

Perth & Kinross Credit Union

Getting Online!

Table of Contents

Before you begin	1
Registering for our online (desktop and laptop) services	1
Registering for our Webapp (smartphone and tablet devices).....	3
Making the webapp easy to use.....	5
Resetting your PIN or Password	6
A note for the technically-curious!.....	7

Before you begin

We offer members two means to access their accounts and transact online:

- **Online members' area**, which is designed for desktop and laptop PCs
- **Webapp**, which is optimised for smartphone and tablets (mobile) devices

Each requires a separate registration – passwords aren't shared between them.

We hope you enjoy using our online services!

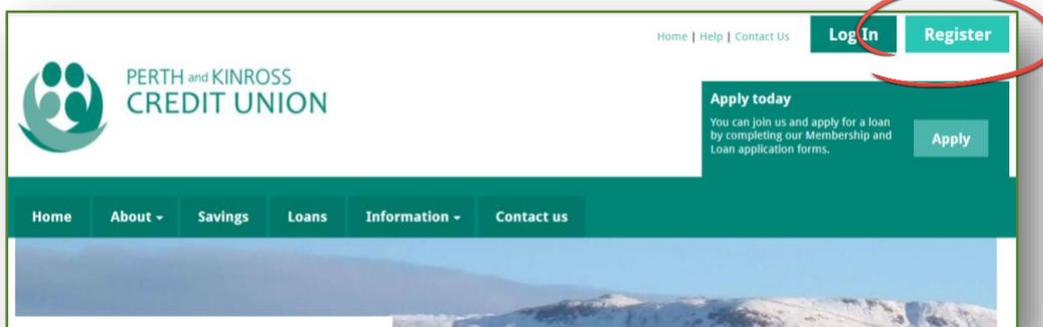
If you have any questions or need help, then please contact 01738 624872 or email info@pkcu.org.uk who will be happy to help.

Registering for our online (desktop and laptop) services

1. Open a browser (e.g. Chrome, Firefox, Edge) and navigate to our web site

You can do this by entering our web address, <https://www.pkcu.org.uk/> in the search or address bar.

2. Select "Register"



3. Now complete the online registration form

The screenshot shows the Perth & Kinross Credit Union logo at the top left. Below it is a registration form with a green header that says "PLEASE COMPLETE THIS FORM TO REGISTER FOR THE MEMBERS' AREA". A grey bar below the header states "Fields marked with an "*" are mandatory." The form contains three input fields: "Membership number:" with a red asterisk, "Full name:" with a red asterisk, and "First line of address and post code:" with a red asterisk. The address field has a sub-label "Address line 1 and post code" and a small icon of a document with a checkmark. To the right of the form is a section titled "NOT YET REGISTERED?" with the text "It's easy to register and it's free. You can access your account 24/7 keeping you right up to date." Below this text are three links: "check your balances", "view a mini statement", and "transfer money".

You must be sure to enter the **membership number** provided to you when you joined the Credit Union. If you can't remember it, contact our office:

Telephone: 01738 624872

Email: info@pkcu.org.uk

A word about the PIN and Passwords:

To access the online members' area you will need to enter both a **PIN** and **login password**. These are chosen and set by you here, when you register.

Please be aware that our members' area includes an inactivity time out for added security.

4. Click "Register" to submit your registration request

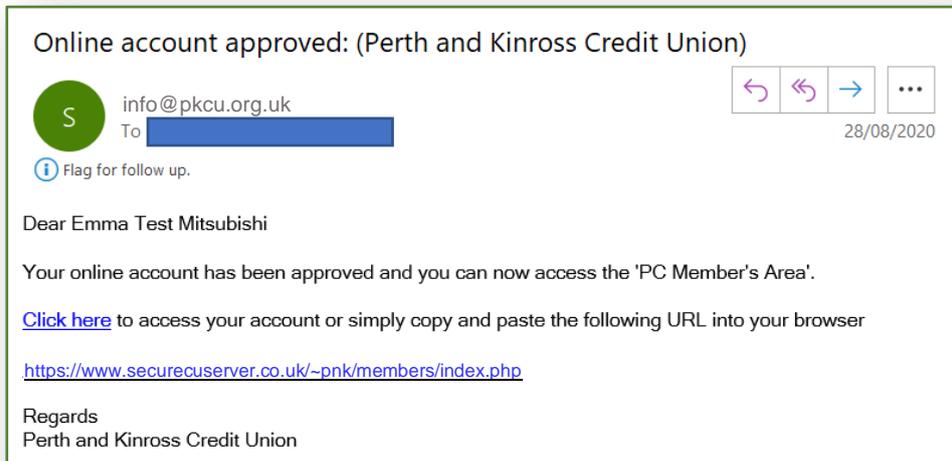
Your request will be confirmed on-screen:

The screenshot shows the Perth & Kinross Credit Union logo at the top left. Below it is a confirmation screen with a white background and a green border. The text reads "Online account registration" followed by "Your request has been submitted." Below this is a paragraph: "Once your details have been confirmed we shall contact you to let you know when your online account is activated." and "You can now close this browser window." To the right of the confirmation text is a section titled "NOT YET REGISTERED?" with the text "It's easy to register and it's free. You can access your account 24/7 keeping you right up to date." Below this text are three links: "check your balances", "view a mini statement", and "transfer money".

5. Our office staff will review and approve your registration request

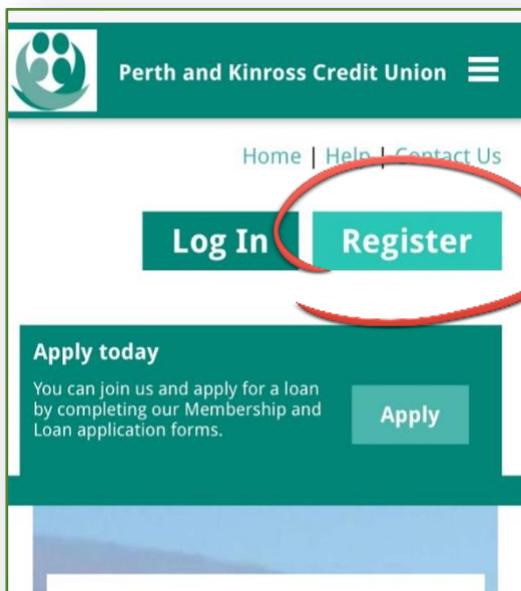
Your registration request will be reviewed during office hours. If any of the details you enter differ from those we have on record, we will need to contact you. This will delay your registration.

You will receive an email to confirm that your registration request has been approved:



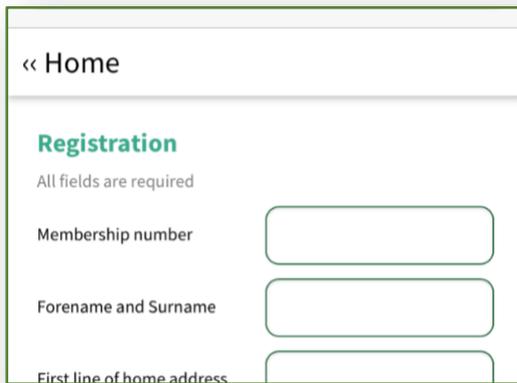
Registering for our Webapp (smartphone and tablet devices)

1. Navigate to our website on your smartphone or tablet and tap "Register"



Note that clicking the same option on a PC - a desktop or laptop - will take you to our members' area, which is better suited to larger screens.

2. Complete the single-screen registration form



The screenshot shows a mobile app registration form. At the top left is a back arrow and the text '<< Home'. Below this is the heading 'Registration' in green, followed by the instruction 'All fields are required'. There are three input fields: 'Membership number', 'Forename and Surname', and 'First line of home address'. Each field is represented by a rounded rectangular box.

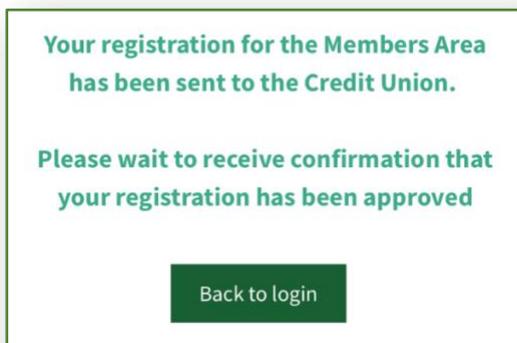
You must be sure to enter the **membership number** provided to you when you joined the Credit Union.

