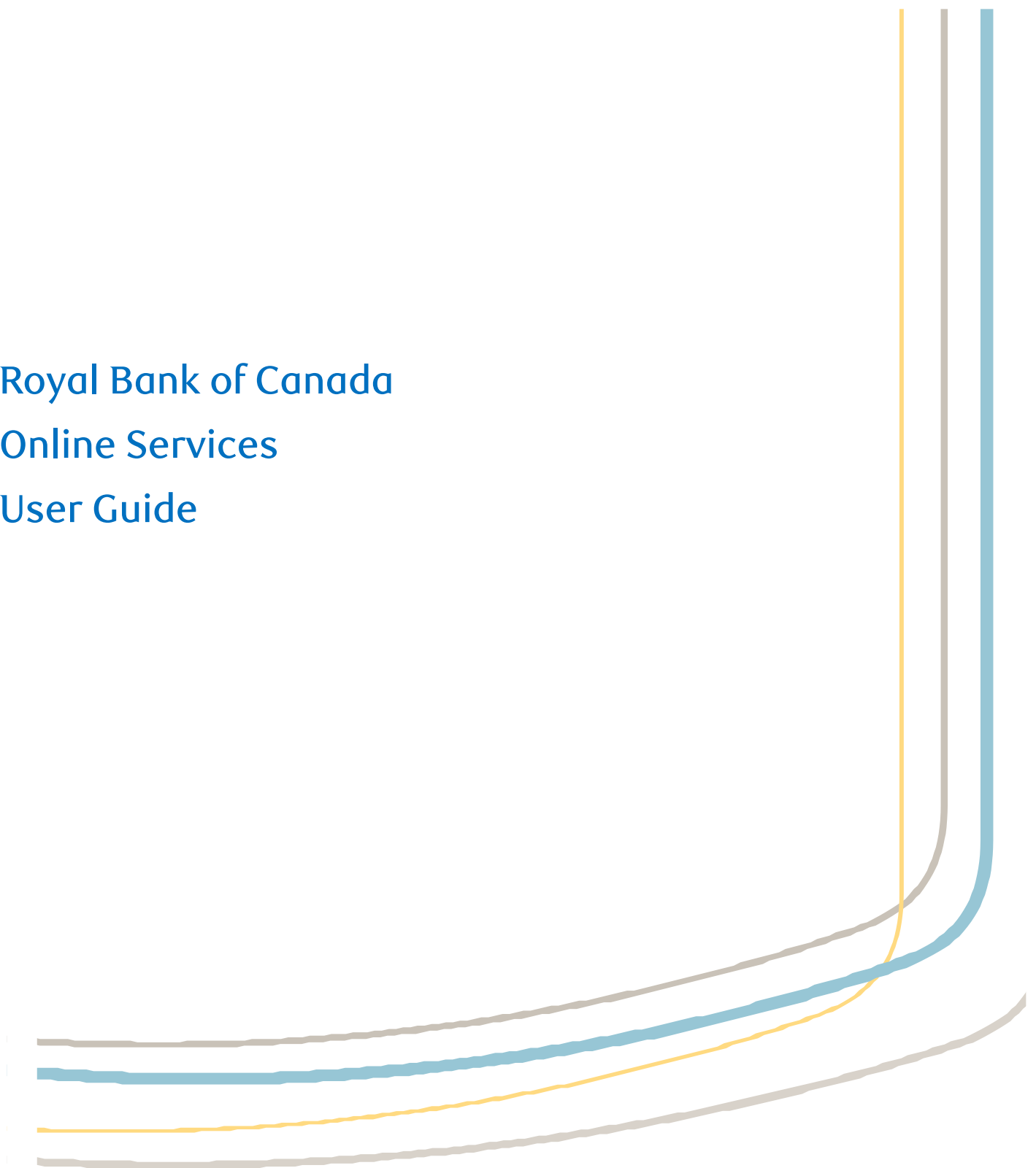


Royal Bank of Canada
Online Services
User Guide



Wealth Management



Version: October 2022

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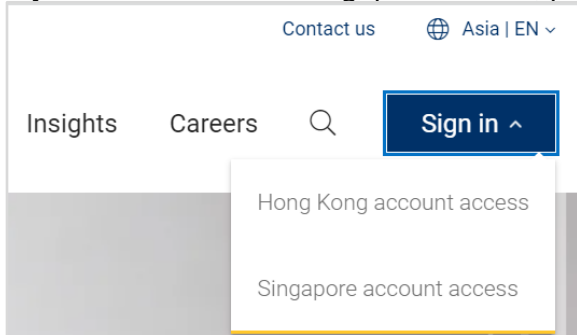
1. Login Procedure

Please follow the procedures below to login.

