

Your guide to the Barclays Mobile Banking app

Operating system: iPhone



Contents

Welcome to the Barclays Mobile Banking app	3	Registering with a PINsentry	10
Barclays Online and Mobile Banking Guarantee	4	Logging In and Logging Out	14
How to download and register the app	5	The home screen	15
Setting your passcode	6	Moving money between your accounts	16
Choosing how to register	7	Making a payment	18
Registering with a verification code	8		

Welcome to the Barclays Mobile Banking app

The Barclays Mobile Banking app lets you take control of your personal sterling wealth accounts. This guide helps you set up, register and use the Barclays Mobile Banking app on an iPhone.

You may wish to have your phone handy whilst reading this guide to help you get the most out of banking on the go.

Once you have registered, you can do your everyday banking quickly, securely and conveniently, including:

- View your Barclays sterling balances in one place,
- Move money between your accounts
- Make sterling payments to UK-based recipients or companies on your saved payee list.

Which accounts can I view on the Barclays Mobile Banking App?

Once you've registered your current account, your Wealth and Retail personal accounts (including your Barclaycard personal accounts) that you view on Wealth Online Banking will be added to the Barclays Mobile Banking app. If any of your accounts are missing then please contact the helpdesk.

By pressing the "Direct Call"* button in the app, you can choose from the following options:

1. Talk to the Banking Office about your day to day Banking; or
2. Talk to the Mobile Banking helpdesk for assistance with the app.

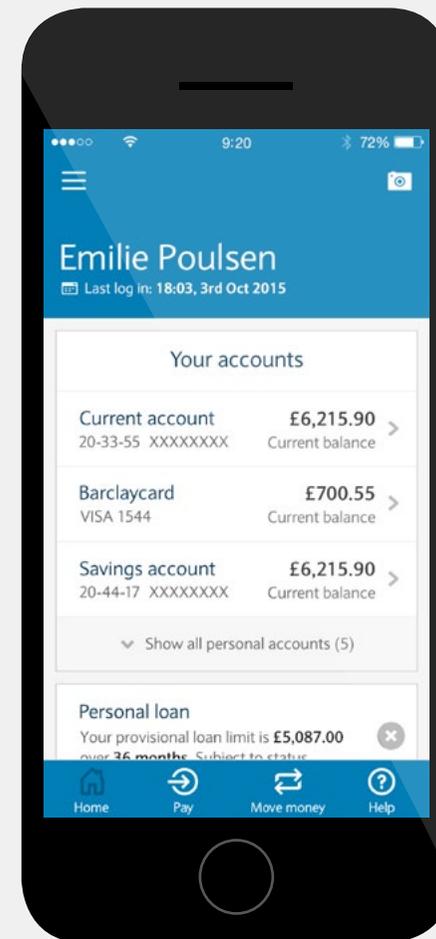
If you have groups of related accounts that are kept separate online you will need to set up Barclays Mobile Banking on another device for each group. For example, if you have business accounts you will need to set up a separate Barclays Mobile Banking app to view these accounts.

Note that you will be unable to see any Wealth Investment Portfolios on Barclays Mobile Banking.

Terms, conditions and restrictions apply. You must have a Sterling current account with Barclays Bank PLC and be aged 16 or over to use Barclays Mobile Banking.

Barclays Mobile Banking is accessible in most countries provided a 3G and/or WiFi connection is available. Some countries do not allow encrypted data to be sent over a public phone network and your mobile operator may apply restrictions when using your phone abroad. You should be aware of the data roaming costs applicable to your plan, and the security of any public WiFi network, before accessing the Barclays Mobile Banking app abroad.

* Calls to the Banking Office and the Mobile Banking Helpdesk are charged at the local rate when dialled from the UK, and will be included in any prepaid minutes in your mobile phone price plan.



Checking your balances with the Barclays Mobile Banking app.

Barclays Online and Mobile Banking Guarantee

When you use our Online Banking or Mobile Banking services, you are automatically protected by our Online and Mobile Banking Guarantee.

Our promise to you

In the unlikely event that a fraudster takes money from your account using our Online or Mobile Banking services, we will put your account back as if the fraud had not happened – that means we will pay back the money, refund any charges and interest you have paid, and pay any interest you have missed out on.

When we will not refund you

If we have reasonable grounds to think you're not entitled to a refund, we may need to look into your claim first before we can refund you. In cases when we won't refund you and have reason to believe you have acted fraudulently, we may involve the police.

If you have either deliberately, or with gross negligence failed to:

- keep your card, PIN, password, PINsentry or mobile PINsentry generated codes, device or equivalent secure, or
- tell us as soon as possible that you have lost your card or mobile (especially if you think someone else might be able to find or use it)

we won't refund any payment made before you told us your card or security details have been lost or compromised.

Mobile banking security

Your mobile security is our priority. One secure log-in protects your accounts – and Barclays Mobile Banking and Barclays Pingit automatically log you out when you navigate away from the app, or if you haven't used it for three minutes.

