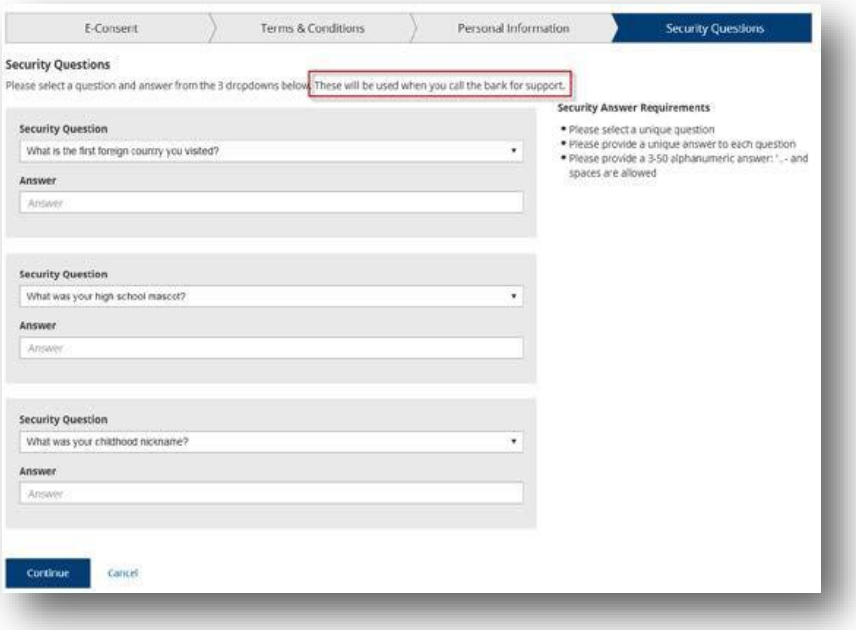
Personal Information

Now you may update your time zone and add email addresses or phone numbers so they are available later for sending a verification code. You do not have to update this page, but if you do, click **Save Changes** to move forward with the process.

- To update the **Time Zone,** please select the appropriate time zone from the drop- down menu.
- To add additional phone numbers or emails, click **Add Phone Number** or Add Email Address and fill out details.
- To remove an added phone number or email, click the **Remove** link.

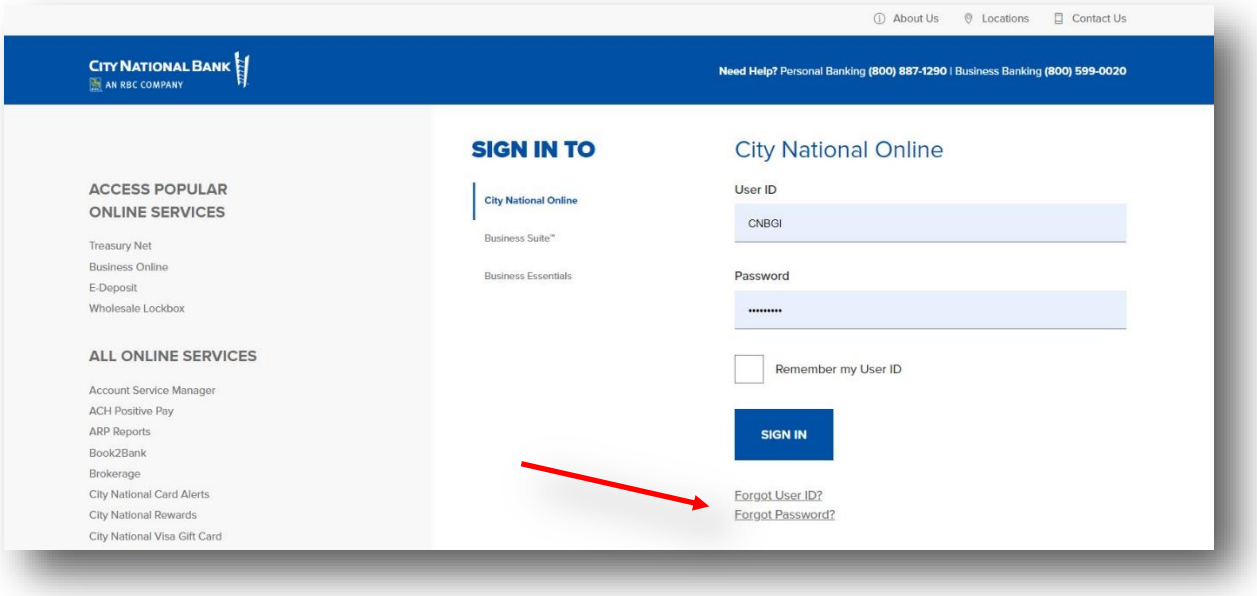
Security Questions

Security questions are challenge questions you set up that may be used to verify your identity when you call in for support from a City National client services representative. Select a question from the drop down menus and provide your answer. You must select three different security questions and provide an answer to each one.



Sign-In Assistance

If you forget your user ID or password, you can click the **Forgot User ID?** or **Forgot Password?** links on the Sign In page. You will need to provide some additional information to receive assistance with retrieving your user ID or getting a new temporary password. You can also contact your company's Service Administrator to assist you with resetting your password.



Log In To City National Online

"Account Services Manager" will be added to your company profile in City National Online. The system administrator will have full access to Account Services Manager and will be able to modify existing users to add access to Account Services Manager. There are five (5) types of access levels

- No Access - User has no access to Account Services Manager. This is the default setting.
- Non-Approver - User may initiate requests for new deposit accounts; these requests are then forwarded to an Approver within the company to review and submit to City National.
- Non-Approver/TM Maintenance - User may initiate requests for new deposit accounts or to perform maintenance on treasury management services; these requests are then forwarded to an Approver within the company to review and submit to City National.
- Approver/TM Maintenance - User may initiate and submit requests for new deposit accounts or to perform maintenance on treasury management services and submit to City National. This is the only role that actually submits the request to City National.
- View Only - User may view but not initiate, approve or submit requests.

If the system administrator is not a partner of the firm, ensure that Approvers with TM Maintenance are partners of the firm. **Note:** All requests to City National Bank should be submitted by a designated approver/Treasury Management maintenance role.

The assigned system administrator will assign access levels to other existing users, grant Account Services Manager access, and assign access levels (roles). When a non-approver role is assigned, the Account Services Manager request will go to a user who is setup with an approver & TM maintenance role before it is approved and submitted to City National Bank.

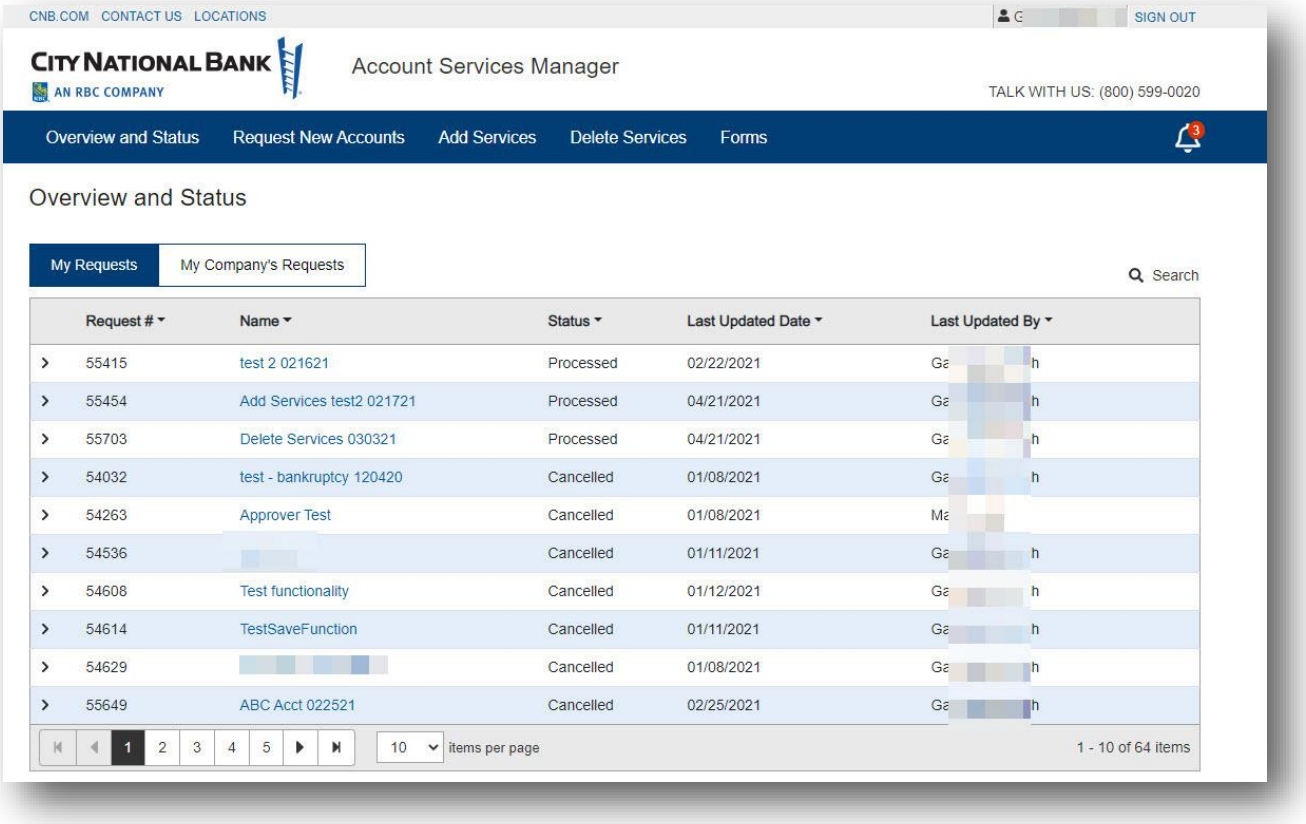
Logging In

Once the system administrator has granted access to ASM for the company users, the users are able to log onto the service through City National Online. Once the user signs in, they can click on Account Services Manager; there is no need to log-in separately to Account Services Manager.

Overview and Status

Once in Account Services Manager the Overview and Status screen is the home page which lists all the requests you or your firm have made.

Note: The **TALK WITH US** phone number listed at the top of every screen in Account Services Manager is for system navigation, or sign on issues etc. (Treasury Management Client Services).



Views

There are two types of views, "My requests" and "My Company's requests". The default view is your requests ("My Requests") as shown above.

All requests list Request #, Name, Status, Updated On and Updated By columns. The column headings are sortable by clicking the column link.

The status column lists the following types of statuses.

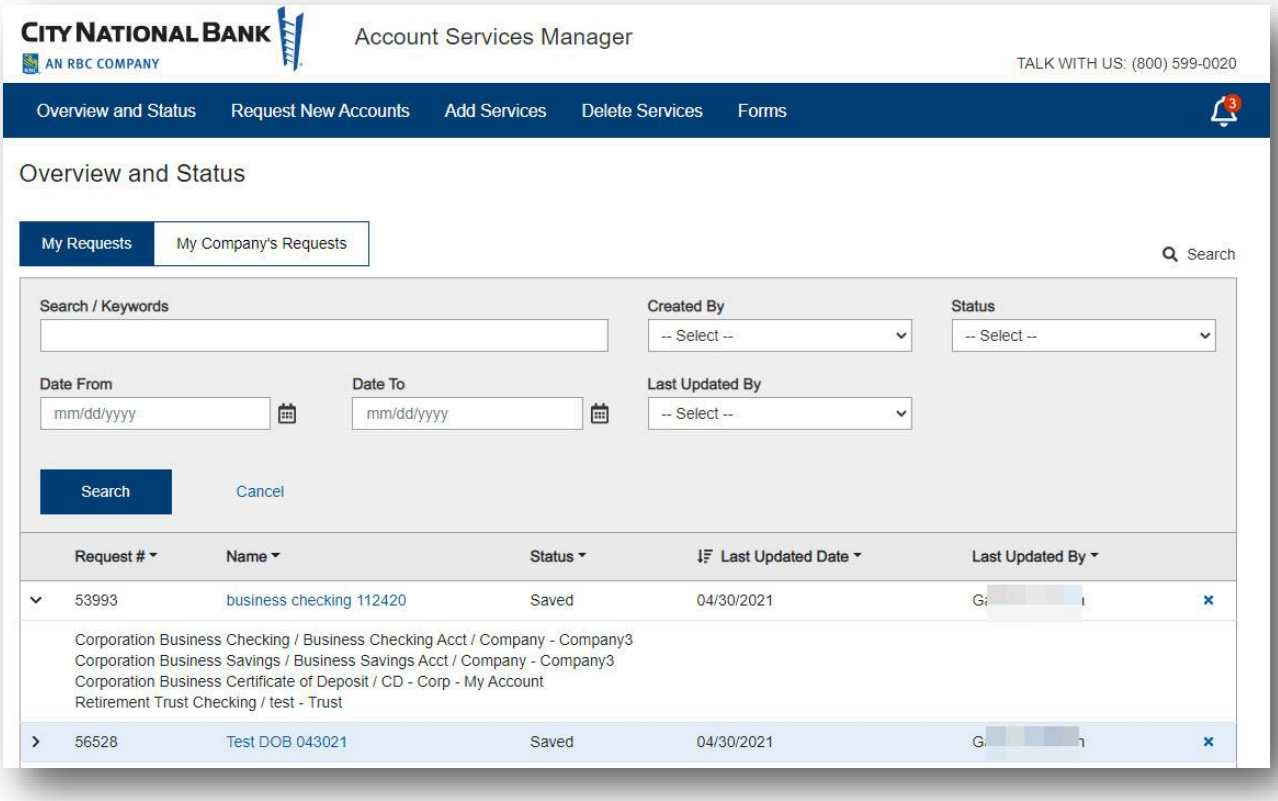
- Saved
- Canceled
- Retracted
- Pending Approval

- In Process
- Submitted
- Processed
- Accounts Opened & TM Services Pending

Requests will remain on the Overview and Status screen when the status is one of the following.

- Saved
- Canceled
- Processed

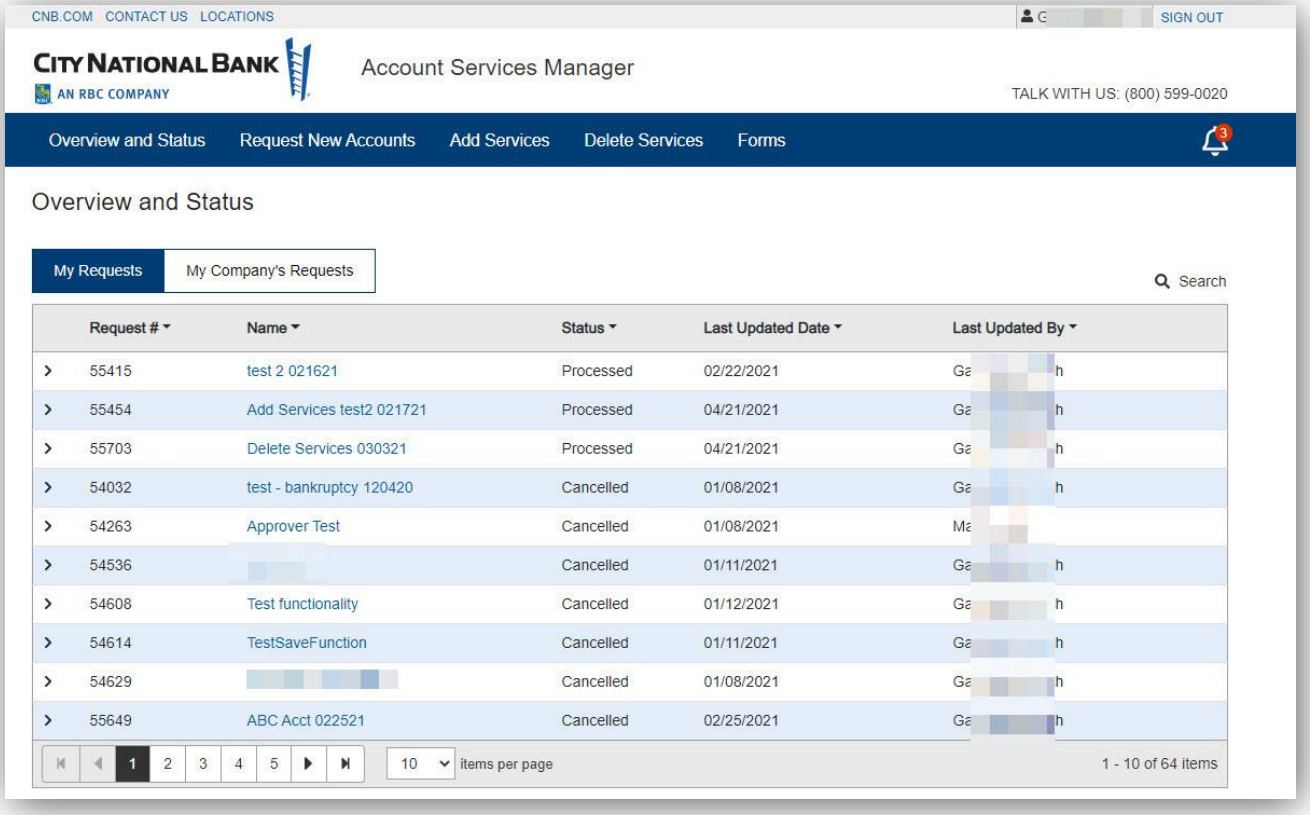
Other requests that have been completed, etc. will remain on the Overview and Status screen for 90 days, at which time they will be removed. However, they are still searchable through the search function displayed below.

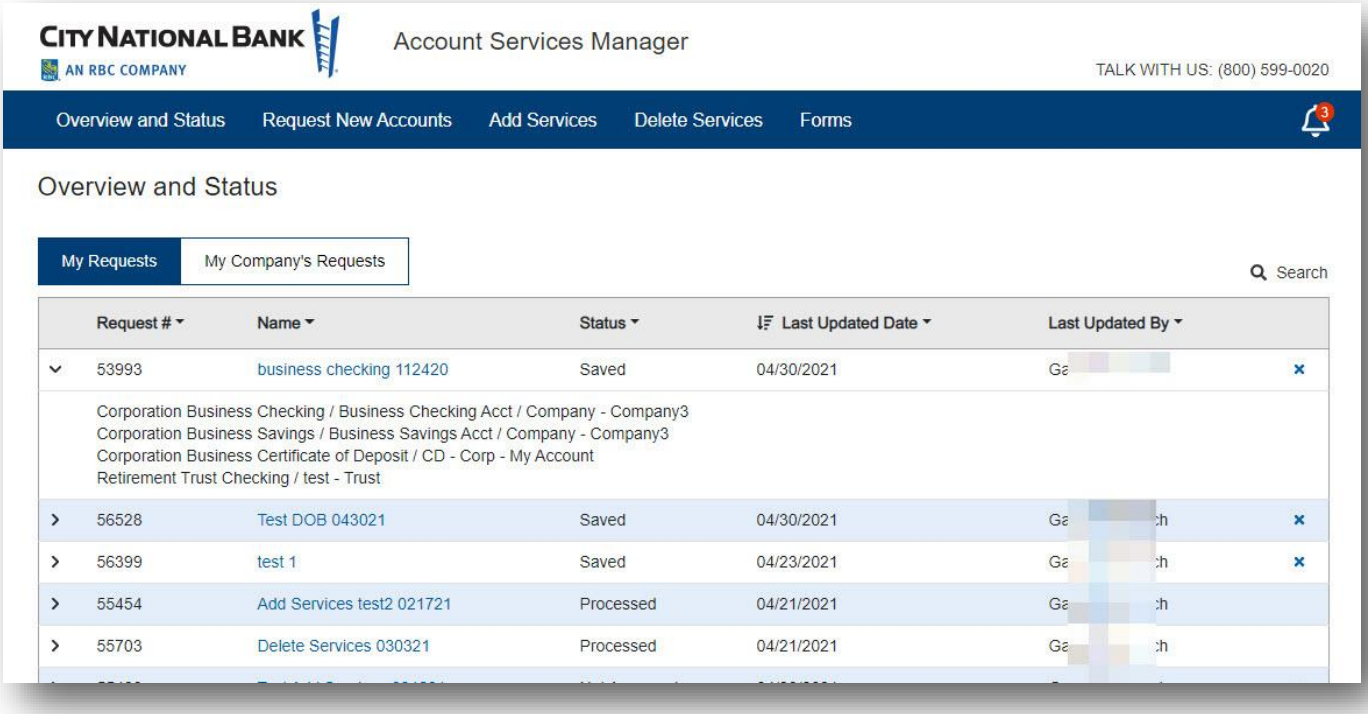


Navigating the Overview and Status Screen “Account Dashboard”

The Overview and Status screen acts as an account dashboard, allowing you to review the status of your requests and determine when you need to follow up or provide additional information.

