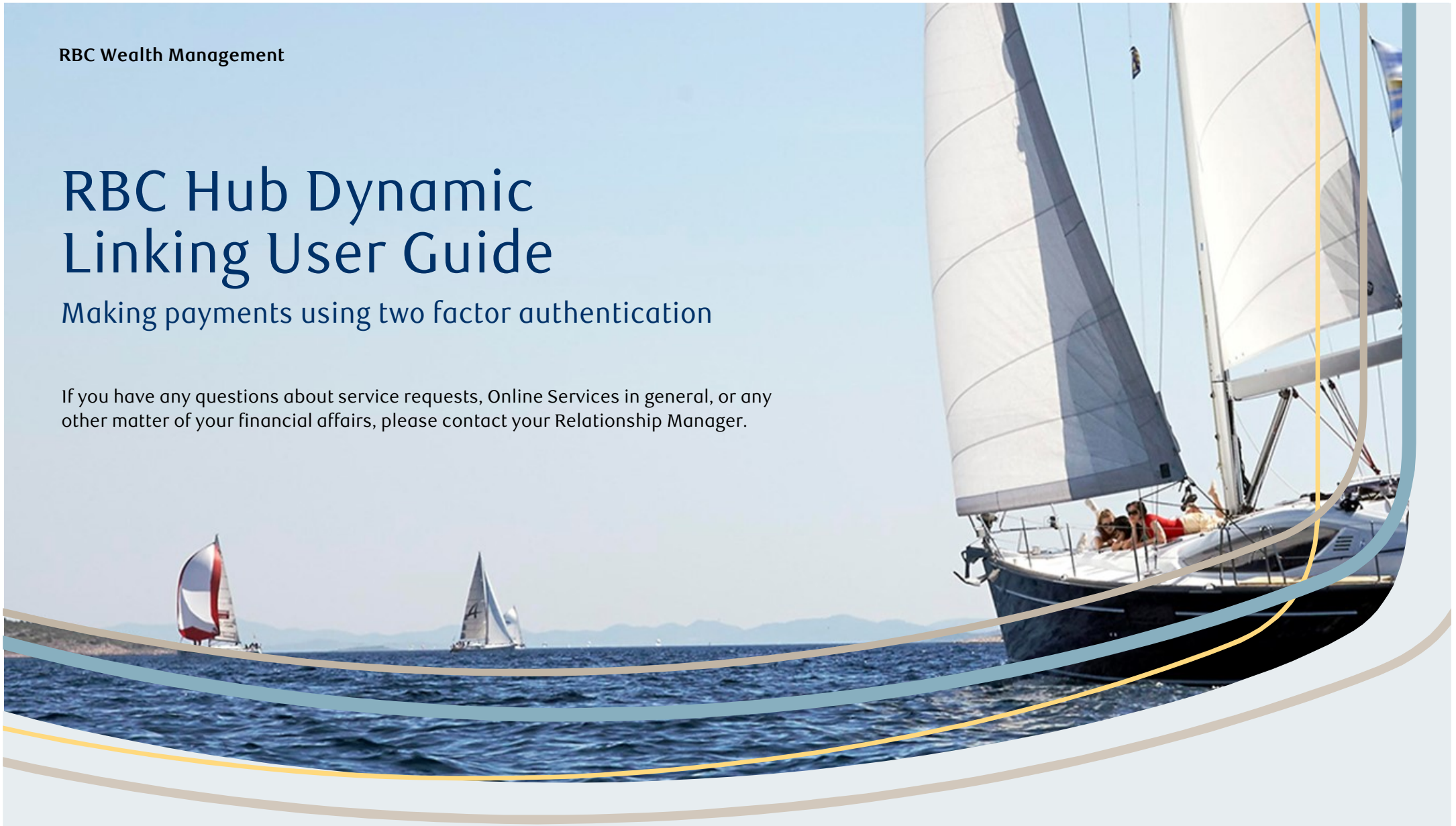
RBC Wealth Management

RBC Hub Dynamic Linking User Guide

Making payments using two factor authentication

If you have any questions about service requests, Online Services in general, or any other matter of your financial affairs, please contact your Relationship Manager.



