

GUIDE TO BCU LINK MOBILE BANKING

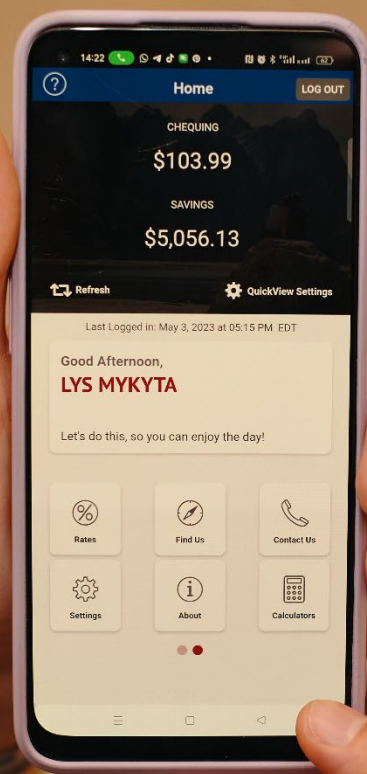


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Guide to the BCU Link Mobile Banking



Login ID

5818280675500094404

 Show/Hide Password

Password

.....

☒ Remember Me

Save Login Profile

Testing


LOGIN


[Forgot Password?](#)

Visit the Apple App Store or Google Play Store and download **BCU Link Mobile Banking**. Input your BCU Financial Member Card Number and password. Click **Login**.

NOTICE:

The NEW BCU Link Online and Banking Platform requires a NEW login. Your LOGIN ID is your FULL 19-digit BCU MemberCard Number. For your convenience, you can click “Remember me” to save your LOGIN PROFILE.



 **ENABLE 2-STEP VERIFICATION**

2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.

Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).

If you'd prefer, you may choose not to enable 2-Step Verification at this time. You have 2447 days to enrol before the new security features will be required.

TEXT MESSAGE (Recommended)

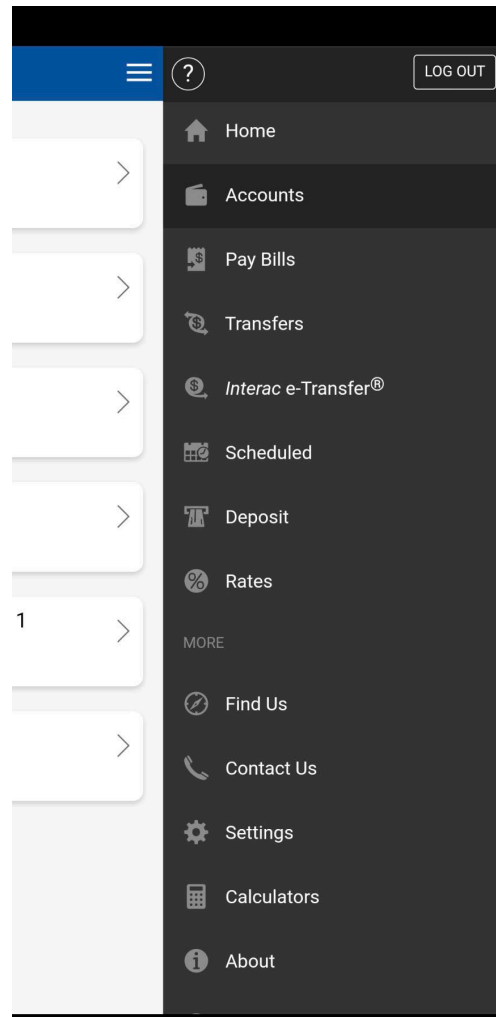
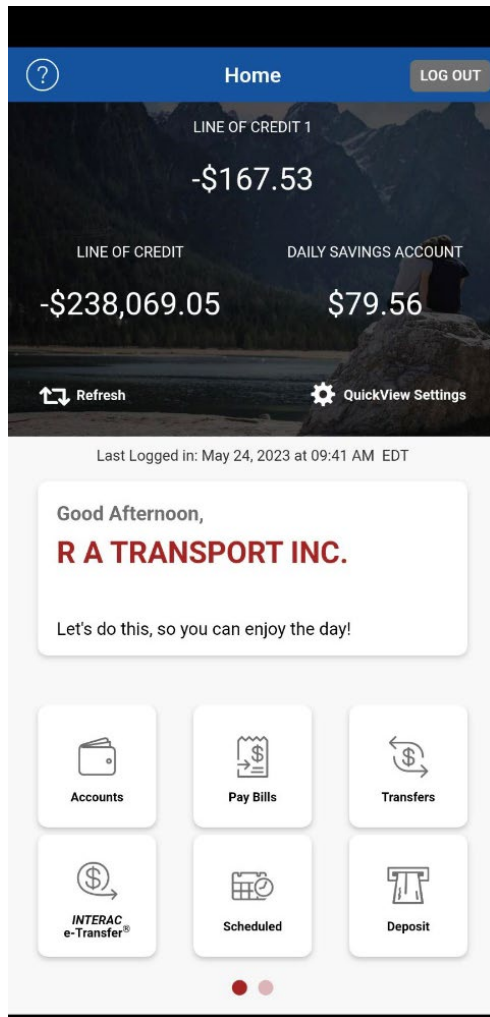
MOBILE PHONE NUMBER

SEND CODE

You will then be prompted to enable 2-Step Verification. *2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security. Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).*

Once you receive your code – enter it into the appropriate field and then proceed to login into BCU Link Mobile Banking.

2-Step Verification is optional right now, but it will become mandatory in the future.

