

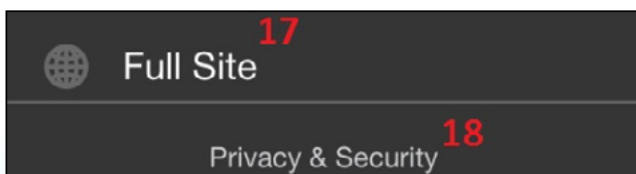
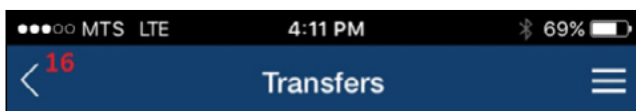
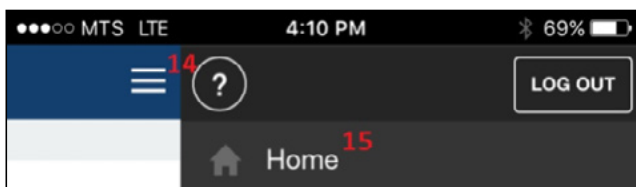
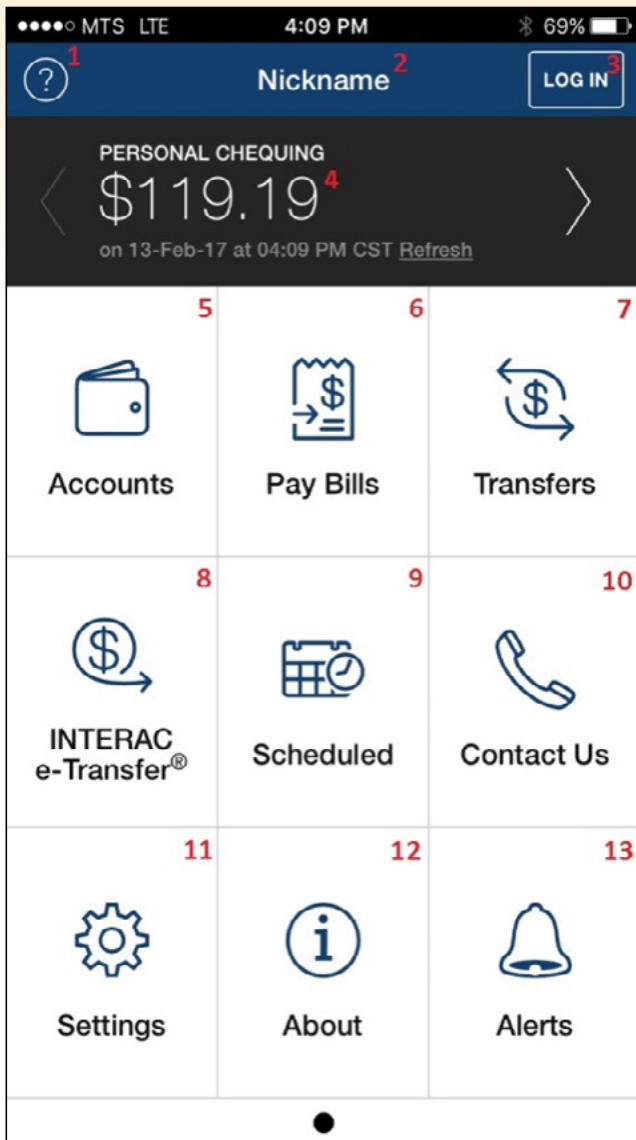
# WESTOBA CREDIT UNION

## MOBILE APP HOW-TO GUIDE!

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## NAVIGATION

1. Help Button - Directs to the Help section of the App
2. Displays the account Nickname - if a log on is saved
3. LOG IN/LOG OUT button - Changes to LOG OUT button if logged into the App
4. QuickView - Displays account balances if enabled
5. Accounts - Allows Members to view balances and account activity
6. Pay Bills - Allows Members to manage and perform bill payments
7. Transfers - Allows Members to perform various forms of transfers
8. INTERAC e-Transfer - Allows Members to manage and perform e-Transfers
9. Scheduled - Allows Members to view scheduled transactions
10. Contact Us - Directs Members to our contact information
11. Settings - Allows Members to manage various settings within Mobile App
12. About - Displays information about Westoba Credit Union and App information
13. Alerts - Allows Members to manage and view notification alerts
14. Access Side Panel - not accessible on the Home page of Mobile App, lists all options available on the Home page
15. Home - Directs back to the Home page of Mobile App
16. Back - Returns to the previous page
17. Full Site - Directs to page to visit the desktop version of Online Banking
18. Privacy & Security - Direct to the Privacy & Security section of the App