For more information, including steps you can take yourself to make using our services secure, please visit our online and mobile banking security page:

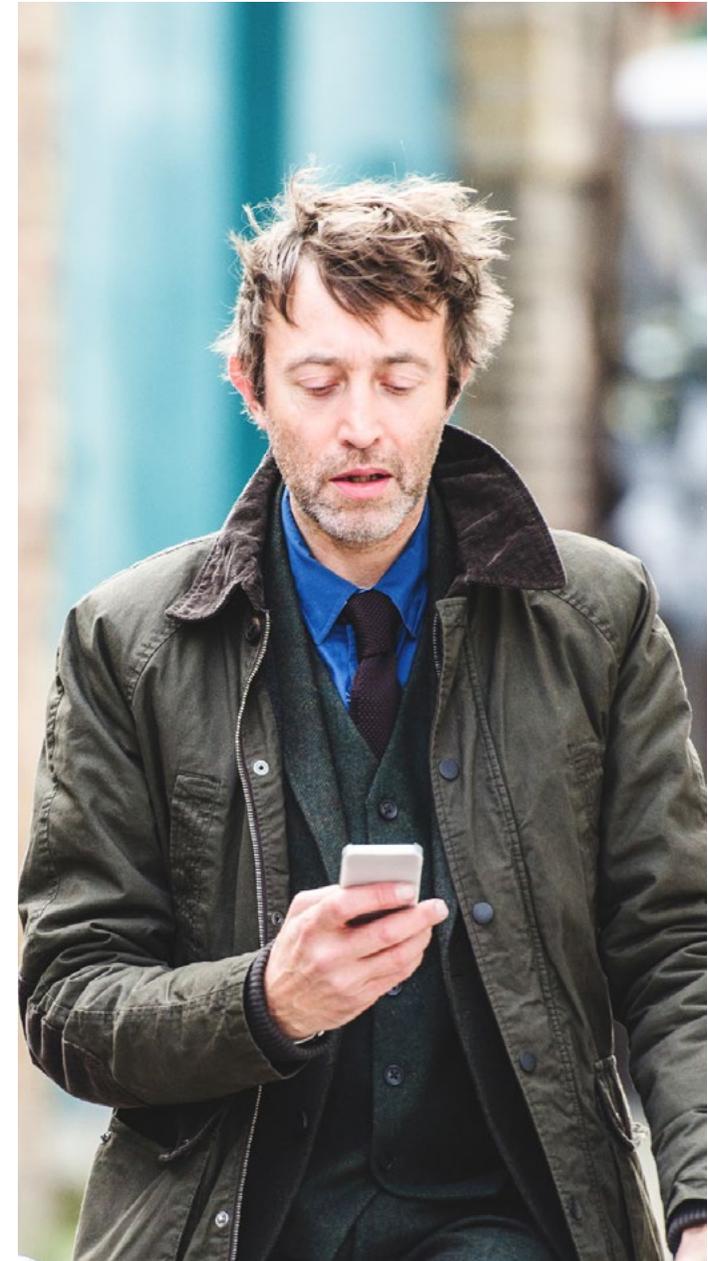
www.barclays.co.uk/security

What should you do if you fall victim to fraud?

Contact us immediately on **0345 600 2323** if you think your Barclays accounts have been compromised.

If you have received a suspicious email that claims to be from Barclays, please forward it to:

internetsecurity@barclays.co.uk and then delete the email immediately.



How to download the app and register

Before you get started you will need to download the Barclays Mobile Banking app to your smartphone with a UK prefix number (+44). You can do this in one of two ways:

- You can search “**Barclays Mobile Banking**” in the App Store. Only download the app from your official App Store.
- If you are in the UK text “**Mobile**” to **62555** and we will send you a text message with a link to the app. You will not be charged for using this option.

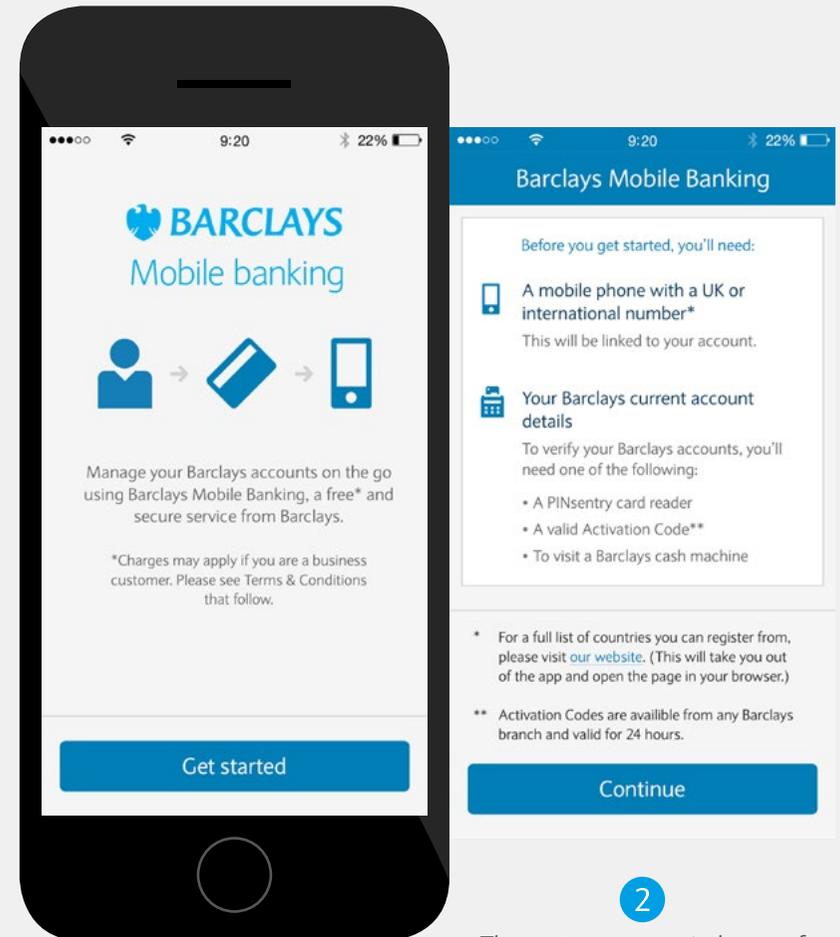
Once you have downloaded the **Barclays Mobile Banking** app, you are ready to start registering.

