

RBC® Mobex™ Mobile Payment Service Frequently Asked Questions

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General Questions

Why would I want to send/receive money with my mobile phone?

RBC Mobex Mobile Payment Service is a quick, easy and secure way to send and receive money. All you need is a personal bank account and a mobile phone. It's especially useful when you don't have cash in your wallet, there isn't an ATM nearby or debit/credit cards are not accepted forms of payment. It's also helps to save time and money involved with managing NSF payments from cheques.

Someone sent me money, can I get the funds without signing up for RBC Mobex Mobile Payment Service?

Unfortunately, you must be a registered RBC Mobex user to access the funds that have been sent to you. Once registered and activated, you can withdraw the funds directly to your bank account. In the event that you choose not to register for the service, funds will be returned to the sender within 30 days. To register for RBC Mobex Mobile Payment Service, please click [here](#).

What do I do if my mobile phone is lost or stolen?

If your mobile phone is lost or stolen, contact your mobile carrier immediately. In the event that your mobile phone number changes, call us at 1 800 769-2555 to have your account updated. If you do not notify us about a change to your mobile phone number, we may be unable to correctly process your transactions.

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What does RBC Mobex Mobile Payment Service cost?

As a special thank you, there will be no fees associated with access to the RBC Mobex Mobile Payment Service for the duration of the Trial. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

Do I have to be an RBC client to register for or use the RBC Mobex Mobile Payment Service?

You do not have to be an RBC client to register for or use the RBC Mobex Mobile Payment Service. You do however require a personal bank account from any Canadian deposit taking financial institution and an active Canadian mobile phone number that is enabled for text messaging with any mobile carrier to use the service.

Are there any age restrictions / requirements for registering for or using the RBC Mobex Mobile Payment Service?

You must be 12 years of age or older to register yourself for RBC Mobex Mobile Payment Service. If you are between the ages of 12 and 18, you may register yourself using the RBC Mobex Web Portal however, you will be required to visit an RBC Royal Bank Branch to complete the identity verification process. If you are under 12 years of age, a third party may register for you and will have the signing authority on the account.

Where can I learn more about using RBC Mobex Mobile Payment Service?

To learn more about the RBC Mobex Mobile Payment Service, visit www.rbcmobex.com or refer to the [RBC Mobex User Guide](#).

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Technical Questions

Will RBC Mobex Mobile Payment Service work with my specific mobile phone?

RBC Mobex Mobile Payment Service is designed to work with any Canadian mobile phone that has been enabled to send / receive SMS (text messages).

Do I need to have Internet access from my mobile phone to use the RBC Mobex Mobile Payment Service?

No, you do not need to have internet access from your mobile phone to use the RBC Mobex Mobile Payment Service. All that is required is that your mobile phone be enabled to send / receive SMS (text messages). You will however require Internet access to register and manage your account via the RBC Mobex Web Portal.

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Security

Is RBC Mobex Mobile Payment Service secure?

RBC employs advanced technology to protect against unauthorized transactions and access to user data. Multiple layers of advanced encryption algorithms are used to prevent data from being intercepted or compromised. A PIN-based system helps to further protect users against unauthorized use. In addition, all

pages on the RBC Mobex Web Portal are protected using Secure Socket Layer (SSL) technology. Click [here](#) for more information about RBC Mobex Mobile Payment Service security.

What security measures are in place for the RBC Mobex Web Portal?

When using the RBC Mobex Web Portal, users must log into their account using their mobile phone number and a unique password selected by them during the registration process. All pages on the RBC Mobex Web Portal are protected using Secure Socket Layer (SSL) technology. Click [here](#) for more information about RBC Mobex Mobile Payment Service security.

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RBC Staff, Family and Friends Trial Program

Who is able to participate in the Trial Program?

The Trial Program is currently available for RBC Staff, their family and their friends. As a Trial participant, you may send funds to anyone else and / or invite others to sign up for the Trial Program.

How long is the Trial Program running for?

The RBC Mobex Mobile Payment Service Trial Program is a limited time program that is scheduled to run until January 2009. The Trial can however end at any time. You will be notified at least 30 days in advance before the Trial ends. Access to your account and the funds in your RBC Mobex account will continue to be available after the Trial ends. Although you will not be able to make any payments, you can offload your funds at any time. The Trial may also be extended beyond January 2009 and in such event you will also be notified.