## LOG IN (First Time)

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1. Launch the Mobile App from the home screen of your Mobile Device (tap the icon)
2. Tap the **LOG IN** button in the top right corner
3. In the **MEMBERCARD #** field enter the Debit Card number used for Online Banking access
4. (OPTIONAL) In the **REMEMBER ME** field tap the slider to have the App remember your login credentials

*Only the Debit Card number and security question answer will be remembered, Mobile App will not save your Personal Access Code*

5. Tap **CONTINUE**
6. In the **ANSWER** field, enter the answer to your security question
7. Tap **CONTINUE**
8. In the **PAC** field, enter your Personal Access Code (password)
9. Tap **LOG IN**

## LOG IN (Remembered Account)

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1. Launch the Mobile App from the home screen of your Mobile Device (Tap the icon)
2. Tap the **LOG IN** button in the top right corner
3. In the **PAC** field, enter your Personal Access Code (password)
4. Tap **LOG IN**

## LOG OUT\*

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1. On the Home screen tap the **LOG OUT** button in the top right corner
2. Tap **YES** on the Confirm pop up message

*After tapping Yes you will be successfully logged out of the App, if you have QuickView and Remember Me enabled, your account balances will continue to show.*

### IF THE 'REMEMBER ME' SLIDER IS TURNED ON

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- In the Nickname\* field enter a name of the account being saved
- In the QuickView field tap the slider to have the App display your balance upon opening the App

*If QuickView is enabled Mobile App will display an up to date balance for all of your accounts without prompting you to log in to the App.*

## VIEWING BALANCES AND ACCOUNT ACTIVITY\*

1. On the Home screen tap the **ACCOUNTS** button

*A list of all your accounts will display with the account balance below the Account name.*

2. Tap the account you wish to view account activity for

*The transaction history for the last 15 days will display, to display the next 15 days scroll to the bottom and tap Load next 15 days.*

## TO FILTER FOR SPECIFIC TRANSACTIONS

1. Tap **FILTER**
2. Tap the transaction type you wish to filter by
3. (OPTIONAL) Tap in the **FROM:** and **TO:** to select a date range
4. Tap **FILTER**

## TO SEARCH FOR SPECIFIC TRANSACTIONS

1. Tap **SEARCH**
2. Tap the search method you wish to use
3. Tap in the search field and enter your search criteria
4. (OPTIONAL) Tap in the **FROM:** and **TO:** to select a date range
5. Tap **SEARCH**

## TO DISPLAY A CHEQUE IMAGE

1. Find the Cheque in the transaction history
2. Tap **VIEW CHEQUE IMAGE**
3. Tap **FRONT** or **BACK** to display either side of the Cheque

## ADD A BILL PAYEE\*

1. On the Home screen tap **PAY BILLS**
2. Tap **MANAGE PAYEES**
3. Tap **ADD PAYEE**
4. Tap **SEARCH** or **BROWSE**
5. Find and tap the desired Payee
6. In the **ACCOUNT#:** field, enter the bill account number
7. Tap **ADD PAYEE**
8. Tap **CONFIRM**

## DELETE BILL PAYEE\*

1. On the Home screen tap **PAY BILLS**
2. Tap **MANAGE PAYEES**
3. Tap **DELETE PAYEE**
4. Tap the delete icon (*the minus sign*) to the right of the Payee
5. Tap **DELETE**

## IMMEDIATE BILL PAYMENT\*

1. On the Home screen tap **PAY BILLS**
2. Tap **FROM:** and select the desired account to make payment from
3. Tap **TO:** and select the desired Payee
4. In the **AMOUNT:** field, enter the bill payment dollar amount
5. Tap **NOW** (already selected by default)
6. Tap **PAY THIS BILL**
7. Tap **CONFIRM**

