



Frequently Asked Questions

General

What tasks can I do using the RBC Express[®] Mobile app?

The RBC Express Mobile app is designed to save you time and help you stay on top of important tasks, including:

- Viewing balances** for your business and personal deposit accounts, credit cards, loans GICs and/or mortgages
- Viewing transactions** for your business deposit accounts
- Transferring funds** between business and personal deposit accounts, credit cards and loans
- Approving payments** and transfers made by other users
- Finding** an RBC Royal Bank[®] branch or ATM

Users will have the same permissions and limits in RBC Express Online and Mobile.

What does it cost to use the RBC Express Mobile app?

The RBC Express Mobile app is a free download. However, additional fees apply. For details, contact your RBC Royal Bank account manager or call 1-800-769-2520.

Does the RBC Express Mobile app have all the functionality of RBC Express?

RBC Express is a robust and flexible business banking solution with a full range of customizable services. The RBC Express Mobile app helps you save time by allowing you to access a subset of the RBC Express Online banking tasks, like viewing balances, transferring funds or approving transactions, on-the-go.

See the FAQs for About RBC Express Online to learn more about RBC Express.

What do I need to use the RBC Express Mobile app?

In order to use RBC Express Mobile, you will need:

- To be an RBC Express Online user, permitted to mobile access by your RBC Express Administrator.
- A supported Android, Apple or BlackBerry device with a data connection.
- To download the RBC Express Mobile app to your device.

How do I download the RBC Express Mobile app?

Search for "RBC Express Business Banking" from your device's App site:

- Android users: Download the app from the Google Play Store
- Apple users: Download the app from the Apple App Store
- BlackBerry users: Download the app from BlackBerry World

NOTE: Before you download the RBC Express Mobile app, please confirm that the app is developed/authored by Royal Bank of Canada. If that's not the case, please notify us as soon as possible by sending an email to: mobile.feedback@rbc.com.



Do I need a specific mobile device to use the RBC Express Mobile app?

The RBC Express Mobile app works on the following devices:

Android					
	Samsung Galaxy S III	Samsung S4	Samsung Note II	Other	
Android 4.1	✓	✓	✓	•	
Android 4.2	•	•	•	•	
Android 4.3	✓	✓	✓	•	
Apple					
	iPhone 4	iPhone 4s	iPhone 5	iPad (WiFi + Cellular)	Other
iOS 6	•	•	•	•	•
iOS 7	✓	✓	✓	•	•
BlackBerry					
	9900	Z10	Q10	Other	
OS7	✓	•	•	•	
OS10.2	•	✓	✓	•	

Legend:

✓	Full Support (RBC Certified)
•	Application can be installed, but not certified by RBC
•	Not Applicable

What language options are available for the RBC Express Mobile app?

The RBC Express Mobile app is offered in both English and French. To switch languages, just change the language settings of your device.

Security

Is the RBC Express Mobile app secure?

Yes. With RBC Express Mobile no financial data is stored on your mobile device. In addition, the app shares many of the same security measures used in RBC Express Online.



Is my password saved on the device?

No, the RBC Express Mobile app does not save your password on your device. However, the Sign In ID can be saved on the device using the “Remember Me” function (for quicker and easier login).

We take the precaution of encrypting all such data for your security.

What happens if I lose my device?

No financial data is actually stored on your device. If your device is lost or stolen, it is unlikely that anyone could access your account information unless they also know your password and have your token (if applicable). However, to be safe, you should contact us as soon as possible by calling 1-800-769-2535 to suspend your account. You should also call your carrier to have them disable your device.

What can I do to protect my security and privacy?

Just like when you bank online from your computer, there are some simple steps you can take to ensure the security of your information and the protection of your privacy when you use the RBC Express Mobile app:

- Protect your password and token. They are your keys to accessing your accounts. Do not share these with anyone.
- Memorize your password. Never store it on your mobile device, or write it down.
- Do not choose passwords that incorporate your name, telephone number, address or birthday or those of any close friend or relative.
- Never leave your mobile device unattended while using the RBC Express Mobile app.
- Do not alter your mobile device from the manufacturer settings.
- RBC will never ask you to provide personal, login or account information through unsolicited email.

For more information on privacy and security issues, please visit RBC’s Privacy & Security page:

www.rbc.com/privacysecurity/ca/.

Android

How do I install the RBC Express Mobile app on my Android device?

1. On your Android phone, go to the Google Play Store and search for “RBC Express Business Banking”.
2. Once found, verify that the developer/author of the app is Royal Bank of Canada.
3. If you are satisfied, click “Install”.
4. The app will automatically be downloaded and installed on your device.

How do I uninstall/delete the RBC Express Mobile app on the Android device?

Go to Settings, then Applications and then Application Manager. Locate and select the RBC Express app and then select “Uninstall”. This will automatically delete the app from your device.

Permissions – RBC Express Mobile app for Android

When downloading the RBC Express Mobile app for Android you will be presented with a list of Android permission categories, which will give you access to a range of services.



The following table lists the permissions, their descriptions and why access is required. Please note that the presentation of the permissions list differs depending on the device model and Android OS version.

Permission	Why the RBC Express Mobile app needs access
Your location – Approximate location (network-based), precise location (GPS and network-based)	Used by Google Maps for the Find a Location service
Phone calls – Directly call phone numbers, read phone status and identity	Used to enable click-to-call under Contact Us
Storage – Modify or delete the contents of your USB storage, read the contents of your USB storage	Used by Google Maps to cache map data
Network communication – Full network access, view Wi-Fi connections, view network connections	Used for communication with RBC servers

For more information about how we protect your privacy and security visit the [RBC Digital Privacy policy](#).

