

## **Mobile Banking App Frequently Asked Questions**

### **How do I download the WFCU app on my smartphone?**

#### **If you have an Android device**

1. Open Google Play on your Android phone and search for WFCU
2. Review the description
3. Click on “install”
4. Review and accept permissions
5. Click “open” to start using the app

#### **If you have an iPhone, iPad and/or iPod Touch**

1. Open the App Store on your Apple device and search for WFCU
2. Review the description
3. Click on “FREE” at the top right corner
4. When the icon change to “INSTALL APP”, click on it again
5. When prompted, enter your Apple ID username and password

#### **What is Android?**

Android is an operating system (OS) for mobile devices that is owned by Google Inc. Various manufacturers of mobile devices, such as Samsung, LG, HTC etc. have entered into license agreements with Google to install the Android OS on their respective devices.

#### **Is the WFCU mobile banking app free?**

Yes the mobile banking app is free to download and use. Be aware, however, that your mobile service provider may charge for using data. Please contact them to learn more about using data on your device.

#### **What is QuickView?**

The QuickView feature allows you to quickly see your account balances on the app home screen without having to login. Just swipe the QuickView bar to view the balances of your other accounts. To turn QuickView on or off, go to “Settings” and select “Preferences”. If you are sharing this device, it is best to select “Off” as your preference.

#### **Will my mobile banking app work in a foreign country?**

Yes it will work in a foreign country. We recommend you check with your mobile service provider to learn about any roaming fees that may be applied to your data plan. Alternatively, you can also use Wi-Fi for your mobile banking needs.

**How secure is the WFCU mobile banking app?**

The mobile banking app uses the same level of security as Online Banking. Your Personal Access Code (PAC) prevents unauthorized access and we advise that you do not save your secure passcode anywhere on your device. As well, all information is transmitted via 128-bit encryption technology as it moves from your device to our systems. We also ensure only minimal personal or banking information is saved and secured on your device when using the QuickView and saved Member Card features.

**My phone has been lost or stolen. Is my banking information at risk?**

If your device should ever go missing, only the QuickView account balances can be viewed if you have activated this feature. Other transactions on your account can only be accessed if someone knows your PAC. Contact your mobile carrier to have your device deactivated. If you are concerned about your PAC for online banking being at risk, contact WFCU to have it changed.

Can I use the app if I am the co-user of a shared or joint account?

Yes. As with online banking at wfcu.ca, both your and the member with whom you share the joint account can log into mobile banking using the same account number and PAC.

**Will the mobile banking app work on Android tablets?**

Yes. All the features of WFCU's mobile banking app are available on Android tablets. For an optimum experience we recommend using the app on your smartphone.

**I have an unsupported Android phone can I download the mobile banking app for Android?**

Google Play will prevent anyone on an unsupported device to download the app. If you are unable to download our Android mobile banking app you can still bank on the go with our mobile web banking.

**I have an unsupported Android phone and I have jail-broken the phone and installed a supported operating system to download the app. Can I expect the same user experience as a supported device?**

Your app may not be functional and may contain performance issues. We never recommend modifying your Android phone outside of the manufacturer's specifications.

Please note: Use of the WFCU mobile banking app for Apple devices is subject to the terms and conditions found in the WFCU website user agreement, the account operating agreement (for personal accounts) and the commercial account operating agreement (for business accounts). While the WFCU mobile banking app employs strict security measures, to achieve maximum protection, you are encouraged to review your security obligations as outlined in the above mentioned account agreements.

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