

RBC Wealth Management

RBC Hub Dynamic Linking User Guide

Making payments using two factor authentication

If you have any questions about RBC Hub or any other matter related to your wealth management in general, please contact your relationship manager.

Grow more than wealth



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Introduction

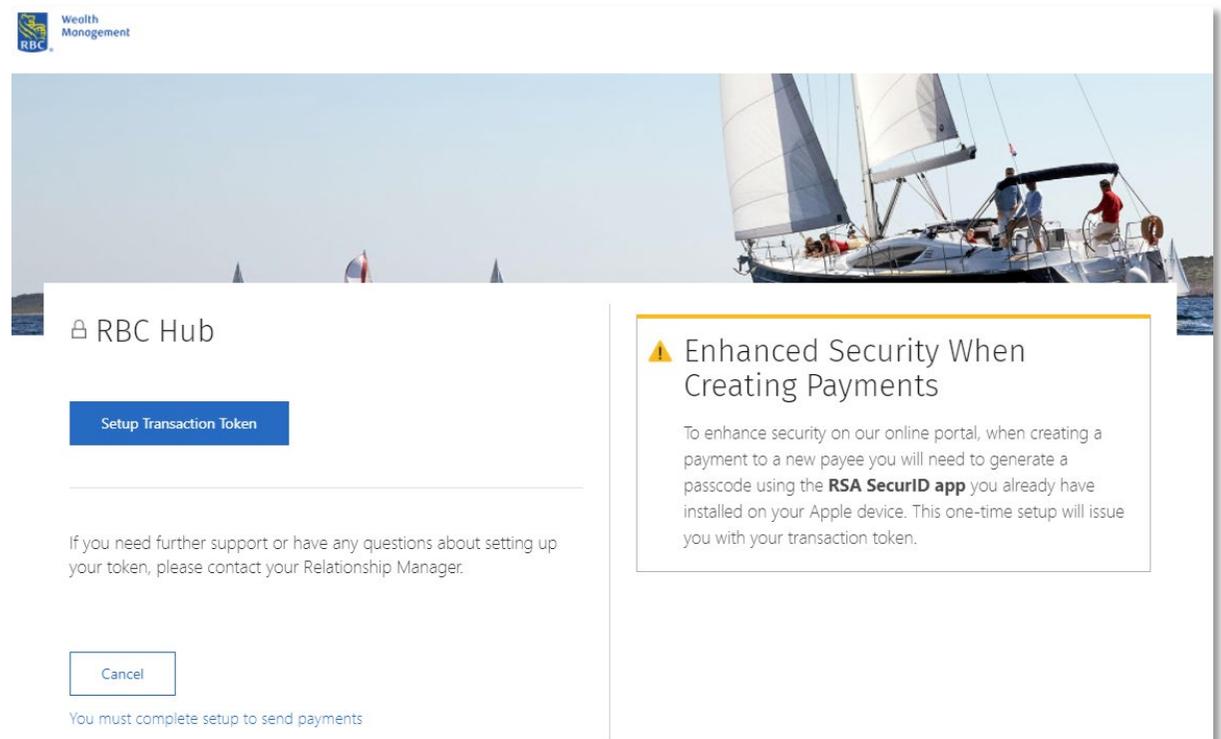
- We're enhancing the security around payments, providing you with an additional layer of protection
- When you next create a payment, we'll take you through a 1-time setup to add a Transaction Token to the **RSA SecurID** app you already use to login. This setup process should take approximately 5 minutes
- 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 to new payees
- 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 won't need to generate a 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

