



# LifeSavers Savings Platform Credit Union User Guide

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# Setting up a new school

1 The school will provide school and treasurer details to the credit union prior to this process.

2 Log in and select the “Credit Union settings” option.

3 Select the “Add new school” option (second button down).

4 Input the details for the school and treasurer.

5 Select “Create school”.

The screenshot shows the 'incuto Credit Union' dashboard. At the top, there is a 'Log out' button. Below the header, there are three main menu items: 'Credit Union settings' (with a gear icon), 'Cashier home' (with a stack of coins icon), and 'Transaction Downloads' (with a download icon). The 'Credit Union settings' option is highlighted with a red circle containing the number 2. To the right of each menu item is a secondary button: 'Establish settings for Savings Clubs', 'Record new transactions here', and 'Download transaction files here'. The LifeSavers logo is visible at the bottom left.

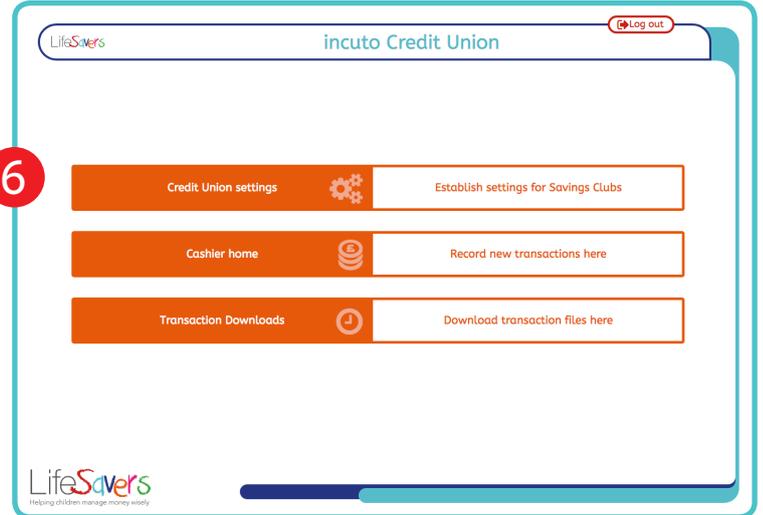
The screenshot shows the 'Credit Union settings' page for 'incuto Credit Union settings'. It features several toggle switches: 'Allow cash withdrawals for amounts of less than: £ 50.00' (Yes), 'Allow parental emails' (Yes), 'Allow parental text messages' (No), and 'Require verification of transactions over: £ 25.00' (Yes). There is a text input field for 'Custom registration text' containing the word 'Testing'. At the bottom, there are three buttons: 'Update credit union settings', 'Add new school' (highlighted with a red circle 3), and 'Assign school float'.

The screenshot shows the 'New school' form. It has two main sections: 'School' and 'School Treasurer'. The 'School' section includes fields for 'School Name\*' (with 'New School' entered), 'School Postcode\*' (with 'WX88 7YZ' entered), and 'School Treasurer'. The 'School Treasurer' section includes fields for 'Forename\*' (with 'Neville' entered), 'Surname\*' (with 'Knew' entered), 'Password\*', 'Mobile Number', 'Email Address\*' (with 'n.knew@newschool.co.uk' entered), and 'Member Number (if any)'. A 'Create school' button is at the bottom, highlighted with a red circle 5. The LifeSavers logo is at the bottom left.

**6** You will be returned to the Credit Union home page.

The school treasurer will then receive an email from the Credit Union with these details.

