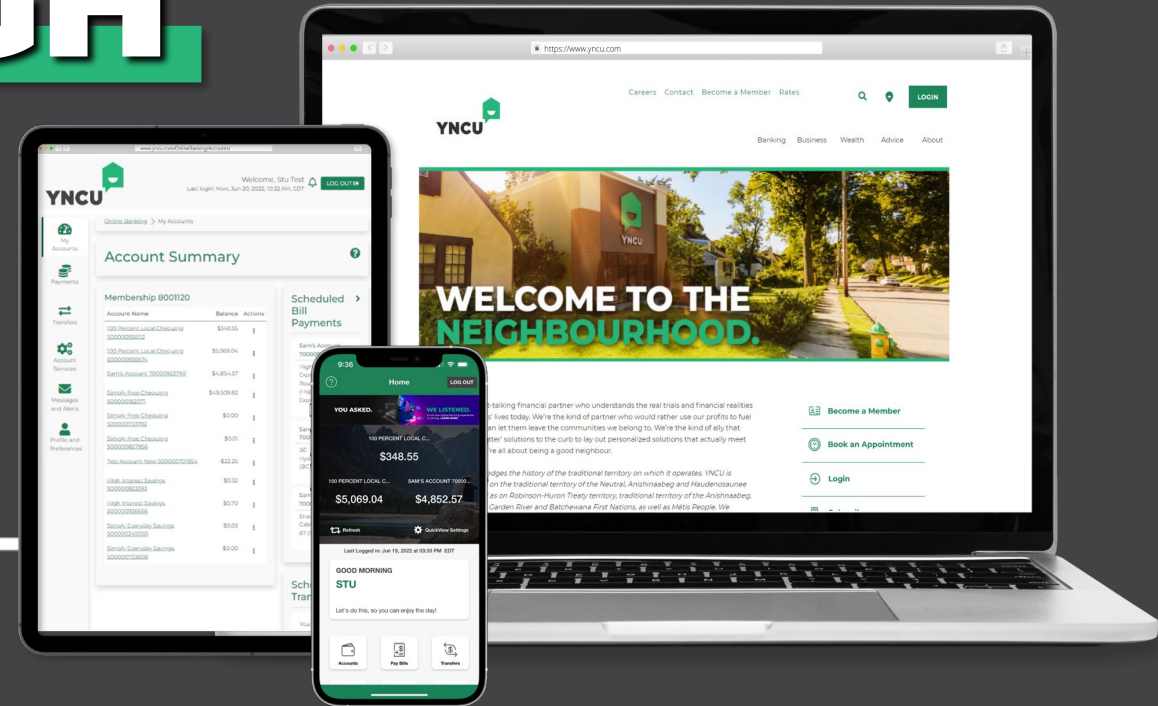


# DIGITAL BANKING WALKTHROUGH

ONLINE BANKING | MOBILE APP



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# INTRODUCTION



With improved technology powering our digital suite, members will see a faster, more seamless banking experience across all of our platforms. We've simplified our navigation, making it easier to access information, implemented security enhancements, and functions like money transfers and bill payments are faster and more reliable.

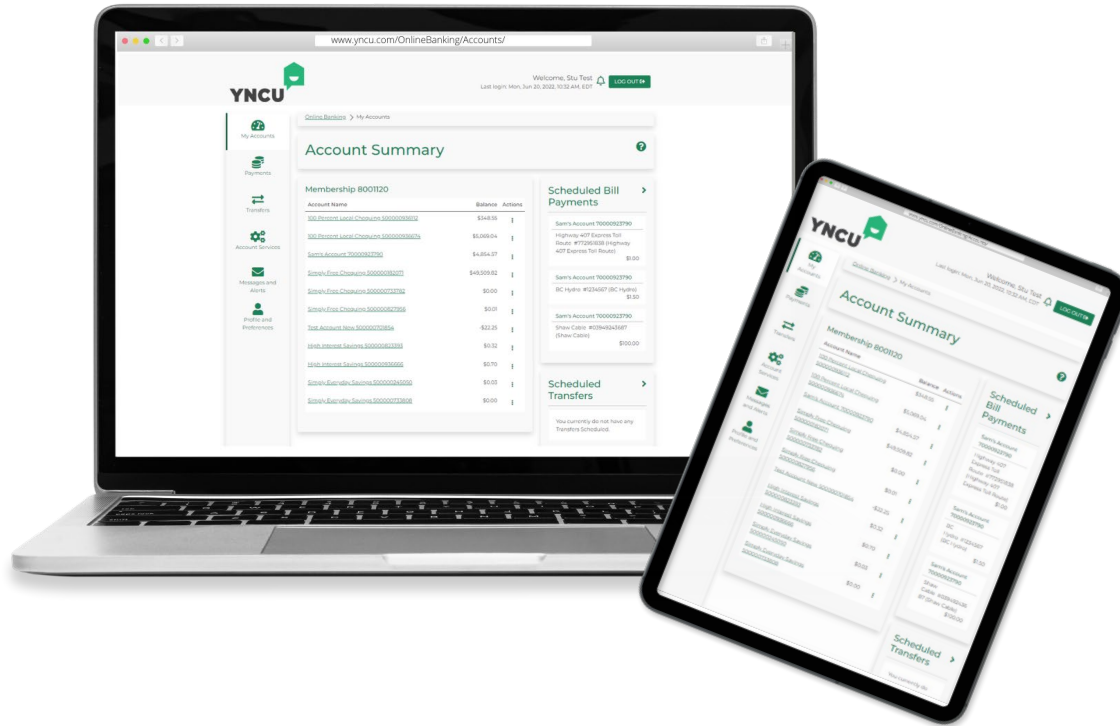
We have created this handy **Digital Banking Walkthrough** to help you familiarize yourself with our new website, online banking platform, and mobile app. You will quickly learn that steps to complete your everyday banking haven't changed, but rather our more modern looking platforms are much faster and more responsive, making banking that much easier.