You may access the link from <https://www.rbcwealthmanagement.com/en-asia/>

If you are a client with Hong Kong Branch, please select “Hong Kong account access”.

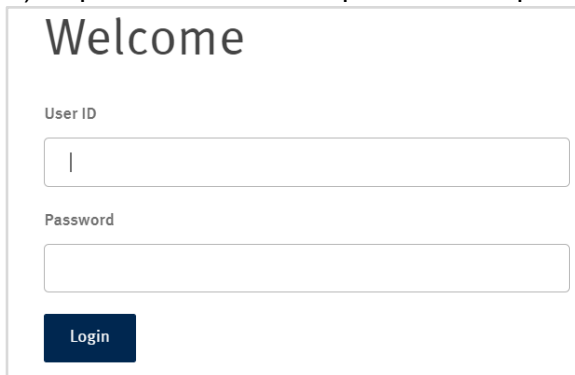
If you are a client with Singapore Branch, please select “Singapore account access”.



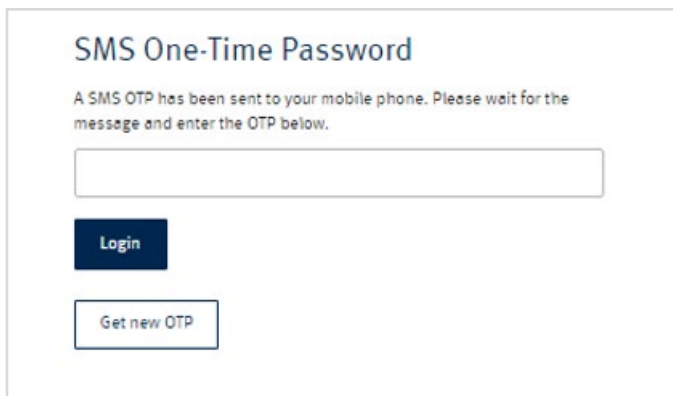
a) To log in, you will require:

- User ID (Provided in the Online Service welcome letter)
- Personalized Password (Provided in the Online Service Password letter. You are required to change this password upon first log in).
- Mobile phone with number registered to receive SMS for Online Service authentication.

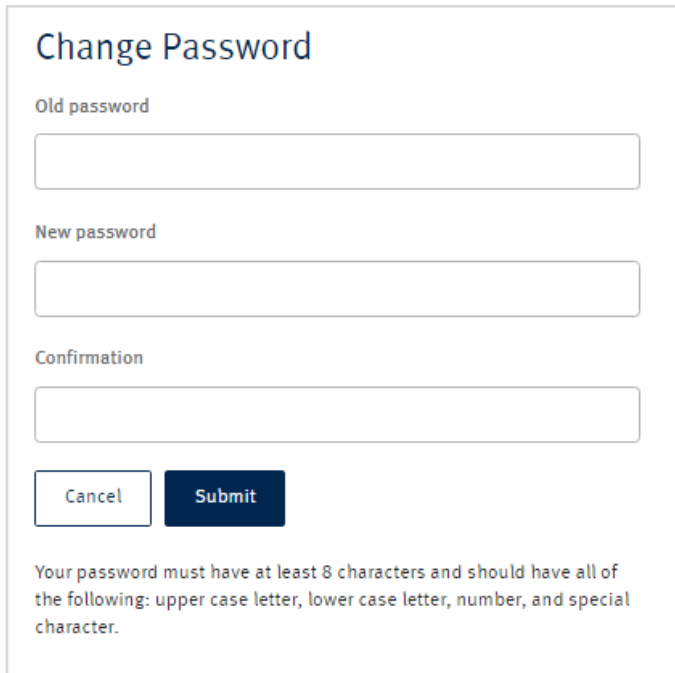
b) Input the User ID and personalized password in the screen below.

A screenshot of the 'Welcome' login screen. It features a large 'Welcome' heading at the top. Below it are two input fields: 'User ID' and 'Password'. A dark blue 'Login' button is positioned at the bottom left of the form area.