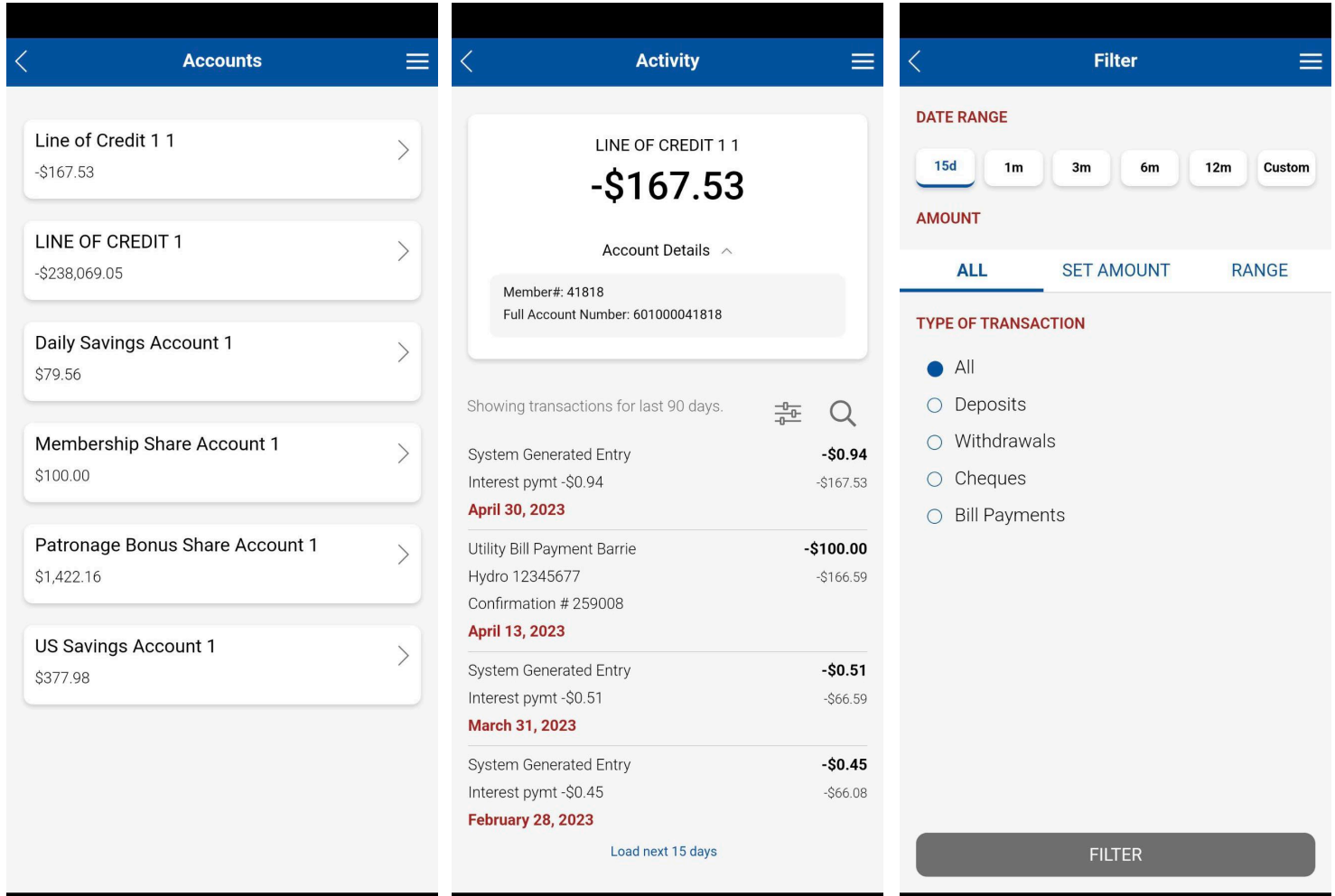


On the home screen for BCU Link Mobile Banking you will see your QuickView, where you are able to see your balances to pre-selected accounts. You can select up to 3 accounts.

From the home screen, the options include Accounts, Pay Bills, Transfers, Interac e-Transfers, Scheduled, Deposit, Rates, Find Us, Contact Us, Settings, About and Calculators, where you can access all your banking needs.

Accounts

Under **Accounts**, you will have access to all your accounts at BCU Financial.



You will be able to view your account details, view past transactions, and search your transaction history.

You will be able to select any of your BCU accounts, select the timeframe you would like to view, the type of transaction (Deposit, Withdrawal, Cheque, Bill Payment), search transactions for a set amount or for several transactions within a dollar amount range.

Pay Bills

Under Pay Bills, you will have the ability to make a bill payment, edit scheduled bill payments and manage your payees (add/delete).

The image displays two screenshots of a mobile application interface for managing bill payments.

Left Screenshot: Pay Bills Screen

- Header: Pay Bills
- Buttons: Scheduled, Manage Payees
- Form Fields:
 - From: Select Account
 - To: Select Payee
 - Amount: \$ Enter Amount
- Radio Buttons: Now (selected), Later, Recurring
- Button: PAY THIS BILL

Right Screenshot: Scheduled Screen

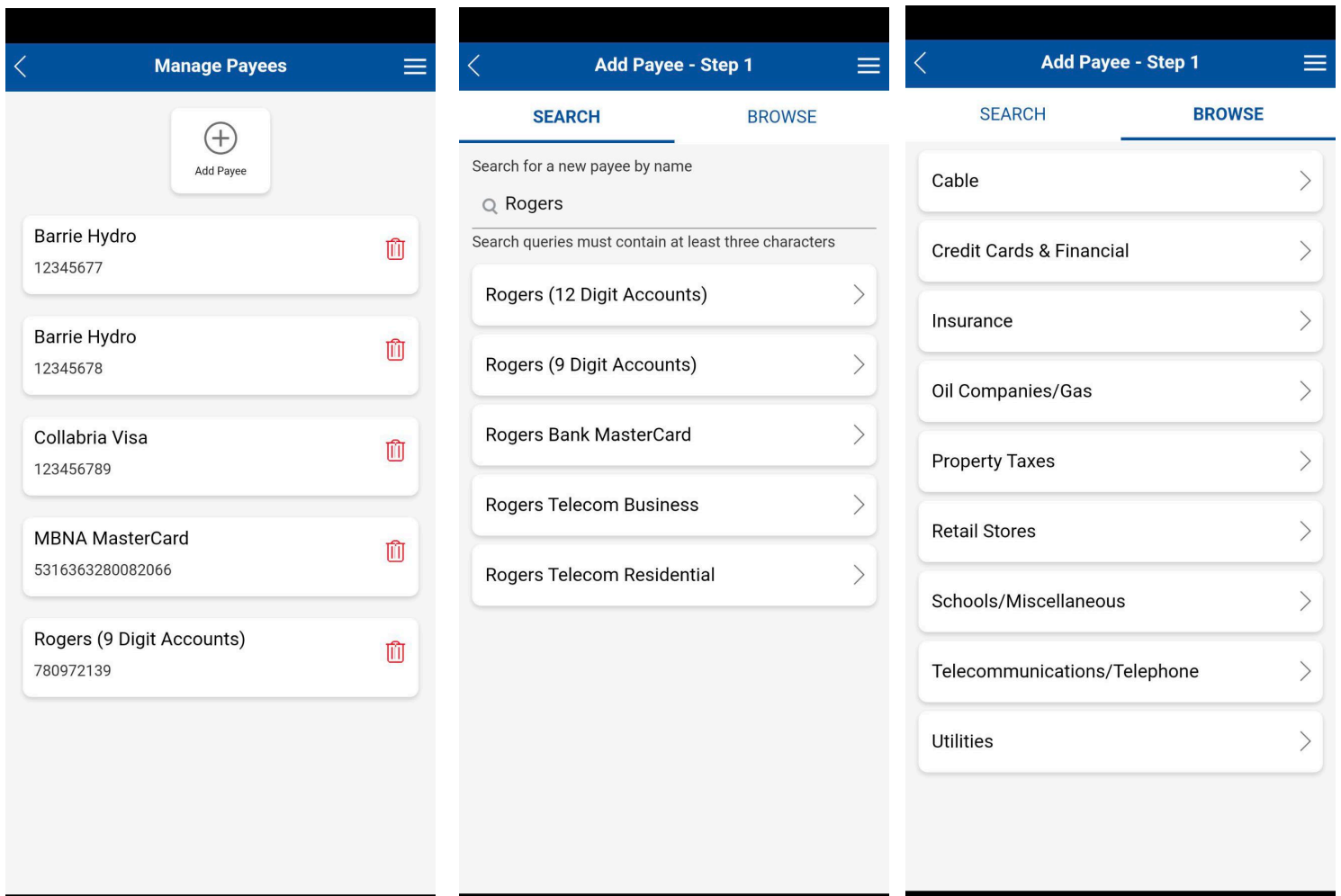
- Header: Scheduled
- Tabs: ALL, **BILLS**, TRANSFERS
- Text: Showing all scheduled bill payments
- Entries:
 - March 13, 2023**
 - \$100.00**
 - From: 41818
 - To: Barrie Hydro - 12345677
 - Recurring
 - Frequency: Monthly
 - Start Date: 13-Mar-23
 - Next: 13-Mar-23
 - End Date: 13-Mar-24
 - March 01, 2023**
 - \$20.00**
 - From: 41818
 - To: Candel Cellular - 780972139
 - Recurring
 - Frequency: Monthly
 - Start Date: 01-Mar-23
 - Next: 01-Mar-23
 - End Date: 02-Jan-24

