



NetBank Two factor Authentication Reference Guide for Retail Clients

We are pleased to announce the second phase of implementation of two factor authentication for NetBank with the introduction of the RBC SecureCard and RBC Token to our Retail Banking clients.

Frequently Asked Questions

1. What is two factor authentication?

Two factor authentication is an added security feature that allows the online banking user to access his/her account using not only a user ID and password but a unique security code generated by a security card or token.

2. Why is RBC introducing this security enhancement?

The financial services sector continues to be concerned by incidents of online fraud against our clients especially phishing. At RBC we are working diligently to prevent these occurrences primarily through technology and education. Two factor authentication will give our clients the added security they need and give them added confidence in conducting online transactions using our NetBank service.

3. What will be the options available to clients to access this enhanced security feature?

One of two options that will allow for two factor authentication:

The **RBC SecureCard** and **RBC Token** will offer the second factor authentication and works in conjunction with the NetBank User ID and password at login. Click on the links to access further details on the RBC SecureCard and RBC Token:

Retail Clients –

<http://www.rbcroyalbank.com/caribbean/tt/index.html>

<http://www.rbcroyalbank.com/caribbean/tt/everyday-banking/other-ways-to-bank/home.html>

<http://www.rbcroyalbank.com/caribbean/tt/everyday-banking/online-banking.html>



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

- The RBC SecureCard will be free of charge to all our customers. If the RBC SecureCard is lost or stolen, a replacement fee of TTD45.00 will be charged at any RBC Branch.
- 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?

Starting July 27th 2015 selected VIP Retail Clients will be contacted by their Personal Banking officer. Other selected Retail clients will be contacted by the Alternate Channels team via the secure email service in NetBank, explaining the options and enrolment process.

6. If a client is not on the initial list of clients to be contacted will they have the opportunity to sign up for the service if they request it?

Yes, clients who express an interest in the service will be allowed to sign up for the security options. For clients applying for a RBC SecureCard please visit any one of our Branches. For RBC Token access, advise the clients to send a message via NetBank requesting this service. One of the Alternate Channel agents will send a message when to proceed to activate the RBC Token.

7. Can a user have both a RBC SecureCard and RBC Token?

No, users are allowed one type of token only.

8. How long before can a user use the RBC SecureCard?

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