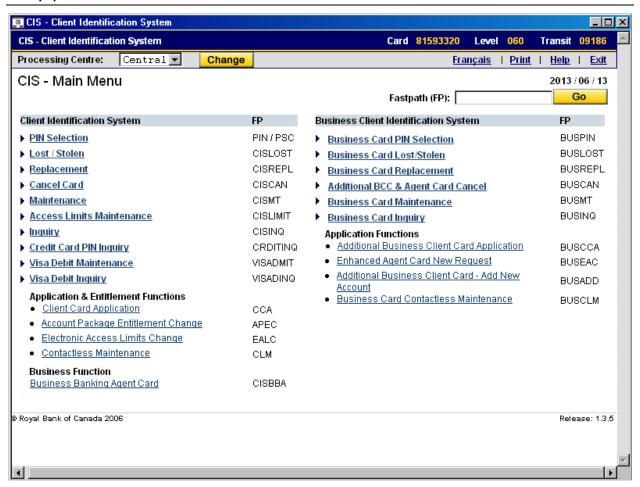
Overview of the System

- Used for Client Card maintenance, inquiries, viewing the client card transaction history of
 the client (transactions done), the status of card (is active or has it been cancelled), PIN
 numbers (inquiries only maintenance must be done in the branch because it requires that
 the card be swiped and a form signed which cannot be done over the phone, or can be done
 at a full service ATM).
- · This system is used very often!
- The CIS system has 6 main uses:
 - CISLOST used when a client's card has been lost or stolen.
 - CISREPL does NOT cancel a card, but is used to order a replacement card for the client.
 - CISINQ used when client has questions on how he/she can access the account, the status of the card, which accounts can be accessed through the ATM, inquiries regarding the history of transactions, inquiring about the types of accounts the client has, giving daily totals and point of sale information.
 - CISMT used when client card needs maintenance.
 - CISLIMIT used to reduce or temporarily increase the client's daily access limits.
 - EALC used to permanently change the daily access limits to a client card entitlement.
 Note: All other options listed on the Main Menu pertain to other departments or Branch Services. Please do not utilize them unless your procedures specify to do so.
- At any time, you can consult RBCnet A-Z site for detailed information on how to operate the CIS program.

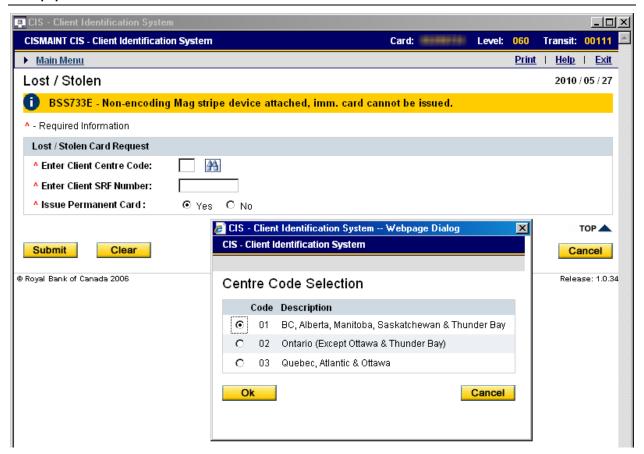
How to Access CIS

Access the CIS browser-based application by selecting the appropriate icon located within the Application Launch Pad.



