

Digital Banking IQ Neo

Users Manual for our Credit Unions



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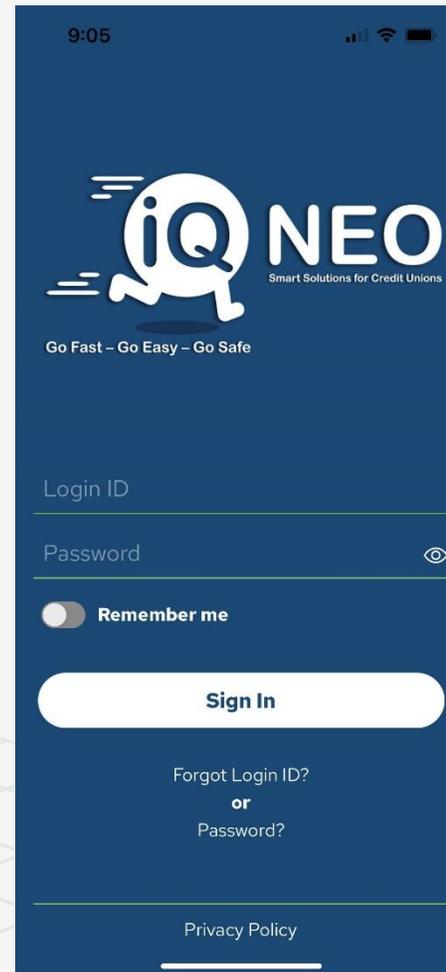
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Introduction to IQ Neo User Manual

Dear users,

This IQ Neo User Manual will guide you on a step by step basis, on how to use and operate with digital banking services. The manual is designed to show you how to use the IQ Neo service through all the screens that will appear when using the App. If you find any difficulties in using the IQ Neo Mobile App, contact your Credit Union branch with any remarks, issues or questions.



1. General Description of the Service

IQ Neo is a digital banking App that allows clients to access their credit union accounts and enables them to see their accounts using their smartphone (iPhone and Android). With the IQ Neo Mobile App, clients can use the following services:

- › View Share/Certificate Account Information
 - › View Share/Certificate Balances
 - › View Loan Information
 - › View Loan Payments
 - › View Loan Balances
 - › View transaction history (60 days of history)
- 

1. 1 User Profile

'User', as per the IQ Neo Mobile App is any physical person who is authorized to access accounts held within the Credit Union and is given a Login ID and a password to access the mobile App. The user can only access the accounts on which he or she is authorized.



1.2 User Guidelines for IQ Neo Mobile App

Access to the Mobile App Banking System is provided only to those clients that have applied for IQ Neo service at their Credit Union. Below you will find the security recommendations you should apply before you Sign In to the IQ Neo mobile app.

- Protection of sensitive information:
The most important factor when using Mobile App service is to make sure that sensitive banking information exchanged via internet is carried out in a safe way.
- Using IQ Neo from an Internet café or library is not advisable, or must be done with great caution, since it is difficult to know how secure it is.
- Banks and financial institutions are sometimes subject to so-called phishing – i.e. fraud attempts.

This is a form of fraud on the Internet where clients are tricked into revealing confidential information to malicious users. An example is a case of someone presenting himself as bank representative, who emails or calls clients asking them to enter their Login ID or password. FedComp IQ Neo representatives will never ask for such information via email or telephone.



1.3 Responsibility

- The Credit Union is not responsible for unlawful actions by third parties, which are unfavorable for the user as a result of using Mobile App.
- The users are responsible for keeping safe their Login ID's and passwords to access IQ Neo.
- It is not advisable to write down the Login ID's and passwords.
- The Credit Union is not responsible for passwords that are accidentally found out/revealed by third parties.

1.4 Basic Requirements

IQ Neo is available only to those clients that applied for Mobile App service and are registered as IQ Neo users. The user can access only his/her accounts or the accounts he/she is authorized on and for which they are provided with a unique Login ID and password by their Credit Union.

1.5 Fraud Protection

- Download the app from the specific app store (iPhone Apple Store/Android Google Play Store)
- Remember to regularly update important programs
- Check regularly the provider of your phone's operating system to see if security updates are released and ensure they are installed when available.

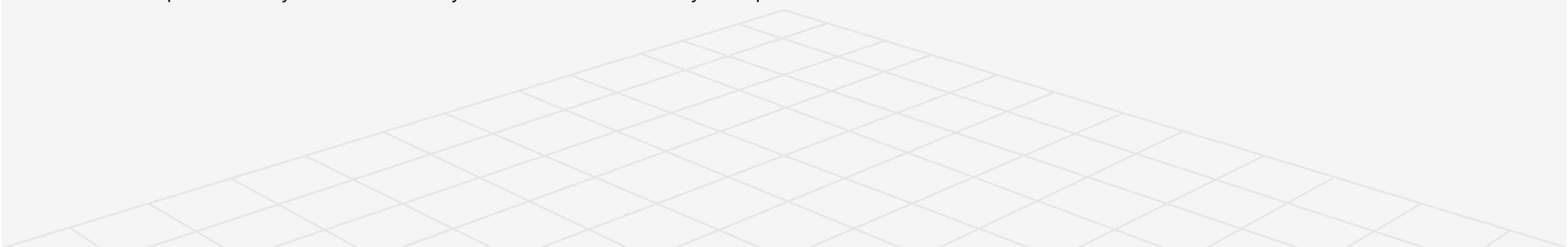


1.6 Protect your usernames and Passwords

- Remember your Login ID and password, and change the latter frequently, and make sure it is not easy to guess, i.e. do not use words found from the dictionary, names of cities, family members, or birthdates.
 - Remember your password, instead of writing it on a piece of paper.
 - If it is written on a piece of paper, this information should be stored in a safe place.
 - Do not share this sensitive information with anyone.
- 

1.6.1 Security Practices

Recommended Security Practices

- Make sure the screen lock is turned on and set it to lock automatically after 5 minutes or less.
 - Always use strong passwords or biometric authentication such as finger print scanning or facial recognition, when available.
 - Only download apps from trusted sources.
 - Regularly update the OS and apps.
 - Be wary of unsolicited calls or messages. Do not click on any links.
 - Avoid using public Wi-Fi.
 - Disable the Bluetooth and Wi-Fi when not in use.
 - Enable remote tracking, locking, and data wipe features if available.
 - Wipe or securely delete data from your mobile device before you dispose of it.
- 

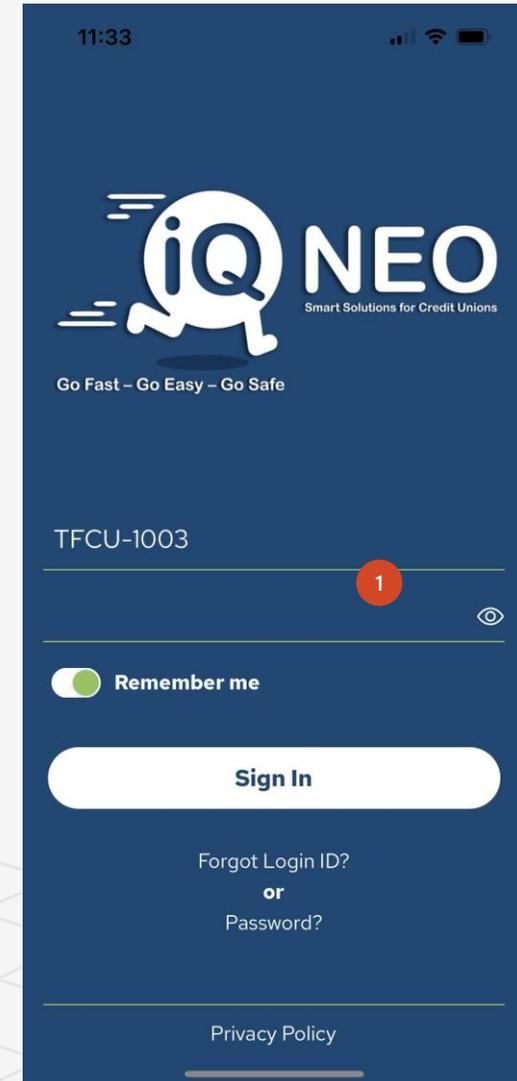
1.7 First Time Log-in : Instruction

In order to access IQ Neo you will be required to enter your Login ID and a temporary password. **These details are provided when you apply for IQ Neo service at your Credit Union.**

Download the IQ Neo app for the Apple Store (iPhone users) or the Android Google Play store (Android users).

