NetBank Two Factor Authentication Q&A

1. What is the Two Factor Authentication?

The Two Factor Authentication is an added security feature that allows the online banking clients to access his/her account using not only a user ID and password but a unique security code generated by an RBC Token or an Entrust Token.

2. How can clients avail this enhanced security feature?

Clients will be allowed one of two options; either the *Entrust Token* or the *RBC Token* which works in conjunction with the RBC NetBank User ID and password at login which together forms the two factor authentication. Click on the links to access further details on the Entrust Token and RBC Token:

1. Aruba - http://www.rbcroyalbank.com/caribbean/ar/index.html
2. Curacao/Bonaire - http://www.rbcroyalbank.com/caribbean/an/index.html
3. SMX – http://www.rbcroyalbank.com/caribbean/sxm/index.html

3. Will clients have to pay to access this service?

The Entrust Token will be free of charge to all our customers. If the Entrust Token is lost or stolen, a replacement fee will apply as follows and will be charged at any RBC Royal Bank branch as follows:

Aruba
Token (replacement)
Personal clients/Sole proprietors AFL 50.00
Business AFL 75.00
International Business clients AFL 100.00

Curacao
Token (replacement)
Personal clients ANG 25.00
Business clients ANG 100.00
Offshore business clients ANG 100.00

Bonaire
Personal clients USD 13.97
Business clients USD 55.87
Offshore business clients USD 80.00

St. Maarten Token (replacement) ANG 45.00/USD 25.00
Saba Token (replacement) USD 25.00

The RBC Token service is FREE of charge. If the smartphone is lost or stolen and the client cannot remember their Entrust PIN they can use the links provided above for further guidance.

5. When will these enhanced security features be available to clients?

From October 10th, 2015 the Entrust Application and the Operating System will be upgraded for the use of the new Tokens. Our new and existing clients will be invited to enroll and our helpful staff will be explaining the options and enrolment process.

6. Can a user have both an Entrust Token and RBC Token?

No, users are allowed one type of token only. If a user wishes to switch from an Entrust Token to an RBC Token, he/ she will be required to return the Entrust Token to any RBC Royal Bank Branch and make the request which will be free of charge. If the client is unable to produce the Entrust Token then the replacement fee stated in point four above will be applied.

7. How long is the activation process?

When the enrollment form is dispatched to the Alternate Channels team it will take three (3) business days to activate.

8. What enrolment forms to use to assign a RBC Token?

Until further notice, staff are to transcribe on the existing enrolment forms the client requested a RBC Token.

NetBank Two Factor Authentication
Replacement of Vasco Token with an Entrust Token Q&A

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