



RBC Express Administration

Part 1 - Set Up & Security

What is Administration?

RBC Express is a multi-user Online Banking Platform that enables Administrators to establish secure access to the accounts in a way that reflects your organization’s internal structure; as complex or simple as that structure may be. Administration allows online banking tasks to be delegated to users and to add layers of security to the release of outgoing payments.

Who are Administrators? Admins are the managers of their organization’s RBC Express online banking profile; they are responsible for the initial set up and ongoing maintenance of that profile

- Administration establishes:
 - [Users](#) (page 2) - who has access to RBC Express
 - [User Permissions](#) (page 4) - what the Users are allowed to see or do
 - [Approval Rules](#) (page 8) - the approval flow for each outgoing payment service
 - [Token](#) (page 13) - RSA Secure ID Tokens are used to approve outgoing payments, and can be made mandatory for sign in at your discretion ([Two Factor Authentication](#) (page 13) requires that all users have tokens)
- There are two types of Administrator:
 - ADMIN+** - Administrator *With* Service Access – These Admins have full access to all accounts and payment services on the platform.
 - ADMIN** - Administrator *Without* Service Access – these admins can *only* access the Administration menu to add and manage the access of other Users; they cannot view the accounts or create payments

When does Administration need to be done?

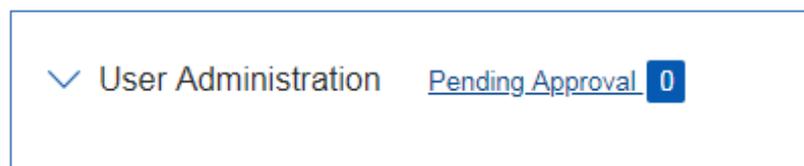
- When you are new to RBC Express
- When a new service is added
- When a new user is added
- When/If your internal payment approval process changes

Additional approval may be required:

Dual Administration means that when one Administrator establishes a security setting - an [Approval Rule](#) (page 8) or a [User Permission](#) (page 4) - a second Administrator must approve that setting

Dual Approval is mandatory for the following services:

- Wire Payments
- ACH Payment Manager
- ACH Record Manager
- File Transfer
- It is optional on all other [RBC Express services](#) (page 14)



•The second admin must sign into RBC Express they will see a “pending approval” message on their homepage (see left)

•If Dual Approval is not done: **the payment services are frozen when the rules are pending**, and users will not have access until the permission is approved.



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Part 2 - Users & User Permissions

Users & User Permissions

RBC will enroll at least two Administrators on your RBC Express profile. Those Admins have the ability to add other Admins *or* to add Users in order to delegate online banking tasks. Note: a [token](#) (page 13) is required to add new Administrators, if your organization does not use tokens kindly reach out to your RBC Relationship manager

Add a User: Start by signing into Express and Clicking on the *Administration* tab, then click on the *Manage Users and Permissions* link

The screenshot shows the RBC Express Administration interface. At the top left is the RBC logo and the text "RBC Express". To the right are links for "Help" and "Resource Centre". Below this is a blue navigation bar with tabs for "Home", "Balances, Statements & Reports", "Payments, Transfers & Deposits", and "Administration". The "Administration" tab is highlighted with a red box. Below the navigation bar, there are two columns of links. The left column is titled "User Administration" and contains links for "Manage Users and Permissions" (highlighted with a red box), "Approval Rules", "Password Reset Requests", "Order Tokens", and "More...". The right column is titled "Account Preferences" and contains links for "Nicknames", "SWIFT Account Details", and "Statement Preferences". Below these is a link for "My User Profile".