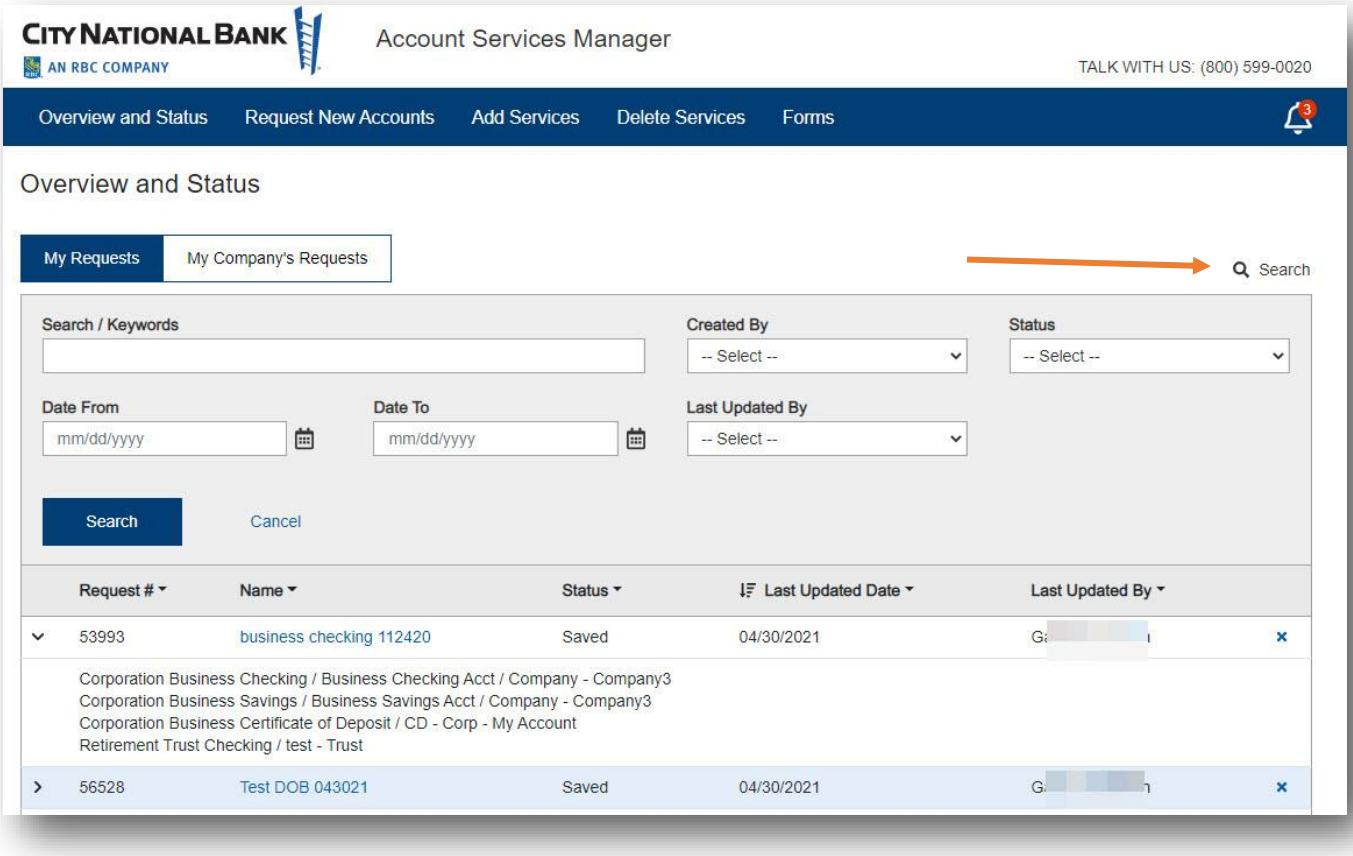
On the dashboard, click the down arrow on the left column next to the request to expand the view and see which accounts are included in the request as shown below. For additional details, click the link on the request name.




CITY NATIONAL BANK
AN RBC COMPANY
Account Services Manager
TALK WITH US: (800) 599-0020
Overview and Status
Request New Accounts
Add Services
Delete Services
Forms
3
Overview and Status
My Requests
My Company's Requests
Search
Request #
Name
Status
Last Updated Date
Last Updated By
53993
business checking 112420
Saved
04/30/2021
Corporation Business Checking / Business Checking Acct / Company - Company3
Corporation Business Savings / Business Savings Acct / Company - Company3
Corporation Business Certificate of Deposit / CD - Corp - My Account
Retirement Trust Checking / test - Trust
56528
Test DOB 043021
Saved
04/30/2021
56399
test 1
Saved
04/23/2021
55454
Add Services test2 021721
Processed
04/21/2021
55703
Delete Services 030321
Processed
04/21/2021

Search

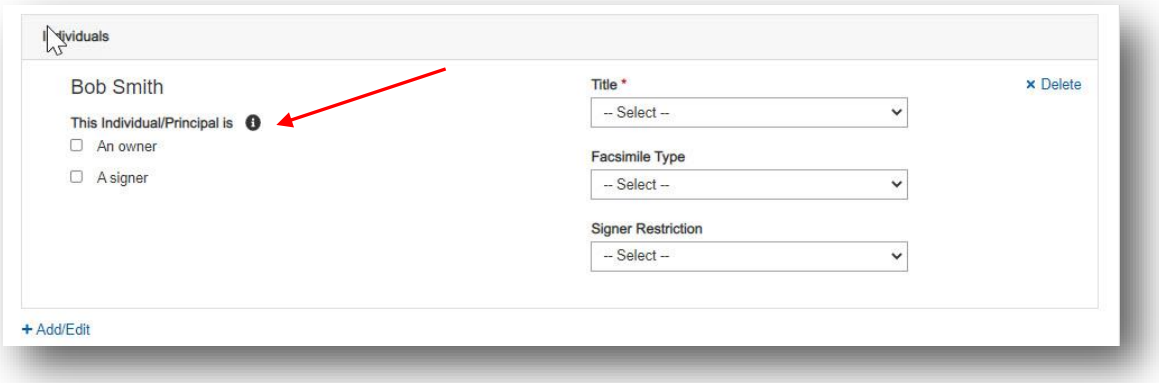
The search function allows users to search on requests by keywords, created by, date range, last update by and status. All requests are searchable regardless of their status.



To activate the search tool, click the magnifying glass symbol at the top right side of the dashboard frame. Then, add the search parameters for the item you are trying to track down.

Tooltip

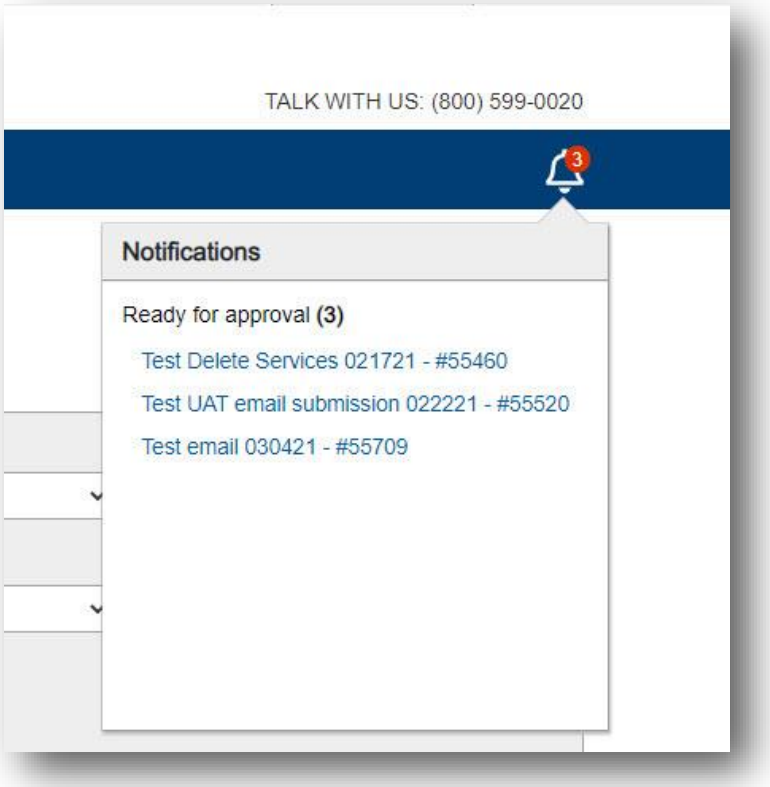
Tooltips are displayed throughout Account Services Manager on several fields and screens. When you hover over the ("letter I symbol") the tooltip instructions display on the screen which describes what the field or function is.



Approvals for Your Requests

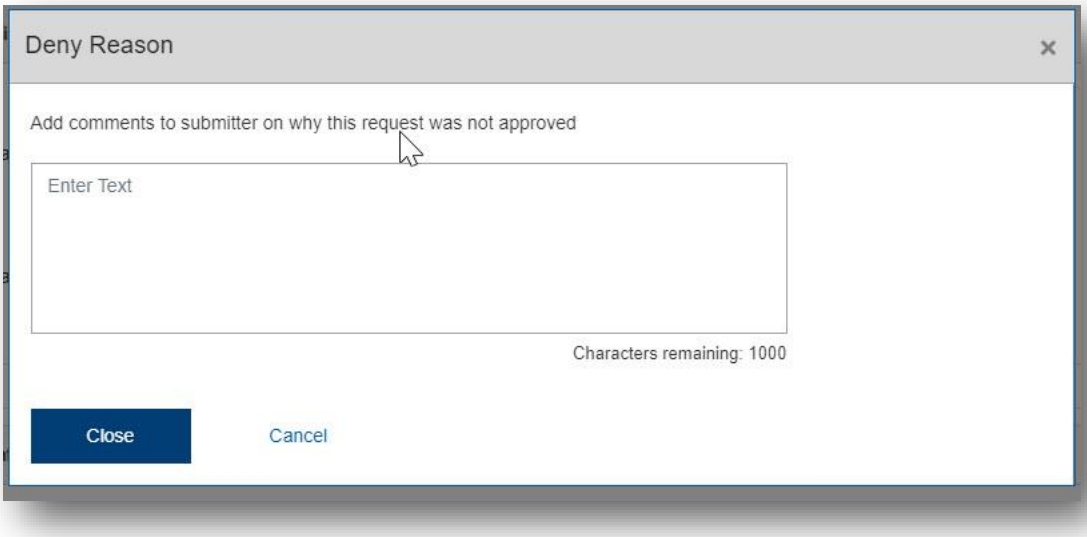
Depending upon your firm, you may need a designated approver to confirm that a request is valid and required.

When new input requires approval, approvers will receive a system-generated email advising of this. Upon accessing ASM, approvers will see a red circle with a number to indicate how many messages have been received, which will include any approvals that are required. Click the message symbol and the pop-up screen (shown below) shows transactions that require your approval.

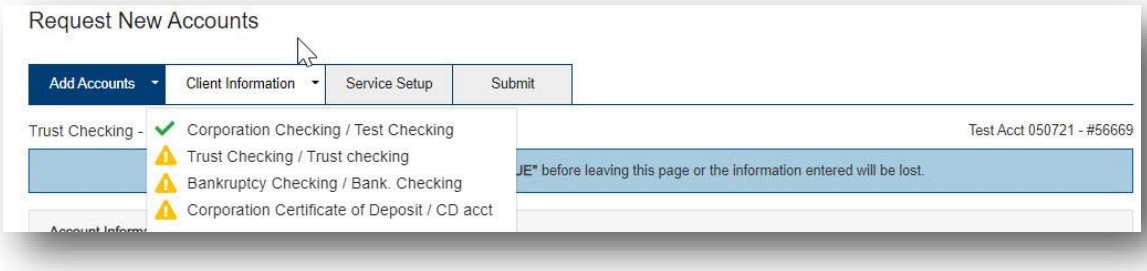


Note: When you click the **My Company's Requests** tab, transactions requiring approval are also displayed.

1. Click each link in the notifications pop-up to view the account or service requiring your approval.
2. After you review the details, click the **Approve** button at the bottom of the page, or if no approval, click **Not Approve**.
3. On the Deny Reason pop-up screen, notate the reason for the non-approval then click **Close**.



4. The dashboard will display the approved the item as submitted with a green check mark, as shown below.



New Deposit Accounts in Account Services Manager

Account Services Manager provides City National Bank's clients to with direct access to request new accounts and to open related services, including treasury services on those accounts.

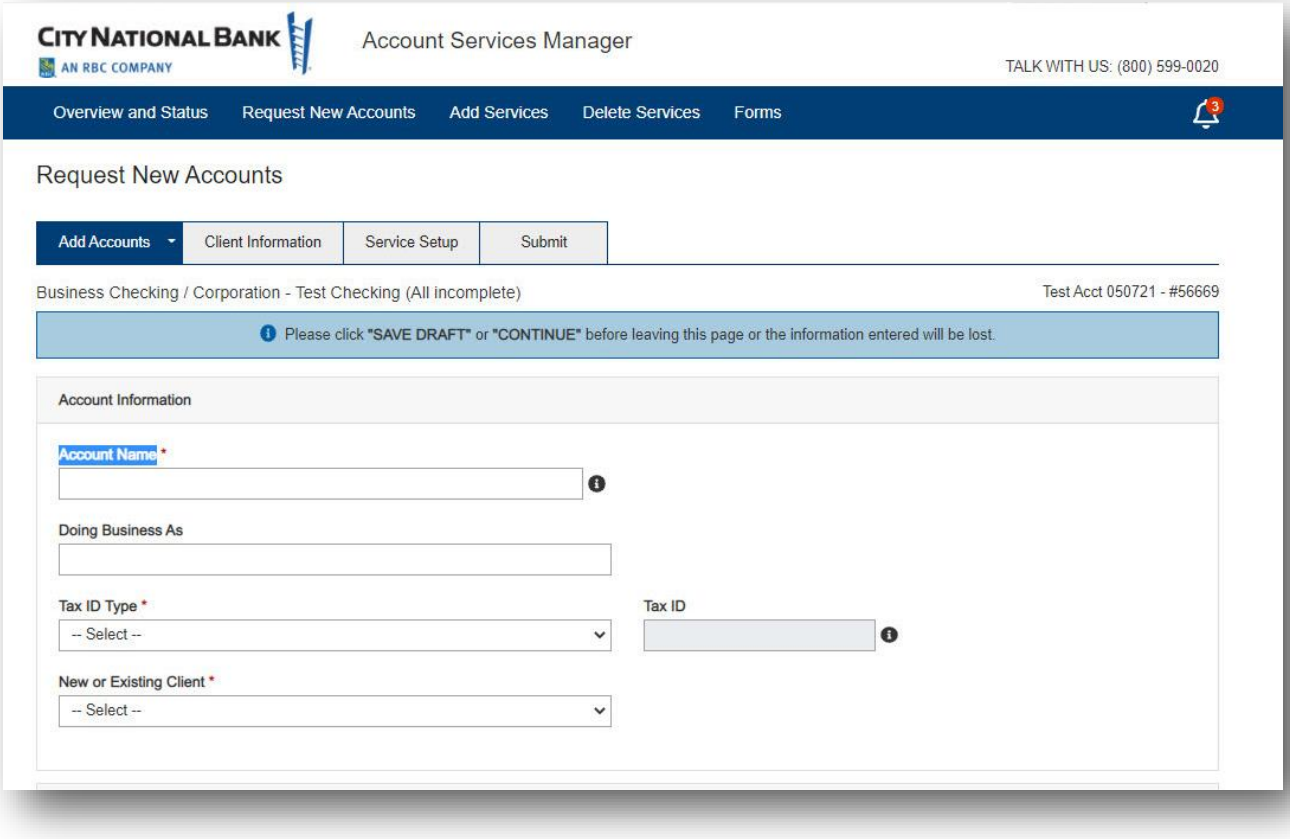
Adding Deposit Accounts

This function allows clients to request opening new accounts or to prepare documents for a new account. System defaults are set based on the information you provided on the Account Services Manager Enrollment Form. This client profile shows the default settings for types of accounts,

subtitles, signers, signature types, signature restrictions, account order details such as check cards, endorsement stamps, etc. Defaults reduce the amount of input required to enter new requests in ASM and expedites the request.

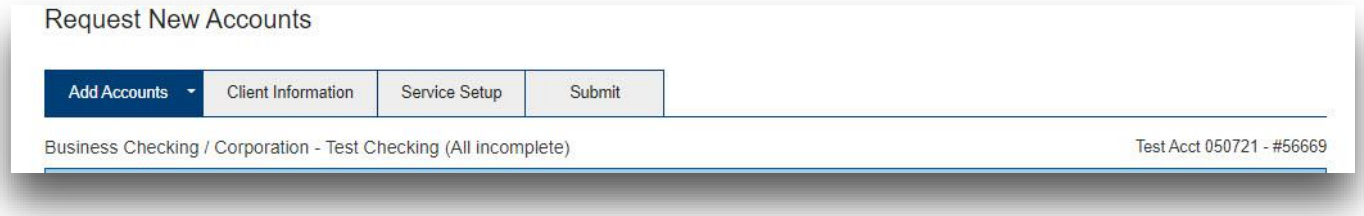
To request a deposit account

1. Click on **Request New Accounts** tab in the top menu bar. The following screen appears with the progress bar at the top, as shown below:



Note: The module for requesting new accounts displays a progress bar shown below. Once a step is completed, you may go back and makes changes or review what was previously entered by clicking

on the appropriate progress bar tabs.



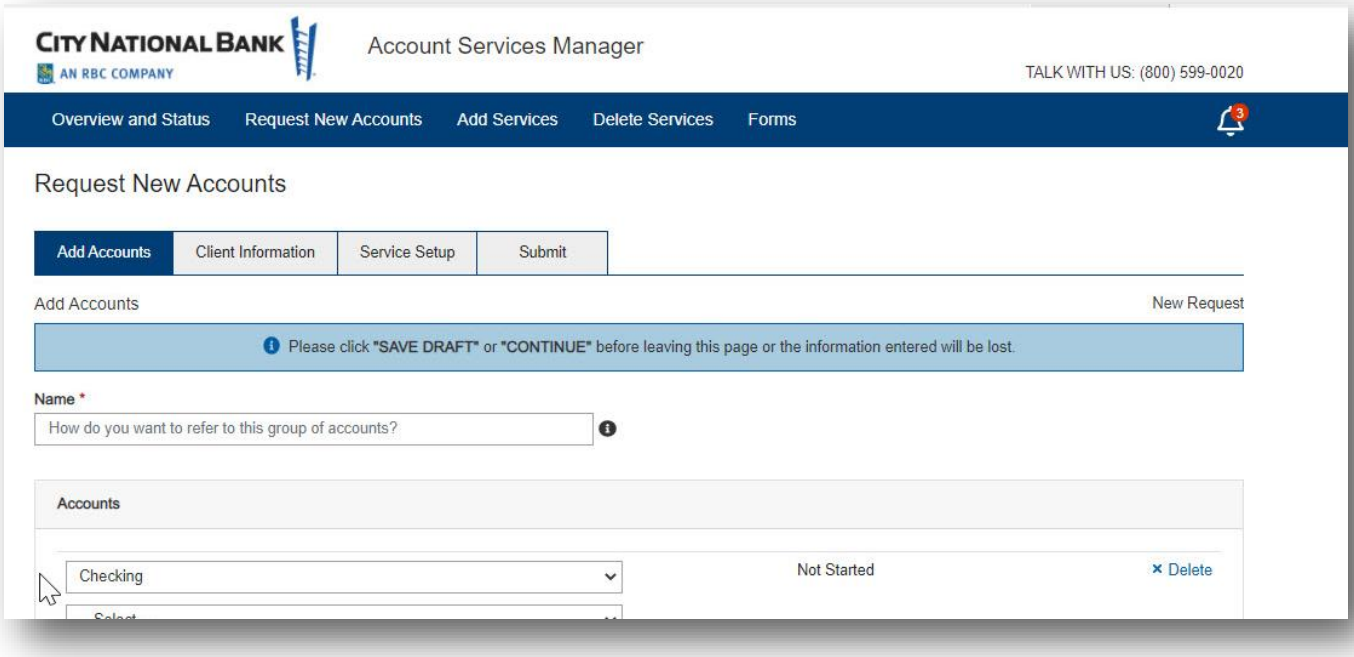
Save Draft

Prior to leaving any screen during the process, click **Save Draft** to avoid lost input.

