

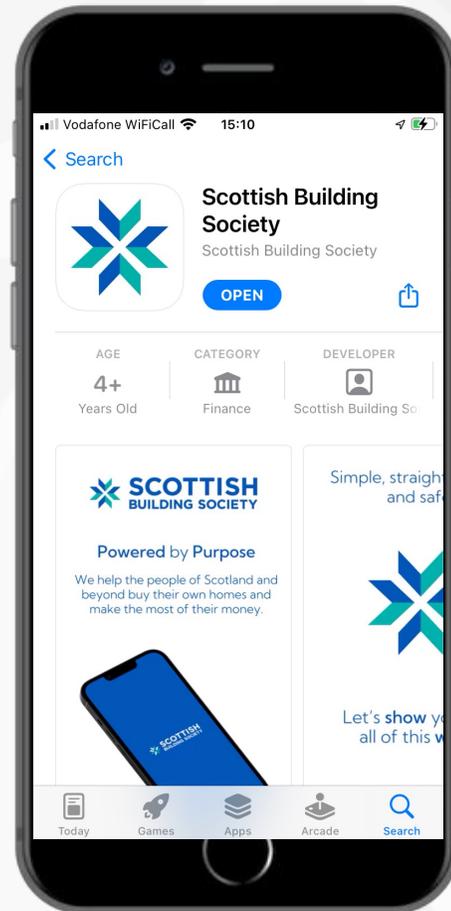
# Scottish Building Society secure messaging app

Our app is like WhatsApp or a messaging service but in a bank-standard secure app.

It's free to download and allows you to message us as well as do your ID check, upload and send files, and sign documents all from your mobile device.

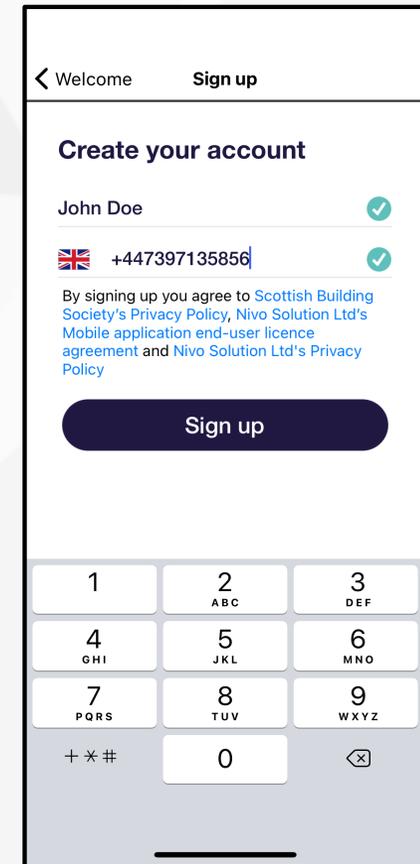
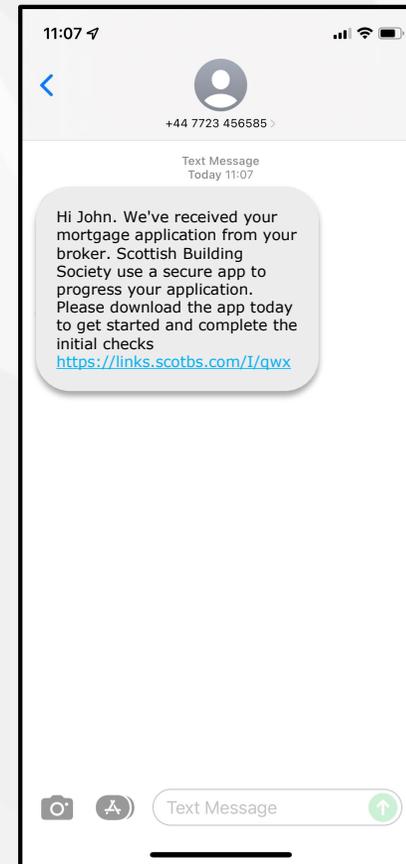


Our app is powered by Nivo who have thousands of 5-star reviews from other users, just like you! It's the fast, easy, and secure way to speak with us throughout your mortgage journey.



