



SecurID® Soft Tokens User Guide

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Introduction:

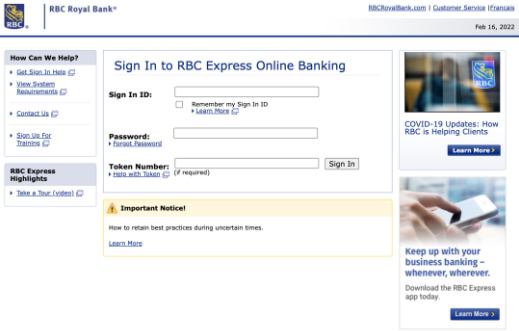
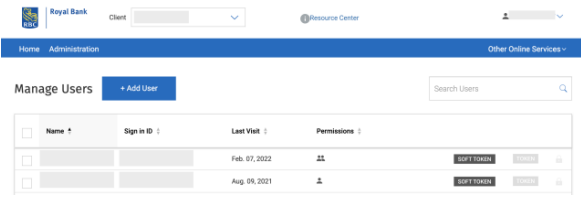
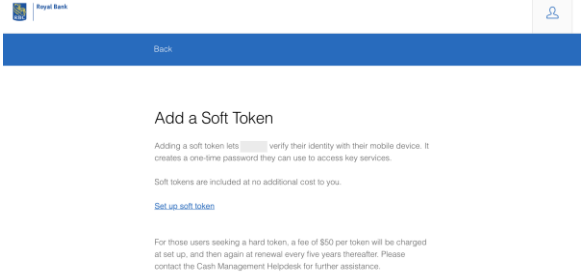
Protecting your company's financial information is a top priority for us at RBC Royal Bank®. As an RBC Express® online banking client, your information is protected by multi-level security features and state of the art encryption including, for some users, access to a rigorous “two-factor” security process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

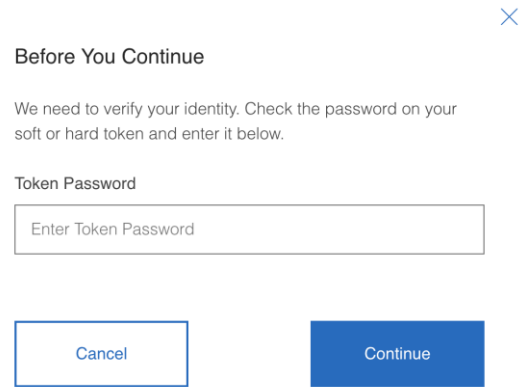
1.1: Assigning a Soft Token.

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 Token in order to assign a Soft Token to a user.

<p>Step 1:</p> <ul style="list-style-type: none">• Sign in to RBC Express.	
<p>Step 2:</p> <ul style="list-style-type: none">• From the Manage Users page, identify the user you want to assign the Soft Token to, then click on the Soft Token icon.	
<p>Step 3:</p> <ul style="list-style-type: none">• Click the “Set up soft token”.	

Step 4:

- To initiate the request, authenticate yourself by entering your SecurID Token details.



Before You Continue ✕

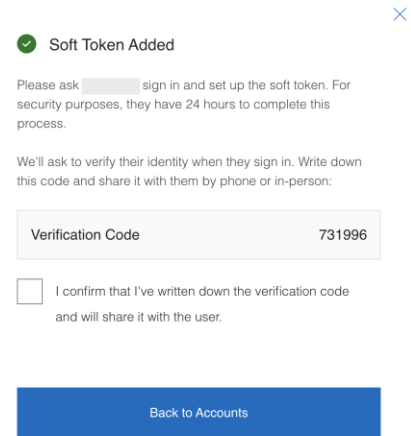
We need to verify your identity. Check the password on your soft or hard token and enter it below.