Take a walkthrough, get comfortable, and start experiencing a better way to bank!

 **When signing into the **NEW** online banking or mobile app for the first time, have your member number handy in case you run into any complications with your memorized logins.**



# ONLINE BANKING



Members can look forward to a fresh new look and feel to their online banking experience with smoother functionality and security enhancements that will make managing your finances online more seamless.

This section will cover the following areas:

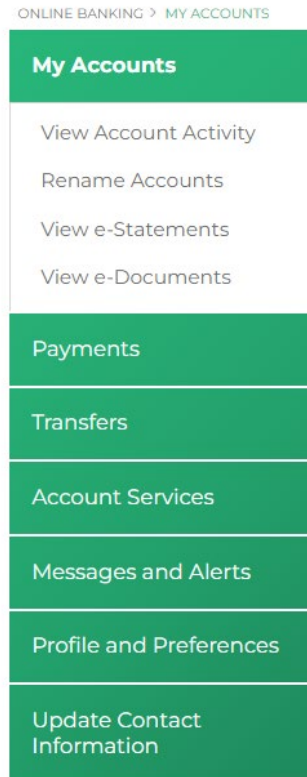
- Navigation
- Accounts overview
- Bill payments
- Transfers
- Account preferences

# ONLINE BANKING

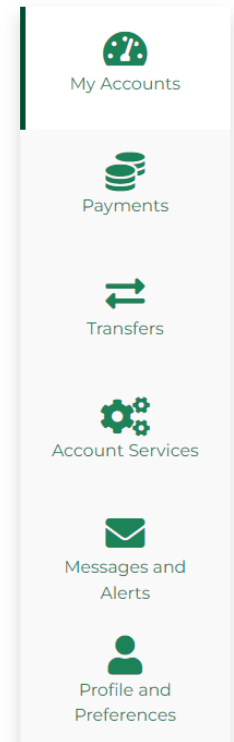
## NAVIGATION



### OLD NAVIGATION



### NEW NAVIGATION




For ease-of-use, we have maintained the same flow and structure as our previous online banking navigation but now with a sleek, more modern look.


Navigating our menu options is faster and more responsive, making completing your transactions easier and more seamless. With the click of a button, menu options populate without any lag time.


# ONLINE BANKING


## ACCOUNTS OVERVIEW





  
My Accounts

  
Payments

  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

**My Accounts**  
View Account Activity  
Rename Accounts  
View e-Statements  
View e-Documents

The menu options under **MY ACCOUNTS** remain the same so you can navigate your accounts with ease. Steps to complete your basic account monitoring remain the same but just has a different look and feel.

The most notable change is to your Account Activity timeframe selection. Instead of selecting “date range” or “monthly”, you will now select your timeframe from a drop down menu and advanced options are now standard selections.

### OLD LAYOUT

#### Account Activity

**Search Account Activity**

Account

☒ **Show**  most recent transactions in the last 15 days

☐ **Date Range** From  To

☐ **Monthly**

**Advanced Options**

**Show**

**Format**

### NEW LAYOUT

#### Account Activity

Account

Timeframe


Show


Format


# ONLINE BANKING


## ACCOUNTS OVERVIEW





  
My Accounts

  
Payments


  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

**My Accounts**  
View Account Activity  
Rename Accounts  
View e-Statements  
View e-Documents


To view or download current and past bank statements, select **VIEW e-STATEMENTS** from the My Accounts menu. Locate the month you wish to view and select  [Download](#) located next to your statement. Your statement will automatically open.

Statement Year  


2022

Download Statement for:

May, 2022 - Monthly Statement - 8001120

 [Download](#)


April, 2022 - Monthly Statement - 8001120

 [Download](#)

You can still easily download a Void Cheque Form for your chequing accounts within the Account Activity screen. Simply click the **VOID CHEQUE FORM** callout under your account details drop down menu and your form will automatically download.

100 Percent Local Chequing 500000936112


Account Details


 [Click here for a Void Cheque Form \(typically required for Direct Deposit or Preauthorized Withdrawal requests\).](#)


# ONLINE BANKING


## BILL PAYMENTS





  
My Accounts

  
Payments

  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

**Payments**  
Schedule Recurring Bill Payments  
View/Modify Scheduled Payments  
Add/Delete Payees  
Pay Business Taxes

The menu options under **PAYMENTS** remain the same for easier familiarity of your most common transactions. Steps to complete your bill payments have not changed, including adding or deleting payees, scheduling bill payments, and modifying existing schedules.

Your existing bill payment information will migrate over to our new online banking platform and nicknames with remain. Below is a snapshot of our new bill payment interface.

### OLD LAYOUT

[Add Payee](#) | [Delete Payee](#) | View: [Recent](#), [Scheduled](#)

**Make Payments** | **Schedule Recurring Bill Payment**

**Pay From** |  | ☐ Make this my default account to pay bills from

Pay To	Payment Date	Amount
<input type="checkbox"/> BC Hydro #1234567 (Sam)	<input type="text" value="dd/mm/yyyy"/>	<input type="text"/>
<b>Total</b>		<b>\$0.00</b>

| [Cancel](#)


### NEW LAYOUT

**Make Payments** | **Schedule Recurring Bill Payment**

**Pay From**  
 | ☐ Make this my default account to pay bills from

☐ BC Hydro #46207509

**Amount**


**Payment Date**  
 


**Total Amount — \$0.00**


# ONLINE BANKING


## MONEY TRANSFERS





  
My Accounts

  
Payments

  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

### Transfers

View/Modify Scheduled Transfers

Send via INTERAC e-Transfer®

Add/Delete Contacts

Request Money via INTERAC e-Transfer®

We maintained the menu options under **TRANSFERS** so you can quickly transfer funds between accounts or complete INTERAC e-Transfer®. Steps to complete your money transfers have not changed but you will notice a cleaner more user-friendly design to this process.