You will view the subsequent screen as follows. A one-time SMS password (OTP) will be sent to your mobile phone. You can input the SMS OTP and click **Login**.

A screenshot of the 'SMS One-Time Password' screen. The title is 'SMS One-Time Password'. Below the title is a message: 'A SMS OTP has been sent to your mobile phone. Please wait for the message and enter the OTP below.' There is a large input field for the OTP. Below the input field are two buttons: a dark blue 'Login' button and a white 'Get new OTP' button.

When you login with your Personalized Password for the first time, the system will prompt you to change the personalized password:

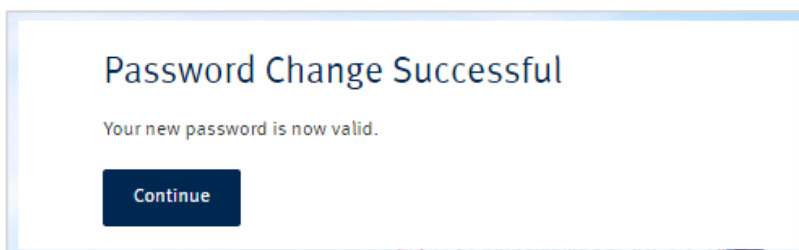


The image shows a 'Change Password' form with three input fields: 'Old password', 'New password', and 'Confirmation'. Below the fields are 'Cancel' and 'Submit' buttons. A note at the bottom states: 'Your password must have at least 8 characters and should have all of the following: upper case letter, lower case letter, number, and special character.'

TIPS:

Password composition must comply with password policy as stated below:

- 1) It must be a minimum of eight (8) characters in length
 - 2) It must include the following:
 - a) one upper case letter;
 - b) one lower case letter;
 - c) one number;
 - d) one special character; Eg: \$ @ # () ! % *
 - 3) The new password cannot be the same as the previous 8 passwords.
 - 4) It rejects passwords that are easy to decipher. (e.g. “abcde”, “1234”, “AaAaaAA”, “qwerty”)
- Once your new password is saved successfully, you will view the screen as follows.



- c) For first time login, you need to set up answers to your secret questions. Please note down the answers and keep them safely. These will be used to prompt you in the future if you need to reset your password online. Upon submit answer, system will direct you to the overview page.

Please answer the following questions in order to reset your password.

What is the name of your primary school?

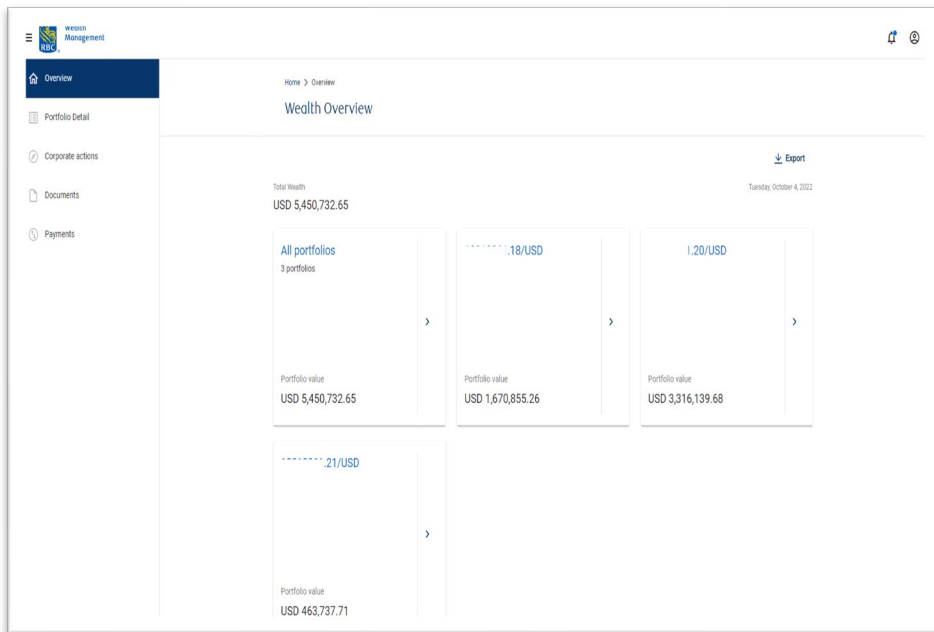
What is your mother's maiden name?

