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Introduction

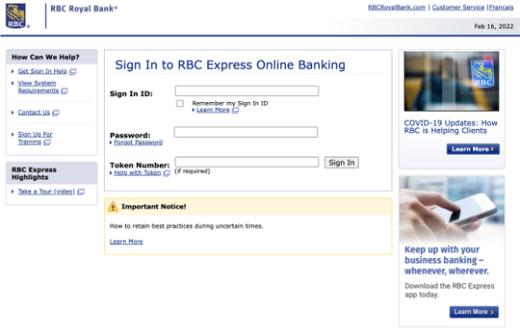
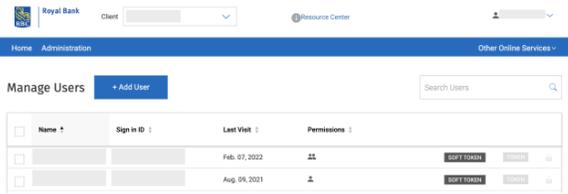
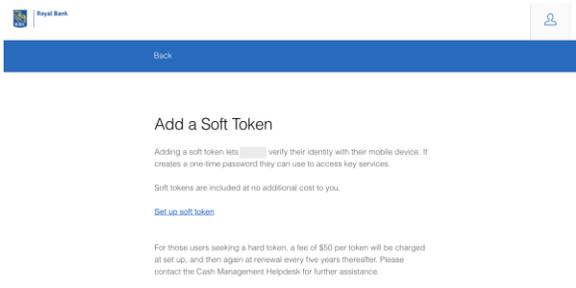
Protecting your company’s financial information is a top priority for us at RBC Royal Bank®. As an RBC Express® online banking client, your information is protected by multi-level security features and state of the art encryption including, for some users, access to a rigorous “two-factor” security process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

<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

Enter Token Password

Cancel

Continue

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 [redacted] 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

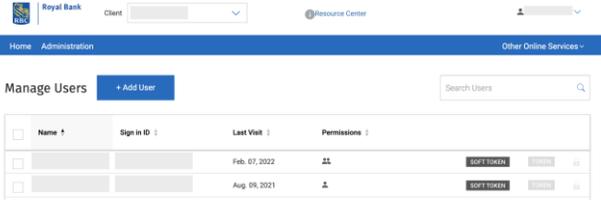
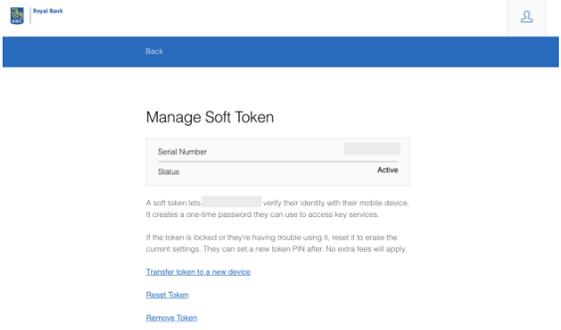
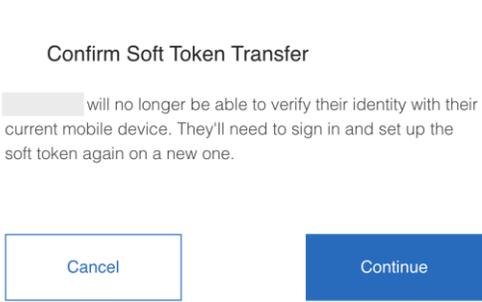
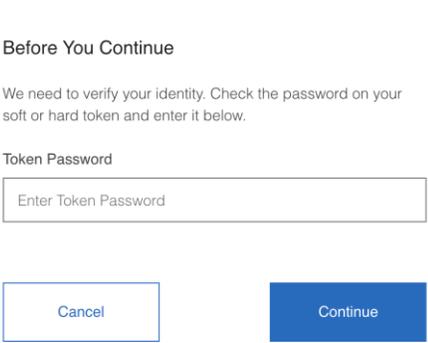
I confirm that I've written down the verification code and will share it with the user.

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

<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.

Soft Token Ready for Transfer

Please ask [redacted] 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

I confirm that I have written down the verification code and will share it with the user.

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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

Royal Bank Client [redacted] Resource Center [redacted]

Home Administration Other Online Services

Manage Users + Add User Search Users

Name	Sign in ID	Last Visit	Permissions
[redacted]	[redacted]	Feb. 07, 2022	ALL SOFT TOKEN [icon]
[redacted]	[redacted]	Aug. 09, 2021	SOFT TOKEN [icon]

Step 2:

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

Royal Bank [redacted]

