

SecurID[®] Soft Tokens User Guide

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Introduction

Protecting your company's financial information is a top priority for 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 SecurID[®] Software Tokens.

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

1.0: Service Administrators Responsibility

1.1: Assigning a Soft Token

There are 5 easy steps to add a user with a soft token. To get started, the RBC Express Service Administrator must have an existing RBC SecurID Hard Token in order to assign a Soft Token to a user.

Step 1: • Sign in to RBC Express.	<page-header></page-header>
 Step 2: From the Manage Users page, identify the user you want to assign the Soft Token to, then click on the Soft Token icon. 	Royal Bank Court Cherror Administration Manage Users • Add User Search Users Centrol In Name 1 Sign in 0 1 Lest Vist 1 Permissions 1 Image Users • Add User Search Users Centrol
Step 3: • Click the "Set up soft token".	

 Step 4: To initiate the request, authenticate yourself by entering your SecurID Token details. 	Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password
	Cancel Continue
Step 5:	Soft Tokon Addad
• Write down the verification code and share it with the user.	Please ask sign in and set up the soft token. For security purposes, they have 24 hours to complete this process.
 Ask the user to log in to RBC Express and set up their Soft Token 	We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person:
	Verification Code 731996 I confirm that I've written down the verification code and will share it with the user.
Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Back to Accounts

1.2: Managing Soft Tokens

In addition to assigning Soft Tokens, Service Administrators can perform the following activities:

1.2.1: Transfer Token to a New Device

 Step 1: Sign into RBC Express From the "Manage Users" page, click on Soft Token icon Step 2: Eind the Options menu to "Transfer token to a 	Reyal Bank Conc
new device".	Manage Soft Token Series Number Satur Article Satur Article Article Satur Article Satur Brender Token Brender Token
Step 3: • Click "Continue" to confirm the Soft Token transfer	Confirm Soft Token Transfer will no longer be able to verify their identity with their current mobile device. They'll need to sign in and set up the soft token again on a new one. Cancel Continue
Step 4: • To start the transfer, first authenticate yourself by entering your SecurID Token details to initiate the transfer request	K Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password Cancel Continue

 Step 5: Write down the verification code and share it with the user by phone or in person Ask the user to log in to RBC Express and set up the Soft Token 	Soft Token Ready for Transfer Please ask to sign in and set up the soft token on their new mobile device. For security purposes, they have 24 hours to complete this process. We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person: Verification Code 088864
Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	I confirm that I have written down the verification code and will share it with the user. Back to Accounts

1.2.2: Reset Token

Service Administrators can reset a user's Soft Token. This function will allow the user to set up a new Soft Token PIN and will also unlock their Soft Token

 Step 1: Sign into RBC Express From the "Manage Users" page, click on Soft Token icon 	Reysil Back Clear Home Additional Manage Users - Add User Inners + Bigs is D Lead Valit Permissions Inners + Bigs is D Add User Control
Step 2: • Find and click on the options menu to "Reset Token"	

 Step 3: To start the reset token process, first authenticate yourself by entering your SecurID Token details to initiate the transfer request 	K Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password Cancel Continue
 Step 4: Click "Continue" to confirm the Soft Token reset 	Confirm Soft Token Reset You'll unlock the soft token. will need to sign in and set a new token PIN for their mobile device. Cancel Continue
 Step 5: Write down the verification code and share it with the user by phone or in person Ask the user to log in to RBC Express and complete the set up the reset the Soft Token PIN. Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Soft Token Reset You've unlocked the soft token. Please ask to sign in and set a new token PIN. For security purposes, they have 24 hours to complete this process. We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person: Verification Code 829699 I confirm that I've written down the verification code and will share it with the user.
	Close

1.2.3: Remove Token

Step 1:	Reyal Bank Clarat V @Pressure Canter V
Sign into RBC Express	Norme Administration Other Duline Services - Manage Users + Add User Search Users Q
 From the "Manage Users" page, click on Soft Token icon 	Neme * Sign in D : Last Vait : Permissione : ·
Step 2:	Regel land Q
 Find the Options menu to "Remove Token" 	863
	Seried Nember Statute Active Statute Active Active Control Unred Nember Unred Nember Statute Active Active Control Between active dama to be access key services. If the token a body or hery'r henring todder sund it, tesent the create the control its with PRI after. No exite the set will apply. Transfer token, to a new achies Beset Bencon, Token
Step 3:	×
 Click "Continue" to confirm the Soft Token removal 	Confirm Soft Token Removal User1 One will no longer be able to verify their identity with their mobile device.
	Cancel Continue
Step 4:	×
Click "Close"	Soft Token Removed User1 One can no longer verify their identity with their mobile device.
	Close

1.3 Expiring Soft Tokens

Soft Tokens will expire after 5 years. Follow the steps to manage setting up new Soft Tokens for your users. You must remove the expiring Soft Token first and then add a New Soft Token.