Token Password

Step 5:

- Write down the verification code and share it with the user.
- Ask the user 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 ✕

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:

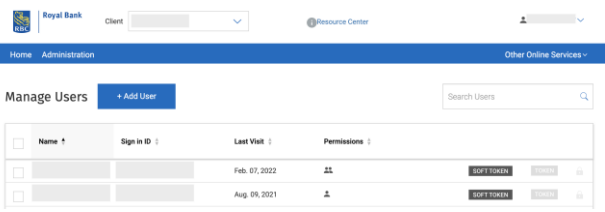
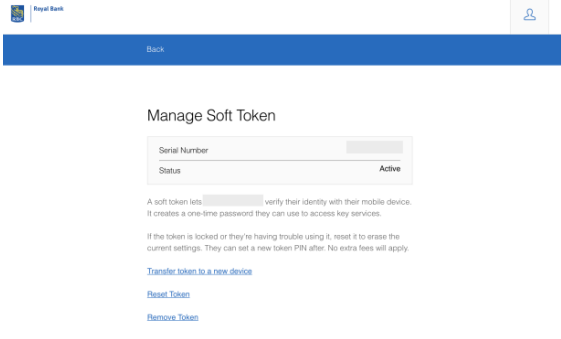
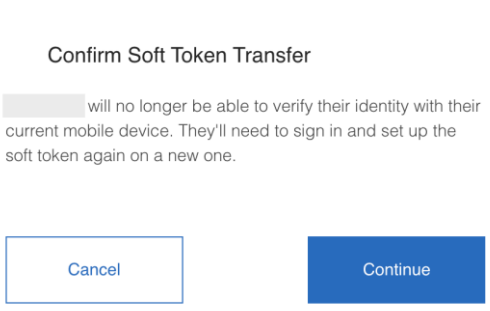
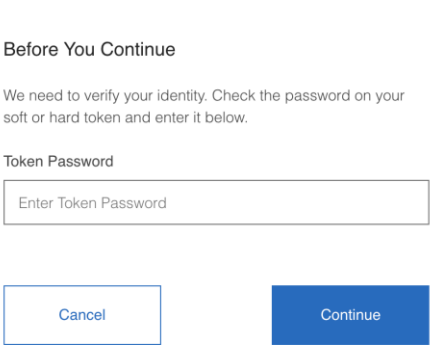
Verification Code	731996
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I confirm that I've written down the verification code and will share it with the user.

1.2: Managing Soft Tokens.

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

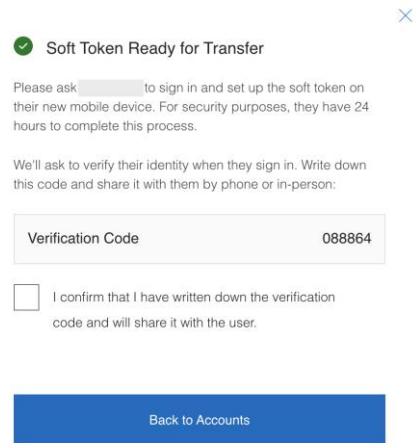
1.2.1: Transfer Token to a New Device :

<p>Step 1:</p> <ul style="list-style-type: none"> • Sign into RBC Express • From the “Manage Users” page, click on Soft Token icon 	
<p>Step 2:</p> <ul style="list-style-type: none"> • Find the Options menu to “Transfer token to a new device”. 	
<p>Step 3:</p> <ul style="list-style-type: none"> • Click “Continue” to confirm the Soft Token transfer 	
<p>Step 4:</p> <ul style="list-style-type: none"> • To start the transfer, first authenticate yourself by entering your SecurID Token details to initiate the transfer request 	

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

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.

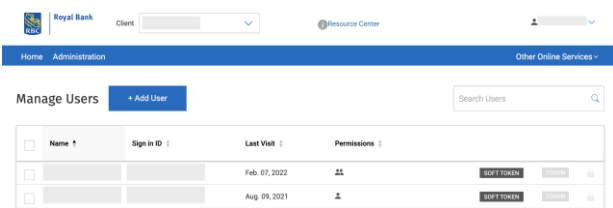


1.2.2: Reset Token.