1

In order to Sign In, enter the Login ID and the temporary password given by the Credit Union when you signed up for IQ Neo service and tap Sign In.



1.7.1 First Time Log-in : Instruction (continued)

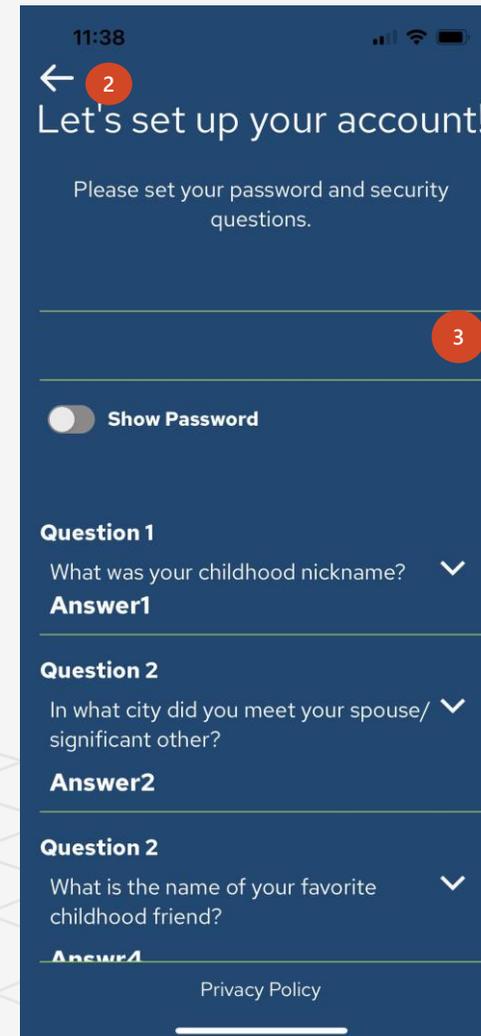
2 Once you login into the IQ Neo Application you will see this screen 

3 You will be directed to change your password. In order to ensure a strong password you must follow the Password Complexity Standard as described below:

Password requirements:

- Must be 8-30 characters;
- Must contain at least one number;
- Must contain at least one capital letter;
- Must contain at least one special character -@#!%*\$+_;
- Cannot contain blank spaces

OK



11:38

← 2

Let's set up your account!

Please set your password and security questions.

3

Show Password

Question 1
What was your childhood nickname? ▾
Answer1

Question 2
In what city did you meet your spouse/significant other? ▾
Answer2

Question 2
What is the name of your favorite childhood friend? ▾
Answer1

[Privacy Policy](#)

1.7.2 First Time Log-in : Instruction (continued)

- 4 Enter the new password and enter it a second time under Confirm. The "Show Password" option can be used to verify that the passwords match.
- 5 Choose desired security questions from the provided options using the drop down list and type in you answer. You must answer 3 questions. These questions will be used for retrieving a forgotten Login ID or resetting a forgotten password.
- 6 Once the new password has been set and the security questions have been answered, tap on Submit.
- 7 Upon completion, the Member will be redirected to the Sign In page where they will then proceed to use their Login ID and new password to sign in to their account.

9:46

←

Password!! 4

Show Password

Question 1 5

What was your childhood nickname? ▾

Answer1

Question 2

In what city did you meet your spouse/ significant other? ▾

Answer2

"Answer2"

1 2 3 4 5 6 7 8 9 0

- / : ; () \$ & @ "

#+= . , ? 6 ' < >

ABC space return

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2:14

←

Password...

Confirm Password...

Show Password

Question 1

What was your childhood nickname? ▾

Answer1

Question 2

In what city did you meet your spouse/ significant other? ▾

Answer2

Question 3

What is the name of your favorite childhood friend? ▾

Answer3

Submit 6

Privacy Policy

10:02

←

iQ NEO
Smart Solutions for Credit Unions

Go Fast – Go Easy – Go Safe

TFCU-1003 7

Password

Remember me

Sign In

Forgot Login ID?
or
Password?

Privacy Policy

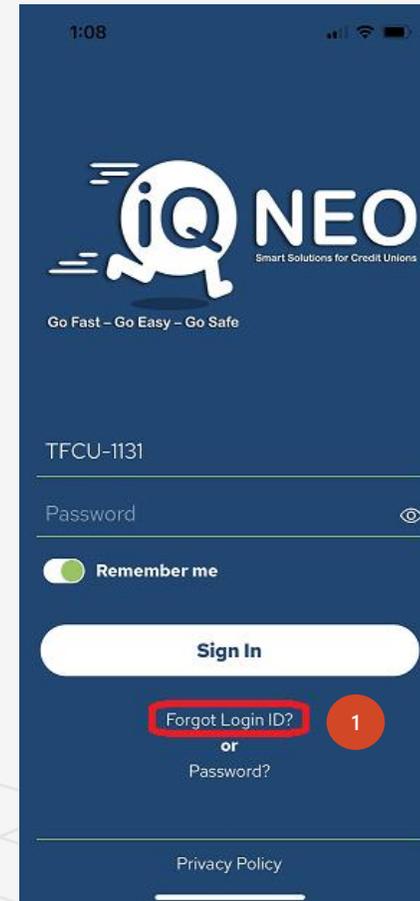
1.8 Forgot Login ID

If you have forgotten your Login ID, it can be retrieved by either Text message or email.

Retrieving the Login ID will require answering 2 of the previously setup Security Questions.

1

If you forgot your Login ID, tap on "Forgot Login ID?"



