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

Enrol Now
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.

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

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”.
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 1 800 769-2665
Bank Online with Confidence
100% reimbursement for unauthorized transactions in RBC Royal Bank Online Banking
For a definition of an unauthorized transaction 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.

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: What was the first movie I ever saw? ▼
  * Answer: Gone with the wind (40 characters)

**Personal Verification Question 2**
* Question: Select a question ▼
  * Answer: (40 characters)

**Personal Verification Question 3**
* Question: Select a question ▼
  * Answer: (40 characters)
Confirm the answers to the security questions you just set up.
If all is good, click “Confirm”.

**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.

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”.
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”.

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.

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.