## SCHEDULED BILL PAYMENT\*

1. On the Home screen tap **PAY BILLS**
2. Tap **FROM:** and select the desired account to make payment from
3. Tap **TO:** and select the desired Payee
4. In the **AMOUNT:** field, enter the bill payment dollar amount
5. Tap **LATER**
6. Select the date to schedule the payment to take place
7. Tap **CLOSE**
8. Tap **PAY THIS BILL**
9. Tap **CONFIRM**

## RECURRING BILL PAYMENT\*

1. On the Home screen tap **PAY BILLS**
2. Tap **FROM:** and select the desired account to make payment from

*CONTINUED ON NEXT PAGE >*

## RECURRING BILL PAYMENT\* (CONTINUED)

3. Tap **TO:** and select the desired Payee
4. In the **AMOUNT:** field, enter the bill payment dollar amount
5. Tap **RECURRING**
6. Select the desired **PAYMENT FREQUENCY**
7. Tap **DONE**
8. Select the **START DATE** to schedule the payment to take place
9. Tap **CLOSE**
10. Select the **END DATE** to schedule the payment to stop taking place
11. Tap **CLOSE**
12. Tap **PAY THIS BILL**
13. Tap **CONFIRM**

## VIEW SCHEDULED BILL PAYMENT\*

1. On the Home screen tap **PAY BILLS**

2. Tap **SCHEDULED**

3. Tap **BILLS**

— OR —

1. On the Home screen tap **SCHEDULED**

2. Tap **BILLS**

## DELETE SCHEDULED BILL PAYMENT\*

1. On the Home screen tap **PAY BILLS**

2. Tap **SCHEDULED**

— OR —

1. On the Home screen tap **SCHEDULED**

2. Tap **BILLS**

3. Find the transaction to be deleted

4. Tap **DELETE**

5. Tap **DELETE**

## IMMEDIATE TRANSFER\*

1. On the Home screen tap **TRANSFERS**

2. Tap **TO MY ACCOUNT**

*To transfer to another Member, tap To Another Member instead of To My Account. The steps will be exactly the same with the exception of this selection. Transfers to another Member will only function if the Member already has the ability to Transfer to another Member set up.*

3. Tap **FROM:** and select the desired account

4. Tap **TO:** and select the desired account

5. In the **AMOUNT:** field, enter the transfer dollar amount

6. Tap **NOW** (already selected by default)

7. Tap **CONTINUE**

8. Tap **CONFIRM**

## SCHEDULED TRANSFER\*

1. On the Home screen tap **TRANSFERS**

2. Tap **TO MY ACCOUNT**

*To transfer to another Member, tap To Another Member instead of To My Account. The steps will be exactly the same with the exception of this selection. Transfers to another Member will only function if the Member already has the ability to Transfer to another Member set up.*

3. Tap **FROM:** and select the desired account

4. Tap **TO:** and select the desired account

5. In the **AMOUNT:** field, enter the transfer dollar amount

6. Tap **LATER**

7. Select the date to schedule the payment to take place

8. Tap **CLOSE**

9. Tap **CONTINUE**

10. Tap **CONFIRM**

## RECURRING TRANSFER\*

1. On the Home screen tap **TRANSFERS**

2. Tap **TO MY ACCOUNT**

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## RECURRING TRANSFER\* (CONTINUED)

To transfer to another Member, tap *To Another Member* instead of *To My Account*. The steps will be exactly the same with the exception of this selection. Transfers to another Member will only function if the Member already has the ability to Transfer to another Member set up.

