

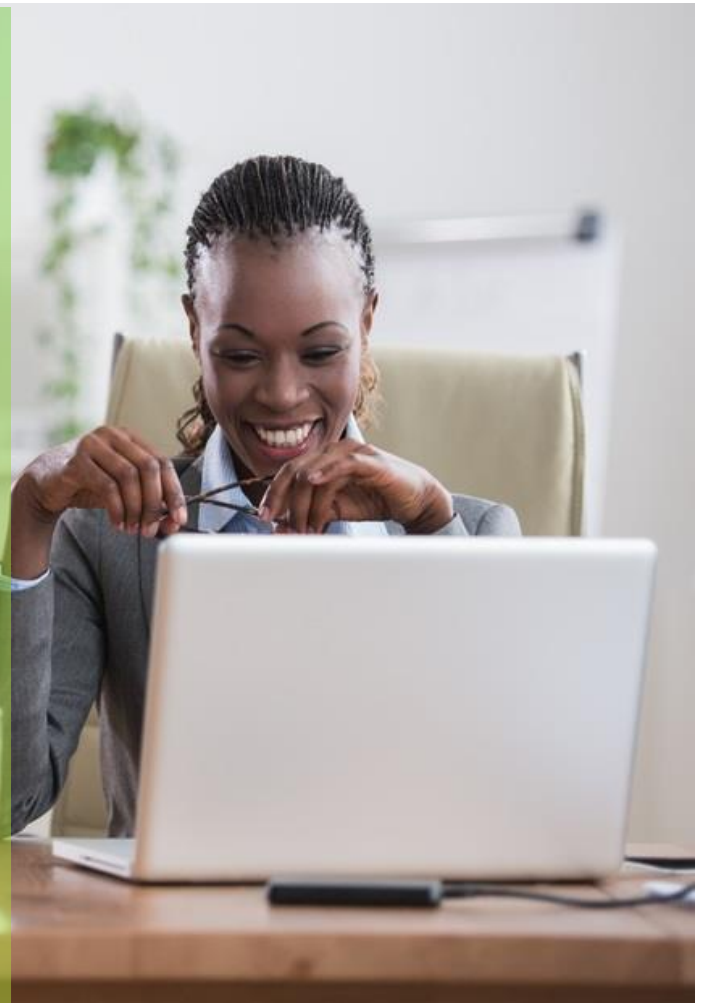
LLOYDS
BANKING
GROUP



PGP ENCRYPTION - EXTERNAL RECIPIENTS

A GUIDE TO USING SECURE EMAIL FROM LLOYDS BANKING GROUP

2016_11_09_V1.10



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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. Using a secure email solution provides an added layer of protection to minimise the risks of interception and misuse of confidential information and ensures that information can only be viewed by the intended recipient.

Lloyds Banking Group's Information Security policy mandates that confidential electronic information exchanged with external parties must be encrypted. As the cyber threat increases it is imperative we recognise and manage confidential information appropriately.

The Bank uses the Symantec Email Encryption (PGP) system to deliver secure emails as a PDF document. This is opened with a password to allow you to read the original email, and any attachments.

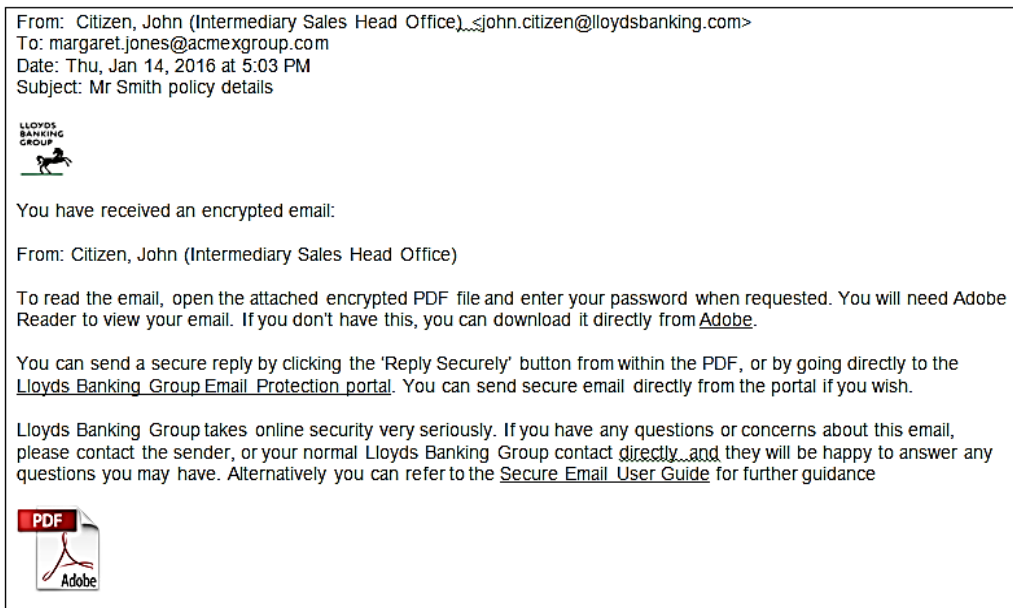
You don't need any special encryption software and you only need Adobe (PDF) Reader installed on your PC and an internet browser such as Internet Explorer.

