

FAQs – Mobile Banking App

What do I need to use the Prospera Mobile Banking App?

You'll need to be registered for prospera.ca online banking. If you are not registered, visit your local Prospera branch for assistance.

For iPhone users:

- a) An Apple account or ID (see the [Apple Store™](#) website for more details).
- b) Either an iPhone®, iPod touch® or iPad® with iOS 4 or higher with access to the internet via Wi-Fi or cellular data network.

For Android™ Users:

- a) A Google Play™ account or ID (see [Google Play™](#) for more details)
- b) Any Android device with Android Version 4 or higher with access to the internet via Wi-Fi or cellular data network.

How do I download the mobile app on my phone?

The Prospera Mobile Banking App can be downloaded by the following steps:

For iPhone Users:

1. Open the Apple App Store on your iPhone and search for Prospera
2. Next, verify that the author of the app is Prospera, by scrolling to the bottom of the info screen and checking the company information.
3. Review the information and click on the "Free" icon at the top.
4. When the icon changes to "Install", click on it again.
5. When prompted, enter your App Store credentials.
6. The app will download and install onto your device.

For Android Users:

1. Open the Google Play store app on your Android device
2. Tap the search icon and search for "Prospera Credit Union" on Google Play
3. Select the app icon, and verify that the author of the app is Prospera Credit Union
4. Tap the icon marked "Install," then tap "Accept" in the next screen

Is the Mobile Banking App free?

Yes. Prospera doesn't charge anything to download the Mobile Banking App. Be aware, that some phone plans charge for data use. Since the app uses data, your carrier may charge for your data use while you're using mobile banking. If you use your mobile banking on a free Wi-Fi connection, you may not be charged; check with your carrier to confirm.

How secure is the Prospera Mobile Banking App for iPhone and Android™?

The app uses the same level of security as Prospera Online Banking. Your password prevents unauthorized access and we advise that you do not save your password details anywhere on your device. As well, all information is transmitted via 128-bit encryption technology as it moves from your mobile device to our systems. We also ensure only minimal personal or banking information is saved and secured on your mobile device when using the Quickview option.

What is QuickView?

The unique QuickView feature displays the balances of your selected accounts at any time the app is open, without needing to login first. Just swipe the Quickview bar to view the balances of your other accounts.

How do I turn off Quickview?

If you no longer wish to view your account balances without being logged into the app, log in to the app, go to Settings, then Preferences and then select OFF next to Quickview.

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

Yes. As with online banking at prospera.ca, both you and the member with whom you share the joint account can log into mobile banking using your debit card number and password.

Will the Mobile Banking App functionality be available to business members who require dual signatures for transactions?

Yes, it's available through Business Online.

If my phone is lost or stolen, will my information be at risk?

Your account can only be accessed by entering your password. However, if you've activated the QuickView feature, your account balances will be visible. Contact your mobile carrier to have your phone deactivated. And, if you're concerned about your password for online banking being at risk, please contact us immediately at 1.888.440.4480.

How do I remove the Mobile Banking App from my phone?

For iPhone users: removing the app is as easy as tapping and holding your finger down on the Prospera Mobile Banking App icon, then tapping the "X" in the top right corner. Then, click on the Home button to stop the icons on the screen from shaking.

For Android users: if you've installed an app on your phone or tablet using Google Play that you no longer want, you can uninstall it by following these steps:

1. Visit your device's Settings menu > Apps or Application manager (this may differ depending on your device).
2. Touch the app you'd like to uninstall.
3. Select Uninstall.

Why is my Mobile Banking App screen only available in portrait view?

The mobile banking app is locked in portrait view only for technical and formatting reasons. The option to rotate between portrait or landscape view will be considered in a future release of the Mobile Banking App.

Will Prospera Mobile Web Banking for smart phones continue to be available?

Yes, Prospera mobile web banking for smart phones continues to be fully operational. You can use mobile web banking with any internet-enabled phone.

When are you going to release an app for Blackberry?

Most of our mobile traffic comes from iPhone and Android users. We don't have immediate plans at this time to develop the app for Blackberry but are always looking to improve our suite of services. Blackberry users do have a full-featured, robust banking experience with our mobile web banking site at prospera.ca/m.

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