

Introduction

The Florida West Coast Credit Union Mobile Banking App is a downloadable application that is compatible with numerous mobile devices. These devices include the Android™ phone, Apple® iPhone® and the iPod® Touch®. The features and functionality are similar to the Credit Union's Internet Banking. The following features are supported through this product:

- Device registration and multi-layered authentication
- Balance information
- Year-to-date information
- Transfers and scheduled transfers
- Remote Deposit Mobile Capture
- ATM and branch locator
- Account holder settings

This guide contains information on how to register your device and the login process.

Important Note: The Florida West Coast Credit Union Mobile Banking App is available with Internet banking functionality only.

Operating System Requirements

This application is available for Android and Apple iPhone operating systems. Both of these operating systems have a different look and feel.

Smart phone system requirements are as follows:

- Android operating system: 2.2 and higher
- iPhone operating system: 4.3 and higher

Operating System General Information

Android App

- The Android market is divided into two major application types: applications and games. The Credit Union's APP will be placed in the application market.
 - Android is divided into several application categories. The Credit Union's APP will be in the Finance Category.
 - Applications should not share user content or include social features.
 - No charge or fee will be associated with downloading or installing the mobile application.
 - No restriction on countries is enforced during the registration process however no transactions originating from foreign countries will be authorized through the Mobile APP.
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iPhone App

- The primary category is always set to Application and the secondary category is set to Finance.

Interface Styles

The Florida West Coast Credit Union Mobile Banking App has different appearances based upon different operating systems.

Android Interface

Native features for the Android application include bottom navigation.



- Logout: Allows the account holder to end the session of Florida West Coast Credit Union Mobile Banking APP.

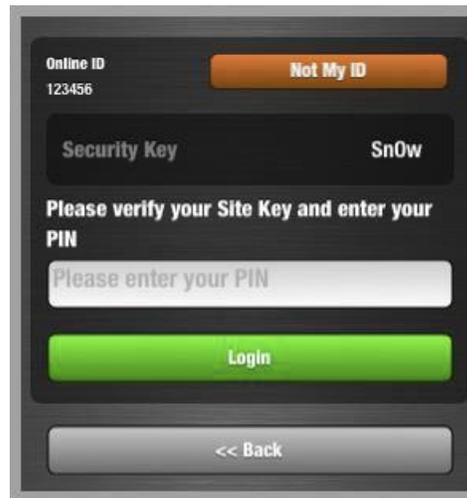
Note: The account holder can also log out by double-clicking the back button in the Android toolbar.



- Settings: Allows the account holder to view the specific settings for the Florida West Coast Credit Union Banking APP. For more information, go to the Setting section.
- Help: Takes the account holder to the Help page.

iPhone Interface

Native features for the iPhone include Back buttons throughout the application. Below is an example of the positioning of this:



A Logout button is available on the bottom left-hand corner of the navigation page.



Registration and Login Process

Enrollment: In order to utilize the Florida West Coast Credit Union Mobile Banking APP, an account holder....

- Must first enroll into the Florida West Coast Credit Union Internet Banking on their Personal Computer. This involves setting up challenge questions, a PIN number, a site key and answers in Internet Banking.
- Device Registration: After enrollment into the Florida West Coast Internet Banking, a device must be registered in order to be utilized. This process utilizes a challenge question and answer from the account holder's enrollment process.
Note: Only one application for the same financial institution can be installed on the same device. The user name can be changed if using two different accounts.
- Device Deletion: Deletes and clears registration information for a specific device. This forces the account holder to re-register the device. Once the device is deleted, it is not registered with the Florida West Coast Credit Union Mobile Banking App until after the account holder registers the device again.
- Device Blocking: Disables access into the app for the user ID entered during authentication with a specific device.

Enrollment in the Florida West Coast Credit Union (FWCCU) Internet Banking by the account holder is required to use the Florida West Coast Credit Union Mobile Banking APP. The account holder must be an active user of the FWCCU Internet Banking in order to use the FWCCU Mobile Banking App. If the account holder cancels enrollment in the FWCCU Internet Banking, the Florida West Coast Credit Union Mobile APP is no longer functional.

Steps for Device Registration

The registration process may start any time after the account holder has enrolled in the FWCCU Internet Banking and the download of the app is completed.