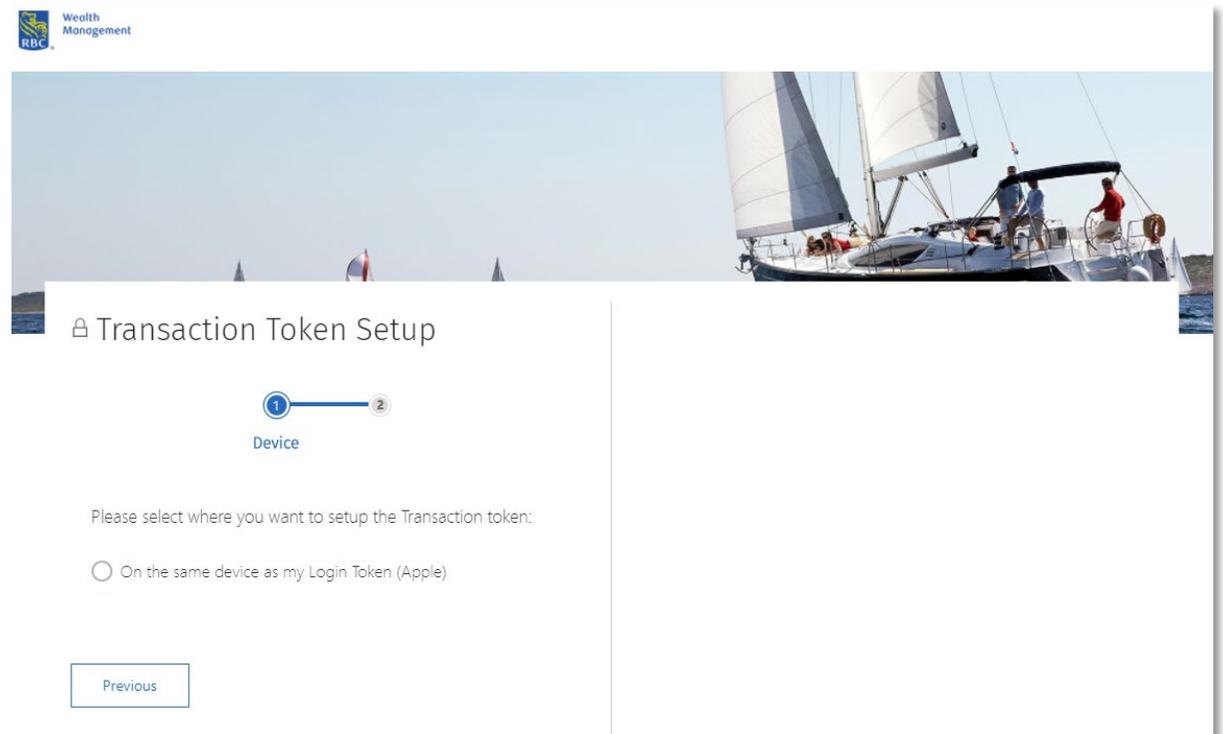
Transaction token setup

- The transaction token setup will begin the next time you go to create a payment, either by selecting the **'New Payment'** option from the menu, or selecting the **payment button on the bank accounts screen**.
- The following screen will be displayed prompting you to setup your Transaction Token. Click the **'Setup Transaction Token'** button to begin



Transaction token setup

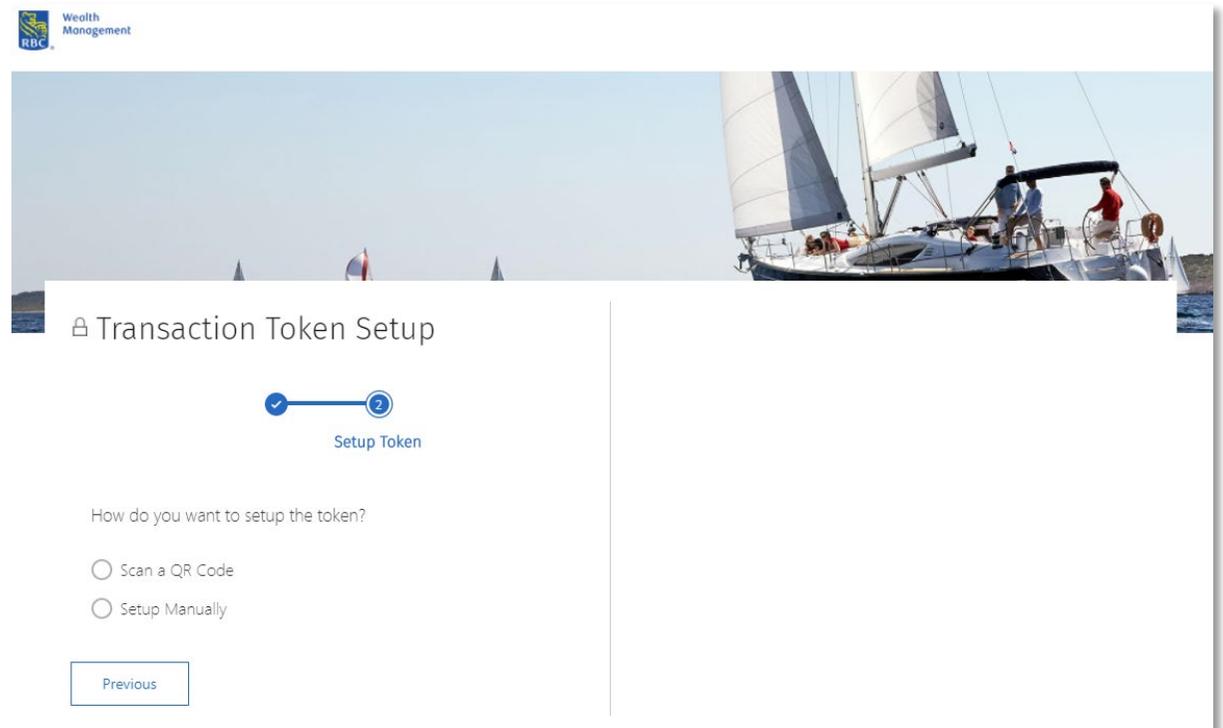
- You'll need to setup your transaction token on the same device as your login token