Grow more than wealth

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Introduction

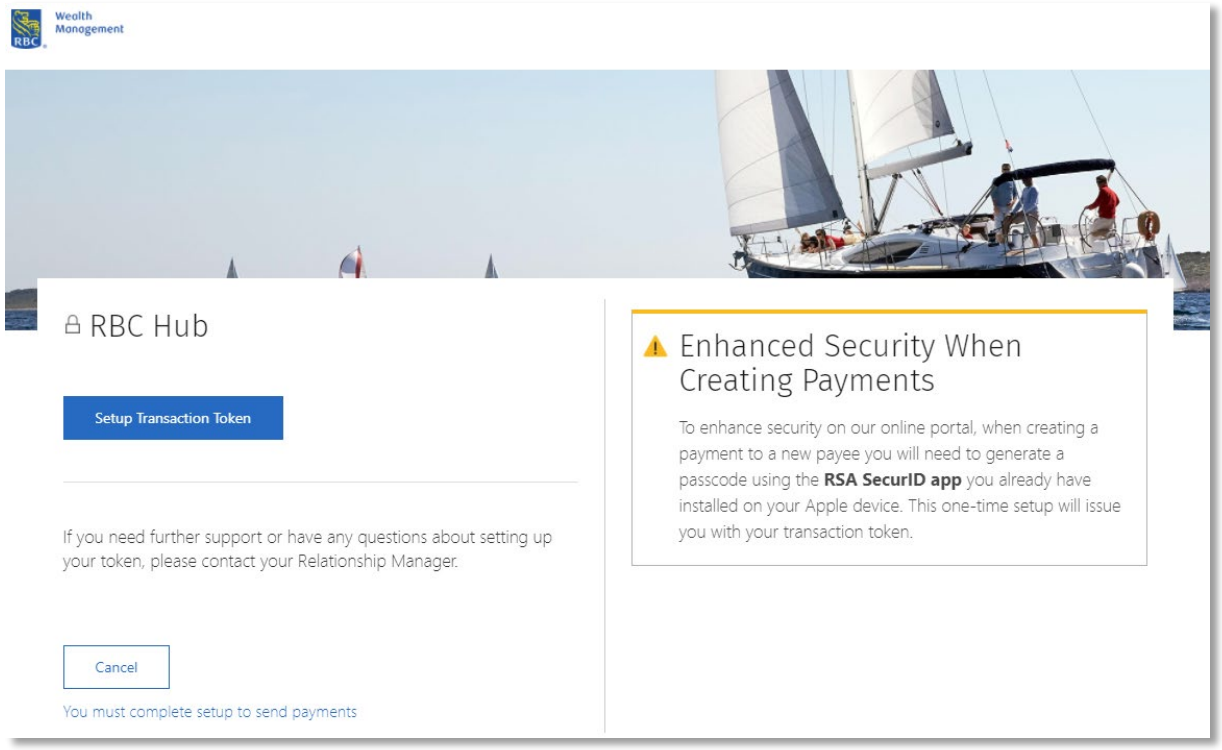
- We're enhancing the security around payments, providing you with an additional layer of protection
- When you next create payment, we'll take you through a 1-time setup to add a Transaction Token to the **RSA SecurID** app you already use to login. This setup process should take approximately 5 minutes
- Once the setup is complete you will have 2 tokens:
  - Your existing **RBC Hub Login Token** – the way you login will not change
  - Your new **RBC Hub Transaction Token** – use this token to generate passcodes for payments
- This additional layer of security may also reduce how often we need to call you back to confirm your instructions, freeing you up and enabling payments to be processed quicker
- You will only need to generate a passcode when you pay someone new - you wont need to generate passcode when making subsequent payments to the same payee

Logging In

- The way you login is not changing – you will still be required to generate a passcode using the RSA SecurID app. As you will now have 2 tokens setup (your existing token for login, and a new token for transactions), you will need to ensure that you have the correct token selected.
- Your login token will be named either 'RBC Hub' or 'RBC Hub Login Token' – select this token whenever you need to generate a login passcode. Enter your PIN in the normal way to generate a passcode
- We have updated our on-screen instructions to help you select the right token