You can register with:

- A verification code from a UK branch or the Banking Office and your debit card.
- A Barclays PINsentry device and debit card
- A debit card at a UK Barclays Cash Machine

These options are explained in greater detail overleaf.

When you are ready, open the app and follow the steps below



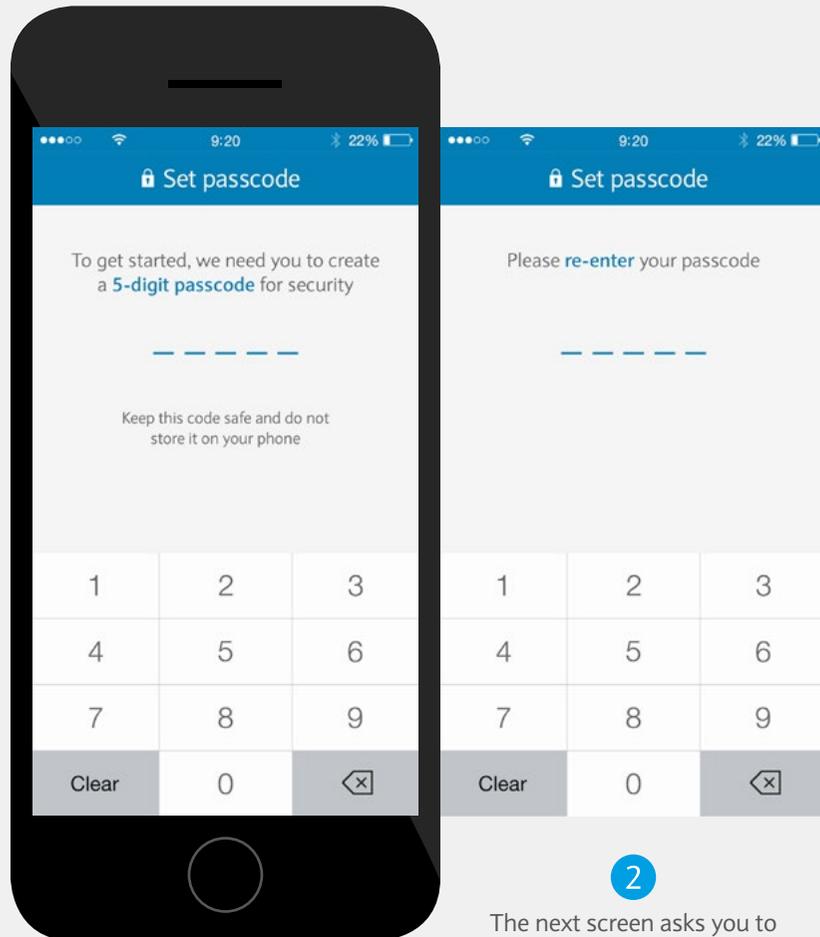
1
Tap **Get Started**.

2
The next screen reminds you of the things you need in order to register.

Tap **Continue** and turn to the next page of this guide to register.

Setting your passcode

To keep your details secure you need to choose a five-digit passcode. You will need to enter your passcode every time you use the Barclays Mobile Banking app.



1

Use your phone's keypad to enter a five-digit passcode.

2

The next screen asks you to confirm the number you have chosen by entering the passcode again.

Tip:

Your passcode needs to be something you find memorable. It is important you do not tell anyone else what it is.

Some combinations of numbers (such as 12345) are not a good idea, as they are easy to guess

If your initial choice of passcode is not strong enough, you must select a different number before you can carry on.

Choosing how to register

The quickest option to register for the app is to use a verification code provided by the Banking Office. You can also use a PINsentry device if you have one.

What is PINsentry?

If you have Personal Banking accounts with Barclays you may have received a PINsentry device to protect your Online Banking transactions. It is used to authenticate your identity by generating a one-off eight-digit code so that you can make use of all our services.

We will never ask for PINsentry codes when we contact you - remember never to divulge your PINsentry codes to a caller or in response to an email or text.



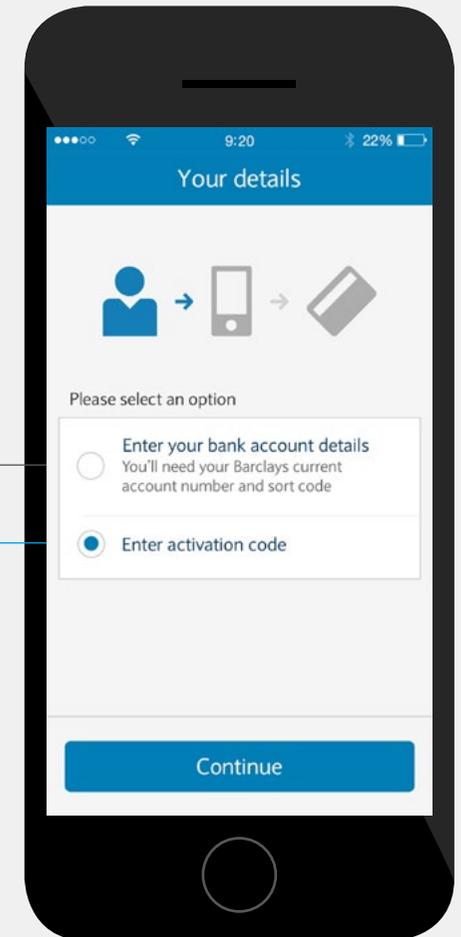
If you have PINsentry and would like to use it to register, you will need to go through a few additional steps. Tap [Enter your bank account details](#) then [Continue](#) and turn to the **Registering with PINsentry** section of this guide.

1

1

Tap [Enter Activation Code](#), then [Continue](#).