The screenshot shows the RBC Wealth Management Transaction Token Setup interface. At the top left, the RBC logo and "Wealth Management" text are visible. The background features a photograph of a sailboat on the water. The main heading is "Transaction Token Setup". Below this, a progress indicator shows two steps: "1 Device" (active) and "2" (inactive). The text "Please select where you want to setup the Transaction token:" is followed by a radio button option: "On the same device as my Login Token (Apple)". A "Previous" button is located at the bottom left of the form area.

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



The screenshot shows the 'Transaction Token Setup' screen. At the top left, there is a logo for 'Wealth Management RDC'. The background features a photograph of a sailboat on the water. The main content area is white and contains the following elements:

- A progress indicator consisting of a horizontal line with a checkmark in a circle on the left and a '2' in a circle on the right. Below the line is the text 'Setup Token'.
- The question 'How do you want to setup the token?' followed by two radio button options:
 - Scan a QR Code
 - Setup Manually
- A 'Previous' button at the bottom left.

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

1 ✓ 2

Scan QR Code

Using the RSA SecurID Software Token application on your mobile device, scan the QR Code. You will then receive the following message: "Token successfully imported".

Note: QR Code will be valid for 5 minutes.

Time left: 04:55

[Previous](#)

Scan QR Code

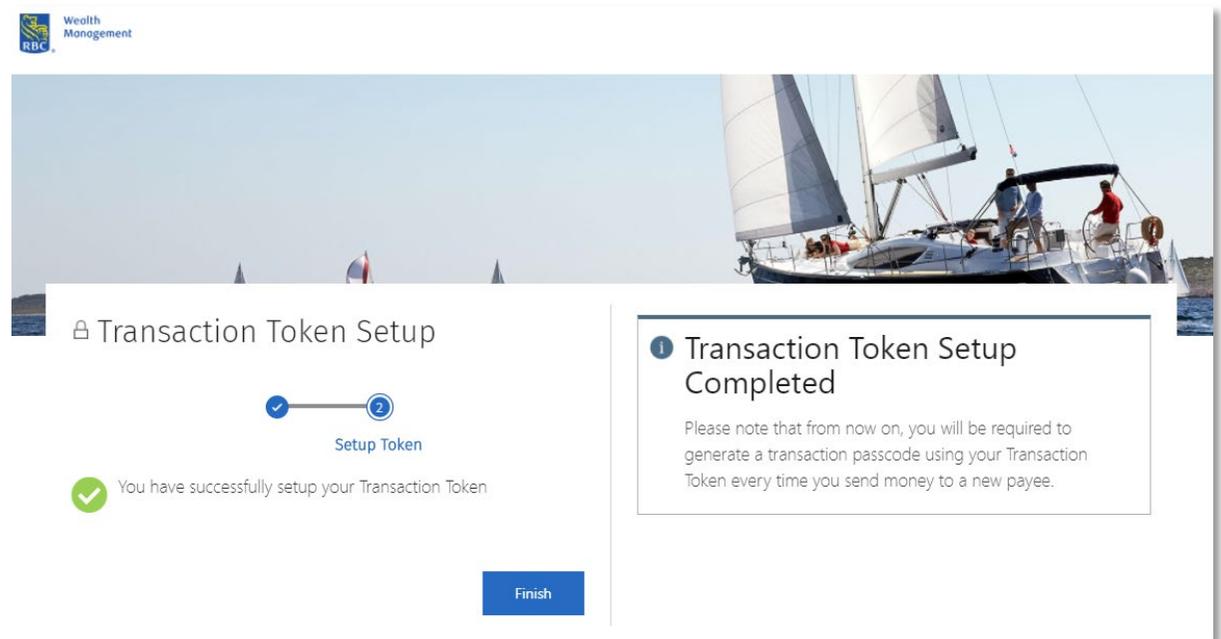
✓ Open the **RSA SecurID Software Token** app on your Apple device and follow the steps below.