There are 3 types of expiring Soft Tokens:

- 1. Users with Soft Tokens expiring
- 2. Service Administrators with Soft Tokens expiring dual admin set up
- 3. Service Administrators with Soft Tokens expiring single admin set up

Note: Expiring Soft Tokens may impact your business' process with not being able to approve payments. Please ensure when you are notified of Users/Service Administrators with Soft Token expiry that you act immediately.

1.3.1 Users with Soft Tokens expiring	
 Step 1: Sign into RBC Express From the "Manage Users" page, locate the User from the menu listing with the Icon displayed beside the Soft Token button 	Reyal Bank Cient Other Ontine Services Hone Add User Other Ontine Services Manage Users • Add User Search Users Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Last Vost : Permissions : Image In D : Permissions : Permis
 Step 2: Roll you mouse over to see details of expiring date and click on Soft Token button to manage your Soft Token for this User 	J10 j the Step 12, 2020 L Depited on Kup 30, 3024 Soldert to Manage
 Step 3: After clicking Soft Token button the Manage Soft Token provide option to "Remove Token" 	Image: Source
 Step 4: Click "Continue" to confirm the Soft Token removal 	

	Confirm Soft Token Removal User1 One will no longer be able to verify their identity with their mobile device. Cancel Continue
Step 5: • Click "Close"	Soft Token Removed User1 One can no longer verify their identity with their mobile device. Close
Step 6: • From the Manage Users page, locate the User from the menu, click on Soft Token icon for that User	Manage Users Add User Search Users Q Nmme ? Sign in ID ; Last Visit ; Permissions ; Image: addition Dipred A DOT TROOM Image: addition Dipred A Image: addition Dipred A Image: addition Dipred Image: addition Dipr
Step 7: • Click the "Set up soft token.	<page-header></page-header>

Step 8: • To initiate the request, authenticate yourself by entering your SecurID Token details.	Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password Cancel Continue
Step 9:	×
 Write down the verification code and share it with the user. Ask the user to log in to RBC Express and act up their Soft Takan 	Soft Token Added Please ask sign in and set up the soft token. For security purposes, they have 24 hours to complete this process. We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person:
Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Verification Code 731996 I confirm that I've written down the verification code and will share it with the user. Back to Accounts
1.3.2 Service Administrators with Soft Token	s expiring - dual admin set up
 Step 1: Sign into RBC Express From the "Manage Users" page, locate the Service Administrator from the menu, click on Soft Token icon for that Service Administrator 	Reyal Bank Citert Citert Descourse Greater Rest hit however 1 Home Administration Other Online Structure Citert Colline Structure Manage Users • Add Uher Search Ubers Citert Colline Structure Name * Bogs in D (Last Yout (Permissions (Admin One • Add 12, 2024 Admin Bost Colline Structure • Manage Users • Market Bost (Citert Colline Structure) • Manage Users • Market Bost (Citert Colline Structure)
 Find the Options menu to "Remove Token" 	State Desce Seriel Number State A state into the passed by they have identity with them mobile dunces. In creaters an one the passed by your ast a new baken. PM after. Ho entra the state is will apply. Transfer to them is locked or they have identity. PM after the ones the sum will apply. Transfer to them is new define. Rest Tables Rest Tables Rest Tables Rest Tables

Step 3:	
 Click "Continue" to confirm the Soft Token removal 	Confirm Soft Token Removal User1 One will no longer be able to verify their identity with their mobile device.
	Cancel Continue
Step 4:	
Click "Close"	Soft Token Removed
	User1 One can no longer verify their identity with their mobile device.
	Close
Step 5:	Manage Users +Adjuar Seen toes Q
• From the Manage Users page, , locate the Service Administrator from the menu, click on Soft Token icon for that Service Administrator	Name * Segn in D : Last Virit : Permissions : Ducktor representation Integration format Integration format Image results of the second se
Step 6:	Terrer by a fact.
Click the "Set up soft token".	Back
	Addra a Soft Token Addra a soft token lets werky meri dentity with ther mobile device. It creaters are non-time password they can use to access key services. Both tokens are included at no additional cost to you. Addra and token, a let of 800 per token will be charged a set us, and then again at mineral overy file yours bareable. Prease contact the Cash Management Heppoles. for Linter assistance.
Step 7:	×
To initiate the request, authenticate yourself by entering your SecurID Token details.	Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password
	Cancel Continue

