

LLOYDS
BANKING
GROUP

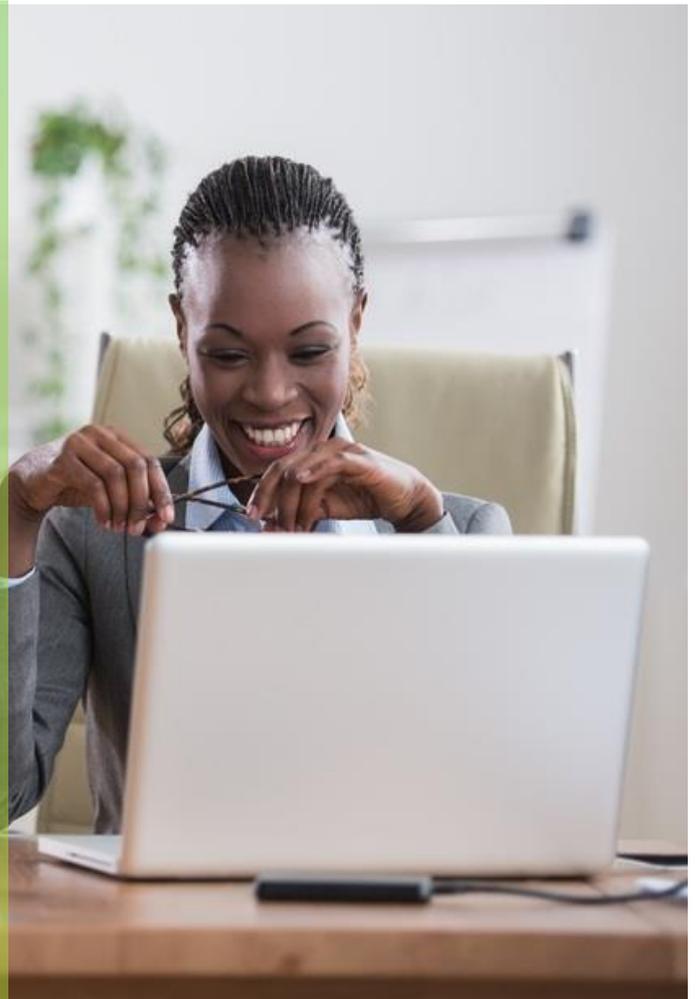


PGP ENCRYPTION - EXTERNAL RECIPIENTS

A GUIDE TO USING SECURE EMAIL FROM LLOYDS BANKING GROUP

Short

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Introduction

This user guide aims to help you understand how to receive and reply to secure emails from Lloyds Banking Group. You may also see this referred to as encrypted email.

Lloyds Banking Group takes email security very seriously. As the cyber threat increases it is imperative we recognise and manage confidential information appropriately.

To protect customer and client confidential data against the risk of interception and misuse we use the Symantec Secure Email (PGP) system to encrypt emails between the sender and recipient, and ensure that information can only be viewed by the intended recipient.

No special encryption software is required and you only need Adobe (PDF) Reader installed on your PC and an internet browser such as Internet Explorer.

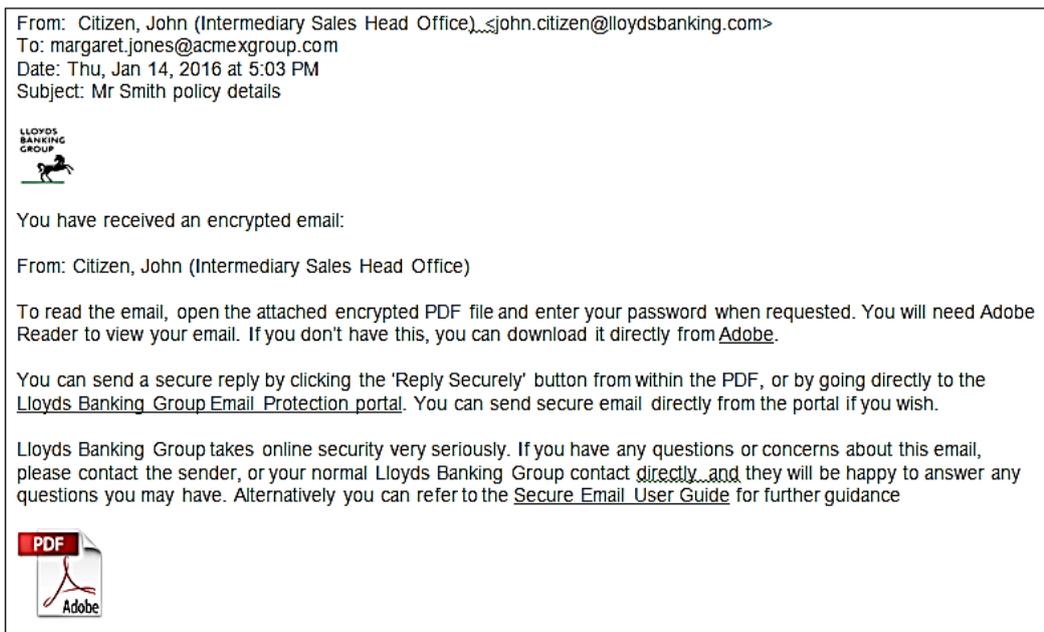
If you do experience any issues, take a look at the FAQs on page 6 of this guide. This will help you with any questions you may have.

