



Online Banking Security

RBC Express online banking combines the convenience of online banking with state-of-the-art security features that are designed to protect your business and financial information. These security features can be combined with other steps you can take to better protect your business.

The “Guide to Securing Your Online Banking” is available through the Resource Centre once you have signed into RBC Express online banking. It will walk you through the mandatory and optional security features offered by RBC Express online banking. It also provides recommended options and helpful hints to ensure your company is taking full advantage of all the available security features. RBC recommends that your company review this guide on a regular basis to ensure you are leveraging the most up-to-date security features that are best for your company.

How to Report an Email, Online Fraud or Phishing

Instances of Phishing and other similar attacks are on the rise. Although phishing has predominantly targeted consumers in the past, fraudsters are now targeting businesses - it is more important than ever to practice safe online banking.

If you believe you have received a Phishing email that appears to be from RBC

1. Do not action the email or click on any of the links.
2. Immediately forward it to phishing@rbc.com and then delete it.

[Click here](#) for useful information regarding phishing and e-mail and online fraud. If you believe your confidential information may have been stolen or obtained by a fraudulent party, contact us immediately by clicking on the tab "Reporting It".

Online Security

RBC Express Online Banking sessions are secured through a Secure Socket Layer (SSL) using 128 bit encryption. This industry standard protocol creates a secure environment for the information being transferred between your browser and RBC Royal Bank. This security layer performs a number of functions including:

- verification of users at sign on
- ensuring users are communicating with RBC Royal Bank
- prevention of another computer from impersonating RBC Royal Bank
- encryption of banking information and checking data integrity (i.e. data not altered)

Sign In Security

RBC Express Online Banking is protected by the highest level of security. Each user is authenticated using a unique Sign-in ID and Password. For extra protection passwords can include letters, numbers and special characters. Visual password rules help users create strong passwords. All active RBC Express online banking sessions are encrypted and RBC Royal Bank also offers clients the option of using an authentication token for extra protection when signing in.

Protecting Your Online Banking Against Online Threats

Many internet attacks attempt to compromise individual computers within a company or look to obtain account information or sign in credentials from unsuspecting users. To help protect your company from these threats, internet security experts agree that layers of security are the best defense against online threats. Anti-virus software, anti-spyware software and personal firewalls are all recommended to provide an enhanced level of protection for any computers used to access RBC Express online banking. To help protect your company against common online security threats you should always:

- Always take additional steps to be certain of the origin of payment instructions. Be just as wary of phone calls asking for confidential information as emails requesting confidential information.
- Use passwords that are difficult to guess and change your password frequently. Always safeguard your token. *Never share your password or token with anyone.*
- Install anti-virus, firewalls and anti-spyware software and keep it up-to-date
- Download the most recent security updates, patches, or service packs from your software providers
- Configure e-mail accounts and virus protection software to block junk e-mail
- Never open e-mails from unknown senders or click on imbedded links
- Review your online bank account activity daily
- Never use unsecured public connections to access RBC Express online banking
- Ensure all RBC Express online banking sessions have the icon of a lock in the bottom strip of the web browser and that you are using the correct RBC Express Online Banking “https”
- Avoid accessing unknown websites from computers used to access RBC Express online banking
- Always logout out of RBC Express online banking and close your browser session when you are finished using RBC Express online banking
- Periodically clear your browser’s cache and delete any temporary files
- [Click here](#) to visit our RBC Royal Bank security site for more tips and information