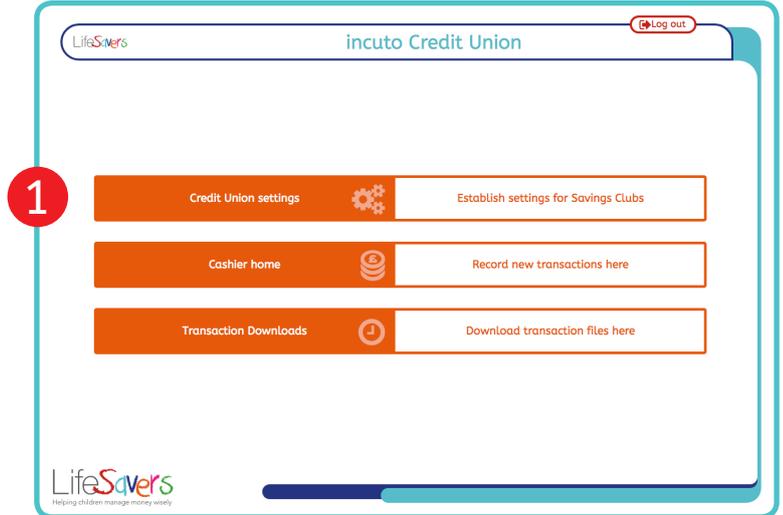
**6**



# Credit Union global settings

- 1 Click “Credit Union Settings”. Here you can edit the global system settings for all your LifeSavers schools.

**Note:** changes to these settings will affect all of your credit union’s LifeSavers schools.



- 2 There are various settings you can edit on this page:

## Allow cash withdrawals:

If you want to allow schools to complete withdrawals select “Yes”.

If you select “Yes” then a further input appears so you can set a maximum withdrawal value.

## Allow parental emails:

If “Yes” is selected parents will receive emails confirming transactions.

## Allow parental text messages:

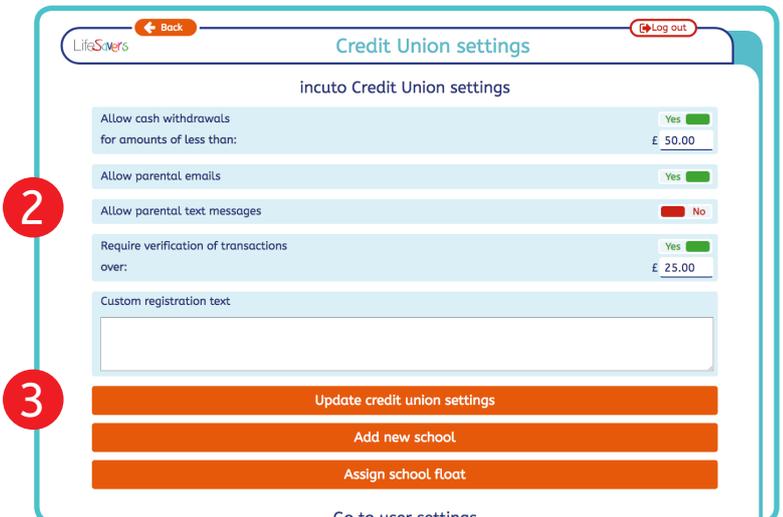
If “Yes” is selected parents will receive text messages confirming transactions.

## Require verification of transactions:

Click “Yes” to select a limit on the value of transactions pupil cashiers can submit without adult verification.

## Custom text for registration email:

If you require additional information from applicants or trustees before you can process an application, enter this information here. This text will appear in an email that each applicant will automatically receive when they sign up for an account. If you do not enter any text here, applicants will receive a default email saying you will contact them if you require further information.



- 3 Click “Update credit union settings” to save any changes you have made.

# New user registration

- 1 To get to the registration page, navigate to the login page.

Logout if you are logged in or go to:  
<https://www.lifesavers.co.uk/mysavings>

Then click on the “**Register**” button in the top right corner.

All new users at a school (saver, cashier, admin or treasurer) will need to fill in the LifeSavers Registration form.

**Note 1:** Credit Unions will only be involved with saver applications.

- 2 If the applicant is under 16 years old, then a parent/guardian will also be required to submit their details and give consent for the application to be processed.

**Note 2:** The credit union will receive all of the information provided on this form.

This will include confirmation that the applicant has agreed to have an online ID verification. In the case where the parent/guardian completes the form, the ID will be completed on the parent/guardian not the applicant. The form will not be submitted unless the this confirmation checkbox is ticked.