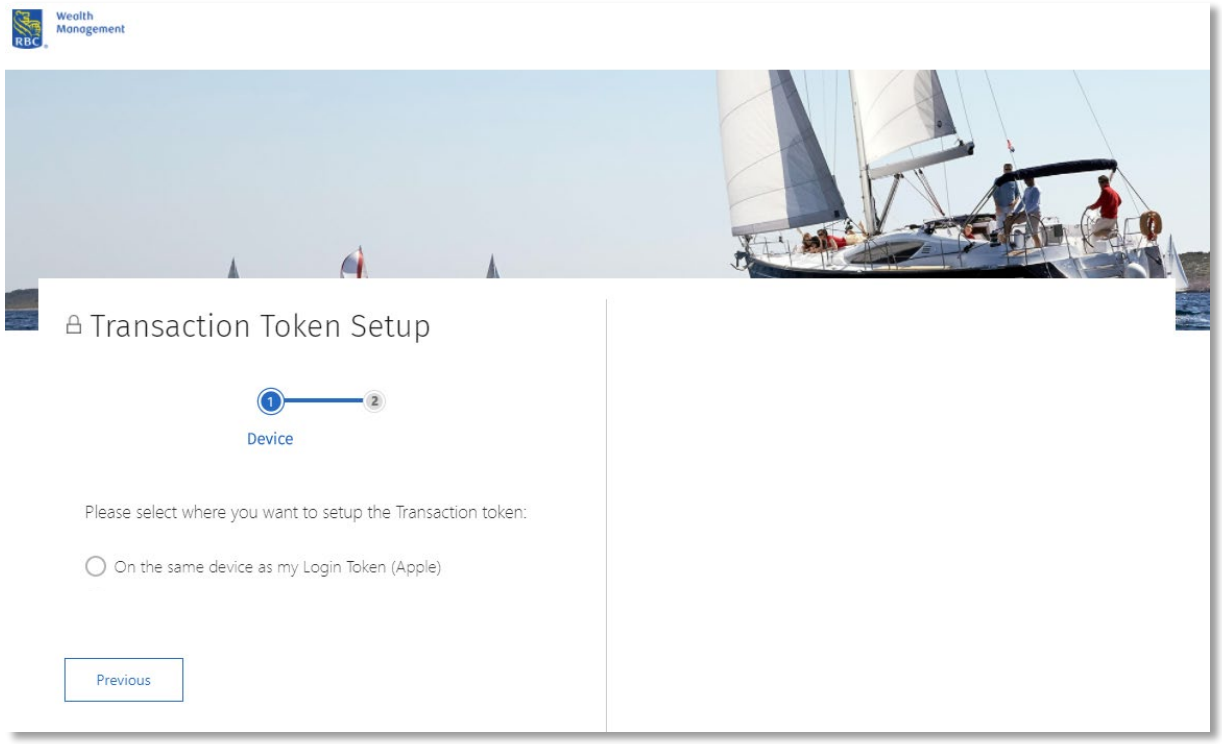
Transaction token setup

- From the ‘Bank Accounts’ screen, select the ‘Payments’ button.
  - *Please note - the ability to make payments is only available when you have transactional access on your account.*
- The following screen will be displayed prompting you to setup your Transaction Token. Click the ‘**Setup Transaction Token**’ button to begin