Pay Bills

You can make bill payments by selecting which account to make the payment from. You then select a Payee from list of payees, enter the \$ amount to be paid and the payment date. You can choose to pay the bill now, schedule it for a later date and set it up as a recurring payment moving forward.

Schedule Recurring Bill Payment

In the **Pay Bills** section, you can schedule bill payments from any of your accounts to a specific payee, for a specific dollar amount. Once you have input all your details, click **Recurring**. The payments can then be set to recur weekly, biweekly, monthly, semi-monthly, and yearly. You will then be prompted to enter a Start Date and End Date for the scheduled recurring payments.



Add/Delete Payee

In the **Manage Payee** section, you will see a list of all your current payees. Next to each one you will see a trash can, so that you can easily delete a payee if you no longer require to have them listed in your account.

Above the list of current payees, you will see **+ Add Payee**, if you click on that you will be taken to the page where you can search for a new payee by name or browse by type.

For example, when you type “Rogers” in the search field and hit Search, you will be shown a list of all possible options to add “Rogers” as a payee.

Under *Browse by Type*, you have the option to search for a payee by various categories: Cable, Credit Cards & Financial, Insurance, Oil Companies/Gas, Property Taxes, Retail Stores, Schools/Miscellaneous, Telecommunications/Telephone and Utilities.

Once you select a category, you will then be able to view various payees by alphabetical order based on that specific category.

The image displays two side-by-side screenshots of a mobile application interface for adding a payee.

Left Screenshot: Add Payee - Step 2

- Title Bar:** Blue bar with a back arrow, "Add Payee - Step 2", and a menu icon.
- Form Fields:**
 - Membership:** 41818
 - Payee:** Rogers (9 Digit Accounts)
 - Account #:** 123456789
- Bottom Button:** A dark grey button labeled "ADD PAYEE".

Right Screenshot: Confirm

- Title Bar:** Blue bar with a back arrow, "Confirm", and a menu icon.
- Text:** "Please confirm that you want to add this vendor:"
- Form Fields:**
 - Membership:** 41818
 - Payee:** Rogers (9 Digit Accounts)
 - Account #:** 123456789
- Bottom Buttons:** Two buttons: "CANCEL" (white with a grey border) and "CONFIRM" (dark grey).

Once you select a payee from the list, you will be prompted to input your payee account number and then click Add Payee. You will be prompted to verify the details and then click Confirm to add the payee to your list.

Note: Please ensure that you input your account details correctly to avoid any complications with paying your bills in a timely manner.

Transfers

Under Transfers, you will have access to: Transfer Between My Accounts, Transfer to Another Member, and Interac e-Transfer (Send Money, Request Money) and Autodeposit.

The image displays two screenshots of a mobile application's 'Transfers' section. The left screenshot shows the main menu with three options: 'To My Account' (Transfer funds between my own accounts.), 'To Another Member' (Transfer funds to another member.), and 'Interac e-Transfer®' (Send money to or request money from someone using their email address or phone number.). The right screenshot shows the 'To My Account' flow, including fields for 'From' (Line of Credit 1), 'To' (Daily Savings Account 1), 'Amount' (\$ 1000), and 'Memo (Optional)'. It also has radio buttons for 'Now', 'Later', and 'Recurring', and a 'CONTINUE' button at the bottom.

Transfer To My Account

In the **Transfers** section, you can transfer funds between your own accounts at BCU Financial. Transfers can be sent immediately, scheduled for a later date, or set up on a recurring basis.

When transferring between your own accounts, you select which account you are transferring from, which account you are transferring to, the \$ amount, the timing (send now, scheduled, recurring), and you have the option to add a memo if need be. To proceed with the transfer, click Continue, verify the details, and click Confirm to complete the transfer.

Transfer To Another Member

In the **Transfers** section, you will be able to transfer funds between yourself and another member at BCU Financial. Transfers can be sent immediately, scheduled for a later date, or set up on a recurring basis.

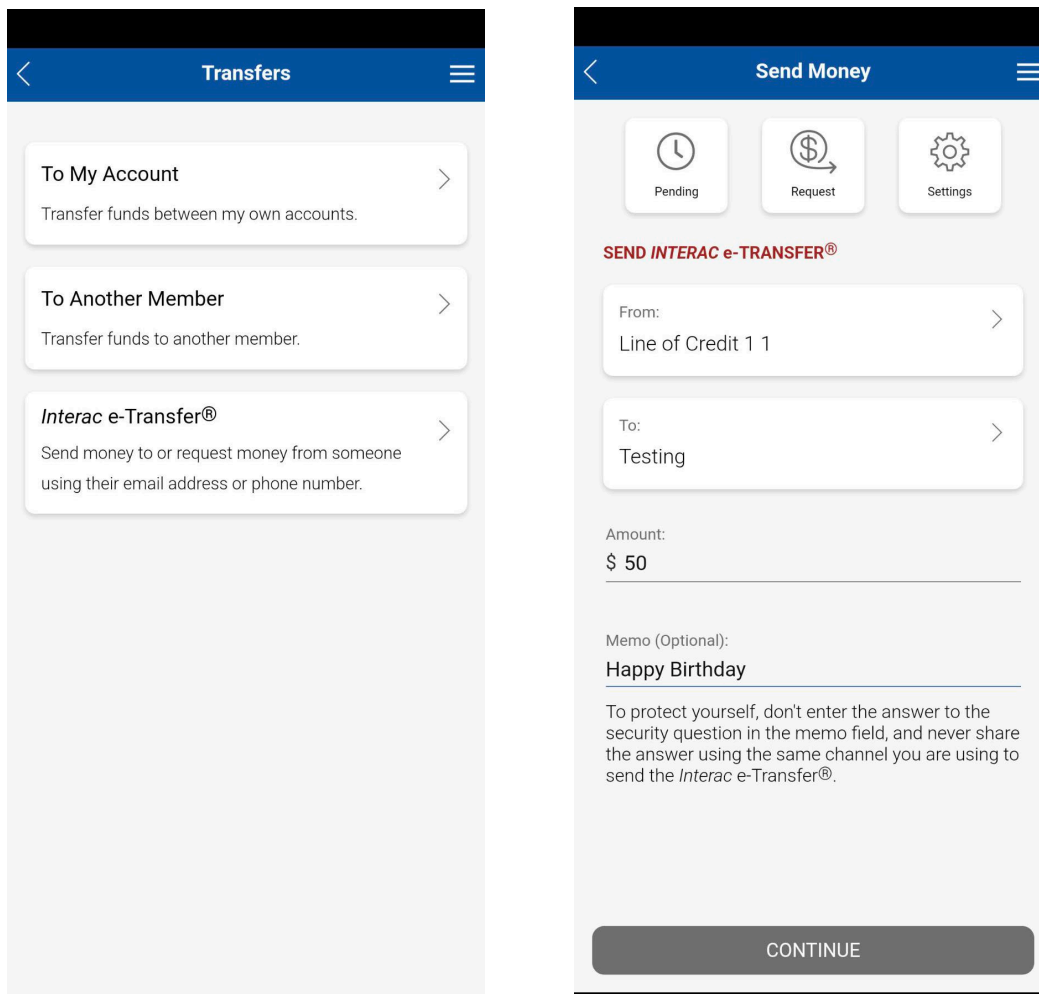
Note: Please ensure you **ONLY** input a BCU Financial member number in the “To Another Member” field. You will not be able to Transfer Funds to another Financial Institution this way, for that please use the Interac e-Transfer feature.

