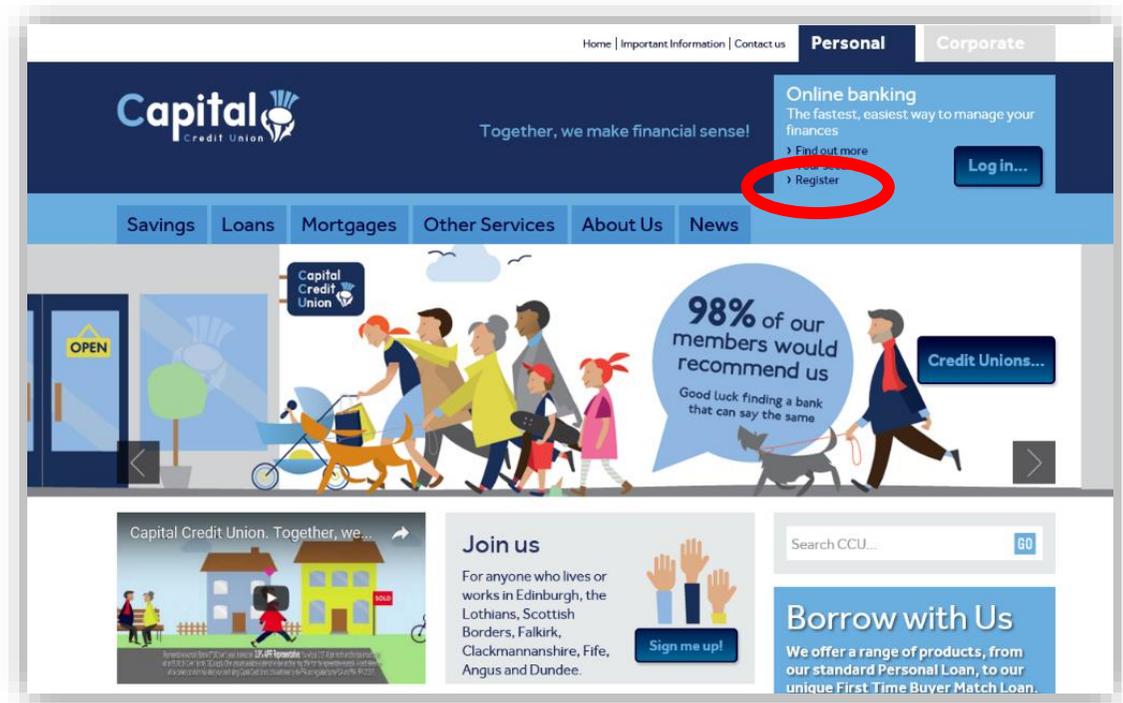


# Getting started with online banking...

## STEP 1

- Open up our website at [www.capitalcreditunion.com](http://www.capitalcreditunion.com)
- Click on the word '**Register**' in the top right hand corner (circled red)



## STEP 2

- You are now at our Registering for Online Banking page.
- Click on the blue panel marked ‘**Register for online banking**’ at the bottom of the page (circled red):

Home | Important information | Contact us | **Personal** | Corporate

**Capital** Credit Union Together, we make financial sense!

Online banking  
The fastest, easiest way to manage your finances  
Find out more  
Your security  
Register **Login...**

Savings | Loans | Mortgages | Other Services | About Us | News

You are here: Home > Other Services > Online Banking

### Register for online banking

Registering for our online banking is easy.

**Step 1:**  
Click on the [online banking registration form](#) and complete your details.

**Step 2:**  
Once your details have been checked, you will be emailed a temporary password.

**Step 3:**  
To finalise your registration, click on the [online banking login screen](#), and use the temporary login. You will also be asked to enter your nine-digit Capital Credit Union membership and your mother's maiden name.

Once you have read and accepted the terms and conditions, you will create your own login password.

For security, the login password must:

- be at least six characters long
- contain at least one letter
- contain one number
- contain one special character (for example @, £, \* or !)

An example of an acceptable password would be Capital@1.  
Remember, your login password is case sensitive.