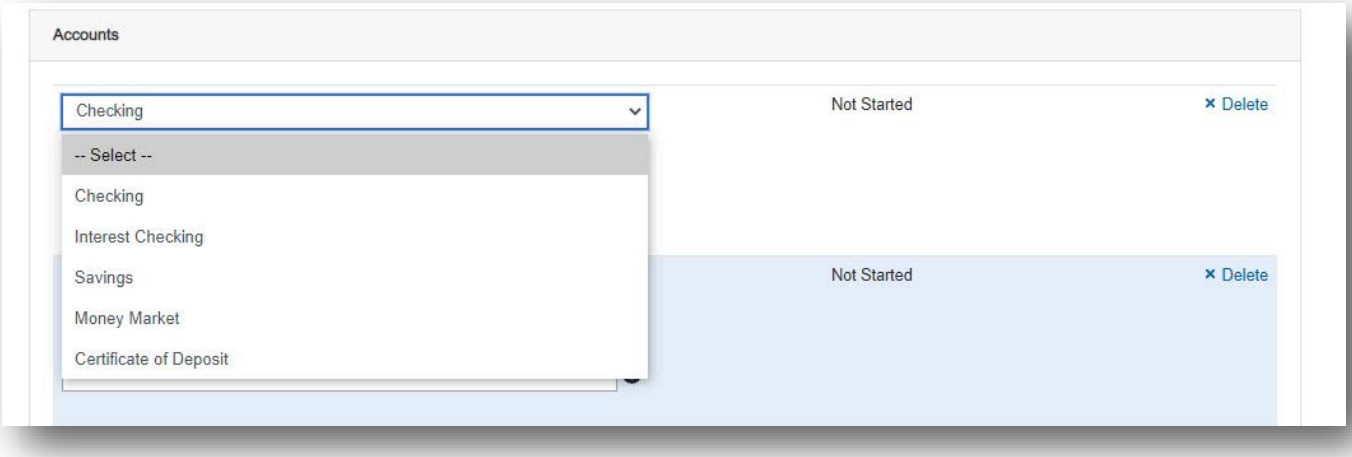
A Save confirmation notification displays once the Save Draft bottom is clicked.

To Begin the New Account Request

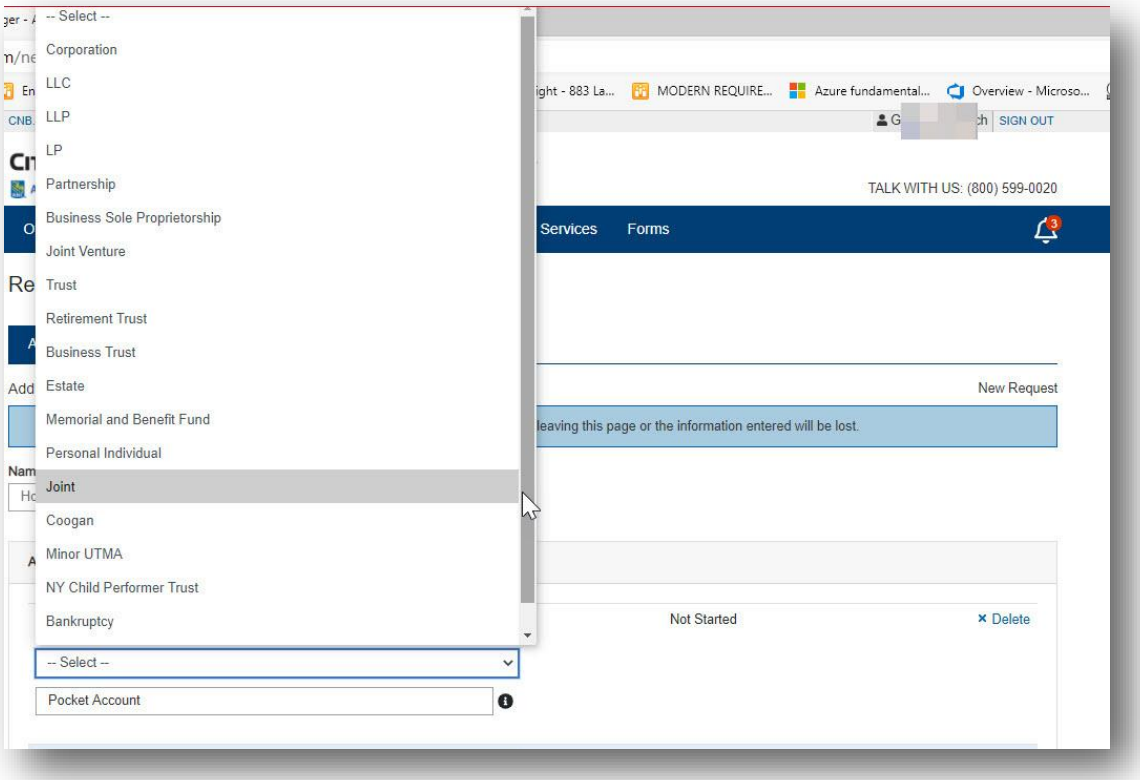
1. Enter a “working” Name to define the request. This name will be searchable from the Overview and Status screen and is the name you would like to use to refer to the request such as a nickname or short name. This name will help you locate the request on the dashboard.



2. Select Request Instructions:
    - **Open Accounts** - City National, upon verification, will open the accounts requested. City National will produce the required paperwork and send the documents to be signed by the client
    - **Prepare Documents** – With this option, City National will process the request and prepare the required paperwork to send to the client for signatures. Once the completed required paperwork is returned to City National, City National will open the requested accounts.
3. Select Deposit Product **Account Type** from the Account Type dropdown, as shown below. If the **Account Type** is previously set up in the client profile, this value will default otherwise, you select the value and or change the default value.



4. Select the **Ownership** type from the dropdown menu.



5. Enter a **Subtitle** if desired to differentiate the account from others in the same ownership, such as a Payroll account or Pocket account. The **Subtitle** is used as a reference to identify or refer to different or specific accounts.

   Note: You may provide the subtitle in your client profile in ASM and the value will default in this step. Click the drop-down menu to change to a different subtitle than that in your profile.

6. Click on "**+**" to add additional accounts as needed, then click **Continue.**

Adding Account Information

Once in the account setup screen the request name and request number will be displayed in the upper right hand corner on every screen.

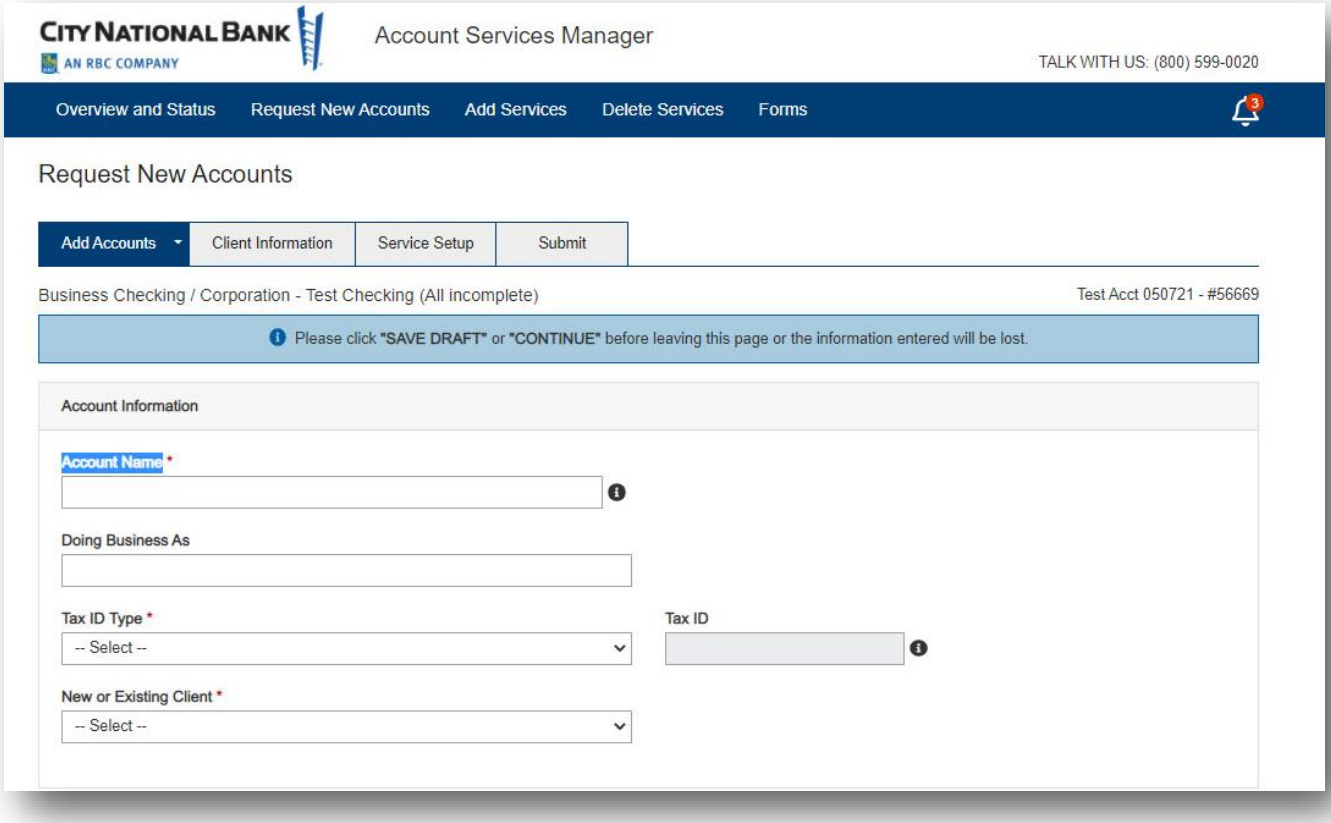
As accounts are requested from the add accounts screen, the formation of the progress bar naming convention for the account is listed at the top of every account screen. For example if opening a checking account for a corporation with a subtitle of pocket account the account naming convention becomes:

Business Checking / Corporation - Pocket Account

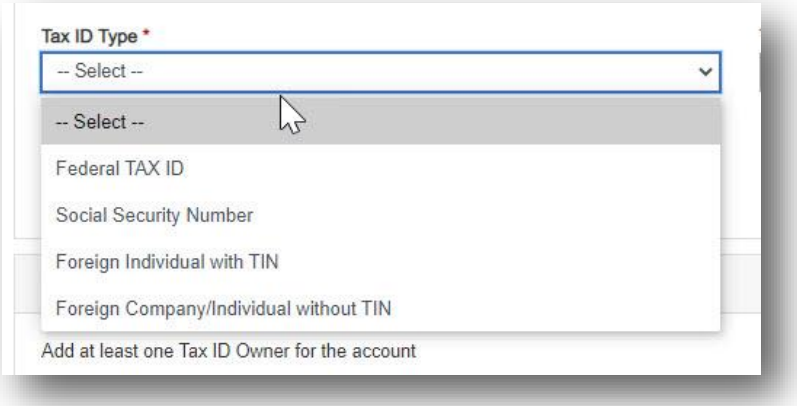
When opening multiple accounts tracking of the incomplete account setups are listed after the account naming convention such as (All 4 incomplete) as the account setups are completed, the tracking changes to reflect the incomplete cases still outstanding

Business Checking / Corporation - Pocket Account (All 4 incomplete)
Sample Request - #51536

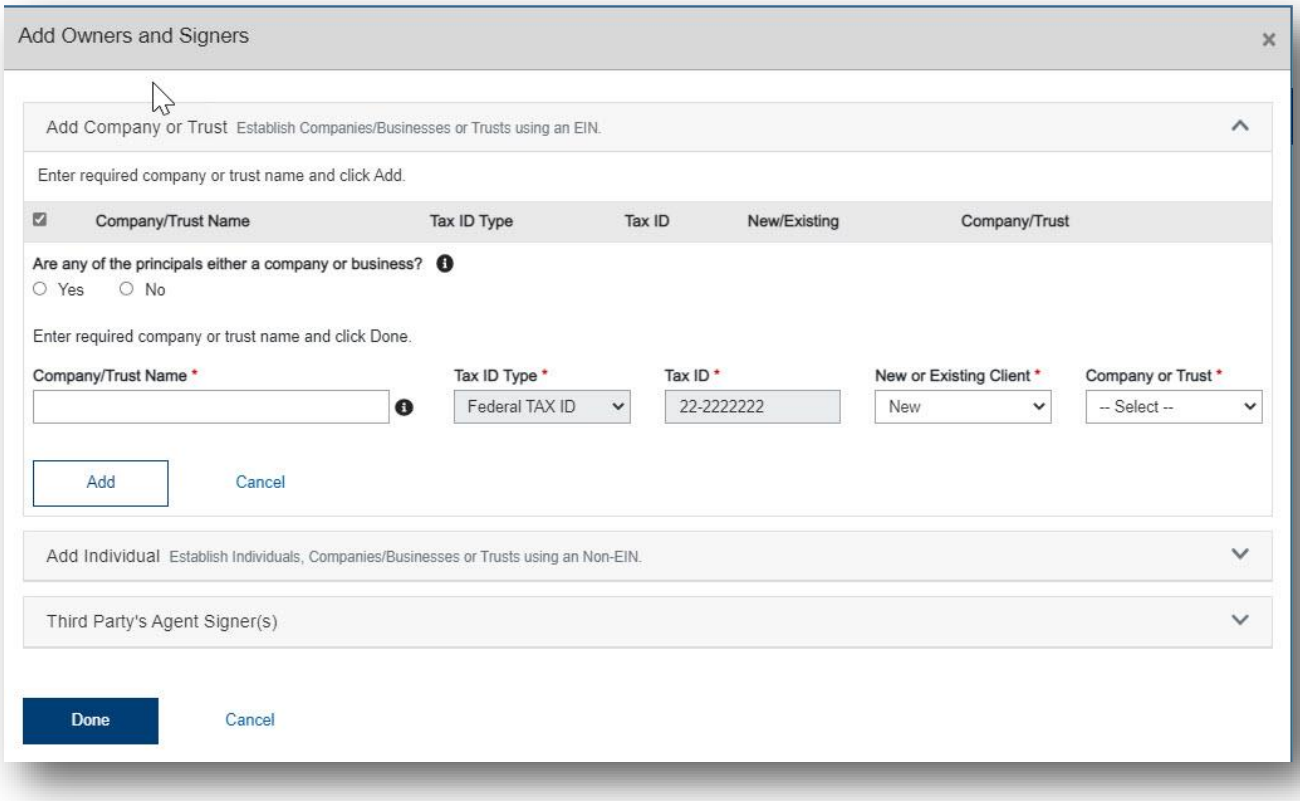
1. Add Account Information in the fields provided:



- Enter the **name of the account.** If this is a business account, this is the legal name of the account and must match name listed on filing/legal documents.
- Enter **Doing Business As** (if applicable - not all business clients use a Fictitious Name).
- Select **Tax ID Type** from dropdown menu. **Note**: No TAX ID is used for foreign businesses or individuals who are non-resident aliens. Individual Tax ID is used for permanent residents with a Tax ID.

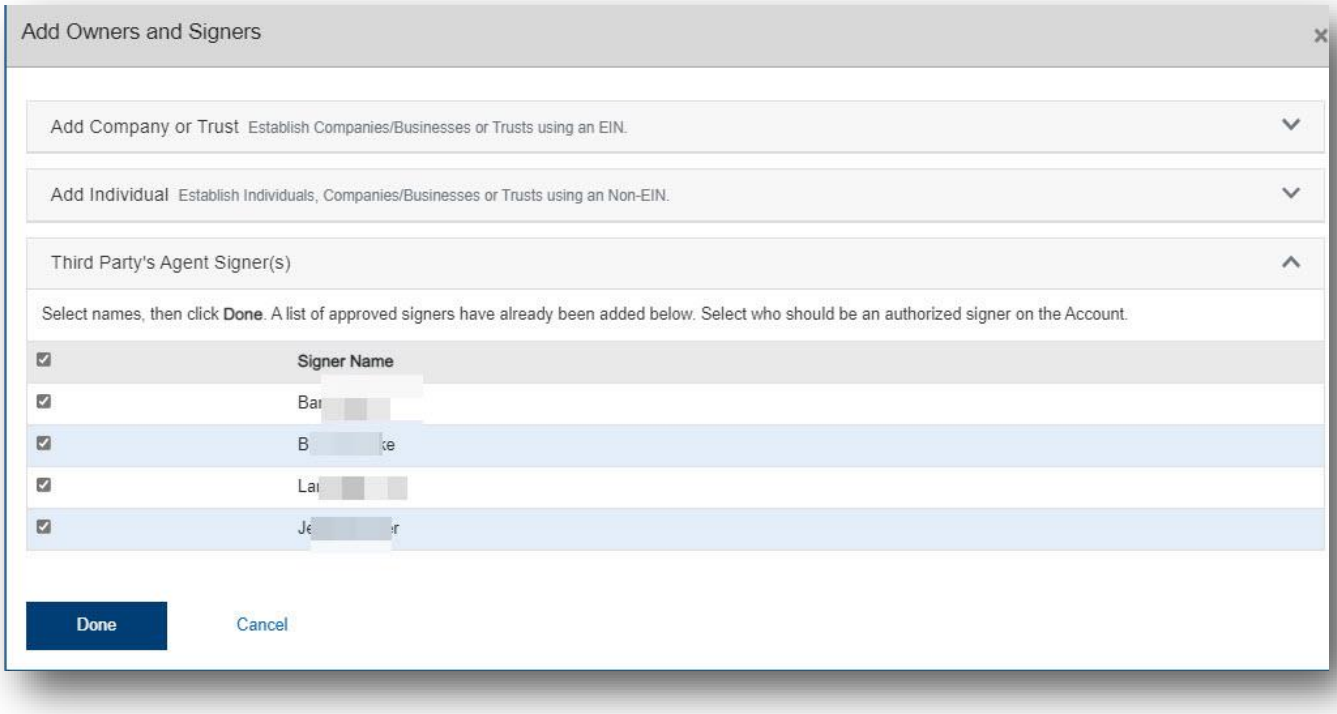


2. Enter the appropriate **Tax ID** number information.
3. Select **New or Existing Client** from dropdown.
4. Select Yes/No to question of "**Are any of the owners either a company or business**?" Additional information may be needed when an owner is not an individual.

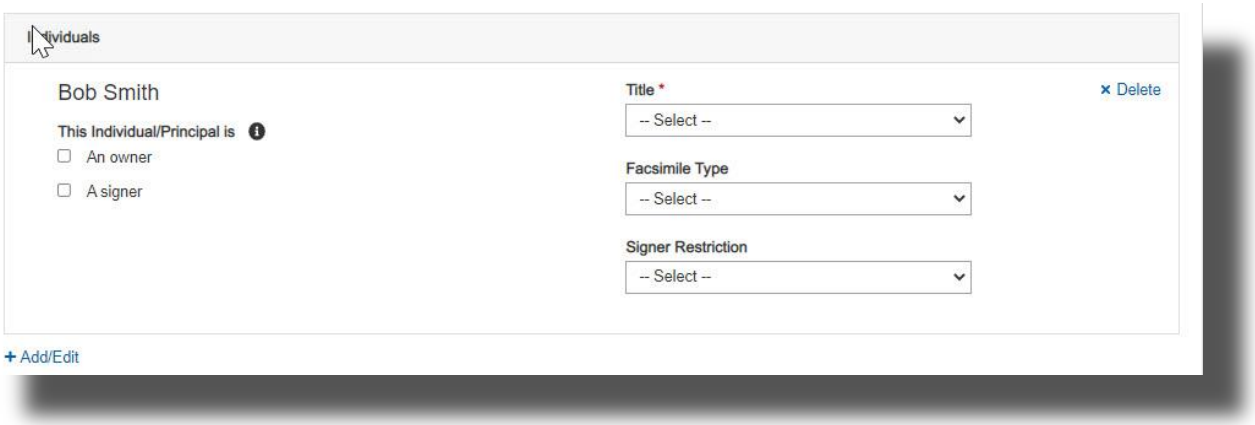


Note: All owners or signers, principals, non-signers, primary companies/businesses/trusts, FBO's, beneficiaries, minors, AKA, PKA names, and DBA and trust names (when using a Social Security Number) will need to be added in this section.

5. Click on **Add Owners and Signers**. The following screen will appear. **Note**: If you already have owners and signers in the profile for the account, the screen will allow you to check the names of the signers to be associated with the account.



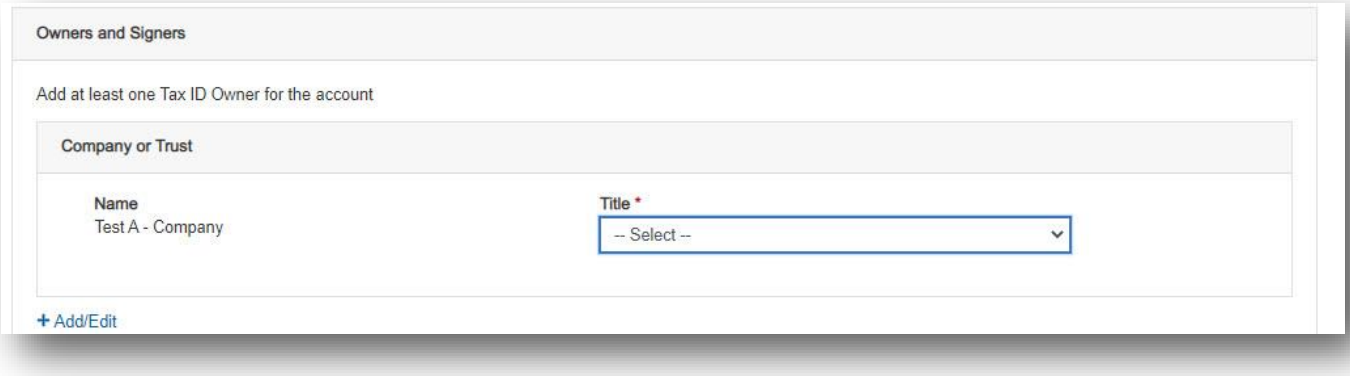
6. Click the appropriate section to add a signer/owner. Adding an individual, for example, will display the following input screen.