The screenshot shows the 'Transfers' screen in a mobile app. At the top is a blue header with a back arrow, the word 'Transfers', and a menu icon. Below the header is a 'From:' field with a right-pointing arrow, containing the text 'Line of Credit 1 1'. Underneath is the 'To Another Member:' section, which includes an 'Account:' field with the number '12345678', an 'Amount:' field with '\$ 100', and a 'Memo (Optional):' field with the text 'Happy Birthday'. Below these fields are three radio button options: 'Now' (which is selected), 'Later', and 'Recurring'. At the bottom of the screen is a grey button labeled 'CONTINUE'.

This screenshot shows the 'Transfers' screen with the 'To Another Member:' section expanded. It includes an 'Account:' field with '12345678', an 'Amount:' field with '\$ 100', and a 'Memo (Optional):' field with 'Happy Birthday'. Below the memo field are three radio button options: 'Now', 'Later', and 'Recurring' (which is selected). Underneath these is a 'Frequency' dropdown menu showing 'Yearly'. At the bottom of this section are two date fields: 'Start Date:' with 'October 24, 2023' and 'End Date:' with 'October 24, 2025', each accompanied by a calendar icon. A grey 'CONTINUE' button is at the very bottom.

Interac e-Transfer

In the **Interac e-Transfer** section, you can Send funds from any of your BCU accounts to any contact you have added to your BCU Link contact list, and you can Request funds as well.



Send Money

First you select from which BCU Financial Account you would like the funds to be transferred from. Then select which contact you would like to transfer funds to.

Enter the Amount to be transferred. Enter only a dollar amount; with a period if there are cents, no commas need to be entered. There is an optional Message/Memo field available if you need to provide some additional information regarding the transfer.

Note: 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®.

Request Money - Interac e-Transfer

In the **Interac e-Transfer – Send Money** section, you can request a transfer of funds from any contact in your contact list.

Under **Request From**, select who you are requesting the funds from. If you have never sent/received money from this recipient, you will need to click *Add New Contact*. Instructions on how to **Add Contact**, can be found on page 13.

Once you have selected the Contact, enter the Amount you would like to request.

You also have the option to input an Invoice # and a Due Date for the Invoice.

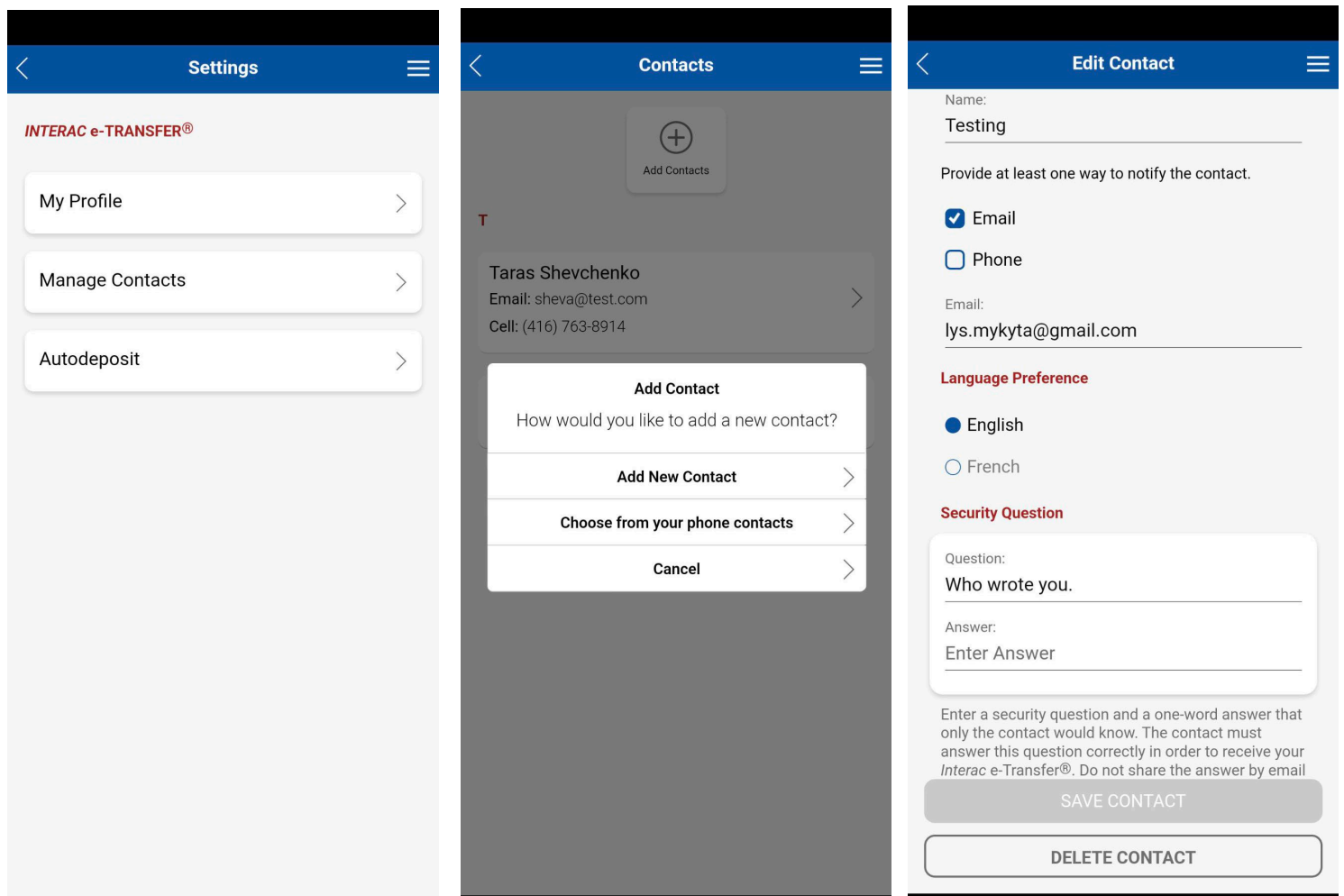
Next you need to select into which BCU Account you would like to **Deposit To**, as well as acknowledge that you have consent from the contact for the request.