If you do experience any issues, take a look at the FAQs from page 8 in this document. This will help you resolve any problems you may experience.

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



There are three simple steps to using secure email.

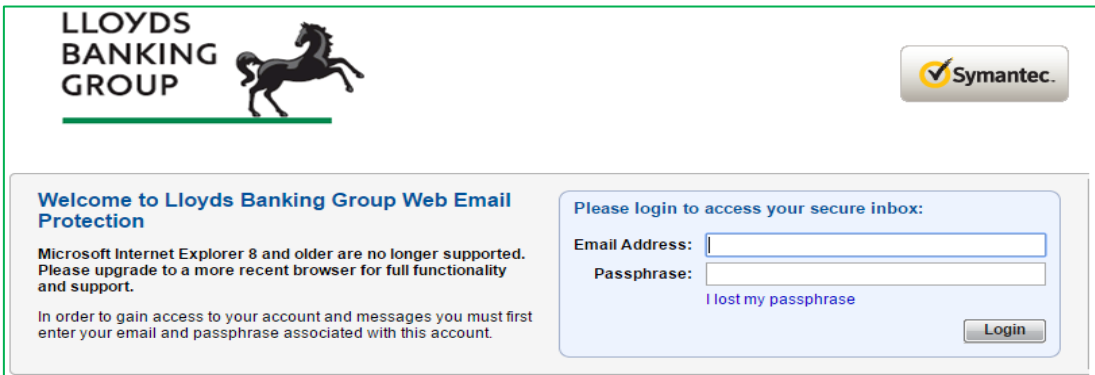
- 1. Set up a password.** The first email you receive will contain a link that will let you set up a password. This is a one off requirement. The password (sometimes called passphrase) is used to open the PDF file you'll receive in subsequent emails. You need to set up a password before you will receive a secure email with a PDF attachment.
- 2. Receive PDF file.** Second and subsequent emails will contain a PDF attachment (as shown in the above example). Open the PDF file with the password you just created. Once opened you'll see the original email, and any attachments (for example Excel or Word or PowerPoint).
- 3. 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 established previously, to 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

1. You will need 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):
 - a. **Windows:** Internet Explorer 9 -> 11 and Firefox 20 -> 23
 - b. **Mac OS X:** Safari 5.1 -> 6.0 and Firefox 20 -> 23
2. You should have Adobe Reader, v7.0 or above. There'll be a link in the secure email giving Adobe Reader which will take you to the Adobe website where the software is available for download for free. 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).
3. Make sure that emails from lloydsbanking.com, and other Lloyds domains such as Halifax.co.uk, are "white-listed" on any spam filters, either within your email/webmail client, by your local IT support team or by your ISP. This will ensure you can receive emails from Lloyds Banking Group successfully.
4. Your email system must be able to receive emails with encrypted (password protected) PDF attachments.
5. 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'll see a screen similar to the one below. If you get any error messages or the screen isn't displayed, please contact your local IT support team to investigate. Lloyds Banking Group is unable to diagnose connection issues at a third party company.



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](#)

Best practice

- Use a desktop or laptop, in a non-public place, to view your secure email. Mobile devices (phones and tablets) can be used in some cases but aren't always reliable when viewing attachments in 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 PDF attachments will remain secured with the previous password; they will need to be resent to you if you're unable remember the old password.
- Once you open the PDF file, it's a good idea to save a copy of the email within, and any attachments such as Word or Excel documents. This will make sure you can access the unencrypted version any time you need to, irrespective of password changes.
- It's best to 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 un-expectedly 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 change or investigate any email problems on your system directly but will be able to walk through common problems and guide you to a resolution.