3. Tap **FROM:** and select the desired account
4. Tap **TO:** and select the desired account
5. In the **AMOUNT:** field, enter the transfer dollar amount
6. Tap **RECURRING**
7. Tap **DAILY** and select the frequency you want the transfer to occur (*Options are Daily, Monthly, Yearly.*)
8. Tap in the **START DATE:** field to select a Start Date
9. Tap **CLOSE**
10. Tap in the **END DATE:** field to select an End Date
11. Tap **CLOSE**
12. Tap **CONTINUE**
13. Tap **CONFIRM**

## VIEW SCHEDULED TRANSFER

1. Tap **SCHEDULED**
2. Tap **TRANSFERS**

## DELETE SCHEDULED/RECURRING TRANSFER\*

1. On the Home screen tap **SCHEDULED**
2. Tap **TRANSFERS**
3. Find the transaction to be deleted
4. Tap **DELETE**
5. Tap **DELETE**

## CREATE SENDER PROFILE\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. In the **YOUR NAME:** field, enter your name
3. In the **EMAIL:** field, enter your email address
4. In the **CELL:** field, enter your Cell Phone number (optional)

5. Tap the slider by **PHONE:** (optional, only turn on if you want eTransfer notifications sent by text message)
6. Tap **SAVE**

## EDIT SENDER PROFILE\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. Tap **SETTINGS**
3. Tap **MY PROFILE**
4. In the Your **NAME:** field, edit your name
5. In the **EMAIL:** field, edit your email address
6. In the **CELL:** field, edit your Cell Phone number (optional)
7. Tap the slider by **PHONE:** (optional, only turn on if you want eTransfer notifications sent by text message)
8. Tap **SAVE**

## ADD RECIPIENT\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. Tap **SETTINGS**
3. Tap **MANAGE RECIPIENTS**
4. Tap **ADD RECIPIENTS**
5. Tap **ADD NEW RECIPIENT**
6. In the **NAME:** field, enter the recipient's name
7. Tick one (or both) of the checkboxes for **EMAIL** and **PHONE**  
*This will determine how the recipient receives notification. The field ticked will also determine which fields are available to enter recipient information (Email: and Cell.).*
8. In the **EMAIL:** field, enter the recipient's email address
9. In the **CELL:** field, enter the recipient's cell phone number
10. Tap the language selection below **LANGUAGE PREFERENCE** (English Only)
11. In the **QUESTION:** field, enter the security question the recipient must answer
12. In the **ANSWER:** field, enter the answer the recipient must provide
13. Tap **ADD RECIPIENT**

## ADD RECIPIENT (FROM CONTACT LIST)\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. Tap **SETTINGS**
3. Tap **MANAGE RECIPIENTS**
4. Tap **ADD RECIPIENTS**
5. Tap **CHOOSE FROM YOUR CONTACTS**
6. Select a contact

*All applicable fields will be populated with the selected contact's information; this is dependent on the information available in your mobile device.*

7. Tap the language selection below **LANGUAGE PREFERENCE** (English Only)
8. In the **QUESTION:** field, enter the security question the recipient must answer
9. In the **ANSWER:** field, enter the answer the recipient must provide
10. Tap **ADD RECIPIENT**

## EDIT RECIPIENT\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. Tap **SETTINGS**
3. Tap **MANAGE RECIPIENTS**
4. Tap **EDIT RECIPIENTS**
5. Tap the recipient to be edited
6. In the **NAME:** field, edit the recipient's name
7. Tick one (or both) of the checkboxes for **EMAIL** and **PHONE**

*This will determine how the recipient receives notification. The field ticked will also determine which fields are available to enter recipient information (Email: and Cell:).*

8. In the **EMAIL:** field, edit the recipient's email address
9. In the **CELL:** field, edit the recipient's cell phone number
10. Tap the language selection below **LANGUAGE PREFERENCE** (English Only)
11. In the **QUESTION:** field, edit the security question the recipient must answer

12. In the **ANSWER:** field, edit the answer the recipient must provide
13. Tap **ADD RECIPIENT**

## DELETE RECIPIENT\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. Tap **SETTINGS**
3. Tap **MANAGE RECIPIENTS**
4. Tap **EDIT RECIPIENTS**
5. Tap the delete icon to the right of the recipient name (the minus sign)
6. Tap **DELETE**