Tax ID Type and ID Number Information will prefill if already associated with the entity. **Note**: At least one Owner/Signer must match the Fed Tax ID information previously entered in the account profile.

7. Select whether the client is **New** or **Existing** from dropdown.

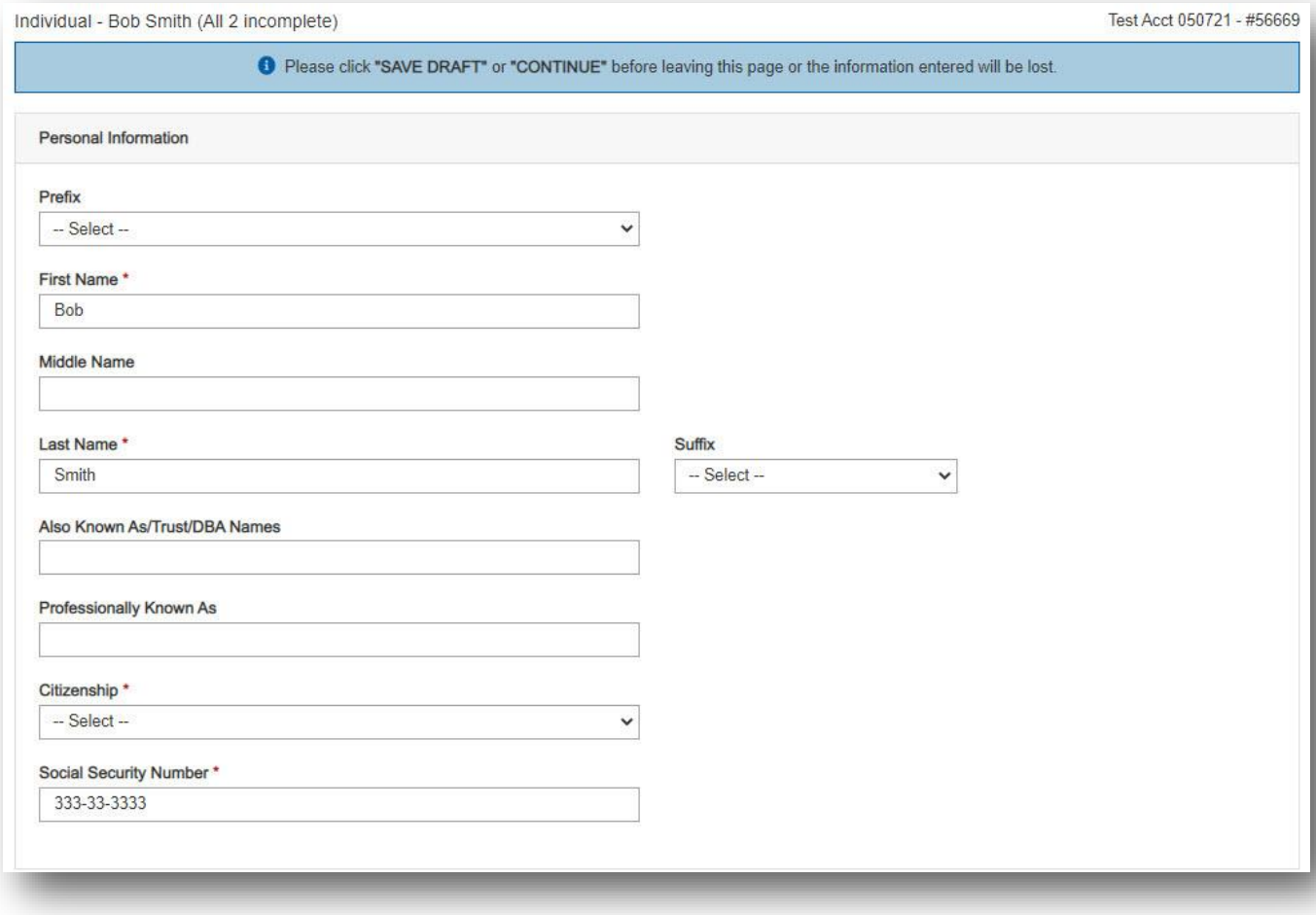
8. Select appropriate **Company** or **Trust** from dropdown. This section is completed when establishing an owner, principal, non-signer or trust using an Employer Identification Number (EIN). The fields will pre-populate the Tax ID Type, Tax ID number, and whether new or existing values from the account information section. This entry will be used for tax reporting purposes.
9. After each entry click on the **ADD** button to add the record, when leaving from the screen click the **SAVE** button.
10. For a company or trust, the screen will display the added entity. Select the appropriate **Title** from the dropdown to indicate which signers/owners with Tax ID will be associated with the account.



11. To add other Owners and Signers, click on the "**+**" sign. The appropriate area will expand to allow input of the necessary information.

Adding Individuals

When setting up an Individual, clicking the Individual button will display the Personal Information screen below.

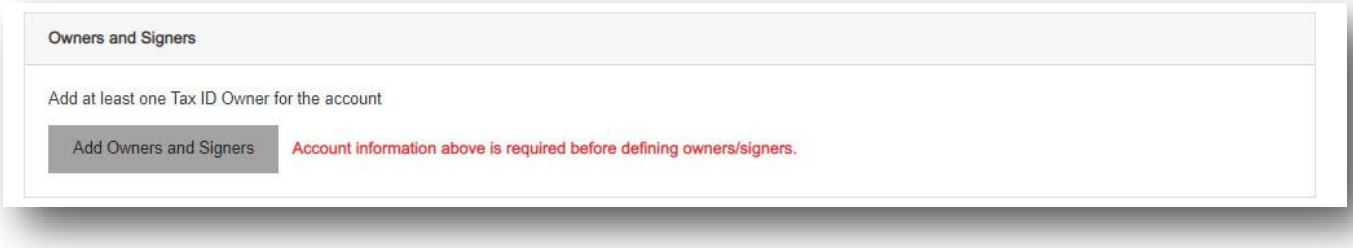


Individuals Added to Business, Trust, and Other Accounts.

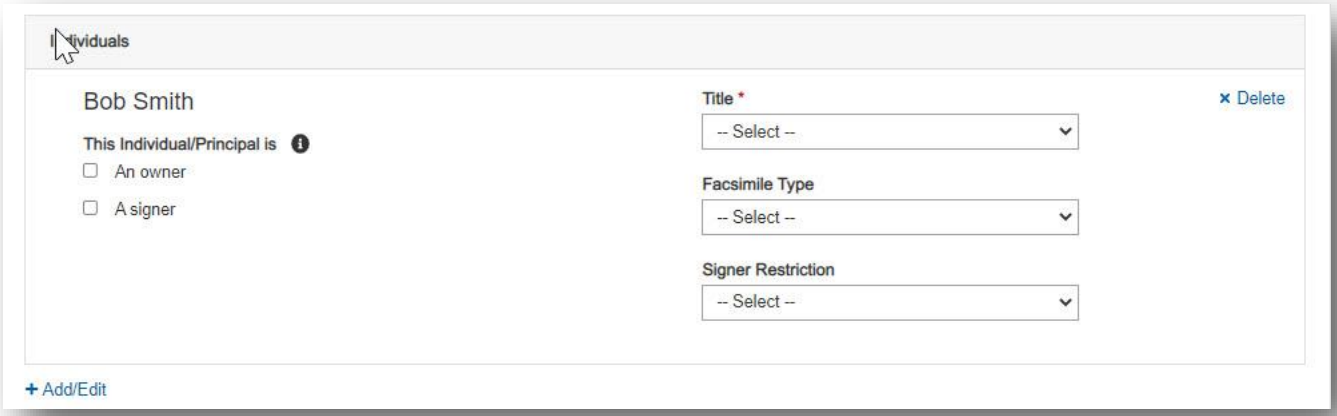
In addition to being used to set up Individual account holders, the Individuals section is completed when establishing an owner, principal, non-signer, signer, beneficiary, FBO, minor, AKA, PKA name, and DBA or Trust name when using a Non-Employer Identification Number such as a Social Security Number.

When setting up a business account, you must add owners and signers for the account.

1. Click “Add Owners and Signers” as shown on the following screen:



The appropriate fields will pre-populate the Tax ID Type, Tax ID number, and whether new or existing from the account information section. This entry will be the primary used for tax reporting purposes.

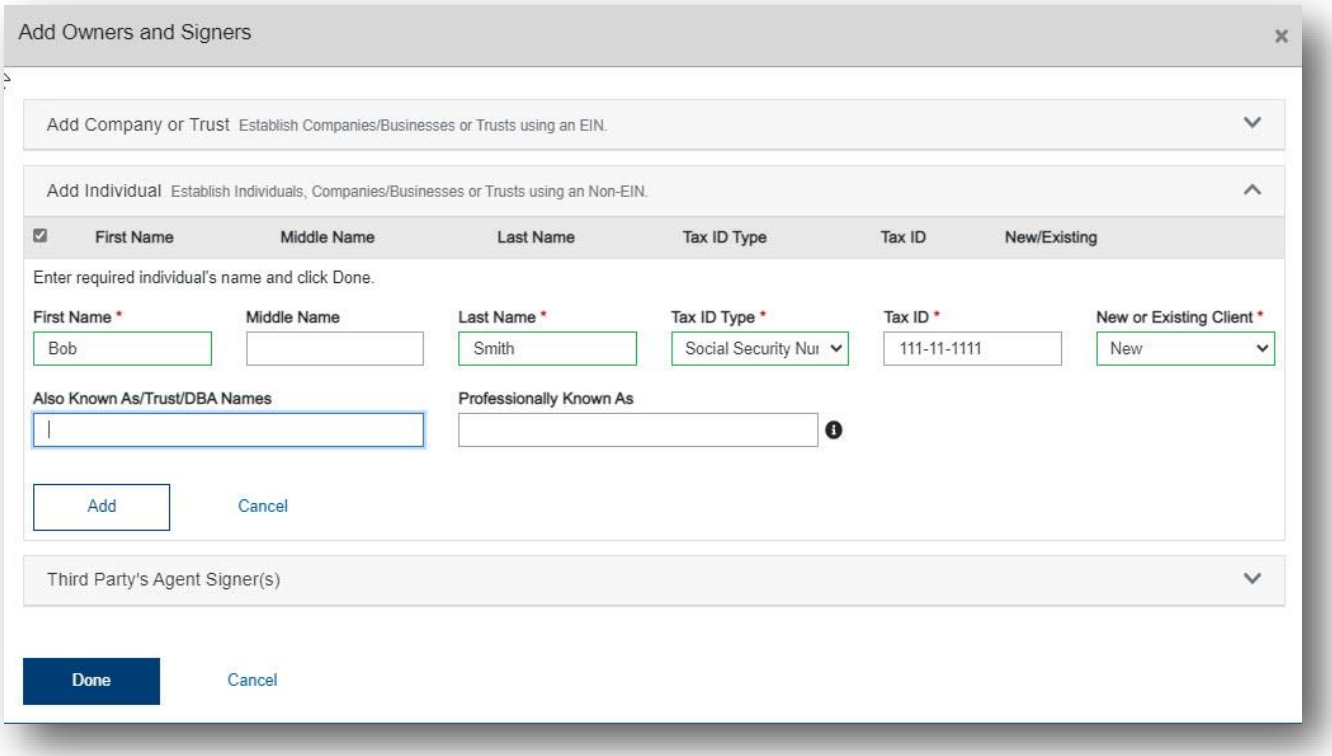


2. Check the appropriate check box to indicate An Owner or A Signer.
   - For business accounts the individual(s) (owner/principal) is the person who enters the company or trust in contracts on behalf of the business. This person may be a non-signer. This person typically is the one who signs City National's Agreement on the Master Account Agreement on file with City National Bank.
   - For personal accounts, the individual(s) is benefiting from the funds. This person may be a non-signer such as an FBO, beneficiary or minor.
   - The **Title** selection list for the individuals section lists options for individual signers or non-signers.
   - The **Facsimile Type** field lists options for laser signature or facsimile stamp signature types. A selection is not required for this field.

- The **Signer Restriction** field lists options for restricting specific signers, such as “sign alone” or “Group A”. Ensure the signer restriction coincides with the account level restriction.
- Click on **Save** when all signers have been added.

Adding Individuals to an Account Setup

1. To add Individuals who are not already in your account profile, enter the requested information on the screen.



- First Name
- Middle Name
- Last Name
- Select **Tax ID Type** from Dropdown.
  - If No Tax ID- Please Refer to City National’s Online New Account setup team (CONA) at (800) 773-7100.

- Individual Tax ID – Refer to CONA
- Social Security Number- normal use

2. Enter **Tax ID** number (9 digits).
3. Select **New or Existing** from the dropdown menu (this is for new or existing signer/owner to City National Bank).
4. Enter **Also Known As** if applicable or **Professionally Known As**.
5. If additional signers are to be listed, click on **+Add** and repeat the steps above.

Add Business Management Firm Signers

When you complete the Account Services Manager enrollment form and establish signers who will be authorized to sign on accounts, this data forms the template that will be pre-filled for your clients. You may remove certain signers from signing on particular accounts. To modify the pre-populated template, notify your City National Relationship Manager.

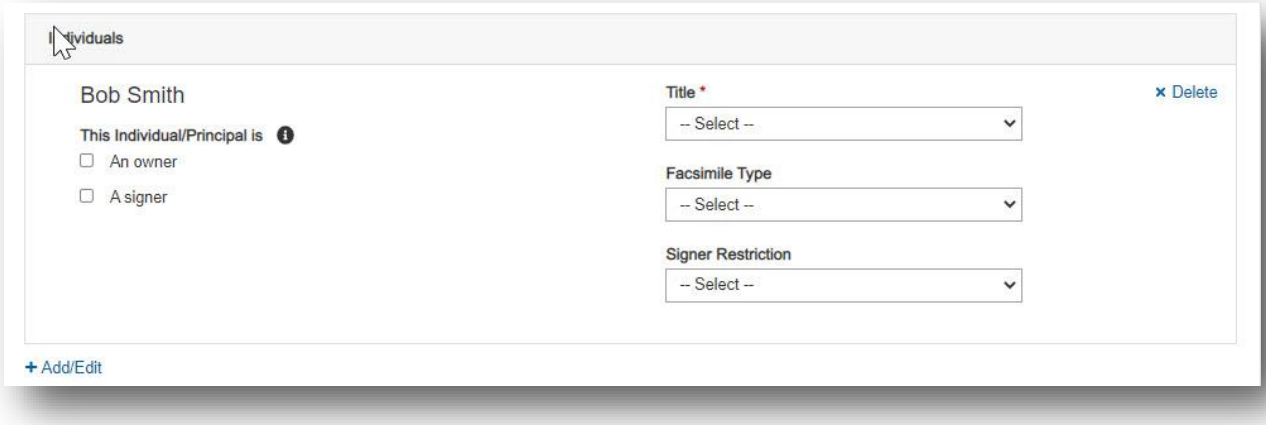
Multiple Accounts

When opening multiple accounts, owners and signers may be used for additional accounts without entering duplicate information. The **Copy Owners and Signers from another account** section will display when opening multiple accounts for business or personal ownerships where signers from pervious accounts may be utilized to select for the following accounts without entering duplicate information.

Defining Roles of Users

1. Click on appropriate choice for **Owner/Signer** for each person.

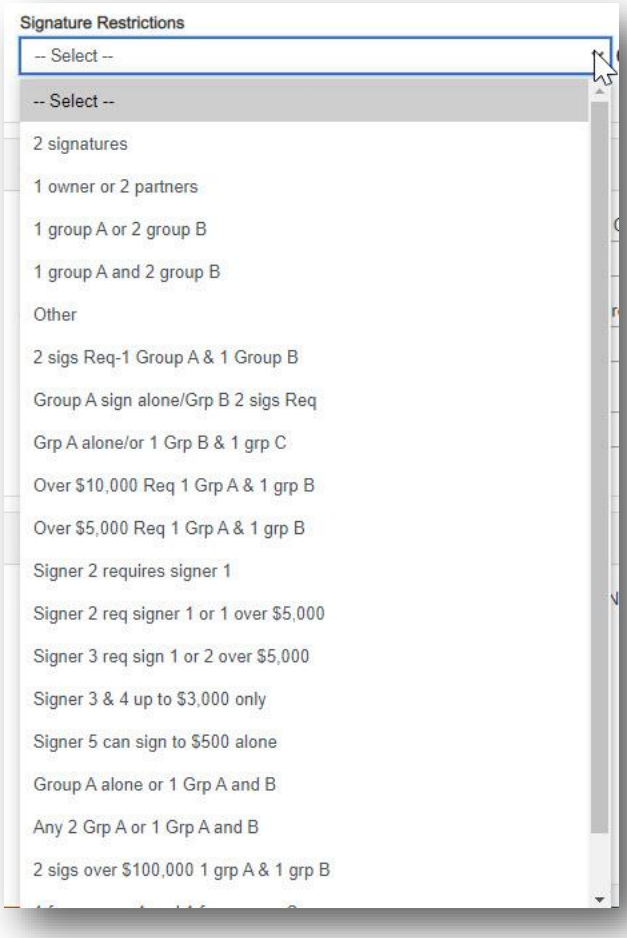
2. Select appropriate **Title** from dropdown menu and then select appropriate **Facsimile Type** from Dropdown.

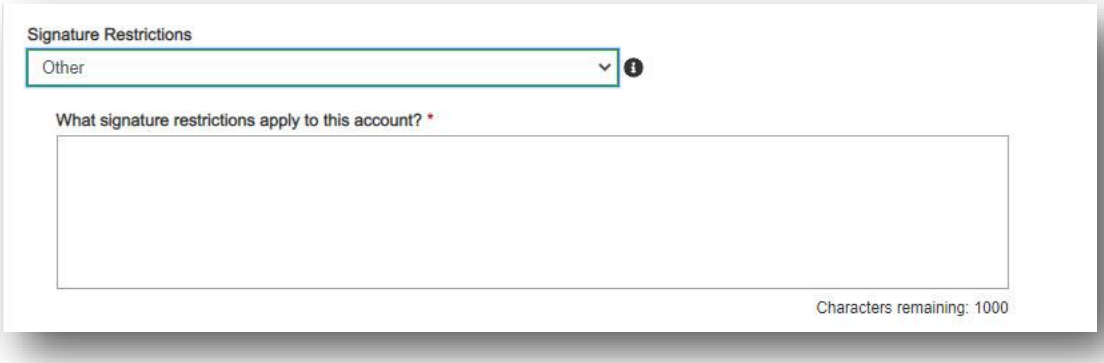


- Laser – Representative Signatures that appears on checks
- Facsimile – Statement of signature on file

3. Select appropriate Signature Restriction from listed groups in dropdown menu. If not on the list, you may describe the signature restriction in the Other field with a text box to enter instructions.

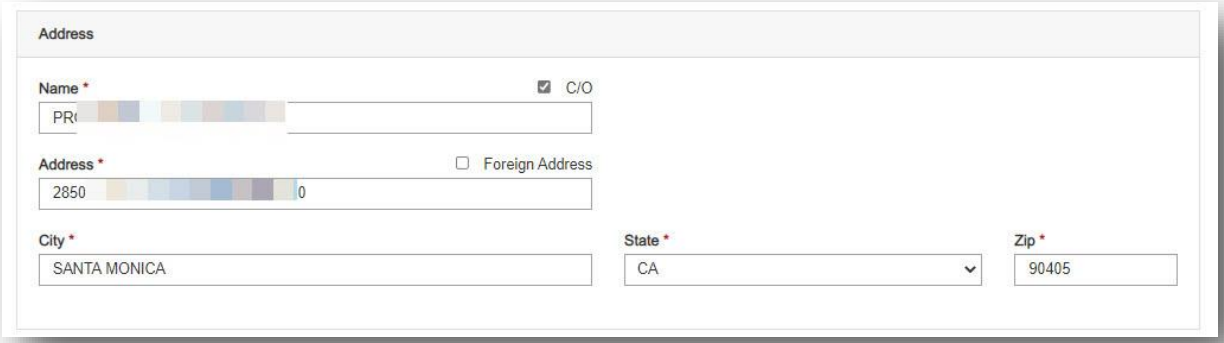
   Signature restrictions are used when there are account level signature restrictions on the account that coincide with signer level restrictions, such as two signatures required. An "other" option is available for customizing the restriction. Fees may apply for signature restrictions on an account.


