Getting Started Guide for RSA SecurID Hardware Tokens

Protecting your company's financial information is of utmost importance to us at RBC Royal Bank®. As an RBC Express® online banking client, your information is protected by multi-level security features and state of the art encryption including, for some users, access to a rigorous "two-factor" security process using RSA SecurID® tokens.

The purpose of this document is to serve as a client manual on how to use Hard Tokens.

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RSA SecurID hardware Tokens

The RSA SecurID hardware token is a small device that has a numeric Liquid Crystal Display (LCD) showing a unique, one-time sequence of numbers.

No software is required and no user maintenance or battery replacement is necessary. RSA SecurID tokens have a four-year lifespan. Standard fees will apply when a replacement token is issued. Refer to the RBC Express Resource Centre → References → Pricing, for details.

The use of a RSA SecurID token in combination with a user's password is called "two-factor authentication". This means the user must enter two credentials commonly referred to as "something you know" (a password) and "something you have" (in this case, a token value)

Who needs tokens?

❖ Users who have permission to approve payments using RBC Express Wire Payments, ACH Direct Payments & Deposits or SWIFT Payments
❖ Users who have permission to upload (submit) or approve files using RBC Express File Transfer

Optionally

❖ Users who have permission to approve bill payments.
❖ All users will be required to enter a token value each time they sign in to RBC Express if your company has opted for two-factor token authentication at time of sign in to RBC Express. To ensure that you can continue accessing RBC Express online banking without interruption, please follow the instructions provided to you by your sales representative.

Responsibility for security

Keep tokens secure. The physical security of the RSA SecurID tokens is important to ensure the security of RBC Express online banking. Every token holder is required to keep the token in their possession at all times. Tokens and token values are not to be shared.

Service Administrator responsibilities

As a RBC Express Service Administrator, you are responsible for adding users and assigning them RSA SecurID tokens.