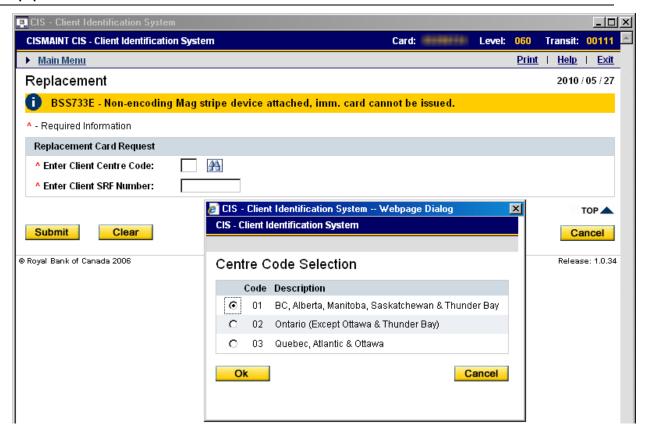
CISLOST - Lost/Stolen Client Card

- Used to report a lost or stolen client card, which cancels the current (lost) issue and reissues the card.
- Follow these steps:
 - From the Main Menu, select appropriate Processing Centre and click Change.
 - Select Lost/ Stolen option or enter fastpath: CISLOST
 - The following information message will be displayed: "BSS733E Non-encoding Mag stripe device attached, imm. Card cannot be issued".
 - Enter in the Client Centre Code code depends on the location of the client. Use binocular icon if needed. (2 digits following 4519: e.g. 4519 01 xxxxxxxx xx)
 - Enter in the 9 digits of client's SRF # (following 01, 02, or 03 and do not enter the last digit: e.g. 4519 01 xxxxxxxx xx) and click Submit.
 - Transaction Complete.



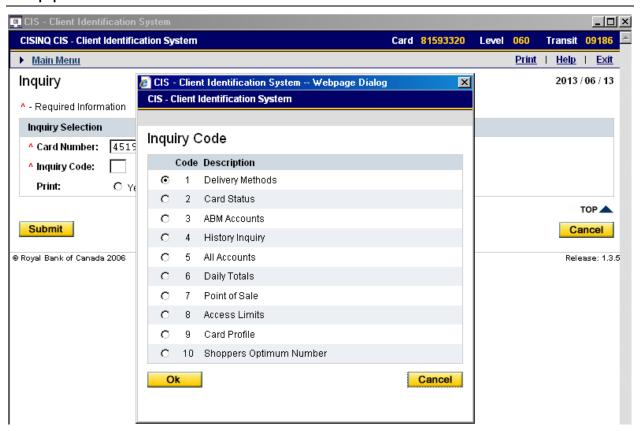
CISREPL – Replacing Client Card

- This system allows you to order a replacement client card if a client's card has been damaged or the client would like a new one, but the client still has possession of it (it has NOT been lost/stolen). If the card has been lost/stolen, you should go to CISLOST instead, as CISLOST sends a replacement card automatically after cancelling the old card.
- Once ordered, the client will receive the new card with the PIN number already encoded on
 it (there is no need for the client to come to the branch to swipe the card and enter a PIN #).
 Once the client uses the card, the old card is automatically cancelled.
- Follow these steps:
 - From the Main Menu, select appropriate Processing Centre and click Change.
 - Select Replacement option or enter fastpath: CISREPL
 - Enter in the Client Centre Code –code depends on the location of the client. Use binocular icon if needed. (2 digits following 4519: e.g. 4519 01 xxxxxxxx xx)
 - Enter in the 9 digits of client's SRF # (following 01, 02, or 03 and do not enter the last digit: e.g. 4519 01 xxxxxxxx xx) and click Submit.
 - Transaction Complete.



CISINQ - Client Card Inquiry

- Used for finding out basic information about the services a client has with Royal Bank:
 - From the Main Menu, select appropriate Processing Centre and click Change.
 - Select Inquiry option or fastpath: CISINQ
 - Enter in the Client Card # (4519 xx xxxxxxxx xx)
 - Enter the "Inquiry Code" or click the binocular icon which gives you 8 options (these are discussed below in greater detail):
 - 1. Delivery Methods
 - 2. Card Status
 - 3. ABM Accounts
 - 4. History Inquiry
 - 5. All Accounts
 - 6. Daily Totals
 - 7. Point of Sale
 - 8. Access Limits
 - 9. Card Profile
 - 10. Shoppers Optimum Number

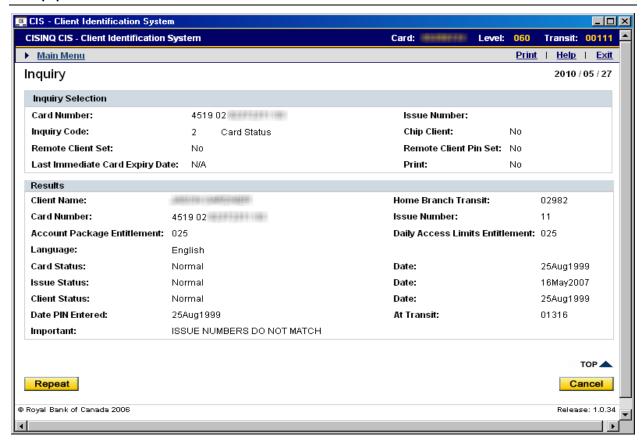


Delivery Methods:

Gives us information on how a client can access an account and the last date the account
was accessed – does not tells us whether the account is accessible at Point of Sale (for this
information, see inquiry code # 7).