**Note 3:** The first action completed for child savers on submission of the form is that the school is sent a request to confirm via the LifeSavers platform that the applicant is a pupil within the school. Adult saver applications will come direct to the credit union.

# Credit Union accepting users

**1** Once a new user has been verified by the school, the Credit Union will now need to process the application by going to the “New applicants” section. This section will only show if there are new applications for the Credit Union to process.

**2** Select the “Information?” button to review all information provided on the application form.

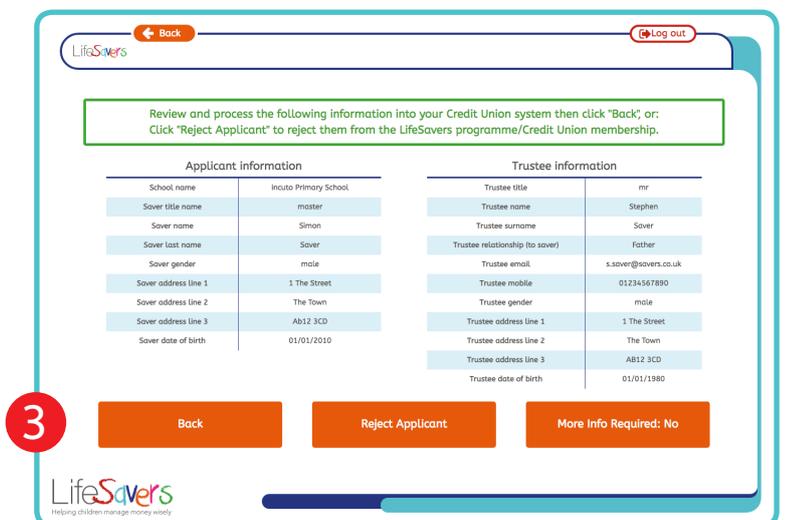
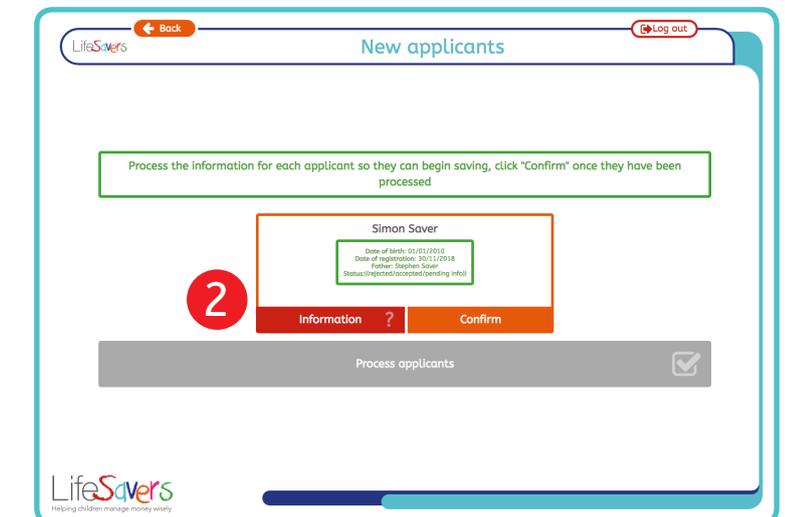
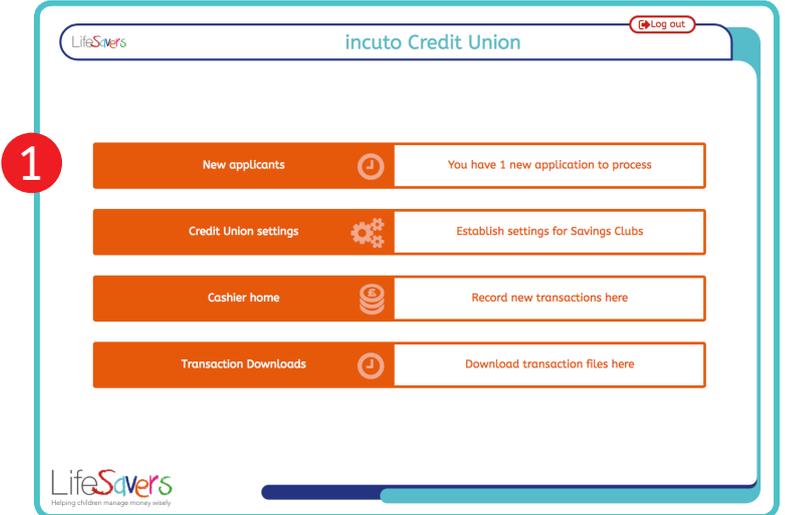
When the school confirms a child saver’s identity, the applicant’s parent/guardian will automatically receive an email setting out your credit union’s ID requirements. You can amend the text of this email in the Credit Union settings section. You should not click “Confirm” for any applicant until you have received all required ID documents.