Step by step instructions

Below are step by step instructions to receive emails, and reply securely, using the Lloyds Banking Group secure email service. You can find screen images in the Appendix.

Step 1.

If you haven't used the Lloyds secure email service before then the first email you receive will prompt you to set up a password.

Step 2.

Select [Password Set-up Page](#) to set up a password. The Symantec email system also uses the term 'passphrase'.

Step 3.

A confirmation message will indicate that the password has been correctly set up.

Step 4.

Once a password has been set up your secure message will be released. The sender's email, and any attachments, will be 'inside' the attached PDF file.

Step 5.

Open the PDF file by clicking on the attachment. You'll need to enter your password from Step 2. If you've used secure email before, your password will be the same.

Step 6.

To reply securely the [Reply Securely](#) button will take you to a secure web portal. You'll be prompted to login (using the same password as you use to open the PDF attachment)

Step 7.

Once in the secure web portal, you can compose and send emails securely to the Lloyds Banking Group colleague you've been working with.

Step 8.

There's a settings option to let you change options and your password. Unless you have PGP encryption software installed on your PC, and wish to exchange keys, you should leave these options unchanged.

When you've finished using the Symantec Web Email service, click **Logout**. You will be logged out automatically after 15 minutes of inactivity.

Frequently Asked Questions (FAQs)

Select control and click to follow the link.

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Q: How is secure email received?

A: An email encrypted by the Symantec Secure Email (PGP) system is received as an encrypted PDF file, attached to a notification (or advice) email. When you open the encrypted PDF file you'll be prompted for a password.

The PDF file will contain the body of the original email message and any attachments from the sender such as Excel or Word files. Attachments from the sender can be easily saved unencrypted outside the PDF file, although the actual PDF file will remain encrypted as it cannot be removed.

You may also see this referred to as PDF Protected email.

Q: What is a PDF file?

A: A PDF (Portable Document Format) is a file format like Word or Excel that is widely used for sharing data within, and between, organisations. The PDF standard is owned by Adobe. PDF files can contain attachments within such as Excel or Word files. PDF files can also be encrypted (for example, password protected) for security.

Q: Do I need any software to read a PDF file?

A: The only software required to read secure emails is Adobe Reader v7 or above, or an equivalent PDF reader. This is standard, free software that most recipients will already have but a link in the advice email will allow you to download the latest version of Adobe Reader if you need to. There are many software applications that can open a PDF file but only the Adobe software is certified to work with Symantec Secure Email (PGP).

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

A: The secure email may have been filtered out by your email system. Check your spam or junk email folders and contact your local IT support for help. Also, your email system may be rejecting emails with encrypted attachments and again you should discuss this with your local 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 file. 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 on to 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 web portal log in screen (see step 6). 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 but I still can't open the PDF attachment. Why?

A: Please be aware that any secure emails already received, and specifically the encrypted PDF file, remain encrypted to 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, 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.

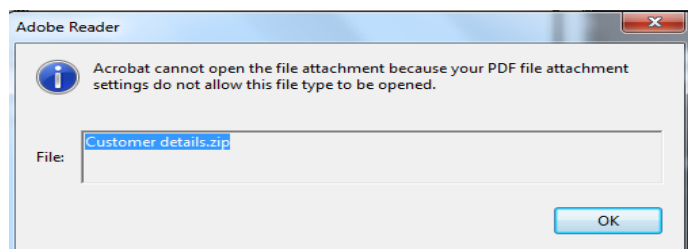
Q: How do I unlock my account?

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, please remember to check junk or spam filters and ask your IT support team to check their internet email gateways as it may be that the emails have been incorrectly rejected as spam.

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

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. You will have received a warning message like the one below:



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'll need to ask the sender to resend the email without these types of attachments.

Q: Can I forward a secure email?

A: You shouldn't forward secure emails to other colleagues because the attached PDF file will remain password protected and you mustn't share your password with anyone. You cannot remove the encryption from the PDF file.

Remember also that 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 or anyone else using the same account subsequently change your password, then all previously received PDF attachments will remain secured with the previous password; they will need to be resent to you if you're unable remember the old password.

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: Why do I keep losing my draft email in the secure web portal?