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

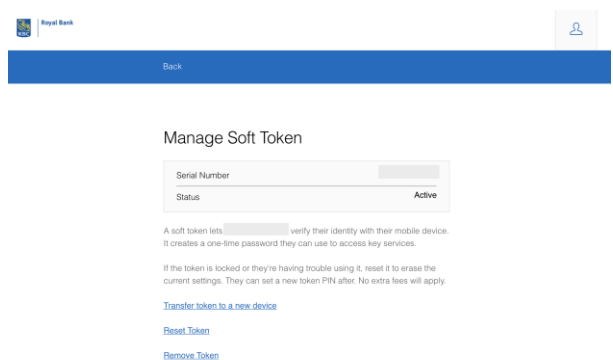
Step 1:

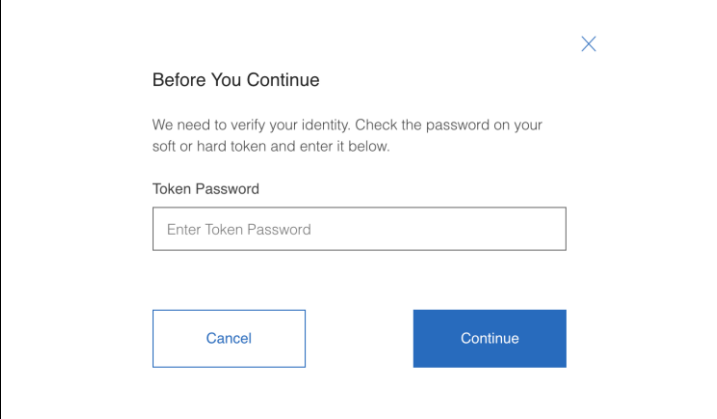
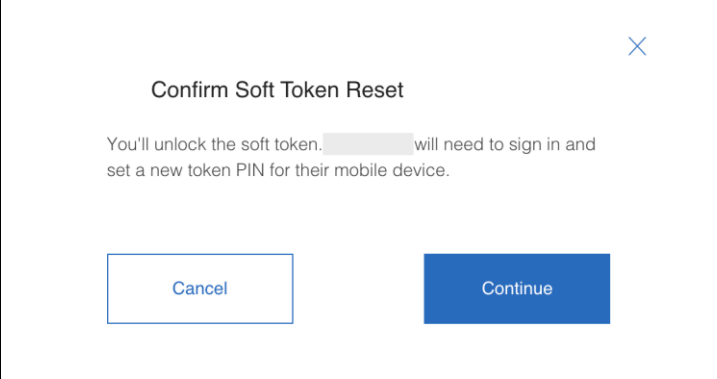
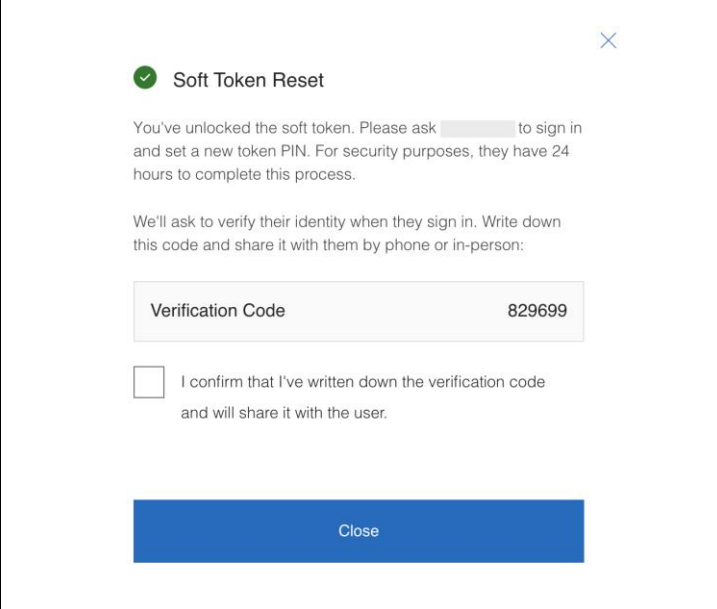
- Sign into RBC Express
- From the "Manage Users" page, click on Soft Token icon