Your existing contacts for INTERAC e-Transfer® have migrated to our new platform and scheduled transfers will remain in your account. Below is a snapshot of what to expect when completing an INTERAC e-Transfer®.

### OLD LAYOUT

#### Send via *Interac* e-Transfer®



[Edit Contacts](#) | [Edit Interac® Profile](#) | [Autodeposit](#) | View: [Pending](#) | [History](#)

Transfer To	<div>Choose One</div> <div>Add New Contact</div>
Transfer From	<div>Choose One</div>
Amount	<input type="text"/>
Message	<div><input type="text"/></div>

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your *Interac* e-Transfer®.

[Continue](#) | [Cancel](#)



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### NEW LAYOUT

[Edit Contacts](#) | [Edit Interac® Profile](#) | [Autodeposit](#) | [Pending](#) | [History](#)

Transfer To	Transfer From
<div><a href="#">Add New Contact</a></div>	<div>Choose One</div>
Amount	Message
<div><input type="text"/></div>	<div><input type="text"/></div>

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your *Interac* e-Transfer®.

[Cancel](#) [Continue](#)





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# ONLINE BANKING


## ACCOUNT SERVICES





  
My Accounts

  
Payments

  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

**Account Services**  
[Order Personal Cheques](#)  
[Stop Cheques and Cheque Holds](#) ▼  
[Stop Cheques and Cheque Holds](#)  
[Stop a Single Cheque](#)  
[Open a New Account](#)  
[Set up CRA direct deposit for individuals](#)  
[Mobile Banking App](#)

Account Services is where you can find options to open new accounts, order new cheques, or set up your CRA direct deposit. The processes here are all the same, we've simply updated the look and feel of the menu options and forms!

## OLD LAYOUT

### Account Services

#### Open a New Account

##### [Savings Accounts](#)

Make every cent work for you. Open a Savings Account today.

##### [Chequing Accounts](#)

Opening a new chequing account online is easy, just start with one click.

##### [Term Deposits](#)

Investing for the short term or long term? Find out about our fixed term deposit plans.

#### Online Settings and Requests

##### [Order Personal Cheques](#)

Follow our quick and easy steps to order your cheques online today.

##### [Stop Cheques and Cheque Holds](#)

You can put a stop payment order on your cheques online at any time.

##### [Set up CRA direct deposit for individuals](#)

Set up CRA direct deposit for individuals

##### [Mobile Banking App](#)

If your mobile phone is lost or stolen, you can deactivate QuickView feature on selected devices here.

## NEW LAYOUT

### Account Services



#### [Savings Accounts](#)

Make every cent work for you. Open a Savings Account today.

#### [Chequing Accounts](#)

Opening a new chequing account online is easy, just start with one click.

#### [Term Deposits](#)

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#### Online Settings and Requests

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Follow our quick and easy steps to order your cheques online today.

##### [Stop Cheques and Cheque Holds](#)

You can put a stop payment order on your cheques online at any time.

##### [Set up CRA direct deposit for individuals](#)

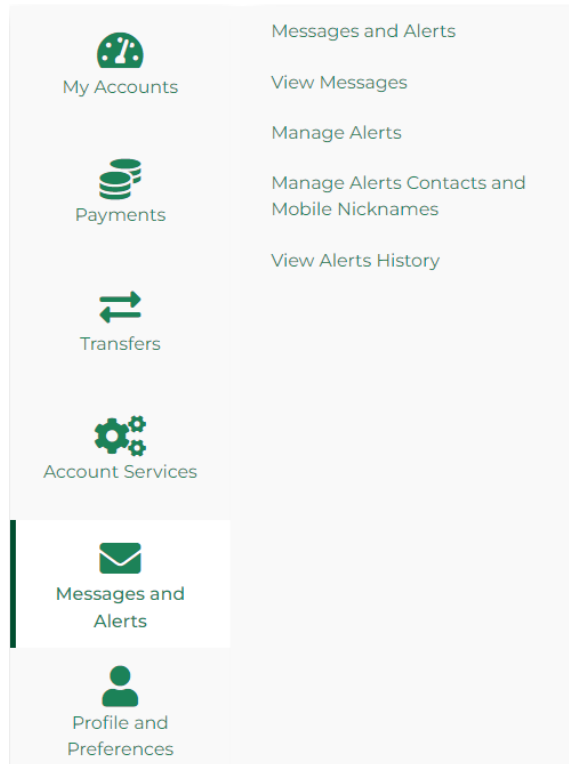
Set up CRA direct deposit for individuals

##### [Mobile Banking App](#)

If your mobile phone is lost or stolen, you can deactivate QuickView feature on selected devices here.