Turn to the next page in the guide to continue your registration.



Registering with an activation code: STEP 1

Once you reach the Verify Your Details screen, call the Banking Office* on **+44 (0)207 574 3001** to obtain a Barclays Mobile Banking app activation code.

Tip:

Your activation code can only be used once to register you for the Barclays Mobile Banking app. It is valid for 24 hours and if you do not use it within that time, you will need to request another one.

* When you call the Banking Office you are identified using your membership details or voice biometrics.

3

Carefully read through the details on the next screen. If you need to amend your mobile phone number, tap the arrow in the top left corner to return to the previous screen.

Verify your details

For your security, we may need to confirm your personal information.

Validate account details 1
Enter your 8 digit Barclays Mobile Banking Activation code to validate your details. This code is only valid for 24 hours

Activation code

Link your mobile 1
Please ensure you use the same mobile number you used when getting your Activation Code

Mobile no. Enter number

Confirm Enter number

Review details

Please confirm that the details below are correct

Mobile no. 07850 000 000

Name Joseph Smith

Sort code 00-00-00

Account no. 12345678

Click here to view our full Terms & Conditions

Tick this box to accept the Terms & Conditions and proceed

Submit details

1

Enter your eight-digit activation code.

2

Enter the mobile phone number you used to obtain your activation code, then confirm it before pressing **Continue** to move on.

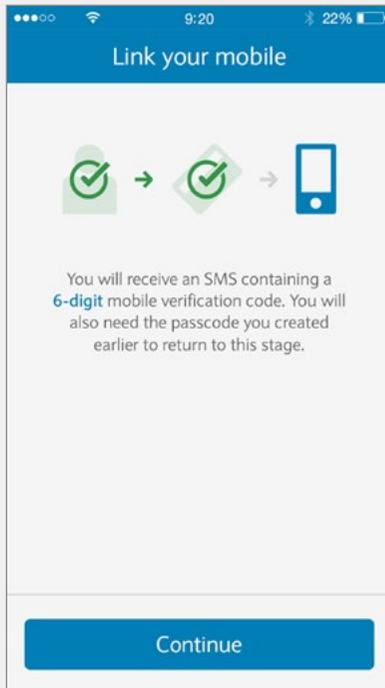
Carefully read through the terms and conditions and only tap **Submit** when you are ready to do so.

Registering with an activation code: STEP 2

The final step is to link your mobile phone to the app. You will now receive a text message containing a six-digit code.

1

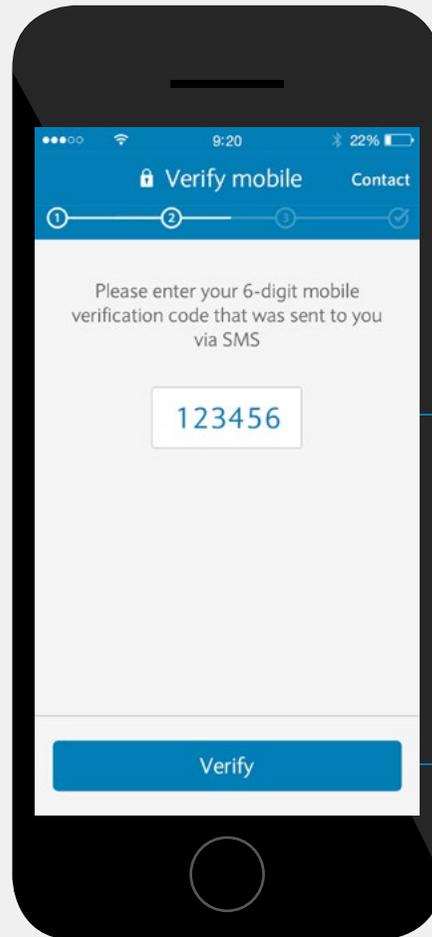
Leave the Barclays Mobile Banking app and go to your text messages. The message sender shows as **Barclays**. Make a note of the six-digit code.



2

Log into the Barclays Mobile Banking app.

You will need to use the five-digit passcode you created earlier. Tap **Continue** on the **Link Your Mobile** screen.

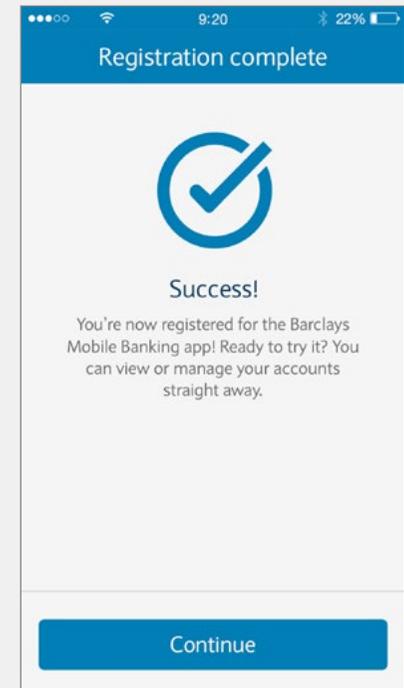


3

Enter the six-digit code we sent you via text message.

4

When you have entered the code, tap **Verify** to continue.



5

This screen confirms you have finished. Tap **Continue** to begin using the app and turn to the **My Accounts** section of the Guide.

Registering with a PINsentry: STEP 1

Use this section if you want to register using a PINsentry device. You will need to enter your mobile phone number, account details and name. You will only need to enter this information once.

Register for the app using a sterling, UK-based current account. If you have more than one account of this type, choose one to register with; your other accounts will be visible in the app after you have finished registration.

Tip 1:

See the “Welcome to the Barclays Mobile Banking app” page for details about which accounts will not show up after registration.