**3** If you select the “Information?” button, you will be presented with all the applicant’s information as well as three action buttons at the bottom of the page:

**Back:** Takes you back to the previous page so you can confirm the applicant after reviewing the data.

**Reject Applicant:** If you want to reject an applicant click this button. When you do a pop up box will appear allowing you to give the reason for rejection. This information will not be communicated to the applicant directly but school admin and treasurer users will be able to access it.

**More Info Required:** Click this button if you are waiting on further ID verification. The button will toggle between “More Info Required: Yes” and “More Info Required: No” when you click it. If Set to “More Info Required: Yes” the box on the previous page will include a “More Info Required” message.



- 4 If you have reviewed the data and are happy to confirm the application, click “Back” then “Confirm”.

The screenshot shows the 'New applicants' page in the LifeSavers system. At the top, there are 'Back' and 'Log out' buttons. A green box contains the instruction: 'Process the information for each applicant so they can begin saving, click "Confirm" once they have been processed'. Below this is a card for 'Simon Saver' with the following details: Date of birth: 01/01/2010, Date of registration: 20/11/2018, Father: Stephen Saver, and Status: (rejected/accepted/pending info). Below the card are two buttons: 'Information ?' and 'Confirm'. A red circle with the number '4' is placed over the 'Confirm' button. At the bottom of the card area is a grey bar with the text 'Process applicants' and a checkmark icon. The LifeSavers logo is at the bottom left.

- 5 Once the status of all current applications has been selected, click on “Process applicants”. Rejected applicants will be removed from the system and those requiring more information will remain pending on this page.

On the next page you will be asked to allocate a member number to each accepted applicant. Please ensure you do not accept an applicant until you have received all the documentation and information required for new accounts at your credit union.

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This screenshot is identical to the previous one, but the 'Process applicants' button at the bottom of the card area is now highlighted in orange. A red circle with the number '5' is placed over this button. The 'Confirm' button is no longer highlighted.

- 6 Input a member number for each new saver on this page.

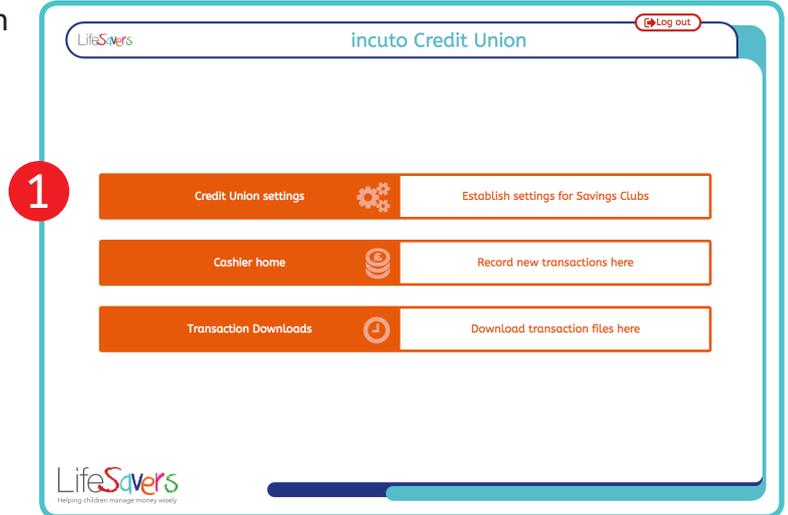
**Note:** Once a member number has been assigned to a saver, they will be able to start depositing money at the school savings club. Please only assign a member numbers to an applicant once an account has been set up at your credit union with all the necessary information and documentation in place.