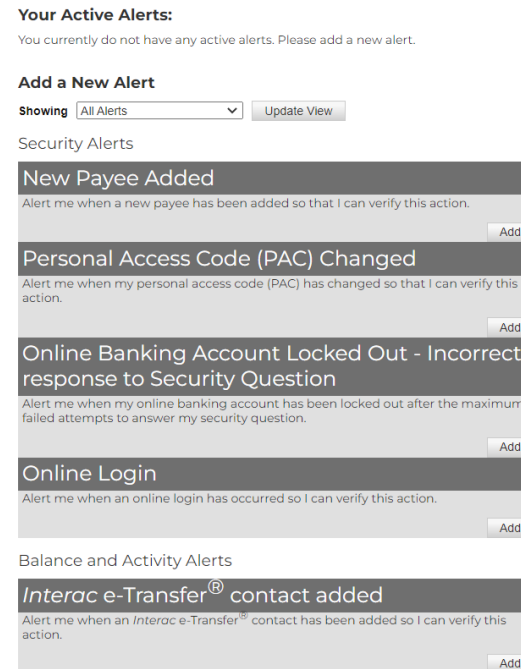
# ONLINE BANKING

## MESSAGES AND ALERTS

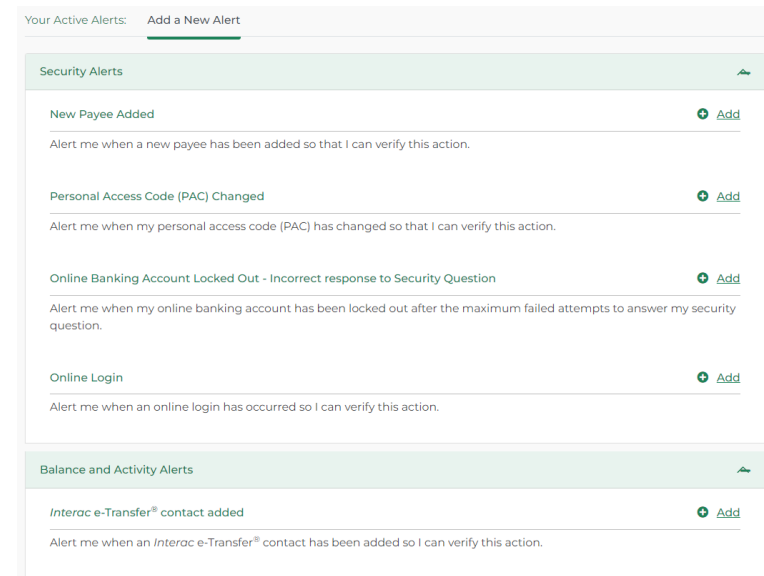


The most notable update we've made to Messages and Alerts is the **MANAGE ALERTS** screen where you would add new and review active alerts. We cleaned up the Add a New Alert section and separated your active alerts into it's own tab for a less cluttered view.

### OLD LAYOUT




### NEW LAYOUT





# ONLINE BANKING


## ACCOUNT PREFERENCES





  
My Accounts

  
Payments

  
Transfers

  
Account Services

  
Messages and Alerts

  
Profile and Preferences

Profile and Preferences

Change Contact Information


Change Personal Access Code

Change Security Questions

Memorize my Login Information

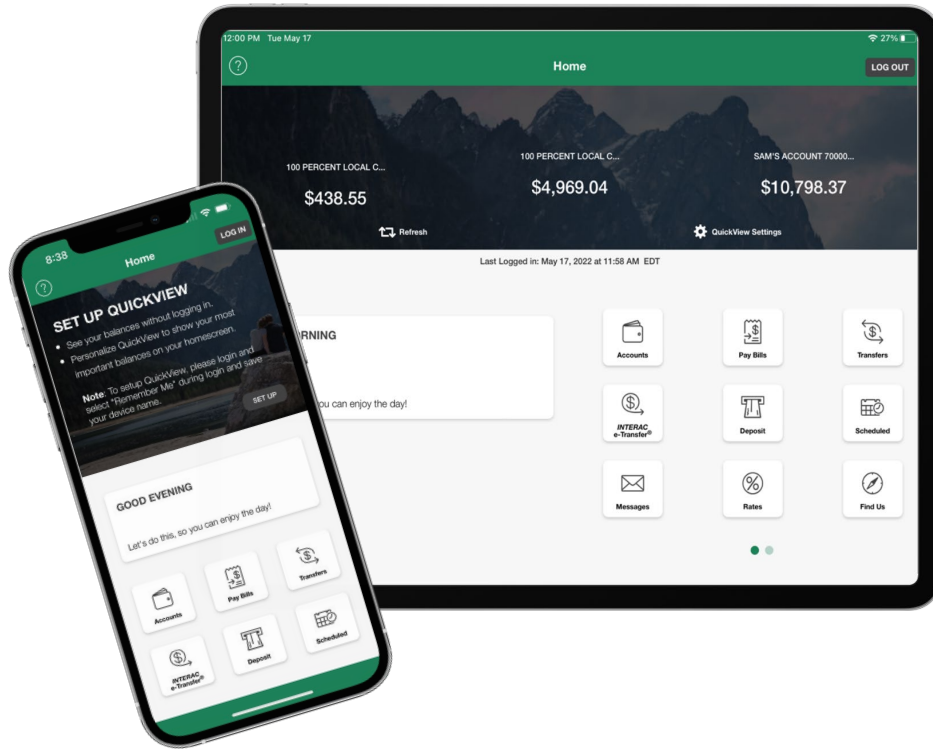
The **PROFILE AND PREFERENCES** tab is where you can manager your contact information, change your personal access code (PAC) and security questions, or update your memorized login information.

**IMPORTANT: Your memorized logins will not migrate over with this upgrade. Please have your MEMBER NUMBER available upon logging in for the first time. Your member number can be found within the ACCOUNT DETAILS drop down of your selected account or in the top right corner of your bank statements.**

To update your memorized logins, navigate to **MEMORIZE MY LOGIN INFORMATION** under Profile and Preferences and select  [Add a Login](#) . Enter a name that is meaningful to you for login purposes and your member number.