1.8.1 Forgot Login ID (continued)

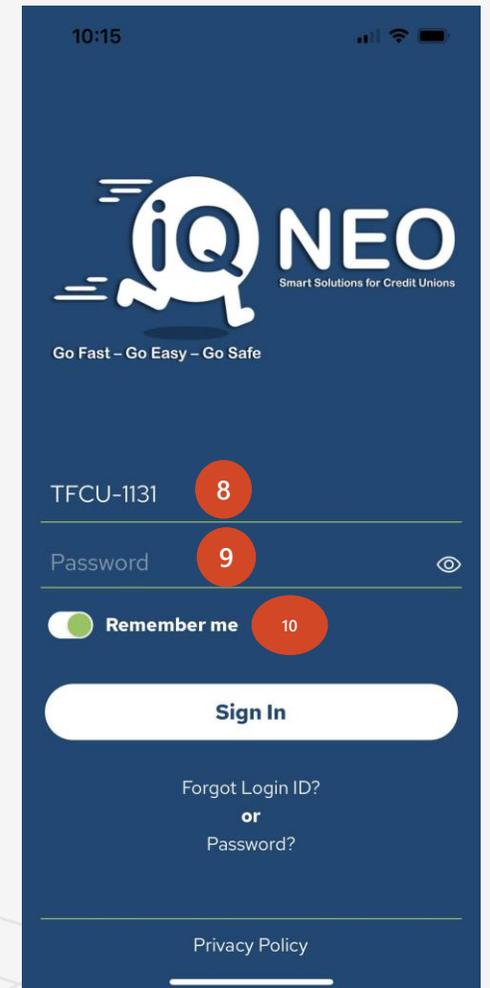
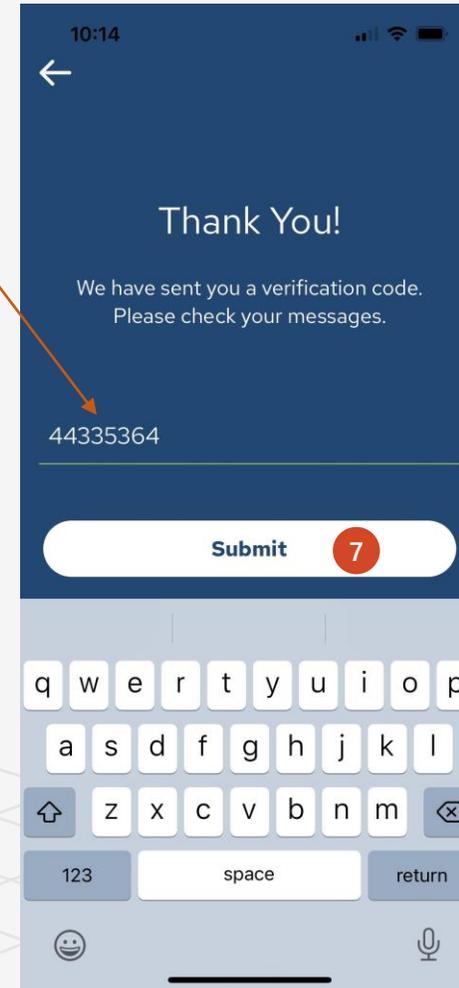
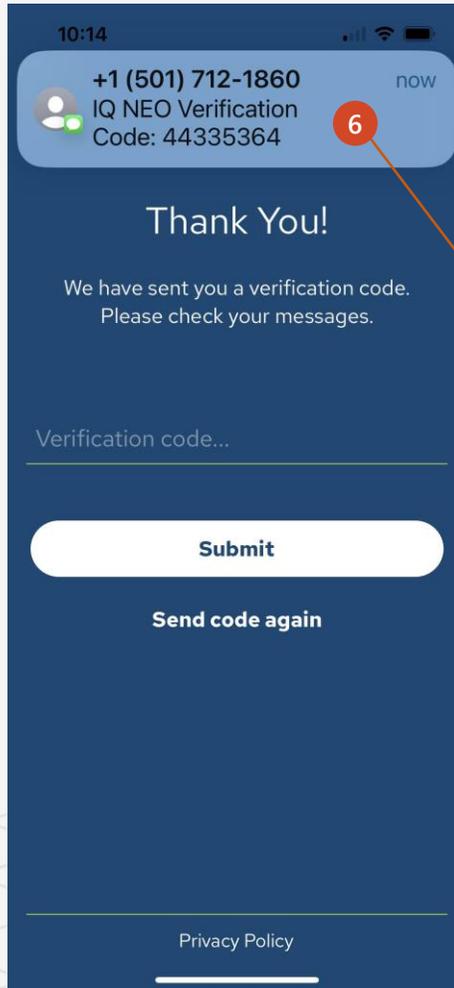
- 2 Type in your email address
- 3 Tap "Submit"
- 4 Answer two security questions and tap Submit.
- 5 Tap on "Text Me" to receive the reset code via text message on your device.

Note: The process is the same for receiving the code via email, except you will check your email for the code instead of your text messaging app.

The image displays three sequential screenshots of a mobile application interface for recovering a login ID. The first screenshot, titled "Forgot Your Login ID?", shows a text input field containing the email address "mbr_1131@cu9999.org" with a red circle containing the number "2" next to it. Below the input field is a white "Submit" button with a red circle containing the number "3" next to it, and a "Sign In!" link below that. The second screenshot, titled "Security Questions", asks the user to answer two questions. The first question is "What was your childhood nickname?" with a dropdown arrow and a red circle containing the number "4" next to the "Answer1" field. The second question is "In what city did you meet your spouse/significant other?" with a dropdown arrow and a red circle containing the number "4" next to the "Answer2" field. Below the answers is a white "Submit" button and a "Sign In!" link. The third screenshot, titled "Thank You!", asks "How would you like to receive your code?" and offers two options: "Email My Code" with the email address "(M*****@CU9999.ORG)" and "Text Me" with the phone number "(***-***-68)". The "Text Me" option is highlighted with a red circle containing the number "5" next to it. Each screenshot has a "Privacy Policy" link at the bottom.

1.8.2 Forgot Login ID (continued)

- 6 Enter the reset code that you received in your text messaging app.
- 7 Tap "Submit".
- 8 The app will return you to the login screen with your Login ID already prefilled.
- 9 You can now enter your Password and sign in as normal.
- 10 Note: if you toggle the "Remember me" option to on, the Login ID will be remembered in between sessions.



1.9 Reset Password

If you have forgotten your password, it can be reset by either Text or email.

Resetting the password will require answering 2 of the previously setup Security Questions.

1 Tap on "Forgot Password" on the Sign In screen to begin the process.



1.9.1 Forgot Password_(continued)

2 Enter your Login ID

3 Tap on Submit

4 Answer two security questions and tap Submit.

5 To have the password reset code texted to your device, tap on the "Text Me" button. (Verify that the last two digits of the phone match your number).

Note: The process is the same for receiving the code via email, except you will check your email for the code instead of your text messaging app.

1:08

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Forgot Your Password?

Please enter your login ID below.

TFCU-1131

Submit

Sign In!

1:09

←

Please answer the questions below.

Question 1
What was your childhood nickname? ▾
Answer1

Question 2
In what city did you meet your spouse/significant other? ▾
Answer2

Submit

"Answer2"

1:09

←

Thank You!

How would you like to receive your code?