As an extra security measure, you will also be asked to create a transaction password, which you will need each time you make a transaction online. Your transaction password should be a minimum of six characters in length, and again, this password is case sensitive.

Once you have set your login and transaction passwords you will have full access to our online banking facilities.

**Useful downloads**

Download a guide to the registration process (675 KB, pdf)

**Register for online banking**  
Click here to register for our online banking service.

Search CCU... **GO**

**Can you help?**  
Find out about the different ways you can help your credit union

**In this section**

**Select Partner Employers**  
The simplest solutions are the best.

**Online Banking**  
Manage your accounts online, where and when it suits you.

**Prepaid Debit Cards**  
Find out more about Engage

**Lottery**  
Join our member's lottery and win up to £3,000!

**Keep up to date with Capital Credit Union by signing up for our e-newsletters**

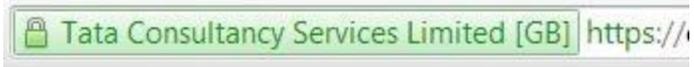
Your name

Your email

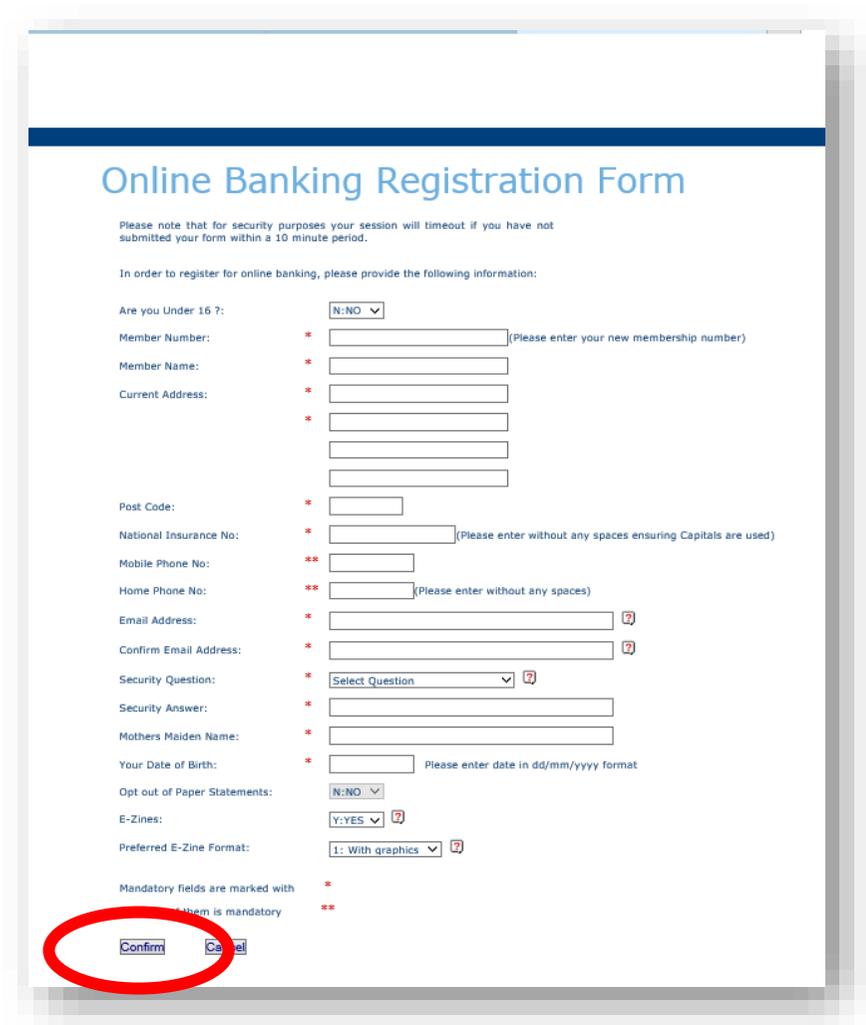
Are you already a member?  **GO**

### **STEP 3**

- A new page displaying an application form will appear.
- Check that: ○ the address panel at the top has turned green, the address now starts 'https://' a little padlock has appeared before the words 'Tata Consultancy Services.'