What will happen to the funds in my RBC Mobex account when the Trial Program ends?

Access to your account and the funds in your RBC Mobex account will continue to be available after the Trial ends. Although you will not be able to make any payments, you can offload your funds at any time.

Will I receive a reminder that the Trial Program is ending?

Yes, you will be notified at least 30 days in advance before the Trial ends. Access to your account and the funds in your RBC Mobex account will continue to be available after the Trial ends. Although you will not be able to make any payments, you can offload your funds at any time.

Will I be asked for my feedback on RBC Mobex Mobile Payment Service?

Yes, we may contact you from time to time to request your input and feedback on the RBC Mobex Mobile Payment Service, your perception and your experiences. All information will be gathered and used in accordance with our [privacy policy](#), to help RBC learn more about how you are using the service.

If I opt out of marketing and communications in my profile, will I still be contacted as part of the Trial?

The objective of the Trial Program is to learn more about how you are using the service (or not using it) so that it can be enhanced and improved in the future. It is also important that we be able to contact you with information, offers and requests related to the Trial. Therefore, any marketing preferences you have selected will not be followed during the Trial.

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Registering for the Service

How long does it take to become a registered user?

Registration for RBC Mobex Mobile Payment Service is a multi-step process. You must enter and confirm your information, verify your mobile phone, and enter your bank account information. System limitations and verification requirements could actually result in an end to end registration time that takes anywhere from 3 days to 2 weeks or more depending on whether a branch visit is required. For example, there is a step in the process that requires a verification of your identity. In the event that this cannot be completed online, you must visit an RBC Royal Bank Branch with 2 pieces for your identification to be confirmed and this can take some time. Additionally, confirmation of your bank account information via micro-deposits could take up to 2-3 days.

Why do I have to take identification to an RBC Royal Bank branch?

RBC must do its due diligence to comply with applicable legislation. As such, should it not be possible to verify your identity when registering on the RBC Mobex Web Portal, you must bring 2 pieces of identification to any RBC Royal Bank branch to complete the process.

What are acceptable forms of identification for the branch?

The following forms of identification are accepted for the verification of identity in the branch:

Primary

- Drivers license issued in Canada
- Canadian Passport
- Foreign Passport
- Certificate of Canadian Citizenship or Certificate of Naturalization
- Permanent Resident Card or Citizenship and Immigration Form
- Birth Certificate issued in Canada
- Social Insurance Number card
- Old Age Security card issued
- Certificate of Indian Status
- Provincial Health Insurance
- A document or card, bearing the individual's photograph and signature

Secondary

- Employee identity card
- A signed automated teller machine (ATM) card or client card
- Credit card
- Canadian National Institute for the Blind (CNIB) client card
- Credit Card issued by a known retailer (e.g. Sears, Canadian Tire, etc.).
- Senior Citizens privilege card
- Introduction letter from previous bank with signature
- Identity of the individual confirmed by a client in good standing with RBC Financial Group
- Canadian University or College Student Card with Photo

What is a micro-deposit?

Micro-deposits are very small deposits, usually just a few cents, which are made by RBC Mobex Mobile Payment Service to your funding bank account. These amounts must be entered on the RBC Mobex Web Portal in order to validate your bank account information and to complete the registration process. Once this step is complete you can begin using your RBC Mobex account.

How old do you have to be to register/use RBC Mobex Mobile Payment Service?

You must be 12 years of age or older to register yourself for RBC Mobex Mobile Payment Service. If you are between the ages of 12 and 18, you may register yourself using the RBC Mobex Web Portal however, you will be required to visit an RBC Royal Bank Branch to complete the identity verification process. If you are under 12 years of age, a third party may register for you and will not have any signing authority on the account.

Will I receive phone/e-mail spam when I register for RBC Mobex Mobile Payment Service?

Your personal information is never sold / shared with anyone else and you will not receive any form of spam (phone/e-mail) as a result of your registration. You may however receive communication directly from RBC Royal Bank for purposes related to the Trial Program.

Can I register my small business with RBC Mobex Mobile Payment Service?