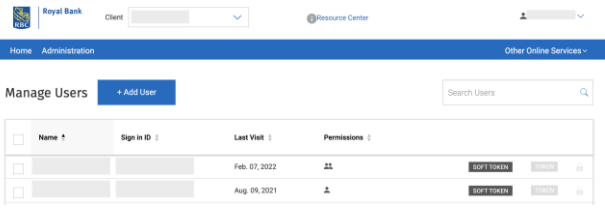
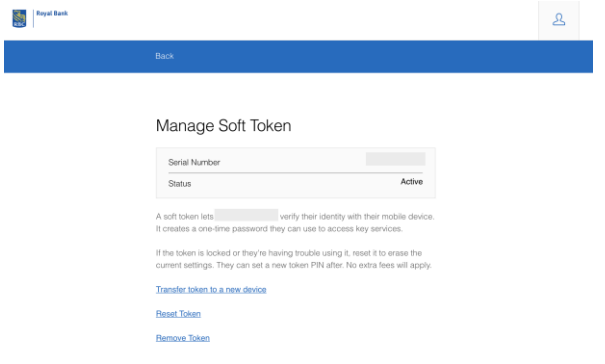
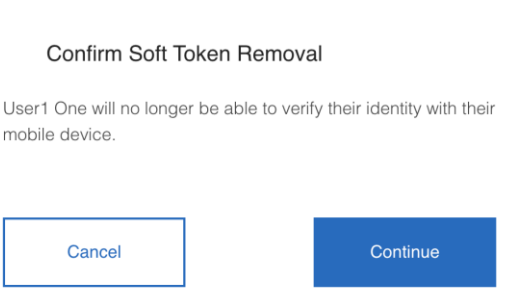
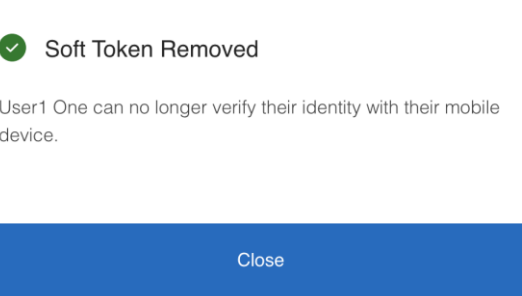
Step 2:

- Find and click on the options menu to "Reset Token"



<p>Step 3:</p> <ul style="list-style-type: none"> To start the reset token process, first authenticate yourself by entering your SecurID Token details to initiate the transfer request 	
<p>Step 4:</p> <ul style="list-style-type: none"> Click "Continue" to confirm the Soft Token reset 	
<p>Step 5:</p> <ul style="list-style-type: none"> 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. <p><i>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></p>	

1.2.3: Remove Token.

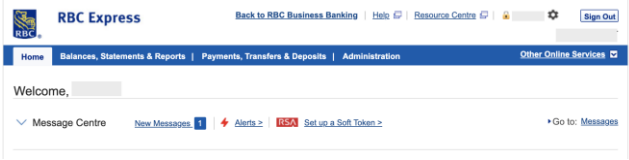
<p>Step 1:</p> <ul style="list-style-type: none">• Sign into RBC Express• From the “Manage Users” page, click on Soft Token icon	
<p>Step 2:</p> <ul style="list-style-type: none">• Find the Options menu to “Remove Token”	
<p>Step 3:</p> <ul style="list-style-type: none">• Click “Continue” to confirm the Soft Token removal	
<p>Step 4:</p> <ul style="list-style-type: none">• Click “Close”	

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](#)