Back

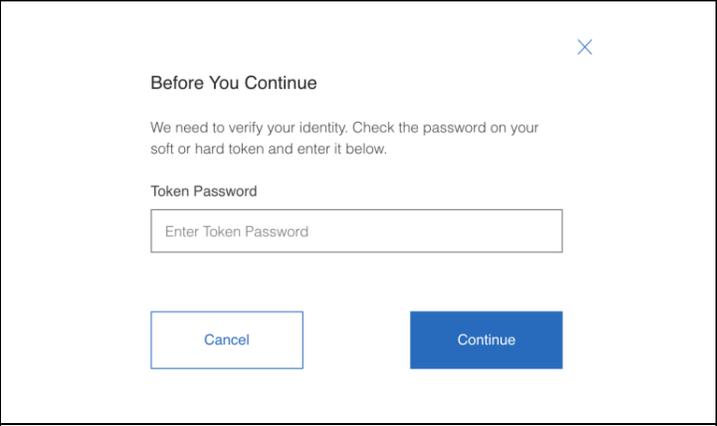
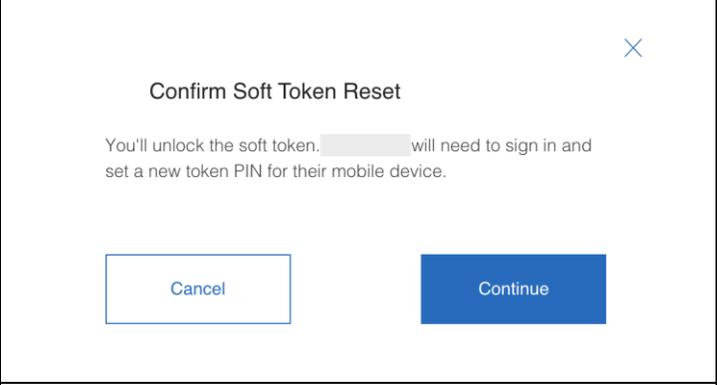
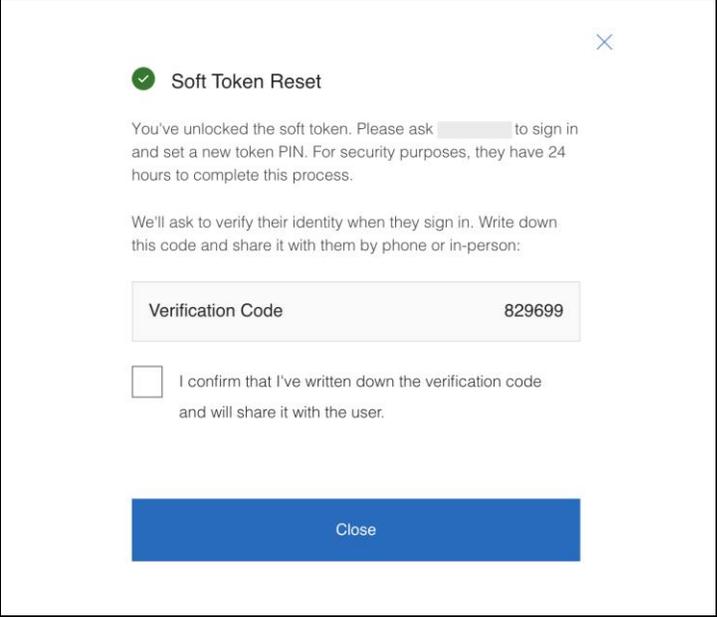
Manage Soft Token

Serial Number [redacted]
Status: Active

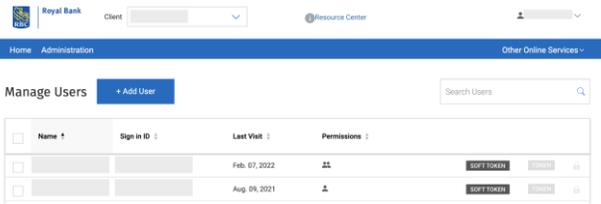
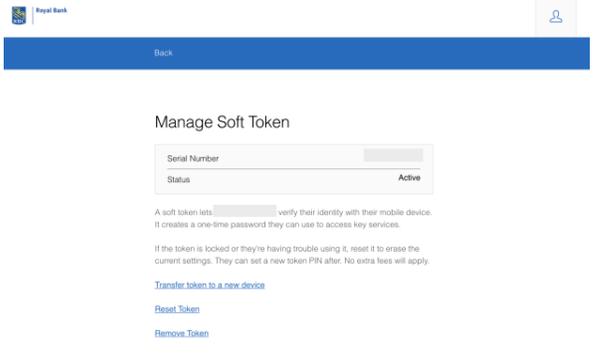
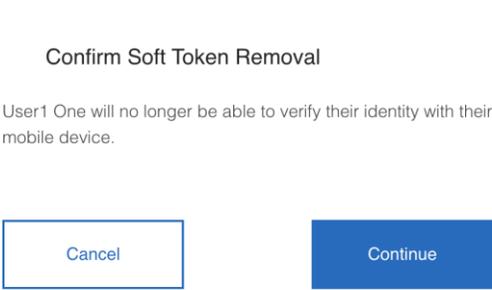
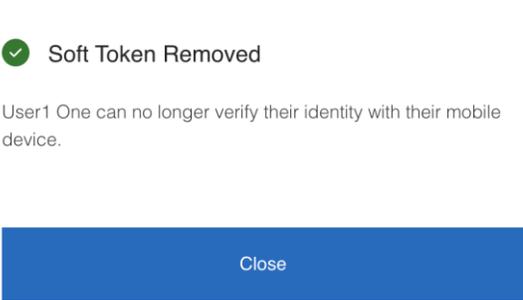
A soft token lets [redacted] verify their identity with their mobile device. It creates a one-time password they can use to access key services.

If the token is locked or they're having trouble using it, reset it to erase the current settings. They can set a new token PIN after. No extra fees will apply.