Login Name	Member Number
<input type="text"/>	<input type="text"/>
<input type="button" value="Cancel"/>	<input type="button" value="Submit"/>

# YNCU MOBILE



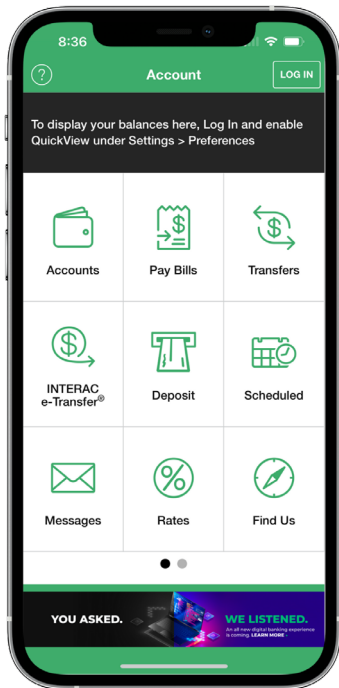
The long-awaited upgrade to our mobile banking experience will make managing your finances on-the-go easier and faster than ever. Our new app offers a secure, easy-to-use, and convenient way to check account balances, transfer money, deposit cheques, pay bills, and more.

In this section you will find information on:

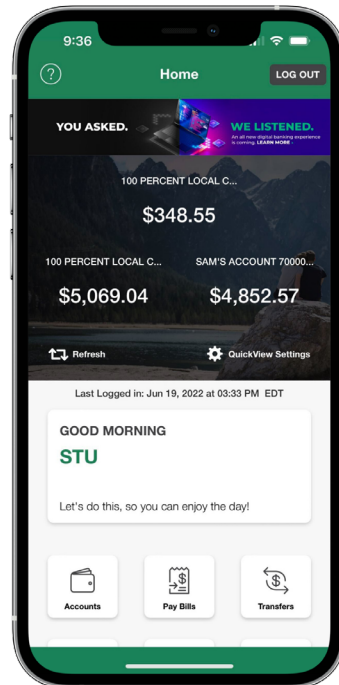
- Navigation
- Accounts overview
- Bill payments
- Transfers
- Deposits
- Settings



### OLD NAVIGATION




### NEW NAVIGATION



Our mobile app maintains its easy navigation but with an updated look. Checking your account balances is easier than ever with our updated QuickView layout allowing three accounts to display at one time.

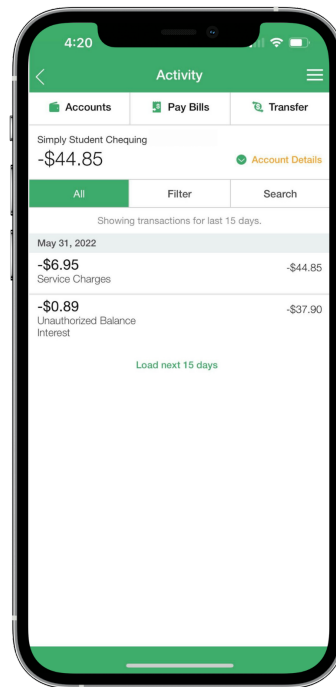
The display layout of our menu icons has changed slightly, but all options remain the same.



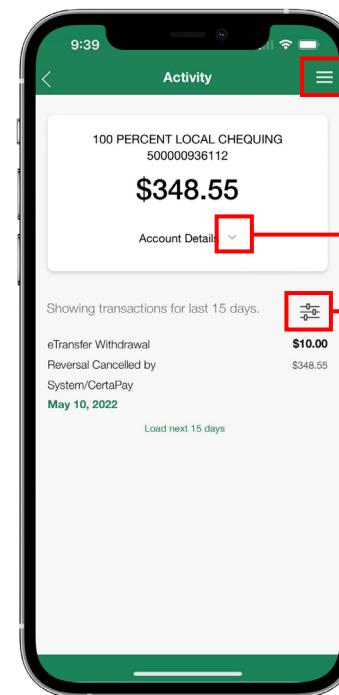
Your **ACCOUNT ACTIVITY** has a new look, with a more prominent account balance display. To filter your account activity, select  which can be found in the top right above your account activity. The same filter settings are available as our previous version.

The option to Pay Bills and Transfer from the account screen can now be found in the top right menu by selecting .

### OLD ACCOUNT VIEW



### NEW ACCOUNT VIEW



Select to view menu options

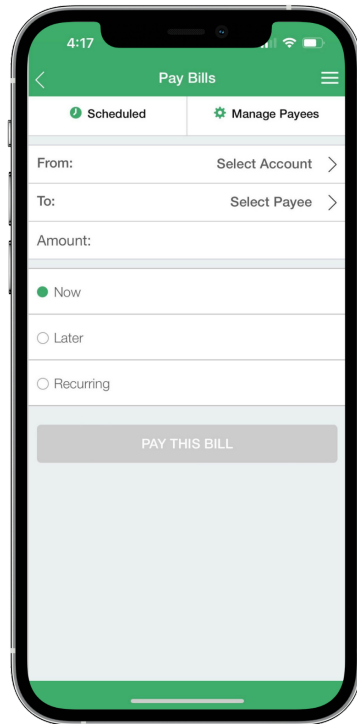
Select to view account details

Select to filter account activity

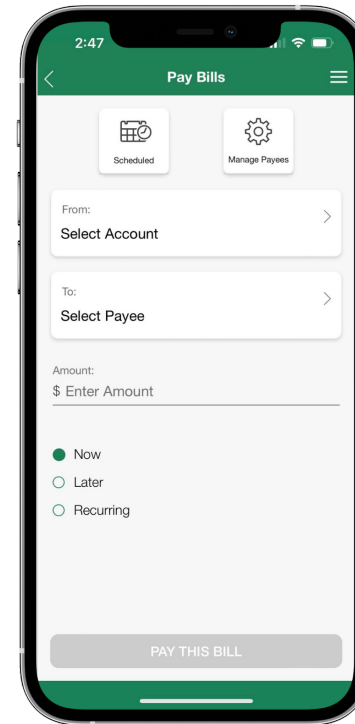


The design of our bill payment feature has been updated but the easy navigation remains the same. To pay a bill, follow the prompts as you normally would in previous versions – nothing has changed here!