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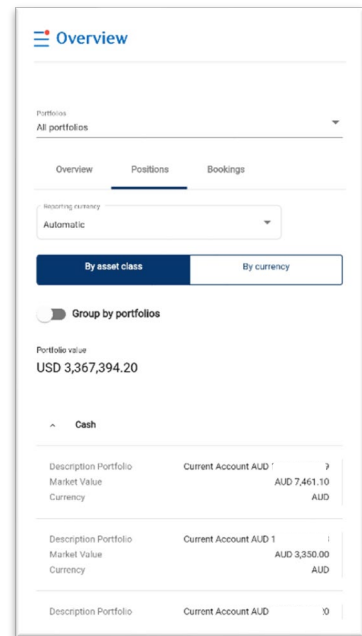
2. Login Online Service via RBC Wealth app or Web

You can login for your online service across different devices (desktops and mobile phones under Android or iOS). The pages are designed to be responsive, so as to provide you with the best view on your devices.

If you are a client with Hong Kong Branch, please use RBC Wealth HKB app
 If you are a client with Singapore Branch, please use RBC Wealth SGB app



Desktop View



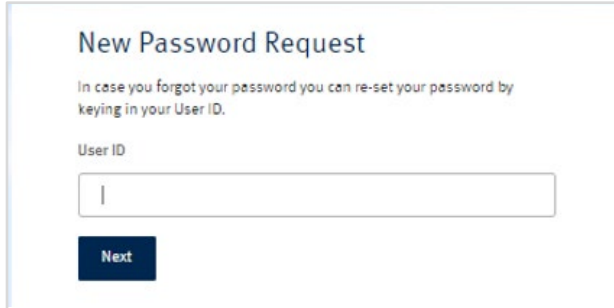
Mobile View

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3. Forgot Password

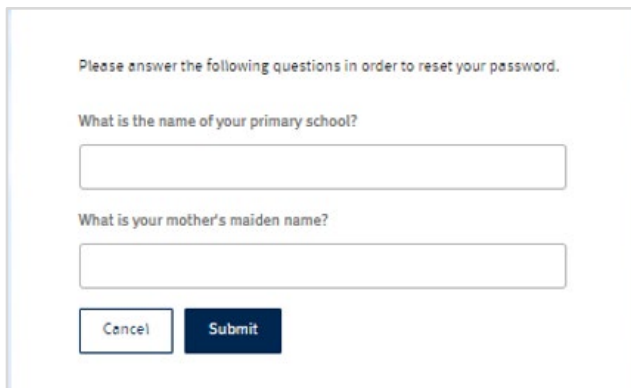
If you forget your password, you can click **Forgot password** link on login page to reset password online.

You need to enter your user ID and click **Next** to proceed.



The form is titled "New Password Request". Below the title is a sub-header: "In case you forgot your password you can re-set your password by keying in your User ID." There is a text input field labeled "User ID" with a vertical cursor. Below the input field is a dark blue button labeled "Next".

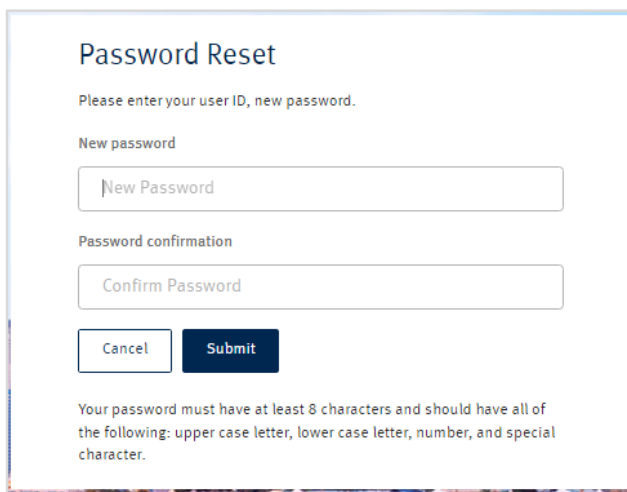
You need to provide your answers to secret questions which you have set up upon your first login. If you cannot recall your secret question answers, please contact your relationship manager to request a new password.



The form is titled "Please answer the following questions in order to reset your password." It contains two text input fields. The first is labeled "What is the name of your primary school?" and the second is labeled "What is your mother's maiden name?". Below the input fields are two buttons: "Cancel" and "Submit".