Yes, you can register your business with RBC Mobex Mobile Payment Service by completing the Third Party section of the registration process however, the bank account linked to your RBC Mobex account must be a personal bank account.

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Your RBC Mobex Account

How much does RBC Mobex Mobile Payment Service cost?

As a special thank you, there will be no fees associated with access to the RBC Mobex Mobile Payment Service for the duration of the Trial. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

What is My Message Centre?

My Message Centre is where you will find updates about your Mobex account. You will receive general messages about new features or functions available for your Mobex account as well as offers, product information and important notices.

I'm a small business owner. Can I sign up for RBC Mobex Mobile Payment Service?

Yes, you can register your business with RBC Mobex Mobile Payment Service by completing the Third Party section of the registration process however, the bank account linked to your RBC Mobex account must be a personal bank account.

What should I do if I change my mobile phone number or service provider?

If your mobile phone number or mobile service changes, call us at 1 800 769-2555 to have your account updated. If you do not notify us about a change to your mobile phone number, we may be unable to correctly process your transactions.

What do I do if my mobile phone is lost or stolen?

If your mobile phone is lost or stolen, you should contact you mobile carrier immediately. In the event that your mobile phone number changes, call us at 1 800 769-2555 to have your account updated. If you do not notify us about a change to your mobile phone number, we may be unable to correctly process your transactions.

If I don't use my RBC Mobex account will it become inactive?

After 30 days of inactivity you will receive a message informing you that your account is inactive. To keep your account active, simply [Login](#) to your RBC Mobex account. For security purposes, it is always a good idea to login to your account periodically to verify your transactions and monitor your account activity.

Where can I get more information about my RBC Mobex account?

To learn more about the RBC Mobex Mobile Payment Service, visit www.rbcmobex.com or refer to the [RBC Mobex User Guide](#).

Who do I contact if I have a problem with RBC Mobex Mobile Payment Service or my RBC Mobex account?

If you have questions or concerns about the RBC Mobex Mobile Payment Service or your RBC Mobex account, please call us at 1 800 ROYAL 5-5 (1-800-769-2555), Monday to Friday from 7:00am -11:00pm AST. If your call is received after hours or if we are unable to assist you immediately, a representative will contact you as quickly as possible with the answers or information you were looking for.

Do I need to maintain a minimum balance in my RBC Mobex account?

No, you do not need to maintain a minimum balance in your RBC Mobex account.

Do I earn interest on the funds in my RBC Mobex account?

Your RBC Mobex account is not a bank account, it is a stored value account. Any balances that remain in your account will not accumulate interest.

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Fund My Account

How do I add funds to my RBC Mobex account?

You can add funds to your RBC Mobex account in two ways:

1. From your bank account.
2. From a credit card.

From your bank account

1. Select "Fund My Account" and click on the "Add Funds" link under Bank Account.
2. Enter your bank account information and click "Add".
3. Confirm your information by clicking on "Confirm".

The first time you add funds to your RBC Mobex account, two micro-deposits will be sent to your bank account in order to verify your bank account information. We will ask you to confirm the amount of these micro-deposits when you log back in to your RBC Mobex account.

Once you enter the micro-deposits, you can add funds to your RBC Mobex account from your bank account.

When you add funds from your bank account, the funds will be available in your RBC Mobex account within approximately 5 business days. We will notify you via SMS (text message) when the funds have been added to your RBC Mobex account. If you selected to receive account notifications via e-mail as part of your profile, you will also be notified at the e-mail address you provided to us.

From your credit card

1. Select "Fund My Account" and click on the "Add Funds" link under Credit Card.
2. Enter your credit card information and click "Add".
3. Confirm your information by clicking on "Confirm".

Only *Visa** or *MasterCard** credit cards can be used to add funds to your RBC Mobex account.

When you add funds to your RBC Mobex account from your credit card, the funds will be immediately available for you to send / make payments.

For your records, an electronic receipt or eReceipt is created every time you add funds to your RBC Mobex account from your bank account or credit card. You can print these receipts to your computer printer from the Transaction History page.

I'm not sure what my Bank Code is. Where can I find this information?