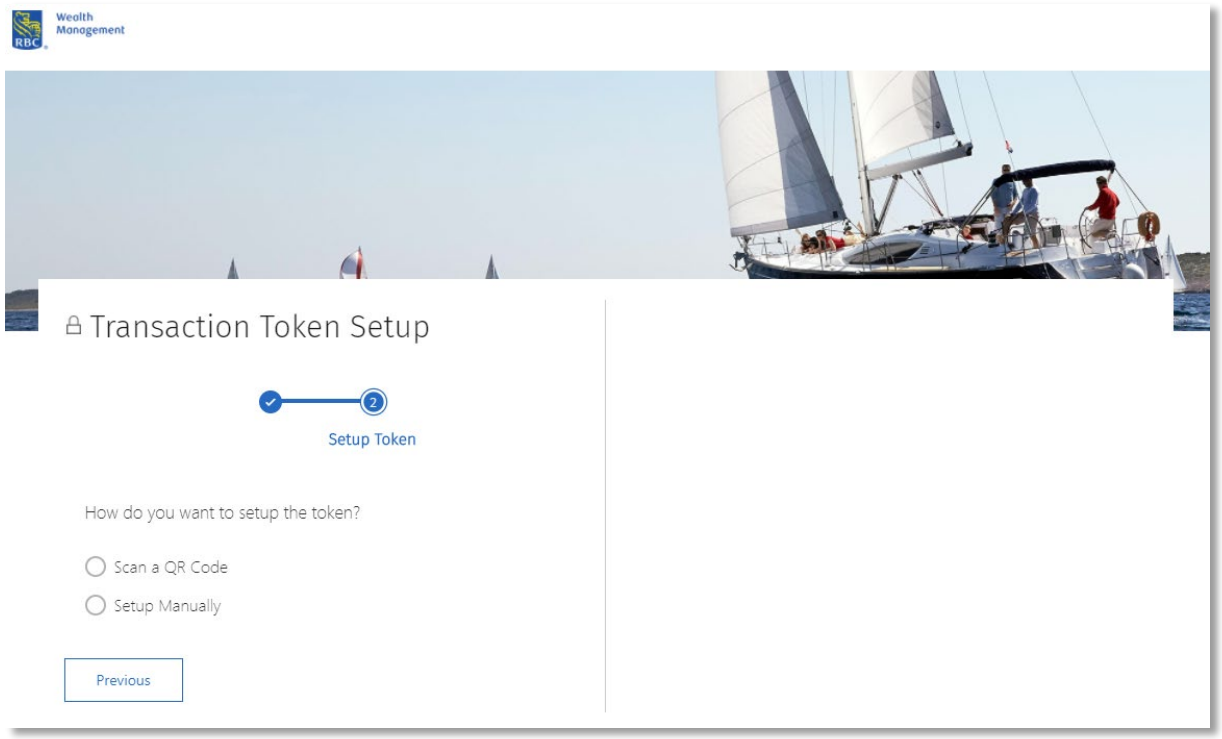
Transaction token setup

- You'll need to setup your transaction token on the same device as your login token



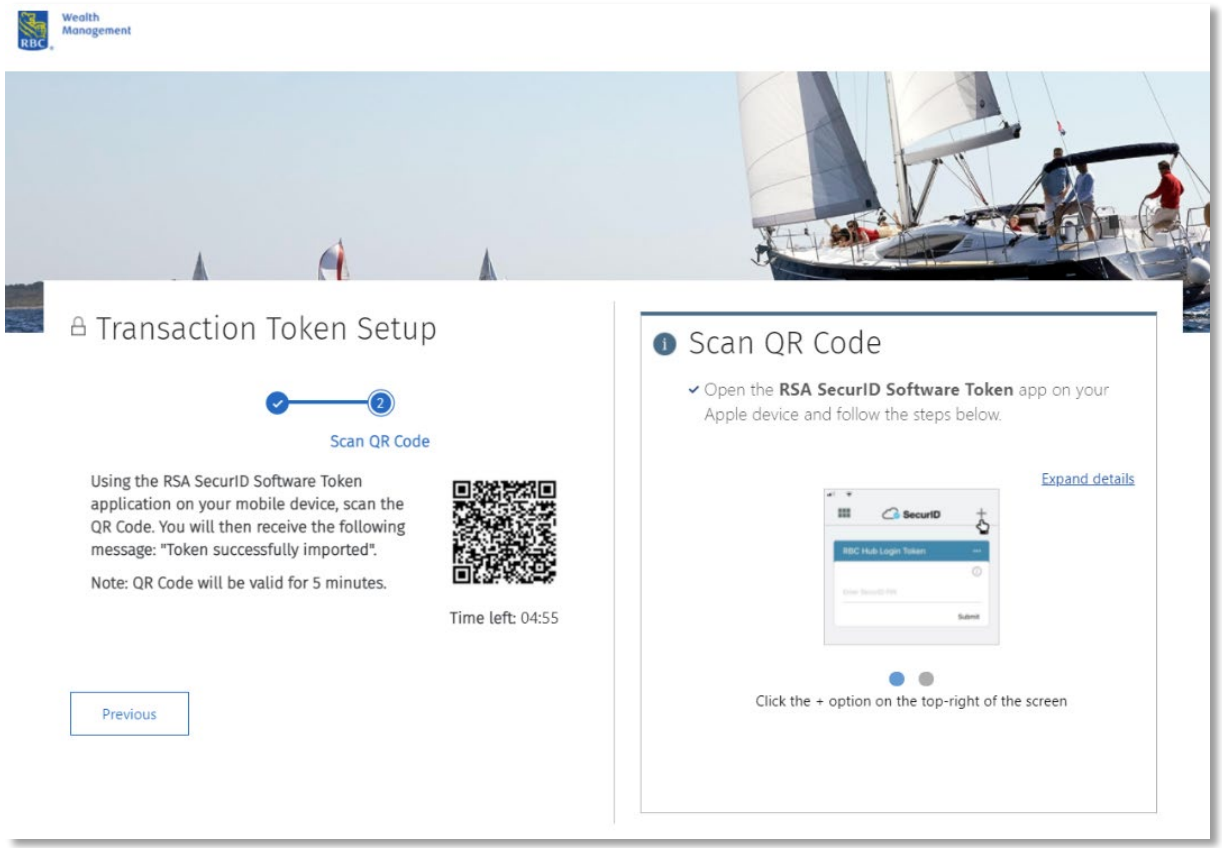
Transaction token setup

- Once you have selected the device where the Transaction token is to be setup, you will be prompted to setup the token
- We recommend using the '**Scan QR Code**' option if available, otherwise follow the instruction to setup the token manually