Once all the details are complete, click **Continue**, you can then review your details, edit if need be or click **Confirm** and the request will be sent.

The screenshot shows a mobile application interface for requesting money via Interac e-Transfer. At the top is a blue header with a back arrow, the title 'Request Money', and a menu icon. Below the header are three icons: 'Pending' (clock), 'Send' (dollar sign with arrow), and 'Settings' (gear). The main section is titled 'REQUEST INTERAC e-TRANSFER®'. It contains several input fields: 'From:' with a dropdown menu showing 'Select Contact'; 'To:' with a dropdown menu showing 'Select Account'; 'Amount:' with a text field starting with '\$ Enter Amount'; 'Memo (Optional)' with a text field 'Enter Memo'; 'Invoice # (Optional)' with a text field 'Enter Invoice Number'; and 'Invoice Due (Optional)' with a date field 'dd-mm-yyyy' and a calendar icon. At the bottom is a large grey button labeled 'CONTINUE'.

Manage Contacts

Under the **Interac e-Transfers** section, you must first add a contact to be able to transfer or request funds. Click Settings and then Manage Contacts. When you click Add Contact, you will be able to Choose from your phone contacts or select Add New Contact and input the details manually.



Add Contact

To create a contact profile you will need Name, Email and/or Mobile Phone Number depending on the “Sending Method” you select. You will also need to create a Security Question and Answer.

Once you have completed all the required information, click **Add Contact**.

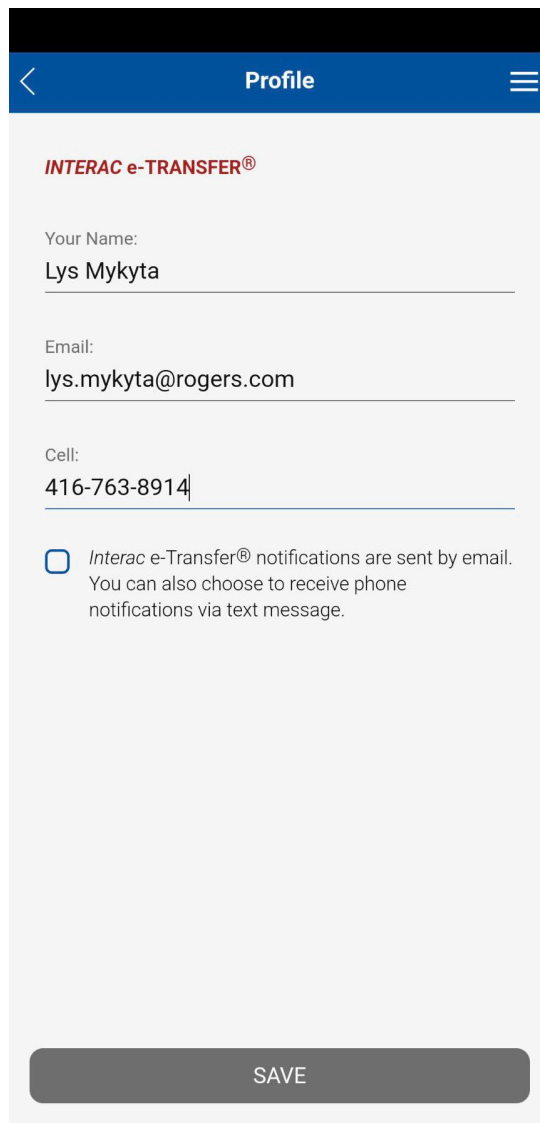
Delete Contact

To delete a created contact profile, in the **Interac e-Transfer** – Settings section, click Manage Contacts. You will see your list of current contacts on BCU Link, select the contact you wish to delete – and then click Delete Contact.

My Profile

In the **Interac e-Transfer** Settings section, you will also be able to edit **My Profile**, which is associated with sending and receiving Interac e-Transfer to your BCU Financial Account.

Once you have selected the **My Profile**, you will be able to update your Name, Email, Cell Phone Number, and the method by which you will receive your BCU Interac e-Transfer notices, only Email or Email and Text Message to your mobile phone.



The screenshot shows a mobile application interface for the 'Profile' settings. At the top, there is a blue header bar with a back arrow on the left, the word 'Profile' in the center, and a hamburger menu icon on the right. Below the header, the text 'INTERAC e-TRANSFER®' is displayed in red. The form contains three input fields: 'Your Name:' with the value 'Lys Mykyta', 'Email:' with the value 'lys.mykyta@rogers.com', and 'Cell:' with the value '416-763-8914'. Below these fields, there is a checkbox that is currently unchecked, followed by the text: 'Interac e-Transfer® notifications are sent by email. You can also choose to receive phone notifications via text message.' At the bottom of the form is a grey button labeled 'SAVE'.

Profile

INTERAC e-TRANSFER®

Your Name:
Lys Mykyta

Email:
lys.mykyta@rogers.com

Cell:
416-763-8914

☐ Interac e-Transfer® notifications are sent by email.
You can also choose to receive phone
notifications via text message.

SAVE

Autodeposit

In the **Interac e-Transfer** Settings section, you will also be able to setup **Autodeposit**, which allows you to receive money via Interac e-Transfer faster. You will no longer need to select your financial institution and answer a security question to receive funds.

After registration, you will establish a connection between your email address and the account where your funds will be deposited.

Once you have entered your email and selected which BCU Account you would like funds to be automatically deposit to, you must acknowledge and then click **Update**.

An email will be sent to your email address entered, to complete your registration. Once you have confirmed the registration by clicking on the link in the email, transfers sent to your email address provided, will be deposited into the associated account.

Note: You can add up to 5 email addresses for Autodeposit. Each email can be used for a single account.

The image displays three sequential screenshots of a mobile application interface for setting up Autodeposit.