After you provide correct answers to your secret questions, you will view the subsequent screen as follows. A SMS one time password (OTP) will be sent to your mobile phone. You can input the SMS OTP and click **Login**.

You can set your new password in the Password Reset screen.

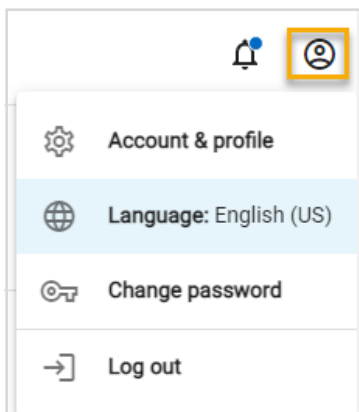


The form is titled "Password Reset". Below the title is a sub-header: "Please enter your user ID, new password." There are two text input fields. The first is labeled "New password" and contains the text "New Password". The second is labeled "Password confirmation" and contains the text "Confirm Password". Below the input fields are two buttons: "Cancel" and "Submit". At the bottom of the form, there is a note: "Your password must have at least 8 characters and should have all of the following: upper case letter, lower case letter, number, and special character."

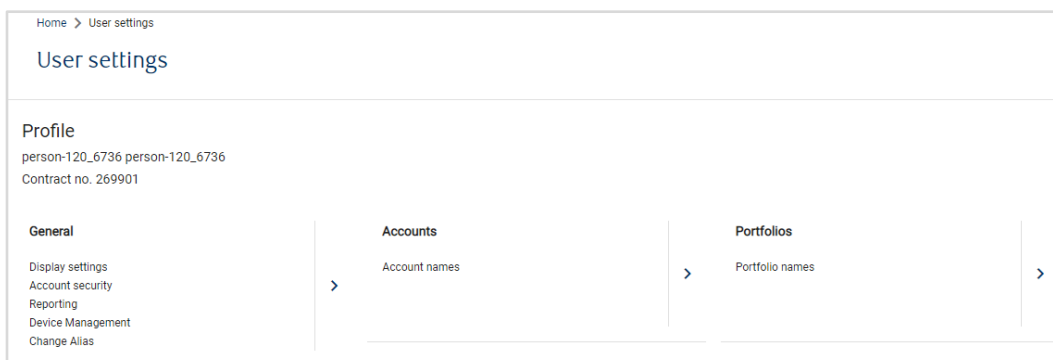
Once your new password saved successfully, click **Submit** to redirect to login page.

4. Settings

You can select display language, change password and Account & profile settings under the **User** icon.



You can select **Account & profile** to go to General, Accounts and Portfolio settings. You can change alias, set default display language and default reference currency under General settings. You can also set customized account names under Accounts setting or portfolio names under Portfolios settings.



Change Alias

Select **Change Alias** under section **Account & profile** to set your preferred user ID. After setting up the preferred user ID, you can log in by using either the bank's default 6 digit user ID or your preferred user ID.

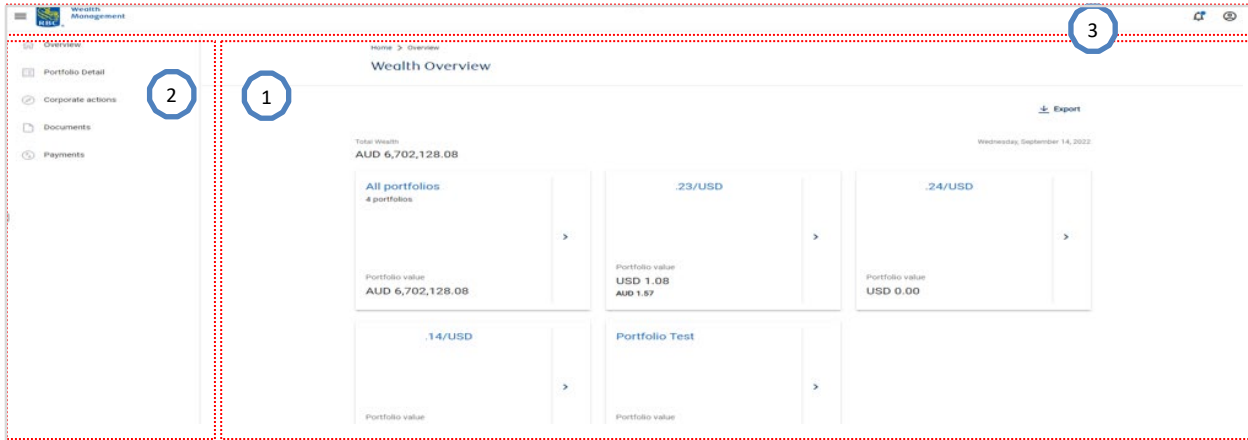
Change password

Select **Change password** and then set the new password in the new prompt window. Password composition must comply with the password policy