You can find your bank code written on the bottom of one of your cheques. If you do not have cheques or are not sure of your Bank Code, please refer to the following common list of codes:

001 Bank of Montreal	338 Canadian Tire Bank
002 The Bank of Nova Scotia	340 ICICI Bank Canada
003 Royal Bank of Canada	509 Canada Trust
004 The Toronto-Dominion Bank / TD Canada Trust	540 Manulife Bank
006 National Bank of Canada	614 ING Direct Canada
010 Canadian Imperial Bank of Commerce (includes President's Choice Financial)	809 Credit Union Central of British Columbia
016 HSBC Canada	815 Caisses Desjardins du Québec
039 Laurentian Bank of Canada	819 Caisses populaires Desjardins du Manitoba
127 Canada Post (money orders)	828 Credit Union Central of Ontario
219 ATB Financial	829 Caisses populaires Desjardins de l'Ontario
260 Citibank Canada	837 Meridian Credit Union (formerly Hepco)
290 UBS Bank (Canada)	839 Credit Union Heritage (Nova Scotia)
308 Bank of China (Canada)	865 Caisses populaires Desjardins acadiennes
	899 Alberta credit unions

Which credit cards can I use to fund my RBC Mobex account?

You may only use Visa or MasterCard credit cards to load funds to your RBC Mobex account.

If I fund my RBC Mobex account with a credit card, will I be charged cash advance fees / interest charges?

Funds loaded to your RBC Mobex account via a credit card are coded as a purchase and not a cash advance. Credit card companies generally will not charge cash advance fees and will offer a grace period for items coded as purchases. However, you should consult with your individual credit card issuer or agreement to determine how, and whether, interest will be charged when loading funds onto your RBC Mobex account.

Do I earn reward or loyalty points when I load funds with my credit card?

There are no reward or loyalty programs associated with the RBC Mobex Mobile Payment service however, because funds loaded to your RBC Mobex account from a credit card are processed as a purchase you may be eligible to earn reward or loyalty points from your credit card issuer. Please refer to the agreement you have with the card issuer for more information.

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Is there a charge to add funds to my RBC Mobex account?

RBC Mobex Mobile Payment Service does not charge a fee to add funds to your RBC Mobex account. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

What is the minimum amount I can add to my RBC Mobex account?

There is no minimum.

What is the maximum amount I can add to my RBC Mobex account?

You can add up to \$100 daily to a maximum of \$500 per month to your RBC Mobex account. We will let you know when you have reached your daily or monthly limits.

How do I change my bank account information?

To change your bank account information, select "Fund My Account" and click on "Change Bank Account". Update your bank account information and click "Continue" to confirm.

How do I update or remove my credit card information?

To update your credit card information, select "Fund My Account" and click on "Modify Credit Card". Enter your new credit card information and click "Continue" to confirm. To remove your credit card information, select "Fund My Account" and click on "Remove Credit Card". Click "OK".

How often can I add funds to my RBC Mobex account?

You can load funds to your RBC Mobex account as often as you like however you can only add up to \$100 daily to a maximum of \$500 per month to your RBC Mobex account. We will let you know when you have reached your daily or monthly limits.

I'm an RBC Royal Bank client, why do I have to wait for funds to be loaded to my RBC Mobex Account?

RBC Mobex Mobile Payment Service is currently only available as a Trial Program. Technical limitations do not allow for instant loading of funds to your RBC Mobex account from your RBC bank account at this time. You do however have the option to load funds instantly to your RBC Mobex account from a credit card.

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Withdrawing Funds

How do I withdraw funds from my RBC Mobex account?

To withdraw funds from your RBC Mobex account:

1. Select "Fund My Account" and click on the "Withdraw Funds" link.
2. Enter the amount you want to withdraw from your RBC Mobex account.
3. Confirm the transaction by clicking on "Confirm".

We will call your mobile phone and request that you enter your PIN for validation.

How long will it take for the funds I withdraw to appear in my bank account?

Depending on the time of day and your financial institution, it could take about 3-5 business days for the funds withdrawn from your RBC Mobex account to be deposited to your bank account.

You will receive a confirmation via SMS and/or e-mail when the funds are deposited to your account.

How much money can I withdraw at one time?

You can withdraw up to \$100 daily to a maximum of \$500 per month from your RBC Mobex account.

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Sending Money

Can I send money to someone who is not registered with RBC Mobex Mobile Payment Service?