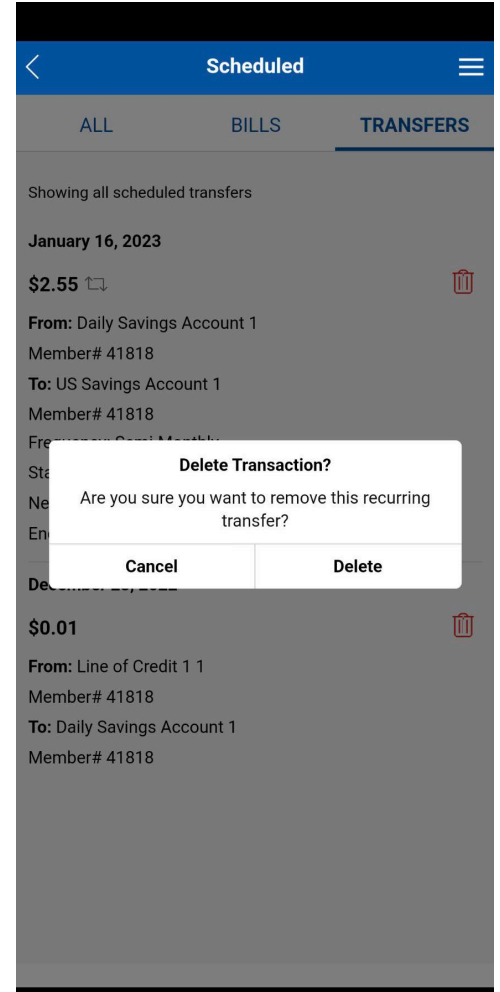
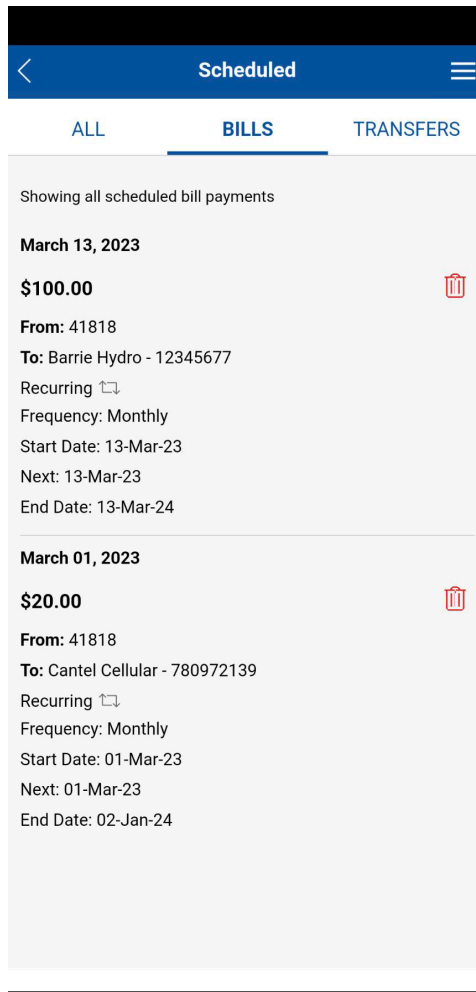
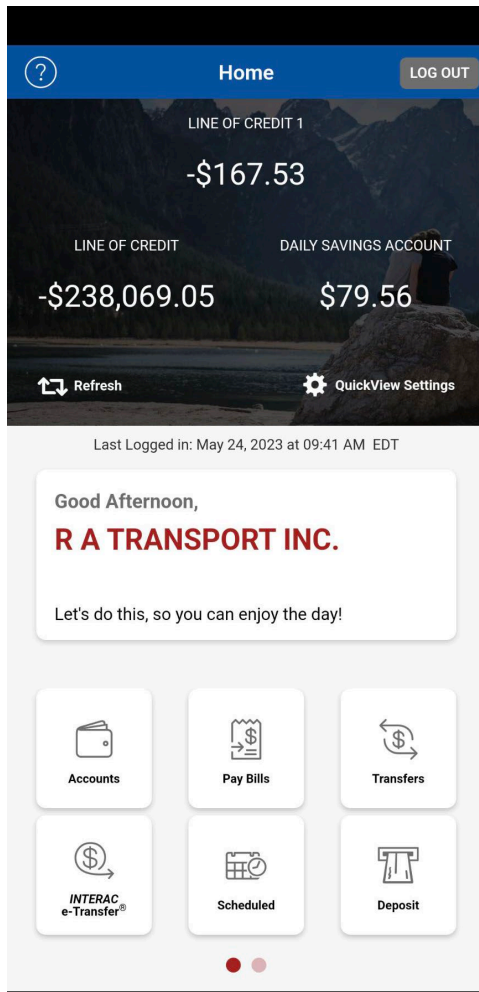
Screenshot 1: Settings
The top bar is blue with a back arrow and the title "Settings". Below the header, the text "INTERAC e-TRANSFER®" is displayed. A list of settings options is shown: "My Profile", "Manage Contacts", and "Autodeposit". Each option has a right-pointing chevron.

Screenshot 2: Autodeposit
The top bar is blue with a back arrow and the title "Autodeposit". Below the header, there are two buttons: "Delete Email" (with a trash icon) and "Add Email" (with a plus icon). Below these buttons, two email addresses are listed, each with a right-pointing chevron:
1. lys.mykyta@rogers.com
Daily Savings Account 1
Pending email verification
2. ratransporinc@roger.com
Line of Credit 1 1
Pending email verification

Screenshot 3: Autodeposit (Confirmation)
The top bar is blue with a back arrow and the title "Autodeposit". Below the header, the text "ADD EMAIL" is displayed. Below this, the text "Your Email" is followed by the email address "test@gmail.com". Below the email address, there is a "LINE OF CREDIT" option with a right-pointing chevron. Below this, there are two "I acknowledge" sections, each with a checked checkbox and a paragraph of text:
1. "I acknowledge that the email address entered above will be publicly associated with R A Transport Inc. R A Transport Inc.."
2. "I acknowledge that an Interac e-Transfer® sent to the above email address from financial institutions that support this feature will be deposited directly into the selected account without any action on my part."
At the bottom, there is a large grey button labeled "UPDATE".

Scheduled

Under **Scheduled**, you will be able to view all your scheduled bill payments and transfers. In this section you will be able to delete any of the scheduled payments or transfers.