Step 8:	
 Write down the verification code and share it with the Service Administrator. Ask the Service Administrator to log in to RBC Express and set up their Soft Token Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Soft Token Added Prease ask in gin in and set up the soft token. For society proposes, they have 24 hours to complete this process. Well ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person: Verification Code 731996 In Confirm that I've written down the verification code and will share it with the user. Back to Accounts
1.3.3 Service Administrators with Soft Token Step 1:	is expiring - single admin set up
• Sign into RBC Express, From the Manage Users page, identify the Service Admin with the expiring Soft Token	Manage Users + Add User Search Users Q Name + Sign in D + Last Visit + Permissions +
You must assign yourself a hard token in order to complete this process.	A comprovery expression Nevr 15, 2023 2 SOFT Comproversion
There 2 options available:	Select or search for a Taken X
 Does your site have Available Hard Tokens? Click on Token Icon to see if you can assign Hard Token to the Service Administrator 	41000000 Oct 30 30205 411 Mary 30 2025 4170000000 Mary 30 2025 411 Mary 30 2025 411 Mary 30 2025 41 Mary 30 2025 41 Mary 30 2025
 If you do NOT have any Hard Tokens on your site, please contact RBC Express Online Banking Client Support Centre for a temporary hard token read out. 	
RBC Express Online Banking Client Support Centre: 1-800-769-2535 International Support : +1-416-974-3334	
Once you have the Hard Token in place, click on Soft Token icon for that Service Administrator	Manage Users Addition Sametic Users C Image: 1 Registration figures Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1 Image: 1
Step 2:	

Token"	Back Manage Soft Token
	Serial Namber Active Status Active A soft bisher late, acree free password they can use to access key services. It creates a cree free password they can use to access key services. If the bases is locked of they're having trouble using a reset I to erase the current settings. They can set a new steller PH after. No exits lets will apply. Transfer: Users to base the settings. They can set a new steller PH after. No exits lets will apply. Beset Dates Beset Dates
 Step 3: Click "Continue" to confirm the Soft Token removal 	Confirm Soft Token Removal User1 One will no longer be able to verify their identity with their mobile device. Cancel Continue
Step 4: • Click "Close"	Soft Token Removed User1 One can no longer verify their identity with their mobile device. Close
 Step 5: From the Manage Users page, , locate the User from the menu, click on Soft Token icon for that User 	Manage Users Aut How Search How Q
Step 6: Click the "Set up soft token".	

To initiate the request, authenticate yourself by entering your SecurID Token details.	Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password Cancel Continue
Step 8:	× Soft Token Added
• Write down the verification code and share it with the Service Administrator.	Please ask sign in and set up the soft token. For security purposes, they have 24 hours to complete this process.
 Ask the Service Administrator to log in to RBC Express and set up their Soft Token 	We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person:
	I confirm that I've written down the verification code and will share it with the user.
Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Back to Accounts
Step 7: To initiate the request, authenticate yourself by entering your SecurID Token details.	Before You Continue We need to verify your identity. Check the password on your soft or hard token and enter it below. Token Password Enter Token Password Cancel Continue
Step 8:	×
• Write down the verification code and share it with the Service Administrator.	Soft Token Added Please ask sign in and set up the soft token. For security purposes, they have 24 hours to complete this process.
 Ask the Service Administrator to log in to RBC Express and set up their Soft Token 	We'll ask to verify their identity when they sign in. Write down this code and share it with them by phone or in-person: Verification Code 731996 I confirm that I've written down the verification code and will share it with the user.
Note: For security purposes, the user will have 24 hours to set up their Soft Token or you will need to provide them with a new verification code.	Back to Accounts

2.0: RBC Express Users

2.1: Setting up a Soft Token

Check out the following aid:

Guide to Set up Soft Tokens on your iOS Device

 Step 1: Log in to RBC Express Check the link beside the "Message Centre" for alerts. Click on "Set up a Soft Token". Note: If you don't see the "Set up a Soft Token" link, contact your Administrator to add a Soft Token to your account. 	RBC Express Back to BBC Business Banking Hele P Resource Centre P Buge Owt Home Balances, Statements & Reports Payments, Transfers & Deposits Administration Other Colline, Services C Welcome,
Step 2: • Click on the "Set Up Now" button	Set Up a Soft Token Your banking administrator has added a soft token to your account. This will replace your hard token if you have one. Setting up a soft token lets you verify your identity with your mobile device. It creates a one-time password you can use to access key services. For security purposes, you have limited time to complete this process. Try setting up as soon as possible. You'll need your mobile device to continue. Remind Me Later Set Up Now

 Step 3: Verify your identity by entering the verification code you received from your Administrator. Click on the "Continue" button. Note: If your verification code is not working, contact your Administrator. They will reset your token and send you a new	Before You Continue We need to verify your identity. Check the verification code from your banking administrator and enter it below. Verification Code Enter verification code
Step 4: • The next steps will give you instructions for how to	Continue RSA Authenticator (SecurID) ×
 Download the SecurID app to your mobile device. Download the SecurID app to your mobile device. Do this by visiting the app store on your mobile device. Search for the SecurID app and click to download. 	Choose a device
Important: You must have your mobile device handy while you follow the instructions on your screen.	
Step 5:	
Once RSA SecurID has been downloaded, click "Continue".	