Tip 2:

Your sort code and account number can be found on the bottom line of your debit card. They are also on your statement.

1 Enter your mobile phone number.
Enter your number again to confirm it.

2 Enter your sort code and account number.

3 When you have entered your number, swipe upwards on your screen to see the next set of boxes, then enter your full name.

4 Read the terms and conditions carefully. If you are happy to accept them and proceed to the next step, tap the box then tap **Submit Details**.

Registering with a PINsentry: STEP 2 Linking your mobile phone to the app

You need to link your phone to your accounts. You will receive a text message containing a six-digit code.

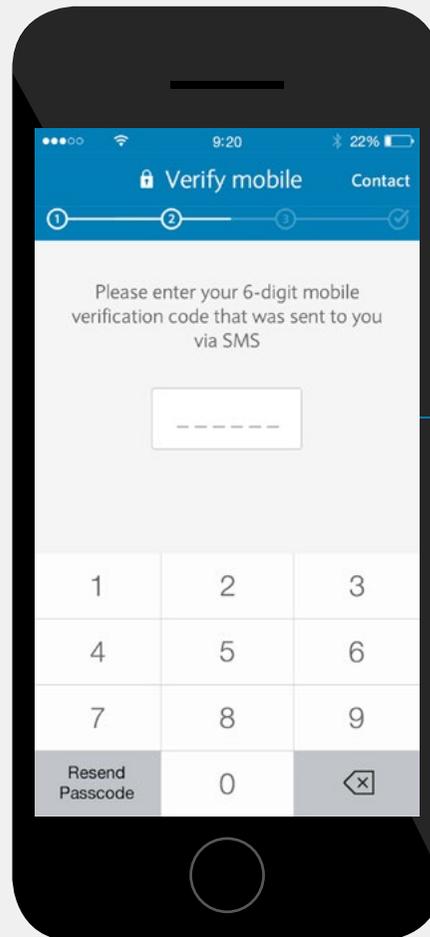
1

Leave the Barclays Mobile Banking app and go to your text messages. The message sender will be shown as **Barclays**. Make a note of the six-digit code.



2

Log back into the Barclays Mobile Banking app. You will need to use the five-digit passcode created earlier. Tap **Continue** to move to the next screen.



3

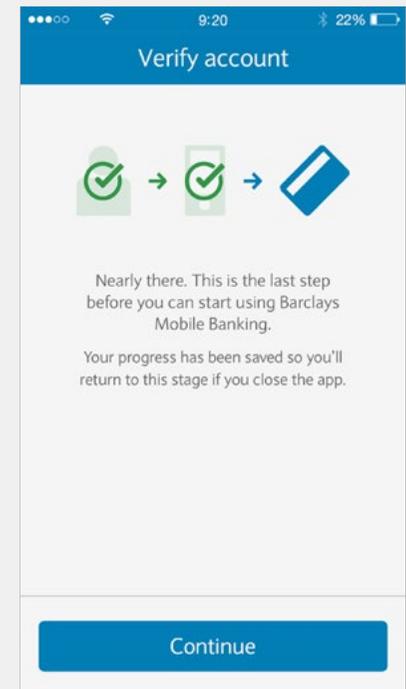
Use your phone's keypad to enter the six-digit code we sent to you via text message.

4

When you have entered the code, tap **Verify** to continue.

5

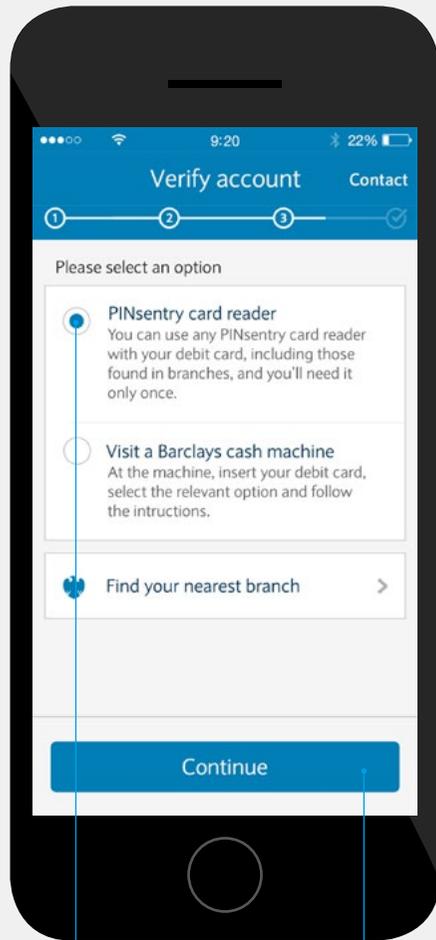
When you tap **Verify** you will see this screen, tap **Continue** to move on.



Registering with a PINsentry: STEP 3

Verifying your account

On this screen you can select to continue using a PINsentry device. You can get a verification code from a cash machine, however for ease, we recommend that our Private Banking Clients register with either a verification code or PINsentry.