Manage Users and Permissions will display all current Users and Administrators. Use the blue *+Add User* button to add someone new

The screenshot shows the "Manage Users" interface. At the top left is the Royal Bank logo and the text "Royal Bank". To the right is the client name "RBC CMO TRAINING ENG" and a "Resource Center" link. Below this is a blue navigation bar with tabs for "Home" and "Administration". The "Administration" tab is selected. Below the navigation bar, there is a "Manage Users" section with a blue "+ Add User" button (highlighted with a red box) and a "Search Users" search bar. Below the search bar is a table with the following columns: "Name", "Sign in ID", "Last Visit", and "Permissions". The table contains three rows of user data:

Name	Sign in ID	Last Visit	Permissions
Alexandra Ptasinikas	[Redacted]	Dec. 19, 2018	ADMIN- [TOKEN]
Bob Smith	[Redacted]	Mar. 09, 2015	[User Icon] [TOKEN]
Cameron Jodoin	[Redacted]	Dec. 17, 2018	ADMIN- [TOKEN]



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In order to add your user you will need a valid email address where they can receive a registration email

Add User

All fields are required unless marked optional.

[Walk Me Through >](#)

First Name **Last Name**

Username

Sign in ID/Email **Confirm Sign in ID/Email**

Recovery email same as sign in ID

Mobile Phone (optional)

Select language preference for alerts

English French

[Save Profile](#) [Cancel and Return to Manage Users](#)

✓ 's registration was successful. They will receive an email with registration instructions. Please copy down their temporary password below and share it with them.

Here's their temporary password:

q%7C0F=y

Confirm that you've stored Test Trainer's passcode in a secure place so you can give it to them.

[Continue](#)

The User will need this password to sign in for the first time (Note: this password will expire in 10 days)

This user needs access to service permissions

Assign Test Trainer with permissions so they can access services and accounts.

[Assign Permissions](#) [Return to Manage Users](#)

For a new User you will be prompted to assign permissions

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For an existing user, click on their name or the user icon 

Bob Smith
bobsmith@bank.com

View/Edit Bob Smith's
Details

You will be presented with 3 options:

Permission type (i)

Individual

Group

Administrator

Individual	<p>Individual User access is customized based on the tasks required for their role in the organization. This option allows you to select the services and accounts individually</p> <p>For example:</p> <ul style="list-style-type: none"> • User (s) who can view accounts only Or • Who can initiate payments but require approval Or • Fully independent users (view, create and approve) Or • Any combination of these
Group	<p>You can create a template of permissions, which can then be applied to multiple users (see also Copy Permissions, on the next page)</p>
Administrator	<p>In some cases you may need the user to act as an Administrator on the site. In this case you have two choices:</p> <ul style="list-style-type: none"> • ADMIN - Admin Without Service Access – cannot view accounts, or create payments can only manage the access of Users and create and approve Payment Approval Rules • ADMIN+ - Admin With Service Access - will give them administration <i>and</i> full access to <i>all</i> services, including the ability to approve payments (payment approval ability can be restricted by Advanced Approval Rules see page 11)



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Individual Permissions

When you choose individual you are presented with 3 drop down Menus

Permission type ⓘ

Individual Group Administrator

Add Available Services **1** View/Edit Assigned Services **2** Copy Permissions **3**

Pick a service from this list Pick a service from this list

1	Add Available Services - will list any services to which this user does not yet have access. Select services from this list to assign them to the user
2	View/Edit Assigned Services – will show services already assigned to this user (for new users this will be blank). Select services from this list to modify the user access
3	Copy Permissions - from an existing user on your list

For new Users start with the Add Available Services drop down

Permission type ⓘ

Individual Group Administrator

Add Available Services ⓘ View/Edit Assigned Services ⓘ

Pick a service from this list Pick a service from this list Copy Permissions

- Account Images
- Account Transfers
- ACH Payment Manager**
- ACH Record Manager
- Administration
- Balance Reporting
- Bill Payments
- File Transfer
- Moneris - Merchant Direct

To review or update Bob Smith's permissions, select one of the assigned or available services above.

Descriptions of each [RBC Express Service](#) and their common uses can be found on page 14

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When a service is chosen, for example a view service like *Balance Reporting*, a permission chart appears below:

1	The rows on the left list the accounts
2	The columns along the top are the types of reports or items this user can view
3	For some services, there will be a grey scroll bar on the bottom of the chart
	Click the blue assign button to confirm the access being added to this User
	Use the Return button to go back to the main User list page

The services that allow Users to view accounts will have similar permission charts to the one above; there will be a list of all account numbers available to view and an Admin must check the boxes to reflect the intended access. To find out which services allow the user to view, check the [Services](#) list on page 14.