 Step 6: Set your PIN. You will need this PIN every time you use the app. Note: If you forget the PIN, you will need to contact your Administrator to reset it. 	but us wat
 Step 7: Register your device: Follow the instructions on your screen. 	Ser up with tower Register Your Device What incide device are you using? Android Pierce
Step 8: • From within the SecurID app on your mobile device, either: • Scan the QR Code with your mobile device camera, or • Enter the URL found on your screen into the SecurID mobile app	<page-header><page-header><text><section-header><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></section-header></text></page-header></page-header>
Step 9: • Confirmation of your Soft Token registration	<section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header>

Step 10:	
Test your token password	You've Set Up Your Soft Token
Open the SecurID app on your mobile device	We recommend testing your soft token to make sure it's working. Open the app and enter your PIN for a password to try out below:
Enter your SecurID PIN (created in step 6)	You've successfully tested your soft token. Each time we ask to verify your identity, open the app and enter your PNI for a passeord.
 A token password will be generated by the SecurID app 	
Enter this token password on your screen.	
Note: If your token password is not working, please contact you Administer to reset your token)	Back to Accounts

3.0: Transitioning From Hard to Soft Token

The Service Administrator can assign anyone who is actively using the hardware version of the SecurID token with a software token (or Soft Token). The process is initiated by the service administrator. The RBC Express user must also complete the steps below to set up their Soft Token.

Service Administrator:	User:
Important: Must have an existing RBC SecurID Hard Token in order to perform these activities	Important: Must have your mobile device handy while you follow the instructions on your screen.
 Log in to RBC Express From the Manage Users page, locate the user you want to assign a Soft Token Click on the Soft Token Icon Enter your SecurID credentials Provide the verification code details to the requested user with instructions to log in to RBC Express and complete the process If a user has an existing Hard Token, you must remove it from their profile. Once the user activates their Soft 	 Log in to RBC Express and click on the SecureID icon located on the landing page Click on the "Set Up Now" button Verify your identity by entering the verification code received from your Administrator Follow the instructions for how to set up the Soft Token on your mobile device. <i>Important: You must have your mobile device handy while you follow the instructions on your screen.</i> Download the SecurID app to your mobile device. Set up your PIN
Token, they will no longer be able to use their Hard Token	 Register your device You will receive confirmation that your Soft Token registration is complete

4.0: Frequently Asked Questions

Why should I use a software token rather than a hardware token?

Answer: In general, software tokens have certain advantages over hardware tokens. For example, they can't be lost, they can be automatically updated with the latest security standards, and they can be distributed to users on demand, anywhere in the world. Having a Soft Token eliminates the need to carry around an additional piece of hardware, and Soft Tokens have been incorporated into most smartphones in the form of an app.

Do all service administrators need a Hard Token to assign a Soft Token?

Answer: Yes. Service Administrators must currently have a Hard Token to assign new tokens and for transfer requests.

Who needs tokens?

Answer:

- Tokens must be used (Hard or Soft Tokens) by Users who have **permission to approve payments** using:
 - RBC Express Wire Payments
 - ACH Direct Payments & Deposits
 - SWIFT Payments
 - o Bill 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.
- At Sign In (Only Hard Tokens can be used for this option) : If your company has opted for two-factor token authentication at the time of sign in to RBC Express, all users will be required to enter a token value each time they sign in. To ensure that you can continue accessing RBC Express Online Banking without interruption, please follow the instructions provided to you by your sales representative.

How soon can we get a Soft Token?

Answer: Access to a Soft Token is immediate, providing both the Service Administrator and user co-ordinate efforts in forwarding and applying the verification code within a 24-hour timeframe.

I haven't received the Soft Token activation code. What do I do now?

Answer: Please contact your Service Administrator and ask them to resend the activation code. If you are an existing Access user who has logged in using the software token, you will not receive an activation code.

Note to Security Administrators: To resend an activation code, go to "Edit User", select "User", and click on "Resend Activation Code". You should always check if the end user's mobile device number is correct in Administration-Credential Management.

Why can't I input my PIN Code?

Answer: Double tap PIN box to pull up keyboard from there enter the PIN code.

If PIN is incorrect or locks out (what to do)?

Answer: PIN reset in RSA will generate a token whether your PIN is correct or not --even a blank RSA entry will generate an 8 digit code for you to enter. But because you haven't entered the PIN correctly, it won't let you proceed.

Please note that Pin Reset and Transfer Token functions also unlock the user's soft token if it has been locked by the user due to numerous invalid attempts. Client admins can also see the status of the user's token on the Manage Token screen.

Contact Details 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.