Email My Code

(M*****@CU9999.ORG)
or

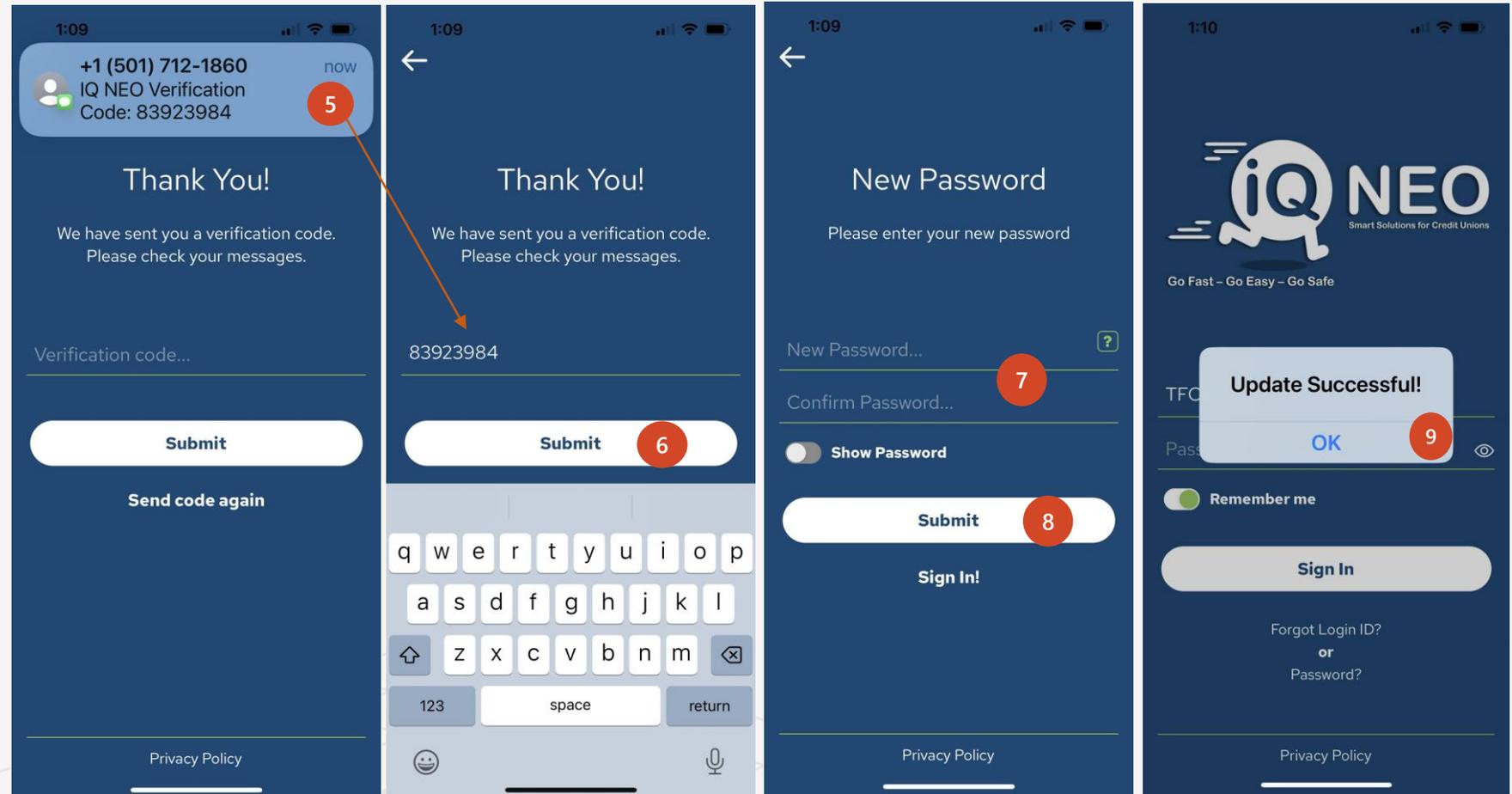
Text Me

(***_***-68)

Privacy Policy

1.9.2 Forgot Password_(continued)

- 5 You will receive a code in your text message app that will be entered on the screen.
- 6 Tap "Submit"
- 7 The following screen will prompt you to enter a new password and confirm that password.
- 8 Tap Submit
- 9 If the password reset is successful, you will get a message. Tap OK to be directed back to the Sign In screen to enter new credentials.



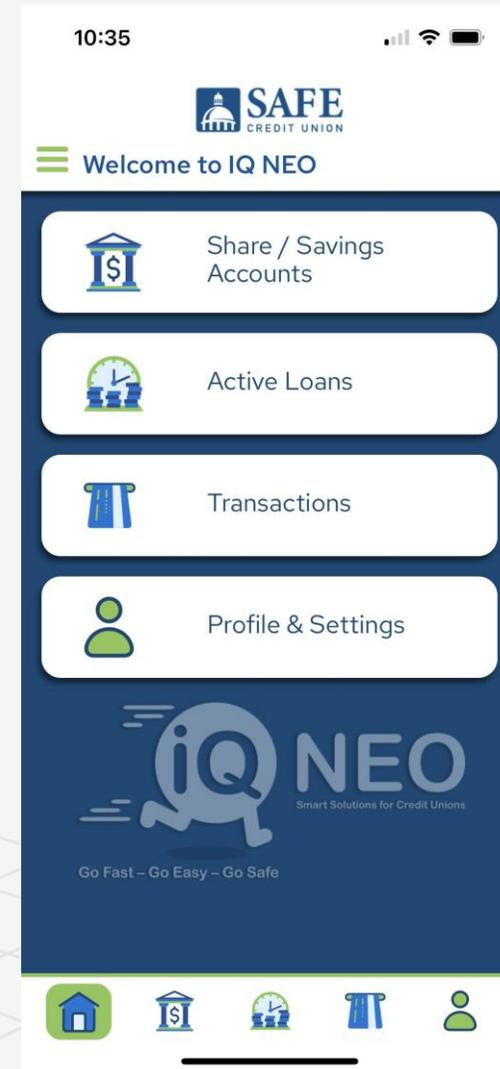
2.0 Home Screen

The Home screen shows the menu items for Savings/Share Account, Loans, Transactions, Profile and Settings and Help Center. The remainder of this manual will reference the Home screen as the starting point for various topics, but there are several ways to navigate the app.

The dock section of the Home screen will also allow for navigation to the various screens in the app.



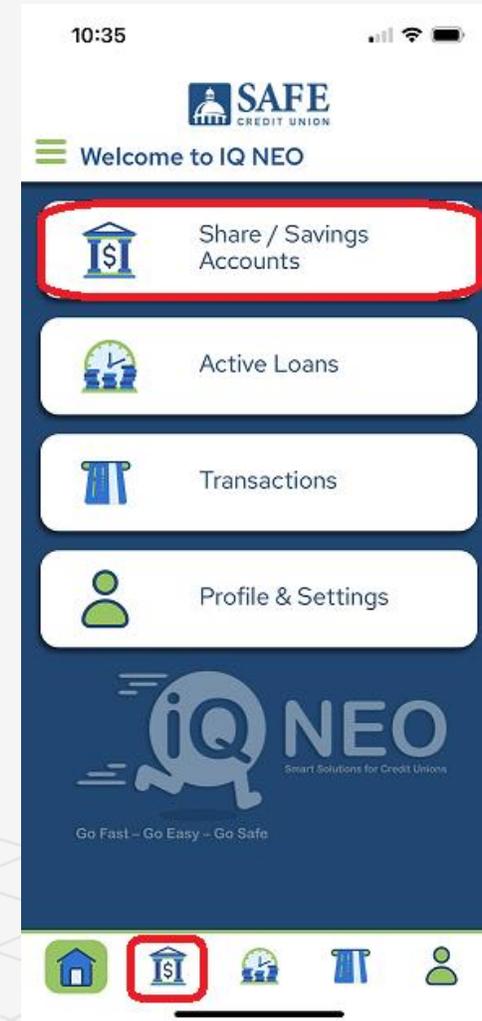
The Drop Down Menu  is another option for navigation to different menu items.



2.1 Savings/Share Accounts

The Savings/Share Accounts menu will allow you to view your share and certificate account balances, account details, and transactions.

To access these accounts, tap on the Savings/Share Accounts button from the Home menu.



2.1.1 View Share Accounts

Tapping on Savings/Share Accounts will bring you to the account view which is a list of all available accounts.