5. Menu Overview

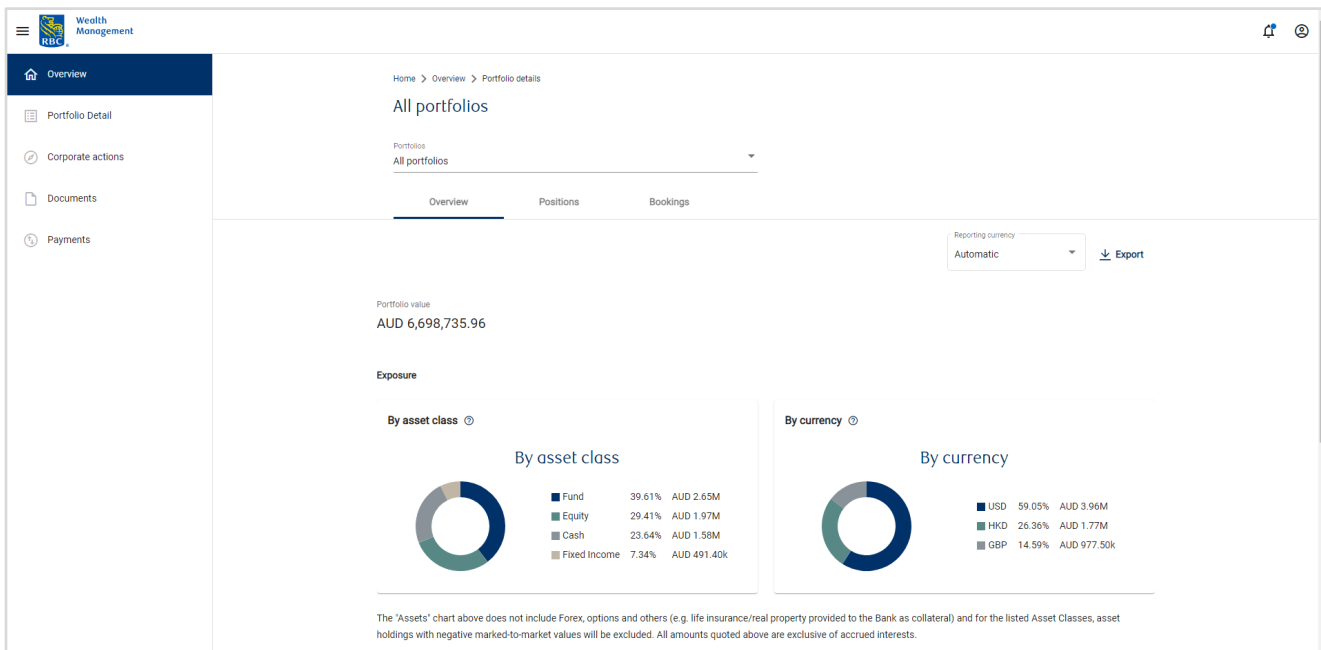
After the login, you will be directed to Overview page.

- 1 You can view the wealth of all your portfolios and single portfolio. Click each single portfolio to view the details.
- 2 You can click the vertical menu to navigate to the other pages.
- 3 Number of unread documents shows on the Document icon on the horizontal menu. The User icon is available for you to customize your Online Service settings or change of password.



Overview

Portfolio detail page provides a summary of your single portfolio. You can view assets and liabilities allocation in graph and matrix table.



- 1 You can view different portfolios by selecting portfolio from the portfolio dropdown list.
- 2 You can also change the reporting currency in the dropdown list.
- 3 Click on **Positions** or **Bookings** tab in order to see portfolio positions and transactions.

Home > Overview > Portfolio details

All portfolios

Portfolios
All portfolios 1

Overview Positions Bookings 3

Reporting currency
Automatic 2 [Export](#)

[Back to Top](#)

Positions

The tab **Positions** shows you position details of each single portfolio. You can see information such as Quantity, Cost Price, Market Price, FX Price, Price Date, Market Value, Currency, Unrealized P/L%, Value in Portfolio Currency and Acc. Int in Portfolio Currency.

