

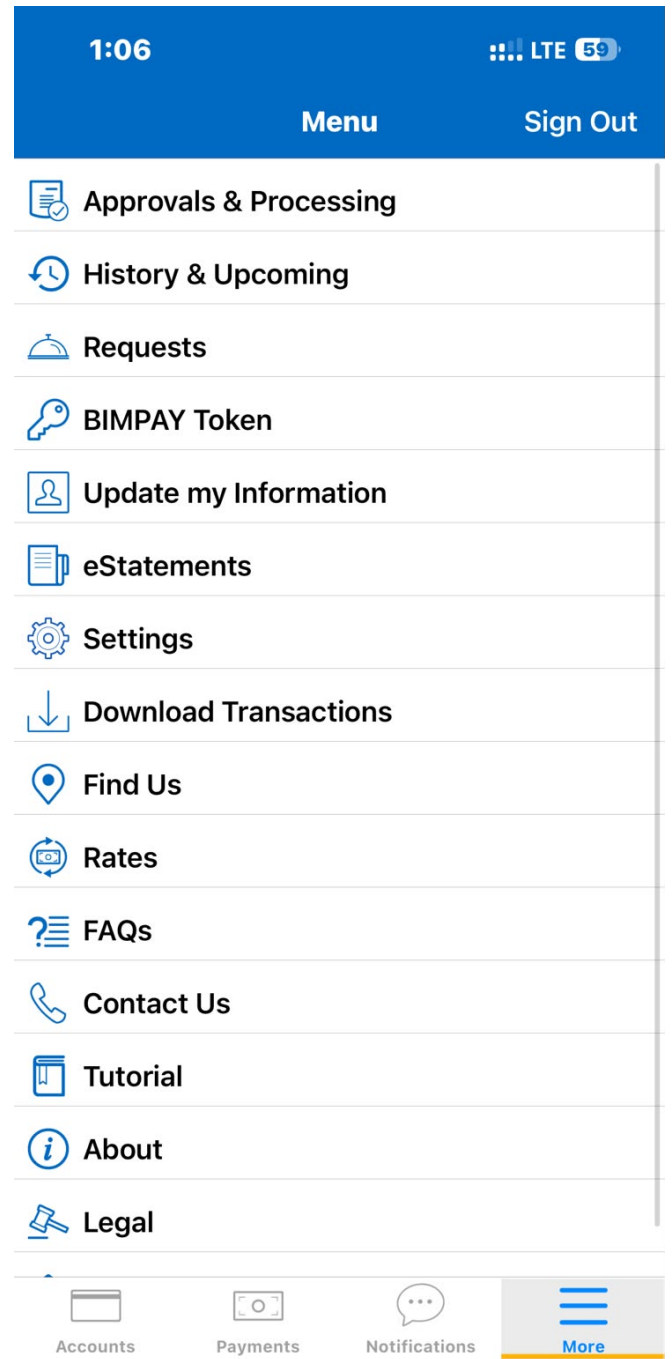
# BiMPay – Token Request



June 2026

## Step 1

Log in to Digital Banking, then open the **Menu** and select **BiMPay Token** from the list.




## Step 2

The **Link an Account** page will appear. Select your applicable account from the dropdown, then carefully review and click agree to accept the Terms and Conditions.


1:06 LTE 59

< **BIMPAY Token - Link an Account**

**Account Information**

Account 

BIMpay: Terms & Conditions

 Royal Bank

**Barbados - BiMPay Wallet Terms and Conditions**

By selecting "I Agree", you acknowledge that you have read, understand and agree to be bound by these terms and conditions for accessing your RBC Royal Bank (Barbados) Limited ("RBC") account using the BiMPay Wallet and you agree and consent to receive, accept and retain a copy of these terms and conditions in electronic format. By requesting the token from the Digital Banking Portal and inputting the token in the BiMPay Wallet, you agree to these terms. If you do not agree, you will not be able to connect your RBC account to the BiMPay Wallet.