It will show:

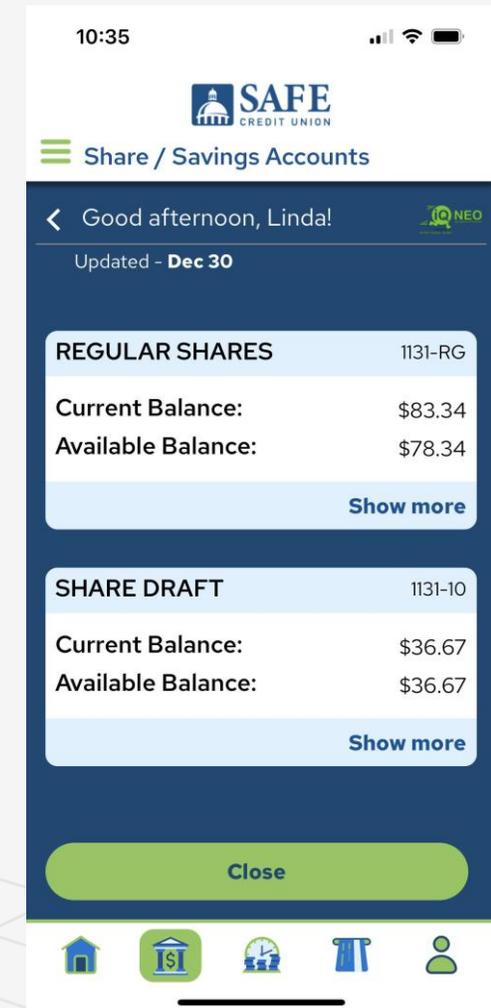
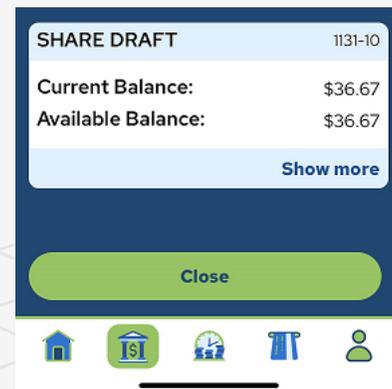
- Account Number
- Share description
- Current Balance
- Available Balance

If there are more accounts than can be shown on the screen, you can swipe up to view more accounts.

To see more details or transactions for a particular account, tap on "Show more" below that account.

To return to the previous menu, tap on the arrow next to the member's name.

or tap on "Close" at the bottom of the list.

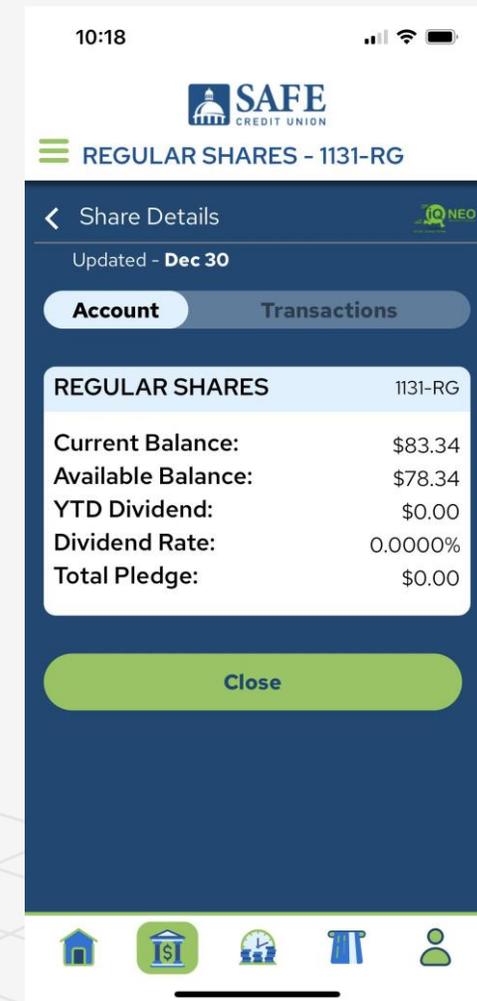


2.1.2 Share Account Details, Account Info

The account details for share accounts will show:

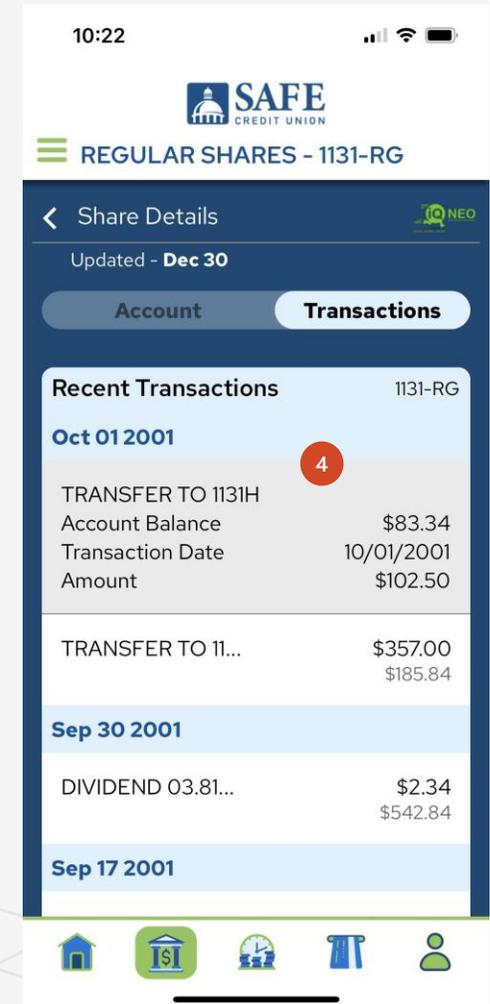
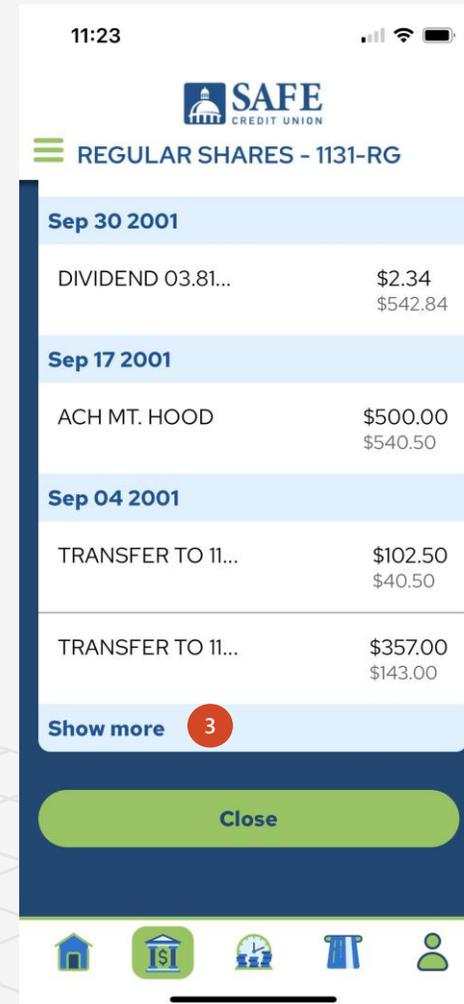
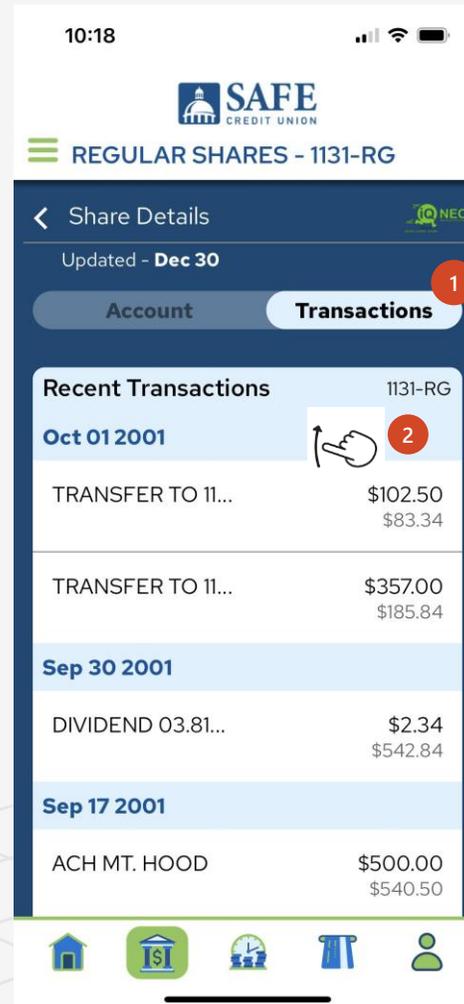
- Current Balance, as of the last system update
- Available Balance, as of the last system update
- YTD Dividend
- Dividend Rate
- Total Pledge