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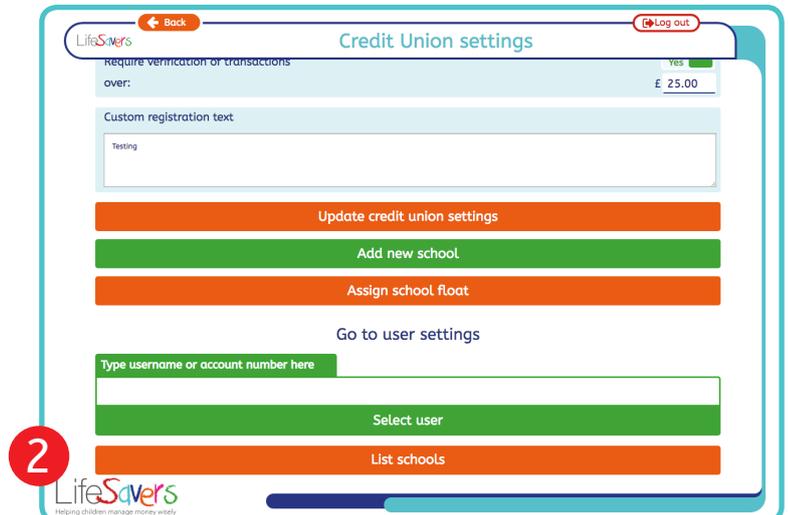
The screenshot shows the 'Assign member numbers' page. At the top, there are 'Back' and 'Log out' buttons. A green box contains the instruction: 'Assign a Member Number for each registered LifeSavers member'. Below this is a form with two input fields: 'Member name: Simon Saver' and 'Member Number'. Below the form is an orange bar with the text 'Assign member numbers'. A red circle with the number '6' is placed over this bar. The LifeSavers logo is at the bottom left.

# Credit Union reviewing schools and users

- 1 From the credit Union home page, click on “Credit Union settings”.



- 2 At the bottom of the Credit Union settings page is the “List Schools” button. Click this to see a list of the schools currently running LifeSavers with your Credit Union.



- 3 From here you can see the list of individual savers within a school by selecting the “List users” button in the row of the school you wish to review.

- 4 This, in turn, will show a list off all the accounts within that school. Each row for each member includes a “Select user” button so you can review an individuals details.

**Note:** Credit Unions will only be able to see saver accounts.

- 5 You will also be able to download a .csv file of members and balances for each school for reconciliation purposes. Just click on the “Download report” button at the end of the row of the school you wish to review.