## SEND\*

1. On the Home screen tap **INTERAC E-TRANSFER**
2. In the **FROM:** field, select account the eTransfer is being sent from
3. In the **TO:** field, select the recipient
4. In the **AMOUNT:** field, enter the amount of the eTransfer
5. In the **MEMO:** field, enter a note to the recipient (optional)
6. Select the method in which the recipient is to receive notifications by using the sliders
7. The sliders available are dependent on the recipient set up.
8. Tap **CONTINUE**
9. Tap **CONFIRM**

## RECEIVE

*Open the notification received via email or text*

1. On the Interac e-Transfer webpage
2. From the **SELECT PROVINCE OR TERRITORY** drop down, select Manitoba
3. From the **SELECT CREDIT UNION** drop down, select your Financial Institution (Ex. Westoba Credit Union)
4. Tap **DEPOSIT**

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## RECEIVE (CONTINUED)

- On the Online Banking page that loads, tap **APP THIS TIME ONLY** or **APP EVERY TIME**
- A prompt will open asking to open the page in the Mobile App
- Tap **OPEN**
- Enter your PAC
- Tap **LOG IN**
- In the **ANSWER:** field, enter the answer to the Security Question
- Tap **CONTINUE**
- Accept will be selected by default
- Tap **DEPOSIT IN:** and select the account to accept the funds to
- In the **MESSAGE TO SENDER:** field, enter a message for the sender (optional)
- Tap **CONTINUE**
- Tap **ACCEPT**

### TO DECLINE AN E-TRANSFER:

- Tap **DECLINE** instead of **ACCEPT**
- In the **MESSAGE TO SENDER:** field, enter a message for the sender (optional)
- Tap **CONTINUE**
- Tap **CONFIRM**

## VIEW PENDING\*

- On the Home screen tap **INTERAC E-TRANSFER**
- Tap **PENDING**

## RESEND NOTICE\*

- On the Home screen tap **INTERAC E-TRANSFER**
- Tap **PENDING**
- Find the transaction that the notification is to be resent for
- Tap **RESEND**
- Tap **RESEND**

## CANCEL E-TRANSFER\*

- On the Home screen tap **INTERAC E-TRANSFER**
- Tap **PENDING**
- Find the transaction that is to be cancelled
- Tap the **DELETE** icon to the right of the transaction (the minus sign)
- Tap **CONFIRM CANCEL**

## MEMORIZED ACCOUNTS (NEW LOGIN)\*

- Tap **SETTINGS**
- Tap **SAVED LOGINS**
- Tap **CREATE NEW LOGIN**
- Tap **CONTINUE**
- In the **MEMBERCARD #** field enter the Debit Card number used for Online Banking access
- In the **REMEMBER ME** field tap the slider to have the App remember your login credentials

*Only the Debit Card number and security question answer will be remembered, Mobile App will not save your Personal Access Code*

- Tap **CONTINUE**
- In the **ANSWER:** field, enter the answer to your security question
- Tap **CONTINUE**
- In the **PAC** field, enter your Personal Access Code (password)
- Tap **LOG IN**

## EDIT ACCOUNT NICKNAME\*

- Tap **SETTINGS**
- Tap **ACCOUNT PREFERENCES**
- In the **NICKNAME** field, edit the name
- Tap **SAVE**



## MEMORIZED ACCOUNTS – SWITCH LOGINS\*

1. Tap **SETTINGS**
2. Tap **SAVED LOGINS**
3. Tap the name of the desired login
4. In the **ANSWER:** field, enter the security question answer
5. Tap **CONTINUE**
6. In the PAC field, enter your Personal Access Code (password)
7. Tap **LOG IN**

## MEMORIZED ACCOUNTS – DELETE LOGIN\*

1. Tap **SETTINGS**
2. Tap **SAVED LOGINS**
3. Tap the **DELETE ICON** to the right of the saved login name (the minus sign)
4. Tap **DELETE**

## CHANGE PERSONAL ACCESS CODE\*

1. Tap **SETTINGS**
2. Tap **CHANGE PERSONAL ACCESS CODE**
3. In the **CURRENT PASSWORD** field, enter your current PAC
4. In the **NEW PASSWORD** field, enter your new PAC
5. In the **VERIFY NEW PASSWORD** field, enter your new PAC again
6. Tap **SAVE**

