

# Stirling Credit Union

## Getting Online!

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### 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!

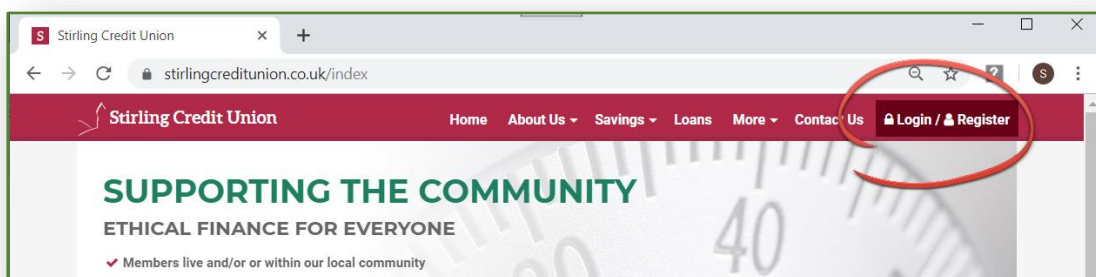
If you have any questions or need help, then please contact Member Services, who will be happy to help.

### 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, [www.stirlingcreditunion.co.uk](http://www.stirlingcreditunion.co.uk) in the search or address bar.

2. Select "Register/Login"



### 3. Select “Not an online user...”

### 4. Now complete the online registration form.

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 Member Services.

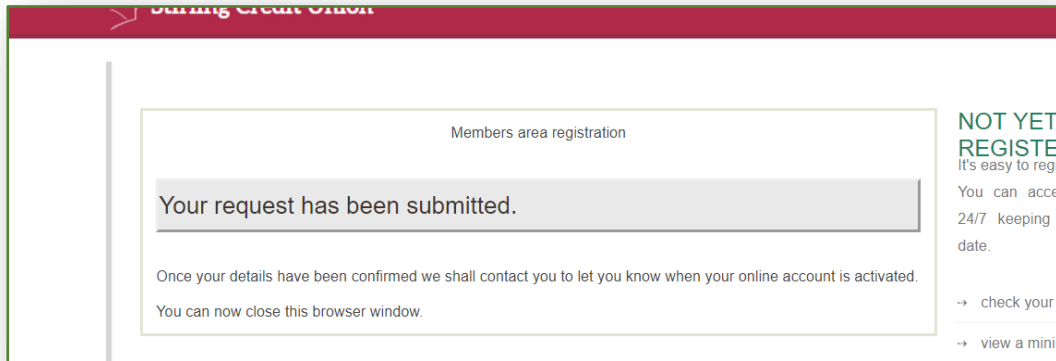
#### A word about the PIN and Passwords:

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.

In addition, the registration form requests a “**Share Withdrawal Password**”. In some circumstances, we may need you to enter this to confirm a share withdrawal request.

5. Click “Register” to submit your registration request.

The following screen will be displayed, to confirm that your request has been submitted:

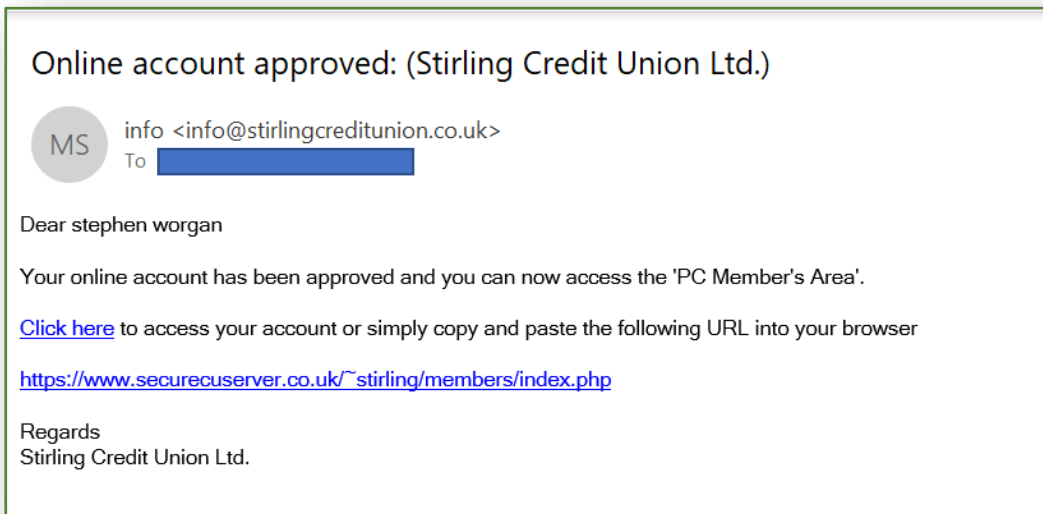


6. Member Services will review and approve your registration request

Your registration request will be reviewed during office hours.

