London Community Credit Union

LCCU MOBILE APP

The new mobile-banking app will help you manage your account from your smartphone handset.

Before registering for mobile-banking you will need to ensure you have an online-banking account. If you do not have one, you can register for that by visiting our online-banking web page.

No download is required and the mobile-app will work on any smartphone with a browser and internet connectivity.

To access the mobile-app visit:
https://www.cusecureserver.co.uk/~lccudigital/webapp/login.php

REGISTER TO USE THE APP

Before you register to use the mobile app you will need to have a user account for LCCU online banking.

You will need to register before using the app for the first time.

On the Welcome screen scroll down to the green '**Register**' button.

The personal and contact details you provide during registration must match those that we currently hold. If your details have changed you must contact us to update these before registering to use the app.

You will be asked to confirm your:
- Membership number
- National Insurance number
- Date of Birth

Set a passcode and password

During registration you will need to set an 8-digit passcode. It is important you that you do not share this with anybody else. You will be asked to confirm characters from this passcode each time you log-in. You will also need to set up a 'withdrawal password'.

You will receive an email notification once your mobile banking has been activated. This can take up to 1 full working day.
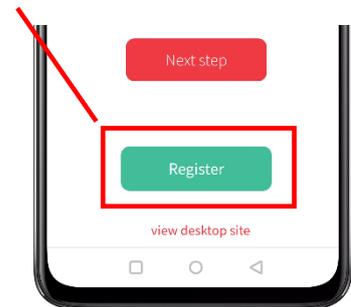
HOW TO LOG-IN

There are two steps to log-in.

Step 1: On the first Welcome screen enter your membership number and date of birth.

Tip: Skip this step next time by selecting 'Remember me'. Please only do this if you are sure nobody else can access your phone and if you have additional security in place on the handset.

Step 2: On the second log-in screen you will be asked to provide random characters from your passcode.

If you previously selected '**Remember me'** this will be the first screen you see when you access the app in the future. You can disable this by selecting **'Forget me'**.

Tip: Make it easier to open the web-app by adding a shortcut to your home screen. How you do this will depend on your mobile browser. For example, in Chrome, when you're using the app you select 'Add to Home screen' from the Chrome browser menu.

KEY FEATURES

Mobile member area (Home screen)

The home screen on the app shows the current balance for each of your accounts in a scrolling window at the top of the screen. To see all account details in a single screen view use the **My accounts** button. Selecting any account will show you recent transactions.

■ **My info**
This button allows you to check and edit the contact details we hold for you. If any details have changed you must tell us straight away. In My info you can do this via the red **edit** button. We may request further evidence, for example, proof of address, before we make a permanent change on your record.

■ **Transfers & payments**
This option allows you to make payments to any payees you have set up in your account. Simply follow the on-screen prompts to do this. Please note, you cannot set-up new payees via the app. To set up a new payee you will need to log-in to the desktop online-banking platform.

■ **My inbox**
My inbox is where you can check important notifications from LCCU and your latest account statements. If you message us via the app, any replies will be received here. The button on the home screen displays a counter to indicate the number of unread messages.

After reading a message you can **Archive** it to stop it displaying as an unread message. You can access previous messages and statements by changing the view to **All messages and files**.
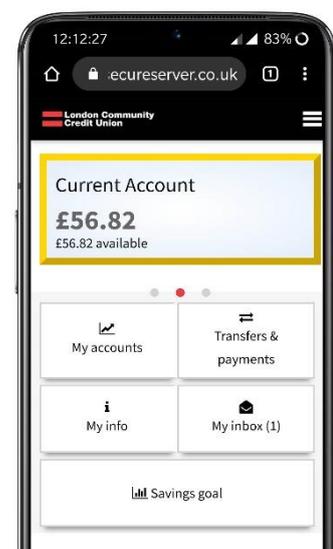
■ **Savings Goals**

This option allows you to set a savings target and then measure your progress towards it. Select your preferred account, and enter the amount you want to save and the date you hope to reach your target. Your savings goal balance and days remaining is displayed. The twin charts illustrate your current savings in comparison to your target and the days remaining to reach your goal. If progress on the chart on the left '£ saved' is ahead of the chart on the right 'Time since start' it indicates that you are ahead of schedule to meet your savings goal.