[Transfer token to a new device](#)
[Reset Token](#)
[Remove 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”	

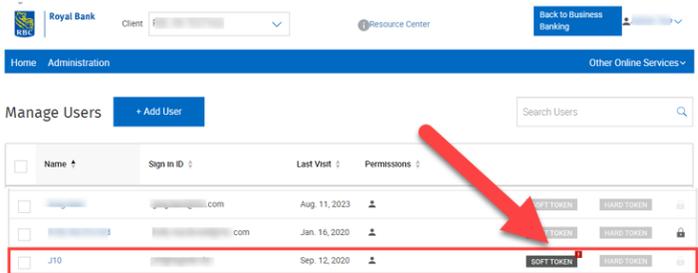
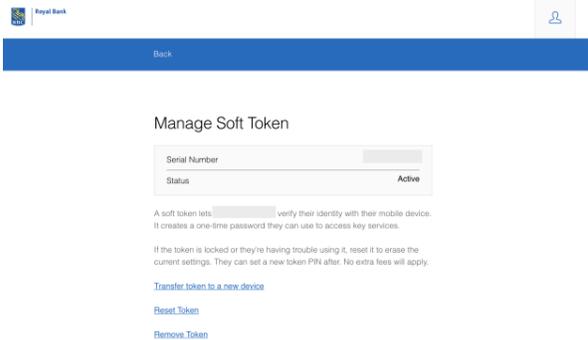
1.3 Expiring Soft Tokens

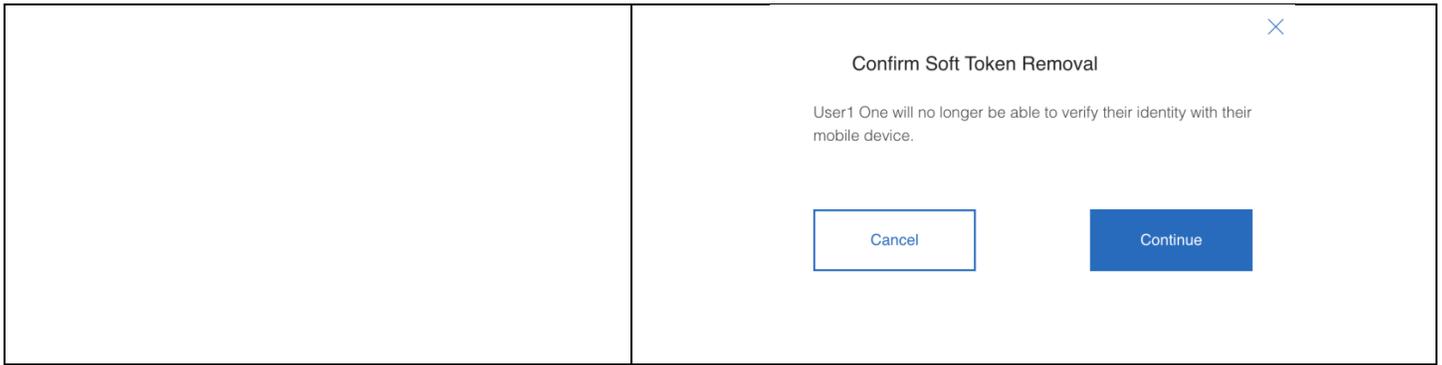
Soft Tokens will expire after 5 years. Follow the steps to manage setting up new Soft Tokens for your users. You must remove the expiring Soft Token first and then add a New Soft Token.

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](#)

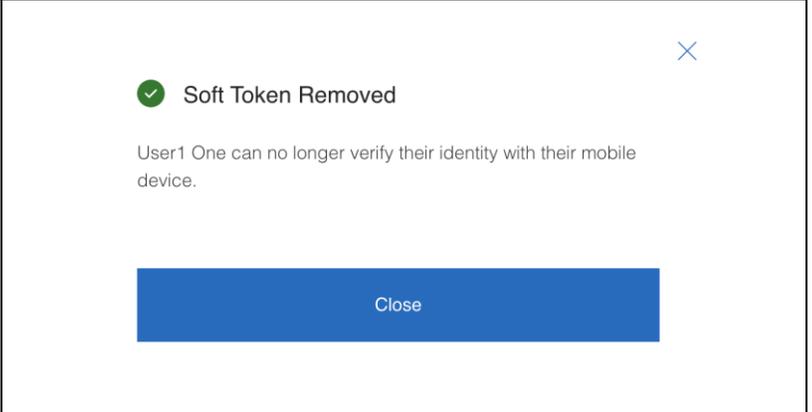
Note: Expiring Soft Tokens may impact your business' process with not being able to approve payments. Please ensure when you are notified of Users/Service Administrators with Soft Token expiry that you act immediately.

1.3.1 Users with Soft Tokens expiring	
<p>Step 1:</p> <ul style="list-style-type: none"> • 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 	
<p>Step 2:</p> <ul style="list-style-type: none"> • Roll you mouse over to see details of expiring date and click on Soft Token button to manage your Soft Token for this User 	
<p>Step 3:</p> <ul style="list-style-type: none"> • After clicking Soft Token button the Manage Soft Token provide option to “Remove Token” 	
<p>Step 4:</p> <ul style="list-style-type: none"> • Click “Continue” to confirm the Soft Token removal 	