Overview **Positions** Bookings

By asset class By currency Group by portfolios 1

Reporting currency
Automatic 2 [Export](#)

Portfolio value
AUD 6,698,735.96

Expand all

Description Portfolio	Quantity	Cost price	Market Price FX Rate Price Date	Market Value Currency	Unrealized P/L in %	Value in AUD Acc. Int in AUD
^ Cash 2						1,583,823.44
Account Name Test			1.7631	GBP 0.00 GBP		0.00 AUD 0.00
Current Account GBP			1.7631	GBP 0.00		0.00

1 You can click the portfolio positions grouped by either asset class or currency.

2 You can click any position line to view booking details of the selected position.

In the cash account statement page, you can click [Filter](#) to open the Filter window. You can select different time periods, Booking type, etc. and click **Filter** button to show the booking details of the selected cash account.

Filter

My favourites ☆
You don't have any saved filters

Booking text, beneficiary, asset, etc.

Booking type ▼

Min. amount

Max. amount

Any date
 Any date ▼

Reset all
Cancel
Filter

In the non cash account booking page, you can also select different time periods and click **Filter** button to show booking details of the selected position. You can show [Position Details](#) page by clicking the selected position under the non cash account.

Equity						1,970,270.49
Appian Corp	22	USD 229.00	USD 49.90 0.6890 Jun 29, 2022	USD 1,097.80 USD	-78.21%	1,593.32 AUD 0.00

Home > Portfolio Detail > Position Appian Corp

Position details

Appian Corp

Overview
Bookings

[Export](#)

Portfolio
.14/USD

Valuation

Quantity 22	Accrued interest USD 0.00
Closing price USD 49.90	Value in reporting currency AUD 1,593.32
Price date Jun 29, 2022	
Value in position currency USD 1,097.80	

Bookings

The tab **Bookings** shows you the movements for each single portfolio. Cash account transactions are not included. Please check each cash account for booking details.

Home > Overview > Portfolio details

All portfolios

Portfolios
All portfolios

Overview Positions **Bookings**

Filter Export

<input type="checkbox"/>	Transaction date	Client	Portfolio	Asset	Order type	Quantity	Net value		
<input type="checkbox"/>	Jul 4, 2022	IO, USD	0.14/USD	Redemption partial Relx Plc	Redemption partial	-1,750	-GBP 29,995.90		>

You can search transactions by inputting key words, defining time periods or setting amount range. You can also choose to search by verification date, transaction date or value date of transactions.

Filter

My favourites You don't have any saved filters ☆

Any date

- Any date
- Last 7 days
- Last 14 days
- Last 30 days
- Last 180 days

Advice Document

You can click at the end of the transaction record to show action menu **Advice Document** to open transaction advice PDF.

Position Details

You can view more details such as Valuation, Cost price/Unrealized Market Profit/Loss, Asset Information in **Position Details** page.

[Home](#) > [Portfolio Detail](#) > [Position Appian Corp](#)

Position details

Appian Corp

Overview **Bookings**

[↓ Export](#)

Portfolio
4/USD

Valuation

Quantity 22	Accrued interest USD 0.00
Closing price USD 49.90	Value in reporting currency AUD 1,593.32
Price date Jun 29, 2022	
Value in position currency USD 1,097.80	

Cost price/unrealized profit

Cost price USD229.00	Unrealized market profit/loss in position currency -USD 3,940.20
Unrealized market profit/loss in reporting currency -USD 3,940.20	Unrealized market profit/loss in % -78.21%

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6. Menu Portfolio Detail

You can view your portfolio positions for the complete portfolio as well for each single portfolio in **Portfolio Detail** page.

① You can view different portfolio by selecting portfolio from the portfolio dropdown list.

② You can also change the reporting currency in the dropdown list.

Home > Portfolio Detail

Portfolio Detail

Select portfolios
All portfolios 1

Group by portfolios

Reporting currency
Automatic 2 [Export](#)

Portfolio value
AUD 6,698,735.96

Expand all

Description Portfolio	Quantity	Cost price	Market Price FX Rate Price Date	Market Value Currency	Unrealized P/L in %	Value in AUD Acc. Int in AUD
<input type="checkbox"/> Cash						1,583,823.44

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7. Menu Portfolio Analysis

The page **Portfolio Analysis** page provides summary for the complete portfolio as well for each single portfolio.