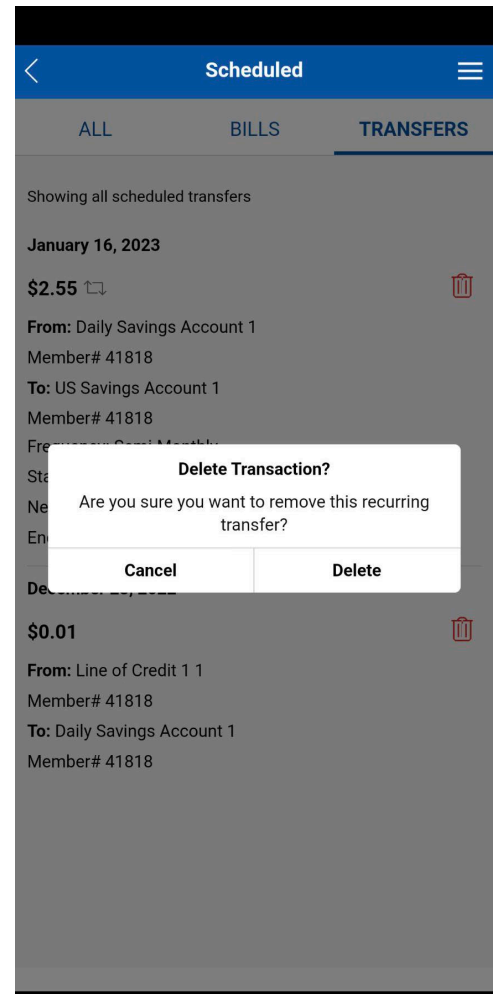
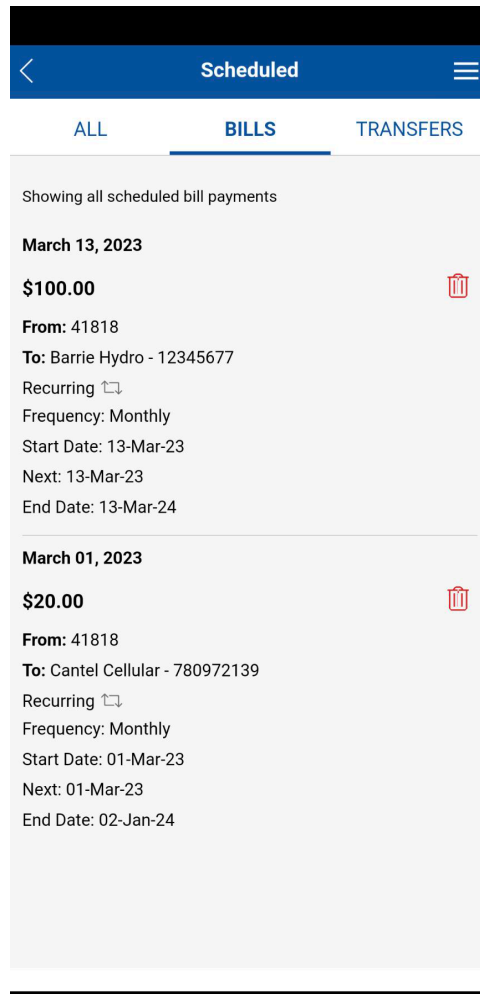
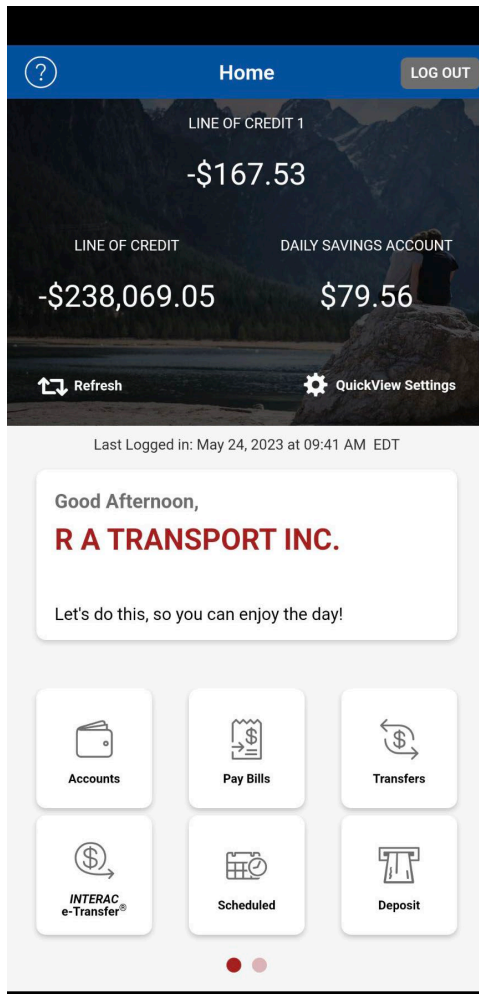
Deposit

Under **Deposit**, you will be able to take a photograph of a cheque and deposit it to any of your BCU Financial Accounts.

First you will select which Account you want to deposit the cheque to and then enter the exact amount of the cheque.

In order for your deposit to be successful, we suggest that you:

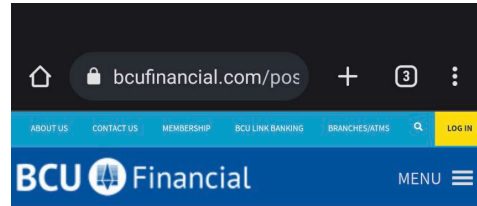
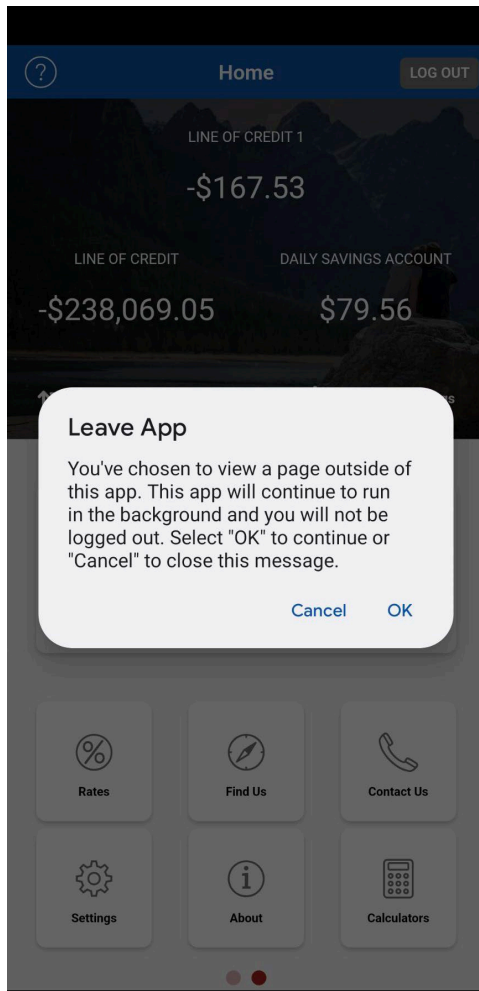
- Centre the cheque on a dark surface
- Provide ample light
- Align the cheque and take the photo



Once you have taken photos of both sides of your cheque, click Continue.

Rates

When you select **Rates** from the menu options, you will see a pop-up that notifies you that you have chosen to view a page outside of the BCU Link Mobile app and once you click OK, your mobile browser will open. The app will continue to run, and you will not be logged out.



Posted Rates

Rates as of May 12, 2023

DEPOSITS

Spring Into Savings Deposit Special (see terms and conditions)

17 months 4.70%* 22 months 4.60%*

FLEX Deposit Rate (see terms and conditions)

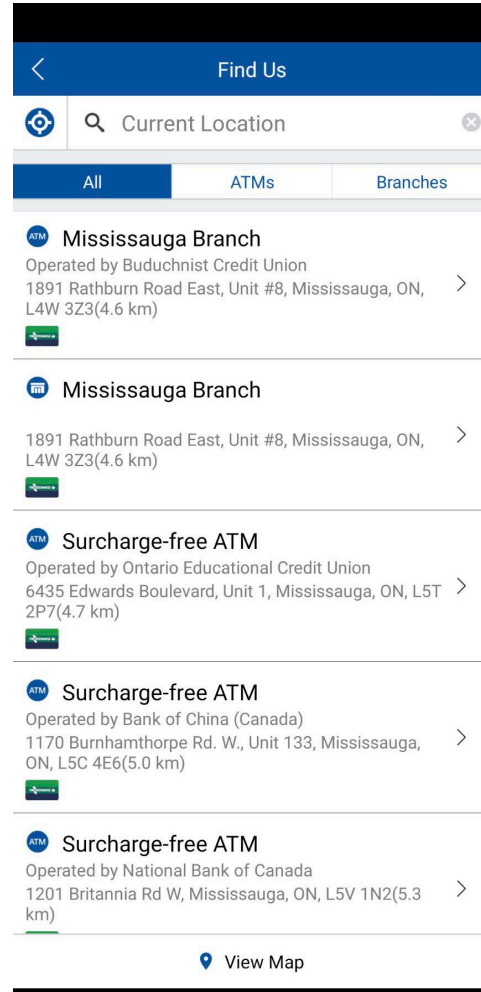
12 months 4.00%*

TERM DEPOSITS	
TERM	OVER \$1,000
30-59 days	0.50
60-89 days	0.60

The mobile browser will open the BCU Financial website, and you will be able to view the current Posted Rates available from BCU Financial.

