



VLFCU Mobile App Usage Guide

One of our many goals at VLFCU is to provide our members the latest and greatest technology to keep you connected to your finances on the go. Early in 2020, we updated our mobile app to streamline existing features and to add some new ones.

Some of these new features coming with this update include:

- **Multiple Authentication Options** – Access your account information quicker by selecting one of four new authentication options: fingerprint recognition, face recognition, voice recognition, and PIN number.
- **Improved Mobile Deposit Functionality** – Deposit checks to your account without separate login credentials. One login to online banking is all you will need!
- **Integrated Debit & VISA Card Controls** – Take control of your debit and VISA cards with the ability to turn them “off or on”. Transaction alerts to notify you of card activity will also be available for you to set up.
- **eStatement Access** – View your statements directly within the app.

Continue reading below for more information regarding the app enhancements. Please call us at 1-800-691-9299 if you have any questions about our mobile app.

NAVIGATION FROM THE HOME PAGE

The **Home** icon takes you to the Home screen of the app.

The **Locked** icon allows you to lock and unlock the app so you can use the My Accounts and Move Money sections of the app.

The **My Accounts** icon is used to access the banking side of the app. After tapping the My Accounts icon, you enter your username, password, and security question answer. The credentials are the same ones for online banking. After authentication, you will see the Home Page of mobile banking.

The **Move Money** icon gives you access to transfer funds, and remote deposit:

- **Deposit Check** is used to access mobile check deposit. This allows you to take a picture of a check to deposit it without the need to bring the check to your branch (pending enrollment).
- **Transfer Money** takes you to the Quick Transfer screen to transfer funds between allowed accounts. These are the same accounts allowed in online banking.

The **More** icon

- **Social Media Links** – At the top navigation on this screen is links to VLFCU social media channels.
- **Branch Information** – General information such as branch location/address, hours of operation, phone numbers, and email contact.
- **Apply for a Loan** – Access to the online loan application screen.
- **Manage My Cards** – Allows you to turn on and off your debit and/or credit cards and activate notifications.
- **eStatements** – Access to statements, tax forms and other electronic documents.
- **Settings** – View/make changes to your app authentication settings, authentication FAQ, app login history.
- **Assist** – Frequently-asked questions pertaining to general services.

SIGNING INTO THE APP & ENHANCED AUTHENTICATION OPTIONS

You must first authenticate to use the banking options in the app. Unlock the app by tapping one of the icons **Locked**, **My Accounts**, or **Move Money**. Only one authentication is required. If you authenticate by tapping the **Locked** icon, you do not need to authenticate a second time to use the other areas.

Instead of using a username and password, you can authenticate using various methods including fingerprint, by reading a short phrase, by entering a custom PIN or by taking a picture of your face with the device camera.

To authenticate using one of the above options:

- Tap the appropriate button at the bottom of the login pane (or swipes to the login pane of the desired option during the introduction promotion).
- You must first authenticate by entering your standard login credentials (username, password, and security question answer). After enrollment, the standard authentication is not required however, it can always be selected in place of these options.
- You will then see the authentication User Agreement after the standard authentication. This is presented only one time during the first enrollment. You will not see the agreement with future enrollments. ***You may however see the Use Agreement again in these situations: when the Agreement is updated, when you enroll on a different device, or if you un-enroll from all authentications, and then re-enroll.***
- Option 1 – Fingerprint
 - ***NOTE: Fingerprint authentication will only show on devices that support it. To use fingerprint authentication, you must first have a fingerprint configured at the device level for use such as unlocking the device, mobile wallet, etc.***
 - During fingerprint enrollment, you will touch the sensor of your device (for example the Home button) to verify they have a match with the fingerprint saved in the device.
- Option 2 – Face Recognition
 - During face recognition enrollment, your device camera takes several pictures you. Helpful messaging assists you to align your face in the proper manner. The best photo is analyzed according to a series of measurements which may include eye socket depth, distance between the eyes, and the width of the nose.
 - During face recognition authentication, you give a live-test sample by blinking (shaking or nodding) which causes the camera of the device to take a photo of you.
 - If you have an iOS device, and have Apple Face ID configured, the app will adjust to use this authentication method.
- Option 3 – PIN
 - During enrollment you are presented a number pad on the screen of your device.
 - Enter a four-digit PIN and then tap it again to confirm the number.
- Option 4 – Voice Recognition
 - During enrollment you say a passphrase that is presented on the screen.
 - Three acceptable recordings are captured, and the best is converted to encrypted voice data that is used by the app to authenticate.

MY ACCOUNTS

The My Accounts part of the app is where you have access access to the following banking features:

- Check account balances of savings, checking, certificate, credit card and loan accounts (both available and current balances).
- View transaction history for these accounts.
- View funds on hold for savings and checking accounts
- View pending authorizations for credit cards (if they exist).
- Transfer funds between allowed accounts.

- View if a check has cleared (cancelled checks).
- View pending ACH transactions (if they exist).
- Pay bills and other bill pay features.
- View online banking messages.
- Update personal information, such as email address, address and code word.
- Apply for a loan (submit a loan application).
- Change username, password, and security questions.