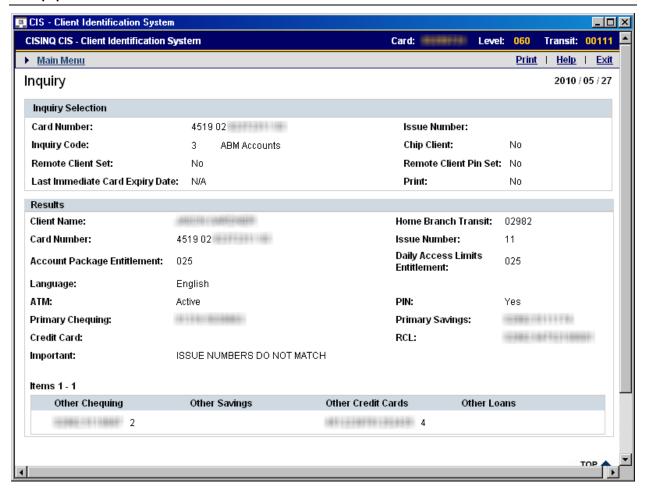
Card Status:

- Tells us if the card is active ("Normal"), if the card is listed as lost or if it has been stolen, and
 if it is working or if it has been cancelled.
- This particular client's card status is "Normal", and he has entered his PIN on August 25th, 1999 at Transit 01316.



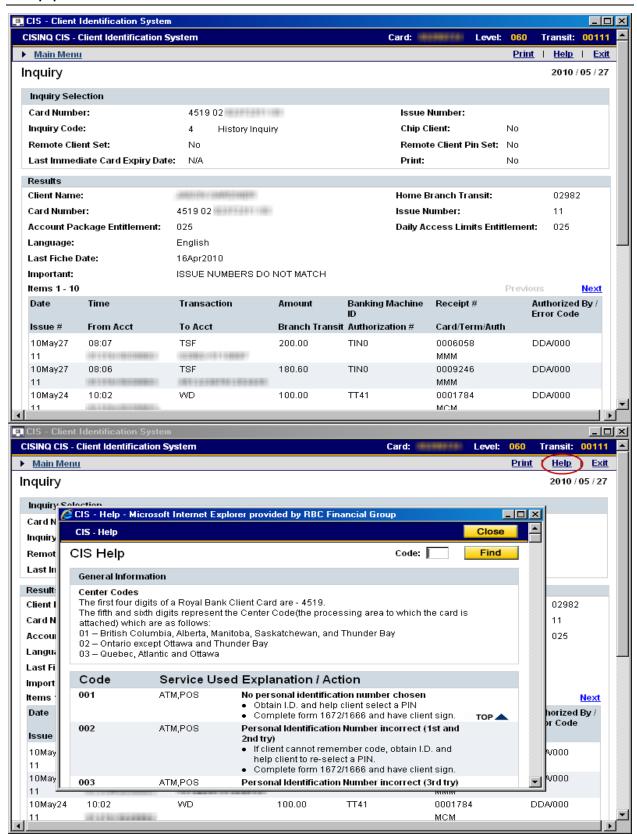
ATM Accounts:

- Gives a list of how accounts are accessed via the ATM does the client have to press the
 chequing or the savings button when trying to withdraw money from the ATM or when
 paying with Interac.
- Note: clients often have an account that they access by pressing the "Savings" button on the ATM or Interac, but that does not mean that the account is actually a savings account and vice versa. It could be a chequing account and so you must check the Client Profile to find out the type of account they actually have.
- Any accounts listed under "Chequing", "Savings", "Credit Card", or "Credit Line" are
 considered to be the primary accounts of the client. If a client has more than one account of
 a certain type, then the additional accounts are listed under "Other" as secondary accounts.
- When there is an "Other" account, there will be a "Short Number" on the right of the account to indicate it is not the primary account (#01=primary account and is automatic and so does not appear, anything #02 and after indicates an "Other" account):
 - For loans, only Royal Credit Line (RCL) is assigned as the primary account. All other loans are listed under "Other" regardless of whether the client has RCL or not.
- Clients can only access the accounts listed under "Other" at Royal Bank ATMs. Often
 clients want to access the accounts listed under "Other" when paying Interac but are not
 able to and so you may have to change the way their accounts are set up.



History Inquiry:

- Shows all the transactions done with the client's card (goes back 152 transactions or 37 days whichever is less). Use the 'next' link to view more transactions.
- Information on screen:
 - Date and time of transaction (time given in hundred hours).
 - Type of transaction (deposit, withdrawal, purchase, etc.).
 - Amount of transaction.
 - Machine identification number (all Royal Bank machines start with two letters followed by two numbers – if machine belonged to another bank, then the code will be 4 numbers, starting with 0).
 - Receipt number.
 - Code that identifies if the transaction was completed (if there are numbers, then there
 were problems with the transaction check HELP to find out what these codes mean).



All Accounts:

- Lists all the accounts that client has regardless of whether or not they are ATM accessible.
- It is however possible for a client to have an account that does not show up on this screen –
 most of the time it is an RCL account (check Client View to make sure that all accounts are
 showing up on the CIS). If the RCL does not show up, it means that the RCL set up has not
 been completed.
- There are 3 options with an RCL:
 - Client has full access to it via the client card client can go to the ATM and withdraw money from the account (e.g. client has bought a house, received the keys and is going in and out of the house without problems)
 - Client has access to the RCL, but not via the ATM (e.g. client has bought a house, received the keys but has not gone in yet).
 - The account is there 'technically' but cannot be accessed until client either visits a personal banker who will change the settings, or the client arranges this with us, which we can do through the CISMT screen. (e.g. client has bought the house but does not have they key to the house yet and so has to go to the real estate agent to get his/her keys). This usually happens because the AM did not enter account into CIS properly and needs to fix it

Daily Totals

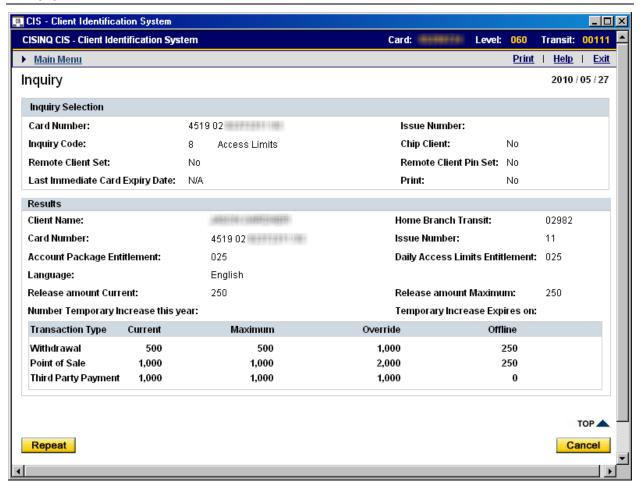
- Lists the totals of how much was withdrawn, deposited and transferred
- Not used at all

Point of Sale:

 Gives information on whether client can use interac, information on any purchases made today, any limits on POS

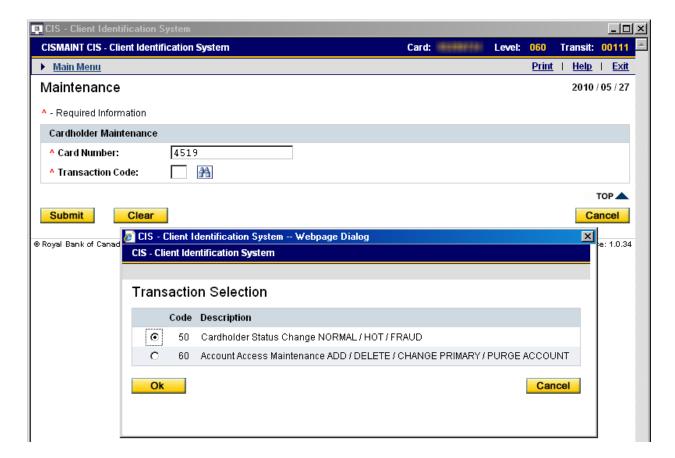
Access Limits:

- Used to inquire about the daily limits that are set on a Client Card, and to determine whether a client has had any temporary limit increases this year.
- Clients can increase or decrease within the default limits anytime, and can have temporary limit increases for up to 60 days, twice a year. The override amount is the maximum temporary limit increase.



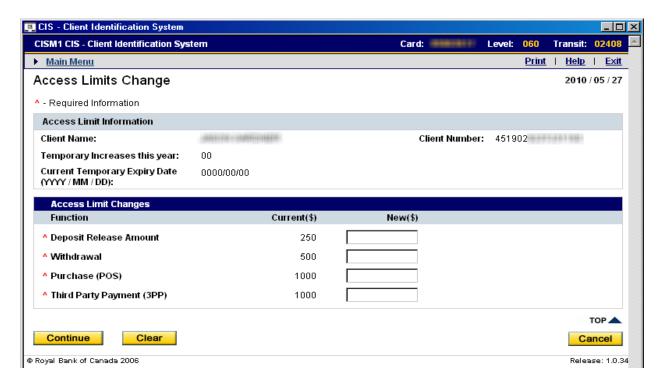
CISMT – Maintenance

- Used to perform client card maintenance (when you want to make changes)
- Follow these steps:
 - From the Main Menu, select appropriate Processing Centre and click Change.
 - Select Maintenance option or enter fastpath: CISMT
 - Enter Client Card Number (4519 xx xxxxxxx xx).
 - Enter in the Transaction Code = 60 (never use "50", because we do not deal with hot cards or frauds).
 - Enter in the Maintenance Code based on what you would like to do choose to either "add access", "delete access", "change primary", or "add access to all accounts".
 - Enter in account number and the short number of the account (remember that the short number indicates whether the account is a primary, secondary, ... account when there is more than one account of a kind; You have to know which account you want to do maintenance on. CISMT does not list what client has - refer to CIS Inquiry #5 for short Numbers).
 - Click Submit.



CISLIMIT – Access Limits Maintenance

- Used to increase or decrease Client Card limits.
- Within the default limits for the client entitlement, changes can be done permanently.
- Between the default limits and the maximum limits (override amount), changes are temporary, and can be done twice a year for personal clients.
- Follow these steps:
 - From the Main Menu, select appropriate Processing Centre and click Change
 - Select Access Limits Maintenance option or enter fastpath: CISLIMIT
 - In the first screen, you need to enter the client's SRF number.
 - In the screen shown above, you can enter the new limit that your client is requesting (up
 to the maximum shown in CISINQ # 8 and rounded off to nearest \$10).
 - For limits that are not changing (Deposit Release Amount Option), always enter values found in the "Current" column. Do not enter "0" as this will lower the client's limits to \$0.
 - You will be asked whether the limit change is temporary. If you enter 'Y' for yes, it will offer you a screen to enter the expiry date (maximum 60 days). If client has previously reduced their limit and is now doing an increase, a pop-up message will appear. "Is this a temporary limit?" If yes, click "Yes". Input the expiry date (cannot exceed 60 days and must be a business day) and click Submit.
 - If no, click "No".
 - The system will prompt you to print: Click Print. You will be prompted with another popup box that will display "Did the document print properly?". Click Yes.



EALC – Electronic Access Limits Change

- This system allows you to permanently change the daily access limits on a client card entitlement.
- Follow these steps:
 - From the Main Menu, select appropriate Processing Centre and click Change
 - Select Electronic Access Limits Change option or enter fastpath: EALC
 - Enter the client's SRF number
 - Confirm the correct information appears on screen and click "Continue"
 - The client selected will appear in the "Client List". Select the radio button beside the client for which maintenance is required and select "Continue"
 - Select the new entitlement from the list
 - You will be asked to print forms. Simply "X-out" of this pop-up window.