A: There is no draft email facility. When composing a secure reply to a message from Lloyds Banking Group take care not to navigate away from the compose page before you send. If you click away from the compose email page, for example to check an item in the sent emails folder, when you return the draft message you were working on will be lost. In this circumstance sent messages also will not be saved

Q: Password or Passphrase?

A: Symantec uses the term “passphrase” but Adobe, who own the PDF file system uses the term “password”, as does Lloyds Banking Group. In practical terms it is the same thing.

Q: Why am I getting ‘Authentication Failure’?

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 one secure web portal session open on one workstation.

Q: Why am I getting ‘Error 500: Cannot Call SendRedirect’?

A: You may get this message if you use the ‘back’ button in your browser instead the navigation buttons within the web portal. Using the navigation buttons will prevent this from happening.

Q: Why am I getting ‘Message Could Not Be Found’?

A: In rare occasions you may see this message when replying securely to a secure email, for example you have clicked on a link in the secure email, or used the “Reply Securely” button in the PDF file. This occurs because of synchronisation delays in the Symantec Secure Email (PGP) system and should try to reply again. It could take up to 30 minutes.


Q: I’m still having problems. How can I get help?

A: 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.

Appendix - Screens you will see

Step 1. First email.

From: Citizen, John (Intermediary Sales Head Office) <john.citizen@lloydsbanking.com>
To: margaret.jones@acmexgroup.com
Sent: Thu, Jan 14, 2016 at 4:13 PM
Subject: Request to set up a Lloyds Banking Group password for encrypted emails



You have received an encrypted email:

From: Citizen, John (Intermediary Sales Head Office)
Subject: Customer Proposal

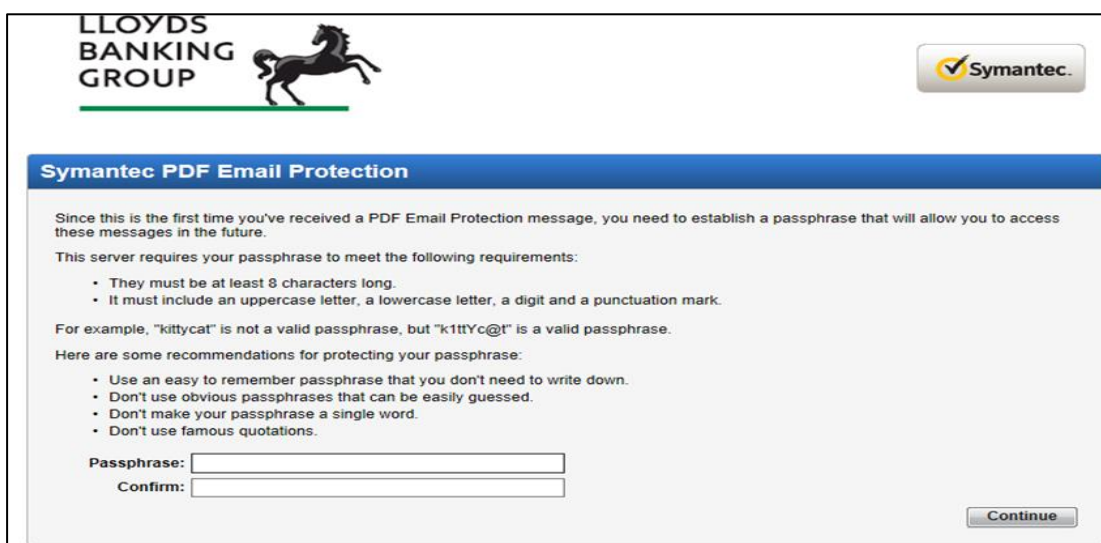
This is the first time you have received encrypted email from Lloyds Banking Group so you will need to set up a password (also referred to as a passphrase) to access this email and any future encrypted emails that you receive from us.

To set up the password, please go to the [Password Set-up Page](#), where you will see guidance on how to choose a strong password. Remember to ensure that your password is unique: never reuse passwords that you use to access other online services.

You will receive a confirmation when your password set-up is successful and your encrypted message will be sent to your inbox. You must enter your password to read it.