Find Us

When you click **Find Us**, you will see a map open on the screen which will allow you to locate your nearest BCU Financial Branch or you will be able to locate the nearest Exchange Network ATM, which always you to withdraw or deposits funds, just like you would at a BCU ATM, and the transactions are always surcharge-free.



Calculators

In the **Calculators** section, you will discover a wide variety of calculator tools, which are meant for independent use and are not intended to provide investment advice. BCU does not guarantee the applicability or accuracy. All examples are hypothetical and are for illustrative purposes only.

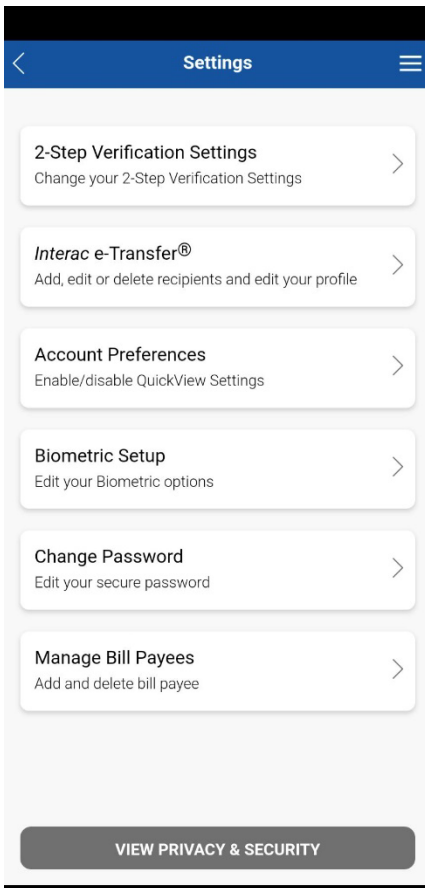
Visit or contact your local BCU Financial Branch to speak with a qualified professional for all your personal finance issues and questions.

Calculators	
Mortgage Affordability	>
Mortgage Payment	>
Mortgage Amortization	>
Mortgage Comparison	>
Loan Calculator	>
Education Savings	>
Retirement Planner	>
RRIF Planner	>
TFSA Calculator	>
Foreign Exchange (FX) Calculator	>

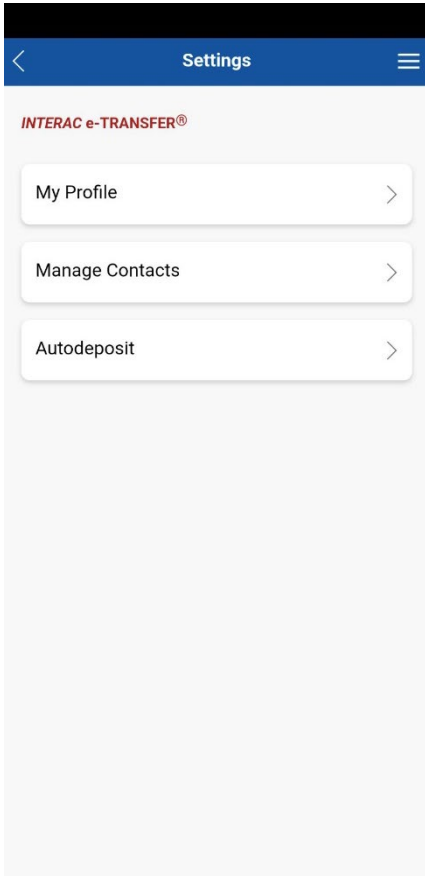
Loan Calculator	
Payment	Amount
Loan Amount	20000
Payment Frequency	Bi-Weekly >
Interest Rate	25 %
Loan Term	5 years >
CALCULATE	
IMPORTANT INFORMATION	
These calculators are made available to you as tools for independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy. All examples are hypothetical and are for illustrative purposes only. Please visit your branch to seek personalized advice from qualified professionals for all personal finance issues.	

Loan Calculator	
Your loan payment: \$270.18	
Total interest over term:	\$15,123.02
Total payment amount:	\$35,123.02
EDIT	
IMPORTANT INFORMATION	
These calculators are made available to you as tools for independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy. All examples are hypothetical and are for illustrative purposes only. Please visit your branch to seek personalized advice from qualified professionals for all personal finance issues.	

Settings



In the **Settings** section, you will be able to change your 2-Step Verification Settings, Edit your Interac e-Transfer recipients and profile, Enable/Disable your Quickview Settings, Edit your Biometric Setup, Change Your BCU Link Password and Add/Delete Bill Payees.



In the **Interac e-Transfer** settings, you will be able to edit your Profile, Manage your Interac e-Transfer Contacts and setup Autodeposit for your BCU Financial accounts.

For detailed instructions, refer to Pages 11-15 of this guide.

Bank Card Number

5818280675500094404

Nickname

Testing_

☒ QuickView

By choosing to enable QuickView, you will be able to view your account balances on the homescreen without having to log in. Keep QuickView OFF if you would prefer not to show balances when logged out or if this is a shared device.

NOTE: If QuickView is OFF, you will still see your first 3 account balances displayed on the logged in homescreen by default.

SAVE

In the **Account Preferences** section, you will be able to enable QuickView for the homescreen of the BCU Link Mobile Banking. On the home screen you will be able to view account balances without having to login

You can keep QuickView off, if you are using a shared device and you do not want the account balances to be visible.

Biometric Settings

Caution

Biometric login gives access to this account to all users who have registered their fingerprints on this device. Only use Biometric login if all fingerprints registered on this device belong to you.

Use Biometric Login ☐

Caution

Biometric Login gives access to all accounts to all users who have registered fingerprints on this device.

Enable Biometric Login Cancel

In the **Biometric Setup** settings, you will be able to enable the Biometric Login.

Biometric login gives access to the BCU Link Mobile Banking app to all users who have registered fingerprints on the device.

Change Password

Current Password
Enter Current Password

New Password
Enter New Password

Verify New Password
Enter New Password

To change your Password enter your current Password, then enter your new Password and verify it by entering again. Your new Password must be between 8 to 32 characters.

SAVE

In the **Change Password** setting, you will be able to change your password for the BCU Link Banking.

Please note: This password applies to both BCU Link Online Banking and the BCU Link Mobile Banking app.

Manage Payees

Add Payee

Barrie Hydro
12345677

Barrie Hydro
12345678

Collabria Visa
123456789

MBNA MasterCard
5316363280082066

Rogers (9 Digit Accounts)
780972139

In the **Manage Bill Payee** setting, you will be able to edit your Payees in the Pay Bills section.

For detailed instructions, refer to Pages 6-8 of this guide.