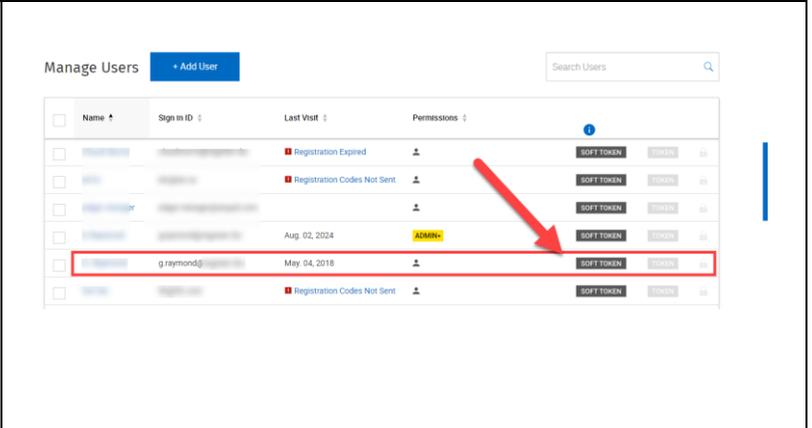
Step 5:

- Click "Close"



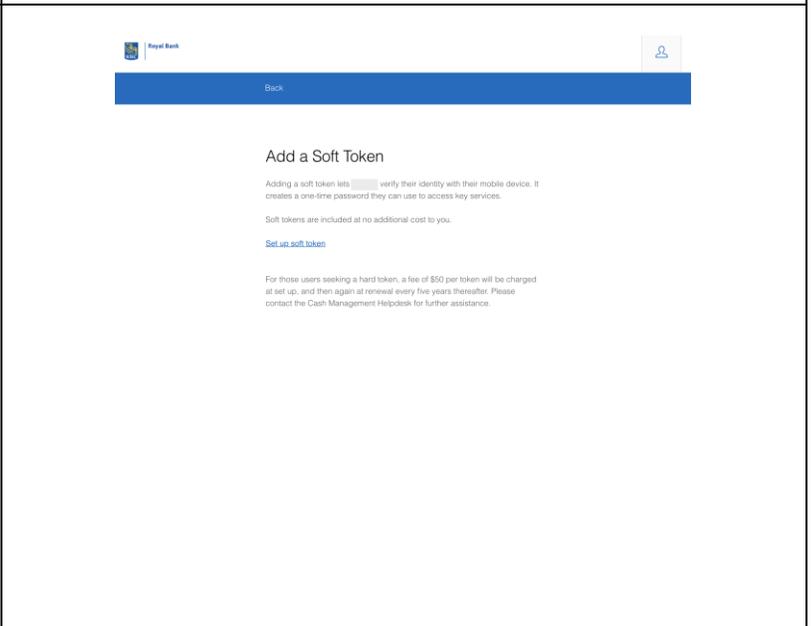
Step 6:

- From the Manage Users page, locate the User from the menu, click on Soft Token icon for that User



Step 7:

- Click the "Set up soft token."



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 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 [redacted] 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

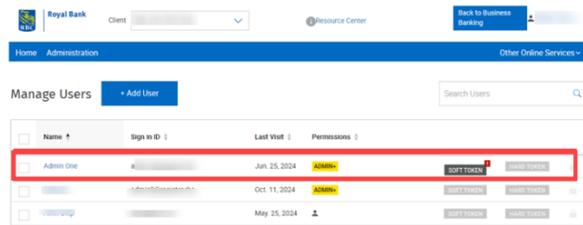
I confirm that I've written down the verification code and will share it with the user.

Back to Accounts

1.3.2 Service Administrators with Soft Tokens expiring - dual admin set up

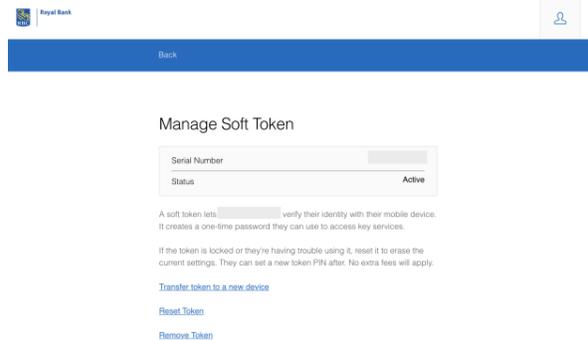
Step 1:

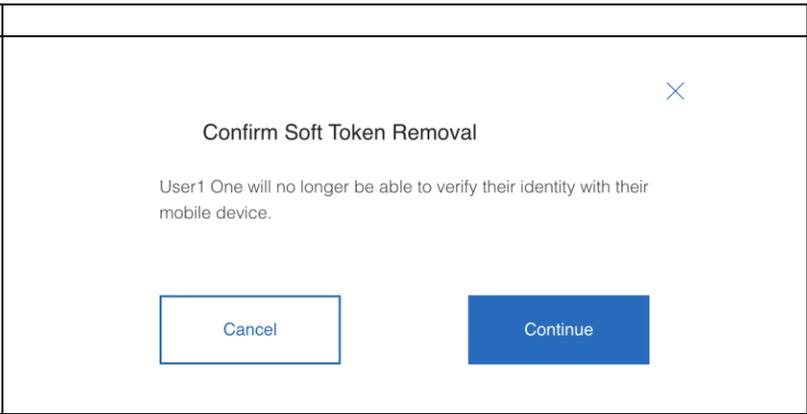
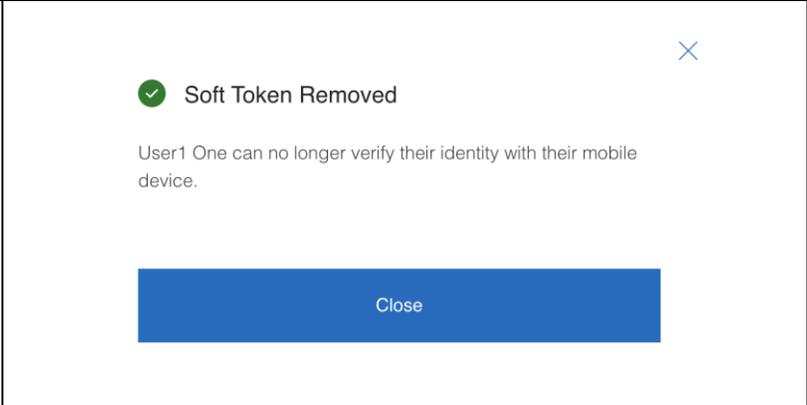
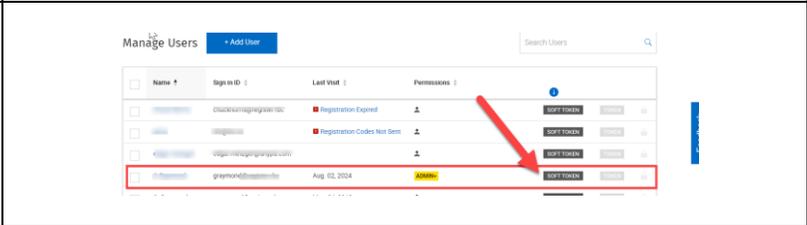
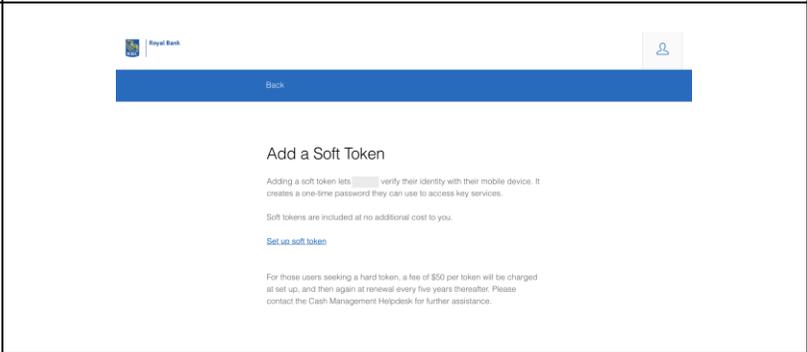
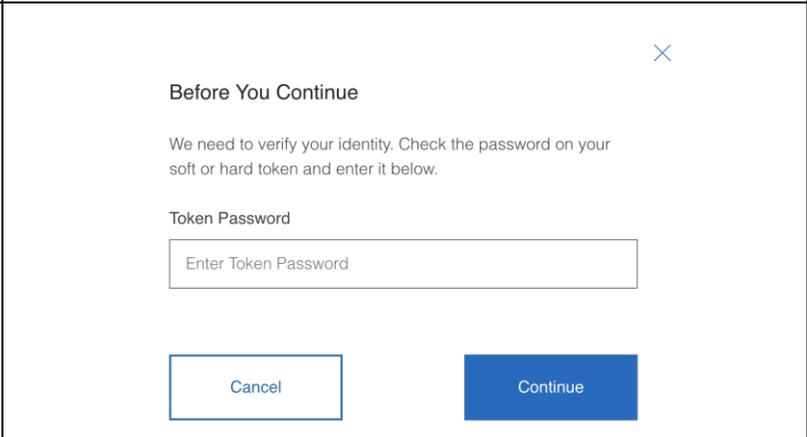
- Sign into RBC Express
- From the "Manage Users" page, locate the Service Administrator from the menu, click on Soft Token icon for that Service Administrator



Step 2:

- Find the Options menu to "Remove Token"

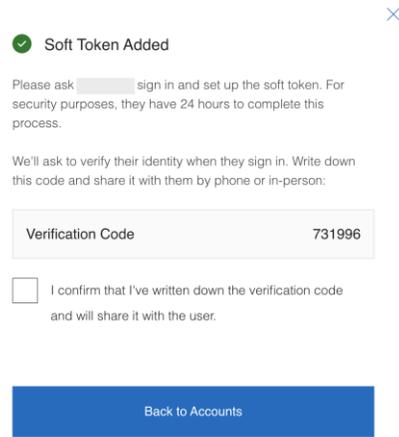


<p>Step 3:</p> <ul style="list-style-type: none"> Click "Continue" to confirm the Soft Token removal 	
<p>Step 4:</p> <ul style="list-style-type: none"> Click "Close" 	
<p>Step 5:</p> <ul style="list-style-type: none"> From the Manage Users page, , locate the Service Administrator from the menu, click on Soft Token icon for that Service Administrator 	
<p>Step 6:</p> <p>Click the "Set up soft token".</p>	
<p>Step 7:</p> <p>To initiate the request, authenticate yourself by entering your SecurID Token details.</p>	

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.