Lloyds Banking Group takes online security very seriously. If you have any questions or concerns about this email, please contact the sender, or your normal Lloyds Banking Group contact directly and they will be happy to answer any questions you may have. Alternatively you can refer to the [Secure Email User Guide](#) for further guidance


Step 2. Set up a password (or passphrase)



The screenshot shows the Symantec PDF Email Protection setup interface. At the top left is the Lloyds Banking Group logo, and at the top right is the Symantec logo. The main heading is "Symantec PDF Email Protection". Below this, the text explains that a passphrase must be established for the first time. It lists requirements: at least 8 characters long, including an uppercase letter, a lowercase letter, a digit, and a punctuation mark. Examples are provided: "kittycat" is invalid, while "k1ttYc@!" is valid. Recommendations for a strong passphrase are listed: use an easy-to-remember phrase, avoid obvious phrases, single words, and famous quotations. At the bottom, there are input fields for "Passphrase:" and "Confirm:" with a "Continue" button to the right.

Step 3. Confirmation message.

From: SecureEmail <SecureEmail@lloydsbanking.com>
Date: Thu, Jan 14, 2016 at 4:33 PM
Subject: You have successfully set up a Lloyds Banking Group password for encrypted emails
To margaret.jones@acmexgroup.com




Your password for Lloyds Banking Group encrypted emails has been set up successfully.

You can now use your password to read encrypted emails you receive from us and to reply securely. You will need to use your password every time you receive and send encrypted emails.

Step 4. Secure message release. Once a password has been set up then your secure message will be released. The sender's email, and any attachments, will be in the attached PDF file.

From: Citizen, John (Intermediary Sales Head Office) <john.citizen@lloydsbanking.com>
To: margaret.jones@acmexgroup.com
Date: Thu, Jan 14, 2016 at 5:03 PM
Subject: Mr Smith policy details




You have received an encrypted email:

From: Citizen, John (Intermediary Sales Head Office)

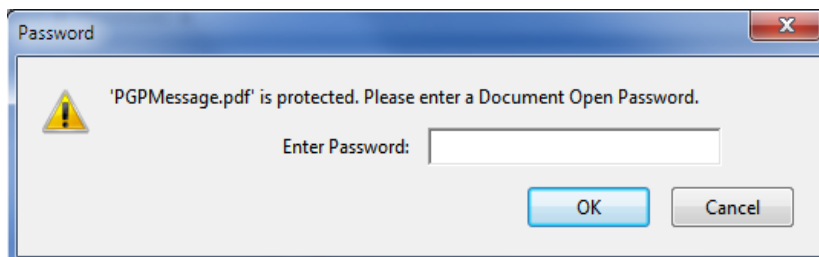
To read the email, open the attached encrypted PDF file and enter your password when requested. You will need Adobe Reader to view your email. If you don't have this, you can download it directly from [Adobe](#).

You can send a secure reply by clicking the 'Reply Securely' button from within the PDF, or by going directly to the [Lloyds Banking Group Email Protection portal](#). You can send secure email directly from the portal if you wish.

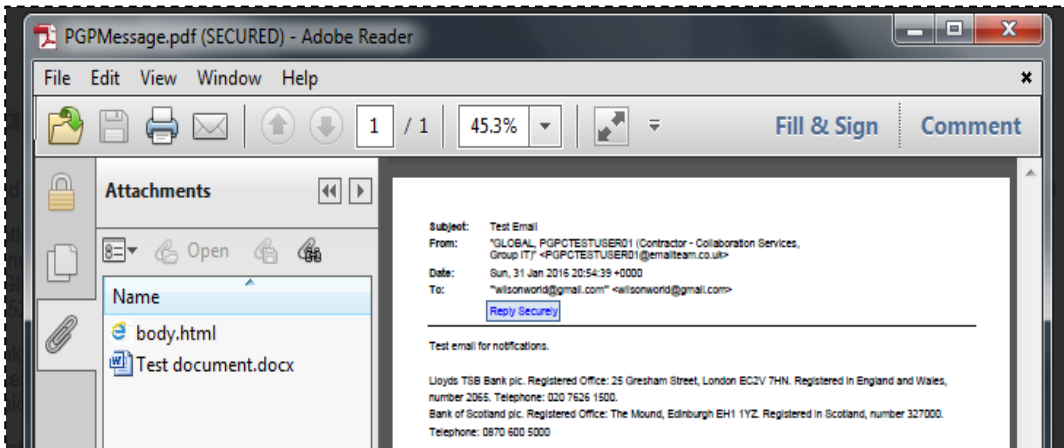
Lloyds Banking Group takes online security very seriously. If you have any questions or concerns about this email, please contact the sender, or your normal Lloyds Banking Group contact directly and they will be happy to answer any questions you may have. Alternatively you can refer to the [Secure Email User Guide](#) for further guidance