Yes, you can send money to someone who is not registered. That person will receive SMS (text message) notification that the funds have been sent to them. The message will also include an invitation to register for the RBC Mobex Mobile Payment Service as registration is required in order to access those funds. If you send money online using the [RBC Mobex Web Portal](#), you will receive an on-screen message advising that the person is not registered with the RBC Mobex Mobile Payment Service.

Do I receive a confirmation message when I send money?

Yes. When you send money using your mobile phone, you will receive an SMS (text message) advising of the status of the transaction. If you selected to receive account notifications via e-mail, you will also be notified at the e-mail address you provided to us. When you send money online using the RBC Mobex Web Portal, you will be presented with a confirmation page.

Are there any fees charged when I send money?

As a special thank you, there will be no fees associated with access to the RBC Mobex Mobile Payment Service for the duration of the Trial. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

When I am sending money why do I sometimes receive a call from your automated system asking me to input my PIN?

Depending on how much money you want to send, you may receive a call from our automated system. Currently, any transaction greater than \$25 requires PIN validation and will generate a call from our automated system.

Can I send money if I have insufficient funds in my RBC Mobex account?

Yes. If you provided us with your credit card information and you have insufficient funds in your RBC Mobex account to complete a transaction, the full amount you want to send will be applied to your credit card. You will then receive a call from our automated system asking you to approve the load from your credit card and to confirm the amount of the transaction.

What happens if I enter the wrong recipient phone number or the wrong amount?

It is very important that you verify both the recipient phone number and the amount you are sending before confirming the transaction. However, when you send \$25 or more, you will receive a phone call from our automated system asking you to enter your PIN for validation. At this time you will also be asked to confirm

the phone number and the amount you want to send. If you have entered an incorrect amount or phone number, press the star (*) key on your phone to reject the transaction.

NOTE: transactions under \$25 do not generate a confirmation call from our automated system. Please ensure that you have entered the correct amount and correct phone number as funds cannot be retracted or refunded once they have been sent.

What happens if I send money to an unregistered user and it is not collected by the recipient?

To access the funds you send, the recipient must be register for the RBC Mobex Mobile Payment Service and activate their account. In the event that the recipient does not activate within 30 business days, the funds will be returned to you and added back to your RBC Mobex account. Funds sent to registered RBC Mobex users will appear in their RBC Mobex account immediately.

Can I cancel a payment once it's been sent?

Unfortunately, payments cannot be cancelled, retracted or refunded once they have been sent. It is therefore very important that you verify phone numbers and amounts before sending funds.

Will I be charged by my mobile phone carrier when sending money via SMS using my mobile phone?

As a special thank you, there will be no fees associated with access to the RBC Mobex Mobile Payment Service for the duration of the Trial. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

Can I include a personal message when sending money via the RBC Mobex Web Portal or SMS message?

When sending money via the RBC Mobex Web Portal you have the ability to include a message to the recipient. RBC Royal Bank will not see these messages and will not respond to any special requests. You cannot include a personal message when sending money via SMS (text message).

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Requesting Money

Can I request money from someone who is not registered with RBC Mobex Mobile Payment Service?

When a request for payment is made to both registered and non registered users, RBC Mobex Mobile Payment Service sends a text message (SMS) which includes your phone number to their phone letting them know that a request for money had been made. Active users can simply approve the request and the funds will be sent to you. Non active (non registered) users will receive the message but they will not be able to approve the request to send you funds. You will receive notification when the request is approved, decline or cannot be completed.

Do I receive a confirmation message when I request money?

Yes, when you request money using your mobile phone, you will receive a text message (SMS) advising that your request is successful. If you selected to receive account notifications via e-mail, you will also be notified at the e-mail address you provided to us. When you send money online using the RBC Mobex Web Portal, you will be presented with a confirmation page.

Are there any fees charged when I request money?

As a special thank you, there will be no fees associated with access to the RBC Mobex Mobile Payment Service for the duration of the Trial. However, regular service or carrier fees may be charged by others. For example, applicable text messaging (SMS) charges may apply and will vary by phone carrier. Please refer to your mobile phone contract or contact your carrier directly for additional information. Other third parties, such as your financial institution, may also charge fees, such as fees associated with loading funds to or from your RBC Mobex account.

