



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. We update our mobile app on a regular basis to improve existing features and to add some new ones.

Some of the features we highlight in the app are:

**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.

**Information “Widgets”** – Information at a glance with card and loan account widgets. View card and loan information, payment due dates, and quick access to card controls.

**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.

**MoneyMap** – A central hub for all of your finances. Connect all of your accounts together – even those at other banks – to see everything at a glance. Track and categorize your spending, and establish budgets.

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

### SIGNING INTO THE APP & ENHANCED AUTHENTICATION OPTIONS

You must first sign in to use the banking options in the app – much like you would standard online banking. This is done by selecting **Sign In** at the upper right corner of the app window, or by selecting any of the navigation features along the bottom of the app window.

In addition to using your standard login credentials (username/password/security question) to access your account, you have the ability to sign in using more convenient methods including fingerprint, voice recognition, custom PIN number, or by face recognition. Here is more information on enabling authentication using one of these options:

- After selecting either **Sign In** at the upper right corner of the app window, or any of the navigation features along the bottom of the app window, select the icon of the authentication option you would like to use.
- Enter your standard login credentials to proceed with the selected authentication enrollment. After enrollment, your standard login is not required however, it can always be selected in place of these options if desired.
- 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.**

- Proceed with selecting the authentication option of your preference. Here is an overview of each option, and how to enroll in each:
  - **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.
  - **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.
  - **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.
  - **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.

## **APP NAVIGATION & FEATURE OVERVIEWS**

Here is a roadmap for navigating the app, and all the features inside:

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

- **Apply for Membership.** Not currently a VLFCU member? Select this option to review membership eligibility requirements, and apply for membership.
- **View Available Loans.** See all the loans VLFCU offers, and apply for the one that meets your needs.
- **Contact Us.** Have a question about our products and services? Use this form to submit your question.
- **Manage my Payment Cards.** Control your debit Mastercard, and Visa credit card with features like transaction notifications, turn your cards on or off, and view recent transactions by card.
- **Branch Locator.** View all VLFCU branches, and visit the one closest to you for service.
- **Assist.** Find answers to many of the most frequent questions our members ask.

The **Deposit** icon takes you to the mobile check deposit feature. This feature allows you to take a picture of a check to deposit it without the need to visit a branch. If you wish to use the mobile deposit service, you must enroll and meet the following eligibility requirements:

- 18 years of age.
- Membership account must be open for a minimum of 30 days.
- Membership in good standing (no delinquent loans, excessive overdrafts, returned deposit items, etc.).
- Valid email address on file 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:

- Select the **Deposit** icon:
  - When you select deposit for the first time, you will be prompted to enroll in the service. Select the **Register** button to continue. The button will then change to Pending Registration.
    - If you are approved, the button will change to **New Deposit**.
    - If you are not approved, the button will change to **Service Not Available**. Contact VLFCU for further assistance.
- To deposit a check:
  - Select the **New Deposit** button to begin.
    - *You will be presented with the Use Agreement specifically for mobile deposit the first time you start the deposit process.*
    - *Scroll down the page and tap **I Agree** to continue.*
  - Select the account you want your check to be deposited to.
  - Enter the check amount, and select **Continue**.
    - *Check acceptance guidelines state the “written amount” is the legal amount – not the amount written in the box. If there is ever difference, always go with the written amount.*
    - *If this is the first time accessing this feature, your device may ask for permission to access the camera. Select ok or allow.*
  - Position the front of the check edge-to-edge within the box on your screen, select the camera icon to capture the image, and select Accept. There is a button to turn the flash on your device if you are in dim lighting.
  - A tip screen will be displayed that explains the proper endorsement for a mobile deposit check:
    - *Endorse your check with “For Mobile Deposit Only”.*
    - *Some checks have a checkbox for mobile deposit near the endorsement area. You may check this box as an acceptable endorsement.*
    - *Any other endorsement on the check will not be accepted.*
    - *Select Next to proceed.*
  - Position the back of the check edge-to-edge within the box on your screen, select the camera icon to capture the image, and select Accept. There is a button to turn the flash on your device if you are in dim lighting.
  - A confirmation screen is displayed to review the deposit amount, and deposit account. If any information is incorrect, you may select the Cancel button to start the process over.
  - Select the Submit button to process your deposit. You will be presented with two responses:
    - **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**. Mobile deposit items are manually reviewed, and are credited to your account during business hours. Up to 30 days of deposit history is available in this section.

The **Accounts** icon is used to access the banking side of the app, and shows the Accounts & Favorites screen. Features on this screen include:

- 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).

The **Move Money** icon gives you access to many options for moving your funds:

- **Quick Transfer.** Make an instant transfer between your accounts – including accounts under another membership.
- **Schedule a Transfer.** Schedule a reoccurring transfer between your accounts.
- **View/Edit Transfers.** View and make changes to any scheduled transfers.

The **More** icon takes you to a menu with many features to interact with:

- **Bill Pay & Popmoney** – Access the online bill pay feature, and the person to person (P2P) payment feature Popmoney.
- **Manage my Payment Cards.** Control your debit Mastercard, and Visa credit card with features like transaction notifications, turn your cards on or off, and view recent transactions by card. When you open this feature for the first time, you will be shown a short introduction slideshow on what the feature can do. Here are the available options to work with:
  - Viewing Card Status and Recent Transactions:
    - 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.
- **Travel Notification.** Planning a trip? Tell us about it using this form so we can document your account of your travel plans. This ensures our fraud monitoring services know to expect activity outside of your normal spending trends.
- **ACH Deposits & Withdrawals.** View pending electronic transactions to your accounts.
- **Make a Loan Payment.** Make your loan payment from another bank.
- **View My eStatement.** Review your monthly account activity including your share savings, checking, credit card, and loan accounts. Annual tax forms are located here as well.

- **Account Dividends & Interest.** View dividend and interest information on your share savings, checking, credit card, and loan accounts.
- **Overdraft Services.** View and make changes to how overdraft conditions are handled.
- **eAlert Subscriptions.** View and make changes to your account activity notifications.
- **Text Banking.** Send and receive messages regarding account information – specifically account balances.
- **MoneyMap.** Track spending, create budgets, and view all of your finances in one place.
- **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.