1.3.3 Service Administrators with Soft Tokens expiring - single admin set up

Step 1:

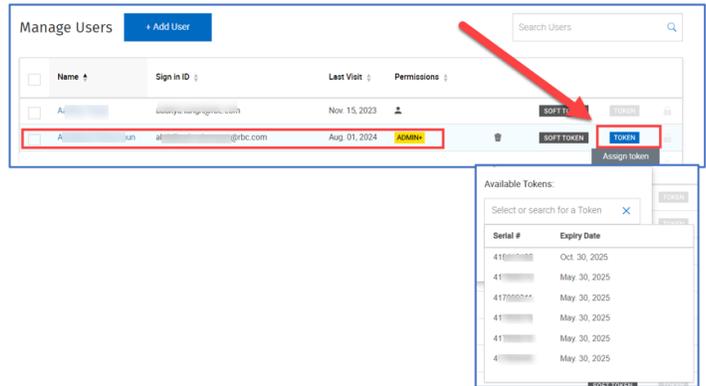
- Sign into RBC Express, From the Manage Users page, identify the Service Admin with the expiring Soft Token

You must assign yourself a hard token in order to complete this process.

There 2 options available:

- Does your site have Available Hard Tokens?
Click on Token Icon to see if you can assign Hard Token to the Service Administrator
- 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

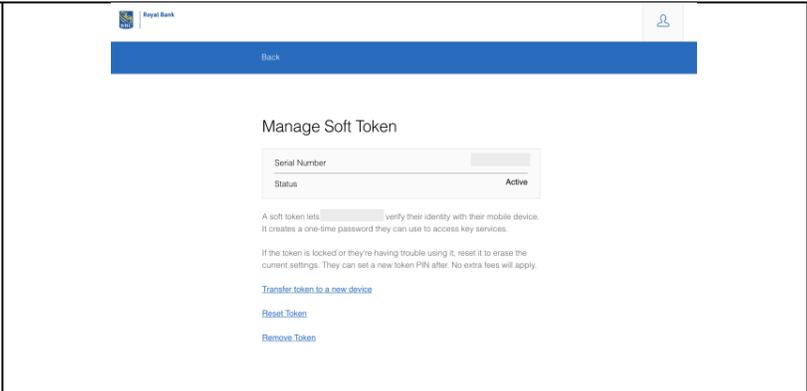


- Once you have the Hard Token in place, click on Soft Token icon for that Service Administrator

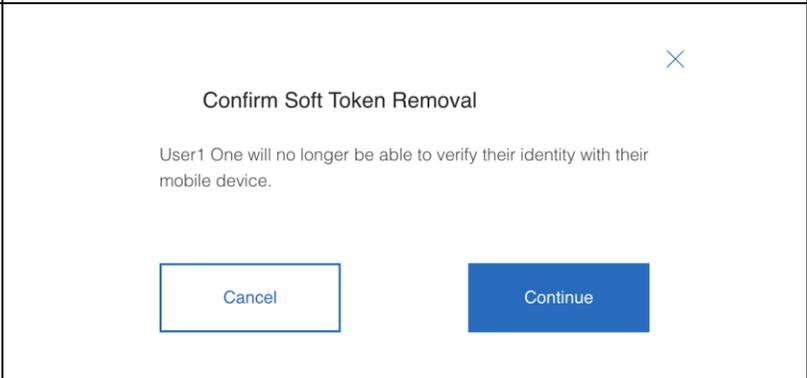


Step 2:

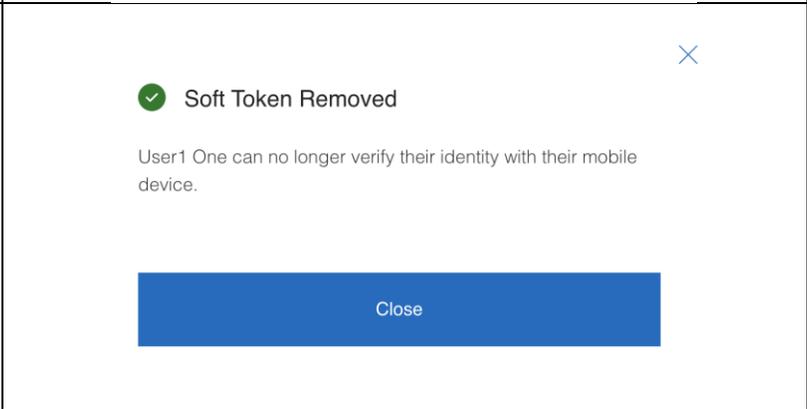
- Find the Options menu to “Remove Token”



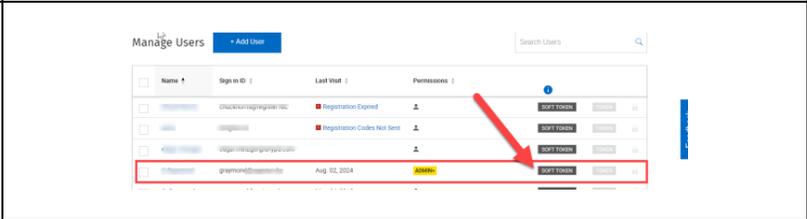
- Step 3:**
- Click “Continue” to confirm the Soft Token removal



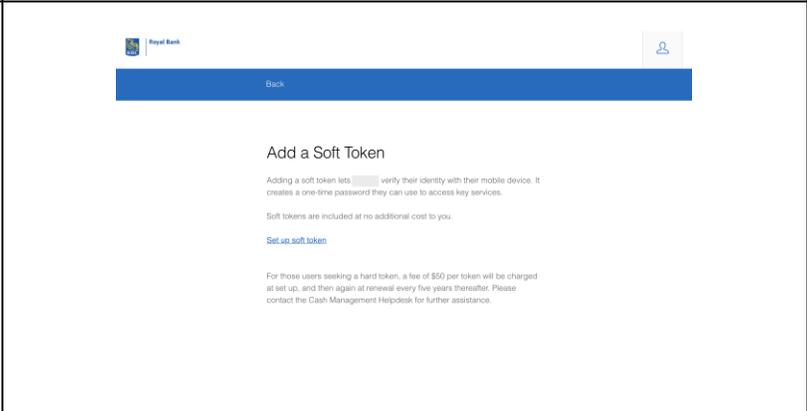
- Step 4:**
- Click “Close”