[Expand details](#)

Click the + option on the top-right of the screen

Transaction token setup

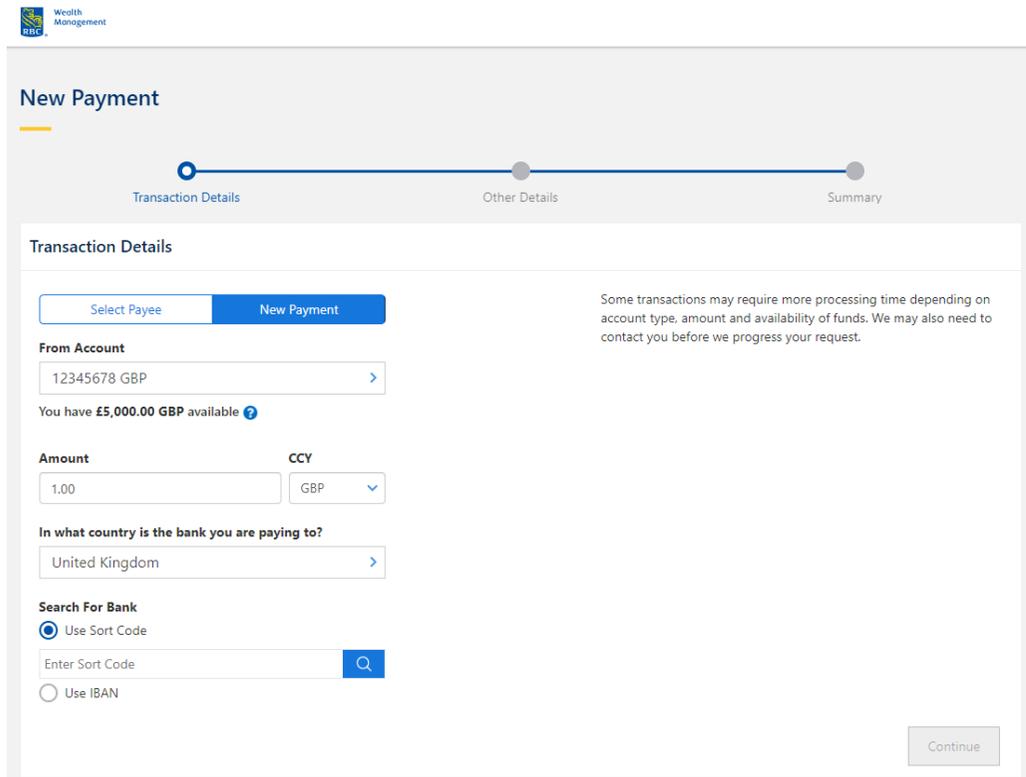
- Once you have scanned the QR code, you will receive confirmation on your device that the token has been successfully imported – click **'OK'**
- RBC Hub will automatically update when the token setup is complete. Click **'Finish'**



