

## TOUCH ID - FREQUENTLY ASKED QUESTIONS

- **How does Touch ID work?**

Touch ID uses the biometric authentication technology developed by Apple to provide customers who have registered their fingerprint on their iPhone with a quick and secure method of accessing Lloyds Bank, Halifax or Bank of Scotland Mobile Banking. Once customers who have registered their fingerprint on their iPhone and have the updated app they can log into Mobile Banking as usual using their Memorable Information (MI) and they will then have the option to turn on Touch ID for future logins. If they select Touch ID they will be able to log on to the mobile banking app using their fingerprint.
- **Is Touch ID safe for logging onto Internet Banking?**

Touch ID provides a very high level of security and is as secure for use with our app as using your memorable information. We've integrated it into our app in a way that we can ensure we keep customers safe and secure, with security always at the forefront of our app design. So, the app will check whether any fingerprints have been added or removed from the device, and may occasionally prompt you for your memorable information for certain banking activities.
- **Can I use Touch ID if I haven't registered my fingerprint on my iPhone?**

No. Customers need to register their fingerprint on their iPhone before they can turn on Touch ID for Mobile Banking.
- **If I don't opt into Touch ID initially can I opt in at a later date?**

Yes. Customers who don't opt into Touch ID initially will see a Touch ID option displayed on their Mobile Banking Menu and can opt to use it whenever they wish.
- **Can I use Touch ID if I have someone else's fingerprint (eg my partner's) is registered on my phone?**

No. For security purposes we make it clear in our instructions in the app that customers should not turn on Touch ID for Mobile Banking if anyone else has a fingerprint registered on their device because they could log into their account.
- **What happens if the fingerprints on my device change?**

When you next log on you will be notified of any change to the fingerprints registered on your device since you last logged on with Touch ID. As an extra security step, you will be asked to enter Memorable Information before you can log on. This will protect you in case someone else had added their fingerprints to your device without your knowledge.
- **What happens if I lose my phone?**

If you lose your phone, please contact us on 44 1733 232 030 so we can de-register your device. Also, iCloud can help you work out where it is. Just sign in at iCloud.com or use the Find My iPhone app and locate your device. You can Lock Your Screen, Display a Message, Get Notified, Track Location or even Remote Erase the device.
- **Are my fingerprints stored in the app?**

No. The app does not store fingerprints. The fingerprint data is stored on the device.
- **Why has Lloyds Banking Group taken so long to introduce this feature when other banks already have this?**

With the launch of iOS 9.0, we could identify if a customer has changed (added/deleted) their fingerprint which was not possible in the earlier versions. This enabled us to build a further layer of protection on the app. If a change is detected, the MI needs to be entered, thereby ensuring that only the customer has

access to the app.

- **When is Touch ID for Android launching?**  
A similar biometric solution to Touch ID for Android phone users is also being developed and should be available during 2017.