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If the service you have selected involves payments:

Pick a service from this list ▼ Wire Payment ▼ Copy Permissions ▼

Edit Wire Payment Permissions¹

User's Permissions by Account

Accounts ¹			One-time Payments ²				
Account #	Account Name	Account Type	Create a Wire Payment	Create a Wire Payment Using Template	Approve a Wire Payment	Modify a Wire Payment	Import Wire Payment Instructor
00002-1198928	CDN General	CAD Business Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
00002-1198944	CDN Expenses	CAD Business Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
00002-1198951	CDN Miscellaneous	CAD Business Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
00002-1198969	CDN East Coast Pay	CAD Business Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
00002-4025748	USD General	USD Business Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save Cancel Return to Manage Users ³

- 1** The rows on the left list the accounts
- 2** The columns along the top are the actions the user can take: Create, Modify, Approve, View reports
- 3** For some services, there will be a grey scroll bar on the bottom of the chart to view the remaining permissions



Approve Permissions: If a user is given approval permissions they can be included in the [Approval Rules](#) (page 8). This means they could be able to approve independently or they could be one of multiple approvers depending on how your rules have been established.

Tokens (page 13) : some services require Tokens to approve payments: ACH Direct Payments & Deposits, File transfer, and Wire Payments all fall into this category

Dual Administration (page 1): Additional approval may be required for these settings



Part 3 - Approval Rules

Approval Rules

The Approval Rules rule outline the approval flow for outgoing transactions and must be established for each payment service *before* payments can be sent. The Approval Rules can be as simple or a complex as your internal organization structure requires.

If you have been enrolled for any of the following payments services, you will need to create a rule:

- **Account Transfers**
- **ACH Direct Payments & Deposits ***
- **Bill Payments**
- **File Transfer ***
- **Wire Payments ***

* [Dual Administration](#) (page 1) is mandatory for these services, and optional on all others.

For a [description](#) of each of these services see page 15.

To set up the Approval Rules begin by clicking on *Administration*, then choose *Approval Rules* from under the User Administration heading:

The screenshot shows the RBC Express Administration navigation menu. The 'Administration' tab is highlighted with a red box. Under the 'User Administration' section, the 'Approval Rules' link is also highlighted with a red box. Other visible links include 'Manage Users and Permissions', 'Password Reset Requests', 'Order Tokens', 'More...', 'Account Preferences', 'Nicknames', 'SWIFT Account Details', 'Statement Preferences', 'My User Profile', 'Change Password', 'Message Centre', 'Manage Security Questions', 'Global Service Alert Settings', and 'View User Alerts'.



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On the approval Rules page there is a drop down menu which lists each transaction type
A rule **must** be established for each transaction type **before** payments can be sent

Once a service is chosen you will be presented with frequency and rule type options:

Certain payment types (account transfers, Bill Payments and Wire Payments) have 2 different rules for difference frequencies:

Non- recurring: refers to a one- time payment

Recurring: refers to payments that are always the same amount and which are repeated on a regularly scheduled basis (daily, weekly, bi-weekly, or monthly)

In establishing the rules, there are two main types:

Basic set up (page 10) – is ideal for clients whose payment approvers all have the same approval ability

Advanced set up (page 11)– allows for a more structured approval flow: by organizing approvers into 3 groups and creating rules based on the groups

Note: an “approver” can be an Admin+ or user with permission to approve



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Advanced Approval Rules

Advanced Set Up

Allows for a more structured approval process and/or to restrict the approval ability of Admin+

Unassigned Approvers

<ul style="list-style-type: none"> Cari Mclean David Sisson Denise Dunea Diane Dayman Emmet Feeney Gabe Stubbs Janice Newton Jeannie Loo Kyla DeCourcy Maurice Michaud Robin Farquharson <li style="background-color: #0070C0; color: white;">Ruth Nkrumah Sarah Robertson 	<div style="margin-bottom: 10px;">></div> <div style="margin-bottom: 10px;"><</div> <div style="margin-bottom: 10px;">></div> <div style="margin-bottom: 10px;"><</div> <div style="margin-bottom: 10px;">></div> <div style="margin-bottom: 10px;"><</div>	<p>Group A Nickname <input type="text"/></p> <div style="border: 1px solid #ccc; padding: 2px;"> Alexandra Ptasinskas Cameron Jodoin </div> <p>Group B Nickname <input type="text"/></p> <div style="border: 1px solid #ccc; padding: 2px;"> Kylie Mather Lucie Goudreault </div> <p>Group C Nickname <input type="text"/></p> <div style="border: 1px solid #ccc; height: 40px;"></div>
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To switch to Basic Set up for establishing the Approval Rules [Click Here](#).