This is a short version of the User guide. If you need a more detailed guide then please ask your contact at Lloyds Banking Group.

How secure email works

Secure emails are sent as a 'notification' email with a password protected PDF file attached. The PDF file is opened with a password and contains the original confidential email, and any additional attachments such as Excel or Word documents.

The example below shows you what a secure email looks like:



There are three simple steps to using secure email.

1. **Set up a password.** The first email you receive will contain a link that will let you set up a password. This is a one off requirement. The password is used to open the PDF file you'll receive in subsequent emails. You need to set up a password before you can receive a secure email with a PDF attachment.
2. **Receive PDF file.** Second and subsequent emails will contain a PDF attachment (as shown in the example on the previous page). Open the PDF file with the password you just created. Once opened you will see the original email, and any attachments (for example; Excel, Word or PowerPoint).
3. **To reply securely.** There is a [Reply Securely](#) shortcut in the PDF file, or you can click on a link in the email you've received. This will take you to a secure web portal where you can log in, using the password you created previously, to compose a message and reply to the sender. If you don't need to reply securely you can reply to the email in the normal manner.

What you'll need

- You must have Adobe Reader, v7.0 or above. There'll be a link in the secure email giving you the chance to download the latest version of Adobe Reader. There are many software applications that can open a PDF file, and many work well, but only Adobe Reader is full function and certified to work correctly with Symantec Secure Email (PGP).
- You must have a web browser connected to the internet in order to create or change your password. Most browsers will work correctly but only the following are certified to work correctly with Symantec Secure Email (PGP).
 - **Windows:** Internet Explorer 9 -> 11 and Firefox 20 -> 23
 - **Mac OS X:** Safari 5.1 -> 6.0 and Firefox 20 -> 23
- Make sure that emails from lloydsbanking.com, or other Lloyds Banking Group domains such as Halifax.co.uk, are "white-listed" on any spam filters, either within your email/webmail client, by your IT support team or by your ISP (in other words, you can receive emails from Lloyds Banking Group successfully).
- First time users should check that you can access the secure web portal (used for setting passwords and replying securely) by entering the following address into your web browser address bar: <https://securemail.lloydsbanking.com>. You should see the following screen:

LLOYDS BANKING GROUP

Symantec

Welcome to Lloyds Banking Group Web Email Protection

Microsoft Internet Explorer 8 and older are no longer supported. Please upgrade to a more recent browser for full functionality and support.

In order to gain access to your account and messages you must first enter your email and passphrase associated with this account.

Please login to access your secure inbox:

Email Address:

Passphrase:

[I lost my passphrase](#)

Login

Best practice

- Use a desktop or laptop, in a non-public place, to view your secure email. Most mobile devices (phones and tablets) will open PDF files correctly but some, notably Blackberry and Windows phones, do not display attachments within PDF files.
- Be careful with your password. The PDF attachment created can only be opened and read by using the password in place **at the time the email was created**. If you subsequently change your password, then all previously received encrypted PDF documents remain secured with the previous password; they will need to be resent to you if you're unable remember the old password.
- It's a good idea to save a copy of the message within the PDF file and attachments (if any) to your own secure file server as soon as you have opened/unencrypted it. This will make sure you can access the unencrypted version any time you need to, irrespective of password changes.
- Rather than just clicking and opening a PDF attachment in the secure email, it's better to download and save the PDF attachment, open Adobe Reader and then open the PDF file using the Adobe Reader. Many IT systems have default PDF readers so just clicking on a PDF attachment may unexpectedly use a PDF reader which is not full function and may not work as expected.

More information

This type of secure email is also called PDF Protected Email. You may also see it referred to as Web Protected Email.

Any emails you send from the secure web portal will expire and be deleted after three months. Unused accounts will also be deleted after three months.