Signature Restrictions
-- Select --
-- Select --
2 signatures
1 owner or 2 partners
1 group A or 2 group B
1 group A and 2 group B
Other
2 sigs Req-1 Group A & 1 Group B
Group A sign alone/Grp B 2 sigs Req
Grp A alone/or 1 Grp B & 1 grp C
Over $10,000 Req 1 Grp A & 1 grp B
Over $5,000 Req 1 Grp A & 1 grp B
Signer 2 requires signer 1
Signer 2 req signer 1 or 1 over $5,000
Signer 3 req sign 1 or 2 over $5,000
Signer 3 & 4 up to $3,000 only
Signer 5 can sign to $500 alone
Group A alone or 1 Grp A and B
Any 2 Grp A or 1 Grp A and B
2 sigs over $100,000 1 grp A & 1 grp B


Signature Restrictions
Other
What signature restrictions apply to this account? *
Characters remaining: 1000

Address

1. Enter **Address information** as shown below. The address pre-fills with the Business Management Firm's name listed in care of (C/O checkbox will default to check) and the physical address for mailing purposes.



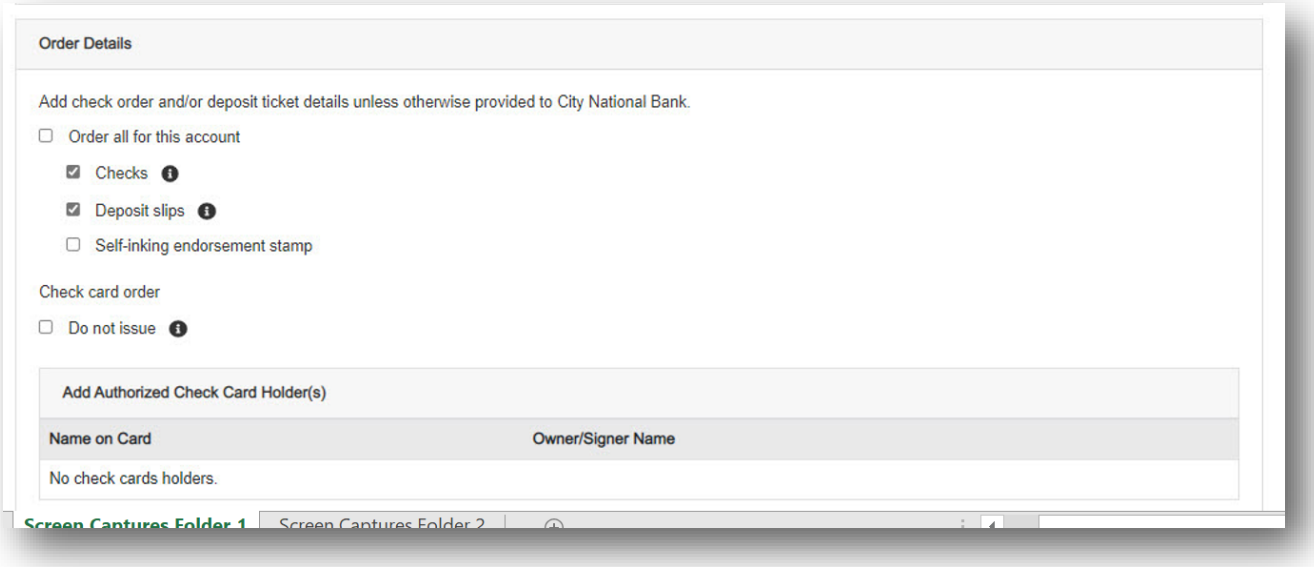
2. The address that defaults may be typed over if using an alternate mailing address such as a post office box (PO Box).
3. If not using a Care of "C/O" uncheck the check box appearing above the name.
4. Check the “Foreign Address” box above the Address field for the fields to re-format when using a foreign address.

Order Details

Use Order Details to request checks and other items required to manage the account. The details displayed on the screen will change depending upon the type of account requested, for instance when opening a savings account, checks will not be an option. Check boxes may be pre-selected when you have provided instructions to City National for their client profile.

Additional Instructions may be entered as free form-text with a limit of 1000 characters. . Click **Continue** when completed**.**

You may indicate order details in the additional instructions field, such as check order design, color, cover, type, cover color, starting number, shipping information, type of deposit tickets-duplicate, triplicate, etc. Fees may apply for ordering checks, deposit tickets and endorsement stamps.



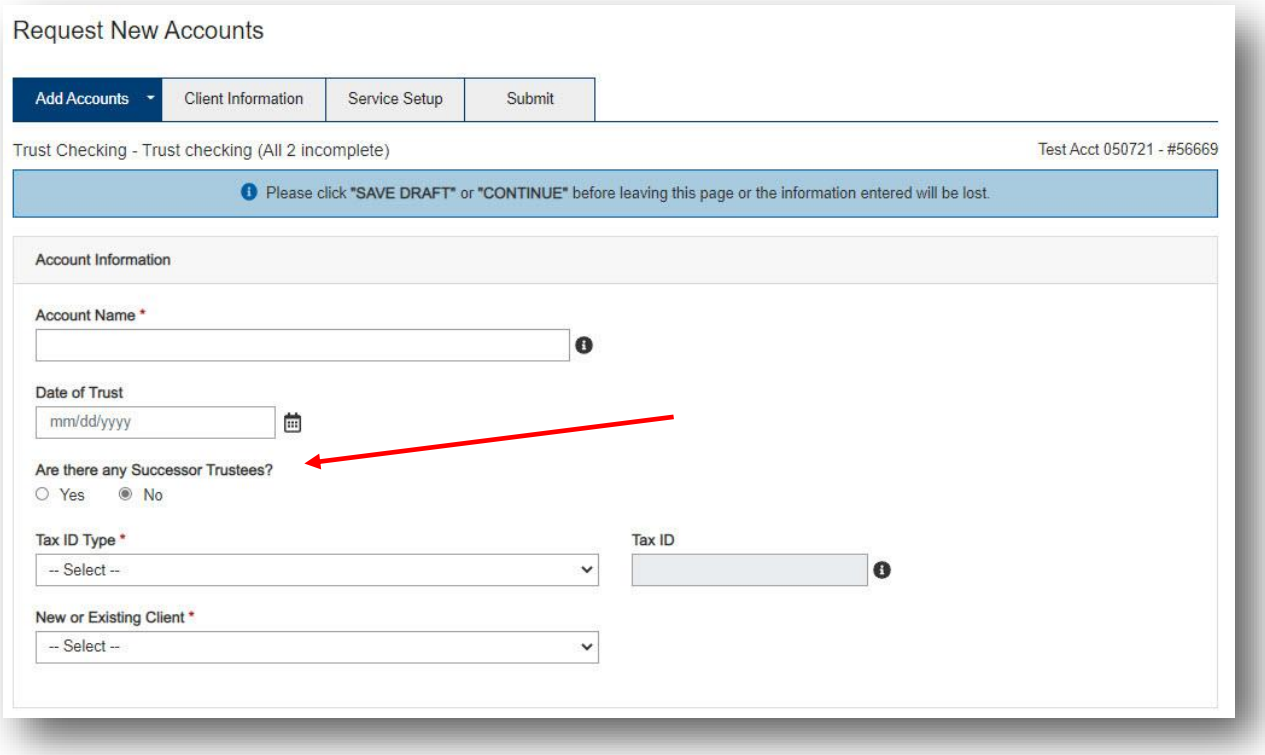
For Check Cards, the default is to NOT issue check cards.

- To issue check cards, click on Do Not Issue (to de-select).
- If check cards are to be issued, the list of the authorized persons will be displayed and may be edited. (The name on the issued card will be limited to first 19 characters, so edit appropriately.)
- You may request a check card for an individual who is not signing on the account. Form "Request for Check Card Waiver for Account Signing Authority" (consumer and business versions) is required. This form may be found in the forms section of Account Services Manager.

2. Repeat the above process for each account opened. You can select from **Copy profile from previous account setup** to select the same account information for the next account setup.

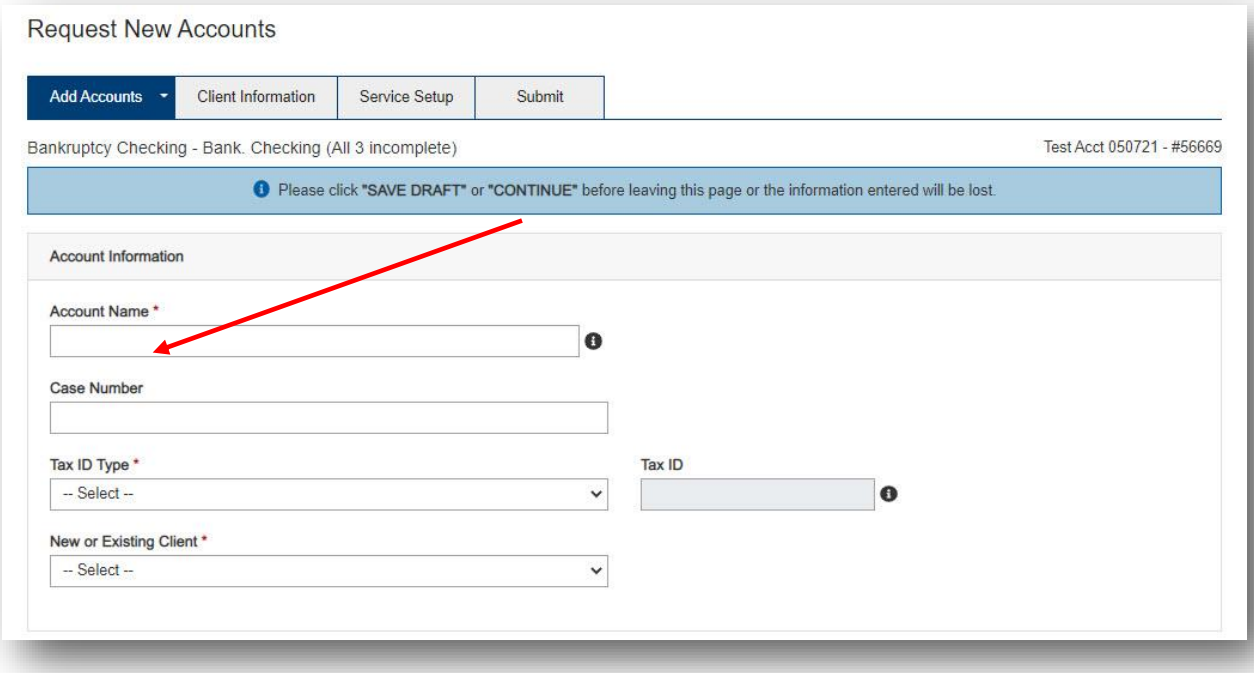
Trusts

For trusts, a date of trust field and successor trustee field are available for entry. Enter one successor trustee name per field then select to add additional successor trustee names.



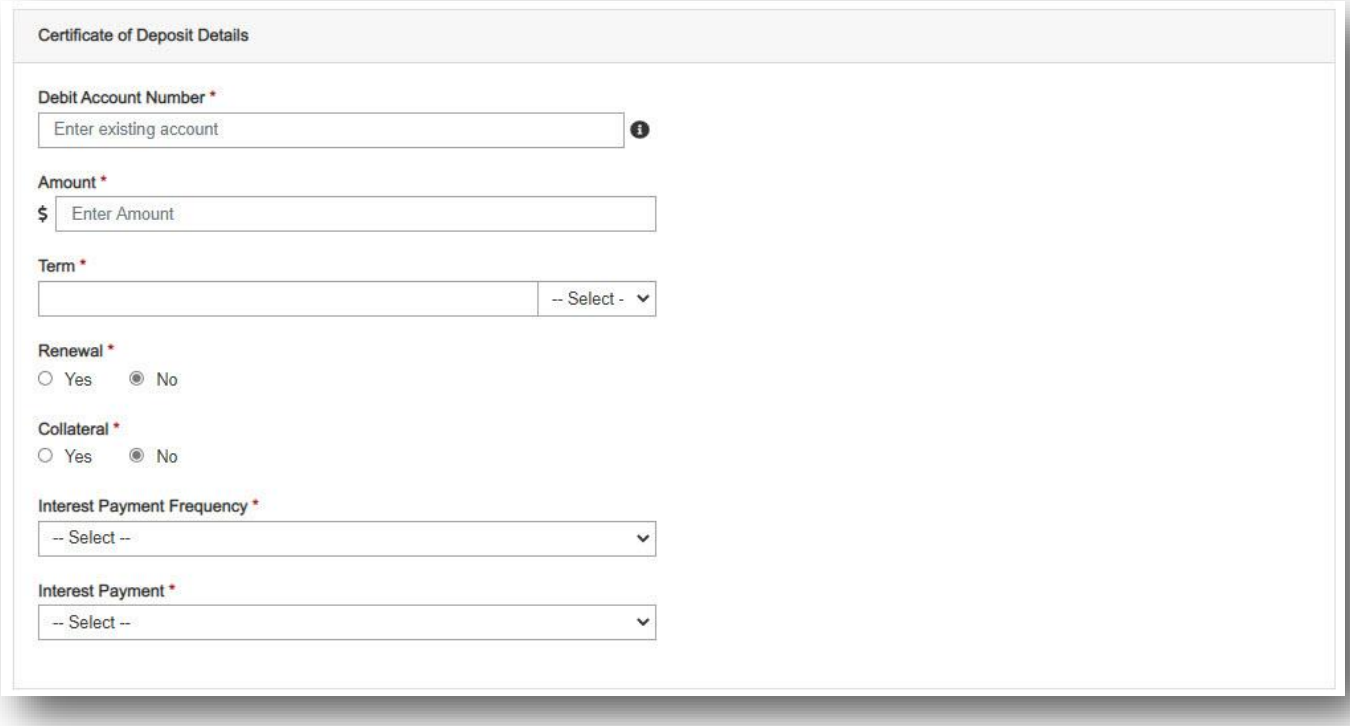
Bankruptcy and Estate Accounts

For Bankruptcy and Estate accounts a case number field is available for entry.



Certificates of Deposit

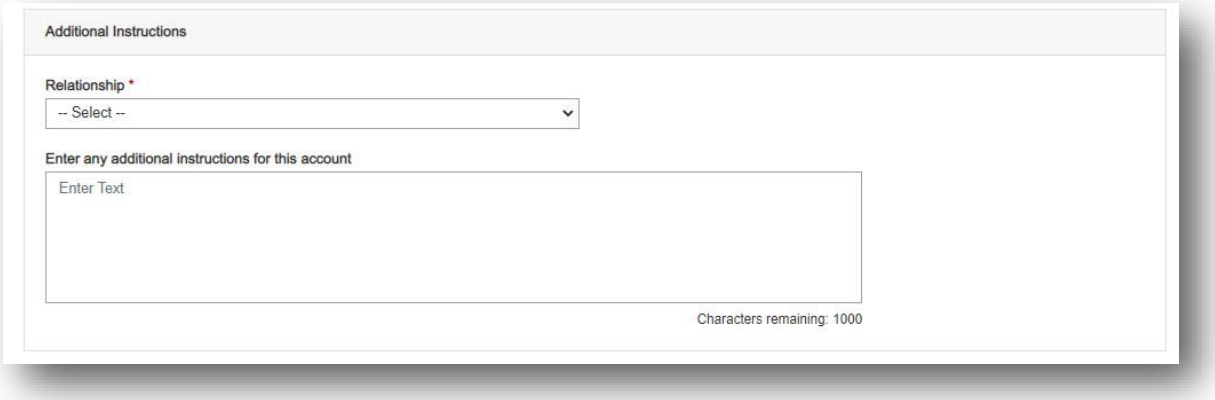
For Certificate of Deposit (CD) accounts, various fields for debiting account number, amount, term and interest payment and frequency are available for entry. An amount is required to fund certificate of deposit accounts. Funding needs to occur at the time of opening, CD accounts may not be opened with a zero balance. Include the debiting account number to fund the certificate of deposit account.



Additional Instructions

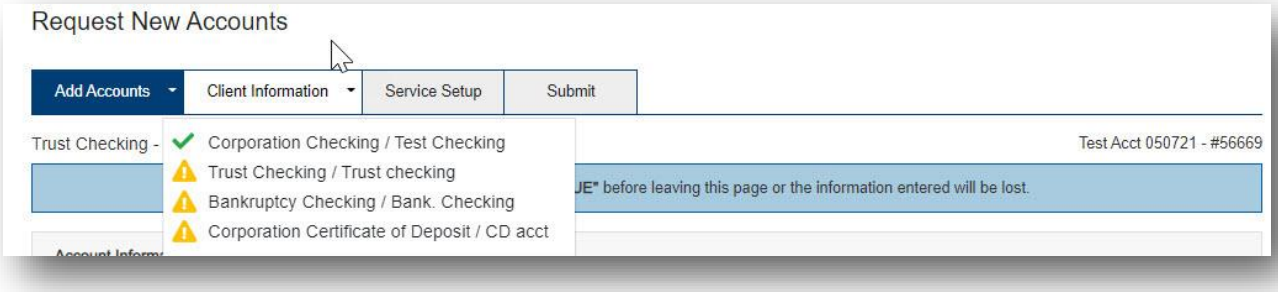
Additional instructions text boxes are listed on each account screen and on the submit screen.

- Enter instructions per account appearing on the applicable screen as shown below.
- Enter instructions pertaining to the entire request on the submit screen

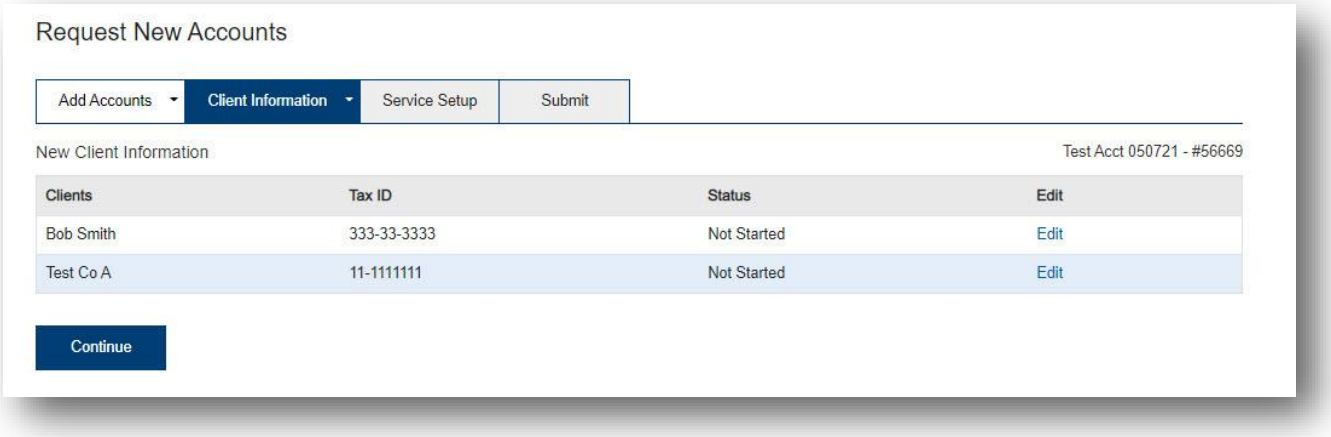


New Account Client Information

All individuals or companies that are "New" to your profile, will require demographic data and know your customer (KYC) information on the Client Information tab. Accounts with an all signers already in the account profile information, or accounts that already have completed the Client Information will be shown with a green check mark. All others requiring input will have the yellow triangle to indicate information is needed.



To add the KYC and demographic information, click the Edit button in the right hand column.



KYC – Know Your Customer

Federal "Know Your Customer" (KYC) requirements dictate that certain pieces of information are required for each person or entity on the account. The following procedure addresses those requirements.