Save

Back

Step 1 : Approval Groups

The unassigned approvers box will show all approvers, organize them into the Groups A, B and, C on the right to include them in the approval process. Anyone left in the unassigned approvers box will *not* be able to approve payments of this type.

Note: approvers in this scenario refers to anyone with the Admin+ role and/or Users whose [permissions](#) (page 4) allow them to approve. If someone is missing from the list return to the user permissions section and confirm that their permission have been granted and approved by a second administrator.

Notes:

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Advanced Setup - Default Rules
 The Approval Groups were successfully saved

Service: **Account Transfers - Non-Recurring Account Transfers**

Groups

Group A Nickname	Group B Nickname	Group C Nickname
Alexandra Ptasinikas Cameron Jodoin	Kylie Mather Lucie Goudreault	Ruth Nkrumah Sarah Robertson

Default Rules

Amount Range	Group A Nickname	Group B Nickname	Group C Nickname
From: 0,10 To: []	Rule 1=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 2=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 3=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
From: [] To: []	Rule 1=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 2=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 3=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
From: [] To: []	Rule 1=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 2=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		
	OR		
	Rule 3=> 0 ▼ User(s) + 0 ▼ User(s) + 0 ▼ User(s)		

Step 2: Amounts and number of Approvers

Using your groups and the default rules chart, outline you internal approval process

1	the Groups you created on the previous page are listed here, and correspond with the 3 columns of the rule chart
2	The chart allows for up to 3 amount ranges, it is not necessary to use all 3
3	In between the group columns are + symbols which allows for combinations of groups for example A + B. between the 3 rules is the word OR which allows for two rules to apply at the same time for example A OR B
4	within each amount range up to 3 rules can apply, it is not necessary to use all 3

[Dual Administration](#) (page 1): Additional approval may be required for these settings

Notes:

Part 4 - Tokens

RSA SecurID Tokens



Tokens have two functions on RBC Express:

1. **Payment approval** - along with your regular password, the 6 digit number on the front of the token will be entered to approve outgoing payments (Wires, ACH Direct Payments & Deposits, File Transfer)
2. **Two Factor Authentication** – refers to the use of a token and password to sign into RBC Express. This is an optional additional security feature for your login. If your organization enabled Two Factor Authentication it will apply to all Users and Admins and each person will need to enter their token number and password each time they sign in

How to Assign a token:

Each user has a token indicator beside their name, click to assign a token

The screenshot shows the 'Manage Users' interface. At the top, there is a search bar labeled 'Search Users' and a '+ Add User' button. Below this is a table with columns for Name, Sign in ID, Last Visit, and Permissions. A red box highlights the 'TOKEN' indicator next to each user's name, along with an 'Assign token' button at the bottom of the list.

Name	Sign in ID	Last Visit	Permissions	Token Indicator
Alexandra Prasinikas	[blurred]	Jun. 27, 2018	ADMIN+	TOKEN
Bob Smith	[blurred]	Mar. 09, 2015	[blurred]	TOKEN
Cameron Jodoin	[blurred]	Jun. 26, 2018	ADMIN+	TOKEN
David Sisson	[blurred]	Jun. 23, 2018	ADMIN+	TOKEN
Denise Dunea	[blurred]	Jun. 22, 2018	ADMIN+	TOKEN
Diane Dayman	[blurred]	Jun. 27, 2018	ADMIN+	TOKEN
Gabe Stubbs	[blurred]	Jun. 12, 2017	ADMIN+	TOKEN

Tokens are listed by their 9 – digit serial number which is printed on the back of the device

This screenshot shows the 'Available Tokens' dropdown menu. It contains a search field with the text 'Select or search for a Token' and a dropdown arrow. Below the search field are two buttons: 'Assign' and 'Order Tokens'.