### OLD PAY BILLS LAYOUT




### NEW PAY BILLS LAYOUT



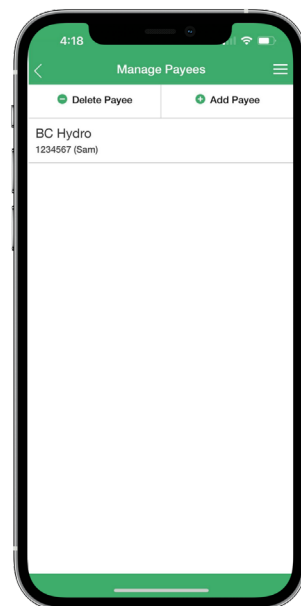


## MANAGE BILL PAYEES

The most notable difference is deleting existing payees or scheduled bill payments. In previous versions of the mobile app, a “delete payee” button was available at the top of the Manage Payees screen which populated a red minus symbol beside your payees. Now, simply click the **red trash can**  beside your payee and follow the prompts to delete! This same symbol can be found on your scheduled bill payments.

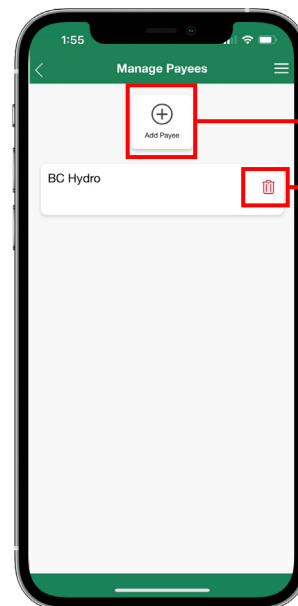
OLD

### MANAGE PAYEES



NEW

### MANAGE PAYEES



Select to add a new payee

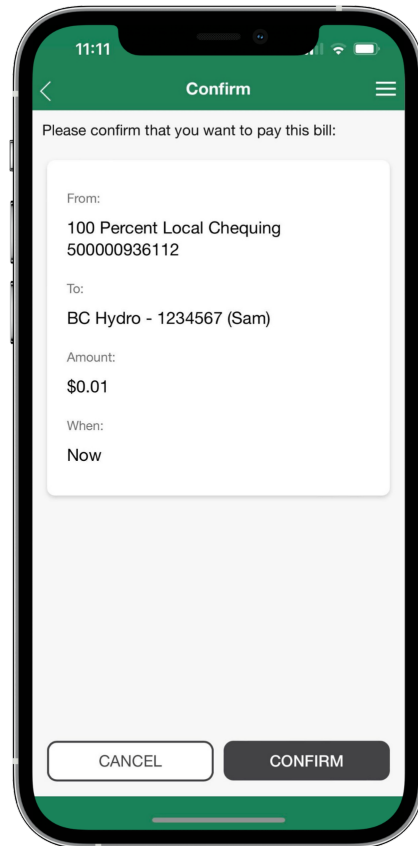
Select to delete an existing payee





## HOW TO ADD A BILL PAYEE

The steps to add a bill payee through the mobile banking app haven't changed. As a refresher, follow these steps to add a new bill payee:



Step 1: Select the **PAY BILLS**  icon from the home screen.

Step 2: Select **MANAGE PAYEES**  from the pay bills screen.

Step 3: Select **ADD PAYEE**  from the manage payees screen.

Step 4: Search for the payee you would like to add.

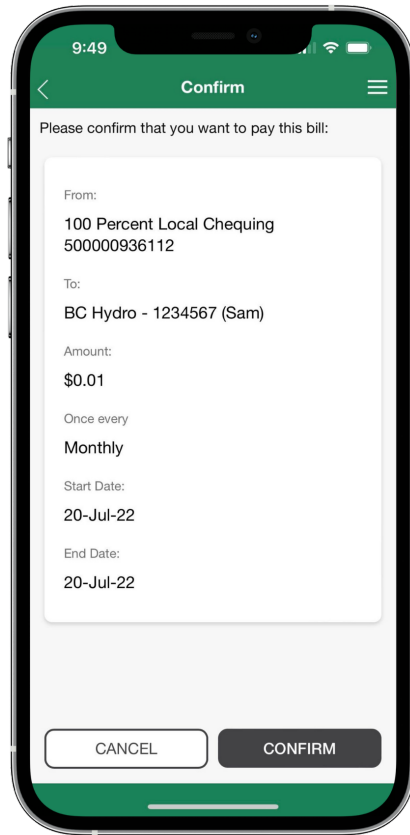
Step 5: Select your payee and enter your account number.

Step 6: Confirm your new bill payee.



## HOW TO SCHEDULE A BILL PAYMENT

Scheduling a recurring bill payment from your mobile app is easy! As a refresher, follow these steps to add a new scheduled bill payment:



Step 1: Select the **PAY BILLS**  icon from the home screen.

Step 2: Select the account, bill payee, and amount to be paid.

Step 3: Select **RECURRING** from the three options.

Step 4: Select the frequency from the dropdown menu.