- Fill in your details, including your 9-digit Capital Credit Union membership number.
- Click **Confirm** (circled red)
- You will then see a confirmation page.
- Once your details have been verified you will receive an email from Capital Credit Union, containing a temporary password. Please note, this process may take up to 48 hours.



**Online Banking Registration Form**

Please note that for security purposes your session will timeout if you have not submitted your form within a 10 minute period.

In order to register for online banking, please provide the following information:

Are you Under 16 ? :

Member Number: \*  (Please enter your new membership number)

Member Name: \*

Current Address: \*   
\*   
\*

Post Code: \*

National Insurance No: \*  (Please enter without any spaces ensuring Capitals are used)

Mobile Phone No: \*\*

Home Phone No: \*\*  (Please enter without any spaces)

Email Address: \*  ?

Confirm Email Address: \*  ?

Security Question: \*  ?

Security Answer: \*

Mothers Maiden Name: \*

Your Date of Birth: \*  Please enter date in dd/mm/yyyy format

Opt out of Paper Statements:

E-Zines:  ?

Preferred E-Zine Format:  ?

Mandatory fields are marked with \*  
\*\* is mandatory

## **STEP 4**

- When you have received your temporary password, by email, visit the Capital Credit Union website at [www.capitalcreditunion.com](http://www.capitalcreditunion.com)
- Click on the Online banking '**Log in...**' button at the top right corner of the website.



## **STEP 5**

- A new page displaying an application form will appear.
- Check that the address panel at the top has turned green, and a little padlock has appeared before the words 'Tata Consultancy Services Limited.' This is the company which runs our banking software, 'BANCS'
- Click on the words '**Click to login**' at the bottom of the page (circled red)

Tata Consultancy Services Limited | MSN UK | Latest news, Hotmail... | Register for online banking | Bancs Connect | Bancs Connect

## Internet Banking Security Warning

Capital Credit Union advises clients to ignore bogus emails that have links to a "ghost" internet banking website or that request confidential information such as your Member Number and Access Password.

Of recent times, there have been constant unauthorised attempts to breach the security of financial institutions. This activity has taken the form of bogus emails sent to customers containing a link to a "ghost" website located overseas. The "ghost" website is designed to capture valid internet banking Member Numbers and Passwords, which are then used to fraudulently transfer funds from their accounts.

While Capital Credit Union has not been the target of such criminal activity, we are alerting our clients to the possibility of such scams. Capital Credit Union will NEVER ask you, via email, or telephone, or any other way to divulge your internet banking Access Password. Your internet banking Access Password is like a PIN for an ATM card - it controls access to your account(s) and should never be revealed to anyone.

Clients can check that they are linked to internet banking by:

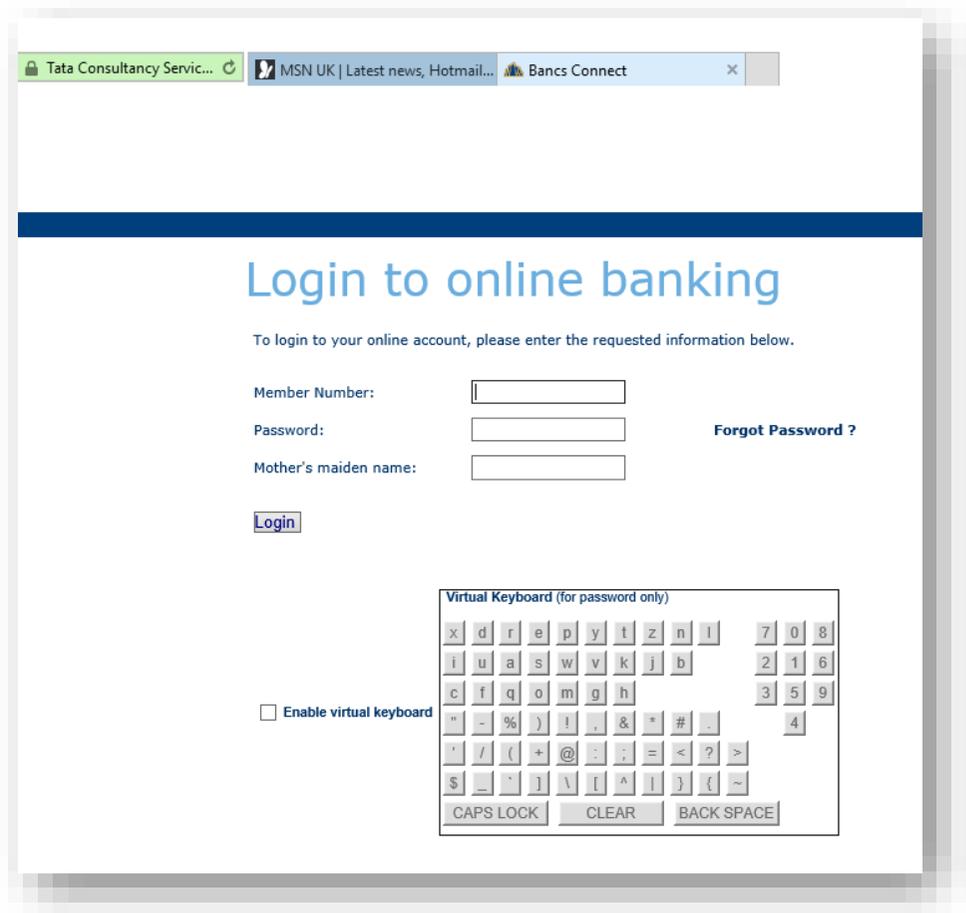
- Observing the locked padlock symbol located in the bottom right corner of their browser.
- Clicking on the locked padlock symbol to check the certificate.

If you have any questions in relation to this matter, please call our Member Services on 0131 225 9901.

[Click to Login](#)

## STEP 6

- If you are logging into online banking for the very first time, remember you will need to enter: your **membership number**, your **temporary password** (that you will have received via email), your **Mother's maiden name**



The screenshot shows a web browser window with three tabs: 'Tata Consultancy Servic...', 'MSN UK | Latest news, Hotmail...', and 'Bancs Connect'. The main content area is titled 'Login to online banking' in blue text. Below the title, a message reads: 'To login to your online account, please enter the requested information below.' There are three input fields: 'Member Number:', 'Password:', and 'Mother's maiden name:'. A 'Forgot Password?' link is located to the right of the password field. A 'Login' button is positioned below the input fields. At the bottom right, a 'Virtual Keyboard (for password only)' is displayed, featuring a grid of keys for letters, numbers, and symbols, along with 'CAPS LOCK', 'CLEAR', and 'BACK SPACE' buttons. A checkbox labeled 'Enable virtual keyboard' is located to the left of the keyboard.

Member Number:

Password:  [Forgot Password ?](#)

Mother's maiden name:

[Login](#)

Enable virtual keyboard

Virtual Keyboard (for password only)

x	d	r	e	p	y	t	z	n	l	7	0	8
i	u	a	s	w	v	k	j	b		2	1	6
c	f	q	o	m	g	h				3	5	9
"	-	%	)	!	.	&	*	#	.			4
'	/	(	+	@	:	;	=	<	?	>		
\$	_	`	]	\	[	^		}	{	~		
CAPS LOCK			CLEAR				BACK SPACE					

## **STEP 7**

- You will then be asked to create your own **Password**, as well as a **Transaction Password**.
  - The **Password** you create must have one letter, one number, one special character from the keyboard and a minimum of six characters in length. For example, Scotland@1 would be acceptable.
  - The **Transaction Password** is a password you will use once logged in to make any requests.
  - If you have already logged in for the first time, you will already have created your password. Please use this password from now on.
- If at any time you forget your password please click 'Forgot Password', answer a few questions and your password can be re-set and sent to your e-mail.
  - If you need any help when using your online account simply click the  icon on the top right-hand side of the page.