<p>Step 1:</p> <ul style="list-style-type: none">• Log in to RBC Express• Check the link beside the “Message Centre” for alerts. Click on “Set up a Soft Token”. <p><i>Note: If you don't see the “Set up a Soft Token” link, contact your Administrator to add a Soft Token to your account.</i></p>	 <p>The screenshot shows the RBC Express user interface. At the top, there is a navigation bar with the RBC logo, 'RBC Express', and links for 'Back to RBC Business Banking', 'Help', 'Resource Centre', and 'Sign Out'. Below this is a secondary navigation bar with 'Home', 'Balances, Statements & Reports', 'Payments, Transfers & Deposits', 'Administration', and 'Other Online Services'. The main content area displays a 'Welcome,' message and a 'Message Centre' section with a dropdown arrow. To the right of the Message Centre, there are links for 'New Messages 1', 'Alerts >', and 'Set up a Soft Token >'. A 'Go to: Messages' link is also visible on the far right.</p>
<p>Step 2:</p> <ul style="list-style-type: none">• Click on the “Set Up Now” button	<p>Set Up a Soft Token</p> <p>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.</p> <p>For security purposes, you have limited time to complete this process. Try setting up as soon as possible.</p> <p>You'll need your mobile device to continue.</p> <p>Remind Me Later Set Up Now</p>

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 verification code.

Before You Continue

We need to verify your identity. Check the verification code from your banking administrator and enter it below.

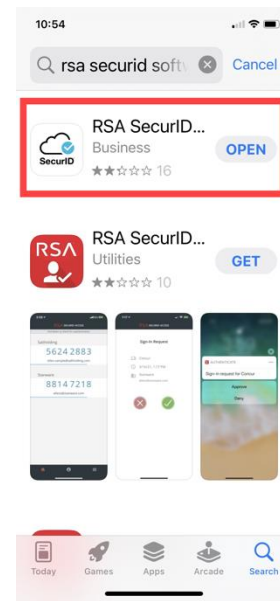
Verification Code

Continue

Step 4:

- The next steps will give you instructions for how to set up the Soft Token on 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.

Important: You must have your mobile device handy while you follow the instructions on your screen.

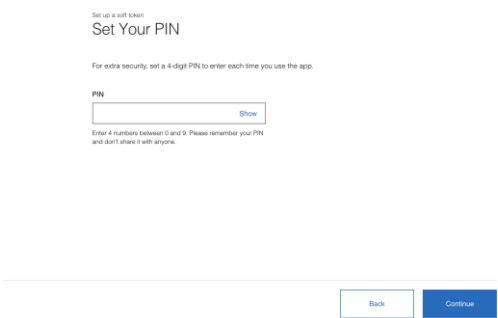
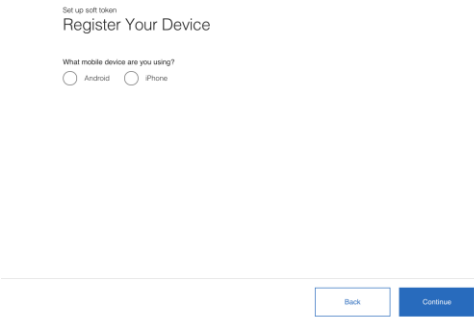
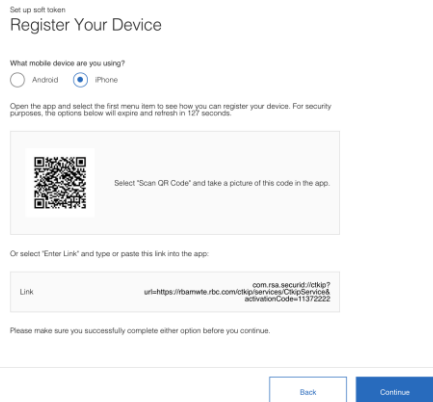
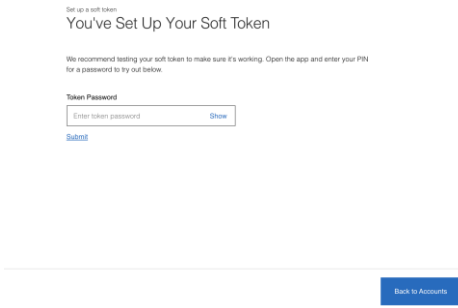