Android Interface

To start the registration process, follow these steps:

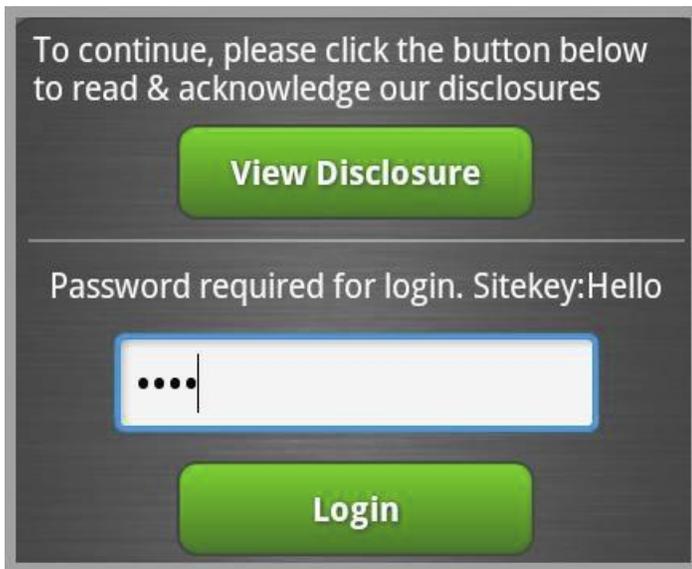
1. Install the APP from the Google Marketplace.
2. In the Online ID field, enter the user name from FWCCU Internet Banking.



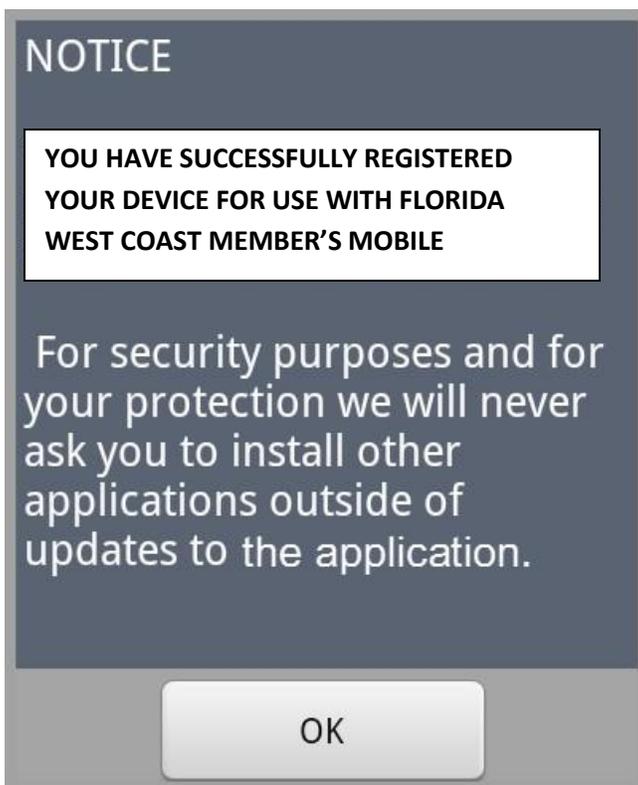
3. A challenge question is then presented. Enter the answer to the challenge question and tap the Next button.



4. Any disclosures, terms of service, policies, or other agreements are presented. The account holder will be prompted to read and accept before they will be allowed to proceed with registration.
 5. Enter the PIN/password used for the FWCCU Internet Banking. Confirm the site key for security purposes. This site key is the same as for FWCCU Internet Banking. To review the contents of the disclosure, tap the View Disclosure button.
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6. The device is registered into the FWCCU Mobile Banking APP and the home page of the app is available.



iPhone Interface

To start the registration process, follow these steps:

1. Install the APP from the Apple Marketplace.
2. In the Online ID field, enter the user name from the FWCCU Internet Banking.

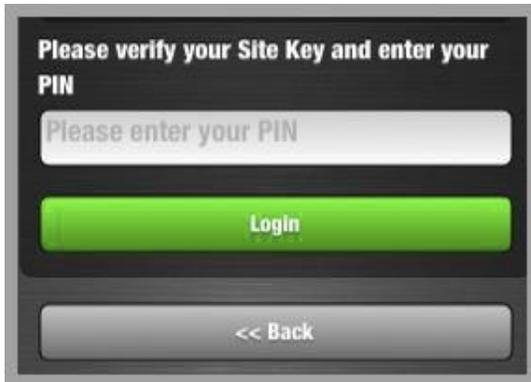


3. A challenge question is then presented. Enter the answer to the challenge question and tap the Next button. Tap the Back button to go back to the previous screen.