To navigate back to the previous screen tap on Close or tap on the back arrow next to "Account Details"



2.1.3 Share Account Details, Transactions

- 1 Tapping on the Transactions toggle will bring up a view of transactions for the selected account. The transactions will be in reverse chronological order.
- 2 To view more transactions, swipe up. 
- 3 To load more transactions, tap on "Show more."
- 4 To view more information about a particular transaction, tap on the transaction.

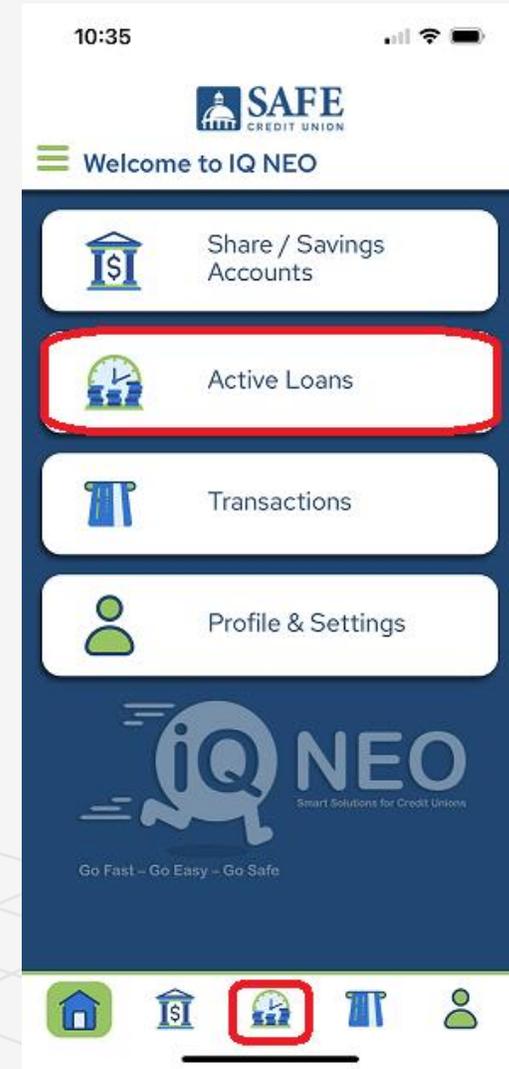


2.2 Active Loans

The Active Loans menu will allow you to view information about active loans in the system. It will not display paid off or closed loans.

To view loans, tap on the "Active Loans" button from the Home screen or dock menu.

If the member does not have any active loans, this menu option will not be displayed.

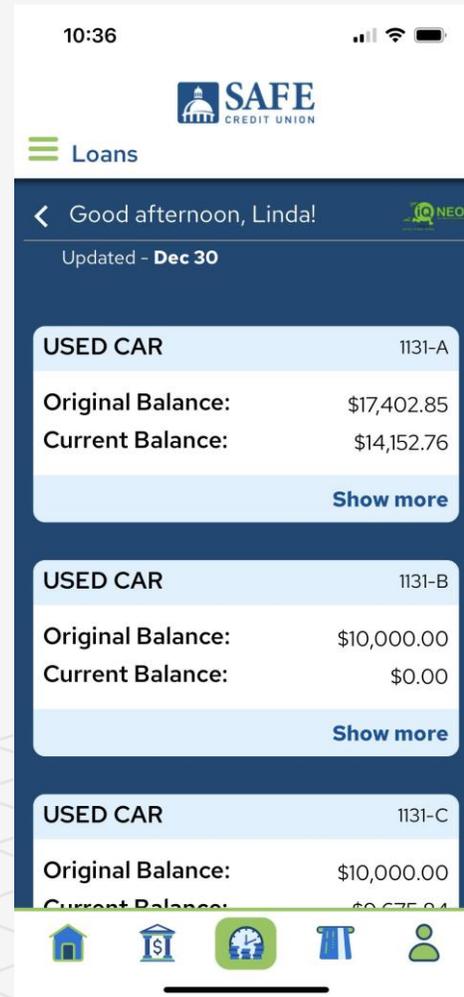


2.2.1 View Loan Accounts

The loan screen will display a list of your active loans, showing the Original Loan Balance and the Current Balance.

If there are more loan accounts than can be shown on the screen, you can swipe up to view more loan accounts.

To see more loan details, tap on "Show more"



2.2.2 Loan Account Details, Account Info

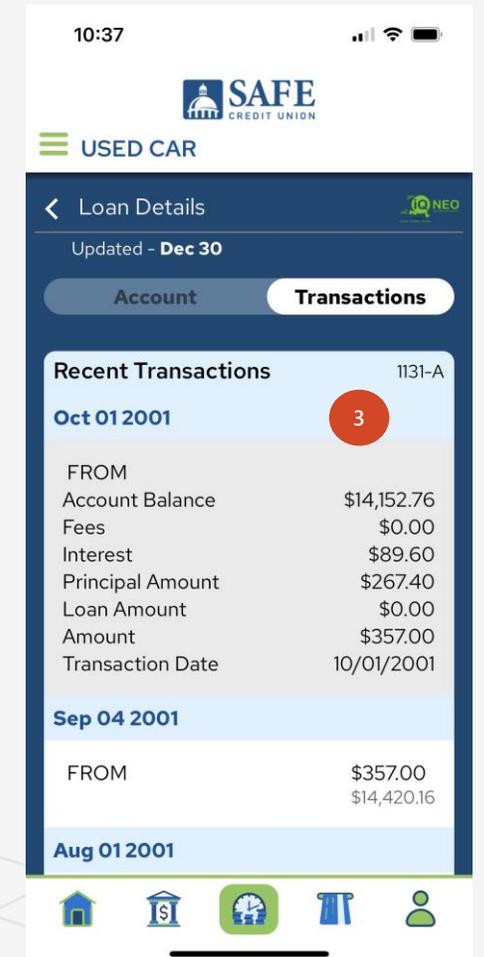
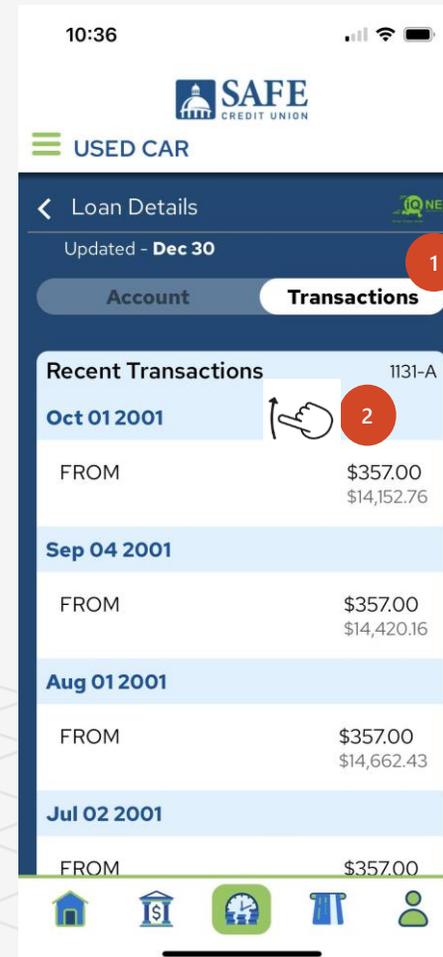
The Loan Account Detail, Account Info tab will show more detailed information on the selected loan such as:

- Original Balance
- Current Balance
- Loan Date
- Payoff (as of date of last update)
- YTD Interest
- Payment Amount
- Last Payment Date
- Payment Due Date



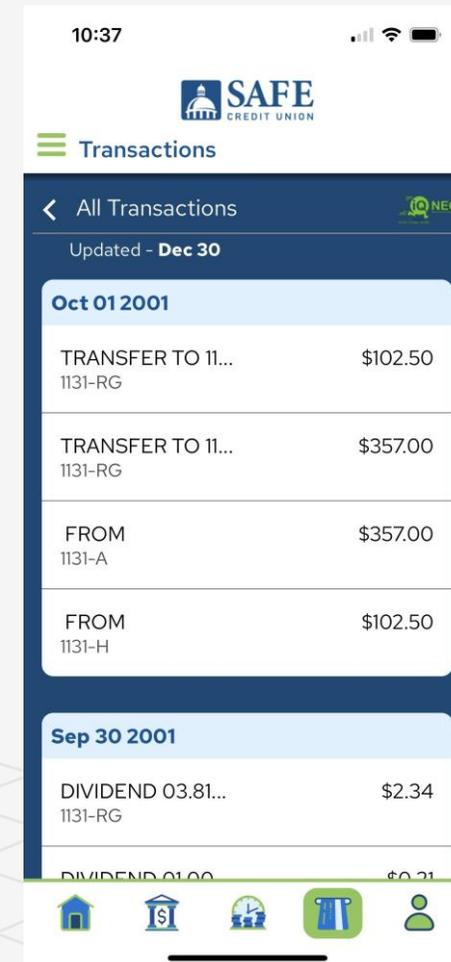
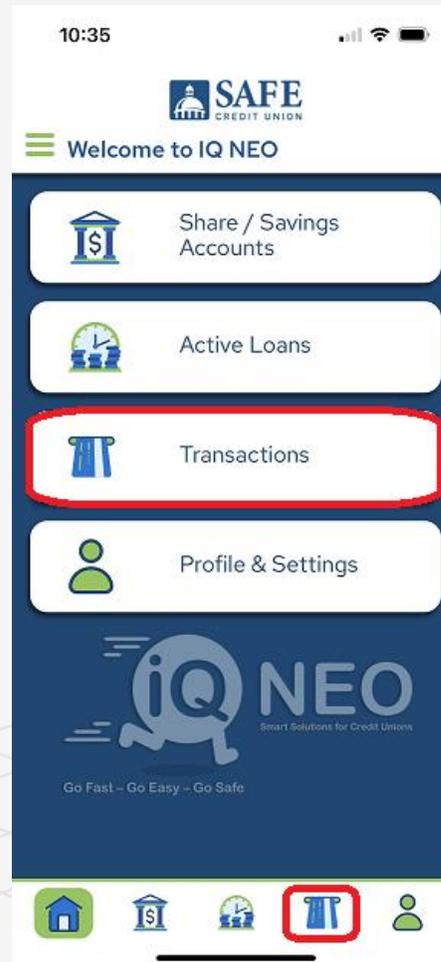
2.2.3 Loan Account Details, Transactions

- 1 Tapping on the Transactions toggle will bring up a view of transactions for the selected account. The transactions will be in reverse chronological order and show transactions for the last two months
- 2 To view more transactions swipe up on the screen. 
- 3 To see more information about a transaction such as the breakdown of the transaction between Principal, Interest, Fees and New Money, tap on the transaction.



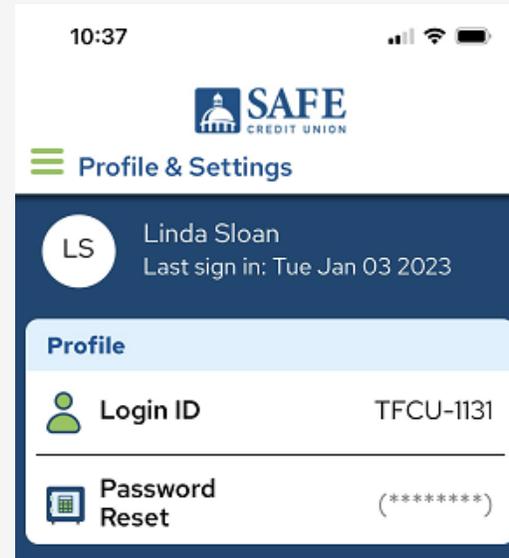
2.3 Transactions

- The Transactions menu will list all transactions for the account with the most recent transactions listed first.
- There will be two months of transactions displayed.
- To view more details about a particular transaction, tap on the transaction.
- To view more transactions, swipe up.



2.4 Profile and Settings: User Profile

The Profile and Settings menu will allow the user to view their Login ID and password and last sign in date. It will also allow them to change their password. The Profile and Settings menu can be accessed by either tapping on the menu item from the home screen, tapping on the menu item from the footer menu, or by tapping on the drop down menu  and tapping on "Profile & Settings".



2.4.1 Profile & Settings: Contact Information

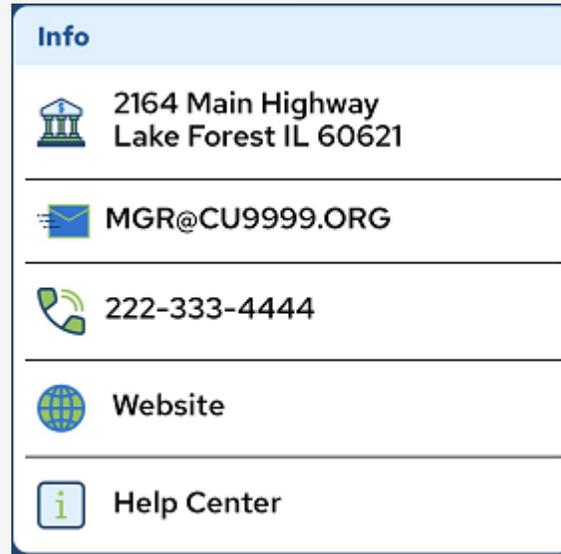
The Profile & Settings screen will also show the Credit Union Contact information.

Tapping on the Credit Union email address will launch the email app on your phone (if setup) and will prefill the TO address with the Credit Union email.

Tapping on the Credit Unions phone number will launch the dialer on your phone with the number prefilled.

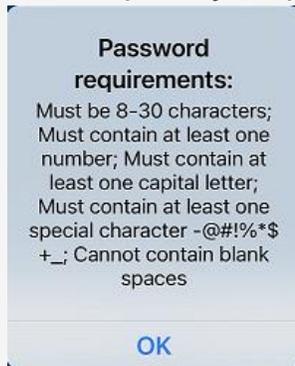
Tapping on the website option will direct you to your Credit Union's website.