Step 5: Select your start and end date.

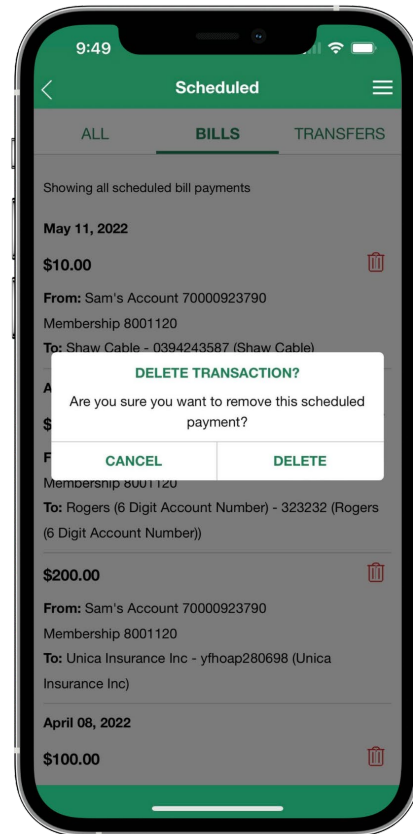
Step 6: Select **PAY THIS BILL**.


Step 7: Confirm your bill payment.



## HOW TO CANCEL A BILL PAYMENT

The steps to cancel a bill payment through the mobile banking app haven't changed. Follow these steps to cancel a bill payment:




Step 1: Select **SCHEDULED**  from the home screen or pay bills screen.

Step 2: Find the bill payment you would like to cancel and select the **red trash can** .

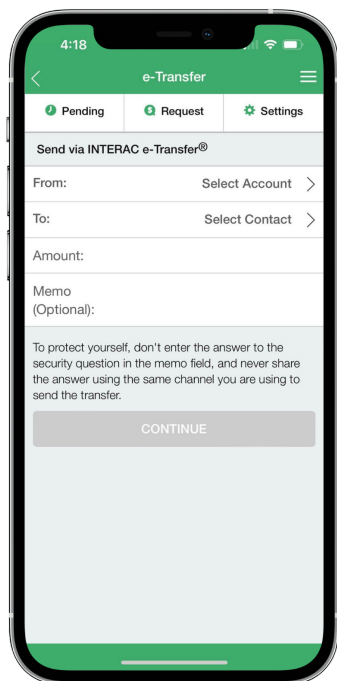
Step 3: Confirm the cancellation by selecting **DELETE**.



Money transfers between accounts and members as well as INTERAC e-Transfers® can be accessed by the **TRANSFERS**  icon on the home screen of your mobile app. The functionality of this section remains the same as previous versions but with a more reliable backend to ensure a faster, more seamless transaction.

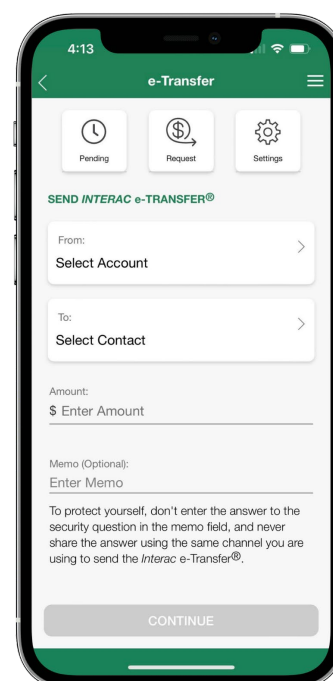
### OLD

#### INTERAC e-TRANSFER



### NEW

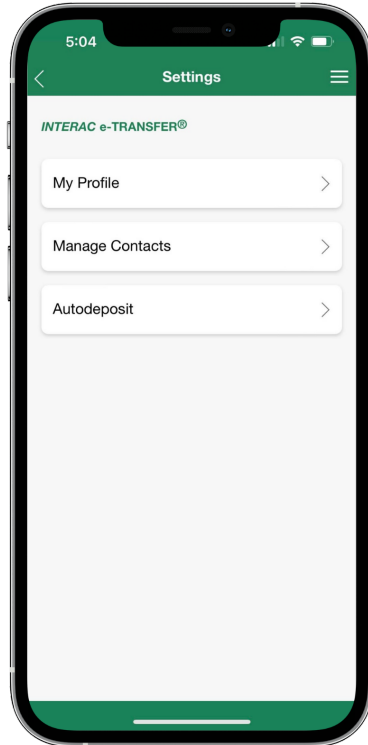
#### INTERAC e-TRANSFER





## HOW TO SET UP AUTODEPOSIT

Under the **INTERAC e-TRANSFERS** section you can send or request an e-transfer, view your pending transfers and access your e-transfer settings. INTERAC e-Transfer settings allows you to manage your contacts and enable **AUTODEPOSIT**, a convenient feature that automatically deposits e-Transfers sent to you into your account, without having to answer a security question.



Step 1: Select the **TRANSFERS**  icon from the home screen.

Step 2: Select **INTERAC e-TRANSFER®**.

Step 3: Select **SETTINGS** icon  from the top menu.

Step 4: Select **AUTODEPOSIT**.

Step 5: Add an email that will receive your e-Transfers.


Step 6: Select the account that will allow autodeposits.

Step 7: Read and check the acknowledgements and select update.