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



New Payment

Transaction Details Other Details Summary

Transaction Details

Select Payee **New Payment**

From Account
12345678 GBP

You have **£5,000.00 GBP** available

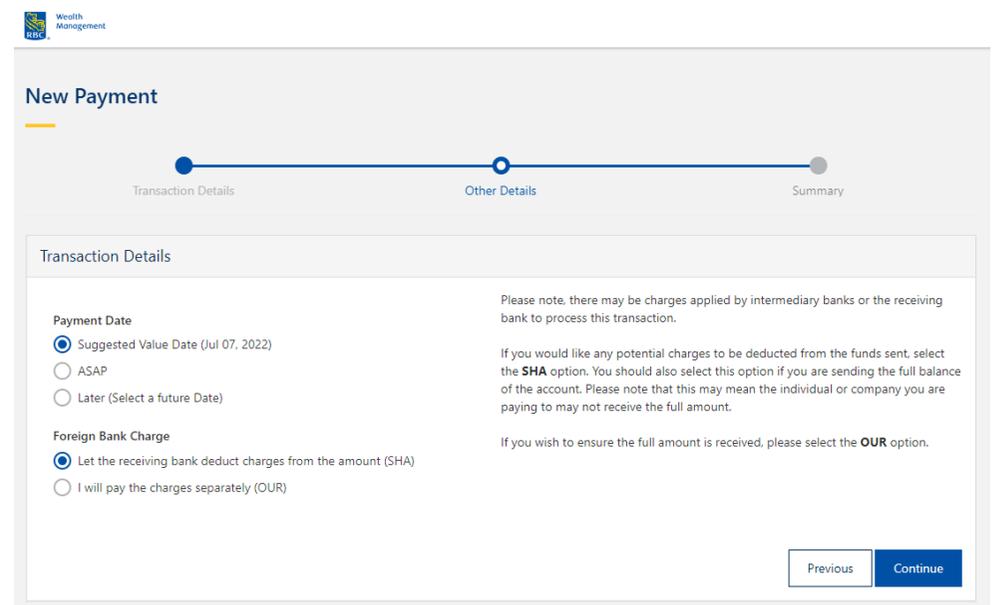
Amount **CCY**
1.00 GBP

In what country is the bank you are paying to?
United Kingdom

Search For Bank
 Use Sort Code
 Enter Sort Code **Q**
 Use IBAN

Some transactions may require more processing time depending on account type, amount and availability of funds. We may also need to contact you before we progress your request.

Continue



New Payment

Transaction Details **Other Details** Summary

Transaction Details

Payment Date
 Suggested Value Date (Jul 07, 2022)
 ASAP
 Later (Select a future Date)

Foreign Bank Charge
 Let the receiving bank deduct charges from the amount (SHA)
 I will pay the charges separately (OUR)

Please note, there may be charges applied by intermediary banks or the receiving bank to process this transaction.

If you would like any potential charges to be deducted from the funds sent, select the **SHA** option. You should also select this option if you are sending the full balance of the account. Please note that this may mean the individual or company you are paying to may not receive the full amount.

If you wish to ensure the full amount is received, please select the **OUR** option.

Previous **Continue**

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'**

Confirm Payment

From Account
7957780 - Cash - GBP

Amount
£1,000.00 GBP

Value Date
Sep 13, 2021

Beneficiary Bank Country
United Kingdom

Payee Name
EXAMPLE PAYEE

Payee Account Number
00000000

Sort Code
40-48-75

Reference
PAYMENT

Bank Name & Address
Royal Bank of Canada (Channel Islands) Limited
Dorey Court, Admiral Park
St. Peter Port
Guernsey
GY1 3BQ

Foreign Bank Charge
Let the receiving bank deduct charges from the amount (SHA)

1 Generate a Transaction Passcode

✓ Open the **RSA SecurID Software Token** app on your Android Device and follow the steps below

1



Select the **RBC Hub Transaction Token**

2

1772997

Enter the 7-digit code above and press 'Submit'

3



Enter the 8-digit code from the app into the Transaction Passcode field

Time left: 04:23

Transaction Passcode

Previous

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.

 Please note, your **Transaction Token** has been disabled due to entering an incorrect passcode three times. To re-enable your token, please **logout and log back in**. You will not be able to create a new payment until the token is enabled.

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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