Tapping on the Help Center will bring you to the FAQs page.

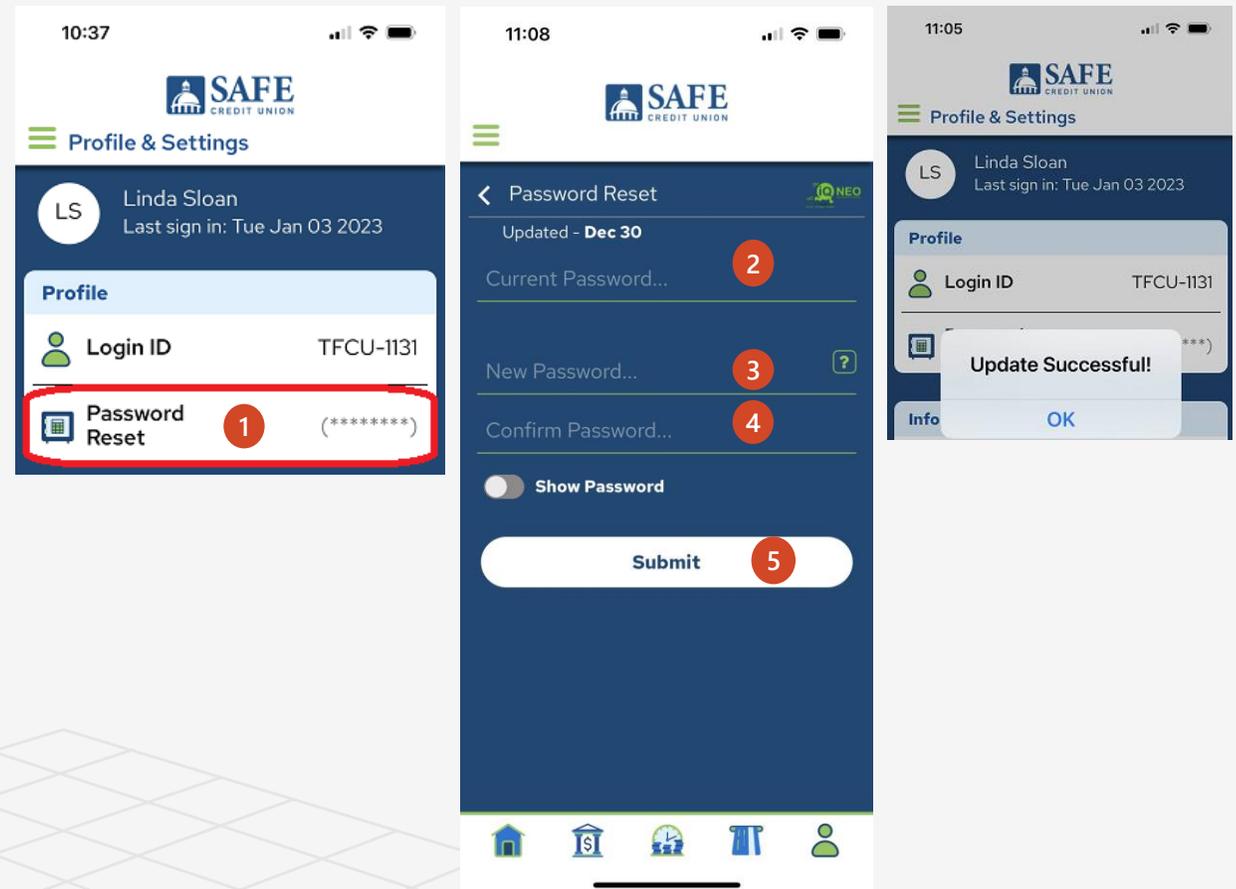


2.4.2 Change Password

- 1 From the Profiles and Settings screen tap on the Password area to bring up the password reset screen.
- 2 The system will prompt you to enter your current password
- 3 Next, enter your new password making sure to follow the password complexity requirements:

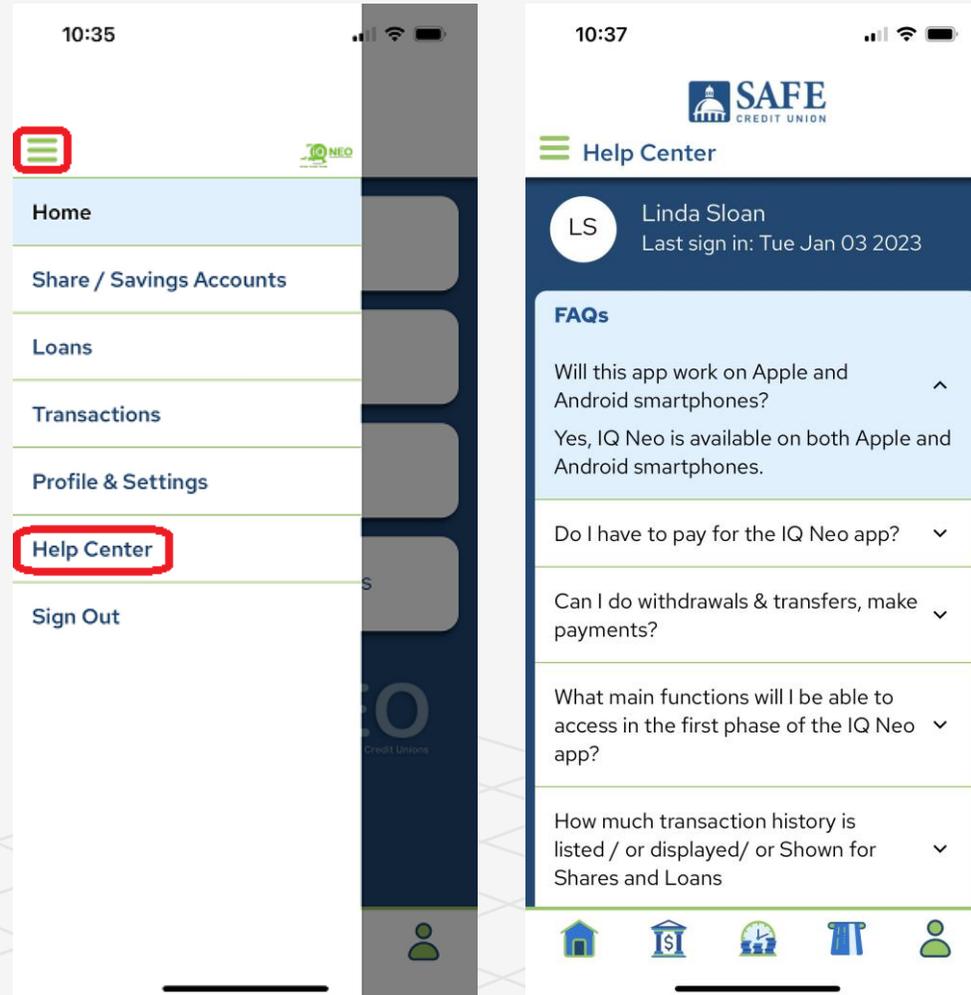


- 4 Re-enter the password in the "Confirm Password" box.
- 5 Tap Submit to save the password change.



2.5 Help Center

The Help Center shows a list of frequently asked questions (FAQs).



2.6 Sign Out

- To sign out of the app, click on the drop down menu and select "Sign Out".
- Note: The app will automatically sign out after 10 minutes of inactivity.