Savings goals are particularly useful when combined with a credit union Christmas, Holiday or Event Saver account.

Additional features

The extended menu can be accessed via the button on the right hand-side of the top toolbar.

■ **Apply for a loan**

This provides a quick-link to the online loan form on the LCCU website.

■ **Branch finder**

This shows addresses, opening times and a map for each LCCU branch. If you have location setting enabled on your handset you can request directions to any branch from your location.

■ **Contact us**

You can send a short text message to us via this screen or call our main telephone number at the tap of a button. If you message us, it may take up to a full working day to reply. Responses to messages are viewable in the **My inbox** area.

■ **Statement request**

To request an account statement for any credit union account tick the option and tap **'Send request'**. Your statement will be available to view in the My inbox area.

■ **Get my credit score**

This provides a link to the Credit Karma website. It is free to register with Credit Karma to see your credit score and access your credit report. Your credit history is important if you're considering borrowing.

■ **View direct debits**

See details of any direct debits you have set up for your account. To set up or amend direct debits you will need to contact us.

■ **View standing orders**

See details of any standing orders you have set up for your account. To set up or amend standing orders you will need to contact us.
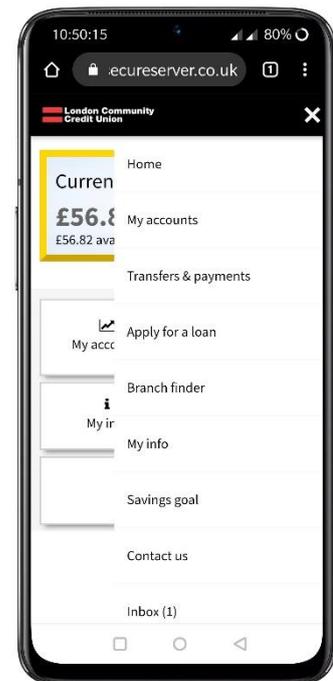
SECURITY

The app is provided by the credit union's banking partner, Kesho Systems. Your use of the app is governed by the same <u>terms & conditions</u> as the desktop online banking platform.

Accessing the credit union's online banking platform is via a secure encrypted connection.

Time-out

For extra security, the app will 'time-out' if you don't perform any action for 60 seconds. This means you will be logged out and will have to re-enter characters from your passcode to continue.

Stay safe whilst using mobile banking

Do not share your log-in details with anybody and do not write down your passcode or passwords.

We strongly recommend you use a master password or use another method such as face or fingerprint ID to secure your handset.

What to do if your phone is lost or stolen

Your account is secure as long as you protect your passcode and passwords. But for peace of mind, please notify us at the earliest opportunity and we will de-activate your access to mobile banking.

What to do if you forget your passcode

If you forget your passcode you will need to tap the green **'Forgotten passcode'** button.

This will disable your account immediately and you will have to contact us to request a reset. You will not be able to return to the app log-in screen until your account is re-activated. Instead, tapping **'back to login'** whilst your account is de-activated will only serve a new 'temporary' passcode.

After we re-activate your account we will notify you by email. You will then be able to return to the log-in screen and enter the most recent temporary passcode that was displayed before re-activation.

After regaining access to the app you will be asked to set a new 8-digit passcode of your choice.

How to change your share withdrawal password

To update your app share withdrawal password you will need to reset your account. Please contact us to request this. After we notify you that your account has been disabled you will be able to re-register with new details.

WOULD YOU LIKE TO LEAVE FEEDBACK?

We need feedback on your experience using the app, on registering and log-in.

Please also help improve the app, this guide by telling us what you found easy to understand and what you think needs improving.

Email: security@londoncu.co.uk