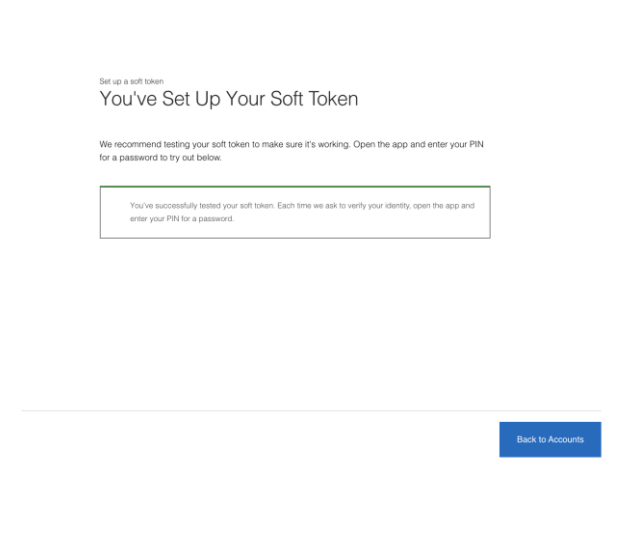
Step 5:

- Once RSA SecurID has been downloaded, click “Continue”.

Set up soft token
Download the RSA SecurID Software
Token App on Your Mobile Device




<p>Step 6:</p> <ul style="list-style-type: none"> Set your PIN. You will need this PIN every time you use the app. <p><i>Note: If you forget the PIN, you will need to contact your Administrator to reset it.</i></p>	
<p>Step 7:</p> <ul style="list-style-type: none"> Register your device: Follow the instructions on your screen. 	
<p>Step 8:</p> <ul style="list-style-type: none"> From within the SecurID app on your mobile device, either: <ul style="list-style-type: none"> Scan the QR Code with your mobile device camera, or Enter the URL found on your screen into the SecurID mobile app 	
<p>Step 9:</p> <ul style="list-style-type: none"> Confirmation of your Soft Token registration 	

<p>Step 10:</p> <p>Test your token password</p> <ul style="list-style-type: none"> • Open the SecurID app on your mobile device • Enter your SecurID PIN (created in step 6) • A token password will be generated by the SecurID app • Enter this token password on your screen. <p><i>Note: If your token password is not working, please contact your Administer to reset your token)</i></p>	 <p>Set up a soft token You've Set Up Your Soft Token</p> <p>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.</p> <p>You've successfully tested your soft token. Each time we ask to verify your identity, open the app and enter your PIN for a password.</p> <p>Back to Accounts</p>
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3.0: Transitioning From Hard to Soft Token.

A Security 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:
<p>Important: Must have an existing RBC SecurID Hard Token in order to perform these activities</p>	<p>Important: Must have your mobile device handy while you follow the instructions on your screen.</p>
<ul style="list-style-type: none"> ▪ 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 Token, they will no longer be able to use their Hard Token <p>Click here for more detailed steps</p>	<ul style="list-style-type: none"> • 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. <p><i>Important: You must have your mobile device handy while you follow the instructions on your screen.</i></p> <ul style="list-style-type: none"> • Download the SecurID app to your mobile device. • Set up your PIN • Register your device • You will receive confirmation that your Soft Token registration is complete <p>Click here for more detailed steps</p>

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:

- Users who have permission to approve payments using:
 - RBC Express Wire Payments
 - ACH Direct Payments & Deposits
 - SWIFT Payments
 - 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: 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 Security 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.