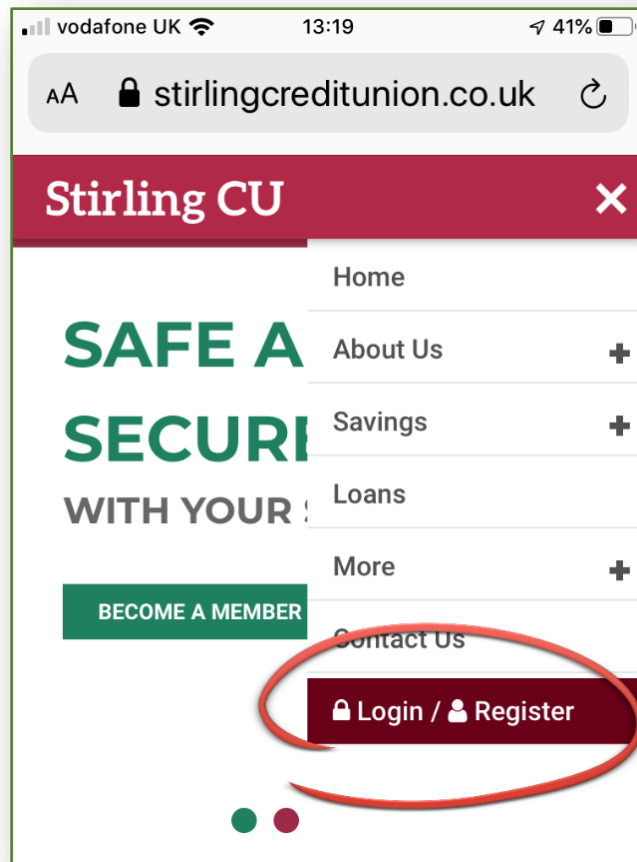
If any of the details you enter differ from those we have on record, we will need to contact you. This will delay your registration.

You will received 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 “Login / Register”

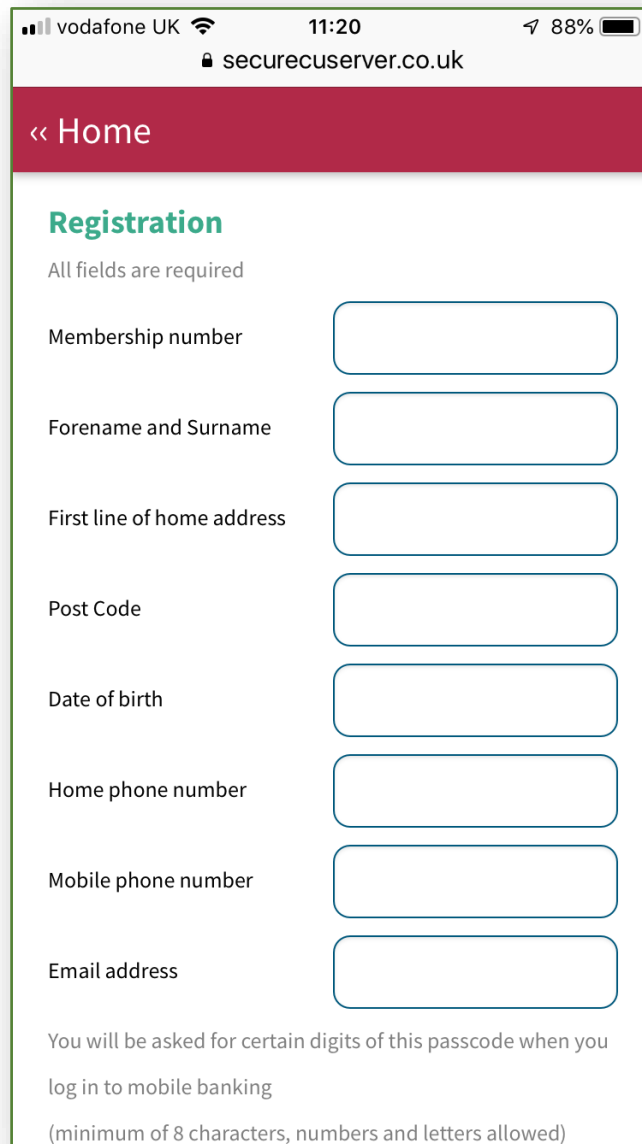


Note that clicking the same option on a PC - a desktop or laptop - will take you to our members' area, which is better suited to larger screens.