# Credit Union posting transactions

## When

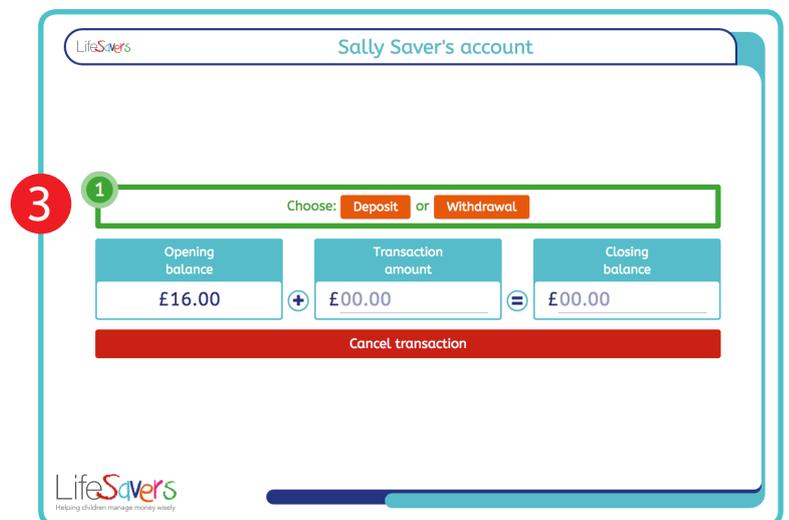
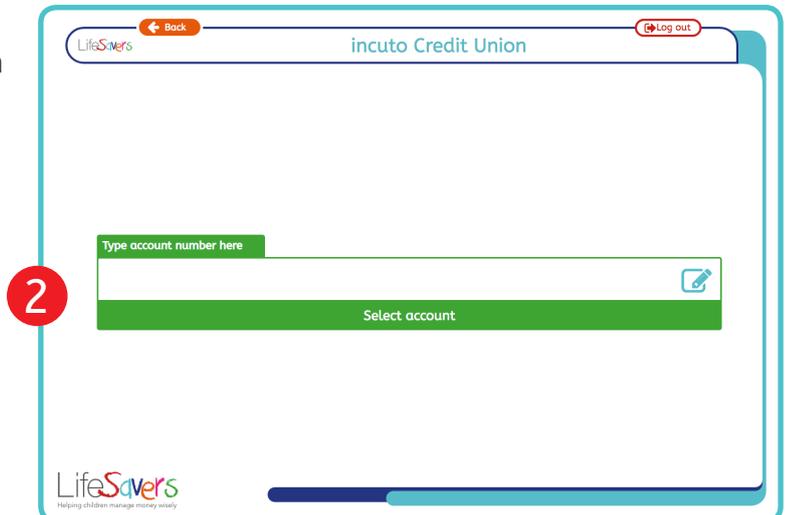
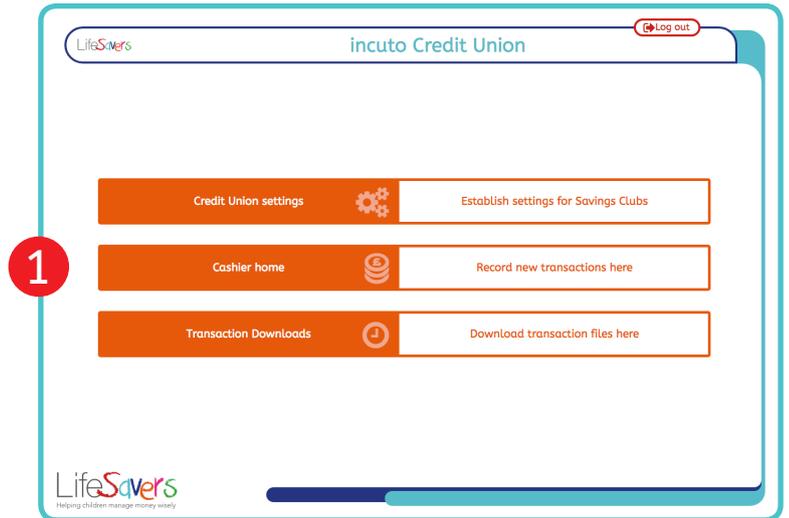
If a saver makes a transaction outside of a savings club session (e.g. they make a deposit or withdrawal at a branch), this transaction will also need to be added to the platform to ensure the recorded balance on the platform is correct.