1

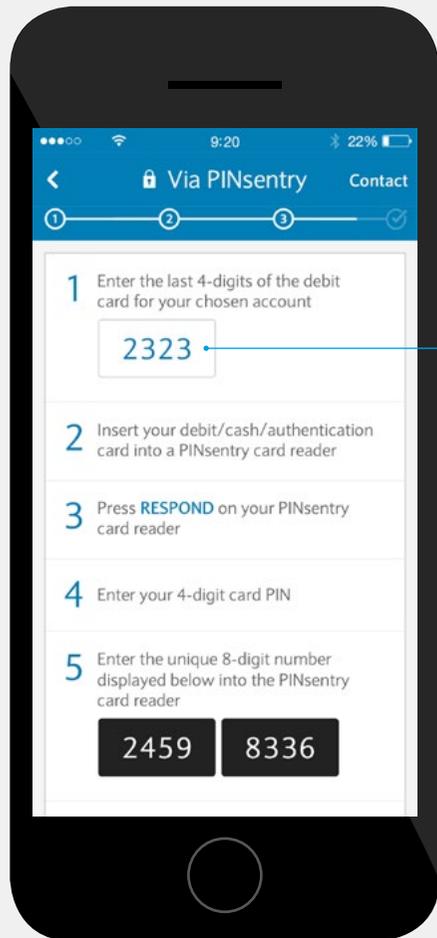
Tap on the circle next to **PINsentry card reader**.

2

Tap **Continue**.

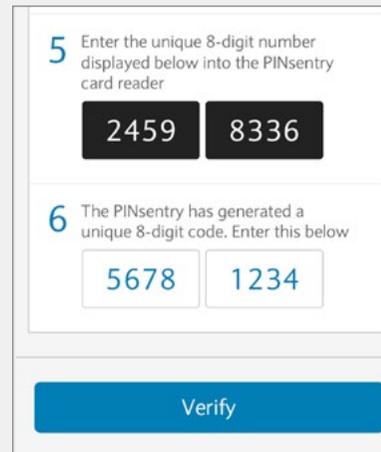
Registering with a PINsentry: STEP 4 PINsentry verification

In this step you will use your PINsentry and debit card to generate a verification code.

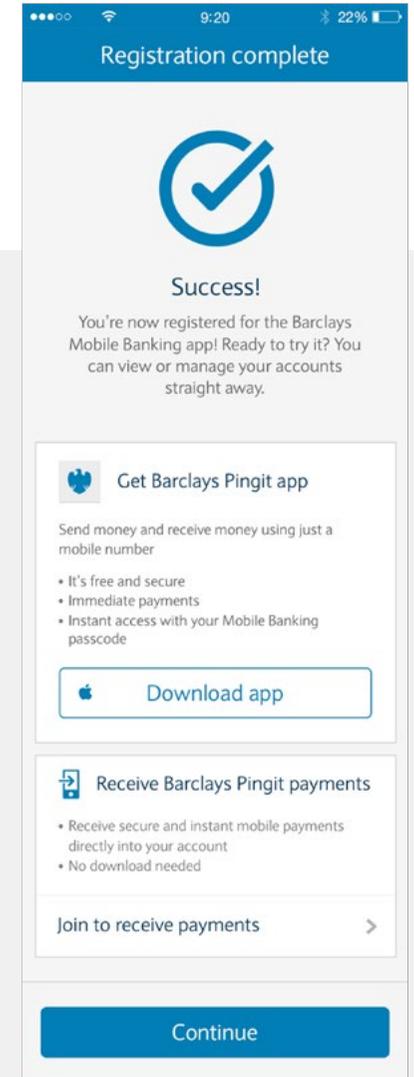


1 Enter the last four-digits of the long number on the front of your Barclays debit card.

2 Insert your debit card into your PINsentry device.
Tap the **Respond** button.
Enter your PIN: It is the normal four-digit PIN you use in the cash machine or at the shops.
Next, enter the eight-digit number displayed in the app into your PINsentry.



3 Swipe upwards on your phone to reveal the next boxes. Enter the eight-digit code displayed on your PINsentry. Tap **Verify** to continue



4 This screen tells you that you have finished.
Tap **Continue** to start using the Barclays Mobile Banking app, and turn to the Home page section of the guide.

Logging in and logging out

You will need your five-digit passcode each time you log in to the Barclays Mobile Banking app. When you have finished using the app and close it, you are automatically logged out.

1 Enter your five-digit passcode here.

2 If you forget your five-digit passcode, you will need to register for the Barclays Mobile Banking app again.
Tap the [Forgot Passcode](#) button.

3 Pressing the [Contact](#) button will call the Banking Office.
An advisor will ask you some security questions and then help with your enquiry.

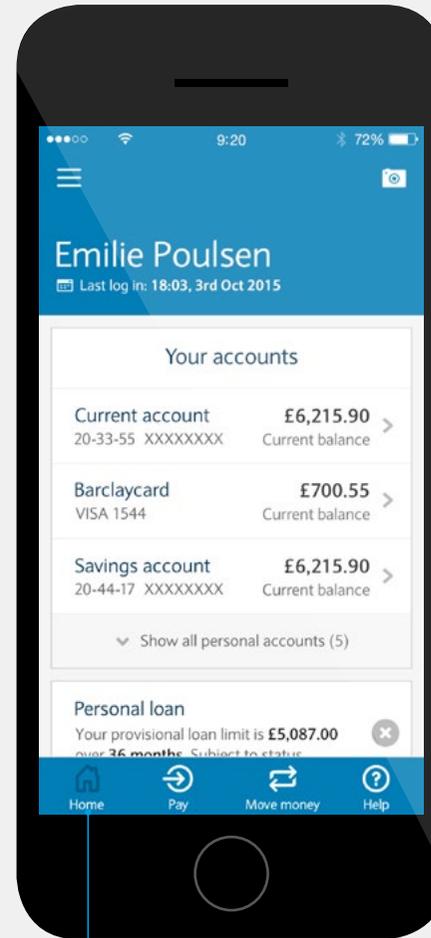
4 If you make a mistake, tap the [Go Back](#) button to try again.

Tap [Reset](#) then turn to the **Choosing How to register** section of this guide to re-register.