If you can't remember it, call our office 01738 624872 or email info@pkcu.org.uk.

Passcode

To access the webapp you will need to enter your **member number**, **date of birth** and three characters from your **passcode**, which you create here, during registration.

3. Click "Register" to submit your registration request



4. Our office staff will review and approve your registration request



Your registration request will be reviewed during office hours. If any of the details you enter differ from those we have on record, we will need to contact you. This will delay your registration.

You will receive an email to confirm that your registration request has been approved.

5. Login to the Webapp for the first time

Please enter your details below

Member number
10000

Date of birth
07/06/77

Remember me

Next step

The first time you login to the webapp, you will be prompted to enter your member number and date of birth.

If you switch “**Remember me**” to “ON” (as shown here), then you will not need to enter your member number and date of birth again: future logins will require only three characters from the passcode you created during registration.

Click “Next step” and enter characters from your passcode.

Welcome to Mobile Banking

Please enter the following characters from your memorable passcode

1st 8th 9th

Making the webapp easy to use

Bookmark our app to create an easy-to-use icon on your mobile device's home screen (see below).

To bookmark on IOS (Apple devices)

1. Login to our web app on your smartphone or mobile device.
2. At the bottom of the screen (for iPad, top left), tap the "share" icon
3. Find and select the option, "Add to Home Screen".
4. When prompted, name the icon "PKCU".

In the future, to access our web app, find and tap the icon "PKCU" on your phone or iPad's home screen.

To bookmark on Android devices

5. Login to our web app on your smartphone or mobile device.
6. Press the menu button on your phone and click on "Add bookmark."
7. When prompted, name the icon "PKCU" and save the bookmark in the Home folder.
8. Tap and hold on the bookmark icon on the top right.
9. Scroll down the list of bookmarks - press and hold "PKCU".
10. Select the option to "Add shortcut to home."

In the future, to access our web app, find and tap the icon " PKCU" on your phone's home screen.

Resetting your PIN or Password

If you forget your PIN or password, you can usually reset it yourself, without requiring the help of our office staff (who are available during office hours).

Desktop and Laptop Online Members' area

The online members' area offers **forgotten PIN** and **forgotten password** self-service recovery options.

Forgotten PIN, self-service process:

1. Click the "Forgotten PIN" option on the members' area login screen
2. When prompted, enter your member number, date of birth and current online password and then click "RESET".
3. You will be advised, "A PIN reset has been emailed to you". Within a few minutes, you will receive an email that contains your temporary PIN.
4. Login, using your existing details, together with the temporary PIN.
5. Upon successful login, you will be prompted to set a new PIN.

Forgotten password, self-service process:

1. Click the "Forgotten password" option on the members' area login screen
2. When prompted, enter your member number, date of birth and current online PIN and then click "RESET".
3. You will be advised, "A login password reset has been emailed to you". Within a few minutes, you will receive an email containing a temporary password.
4. Login, using your existing details, together with the temporary password.
5. Upon successful login, you will be prompted to set a new password.

Webapp: Passcode Reset Process

If you enter **three incorrect responses** to the three-character passphrase login, then your webapp account will be locked.

A message will be displayed onscreen:

"You have tried to log in too many times.
Your account has been locked. Please
contact the Credit Union".

1. A passcode reset email will be issued to you, automatically. The email will include a temporary passcode and a request to call the credit union:

For your security, you will be unable to login until our office staff have reenabled the webapp account.

2. **Call our office to request your webapp account to be reenabled.**
3. Login to the webapp, using the temporary passcode, which was previously emailed to you.
4. You will be prompted to create a new passcode.

A note for the technically-curious!

You might be wondering why our app doesn't need to be downloaded from Apple's or Google's stores and why you need to bookmark it manually.

The reason for these differences is that ours is an example of a new breed of "web app", whereas apps downloaded from Apple's "App Store" and Google's "Play Store" are called "native apps".

We won't go into too much detail here but, in summary, the older style native apps are more expensive to develop, maintain and publish. They also need to be updated regularly, using software downloads to your mobile device.

We decided to provide a secure web app, which runs in your device's browser. Simply bookmark it to add its icon to your smartphone desktop.

When you open up our web app, you'll always be running the most up-to-date software - once bookmarked, there's no need for updates and downloads!