REMOTE DEPOSIT CAPTURE (MOBILE CHECK DEPOSIT)

Use your mobile device to deposit a check to VLFCU by taking a picture of it, and sending it electronically for credit to your account.

If you wish to use the mobile deposit service you must meet the following eligibility requirements:

- 18 years of age.
- Membership account must be open for a minimum of 30 days.
- Membership in good standing.
- Have a valid email address that can be received on your mobile device.

Please note all enrollments are reviewed, and meeting the eligibility requirements does not guarantee approval.

To access Mobile Check Deposit (Remote Deposit Capture):

- Tap on the **Move Money** icon and then **Deposit Check**.
- When you tap **Deposit Check** for the first time, you will be prompted to register for the service. Tap the **Register button** to continue. The button will then change to Pending Registration.
 - If you are approved, the button will change to **Deposit Your Check**.
 - If you are not approved, the button will change to **Service Not Available**. Contact VLFCU for further assistance.

To deposit a check:

- Tap on the **Deposit Your Check** button to begin. You will be presented with the Use Agreement specifically for remote deposit the first time you start the deposit process. Scroll down the page and tap **I Agree** to continue.
- The next screen displays deposit instructions such as deposit cutoff times, endorsement requirements, and general instruction. Tap **Continue** to move to the main deposit screen.
- Endorse your check with **FOR REMOTE DEPOSIT ONLY**. Any other endorsement will not be accepted.
- This screen will show the deposit rules set such as maximum amount per deposit, daily amount, deposits per day, and total within a 30 day cycle.
- Enter the check amount (in dollars and cents) as written on the check for deposit.
- Take a picture of the front, and back of the check:
 - You may be prompted by your device to allow the app access to the device camera.
 - Place the check in the space provide and tap the **Camera** icon. The **Cancel** icon allows you to clear the image, and take another picture of the check.
 - Once the image is centered in the provided area, tap the **Use** icon. Repeat these steps for the back of the check.
- Tap **Deposit to**, and select the account you want to deposit the check to. This will be the default account selection the next time you access mobile deposit.
- Tap the SUBMIT button to send the deposit. You will receive one of two messages:
 - Success! – This message indicates that the check was successfully deposited.
 - Deposit Not Accepted. This message indicates the check was not successfully deposited due to a possible issue with the image, or endorsement. Contact VLFCU for further assistance.

- Once the check is deposited, you can view the status and details of the deposit by tapping **View Mobile Check Deposit History**. Up to 30 days of deposit history is available in this section.

Manage My Cards

It's now easy for you to take control of your debit and/or credit card activity in the Manage My Cards section of the app. Once activated, you can log in to the app, quickly view card status, and select one to temporarily deactivate. Once you decide to reactivate a card, you follow the same process to reactivate. This functionality happens in real-time. You can also set up Transaction Activity Alerts for certain kinds of transactions, and amount thresholds for push notifications.

To get started with card controls:

- Tap on the **More** icon, and select **Manage My Cards**.
- When you open the Manage My Cards feature for the first time, you will be shown a short introduction slideshow, informing you what the feature can do.
- **Push Notification Permissions (iOS only)** – You will be prompted to enable push notifications from the app on your device. If you skip this step or disable notifications from the app by tapping “Don't Allow”, you will not be able to access Alert Preferences later, and will need to delete, and re-download the app.

Viewing Card Status and Recent Transactions:

- Following the slideshow (first time setup), you will see the Manage Cards screen. On the feature's main screen is the locked or unlocked status of your card(s), as well as the status of alerts.
- The Card Summary screens displays critical details of your card(s), associated accounts, and payment information. A Recent Transactions page shows the 10 most recent transactions made with the card(s).

Activating and Deactivating a Card (Locking and Unlocking)

- From the Card Summary screen, you can temporarily lock your card(s) associated with an account by simply selecting a card from the summary page and following the prompts to lock the card.
- Once a card is successfully locked, transactions on the card will be denied until the card is unlocked. If you encounter a connection error, or if there is a problem processing the request, an error message will notify you the operation could not be completed.
- When you successfully lock a card, you will see its locked status with a red lock icon. The locked status will be shown on the Card Summary screen when the card is locked, as well as on the Manage My Cards screen.
- Cards can be unlocked the same way they were locked, by navigating to the lock screen and tapping “Reactivate Card”.

Reporting a Card Lost/Stolen

- If any of your cards are lost or stolen, you must call to request the card be canceled.
- The Report Lost or Stolen Card menu option will populate with the configured phone numbers to call to report the card.

Setting a Transaction Alert Threshold & Special Alerts

- If you want to limit the amount of alerts you see from transactions, you can set a threshold to only be notified above a certain amount.
- Some alerts can be enabled regardless of any monetary threshold set. These include Card Not Present and Foreign Transactions. You can see more about these specific transactions by expanding the “I” symbol, and turn them off or on by sliding the toggle switch.