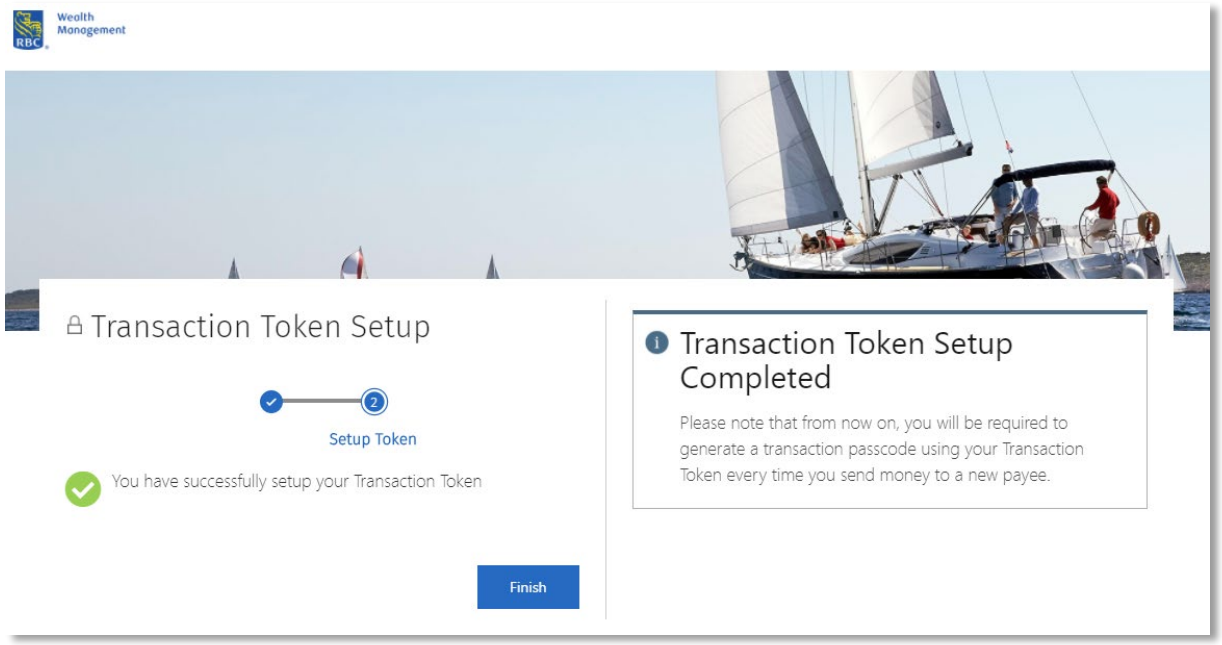
Transaction token setup

- Follow the on-screen instructions to scan the QR code.
- Use the '**Expand Details**' link to show a full screen view of the instructions