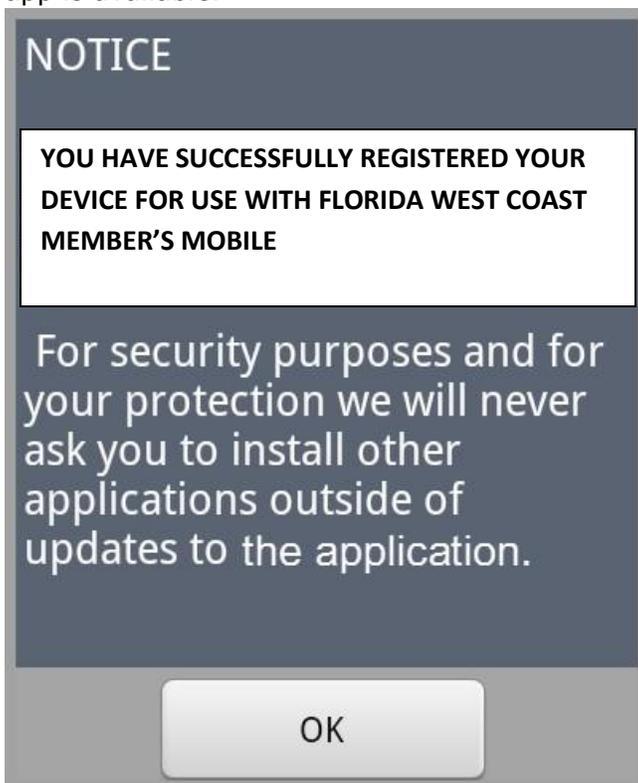


4. Any disclosures, terms of service, policies, or other agreements are presented. The account holder will be prompted to read and accept before they will be allowed to proceed with registration.
 5. Enter the PIN/password used for the FWCCU Internet Banking. Confirm the site key for security purposes. This site key is the same as for FWCCU Internet Banking.
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To review the contents of the disclosure, tap the View Disclosure button.



6. The device is registered into the FWCCU Mobile Banking APP and the home page of the app is available.



Steps for Login

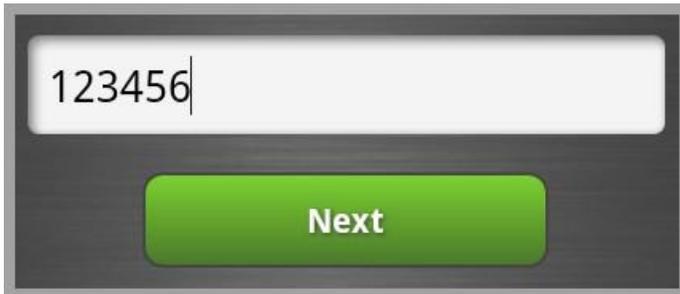
After the device is registered, the account holder can then begin using the application at any time.

Note: Each of these screens contain a Back button on the iPhone application.

Android Interface

1. Tap the launcher icon to open the application.
2. Type in the user name. The user name for that particular device can be remembered, depending upon user settings.

Note: Account masking is available for the user name. The first character and the last two characters of the user name display; the remaining characters are masked. Regardless of the length of the user name, the user name always is displayed as six characters.



3. Verify the Security Key; then, enter the PIN/password. The user name can be changed by tapping the Not My ID button.



4. Tap the Login button. The application then displays the home page.

Note: Some pages that do not contain non-public information are available to the account holder prior to logging in. These pages include branch/ATM locations, account opening functionality of the APP and the help function. Features that require the login process include Account Balance, Transfers, Settings and FWCCU Mobile Remote Deposit Capture. You must subscribe to FWCCU Mobile Remote Deposit Capture and agree to the terms and conditions to use this functionality.

iPhone Interface

1. Tap the launcher icon to open the application.
2. Type in the user name. The user name for that particular device can be remembered, depending upon user settings.

Note: Account masking is available for the user name. The first character and the last two characters of the user name display; the remaining characters are masked. Regardless of the length of the user name, the user name always is displayed as six characters.



3. Verify the Security Key; then, enter the PIN/password. The user name can be changed by tapping the Not My ID button.



4. Tap the Login button.
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Navigation Process

The account holder has a choice between two different styles of navigation:

- Dial Menu
- Icon Menu

Both of these navigation styles encompass the same icons and features set; the difference between the two is cosmetic.

