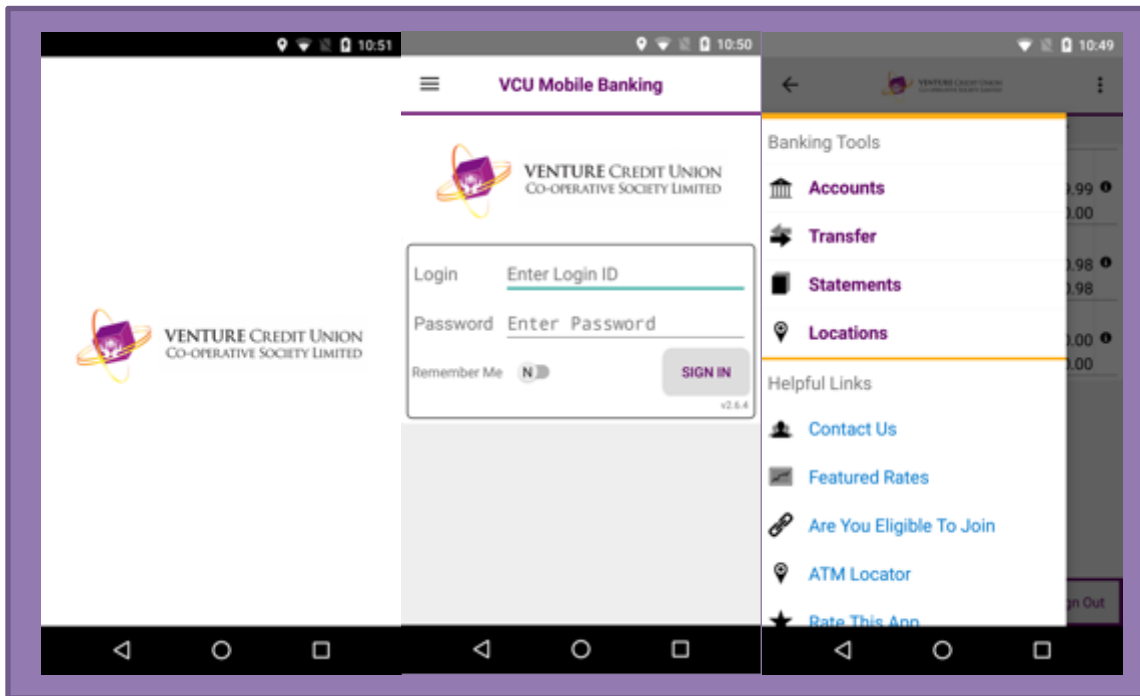


## VCU Mobile Banking App Frequently Asked Questions



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VENTURE Credit Union Co-operative Society Limited

## VCU Mobile Banking App

VENTURE members can now enjoy the same functions of Online Banking on your mobile device. Remotely access & manage your accounts quickly, easily and securely any day, anytime.

Getting Started!

### 1. How do I sign up for the Mobile app?

\*\*Once you are signed up for Online Banking (E-Services), you are not required to sign up for the Mobile App. You can download and use the app right away!

Steps	Yes, I have access to online banking	No, I do not have access to online banking
1	Download the App on your Android or Apple Device	Visit any VENTURE branch with 2 forms of valid photo ID to sign up and a member service representative will assist you with the form
2	Log in (login credentials are the same for both Online Banking and the Mobile App)	Download the App on your Android or Apple Device
3		Log in (login credentials are the same for both Online Banking and the Mobile App)

Keywords to search for on the App store:  
Android – VENTURE Credit Union, VCU Mobile Banking  
iOS – VCU Mobile, VCU Mobile Banking

### 2. How do I log on to the Mobile App?

Go to the app and the login page will appear.

Enter your Login ID: Your account number

Enter your Password: Your Online Banking password

If this is your 1<sup>st</sup> time using Online Banking, your password would be the default password given to you by Member Services which you would be required to change upon login.

On your first app login, you will be prompted to configure security questions and answers. This is necessary as an added layer of app security. Once completed, you are logged into the app.

\*\*Save your security answers **only** if you are using your own device.

### 3. What are the functions that can be performed with the Mobile App?

With the Mobile App, you can:

- View current balances & transaction history on each account
- Get e-statements (you must be signed up for e-statements to be able to view it on the app)
- Transfer funds from your Deposit account to your Share account and VISA Debit Card.  
\*\*Funds transferred to your VISA Debit Card **before** 2:30 p.m. will be accessible by 5:00 p.m.  
\*\*Funds transferred to your VISA Debit Card **after** 2:30 p.m. will be accessible by 5:00 p.m. the following day.
- Make loan payments from your Deposit account

At this time you **will not** be able to perform the following functions:

- Pay bills using the Mobile App. However, you can feel free to use our convenient Bill Express service for bill payments.
- Transact external transfers to bank accounts or to other parties

### 4. How do I log out of the Mobile App?

#### Android App

- Click on the Sign Out button at the bottom right hand corner
- You will be prompted to confirm that you would like to log out

#### iOS App

- Click on the Log Out option on the top left hand corner
- You will be prompted to confirm that you would like to log out

### 5. What should I do if..

- a) I need help with the app?
- b) My device is lost or stolen?
- c) I get locked out of my account?
- d) I forget my password?

In any of these cases, please contact our Member Services Department via telephone at 225-4828 (4VCU) during the period 7:30am – 5:00pm Monday to Friday (except public holidays) and our operators will direct your call accordingly.

**6. How do I change my password?**

Select the More symbol (three dots either horizontally or vertically) located at the top or bottom right hand corner of the app display. Upon selecting Member Settings you will be able to change your user name, challenge questions, e-mail address (associated with the account) and password.

**7. What is the cost of using the Mobile App?**

The Mobile App is absolutely FREE! There are no charges associated with the acquisition and use of the app. Regular data charges from your mobile service provider will apply. VENTURE is not responsible for these charges.

**Security Features**

**8. My session timed out. Why did that happen?**

For security purposes, the app automatically logs you out after 15 minutes of inactivity. You will be required to sign in again if you wish to use the app further.

**9. What type of security does the Mobile App provide?**

All transactions performed on the app are secure. Your app is protected via the use of a password as well as security questions. Web servers are cloud-based and maintained with the latest recommended configurations and security protections. All data is protected through automated backup and recovery methods.

**10. What measures can I put in place to protect myself when using the Mobile App?**

In order to protect yourself and your data, please observe the following tips:

- Secure your password. Ensure that your password is difficult to guess.
- Never share your password, write it down or save it on your device.
- Do not leave your device unattended while you are logged into your Mobile App and log out after you have finished conducting your business.

- Do not download the Mobile App from any third-party site. Always download from the Google Play Store or the Apple App Store.
- If you get a new phone, uninstall the app from your old phone. Download the app on the new handset and proceed to use the app as you normally would.