

RBC Online Banking and Mobile App Privacy and Security: Guide for Survivors of Intimate Partner Violence

Compiled by Tech Safe BC



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This document is a guide of in-app safety strategies to combat common tech abuse that may be perpetrated by a current or former partner on the RBC Mobile app. This may look like receiving harassing and threatening e-Transfer messages, having your finances altered without your consent, or opening banking, loans or credit cards under your name. It may also include monitoring or controlling behaviors, such as locking you out of your account, pressuring you to make specific financial decisions, or having your account accessed without consent.

By following this guide, you can learn how the [RBC Online Banking and Mobile app features can support your safety](#). Before making any changes to your account, it is important to consider collecting evidence and discussing any potential safety concerns because of these changes with your support worker. Digital financial abuse is complex, and this guide is by no means exhaustive. This is another reason why you may want to connect with an anti-violence worker in your community to discuss additional steps, such as opening a new bank account altogether. For more information, consider reviewing [Tech Safety Canada's Digital Financial Abuse](#) tool kit.

If something in this guide is no longer up to date, or you have any questions, please reach out to techsafe@bcsth.ca with your concerns.

Symbols and What They Mean in This Guide:



Course of action may be visible to your former or current partner.

You may want to consult with a staff of an [anti-violence program in your community](#) before removing your former or current partner's access.



Evidence documentation checkpoint. Take [screenshots](#), pictures with a different device, or [screen recordings](#) of your former or current partner's unauthorized access.

Definition of Words in This Guide:

RBC Online Banking: A client's RBC banking account that can be accessed online.

RBC Mobile: An app made for RBC clients to access their RBC Online Banking Account.

E-Transfer: A way of digitally sending or receiving money. Keep in mind, senders are able to view the registered full name of the receiver.

Autodeposit: When money is automatically deposited to the receiver's bank account. Otherwise, all e-Transfers would require the receiver to manually accept the money by inputting a password that is created by the sender.

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If You Suspect There is Unauthorized Access to Your Account



□ Log-In Activity

There is no option to review login activity to your RBC Online Banking Account. If you suspect someone has logged in to your account without your consent, you can change your RBC Online Banking password under [Changing Passwords](#).

□ Changing Passwords


If your former/current partner is logged into your RBC Online Banking account, changing your password can log them out of the account on their device. You will need to know your current password to change to a new password. If you do not know your current password, refer to [Account Recovery](#). To make a secure password, you can also refer to [How to Create and Maintain Strong Passwords](#).

Safety Tip:



If your former/current partner has access to the email that is connected to your RBC Online Banking, an email will be sent to the connected email account stating that your account has changed passwords. You may want to consult with a support worker as it could notify your former/current partner and potentially increase your risk to violence.

To change your password in the RBC Mobile App

1. Open the app and log in.
2. At the bottom right of the screen, tap the **More menu** (triple bar). 
3. Under the 'Security' heading, tap **Security Centre**.
4. Under 'Ways to sign in', tap **Change password**.

5. Input your current password and your new password.
6. Scroll to the bottom and tap **Confirm**.

To change your password in RBC Online Banking

1. Go to <https://www.rbcroyalbank.com/personal.html> and sign in.
2. Under 'Your Name' heading, click **Profile & Account Settings**.
3. Under 'Security' heading, click **Change Password**.
4. Input your current password and your new password.
5. Scroll to the bottom and click **Confirm**.

Account Recovery

Account recovery is a way to access your account through either your email or phone number when you have been locked out. If your former/current partner has access to the email or phone number connected to your account, account recovery will notify them. If you aren't sure which email/phone number is secure, it may be safer to create a new account using a different email/phone number that only you have access to.

If your former/current partner has access to your email or your phone number's messages, a code will be sent to those accounts in order to give you recovery access back to your account. It will notify them that your RBC Online Banking account is requesting a verification code. Similarly, changing your account password will also notify the connected email which can alert your former/current partner of these changes if they have access to the email that is connected to your account.

Safety Tip:



If your former/current partner has access to this email/phone number, they could be notified that you are requesting to change your RBC Online Banking password which is why you are recommended to input a safe number/email/username.

Once you change your password, it will also send an email to the connected email stating this change.

To recover your RBC Mobile account when you are logged in and know your current password, refer to [Changing Passwords](#).

To recover your RBC account in the app or online banking when you are logged out and do not know the password

1. On the log in page, click/tap **Forgot password?**
2. Input your client card number or username.
3. Click/tap **Continue**.
4. Input your last name and resident postal code.
5. Click/tap **Continue**.
6. In the pop-up, click/tap **OK**.
7. Choose the communication option to receive a code.
8. Scroll to the bottom and click/tap **Continue**.
9. In the pop-up, click/tap **OK**.
10. Enter the one-time passcode.
11. Click/tap **Submit Code**.
12. Enter your new password twice.
13. Click/tap **Submit**, then **Finish**.