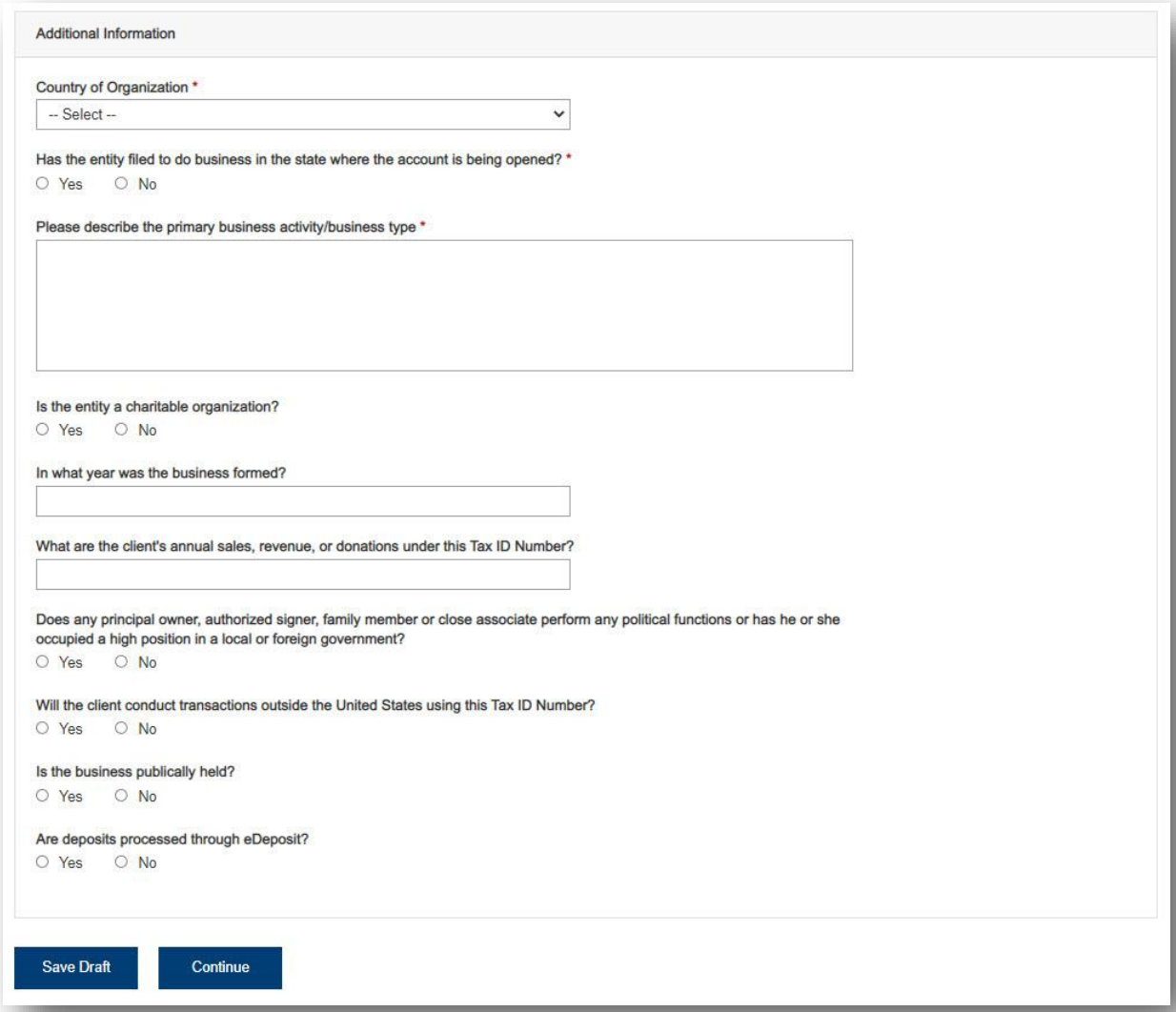
Note: Items noted with a red asterisk (*) are required information per Federal regulations and may not be skipped.

Business Entity Demographic Screen

Any data that was previously entered will appear in the corresponding fields.

1. Type over the pre-filled business management firm address and enter the client's physical (place of business or residential) address.
2. The Primary Phone number defaults to the business management firm's phone number; type over this if appropriate.

3. The **Country of Organization** defaults to United States, if different, change the selection from the drop-down menu.

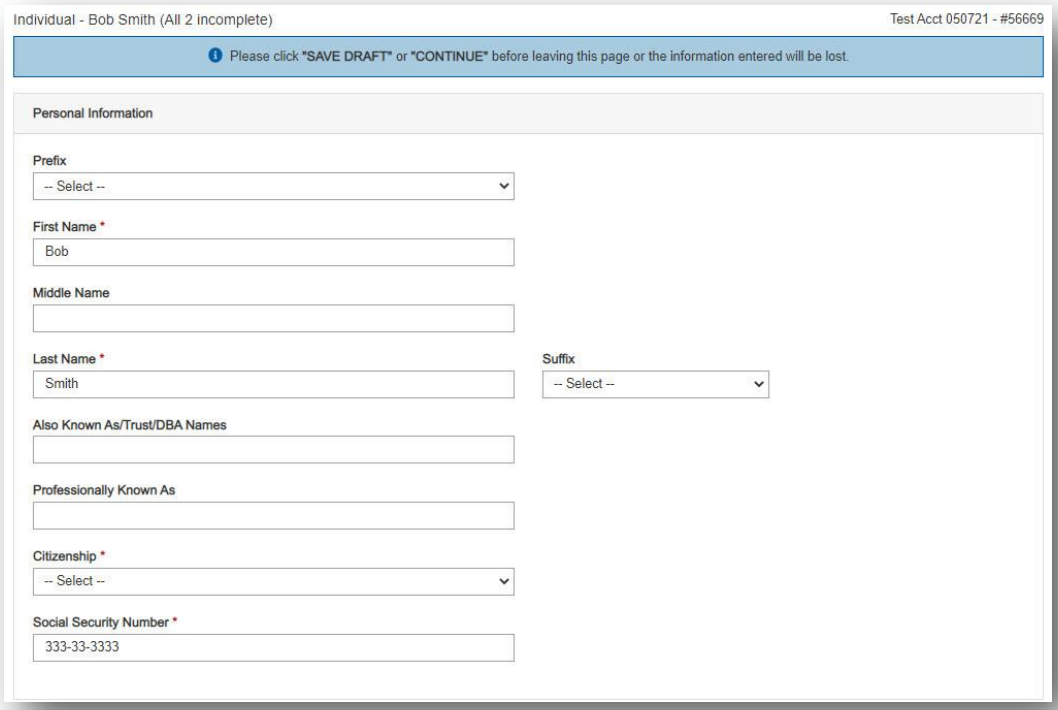


4. **Is the entity doing business in the state where the account is being opened**? If the entity has filed to do business in the state where the account is being opened, select the yes radio button.
5. Describe the **primary business activity/business type** for the business in detail. Include special market or niche and function of the business.

6. Complete the “know your customer” (KYC) questions. If a field is left blank, we require that the bank’s Relationship Manager follow up with you or contact your client to obtain this information.
7. Enter Additional Information as appropriate as shown below.
   - Select Yes/No about entity being a **charitable organization.**
   - Enter numerical text for **year business was formed** (please enter four characters).
   - Enter numerical text for **annual sales/revenue.**
   - Select Yes/No for the “Does the principal owner ……foreign government involvement” question.
   - If yes a text box will appear for a further description.
   - Select Yes/No for “will client conduct transactions outside the United States” question.
   - If Yes is selected a text box will appear to list countries.
   - Select Yes/No for “**is business publicly held**” question. This is required even if the individual is not a signer on the account.
     - If Yes, fields will appear for Stock Ticker and Exchange.
     - If No, free form text field will appear requesting name and percentage of ownership for each person holding more than a 10% stake in the company.
   - Select Yes/No for deposits processed via **eDeposit** (E-Deposit)**.**
   - If Yes - additional information will be requested.
   - Click **Continue** to proceed to the next series of fields**.**

Individual Demographics

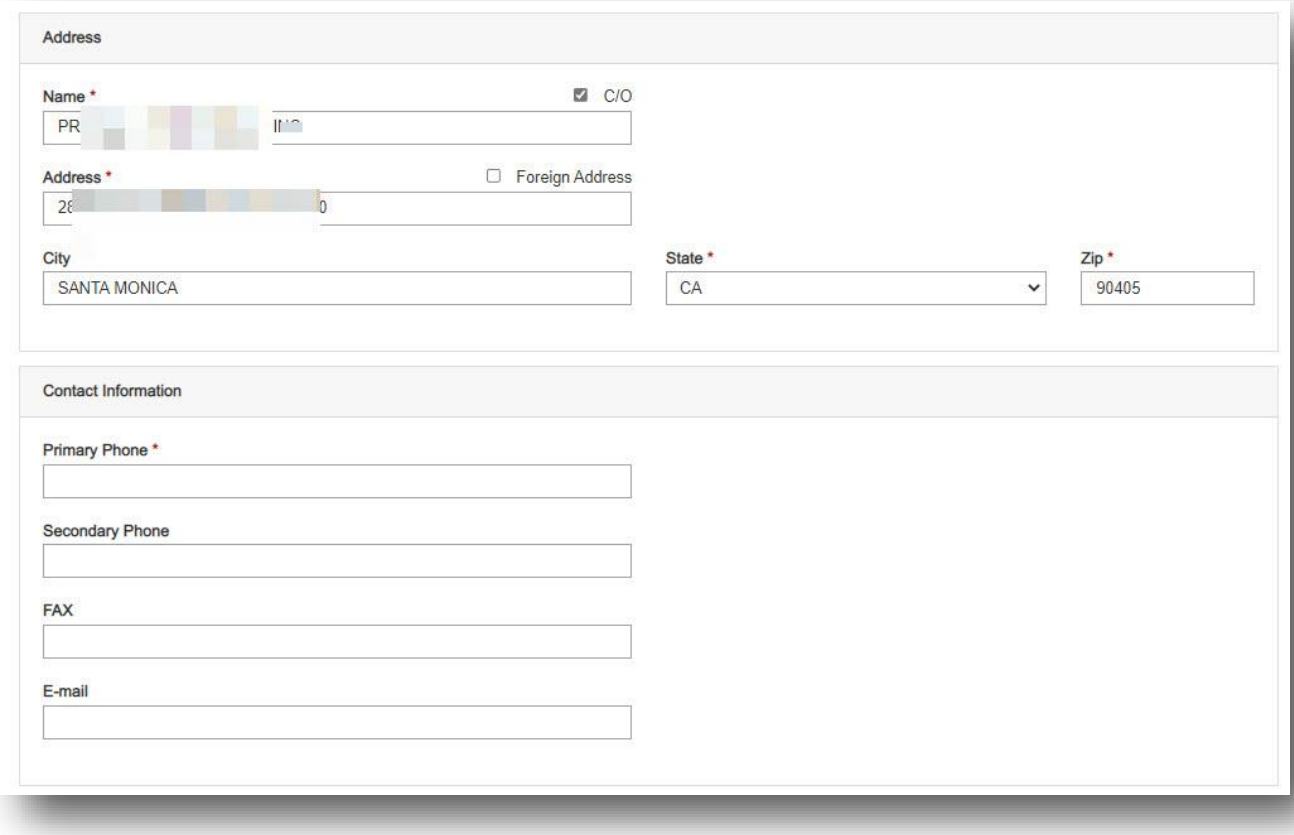
Individual demographics are required for Know Your Customer requirements for individuals who are principals of a business or who are individual consumers for whom you manage banking relationships. Most fields are self-evident, but less obvious information requirements are described further below.



1. Select from the dropdown for **Citizenship**. The drop down menu shows the following options:
    - US Citizen
    - Permanent Resident
    - Non-Resident Alien

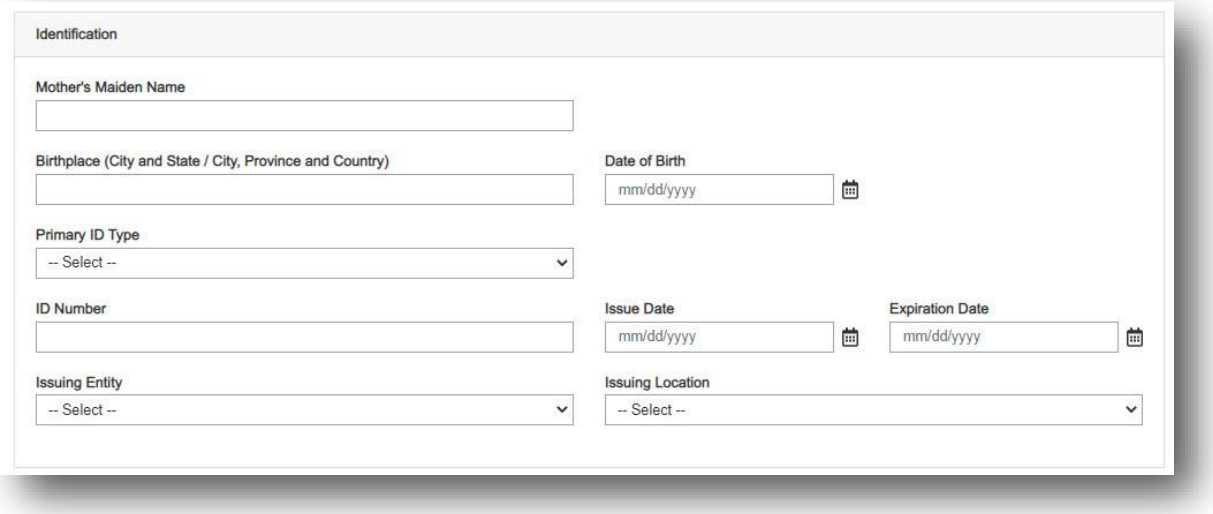
    Permanent Resident is typically used for individuals who are assigned an individual tax identification number or ITIN. Non-Resident Alien is used for foreign individuals typically not assigned a SSN or ITIN.

2. Type over the pre-filled (default) business management firm address and enter your client's home address.

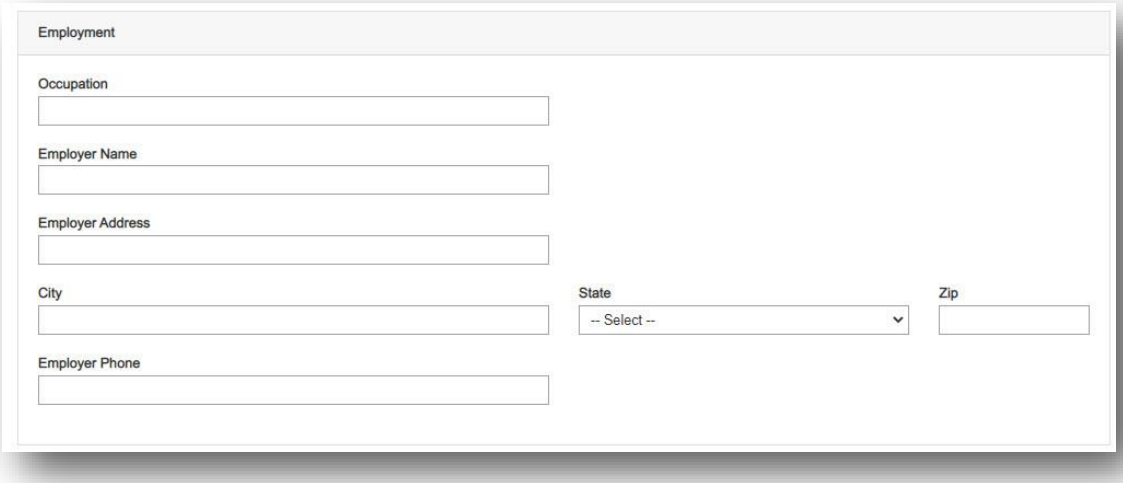


3. The Primary phone number defaults to the business management firm's phone number and may be changed by typing over the default number.
4. Enter the personal identification information for the individual. Certain information is used to identify the individual when conducting inquires on the account or to perform financial transactions such as wire transfers. **Note**: If personal identifying information is missing the individual may be unable to be identified by City National. Recommended information to be completed is Primary ID, number, issue and expiration dates, mother's maiden name, and birth date and birthplace.
5. Know your customer (KYC) questions are presented for completion. Please complete the questions completely to avoid the need for City National Bank to follow up with the business management firm or your client to obtain this information.

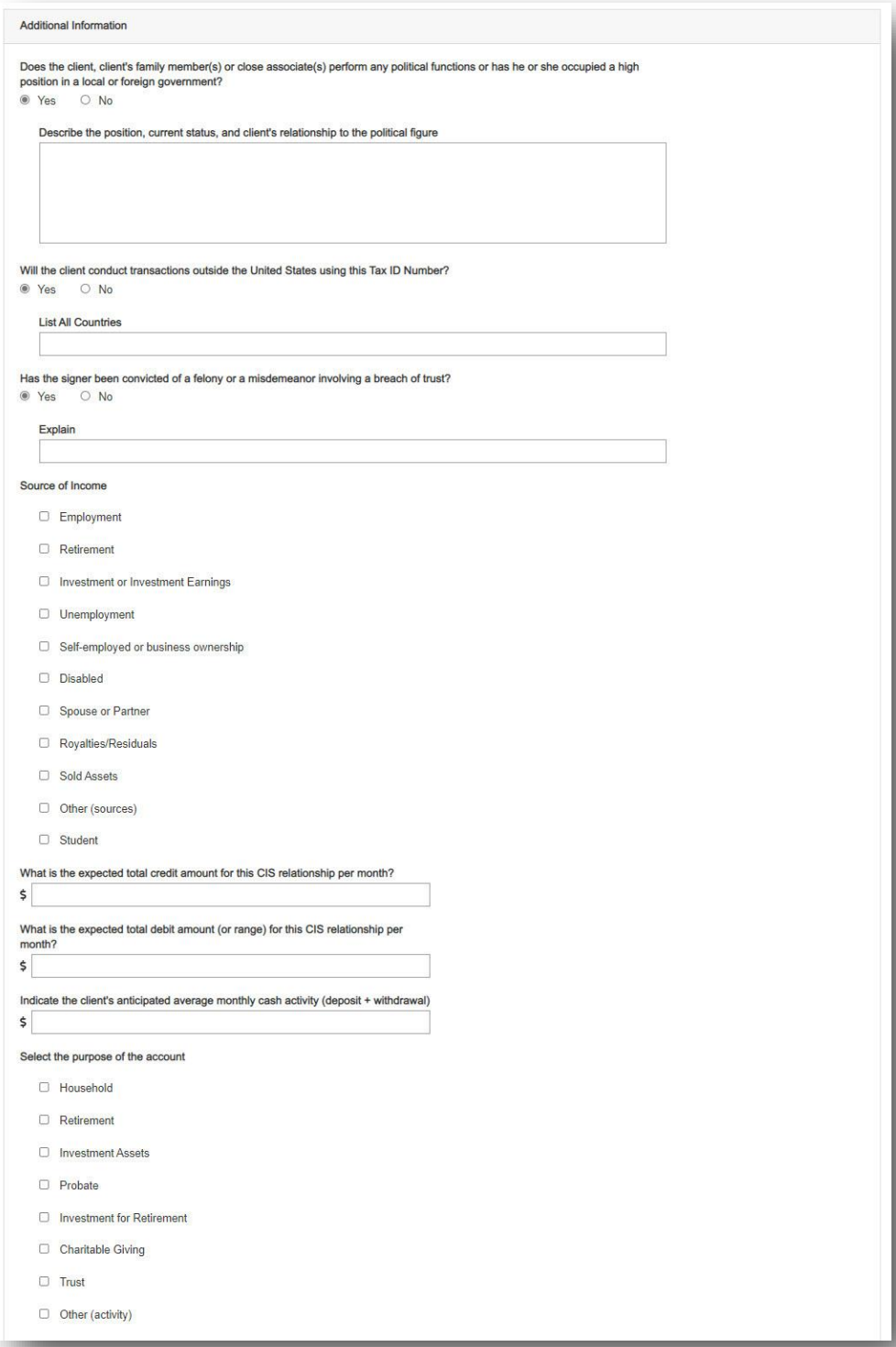
Note: If the business management firm does not know the answers to the KYC questions, the Relationship Manager will be contacting your client to obtain it.



6. Per Bank Secrecy Act requirements, enter employment information as shown below.



7. Enter the additional KYC information as shown below.



Additional Information

Does the client, client's family member(s) or close associate(s) perform any political functions or has he or she occupied a high position in a local or foreign government?

◉ Yes ○ No

Describe the position, current status, and client's relationship to the political figure

Will the client conduct transactions outside the United States using this Tax ID Number?

◉ Yes ○ No

List All Countries

Has the signer been convicted of a felony or a misdemeanor involving a breach of trust?

◉ Yes ○ No

Explain

Source of Income

- ☐ Employment
- ☐ Retirement
- ☐ Investment or Investment Earnings
- ☐ Unemployment
- ☐ Self-employed or business ownership
- ☐ Disabled
- ☐ Spouse or Partner
- ☐ Royalties/Residuals
- ☐ Sold Assets
- ☐ Other (sources)
- ☐ Student

What is the expected total credit amount for this CIS relationship per month?

$

What is the expected total debit amount (or range) for this CIS relationship per month?