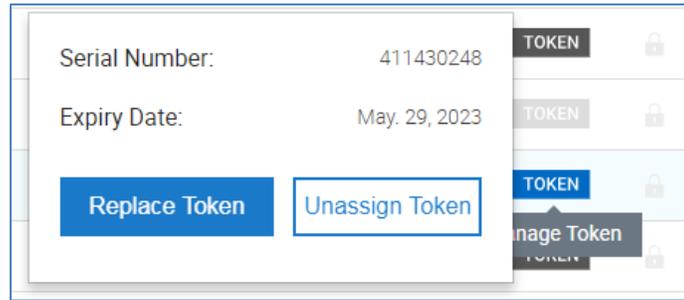
This screenshot shows the 'Available Tokens' dropdown menu with a list of tokens. The list has two columns: 'Serial #' and 'Expiry Date'. The tokens listed are:

Serial #	Expiry Date
150579872	Jan. 30, 2020
145217218	Feb. 27, 2019

This screenshot shows the 'Available Tokens' dropdown menu with the token '145217218' selected. Below the dropdown are two buttons: 'Assign' and 'Order Tokens'.

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Tokens can be assigned and unassigned easily with this same Token button:



Notes:

Part 5 - RBC Express Services

Service Name	Function	Description
Account Images	View	Images of cheques that have been processed
Account Transfers	Payments	Transfers within your internal accounts
ACH Payment Manager	Payments	The ACH Payment Manager is used to manage payments uploaded through either File Transfer or Record Manager. It can be used to add payments to an existing file, to modify/delete future dated payments or trace/reverse completed payments. This services uses a 10-digit client number to indicate whether you are sending out payments PDB / PDS - Direct Deposits (examples: payroll, vendors, suppliers) or receiving payments PAP / PAD - Pre-authorized Payments (examples: rent, leases, fees/dues) To learn more: ACH Payment Manager
ACH Record Manager	Payments	The ACH Record Manager allows you to save records of your regular Payees or Payers and submit payment files (batches of payments) This services uses a 10-digit client number to indicate whether you are sending out payments PDB / PDS - Direct Deposits (examples: payroll, vendors, suppliers) or receiving payments PAP / PAD - Pre-authorized Payments (examples: rent, leases, fees/dues) To learn more: ACH Record Manager
Administration	-	The ability to add users, assign their permissions, create approval rules, assign tokens or approve administrative settings created by other Admins
Cheque Pro	Cheque Processing (incoming)	Using a cheque scanner create cheque deposits without going to the branch



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Chargeback Reporting	View	Chargebacks are items deposited into a business deposit account that have been returned resulting in a debit from that account. Items include cheques, Money orders and traveler's cheques
Bill Payments	Payments	Pay Canadian companies that have enrolled with RBC as online payees. Typically this is used for paying utilities: internet, telephone, hydro, or credit cards you hold with RBC or other financial institutions
Balance Reporting	View	View current account balances and download recent transaction details. (6 month history)
File Transfer	Payments	Upload and Download files: Upload files for ACH PAP or PDS, and/or Payee Match Download Balance and transaction reports
Incoming Wires	View	View details of Wires that are sent into your accounts- Full Sender name, Reference Numbers etc.
Lockbox	View	View images of cheque and other documents that have been mailed to your RBC LockBox
Moneris – Merchant Direct	-	Link to the sign in page for Moneris Merchant Direct services
RBC Payee Match	Cheque Processing (outgoing)	Cheque fraud mitigation tool where users can view and decide on items that have been flagged as exceptions. Exceptions are flagged based on cheque details that your organization uploads to RBC before issuing the cheques
RBC Statements	View	View the Month end Statement in a PDF format (7 year history)
Stop Payments	Cheque Processing (outgoing)	Place a Stop request on a Cheque or Preauthorized Payment that has been written against your accounts
Wire Payments	Payments	Send funds anywhere in the world; Canada, USA, Asia, Africa or Europe, up to 50 different currencies