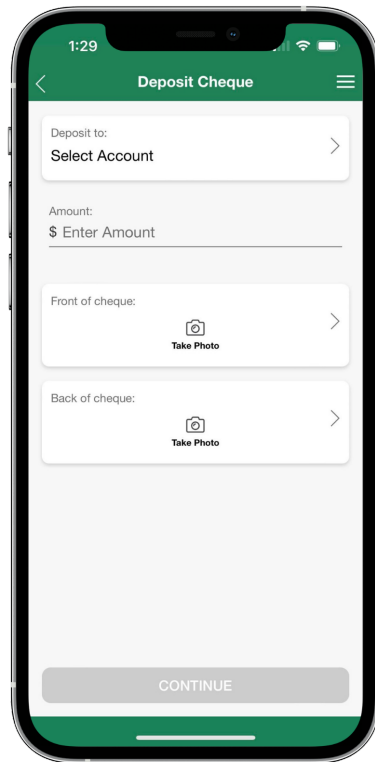
Step 8: A confirmation email will be sent to the email on file.  
This must be completed before autodeposit can be enabled.

# YNCU MOBILE



The mobile app allows you to deposit cheques digitally through the Deposit Anywhere™ feature which can be found by selecting **DEPOSITS**  from the home screen. Deposit Anywhere™ is a convenient and easy way to securely deposit cheques with your smartphone or tablet, from anywhere!

## HOW TO USE DEPOSIT ANYWHERE™



Step 1: Select the **DEPOSITS** icon  from the home screen.

Step 2: Select the account you would like to deposit your funds into.


Step 3: Enter the amount indicated on the cheque.

Step 4: Tap the **FRONT OF CHEQUE** field and follow the capture instructions.

Step 5: Tap the **BACK OF CHEQUE** field and follow the capture instructions.

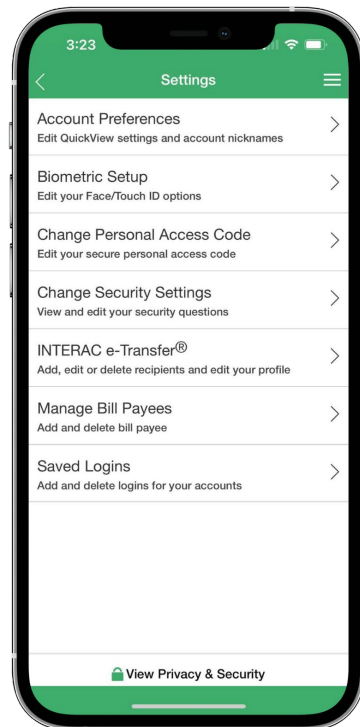
Step 6: Select continue and confirm your deposit.



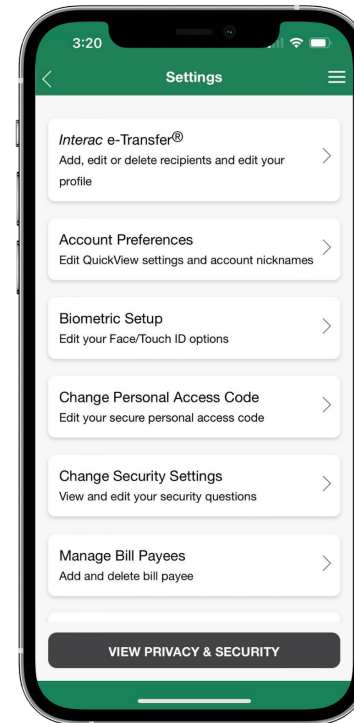
The settings icon  can be found on the second icon screen. To get there, simply swipe left once on the icon section of the home screen.

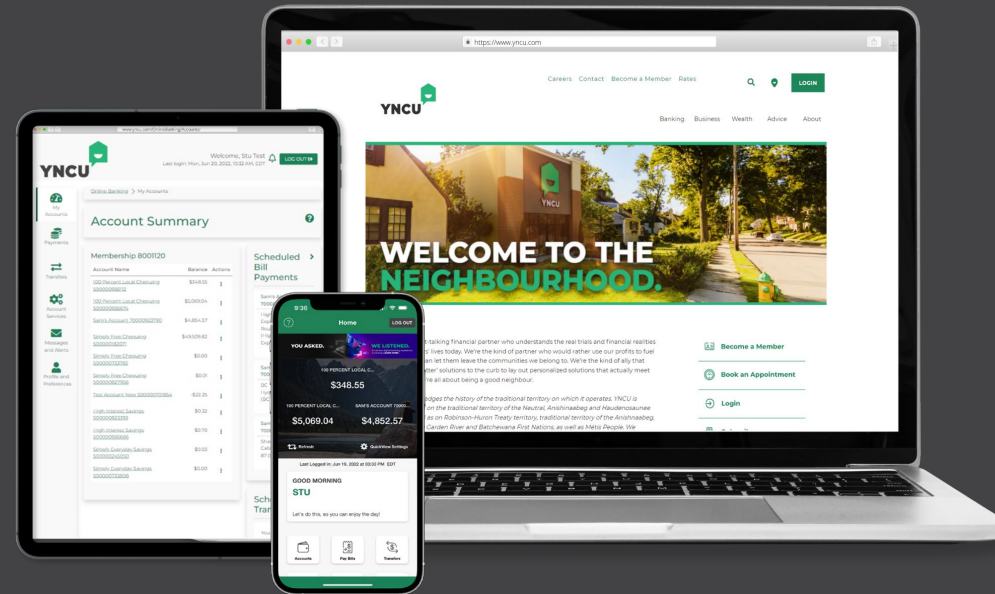
In **SETTINGS** you can update your INTERAC e-Transfers®, change QuickView settings and account nicknames, assign Face/Touch ID, change your Personal Access Code (PAC) and security questions, manage bill payees, and update memorized logins.

### OLD SETTINGS



### NEW SETTINGS





 [www.yncu.com](http://www.yncu.com)

 1-888-413-YNCU