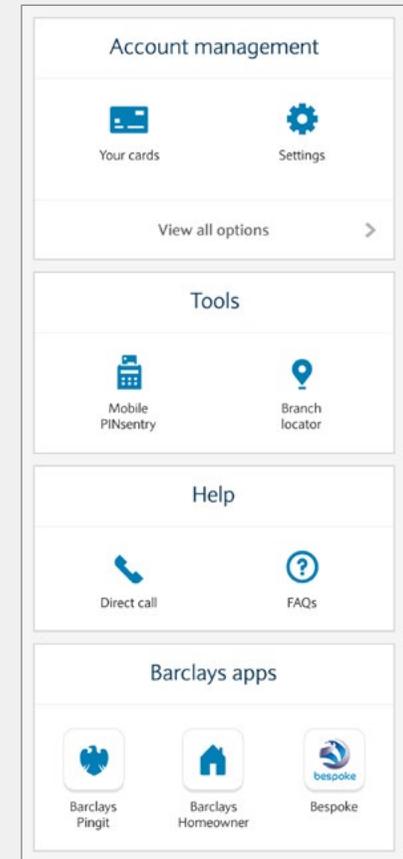
The home screen

Every time you log in to the Barclays Mobile Banking app, this screen displays your balances. When you scroll down you will see a range of tools to help you manage your finances.

1 Tap on any of your accounts to see more detail.



2 Tap the **Home** button at any time to return to this screen.



3 **Account Management** lets you manage your current account cards, and select which accounts to display. You can tap **Direct Call*** to talk to us about your accounts, or the app. **Barclays apps** displays other apps you may find useful, such as our mobile payment app, Barclays Pingit.

* Calls to the Banking Office and the Mobile Banking Helpdesk are charged at the local rate when dialled from the UK, and will be included in any prepaid minutes in your mobile phone price plan..

Moving money between your own accounts: STEP 1

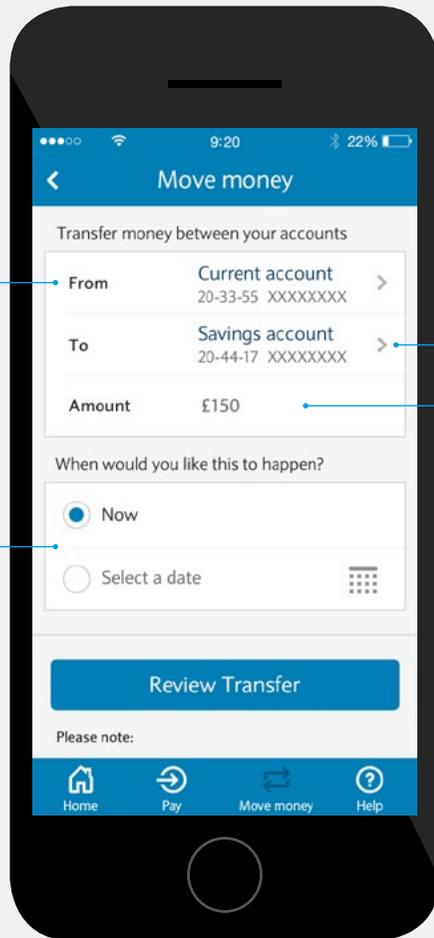
To begin, tap the [Move money](#) button at the bottom of any screen.



1 Tap the [From](#) box to see a list of your accounts, then tap the account you want to move money from.

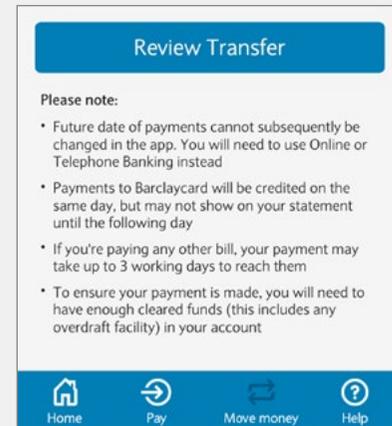
4 You can choose whether to move the money immediately ([Now](#)), or pick a specific date for the transfer.

If you would rather the money moved on another date, tap [Select a date](#) and choose your preferred option.



2 Tap the [To](#) box to see a list of your accounts, then tap the account you want to move the money to.

3 Tap the [Amount](#) box and enter the amount you would like to transfer.

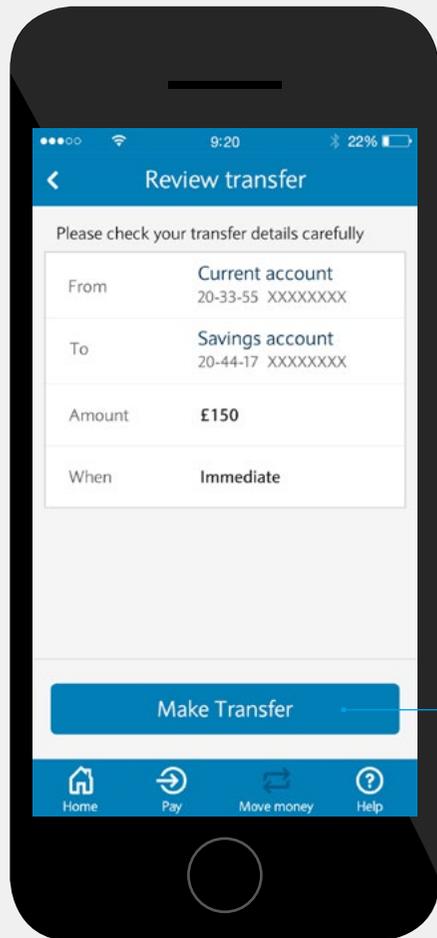


5 Read the important information carefully and make sure you are comfortable with it.

If you are happy to do so, press [Review Transfer](#). If you are moving money from an ISA, or making a future dated transfer, you will need to read through some additional information, before you move on to the next screen.