# Setting up – we'll send you an SMS invite

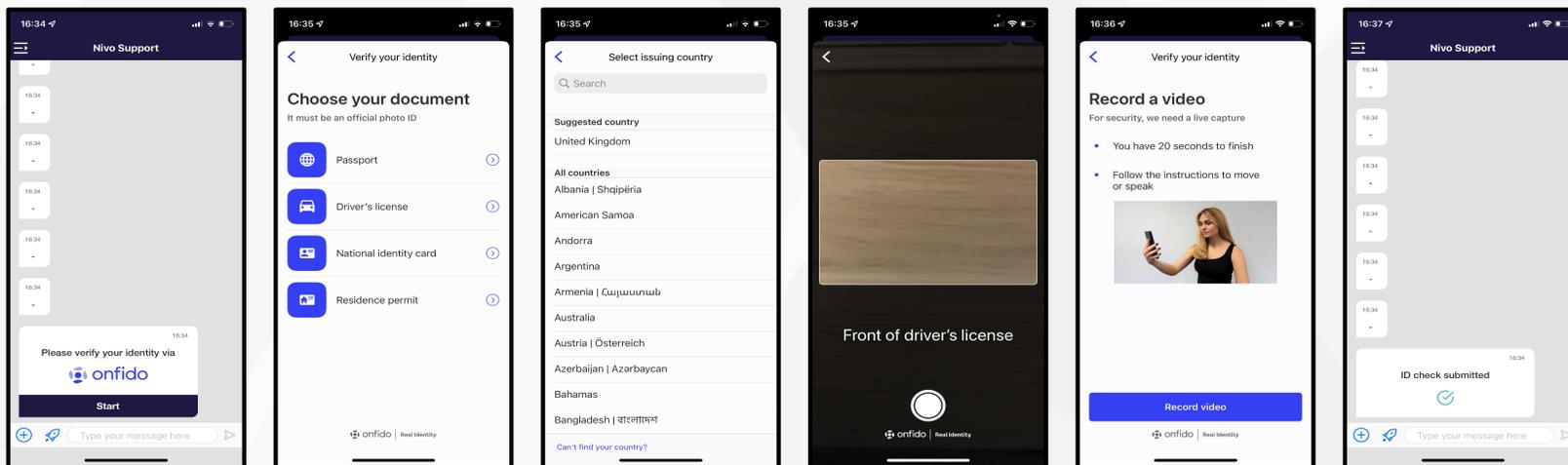
1. Your SMS invite will have a link to the app store. Tap on the link.
2. You will be directed straight to the Scottish Building Society app in the Apple Store or Google Play store.
3. Tap to download the app.
4. Once downloaded, open the app and on the welcome screen, tap the "Get Started" button.
5. Enter your full legal name and mobile phone number. Please note: The name and phone number you enter will be used to create your "Identity", so it is very important that this information is correct.
6. Read the Mobile Application End-User License Agreement (EULA) and Privacy Policy.
7. Once you have read the EULA and Privacy Policy, tap the "Sign Up" button. (By signing up you agree to the EULA and Privacy Policy. If you have any questions, please email [support@nivohub.zendesk.com](mailto:support@nivohub.zendesk.com))
8. On the next screen, you will need to input the SMS code that is sent to the mobile number you provided on the Get Started page. Once you have entered the SMS code, tap the "Continue" button.
9. You will now be asked to create a 5-digit pin number. This pin number is the passcode you will use every time you open the app so it's important you can remember it. Choose something secure but memorable. Do not tell anyone else your pin number.
10. Once you've created your pin, you're ready to start using the app. Make sure you click "Allow" to enable notifications and the app will let you know when we've sent you a message.



# Completing your ID check

As we'll be using the app to send you important information and documents about your mortgage application, we need to make sure that we're keeping everything safe and secure. To do this, we'll run an identity check which you will complete in the app. We'll ask you to upload an ID document such as a passport or driving licence and to record a short video. These will then be verified and shared with us. To complete your ID check, follow the directions below:

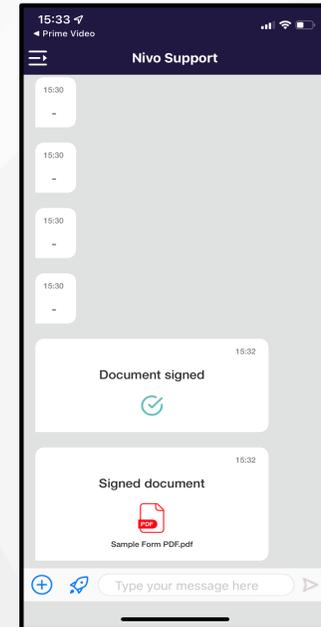
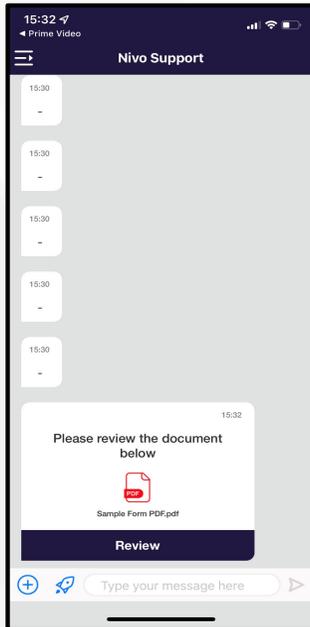
1. You will receive a message from us in app asking you to "Verify Your Identity via onfido". Tap the "Start" button.
2. Select the identity document you are going to provide and then the issuing country of the document.
3. Allow the app to have access to your camera and follow the instructions to take a picture of the document. You need to ensure you are in a well-lit room and be careful not to have any glare reflecting on the document. The app will let you know if the image quality is suitable.
4. Once you have completed your document upload, you will record a short video of yourself. Make sure you allow access to the microphone and video. Follow the instructions and once complete, you can submit your ID check.
5. You will be directed back to your app messages where you can see confirmation that your ID check was submitted. Once we have reviewed your identity check, you'll receive a notification in the app timeline.



# Signing documents

During your mortgage process, we may need you to sign some documents which you can do in the app. This means no printing and no need to post, scan or email anything back! E-signing a document in the app is easy, just follow the steps below to sign it:

1. We'll send you a message in the app with a document to sign. Tap the "Review" button.
1. Read each page of the document then when you're ready, tap "Sign."  
*Note: You must view each page of the document before the "Sign" button is selectable.*
2. Use your finger or a stylus to sign in the signature box on your device screen. Tap "Clear" if you want to clear the signature and try again. When you're happy with the signature, tap "Confirm" to finalise signing the document. The signed document will then complete and save in your message timeline. You can download the signed document onto your device or cloud storage so you'll always have a copy.



# That's it, you're ready to go

Now you've set up the app and know the basics. We'll keep you posted with updates during your mortgage application process and send you anything else you'll need along the way. If you do have any questions, we've provided some common FAQs below and you'll also find a Nivo Support option in the app.

**Q:** Is the app secure?

**A:** Yes, our app is powered by Nivo who provide secure messaging for banks and other financial services providers. The security and encryption we use is bank-standard and ensures that whatever you send in app remains secure. The app is ISO/IEC 27001 certified. You can find more information about Nivo's security and compliance [here](#).

**Q:** Why would I use the app instead of email?

**A:** Our app is more secure than email. Normal email is not encrypted and is not a secure method of communication. When you send or receive documents via the app, all of your data is encrypted as well as being protected by many layers of security and authentication. You also have the convenience of being able to manage your communication and documents on your mobile device.

**Q:** What can I do with the app?

**A:** You can send us messages, receive important updates and documents, fill out any forms we'll need, sign documents, and even accept your Mortgage Offer terms and conditions.

**Q:** What should I do if I have any issues with the app?

**A:** The first thing you should do is contact us to see if we can help you. If you have a technical issue with the app you can contact the Nivo Support Team on [support@nivohub.zendesk.com](mailto:support@nivohub.zendesk.com) or via the Nivo Support option in the app menu.

**Q:** How do I delete my app account?

**A:** We'll be using the app to send you important updates about your mortgage so we it's important not to delete it while you have an account with us.. If you cancel your mortgage application or no longer have a mortgage with us and want to exercise your right to erasure, you can send an email to [support@nivohub.zendesk.com](mailto:support@nivohub.zendesk.com) with the mobile phone number your account is registered with asking us to remove all information. Your request will then be processed in line with our GDPR right to erasure procedure.

**Q.** Can I give feedback about the app?

**A.** It's always important that we get your feedback about the app so if you've had a great experience then please give us 5 stars on the app store and let us know what you think. If there's anything you're not happy with, please let us know so we can fix it!