Transaction token setup

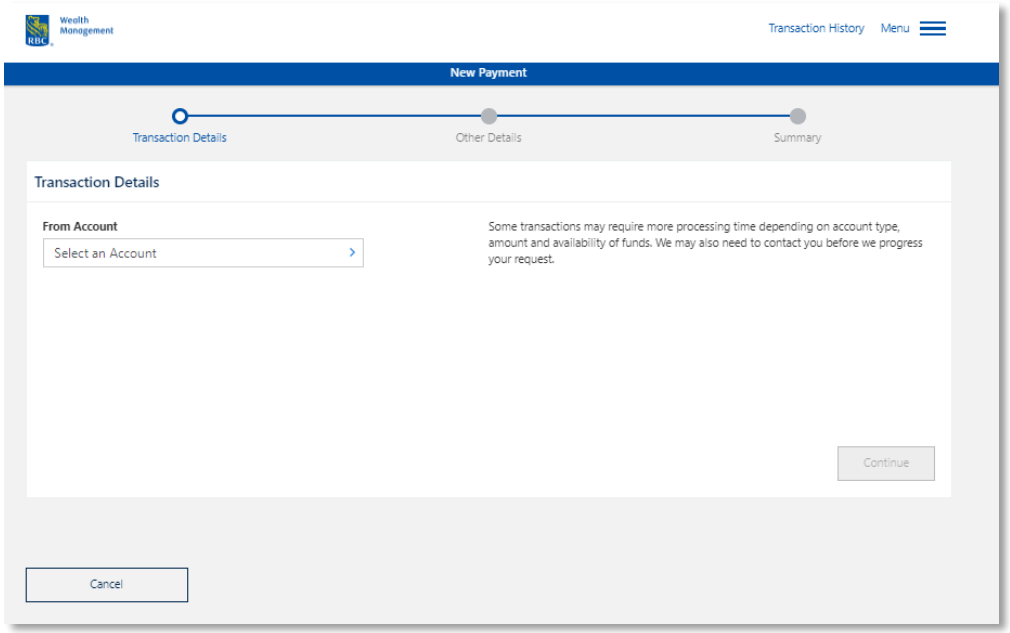
- Once you have scanned the QR code, you will receive confirmation on your device that the token has been successfully imported – click '**OK**'
- RBC Hub will automatically update when the token setup is complete. Click '**Finish**'

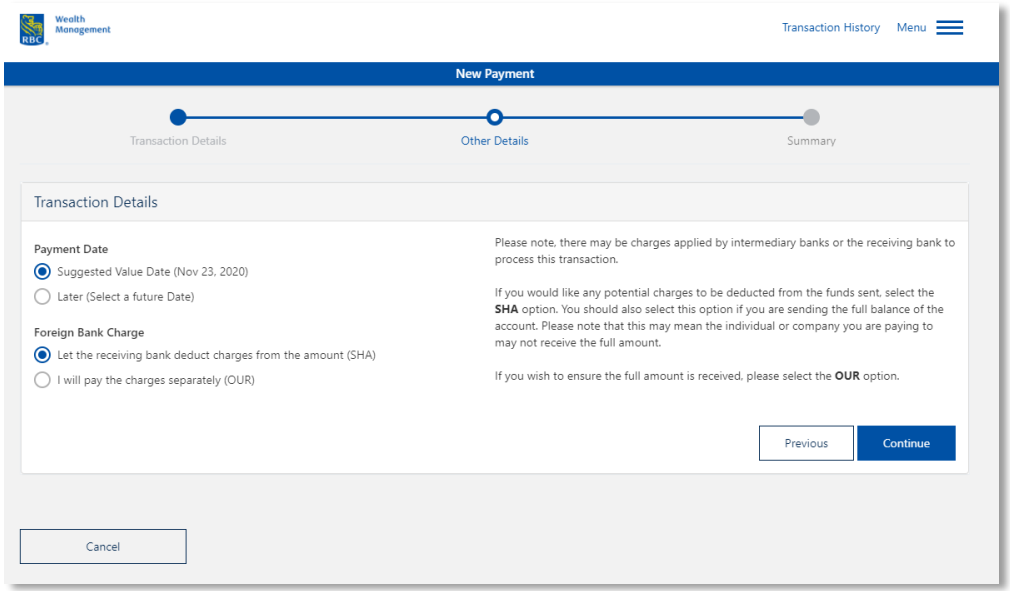


Making a payment to a new payee

Enter your payment

- You will be re-directed to the payment screen so you can enter your payment as normal. Proceed through the '**Transaction Details**' and '**Other Details**' screens