Source: RBC [Mobile App](#) and [Online Banking](#)

How to Secure Your Account from Your Former/Current Partner



If you currently have shared a bank account with your former or current partner, you can close the shared account and/or create a new separate account. This would also include removing identifying information, such as your email address, your phone number, or your name on the account. Your former/current partner may realize immediately or quickly if

you make these changes. If you are concerned that this will increase any risks to your safety, we recommend that you consult with a support worker at your transition home or a support organization beforehand.

Turning On 2-Step Verification


Turning on 2-Step Verification, also called 2-Factor Authentication (2FA), can protect your account from future unauthorized logins. Check this [resource](#) to understand why 2-Step Verification is important.

Safety Tip:



Before enabling 2-Step Verification, make sure the password to your account is secure, and that you are the only one who has access to the email and/or phone number connected to your account. If 2-Step Verification is enabled on an account your current/former partner has access to, they will be notified of attempted logins through verification codes.

To turn on 2-step verification in the RBC Mobile App

1. At the bottom right of the screen, tap the **More menu** (triple bar). 
2. Under the 'Security' heading, tap **Security Centre**.
3. Under the 'Ways to sign in' heading, tap **2-step verification on sign-in**.
4. Tap the 2-step verification button.

To turn on 2-step verification in RBC Online Banking

1. Go to the [RBC Online Banking](#) sign in and log in.
2. At the top of the 'Accounts Summary' page, click **Profile & Account Settings**.
3. Click **Security**.
4. Scroll to find the 'Enhanced Security' heading and click **2-step verification on sign-in**.
5. To enable this feature, click the **2-step verification on sign-in** button.

Source: [RBC](#)

☐ Checking If Your Device is a Trusted Device

This function allows you to see if your current device is a trusted device. Trusted devices are developed based on the frequency of logins to your RBC account. Additionally, trusted devices are used to authorize new logins. Note that you can only check trusted devices in the RBC Mobile app.

Safety Tip:




If there is unauthorized access, be sure to take [screenshots](#) to document the unauthorized log-ins. Before removing unauthorized access, consult with your



support worker as it could notify your former/current partner and potentially increase your risk to violence.

To review your devices in the RBC Mobile App

1. At the bottom right of the screen, tap the **More menu** (triple bar). 
2. Under the 'Security' heading, tap **Security Centre**.
3. Under the 'My devices' heading, tap **Manage devices**.

If You're Receiving Harassing or Threatening Messages



☐ Controlling e-Transfer Email Notifications

There is no function to block e-Transfers from a specific bank account. However, Interac e-Transfer has an Opt-Out Feature that prevents specific people from sending personalizing messages to your email through the e-Transfer 'optional message' text box. Note that if autodeposit is enabled for your account, the money will still be deposited.

Also keep in mind that when e-transfers are deposited into your account, the sender will be notified.

To stop receiving personalized messages in e-Transfer emails


1. Open the Email of the e-Transfer from the sender you'd like to ignore.
2. Scroll to the bottom and click/tap **manage notification preferences**.
3. Click/tap **CONFIRM**.

Sources: Interac [Opt-Out Notification Feature](#) and [Misuse of Interac e-Transfer](#)

Enabling Autodeposit for e-Transfers

This function allows you to set up autodeposits for your specific banking accounts. With autodeposit enabled, you will no longer have to manually accept each e-Transfer transaction. Please note that the email address or mobile number you select as your contact method will also be used to notify you of all the e-Transfers you receive. If you have multiple banking accounts, you can set up autodeposits for each of them using a different contact method.

To set up autodeposit in the RBC Mobile Banking app

1. At the bottom right of the screen, tap the **More menu** (triple bar). 
2. Tap **Settings**.
3. Under the 'Banking' heading, tap **Autodeposit Registration**.
4. Tap **Add**.
5. Under the 'Register With' heading, tap the contact method you'd like others to use when they e-transfer you (either mobile number or email address).
6. Enter your email or mobile number.
7. Select the account you'd like to receive the autodeposit from.
8. Tap **Register**.

To set up autodeposit in RBC Online Banking

1. Go to the [RBC Online Banking](#) sign in and log in.
2. Under the 'Transfers and Payments' heading, click **Pay Bills & Transfer Funds**.
 - a. Alternatively, for any account, click **Account Details**.
3. On the right side, click **Register for Interac e-Transfer Autodeposit**.
4. Enter your email address and the account you'd like to receive the autodeposit from.
5. Confirm your autodeposit registration.
6. Open your email to find an email confirmation from Interac. Follow their prompts to complete your autodeposit setup.

Source: [RBC](#)

If you are experiencing tech abuse, you are not alone. Find support in your community by connecting with a [BC Society of Transition Houses Member Program](#) or check out our other safety resources at techsafebc.bcsth.ca.

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