You'll be automatically disconnected from your secure mailbox after 15 minutes of inactivity.

Your contact at Lloyds Banking Group cannot make changes to your email system, or investigate any email problems on your system directly, but they will be able to walk through common problems with you and help you find a resolution.

Frequently Asked Questions (FAQs)

Press control and click to follow the link.

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Q: I'm expecting a secure email. Why haven't I received it?

A: The secure email may have been filtered out, as spam, by your email system. Check your spam or junk email folders and contact your local IT support staff for help. Your email system may also be rejecting emails with encrypted attachments. Again, discuss this with your local IT support staff.

Q: I've received a secure email. Why is there no PDF file attached?

A: If you've received a secure email that includes the words "... *To read the email, open the attached encrypted PDF file*" but there is no PDF file then your email system may be filtering out the encrypted PDF attachment as security precaution. Contact your local IT support staff for help. Remember the first secure email you receive is only used to set up a password (a one off action) and will not have a PDF attachment.

Q: I have opened the PDF. Why can't I see any attachments within the PDF?

A: If you are expecting attachments such as Word or Excel then you should check your PDF reader. There are many PDF readers freely available from other companies and most work well but some don't display attachments within PDF files correctly. A paperclip icon will typically indicate that the PDF reader can display attachments. The best approach is to make sure you have an Adobe Reader (v7 or above).

If you have downloaded Adobe and are still having problems, make sure you're opening the PDF file with an Adobe Reader rather than another (default) PDF reader. One way to check this is to save the PDF file, open the Adobe Reader and then open the PDF file using the Adobe Reader.

Note that the default PDF reader that comes with Windows 10 doesn't support PDF files with attachments. As before, the safest option is to use an Adobe Reader.

Q: Can I receive secure emails on mobile devices?

A: Secure emails can be received on most mobile devices, such as mobile phones and tablets, as long as the correct version of Adobe Reader is installed.

The exceptions are Windows mobile devices (such as phones and tablets) and Blackberry phones. Whilst the PDF file can be opened and read, any attachments (sent with the original email such as Word or Excel documents) can't be seen.

Q: Can I receive emails directly onto the secure web portal?

A: No. Secure emails will be received directly into your corporate email inbox. The secure web portal is only used for resetting passwords and to send secure replies.

Q: What happens if I forget my password?

A: You can reset the password yourself via the link "*I lost my Passphrase*" on the secure portal log in screen. This will result in an email, with reset instructions, being sent to your email address. The reset link expires after two hours.

Q: I've reset my password. Why can't I open the PDF file?

A: Any secure emails already received, and specifically the encrypted PDF file, remain encrypted to the previous password (the password in use at the time the email was sent). If you need to read an old email, and you don't have the password that was used to protect the PDF file, then you'll need to ask your contact in Lloyds to resend the email. Note that passwords cannot be read or recovered by Lloyds Banking Group staff.

Q: Why can't I see my email in my secure web portal sent items folder?

A: Sent items are only retained if they have been sent via the [Secure Reply](#) option in the PDF file. If you login to the web portal, and create a new email, without using this link, then it won't be saved in the web portal sent items.

Also note that emails sent using the secure web portal are only saved for 90 days. You could copy in (cc) yourself in any responses, or new emails, from the secure web portal so you can save this content within your own email records.

Q: How do I unlock my account?

A: If you type your password incorrectly five times, your account will be locked. You'll be sent an automated message with a link allowing you to reset your password.

If you don't receive the message, remember to check junk or spam filters and ask your local IT support team to check their internet mail gateways as the mails may have been rejected by them. This can happen as mails contain links/URLs and pictures so can be incorrectly flagged as spam.

Q: I have received a .zip file but I can't open it. Why?

A: By default, PDF readers will not allow you to open and save .zip files that have been sent as attachments within a PDF file. This is an Adobe PDF security restriction. The same restriction applies to other files such as .exe or .bat files. There is a workaround but it requires you to change your computer registry settings. (<https://www.adobe.com/devnet-docs/acrobatetk/tools/AppSec/attachments.html>). If you can't do this you will need to ask the sender to resend the email without these types of attachments.

Q: Why am I getting 'Authentication Failure' or 'Error 500: Cannot Call SendRedirect'?

A: If you try and access the secure web portal from a separate workstation, or via another browser window on the same workstation at the same time, you'll get an 'Authentication Failure'. You can only have your secure web portal session open on one computer at a time

Also, if you use the 'back' button in your browser instead the navigation buttons within the web portal, you may get "Error 500". You should use the navigation buttons where ever possible.