# How to assign a Token to a User

Select Manage users and Permissions from the Administration tab
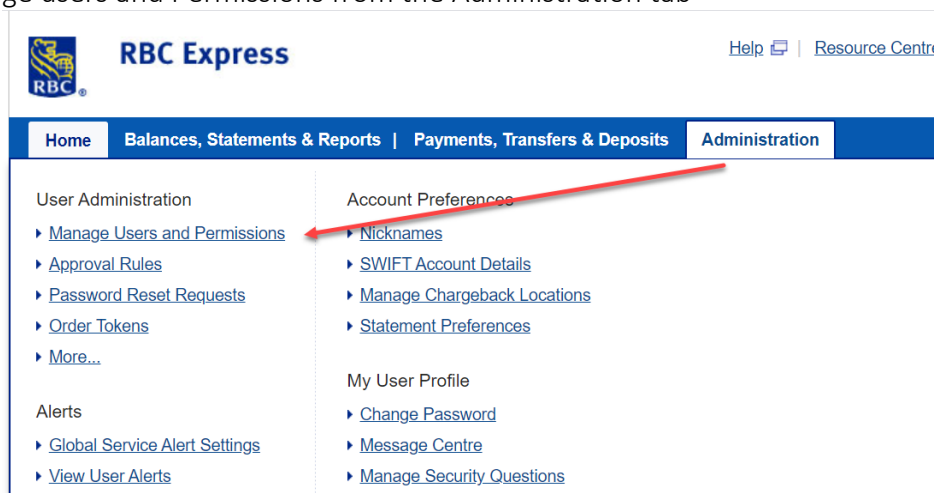
Select Manage Users from the Administration menu. A list of all Users will be displayed. Locate the User to whom you wish to assign a Token and click the Token icon on the right hand side of the page.
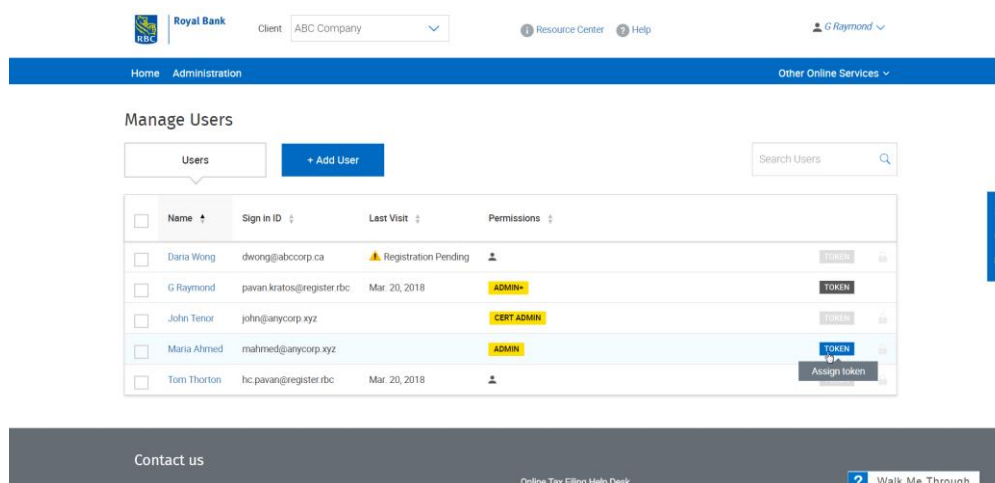
From the list of unassigned Tokens, select the appropriate Token serial number that you wish to assign to the selected User (the serial Token number is printed on the back of the physical Token). Select Assign.
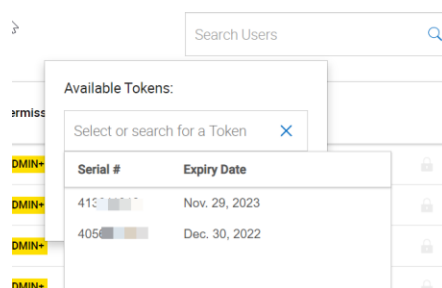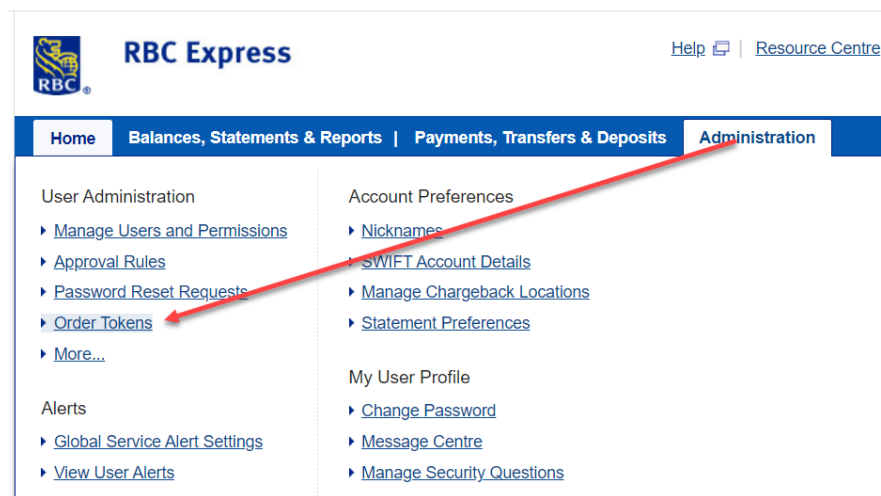
Click Assign
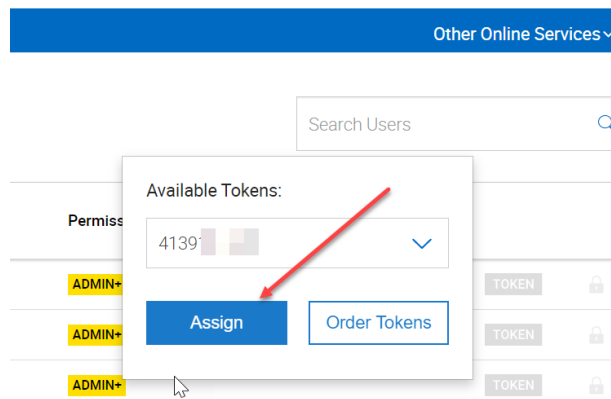
How to order additional or replacement tokens

From the RBC Express Administration tab select Order Tokens

Complete the applicable sections to order your tokens

Should a token fail due to a manufacturer's defect, you will be requested to return the defective token and we will replace the token free of charge. For lost or damaged tokens, a replacement fee will apply.

Instructions for using RSA SecurID tokens

When two-factor authentication is required, you will be asked for your credentials. The Sign in field will already be populated with your RBC Express online banking sign in name. You will be asked to provide your personal password and the current token value displayed in the RSA SecurID LCD window.

For more information

If you have any questions, please call the RBC Express online banking Client Support Centre at 1-800-769-2535, International Support +1-416-974-3334.