$

Indicate the client's anticipated average monthly cash activity (deposit + withdrawal)

$

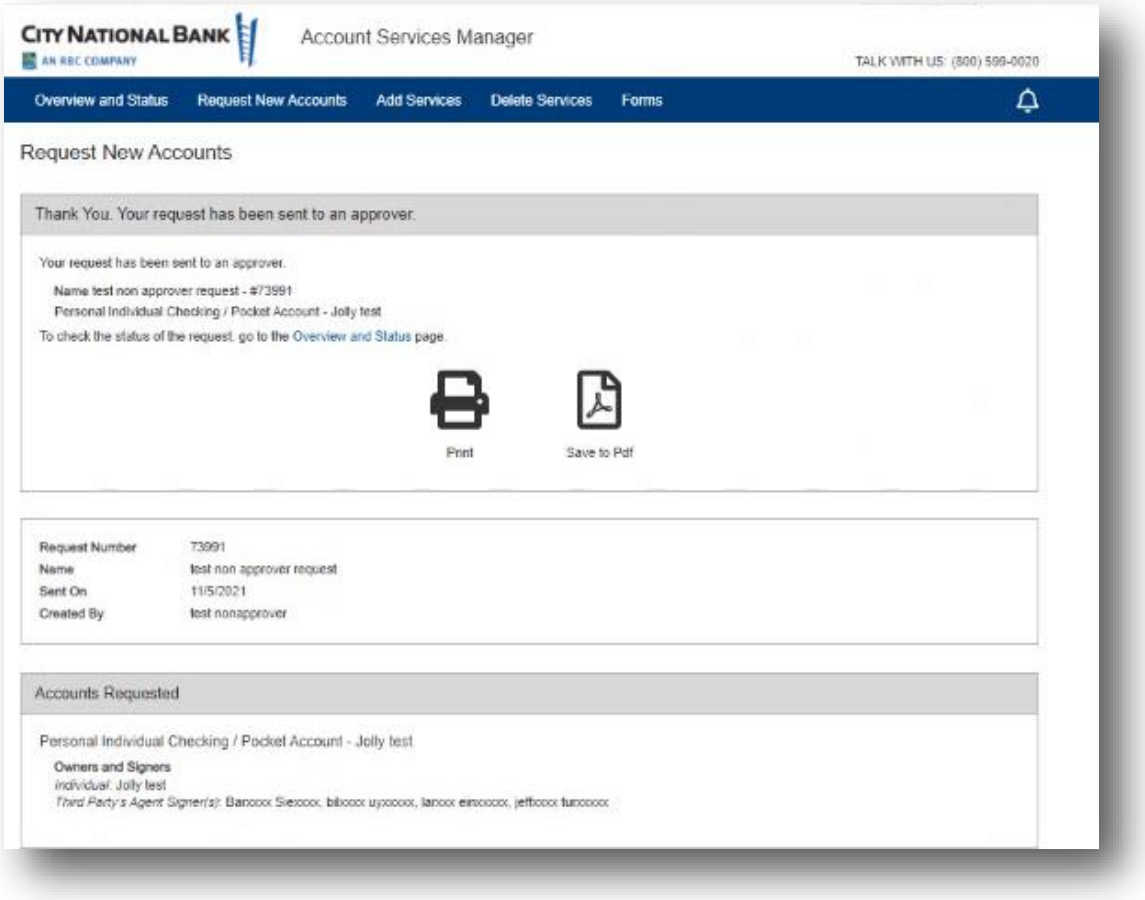
Select the purpose of the account

- ☐ Household
- ☐ Retirement
- ☐ Investment Assets
- ☐ Probate
- ☐ Investment for Retirement
- ☐ Charitable Giving
- ☐ Trust
- ☐ Other (activity)

Request New Account(s) – Service Setup

This function allows you to choose to add other products/services to the request, as needed. You have the option to set-up any combination of services, or all of their existing Treasury Management services, on the new account(s) requested. Services may be set up now, or later or not at all. If the client chooses to set-up services now the add service screen will display. If the client chooses to set-up services later an email reminder will be sent to the requestor when the account numbers are available.

1. Select whether additional services are required at this time.
   - "**Now**" will prompt you to select Treasury Management Services to be added to the accounts you are opening based on the services you have on other accounts. The following screen appears.
   - "**Later**" or "**No, thanks**" will prompt a summary screen for your review.
2. Review the information on the page.
3. **Attach Files** as appropriate, such as i.e. Articles of Incorporation.
4. Enter any **additional instructions** via free form text as appropriate (up to 1000 characters).
5. Click on **Send.**
   - A confirmation of your submission will appear. Print or save a copy of this submission by clicking on the appropriate icon.
   - At any time you may return to the **Account Services Manager** homepage (Overview and Status page). Click on **Overview and Status** to view current status.



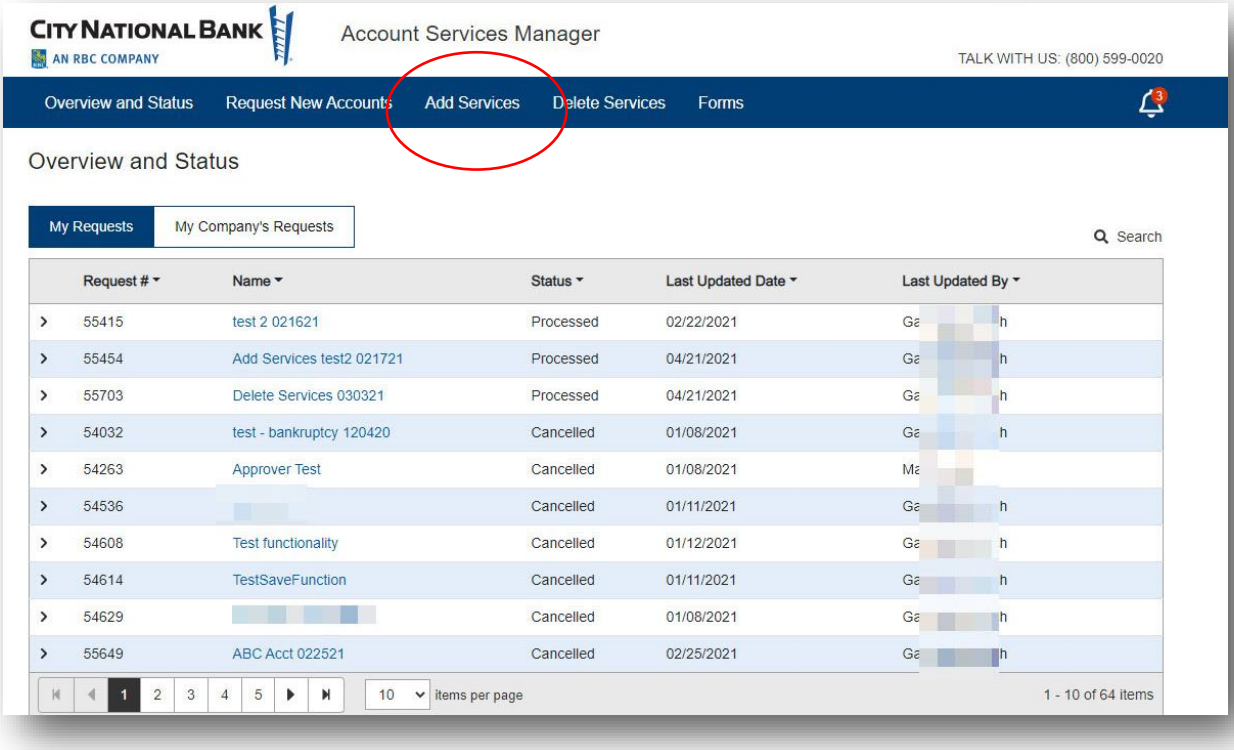
Treasury Services Maintenance on an Existing Account

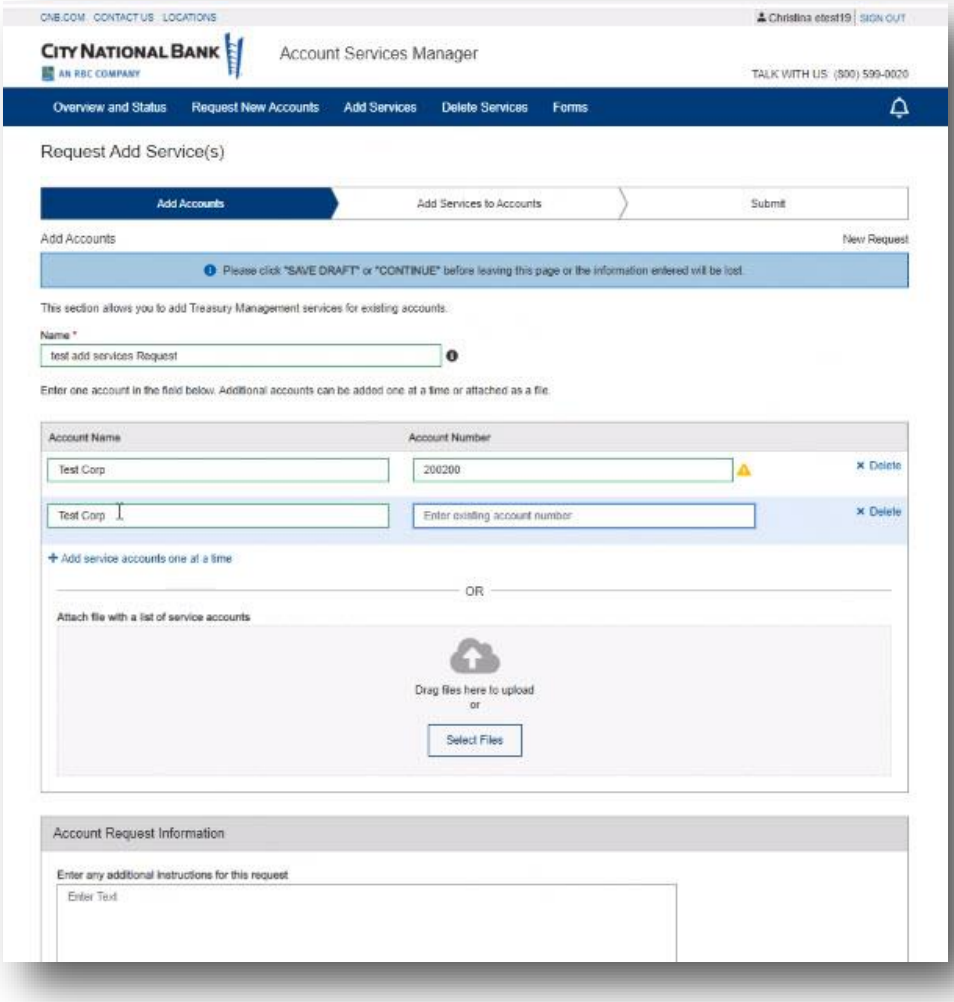
The Treasury Services maintenance function allows you to make changes to existing services or add those services to other accounts related to an account with those services. Adding a service to one account requires that you already have that service on related accounts. For new accounts, a treasury service cannot be added to an account until the account has been added to our deposit system, a minimum of 24-48 hours after the account request has been submitted.

A Treasury Management profile is established once the Account Services Manager Enrollment Form is submitted by the client.

To simplify providing a list of names, you may enter the existing account name and account numbers to add services (at least add one account required to be input) and then attach a file with the additional accounts to set-up.

1. On the Account Service Manager Dashboard, you will see the Overview and Status window shown below. Click on the **Add Services** link at the top of the screen.

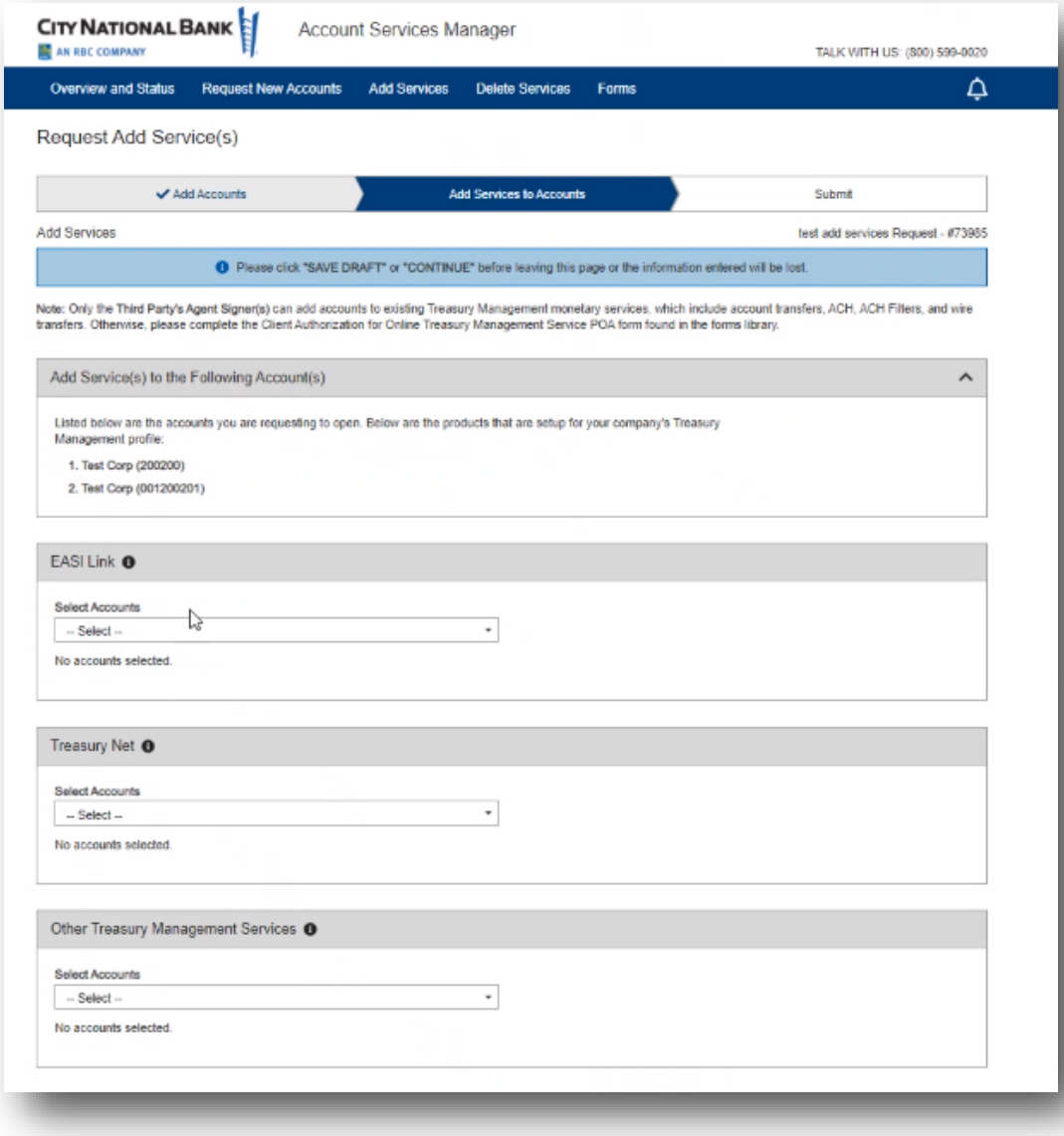




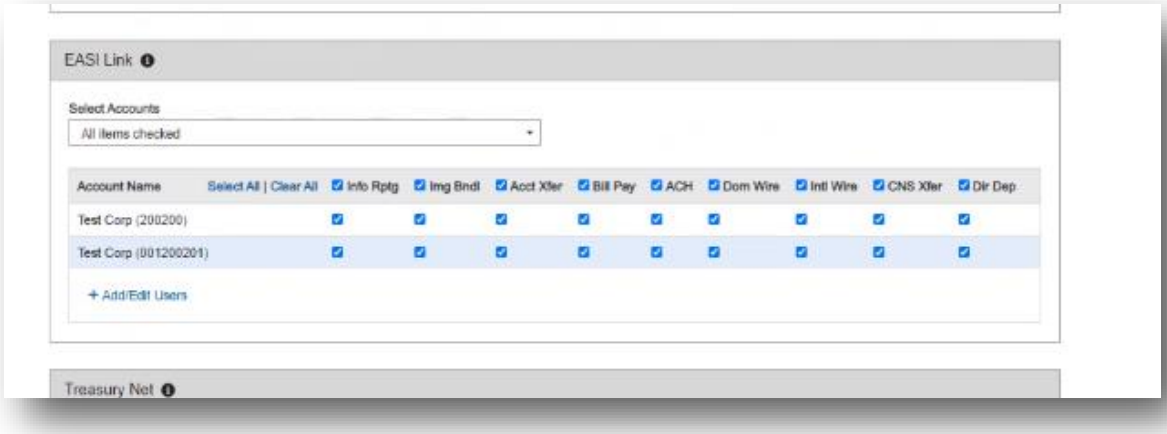
4. Enter a Unique Name (nickname) to the Treasury Management Request as shown above. This name can be whatever you like and is useful for tracking your request going forward. This is the name that will appear in the Dashboard for your reference later.
5. Choose to add accounts to the service request separately or by attaching list.
    - If entered separately the account numbers will be validated and an error message symbol will appear if there are invalid account numbers. Click the plus sign to add another account below the first.
    - If attaching a file with the accounts, click on **Select Files**.
        - Pop-up window of available files on your PC will appear. Navigate to the file folder where your list is contained.

- Highlight the file to upload, or double click on the file
- The file name will appear on the screen of Account Services Manager.

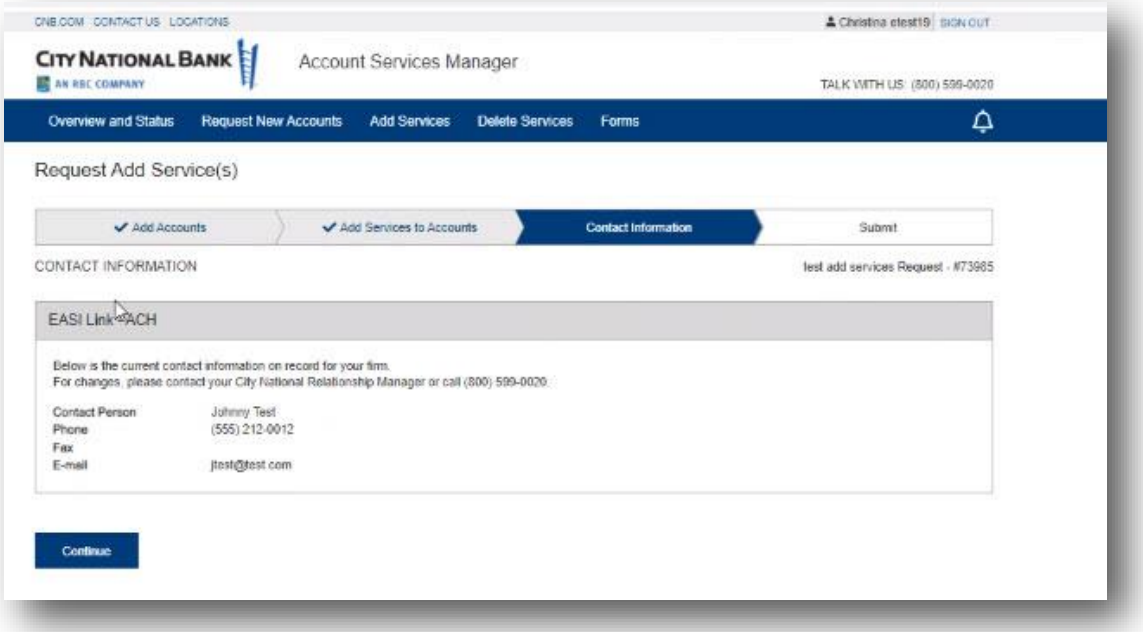
6. Enter special **Account Request Information** in the box provided. The format is free-form text of up to 1000 characters.
7. Using the drop down menu within each treasury service block, select which accounts in this request should be set up with each treasury service desired as shown below...



8. For services with multiple functions such as EASI Link, indicate which functions should apply to each account by clicking the check boxes, as shown below.



9. If the service, such as EASI Link, requires a contact person for technical questions in setting up the account, the following screen will appear for that contact information.



10. .If applicable, check **Other Treasury Management Services** at the bottom of the screen.
    - A list of accounts that may have had these services previously will appear.

- Check the box each account that will be added to each service.
  - **Check All** may be selected if all services apply.
  - Click on **Select** for each service needed for each account.
- Repeat these steps for each additional service.

11. If ACH payment processing is desired, the desired contact for ACH will be confirmed in the screen that follows as shown below:
12. At the bottom of the screen, click **Save Draft** to return and finish later. Otherwise, click **Send for Approval.**
    Note: If you are a designated approver (i.e., you submit and approve setups) the buttons at the bottom of the screen will appear as **Save Draft** and **Submit**.