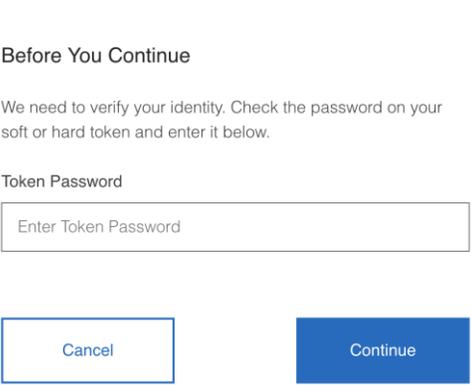
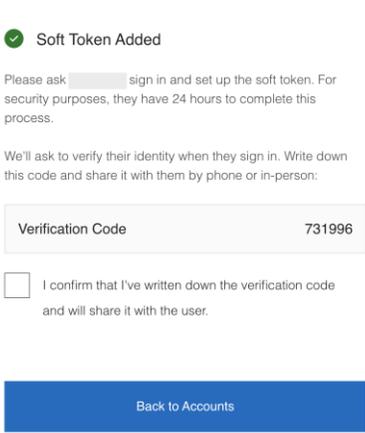
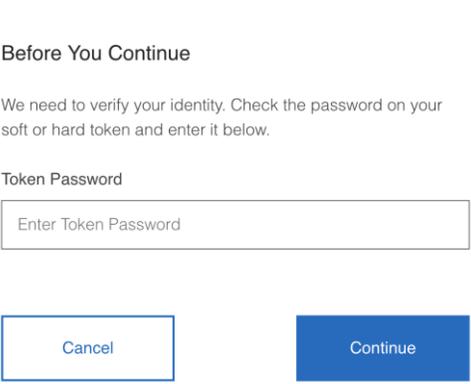
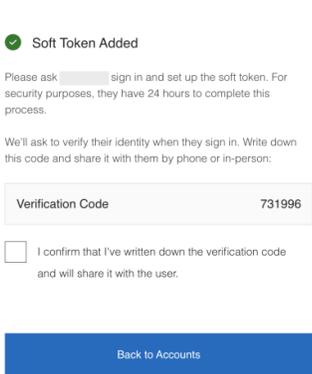
- Step 5:**
- From the Manage Users page, , locate the User from the menu, click on Soft Token icon for that User



- Step 6:**
- Click the “Set up soft token”.



- Step 7:**

<p>To initiate the request, authenticate yourself by entering your SecurID Token details.</p>	
<p>Step 8:</p> <ul style="list-style-type: none"> • 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 <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>	
<p>To initiate the request, authenticate yourself by entering your SecurID Token details.</p>	
<p>Step 8:</p> <ul style="list-style-type: none"> • 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 <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>	

2.0: RBC Express Users

2.1: Setting up a Soft Token

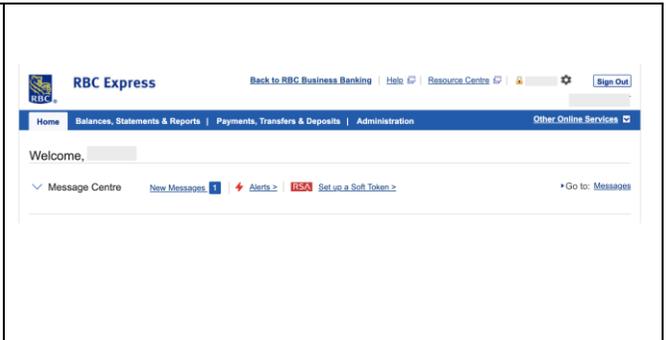
Check out the following aid:

- [Guide to Set up Soft Tokens on your iOS Device](#)

Step 1:

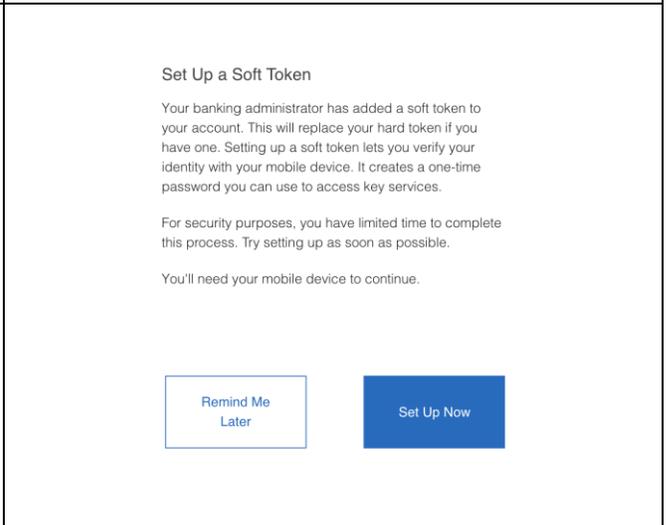
- Log in to RBC Express
- Check the link beside the “Message Centre” for alerts. Click on “Set up a Soft Token”.

