

How to enrol in RBC Online Banking



Welcome to our step-by-step guide on how to enrol in RBC® Online Banking for your personal banking. We appreciate that you are taking advantage of the many easy and convenient ways you can bank with us, without having to go into a branch.

What you need before you begin

You'll need your RBC Royal Bank® Client Card, credit card or account number handy. You'll also need either your cellphone or home phone number.



1 Start by going to rbc.com/enrol in your desktop internet browser. Since you're setting yourself up for personal banking, click "Myself" as the answer to the question "Who do you want to enrol today?" and then click "Enrol Now".



Enrol in Online Banking

RBC Royal Bank Clients in Canada

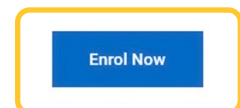
RBC Online Banking makes it easy to do your banking any time, anywhere using a computer or mobile device with Internet access.

Before you begin, make sure you have one of the following:

- RBC Royal Bank Client Card
- RBC Royal Bank credit card
- RBC Royal Bank Account Number ⓘ

Who do you want to enrol today?

- Myself
- My Business



2 Tell us who you are.

Click “Yes” under “Do you have an RBC Royal Bank Client Card or credit card?” Enter your Client Card number or credit card number, then your postal code, then click “Continue”.

If you do not have a Client Card number or credit card number, select “No”. You will then be asked to enter your account number instead.

Enrol in Online Banking

1 Tell us who you are 2 Get your Activation Code 3 Set your Password

Do you have an RBC Royal Bank Client card or credit card?

Yes No

Back Cancel Continue

Enrol in Online Banking

1 Tell us who you are 2 Get your Activation Code 3 Set your Password

Do you have an RBC Royal Bank Client card or credit card?

Yes No

Client Card Number or Credit Card Number ⓘ

4519021923163705

Postal Code

M4C5L8

Back Cancel Continue



Important Note:

You'll need to request an Activation Code.

Check to see if the phone number under “By Text Message” is the same as the number for the mobile phone you have with you. If it is, click the circle next to it and then click “Get Code”.

Alternatively, if the phone number under “By Phone” is your current phone number, click the circle next to it and then click “Get Code”.

Once you've done this step, a code will be sent to you. Write this code down.

You can now request an Activation Code to complete your enrolment.

Select how you want to receive your code:

By Text Message

(Choose a Canadian number that can receive SMS)

6474****37

You can now request an Activation Code to complete your enrolment.

Select how you want to receive your code:

By Phone

(Choose a Canadian number)

6474****37

If you can't get to the phone in time, we'll leave a voicemail with your code.

Cancel

Use Existing Code

Get Code

3 Once you have your Activation Code, enter it in the box on this screen and click “Submit”.

We're calling you now at 6474****37. If you can't get to the phone in time, we'll leave a voicemail with your Activation Code.

Please enter the code within the next 30 minutes, otherwise it will expire.

Enter Activation Code

Haven't received your Activation Code?
Get another code

Enter Activation Code

Haven't received your Activation Code?
Get another code

Cancel

Submit

4 Set your password. Take a moment to think about a secure password, as it must have:

- 8-32 characters in total
- At least one must be a number (from 0-9) or a special character (!, %, \$, etc.)
- At least one character that's a letter

Once you have your password figured out, type it in the first box under “Create a Password” and then again in the box under “Re-enter Password”.

If they don't match, you'll get an error message under the second box. Just try it again until the “Passwords match” message appears.

You have the option of creating a Username. You don't have to do this, but it's helpful if you don't want to enter your client card or credit card number each time you log in to RBC Online Banking. Once successful, click “Continue”.

Now, let's set your username and password. You may also choose a username if you find your Client Card number hard to remember.

For your protection, please choose a password that is:

- difficult to guess, but easy for you to remember
- unique to your RBC Online Banking account and not used anywhere else
- a mix of letters, numbers and/or special characters

Keep your password secret. Don't write it down or share it with anyone.

Create a Password

Strong

Password must-haves:

- 8-32 characters
- 1 number (0-9) or 1 special character (e.g. @!&%\$*)
- 1 letter

Re-enter Password

Passwords match.

Create a Username (optional)

Username must-haves:


- 6-30 characters
- 1 letter

Cancel

Continue

5 Read the message under “Enrol in Online Banking” and decide if you want to review this now or later by clicking either “Not Now” or “Continue”.

Enrol in Online Banking

 **You're almost done!**

You can now use your Client Card number **4519021923163705** and password to sign in to Online Banking and Mobile Banking.

Next, please review and agree to the **Electronic Access Agreement (EAA)** on the following page.

In a rush? No worries. Select **Not Now** and your progress will be saved. We'll remind you to review and agree to the EAA next time you sign in.

Not Now

Continue

6 If you click “Continue”, take a few moments to read through the Electronic Access Agreement, then select the check box next to “I have read and agree to be legally bound by the terms of the Electronic Access Agreement”.

Finally, click “I Accept”.

Electronic Access Agreement

Please take a few minutes to review the terms of the **Electronic Access Agreement**. You'll need to accept the terms to continue using RBC Online Banking and the RBC Mobile app¹.

What does the agreement cover?

The Electronic Access Agreement covers your use of Online Banking and Mobile Banking, as well as other digital and third-party services you may use, like *Interac*[®] e-Transfer transactions.

Anything in particular I should know?

Depending on the type of account you have, any statements, notifications, or other information you currently receive on paper will be delivered electronically in Digital Banking. If you need paper documents, you can adjust your delivery preferences immediately after you accept the agreement.