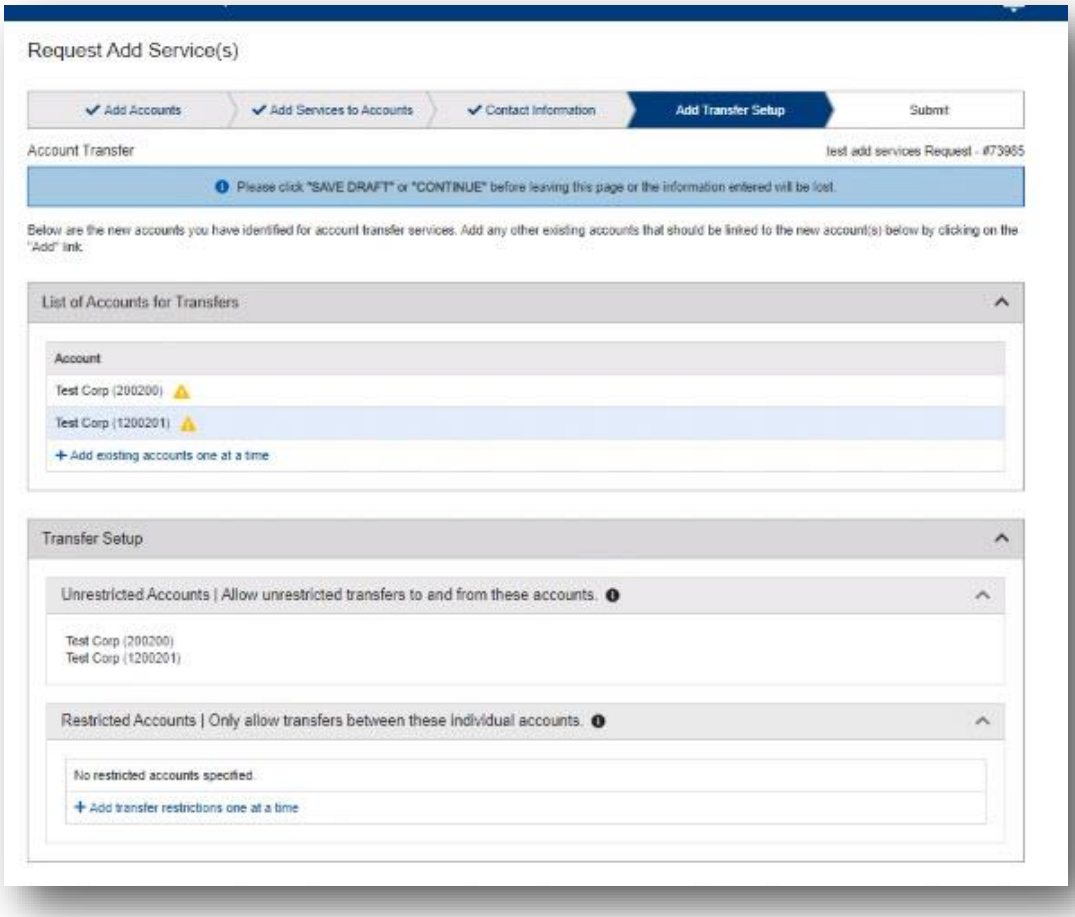
Adding Transfer Relationships

In both Business Suite and EASI Link, you may also request transfer privileges between your related accounts. Transfers can be either “restricted” or “unrestricted”.

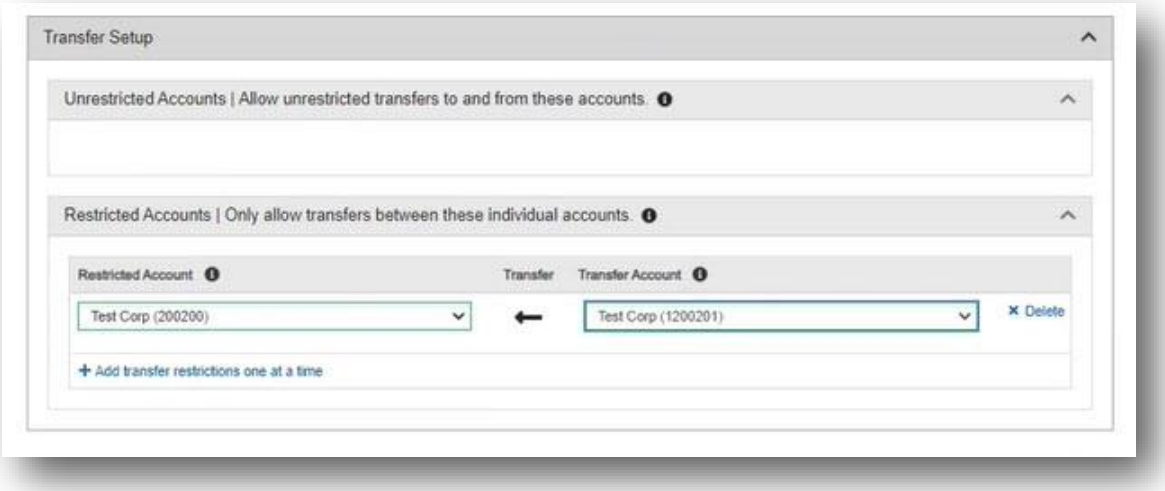
- Restricted transfers specify exactly which accounts can receive or transfer funds, and which accounts those may interact with.
- Unrestricted transfers allow users to transfer funds between the selected accounts without restrictions.

To establish transfer relationships between your accounts:

1. Identify the accounts to be setup as you did in the preceding procedure.
2. Click the Other Treasury Management Services dropdown menu and chose Account Transfers.
3. Click the Add Accounts Link, and select from the drop down menu for accounts to setup for transfers, and choose the account names of accounts to be setup with transfer relationships. The default setting for accounts in transfers is unrestricted.

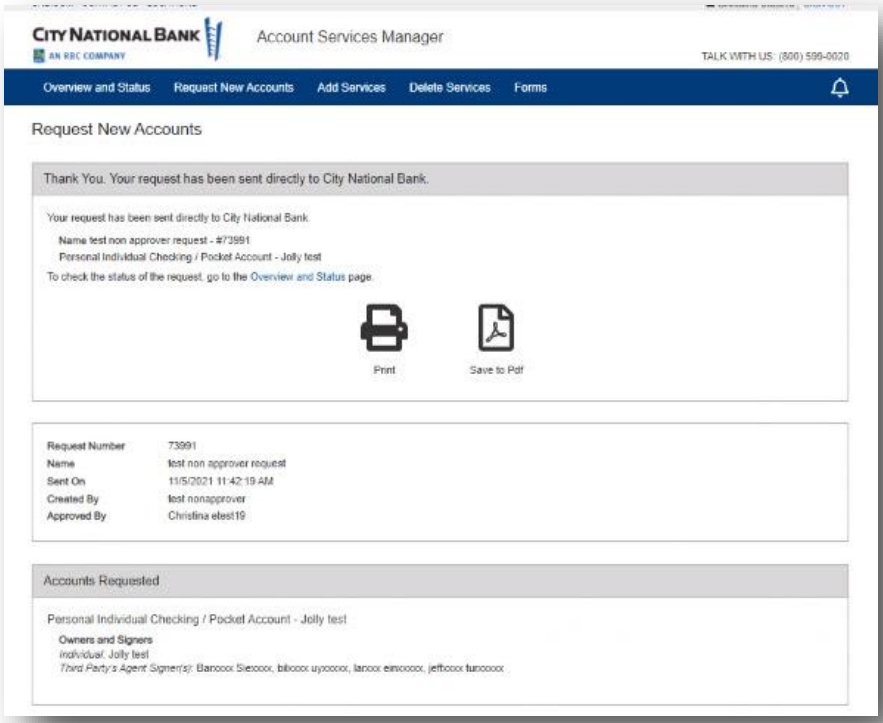


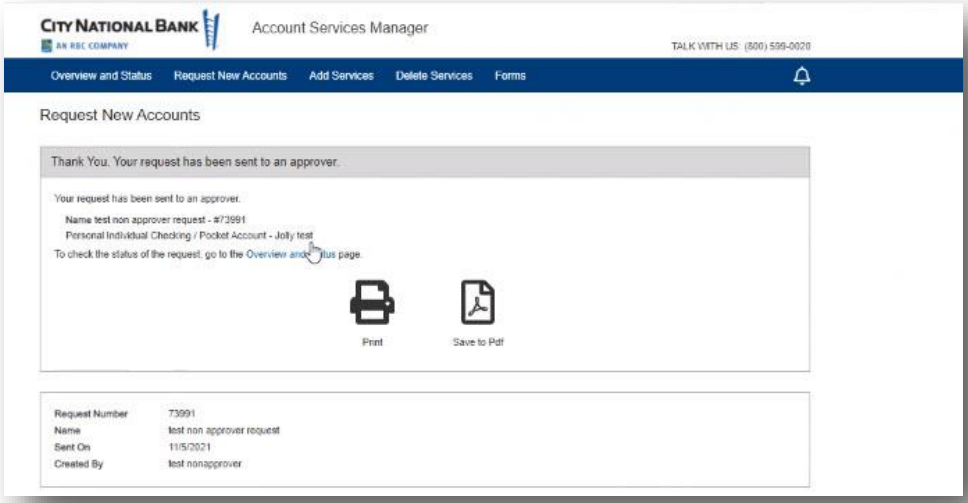
4. To restrict the account transfers to specific directions for money transfers, click in the Restricted box, and click Add Accounts. Use the dropdown menu to select each of the accounts. Finally, click the arrows between the accounts to indicate which direction funds may be transferred.



5. Click the link and “plus sign” once to add a new transfer relationship. Click the X Delete link at the right to delete a relationship.
6. Provide any clarification or additional information in the **Transfer Request Information**.
7. At the bottom of the screen, click **Save Draft** to return and finish later. Otherwise, click **Send for Approval. Note**: If you are an approver (i.e., you submit and approve setups) the buttons at the bottom of the screen will appear as **Save Draft** and **Submit**.

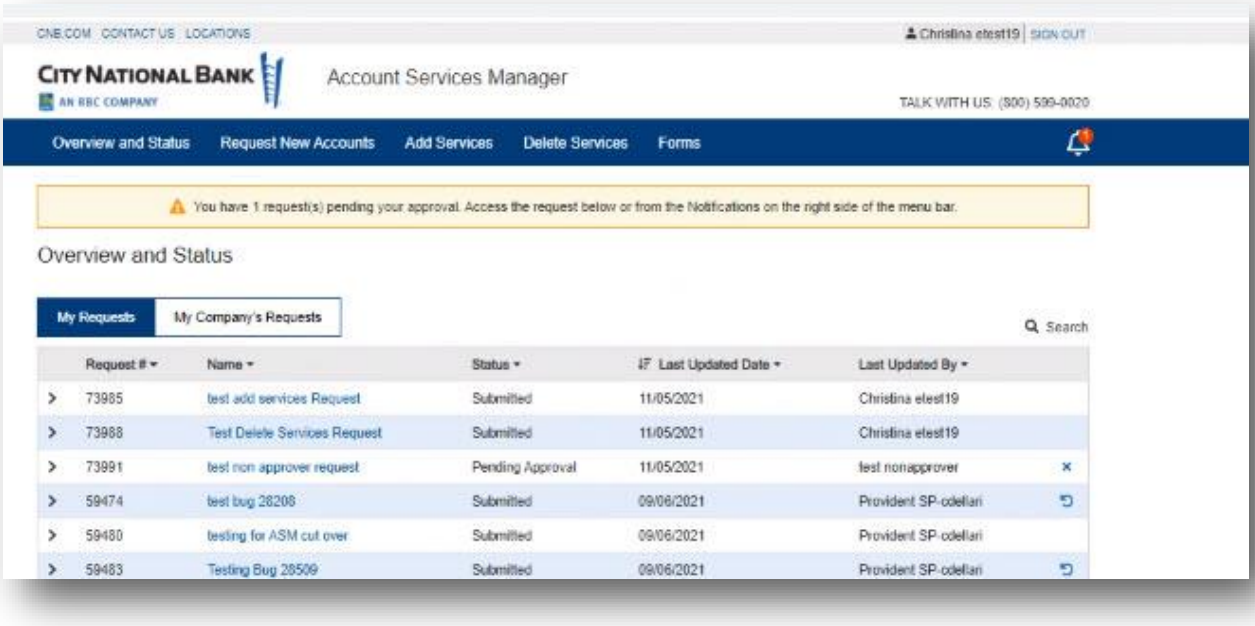
8. A confirmation screen will appear to give you an opportunity to review the transaction and its relationship to other services or accounts. This may be printed out in PDF if desired. Two versions are produced, one for users who are approvers and one for users who do not have approver permissions, as shown in the examples below.


CITY NATIONAL BANK
AN RBC COMPANY
Account Services Manager
TALK WITH US: (800) 599-0020
Overview and Status
Request New Accounts
Add Services
Delete Services
Forms
Request New Accounts
Thank You. Your request has been sent directly to City National Bank.
Your request has been sent directly to City National Bank.
Name test non approver request - #73991
Personal Individual Checking / Pocket Account - Jolly test
To check the status of the request, go to the Overview and Status page.
Print
Save to Pdf
Request Number 73991
Name test non approver request
Sent On 11/5/2021 11:42:19 AM
Created By test nonapprover
Approved By Christina etest19
Accounts Requested
Personal Individual Checking / Pocket Account - Jolly test
Owners and Signers
Individual: Jolly test
Third Party's Agent Signer(s): Banoooo Sieoooo, billoooo uyoooooo, lanooo einoooooo, jeffooooo funoooooo

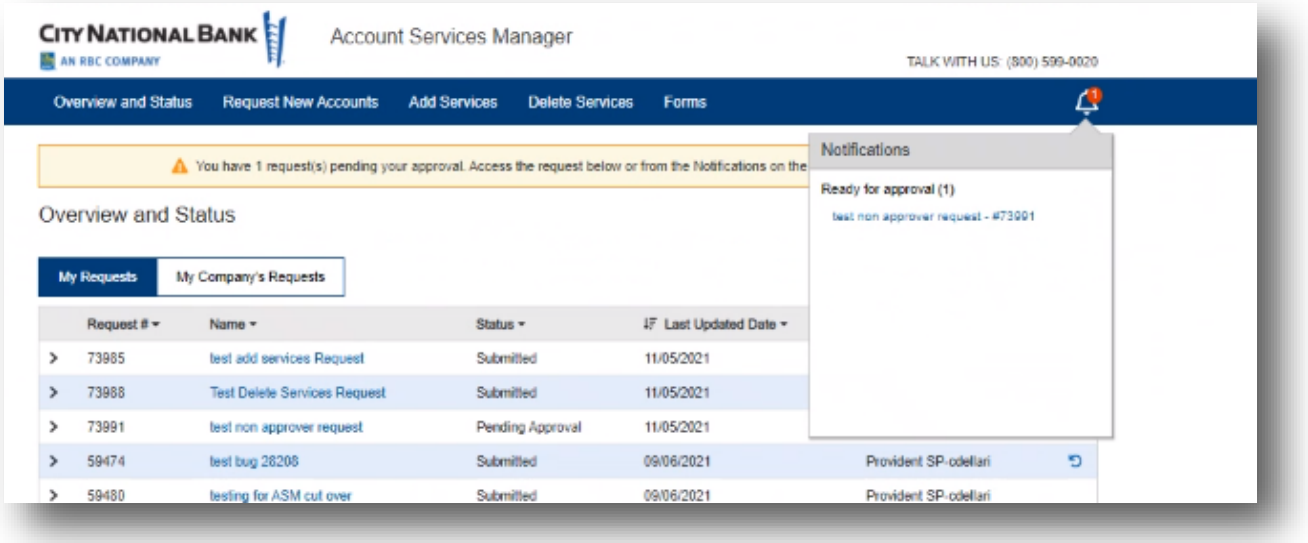

CITY NATIONAL BANK
AN RBC COMPANY
Account Services Manager
TALK WITH US: (800) 599-0020
Overview and Status
Request New Accounts
Add Services
Delete Services
Forms
Request New Accounts
Thank You. Your request has been sent to an approver.
Your request has been sent to an approver.
Name test non approver request - #73991
Personal Individual Checking / Pocket Account - Jolly test
To check the status of the request, go to the Overview and Status page.
Print
Save to Pdf
Request Number 73991
Name test non approver request
Sent On 11/5/2021
Created By test nonapprover

Approving Requests

Depending upon your firm and your permissions for ASM, you may need a designated approver to confirm that a request is valid and required. The approver will then access Account Services Manager and review the requests for your firm by clicking **the bell icon** at the top of the dashboard which will show a red number when there are approvals to be reviewed, as shown below.

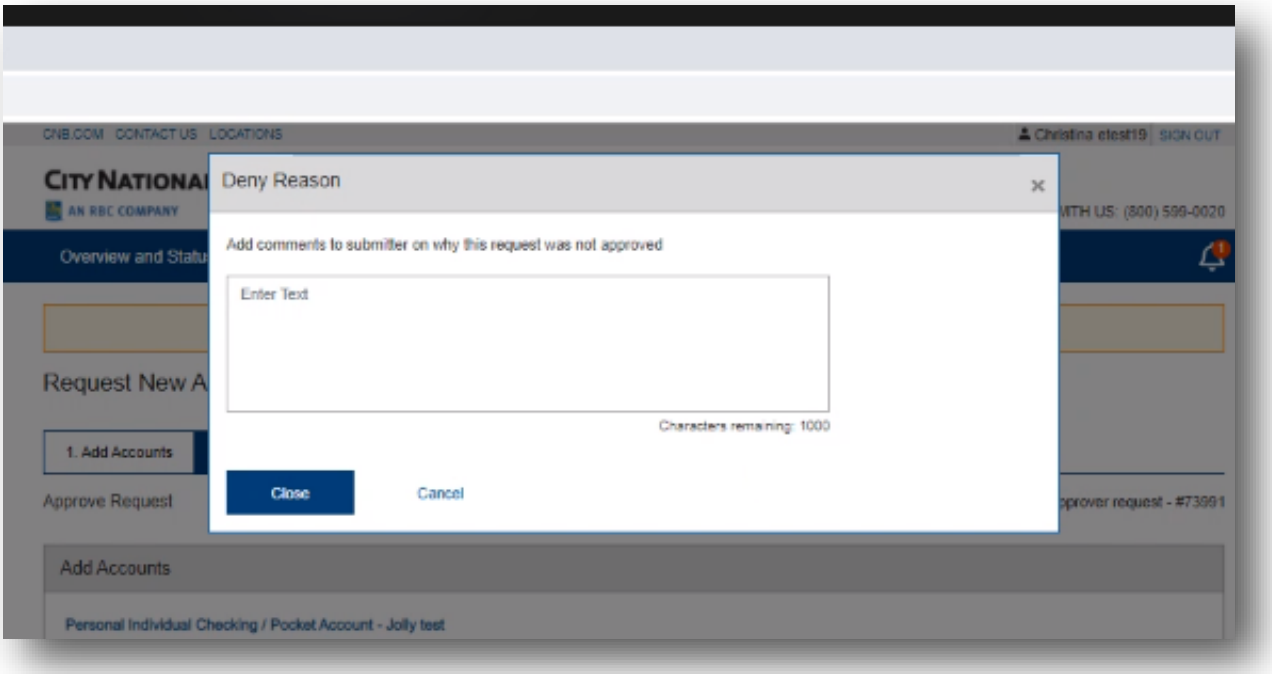


Clicking the bell icon will display the items to be approved in a pop-up screen, as shown below.



Note: Items to be reviewed will also be shown on the Overview and Status screen, under the **My Company's Requests** tab. Each will show as Pending Approval in the Status column.

When you deny an approval, the following screen appears to provide the rationale and follow-up steps to the originator of the request.



DELETING TREASURY SERVICES

You may request to delete existing Treasury Management products and services from existing accounts.

Enter the existing account name and number to delete services for the account, or to simplify deleting multiple accounts, enter one account and then also attach a file for additional accounts to delete service from.

1. From the Account Services Manager dashboard, click **Delete Services**. The opening screen appears, as shown below.
2. Give the account or accounts a request name for future reference and to locate on the dashboard.
3. Enter the account name and account number in the fields provided. If deleting services from multiple accounts, you may enter the accounts individually, clicking the link below the input fields or by attaching a list of accounts, using the link below which opens a navigation tool to locate the file on your computer.

4. If extra instructions are required to clarify the request, enter them in the free-form **Account Request Information** box.
5. If the client is deleting one of the Business Suite or EASI Link services, click the drop down box for the account and indicate services to delete and the accounts to delete them from. If the client is deleting another service, click the drop down bar in **the Other Treasury Management Services** section and check the account which will have a deleted service.
6. Check the services to be deleted from the indicated accounts. The screen below will appear to confirm your actions. Click **Continue** to proceed to the next screen.
7. After confirming your selections, click **Send**.
8. The following page will appear. You may choose to print a confirmation or to save a PDF version of the confirmation.
9. The dashboard will show the item as submitted and the status of Delete.

Canceling Requests

This system is an online system with straight through processing for new account requests. If an approver notifies City National Bank of a change or cancelation *we may be able to* accommodate if City National Bank has not started processing the request. However, if City National Bank has started processing the request we will not be able to cancel the request. City National Bank must fulfill and process the request through to completion. On ASM, the status displayed on the Overview and Status screen will be updated with assigned account numbers and listed as Processed even though we may have closed the account(s) on our systems.

Questions

You may contact City National Bank at (800) 599-0020 with any questions you may have on the operation of this system or Treasury Services setup requirements.

Your City National Relationship Manager is also available to help you with many questions regarding the use of Account Services Manager.

If you have questions specifically about the rules and regulations of opening a deposit account, you may contact our New Accounts department by phone at (213) 673-7442 during business hours.