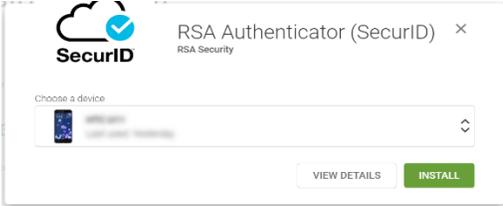
Note: If you don't see the “Set up a Soft Token” link, contact your Administrator to add a Soft Token to your account.



Step 2:

- Click on the “Set Up Now” button

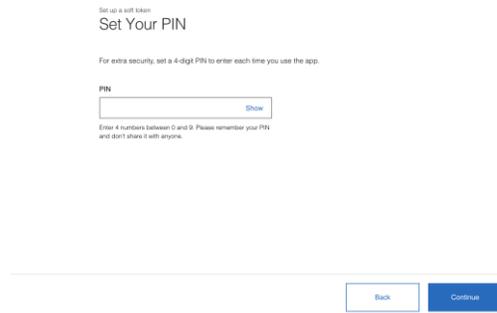


<p>Step 3:</p> <ul style="list-style-type: none"> • Verify your identity by entering the verification code you received from your Administrator. • Click on the “Continue” button. <p><i>Note: If your verification code is not working, contact your Administrator. They will reset your token and send you a new verification code.</i></p>	<p>Before You Continue</p> <p>We need to verify your identity. Check the verification code from your banking administrator and enter it below.</p> <p>Verification Code</p> <input data-bbox="954 338 1403 390" type="text" value="Enter verification code"/> <input data-bbox="959 501 1398 571" type="button" value="Continue"/>
<p>Step 4:</p> <ul style="list-style-type: none"> • 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. <p>Important: You must have your mobile device handy while you follow the instructions on your screen.</p>	
<p>Step 5:</p> <ul style="list-style-type: none"> • Once RSA SecurID has been downloaded, click “Continue”. 	

Step 6:

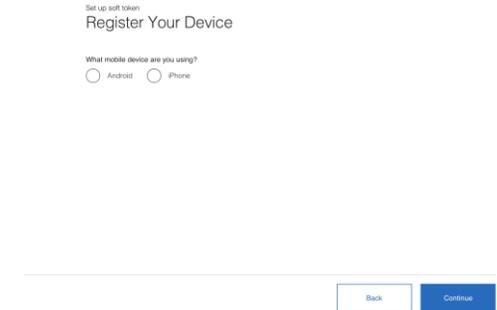
- Set your PIN. You will need this PIN every time you use the app.

Note: If you forget the PIN, you will need to contact your Administrator to reset it.



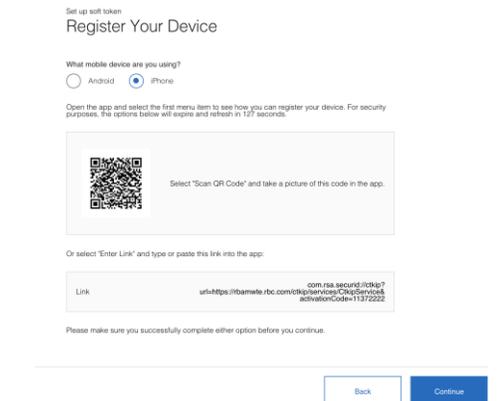
Step 7:

- Register your device: Follow the instructions on your screen.



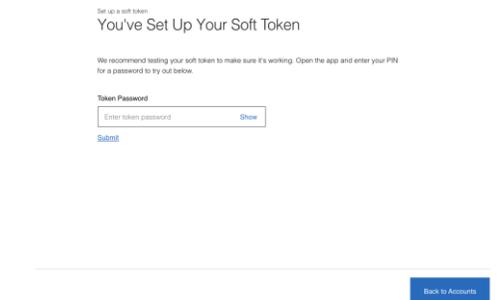
Step 8:

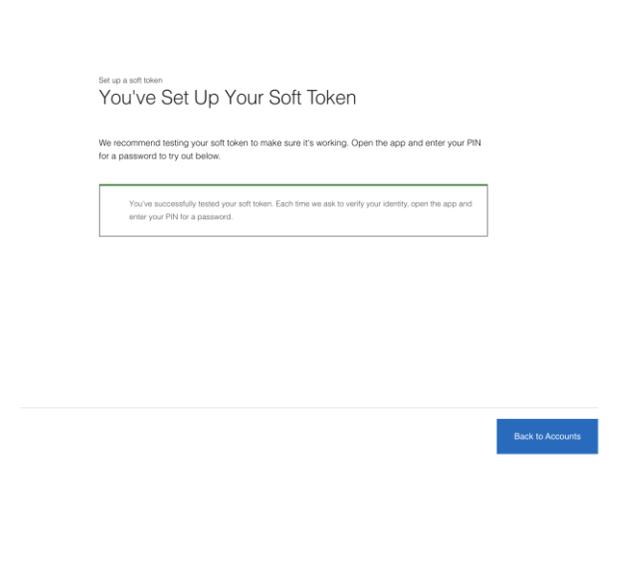
- From within the SecurID app on your mobile device, either:
 - Scan the QR Code with your mobile device camera, or
 - Enter the URL found on your screen into the SecurID mobile app



Step 9:

- 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

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:
<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 	<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. <ul style="list-style-type: none"> <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 • 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
 - 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.