1 You can view different portfolio by selecting portfolio from portfolio dropdown list.

2 You can also change the reporting currency in the dropdown list.

Home > Portfolio Detail

Portfolio Detail

Select portfolios
All portfolios 1

Group by portfolios

Reporting currency
Automatic 2 [Export](#)

Portfolio value
AUD 6,698,735.96

Expand all

Description Portfolio	Quantity	Cost price	Market Price FX Rate Price Date	Market Value Currency	Unrealized P/L in %	Value in AUD Acc. Int in AUD
<input type="checkbox"/> Cash						1,583,823.44

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8. Payments

By selecting the “Payments” at the side menu can direct to the payment order book summary page, which shows both single payment execution and standing instruction.

The screenshot shows the 'Payments' page in the Wealth Management system. The left sidebar contains navigation options: Overview, Portfolio Detail, Corporate actions, Documents, and Payments (selected). The main content area is titled 'Payments' and has tabs for 'Single' and 'Recurring'. Under the 'Single' tab, there are filters for 'Pending', 'Executed', and 'All' (selected), along with a 'Filter' icon and an 'Export' button. A table displays one payment entry:

Execution date	Beneficiary	Debit account	Payment type Payment source	Status	Amount
Mar 11, 2022	addr-1_7798 .001	Current Account USD *****1.001	Domestic Payment Single Payment	In-Work	USD 123.00

At the bottom right of the table, there is a pagination indicator '1 - 1' and navigation arrows.

The screenshot shows the 'Payments' page in the Wealth Management system, specifically the 'Recurring' tab. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Payments' and has tabs for 'Single' and 'Recurring' (selected). Under the 'Recurring' tab, there are filters for 'Active', 'Inactive', and 'All' (selected), along with a 'Filter' icon and an 'Export' button. A table displays two recurring payment entries:

Next execution date	Beneficiary	Debit account	Payment details	Status	Amount
Mar 11, 2022 quarterly	Standing Instruction Doemstic)	Current Account SGD ' .002	Domestic Payment	Active	SGD 230.00
Mar 11, 2022 monthly	Standing Instruction Order 2	Current Account USD 1 .6.001	Domestic Payment	Active	USD 650.00

At the bottom right of the table, there is a pagination indicator '1 - 2' and navigation arrows.

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9. Documents

In **Documents** section, you will be able to view the advices of the transactions executed in the portfolio and the month end client statement. The advices will be generated after the transactions have been verified after the End of Day (EOD) process. Document **Date** refers to transaction value date for transaction advices and month end date for client monthly statements. You can either click the selected document line or the icon “...” at the end of the document line to download the PDF. The documents remain available online for 18 months.

The official transaction advices and monthly statements will be sent or available for collection as per mailing instruction given.

Description	Account/Portfolio	Category	Date	Status
STMT Discretionary Portfolio	1.20 10.10.2022.pdf	Statement	Oct 10, 2022	New
ADV 1	1.18 CCM Standard 10.10.2022.pdf	Letter	Oct 10, 2022	New

All unread documents have **New** state. You can also see total number of new documents from the **Documents** icon on top.

15 Documents

You can also view documents by different searching criteria as shown below.

Filter

My favourites You don't have any saved filters ☆

Document title Category

Status
New, Read

Date range
Date from Date to

Reset all Cancel Filter

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10. Others

You may see the “existing login detected” message as shown, for in the following two scenarios:

- If your previous session was logged out due to inactivity within the past hour
- If you are currently logged in via other devices

Click **Continue** to proceed.

Existing Login Detected

We detected that you are currently logged in from another device or haven't properly logged out. Always log out using the applications log out functionality for your own security.

Select continue to start using the application. In case you have another session, the other session will be terminated.

Continue

[Hint](#)

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11. Logout

You can click → **Log out** under the User icon to logout your session. Your session will be auto logged out after 15 minutes of inactivity. When you are trying to log in from multiple devices, your previous session will be auto logged out after new session logged in successfully.

🔔 👤

- ⚙️ **Account & profile**
- 🌐 **Language:** English (US)
- 🔑 **Change password**
-] **Log out**

You have successfully logged out.

For your own security, please clear the browser cache and close the browser.

[Login](#)

[Back to Top](#)