Apple

How do I download and install the RBC Express Mobile app on my Apple device?

1. First, launch the Apple App Store from your device and search for “RBC Express Business Banking”.
2. Next, verify that the developer/author of the app is Royal Bank of Canada.
3. If you are satisfied, click the “Free” icon.
4. When the icon changes to “Install” click it again.
5. When prompted, enter your App Store credentials.
6. Once you’ve completed the above step, the app will be automatically downloaded and installed onto your device.

How do I uninstall/delete the RBC Express Mobile app from my Apple device?

Highlight and hold down the RBC Express icon on your screen. There will be an 'x' mark located on the upper-right hand corner of the icon. Tap the 'x' mark and the app will be automatically deleted from your device.

BlackBerry and BlackBerry 10

How do I download and install the RBC Express Mobile app on my BlackBerry?

From BlackBerry App World:

1. Click on the BlackBerry World icon on your device and search for “RBC Express Business Banking”.
2. Once found, verify that the developer/author of the app is Royal Bank of Canada.
3. If you are satisfied, click “Download”.
4. Enter your BlackBerry World credentials if prompted.
5. Once you’ve completed the above step, the app will automatically be downloaded and installed onto your device.

How do I uninstall/delete the RBC Express Mobile app from my BlackBerry?

For BlackBerry 7 devices, highlight the RBC Express icon on your screen, click on the Menu key and select “Delete.” You will be prompted to delete the app. Once you’ve confirmed, the app will be automatically deleted from your device.

For BlackBerry 10 devices, highlight and hold down the RBC Express icon on your screen. A trash can icon will appear on the upper-right hand corner of the icon. Tap the trash can icon. You will be prompted to delete the app. Once you’ve confirmed, the app will be automatically deleted from your device.



Troubleshooting/Serviceing

Who do I contact to get help using the RBC Express Mobile app?

If you have questions or are experiencing technical problems, please call our Help Desk at 1-800-769-2535 for assistance during the following hours:

Monday - Thursday: 7:30 AM – 2:30 AM EST

Friday: 7:30 AM - 9:30 PM EST

Sunday: 7:00 PM - 2:30 AM EST

NOTE: For help with Internet connections and device settings, please contact your wireless carrier directly.

My session timed out. What should I do?

Session timeouts are a security feature of the app. They are designed to keep your financial data safe and secure by automatically logging you out whenever there is no activity for a period of time. For example, if after signing in you were to leave your device unattended for some reason, the timeout feature would prevent possible access/abuse by someone else.

If a timeout occurs, simply sign back in.

I've been locked-out of the RBC Express Mobile app; what should I do?

For the protection of customers, it is our standard practice to lock-out a user after THREE (3) incorrect password tries. In the event that you've been locked-out of the RBC Express Mobile app, please reset your password through the "Forgot Your Pass Phrase" link on the RBC Express Online sign in page.

NOTE: With the limited size of mobile keyboards, it is very easy to mistype passwords and token values—please exercise extra care when entering data on your mobile device.

Do I need to update my RBC Express Mobile settings if I get a new phone number?

No, there is no need to update your settings after changing phone numbers.

About RBC Express

What is RBC Express?

RBC Express is our robust and flexible business banking solution for businesses that need to:

- Securely delegate banking and financial responsibilities to multiple users
- Increase productivity across the enterprise
- Protect against fraud internally and externally

Is RBC Express right for my business?

If you can answer yes to any of these questions, then RBC Express may be right for your business:

- Does your business have several bank accounts?
- Are there different people at various levels involved with your business banking?
- Does your business have a high volume of bank transactions?
- Are you frustrated with the limitations of traditional electronic services?
- Do you want to secure your business banking and improve risk management?



What are the key benefits of RBC Express?

RBC Express offers you a broad range of benefits to increase control over your cash with the convenience you need:

- Securely delegate some of your banking and financial responsibilities
- Divide up responsibilities for preparing and authorizing transactions
- Manage banking and finances for your multiple companies or legal entities
- Protect your business by requiring more than one approval authority
- Set up banking and approval flows online to match your paper process
- Take more control over your funds and protect yourself against fraud
- Pay your monthly bills online without worrying about dollar limits
- Save time by making online payroll and tax payments
- Reduce paperwork, phone calls, visits to the bank and meetings with your bookkeeper
- Support your business in the U.S. and around the world

What services are offered by RBC Express?

RBC Express comes with the following core services:

- Balance and transaction reporting
- Images of statements, cheques and other account items
- Account transfers
- Bill payments
- Stop payments
- Integrated link to Merchant Direct

Depending on your business needs, you could also benefit from:

- Wire payments in multiple currencies
- Direct deposits for employees and suppliers
- Direct payments from customers
- Tax payments and filing
- Full details of incoming wire payments
- Lockbox
- Positive Pay — a cheque fraud mitigation tool
- Chargeback reporting
- Global banking capabilities

What are the different levels of authorization for RBC Express?

Because of the multiple access capability of RBC Express, there are different levels of authorization within the platform:

- Administrator: These individuals can create/manage users, their associated permissions and approval flows.
- User: These individuals can initiate transactions such as bill payments, account transfers and wire payments; however, the payments are not processed until they have been approved by the appropriate individual(s).

How do I sign up for RBC Express?

Please contact your RBC Royal Bank account manager or call us at 1-800-769-2520.