## How

1 From the credit union home page select “Cashier home”.

2 Input the member number in the box titled “Type account number here” then click on the button “Select account”.

3 Follow the on-screen instructions (In the numbered green boxes) to record a deposit or withdrawal from their account.



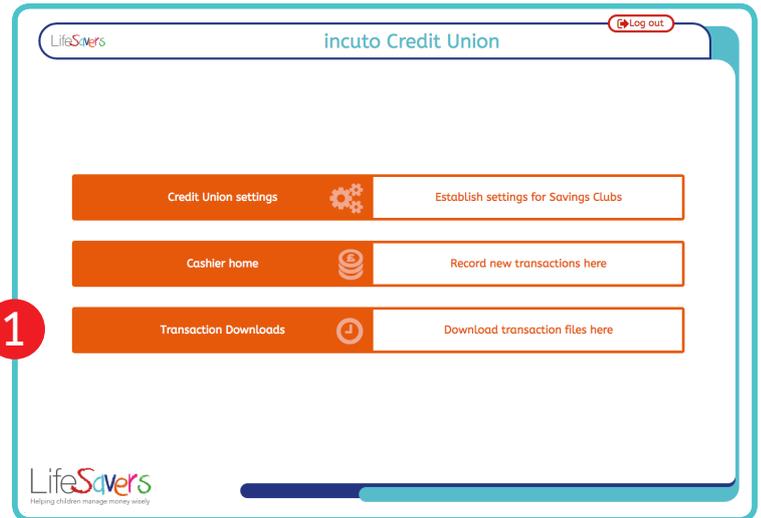
# Credit Union downloading transactions

## When

After you have received the email confirming a school has banked a session you can download the associated CSV transaction file in order to record the transactions on your credit union system and ensure balances are updated.

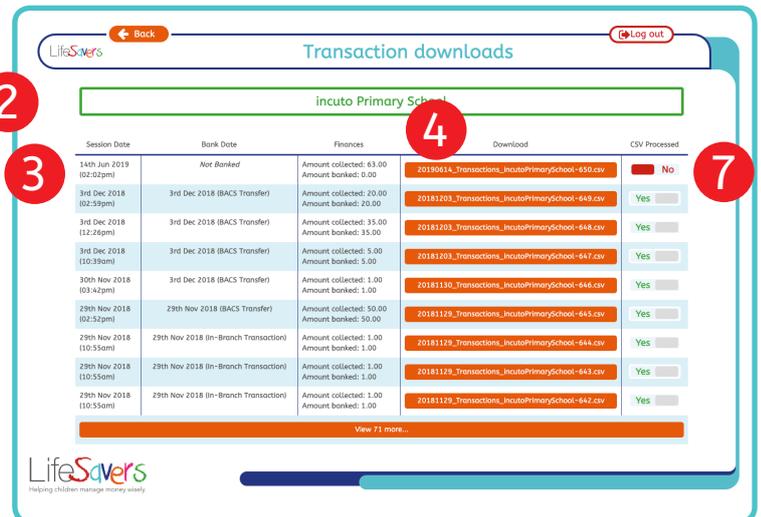
## How

- 1 From the credit union home page select "Transaction downloads".



The banked session email mentioned at the top of this page will include the date and time the banked session(s) started as well as the school the session was run in.

- 2 Each LifeSavers school associated with your credit union will have a table on the "Transaction downloads" page. First find the table for the school you want to process.



- 3 Then look for the date and time the session started in the first column of the table.

- 4 Once you have located the correct date and time click on the link in the fourth column (download) of the session row.

- 5 This will download a CSV file containing all the transactional information about the associated saving session.

- 6 This CSV will be formatted for insertion into your transactional system.

- 7 Once this insertion has been completed check the switch in the fifth column of the session row (CSV Processed) from "No" to "Yes" to mark this session as processed.

This is so you can keep track of the sessions you have processed.

# Credit Union assigning a float

## When

If you have agreed with a school that they can allow an in-school withdrawal session, you can assign a float for these sessions here.

This needs to be completed **before** the savings club session starts, and you will need to agree with the school how they will receive the float funds.

## How

- 1 From the Credit Union home page select “Credit Union settings”.
- 2 At the top of the “Credit Union settings” page ensure that you have “Allow cash withdrawals” set to “Yes” and set a reasonable limit on this amount.  
**Note:** When you confirm with the school that you have set up the float ensure they have set “Allow cash withdrawals” to “Yes” on their settings page and inform them of the limit you have set as their limit will need to be equal to or below this.
- 3 Toward the bottom of the page, select “Assign school float”.
- 4 Select the School to assign the float to in the drop down.
- 5 Enter the amount you want the value of the float to be.
- 6 Click “Update school float”.
- 7 Inform the school the float is now available for their next banking session.