 We know it's a lot, but please read the Electronic Access Agreement in full. You'll also receive a copy of the agreement after you accept. Please keep it for your records.

I have read and agree to be legally bound by the terms of the Electronic Access Agreement.

I Decline

I Accept

7 Take some time to read this screen. When you're done reading, click "Continue".

Welcome to RBC Online Banking

Overview of Steps

1. Personal Verification Questions Set-Up
2. Security Preferences
3. Enter Email Address
4. Congratulations

Overview

Keeping your personal and financial information secure is a priority at RBC.


We will now guide you through a few short steps to further enhance the security of your Online Banking account.

You will be asked to:

- Set-up your Personal Verification Questions.
- Select your security preferences.
- Provide an email address, allowing you to self-recover your Password.

Once you have completed these steps you will have complete access to our full suite of Online Banking services.


We're here to help.



If you have any questions, please call us 24 hours a day, 7 days a week at **1 800 769-2555**

Bank Online with Confidence

100% reimbursement for unauthorized transactions in RBC Royal Bank Online Banking



For a definition of an unauthorized transactions and for full details regarding the protections and limitations of the RBC Online Banking Security Guarantee, please see your Electronic Access Agreement. This guarantee is given by Royal Banking of Canada in connection with its Online Banking service.

Cancel

Continue >

8 Create three Personal Verification Questions.

Start by reading the instructions at the top of the page. Click on the arrow at the far right in the "Question" drop-down menu to see the set of options. Choose a question you have an answer for and can remember. Type your answer in the "Answer" box. Finish all three questions and click "Continue".

Step 1 of 4

1. Personal Verification Questions Set-Up
2. Security Preferences
3. Enter Email Address
4. Congratulations

Personal Verification Questions

Please select 3 questions and enter an answer for each question.

While we recommend that you select from the questions we have provided, you also have the option to create your own.

Be sure to protect the answers to your Personal Verification Questions as you would any password:

- Don't write down or share your answers with anyone; keep this information confidential.
- Select questions with answers that are easy for you to remember but difficult for others to guess.

To learn more, please visit [About Personal Verification Questions](#).

* Required Information

Personal Verification Question 1

* Question:

* Answer: (4-20 characters)

Personal Verification Question 2

* Question:

* Answer: (4-20 characters)

Personal Verification Question 3

* Question:

* Answer: (4-20 characters)

Continue >

9 Confirm the answers to the security questions you just set up. If all is good, click “Confirm”.

Step 1 of 4

- 1. **Personal Verification Questions Set-Up**
- 2. Security Preferences
- 3. Enter Email Address
- 4. Congratulations

Personal Verification Questions Set-Up - Confirm Answers

Please re-enter your answers to the 3 Personal Verification Questions you recently created. When you're done, select "Confirm."

* Required Information

Personal Verification Question 1

Question: What was the first movie I ever saw?

* **Answer:** (4-20 characters)

Personal Verification Question 2


Question: In which city was my mother born?

* **Answer:** (4-20 characters)

Personal Verification Question 3

Question: First name of my best man at my wedding?

* **Answer:** (4-20 characters)

 **Tip**

If you get any error messages on this screen, check to make sure you entered the answers the same way you entered them in the previous step. You may need to click “Back” to repeat the previous step.



10 Decide whether or not you will be asked your personal security questions each time you sign in to Online Banking. This just adds another level of security to your account.

Read the instructions on this screen, click the check box if you want to be asked or just leave it blank if you don't, and then click “Continue”.

Step 2 of 4

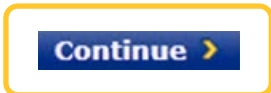
- 1. Personal Verification Questions Set-Up
- 2. **Security Preferences**
- 3. Enter Email Address
- 4. Congratulations

Security Preferences

You have created three unique PVQs (Personal Verification Questions), with answers only you would know. When you sign in to Online Banking, you will sometimes be required to answer these questions.

PVQs are a part of Sign-In Protection, an enhanced security feature designed to provide an extra barrier between your accounts and any unauthorized users. [More About Sign-In Protection](#)

Ask me at least one PVQ each time I sign in.



11 You'll need to confirm your current email address so we can assist you with any issues you experience in Online Banking, as well as keep you informed of any important information by email. Click "Continue".

Step 3 of 4

- 1. Personal Verification Questions Set-Up
- 2. Security Preferences
- 3. Enter Email Address**
- 4. Congratulations

Enter Email Address

Please enter your email address in the field below.


Providing your email will allow you to recover your Password; allow us to issue you a temporary **Email Access Code** if you are unable to answer a Personal Verification Question; or share important information updates about Online Banking with you.

Email Address:

You may update your email preferences at any time at "Profile and Preferences."

[Cancel](#) [Confirm >](#)

12 Congratulations! You're all set.
You can now view and track your money, pay bills and transfer money online. Click on "Go to Accounts" to take a look around.

 **Royal Bank** Customer Service 

MR JON HIRALRO [Sign Out](#) April 16, 2020

You're All Set

Thank you for taking the time to review and accept the Electronic Access Agreement. You'll find a link to the Agreement in your Online Banking Message Centre.

We'd also like to thank you for choosing to receive your account information electronically. While not every account can currently receive information electronically, your support as we work toward a more sustainable future is truly appreciated.

And you're always in control

If at any time you would like to review or change how you receive your account information, you can do that on the [View and Manage Documents](#) page.

[Go to Accounts](#)

 **Tip**

Now that you've enrolled in RBC Online Banking, you can install the free RBC Mobile app on your cellphone. Use the guide "How to Install the RBC Mobile App".

For more tutorials on completing banking transactions, visit rbc.com/howto.

