



Q&A - REPLACEMENT OF VASCO TOKEN WITH AN ENTRUST TOKEN

1. Why is RBC Royal Bank changing the current VASCO Tokens?

RBC Royal Bank is currently upgrading our online banking security and the existing VASCO tokens will not work with this upgraded platform.

2. When will the VASCO token replacement commence?

Starting July 3rd 2015, RBC Royal Bank (Curacao, Bonaire, St. Maarten and Aruba) will commence the process of replacing the current VASCO NetBank Tokens. This will include Business, Corporate and Personal clients who use this type of token

3. When will the new online banking security upgrade come into effect and what am I expected to do?

The new online banking security service (Entrust) will be effective on October 10th, 2015. As a result, all clients would be required to replace their existing VASCO Tokens before this date.

4. What does a client need to do to replace the VASCO Token before October 10th, 2015?

Commencing July, 3rd 2015 you are required to:

- Contact your Relationship Manager to initiate the replacement or
- Send us a secured message via RBC NetBank advising us of your preferred option to receive your new Token.

5. If a client's token is not working what should they do?

Clients should take note of which token they are using. If a number of days have passed since the client has notified the bank that the new token was received then try the new one which was issued.

6. When should the new token be used?

Once the client is in receipt of the new token and has confirmed receipt to the Bank, within three (3) business days you can use your new Token as the activation process would come into effect during this time period.

7. Is there a cost for the replacement of the VASCO Tokens?

There is no cost for the replacement of the VASCO Tokens

8. How do you use the new issued Token?

Once the client receives the new token and it has been activated, they can proceed to use the new Token in the same manner as before.

9. If I have an Entrust token already do I need to have it replaced with a new one?

No you don't the one you have will work fine with the upgraded security system