2. Tap "Register", which you'll find at the bottom of the welcome screen

The screenshot shows a mobile banking registration interface. At the top, the status bar displays 'vodafone UK', '11:29', and '86%' battery. Below the status bar is a red header with the Stirling Credit Union logo and the text 'Mobile Banking'. The main content area contains the following elements from top to bottom: a 'Member number' label above a white input field with a green border; a 'Date of birth' label above a white input field with a green border; a 'Remember me' label above a grey toggle switch with a white circle on the left; a green 'Next step' button; and a green 'Register' button at the bottom, which is circled in red.

### 3. Complete the single-screen registration form



The screenshot shows a mobile web browser interface for the registration form. At the top, the status bar displays 'vodafone UK', signal strength, Wi-Fi, time '11:20', and battery '88%'. The browser address bar shows 'securecuserver.co.uk'. Below the address bar is a red navigation bar with a back arrow and the text '<< Home'. The main content area is titled 'Registration' in green. Below the title, it states 'All fields are required'. The form consists of ten input fields, each with a label to its left: 'Membership number', 'Forename and Surname', 'First line of home address', 'Post Code', 'Date of birth', 'Home phone number', 'Mobile phone number', and 'Email address'. At the bottom of the form, there is a note: 'You will be asked for certain digits of this passcode when you log in to mobile banking (minimum of 8 characters, numbers and letters allowed)'.

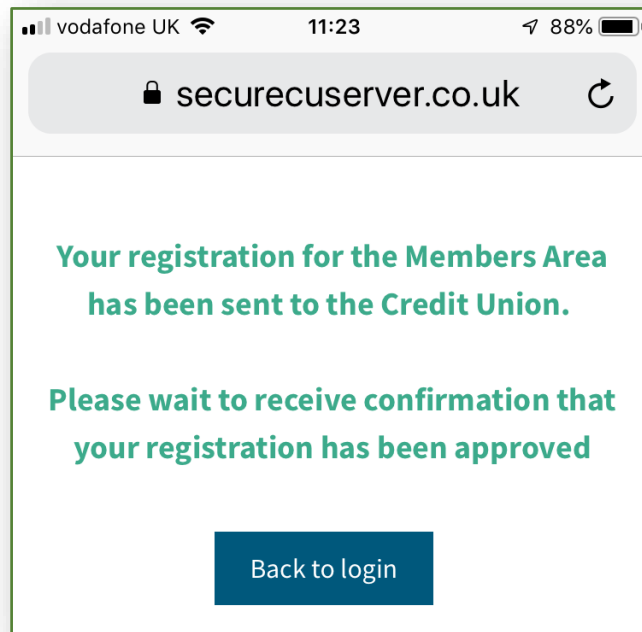
You must be sure to enter the **membership number** provided to you when you joined the Credit Union. If you can't remember it, call Member Services.

#### **Passcode and Withdrawal Password**

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.

In addition, the registration form requests you to create a "**Share Withdrawal Password**". In some circumstances, we may need you to enter this to confirm a share withdrawal request.

4. Click “Register” to submit your registration request

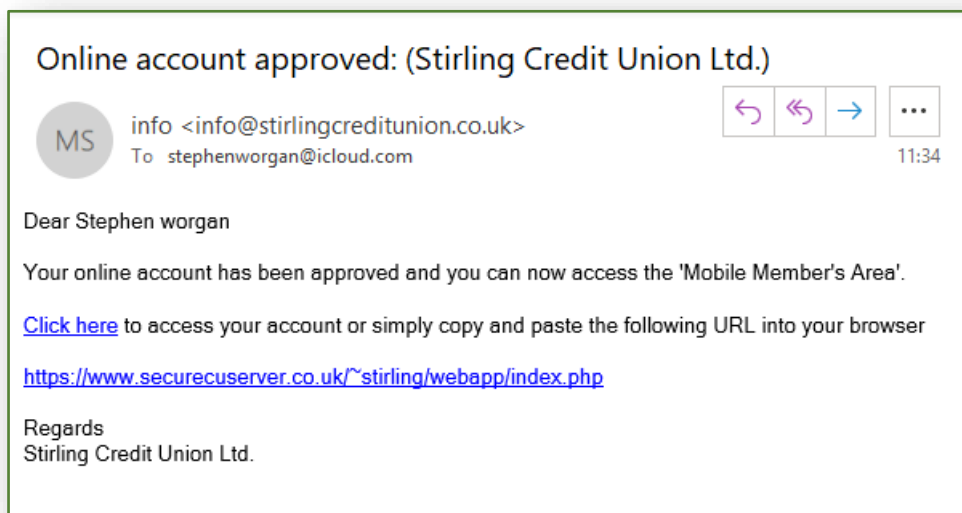


5. Member Services will review and approve your registration request

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.