What happens if I enter the wrong phone number or the wrong amount when sending a request for money?

If you have entered an incorrect amount or phone number when requesting money, you should re-send your request to the correct person. At the same time, the person who received the request in error may choose to either ignore or decline your request. If the message is ignored you will receive a text message (SMS) or an on-screen message advising that we were unable to reach the "payor". If the message is declined, you will receive a text message (SMS) or an on-screen message advising that the request was declined. Request for payments cannot be recalled so be sure to check the details of your request very carefully before hitting send.

What happens if the payor is not available or refuses to pay?

When you request money, the person receiving the request (payor) will receive a call from our automated system letting them know you are requesting a payment. If the message is ignored or if the payor is unavailable, you will receive a text message (SMS) or an on-screen message advising that we were unable to reach the "payor". If the message is declined, you will receive a text message (SMS) or an on-screen message advising that the request was declined.

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Transaction History

How can I see a history of my RBC Mobex account transactions?

To view the transaction history for your RBC Mobex account, select "Transaction History". You can view your transactions by month by clicking on the "Month" radio button. You can also view your transactions by type for a specific date by clicking on the "Date" radio button and selecting a specific period of time along with the transaction type. Your transaction history is updated automatically whenever you make a transaction.

How far back does my transaction history go?

You can view up to 18 months of activity on your RBC Mobex account.

Can I print my transaction history?

Clicking on the transaction listed under the "Description" column will bring you to an electronic receipt or eReceipt for that specific transaction. You can print a copy of the receipt for your records.

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Managing Your Profile

How can I change my personal information?

To change your address or other contact information, select "My Profile" to update your information. Once complete, click "Continue" to confirm your updated information.

What should I do if I change my mobile phone number or service provider?

If your mobile phone number or mobile service changes, call us at 1 800 769-2555 to have your account updated. If you do not notify us about a change to your mobile phone number, we may be unable to correctly process your transactions.

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PIN and Password

Can I choose my own PIN?

Yes, you can choose your own 4-digit authorization (PIN) code. Please choose a number that will be easy for you to remember, but will be difficult for others to guess.

What are the requirements for selecting my PIN?

Your PIN must be 4 numeric digits in length. System logic prevents you from using sequences that contain a pattern and can be easily guessed (e.g. 1234, 5555, 9876, etc).

When will I need to use my PIN?

Your will need to use your PIN to authorize requests to load and withdraw funds and to authorize any transaction over \$25.

How can I change my PIN?

To change your PIN, please call us at 1 800 769-2555. Once we verify your identity, the representative will transfer you to our automated system and you will be guided you through the steps to change your PIN. You can also text "CHANGE PIN" or "PIN CHANGE" to "66239" (MOBEX) and our automated system will call you to change your PIN.

What should I do if I forget my PIN for my RBC Mobex account?

If you do not remember your PIN for your RBC Mobex account, please call us at 1 800 769-2555. We will ask verification questions in order to confirm your identity.

What are the requirements for selecting my password?

Your password should be alpha-numeric and must be 8-32 characters in length. Passwords are case sensitive.

When will I need to use my password?

Your will need to use your password to access the RBC Mobex Web Portal.

What should I do if I forget my password for my RBC Mobex account?

To reset your password, click on the "Forgot Password" link on the login page. Follow the on-screen prompts to set a new password for your RBC Mobex account. If you are unable to reset your password, please call us at 1 800 769-2555.

Why is a personal verification question required?

The personal verification question (PVQ) is used to confirm your identity when you call us. Safeguarding your PIN and password is key to protecting your information. The PVQ acts as another layer of protection in keeping your financial information safe.

How can I protect my PIN and/or password?

It is important that users make every effort to protect their PIN at all times. The following are some tips to help you safeguard your PIN:

- Consider selecting a PIN that is easier for you to remember.
- Consider changing your PIN from time to time.
- Avoid numbers that are tied to your personal information such as date of birth, Social Insurance Number, address, phone number, etc.
- Do not write down your PIN or store it electronically.
- Do not disclose your PIN to anyone, including financial institutions, law enforcement agencies, friends or family.
- If you suspect your PIN has been compromised, change it immediately.

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