Moving money between your own accounts: STEP 2

Confirm the instructions you have entered and complete the transfer.



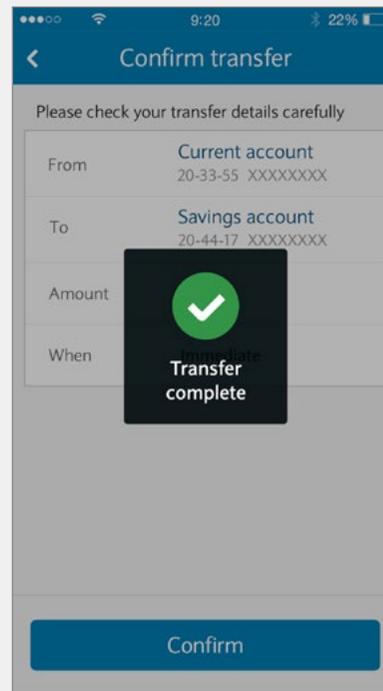
1

On the [Review Transfer](#) screen confirm that all of the details are correct.

If you need to change anything, press the arrow in the top left corner to go back to the previous screen.

2

When you are ready, tap [Make Transfer](#).

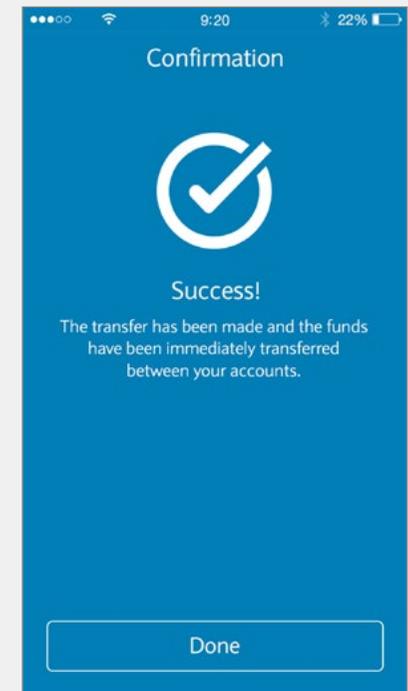


3

For an **immediate transfer** you will see the screen above, which lets you know the transfer is complete.

4

For a transfer with a **future date**, you will see confirmation of your transfer completion date.



5

You will be given the option to [Make Another Transfer](#).

If you would rather return to the Home screen, simply tap [Home](#).

Making a payment: STEP 1

You can use the Barclays Mobile Banking app to pay a UK-based bill or a person you have previously paid through Online Banking. To pay someone new, you will need to set up the payment either through Online Banking, a branch, or over the phone. To begin, tap the [Pay](#) button at the bottom of any screen.



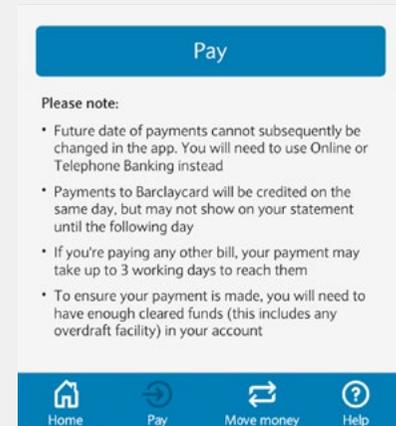
1 Tap **From** to choose where to send money from.

4 You can choose whether to send the money immediately (**Now**) or on a specific date.

If you would rather the money is moved on another date, tap [Select a date](#) and choose your preferred option.

2 Tap **To** and choose from the list.

3 Tap the **Amount** box and enter the amount you would like to pay.

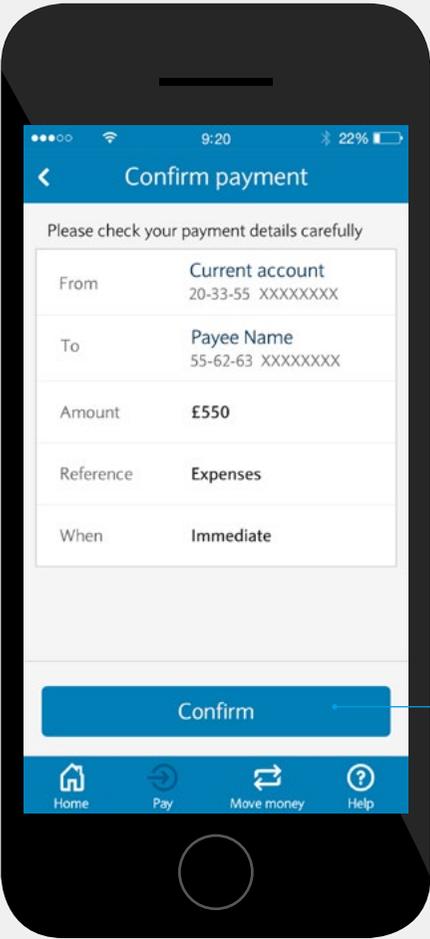


5 Scroll down to read the important information and make sure you are comfortable with it.

Only tap [Pay](#) when you are happy and ready to do so.

Making a payment: STEP 2

Check that you are happy with the details and, if so, confirm the payment.



1

On the [Confirmation](#) screen confirm that all of the details are correct.

If you need to make any changes, press in the top left corner to return to the previous screen.

2

When you are ready, tap [Confirm](#).



3

After you select [Confirm](#) this screen tells you that your payment is complete. Select [Done](#) to finish.

Remember, if your phone is lost or stolen, contact us straight away on +44 (0) 333 200 1014 so that we can disable the Barclays Mobile Banking app on your phone.