Dial Menu

The navigation for the FWCCU Mobile Banking APP is displayed much like below:



Swipe the dial clockwise or counterclockwise to maneuver between different selections. Each swipe changes the name in the dial.



Tap the Select button or the icon on the dial to navigate and open the selected functionality.

These options and corresponding icons are available:

- Accounts

- Help

- Account Opening

- Settings

- ATM Locations

- Move Money


Icon Menu

If the account holder selects button navigation, this navigation is available in the following style. There are no differences in functionality between button navigation and vault navigation.

Android Interface

The Android interface version of the menu appears as below.



iPhone Interface

The icon menu appears much like below:



The menus can be changed through the Settings screen.

Features and Functionality

The following features and functionality come standard with the mobile banking APP.

Accounts and Balance Information

Balance information is displayed by account.

The following information is available:

- Balance
- Available Balance
- Recent Transactions
- Year-to-Date Dividends and Interest

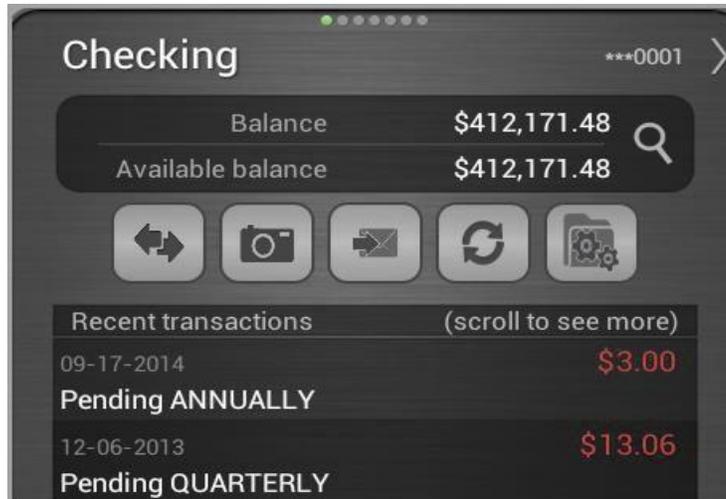
The green dots across the top of the screen represent the number of accounts available to the account holder. The accounts are always organized by type: checking is first, followed by savings, then investment, and finally loans.



The following section shows the differences between the Android and iPhone styles.

Android Interface

The Android view has left/right navigation arrows at the top of the screen. Tap the arrow to view a different account.



iPhone Interface

The iPhone view appears much like the following screenshot.



In all versions, dollar amounts shown in red denote debits; dollar amounts shown in green denote credits.

The following navigation bar is in the middle of the page:





Tap the left/right arrow icon for a menu of ways to transfer funds, including transfers between accounts and loan payments.



Tap the camera icon to pull up the FWCCU Mobile Remote Deposit Capture.
Note: You must subscribe to FWCCU Mobile Remote Deposit Capture to use this feature.



Not available at this time.



Tap the arrow icon to refresh the screen.



Tap the Settings icon to view payees, view contact, view pending transactions, or manage account/payees. The Bill Pay feature is not available at this time.

The account holder can view various accounts by sliding the screen from side to side or tapping the navigation buttons.

Tap the magnifying glass to view the Account Detail window. This window shows additional fields. Below is an example of certificate of deposit.

Account Detail	
Account name	Certificate
Account number	***0010
Balance	\$49,956.79
Available balance	\$0.00
Ytd Int	\$40.00
Prev ytd Int	\$40.01
Rate	1.00 %
Maturity date	11-24-2016

- Account name: Name of account.
 - Account number: Number of account. This is shown in a format masking the initial digits with three asterisks followed by the last four digits of the number displayed.
 - Balance: Balance for the account.
 - Available balance: Available balance for the account.
 - YTD- interest: Interest accrued on account through today's date.
 - Prev. YTD interest: Interest accrued for previous calendar year.
 - Rate: Interest rate on a loan or rate of return on savings account.
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- Maturity date: Date which the account matures.

Note: If year-to-date information is not available, Balance and Available Balance are the only items displayed on this screen. Availability of year-to-date information is dependent upon a specific core's functionality.

Swipe the screen to display the next account. Navigation from one account to another can also be completed by tapping the arrows on the top corners of the screen.