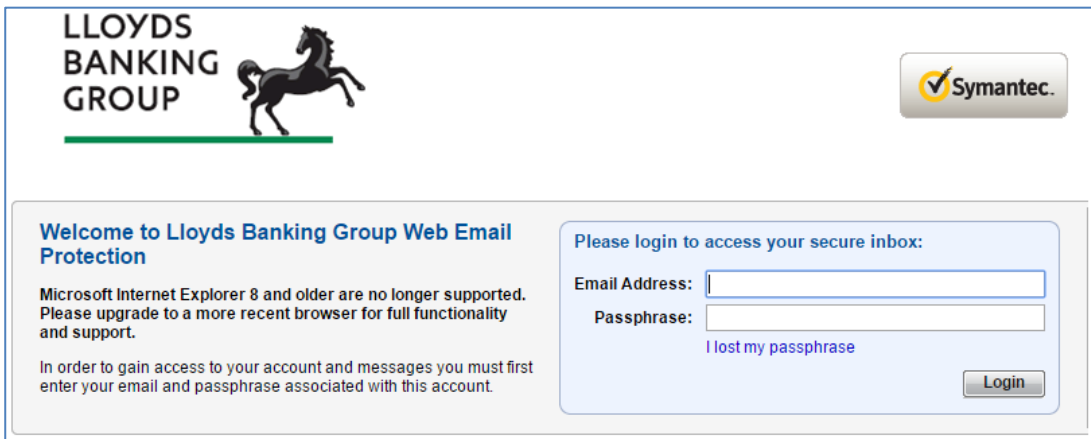
Step 5. Open the PDF file by clicking on the attachment and entering your password



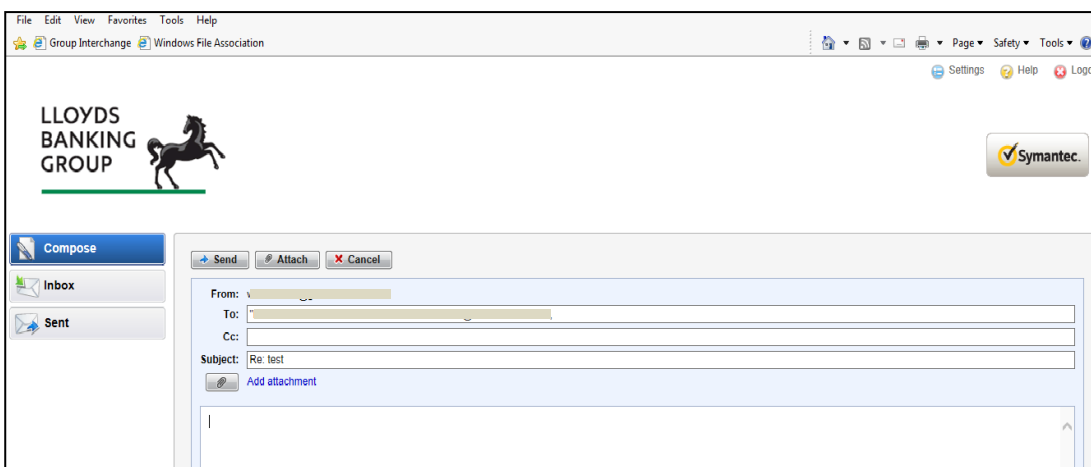
The attachment will look like this.




Step 6. Using Reply Securely. Log in to the secure web portal.



Step 7. Compose and send emails in the secure web portal.




Step 8. The settings option.



LLOYDS
BANKING
GROUP

[Settings](#) [Help](#) [Logout](#)



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Secure Messaging Settings

You are currently registered as a PDF Email Protection user.

Please select how you would like to receive future messages from this site.

Key or digital ID/certificate (Select this option if you are an advanced user.)
I have an OpenPGP Key or digital ID/certificate (X.509, S/MIME) that I want to use to secure messages I exchange with site.

PDF Email Protection
I want to use the passphrase I just entered to receive messages from this site as passphrase protected PDF documents.

Save a copy of all Secure Reply messages in my "Sent" messages folder.

[Change My Passphrase](#) [Choose Option](#)