**1. Application of Terms**

1.1 These terms and conditions, as amended from time to time ("Terms"), apply when you request a BiMPay Token to connect your Designated Account to the BiMPay Wallet. The BiMPay Wallet is a digital interface that enables you to:


- (a) link your Designated Account to the BiMPay Wallet;
- (b) initiate and receive instant payments;
- (c) make payments using QR codes and payment aliases;
- (d) store and manage payment aliases; and;
- (e) view your transaction history.


**2. Definitions**


In these Terms, the following terms have the meanings set out below. Capitalized terms not defined herein have the meanings given to them in the Electronic Banking Agreement.


**3. Token Request and Account Linking**


3.1. To link your Designated Account to the BiMPay Wallet, you must log into the Digital Banking Portal using Two-Factor Authentication. You agree not to disclose your Device Passcode, Sign-In Credentials, or other authentication credentials to any third party. RBC will not be responsible for


I accept the Agreement above and **Terms and Conditions** 

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### Step 3

Once you have selected an account and accepted the Terms and Conditions, tap **Submit** to request your BiMPay Token.

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**BIMPAY Token - Link an Account**

#### Account Information

1. You are using two-factor authentication. You agree not to disclose your Device Passcode, Sign-In Credentials, or other authentication credentials to any third party. RBC will not be responsible for any losses arising from your disclosure of such credentials.

3.2. You agree to select Sign-In Credentials and a Device Passcode that cannot be easily guessed. Credentials derived from your name, date of birth, telephone number, address, sequential numbers, or a personal identification number used with a debit or credit card are easily guessable and must not be used. No third party is permitted to know or use your Sign-In Credentials or Device Passcode. If a third party obtains access to your credentials, you shall be liable for any resulting transactions on your Designated Account.

3.3. You agree not to record your Device Passcode, Sign-In Credentials, or other authentication credentials in any manner that may make them accessible to unauthorized persons. All transactions carried out using your Device Passcode, Device, Sign-In Credentials, or other authentication credentials will be deemed to have been carried out by you.

3.4. You agree to maintain up to date security software on any device used to access the Designated Account and comply with all security guidelines issued by RBC from time to time.;

3.5. If you access the BiMPay Wallet on a device you do not own, there is a risk that your Sign-In Credentials and account information may be accessible to others. It is your sole responsibility to keep your Sign-In Credentials secure. RBC will not be responsible for any losses arising from your use of the BiMPay Wallet on a device you do not own.e) view your transaction history.

3.6. You agree to take reasonable steps to protect your electronic access device against loss or theft.;


3.7. Failure to comply with clauses 3.1 to 3.6 shall constitute gross negligence on the part and RBC reserves the right to rely on such failure as evidence in any dispute concerning an allegedly unauthorized transaction.

#### 4. Authorisation

4.1. By completing a BiMPay Token request through the Digital Banking Portal, you expressly authorize RBC to:

- (a) generate and issue a BiMPay Token associated with your Designated Account;
- (b) share your account information, including account balances, with the Central Bank of Barbados solely for the purpose of establishing the account link; and
- c) debit and credit your Designated Account for Instant Payment transactions you initiate or receive through the BiMPay Wallet.

I accept the Agreement above and **Terms and Conditions**

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**Submit**

Cancel

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## Step 4

Once your BiMPay Token appears, it will remain valid for 15 minutes. Copy and paste it into the BiMPay App to link your RBC account.

A countdown timer shows how long the token remains valid.

If the token expires while you are still on the page, you'll be promoted to generate a new token.

The screenshot shows the BiMPay app interface. At the top, the status bar displays the time 1:06, LTE signal strength, and a battery icon at 59%. Below the status bar is a blue header with a back arrow and the text "BIMPAY Token - Link an Account". Underneath the header is a light blue bar with the text "BIMPAY Token". The main content area displays the token ID "869fc8b5-e872-5435-9f81-3b37100e93f7" in a large font. Below the token ID is a blue button labeled "Copy Token". Underneath the button is the text "Code Will Expire In:" followed by a white rounded rectangle containing a blue countdown timer "14 min:57 sec". At the bottom of the screen is a navigation bar with four icons: "Accounts" (a wallet icon), "Payments" (a card icon), "Notifications" (a speech bubble icon), and "More" (a hamburger menu icon). The "More" icon is highlighted with a blue underline.

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< BIMPAY Token - Link an Account


BIMPAY Token

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