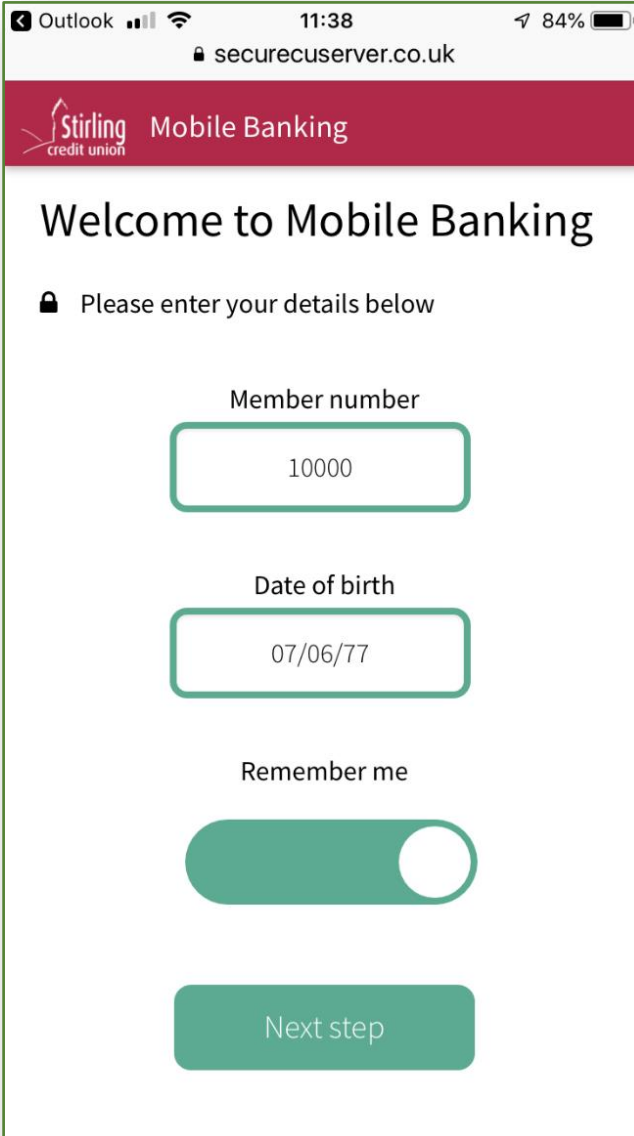
You will received an email to confirm that your registration request has been approved:



## 6. Login to the Webapp for the first time

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

If you switched “Remember me” to “ON” (as shown below), 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:



Outlook 11:38 84%  
securecuserver.co.uk

**Stirling** credit union Mobile Banking

### Welcome to Mobile Banking

🔒 Please enter your details below

Member number  
10000

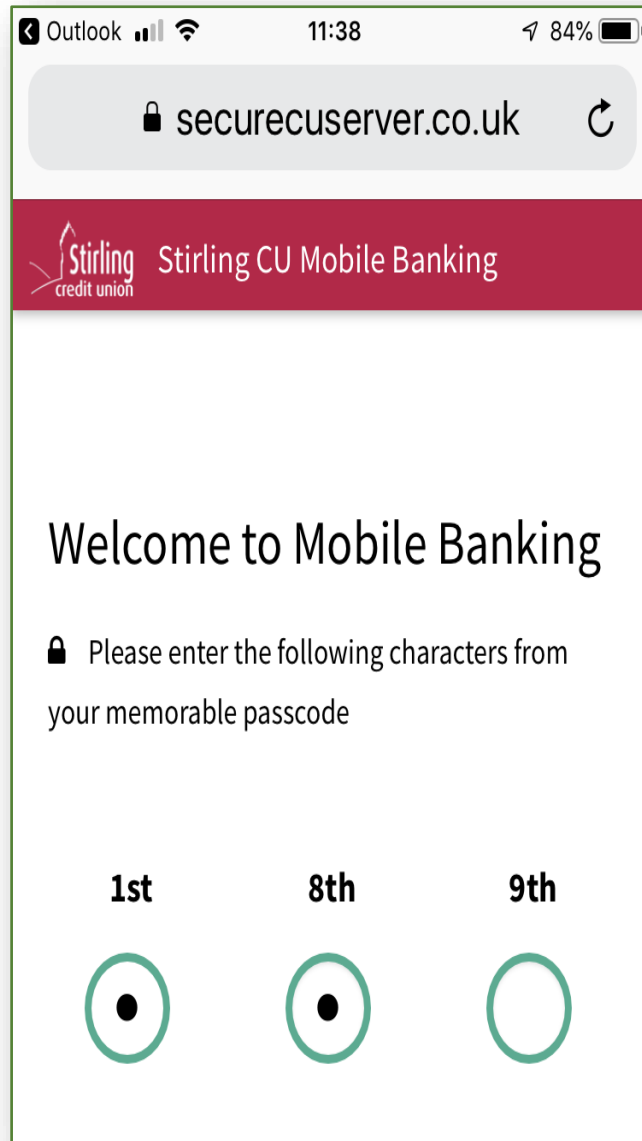
Date of birth  
07/06/77

Remember me

Next step



Click "next" and enter characters from your passcode:



## 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 "Stirling CU".

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

## To bookmark on Android devices

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

In the future, to access our web app, find and tap the icon "Stirling CU" 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 Member Services (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.

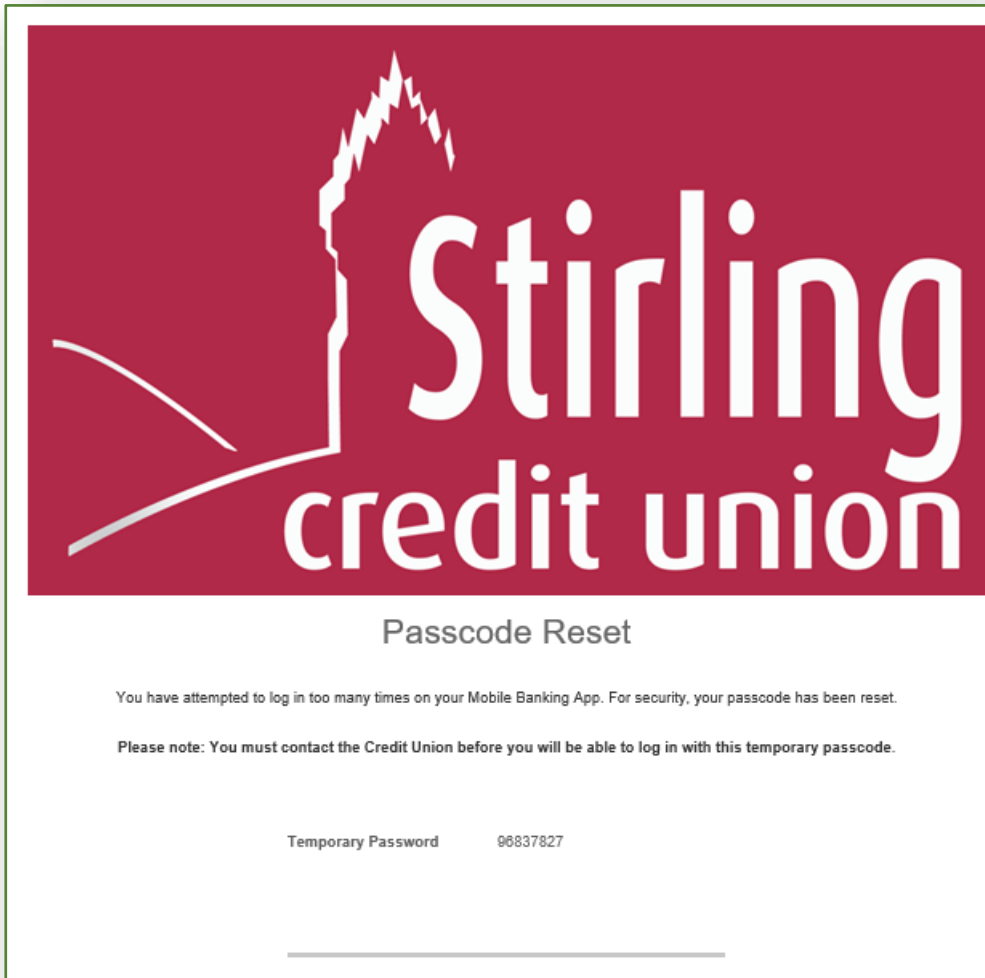
### Webapp: Passcode Reset Process

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 Member Services has reenabled the webapp account.**

2. **Call Member Services 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!