Making a payment to a new payee

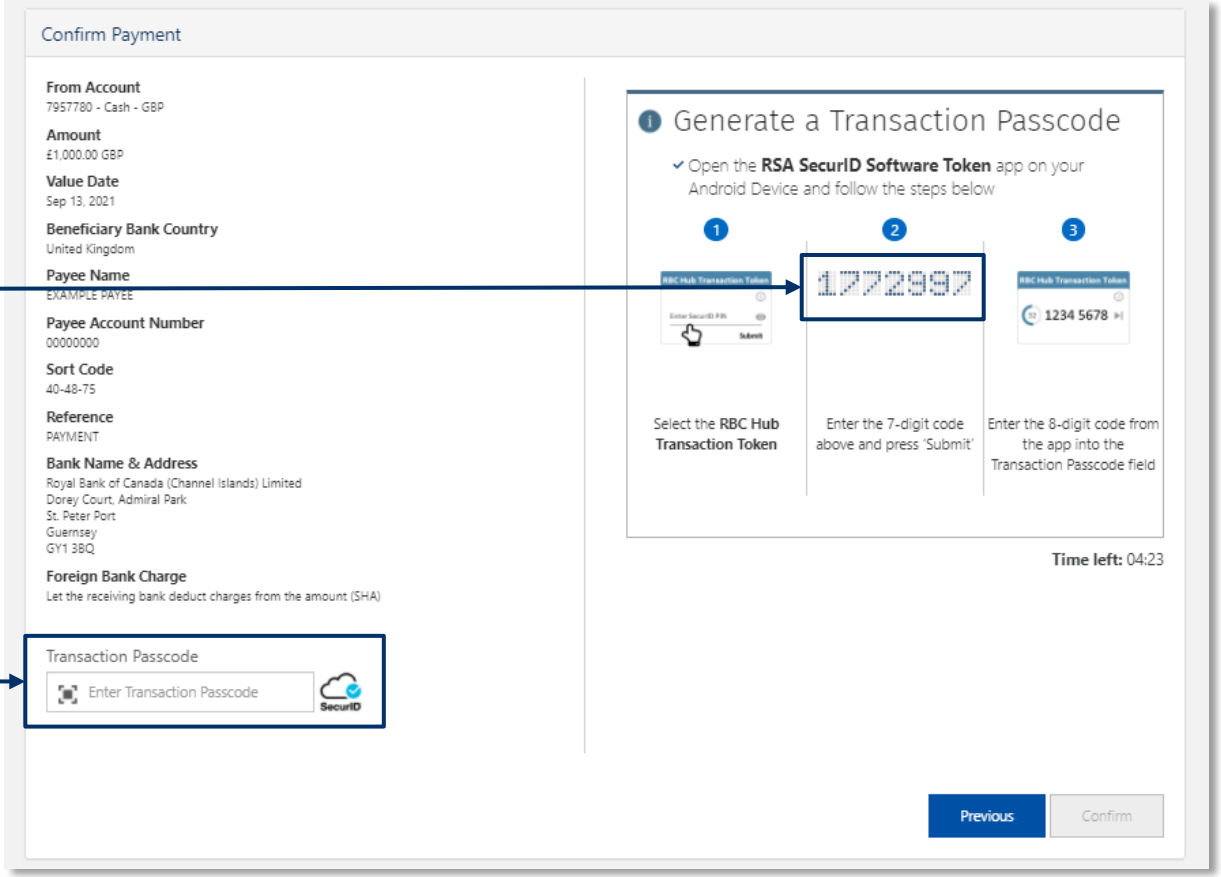
Payment summary – Generating a passcode

When you pay to someone new, you will now be required to generate a passcode using your **Transaction Token**

1 Open the RSA SecurID app and select your **Transaction Token**

2 Enter the 7-digit code shown on RBC Hub into the RSA app and click **Submit**

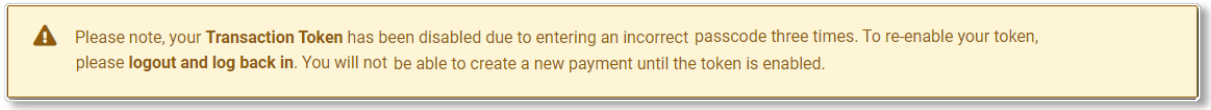
3 Enter the 8-digit passcode from the RSA SecurID app into the Transaction Passcode field and click '**Confirm**'



Making a payment to a new payee

Problems generating a transaction passcode

- If you enter an incorrect transaction passcode 3 times, we will accept your payment request, but your payment may be delayed as we will need to contact you to confirm your instructions. Your transaction token will be temporarily disabled.
- To re-enable your transaction token, you will need to logout of the RBC Hub website and log back in.



Summary

- You will only need to go through the token set-up process once
- Payments to new payees will require you to generate a passcode using your new **Transaction Token**. Subsequent payments to the same payee will not require you to generate a code
- When we ask you to generate your transaction passcode, we will display an on-screen code – use this code in the RSA app to generate a transaction passcode using the transaction token
- To re-enable your transaction passcode, please log out of RBC Hub and log back in.
- The way you login is not changing – use your PIN to generate login passcodes.

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