## CHANGE SECURITY QUESTIONS\*

1. Tap **SETTINGS**
2. Tap **CHANGE SECURITY SETTINGS**
3. Tap a Security Question
4. Tap the switch beside the security question to be changed
5. Tap **REMOVE**
6. Tap the switch beside the new security question
7. Type the answers to all security questions in the corresponding **ANSWER:** field
8. Tap **NEXT**

## CHANGE SECURITY QUESTIONS ANSWERS\*

1. Tap **SETTINGS**
2. Tap **CHANGE SECURITY SETTINGS**
3. Tap a Security Question
4. Type the answers to all security questions in the corresponding **ANSWER:** field
5. If entering a new answer do so here
6. Tap **NEXT**

## ENABLE QUICKVIEW\*

1. Tap **SETTINGS**
2. Tap **ACCOUNT PREFERENCES**
3. Tap the **QUICKVIEW** slider to on
4. Tap **SAVE**

## DISABLE QUICKVIEW\*

1. Tap **SETTINGS**
2. Tap **ACCOUNT PREFERENCES**
3. Tap the **QUICKVIEW** slider to off
4. Tap **SAVE**

## DISABLE QUICKVIEW IN ONLINE BANKING\*

*This is written assuming Online Banking is open, and logged into*

1. Click **ACCOUNT SERVICES**
2. Click **MOBILE BANKING APP**
3. Under Registered Devices, click **REMOVE** to the right of the Mobile Device to be removed
4. Click **CONTINUE**

## VIEW GENERATED ALERTS\*

1. Tap **ALERTS**

*Recently received alerts will display by default if alerts are enabled*

## ENABLE ALERTS\*

1. Tap **ALERTS**
2. Tap **MANAGE**
3. Tap the alert type to be enabled
4. Tap **SAVE**

## DISABLE ALERTS\*

1. Tap **ALERTS**
2. Tap **MANAGE**
3. Tap the alert type to be disabled
4. Tap **DELETE ALERT**
5. Tap **DELETE ALERT**

## ADD ALERT CONTACT (NONE EXISTING)\*

1. Tap **ALERTS**
  2. Tap **SETTINGS**
  3. Tap **MANAGE ALERT CONTACTS**
  4. Tap **ADD YOUR CONTACT INFO**
  5. Tap beside your preferred contact method
- The fields that follow are dependent on the contact method selected*
6. In the **EMAIL** field, enter your email address (Email selected)
  7. In the **PHONE** field, enter your 10 digit phone number (Phone selected) *Ex. 204 555 1234*
  8. Tap **CARRIER** and select your phone carrier (Phone selected)
  9. Tap **DONE** (Phone selected)
  10. Tap **SAVE**

## ADD ALERT CONTACT (ADDITIONAL)\*

1. Tap **ALERTS**
2. Tap **SETTINGS**
3. Tap **MANAGE ALERT CONTACTS**
4. Tap **ADD CONTACT**

5. Tap beside your preferred contact method

*The fields that follow are dependent on the contact method selected*

6. In the **EMAIL** field, enter your email address (Email selected)
7. In the **PHONE** field, enter your 10 digit phone number (Phone selected) *Ex. 204 555 1234*
8. Tap **CARRIER** and select your phone carrier (Phone selected)
9. Tap **DONE** (Phone selected)
10. Tap **SAVE**

## DELETE ALERT CONTACT\*

1. Tap **ALERTS**
2. Tap **SETTINGS**
3. Tap **MANAGE ALERT CONTACTS**
4. Tap the contact to be deleted
5. Tap **DELETE CONTACT**
6. Tap **OK**

## ENABLE PUSH NOTIFICATIONS\*

1. Tap **ALERTS**
2. Tap **SETTINGS**
3. Tap **NOTIFICATIONS**
4. Tap **ACCEPT** on the **ENABLE PUSH NOTIFICATIONS** pop up
5. Tap **SAVE**

## DISABLE PUSH NOTIFICATIONS\*

1. Tap **ALERTS**
2. Tap **SETTINGS**
3. Tap **NOTIFICATIONS**
4. Tap the switch beside **NOTIFICATION** to off (greyed out)
5. Tap **SAVE**