

A GUIDE TO USING SECURE EMAIL FROM LLOYDS BANKING GROUP

22_10_26_V1.12

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.

IT Requirements: 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 Microsoft Edge.

Issues: If you do experience any issues, take a look at the FAQs in this document. These should help you resolve any problems you may experience.

If you still have queries after viewing the FAQs and additional support section, please speak to your contact at Lloyds Banking Group.

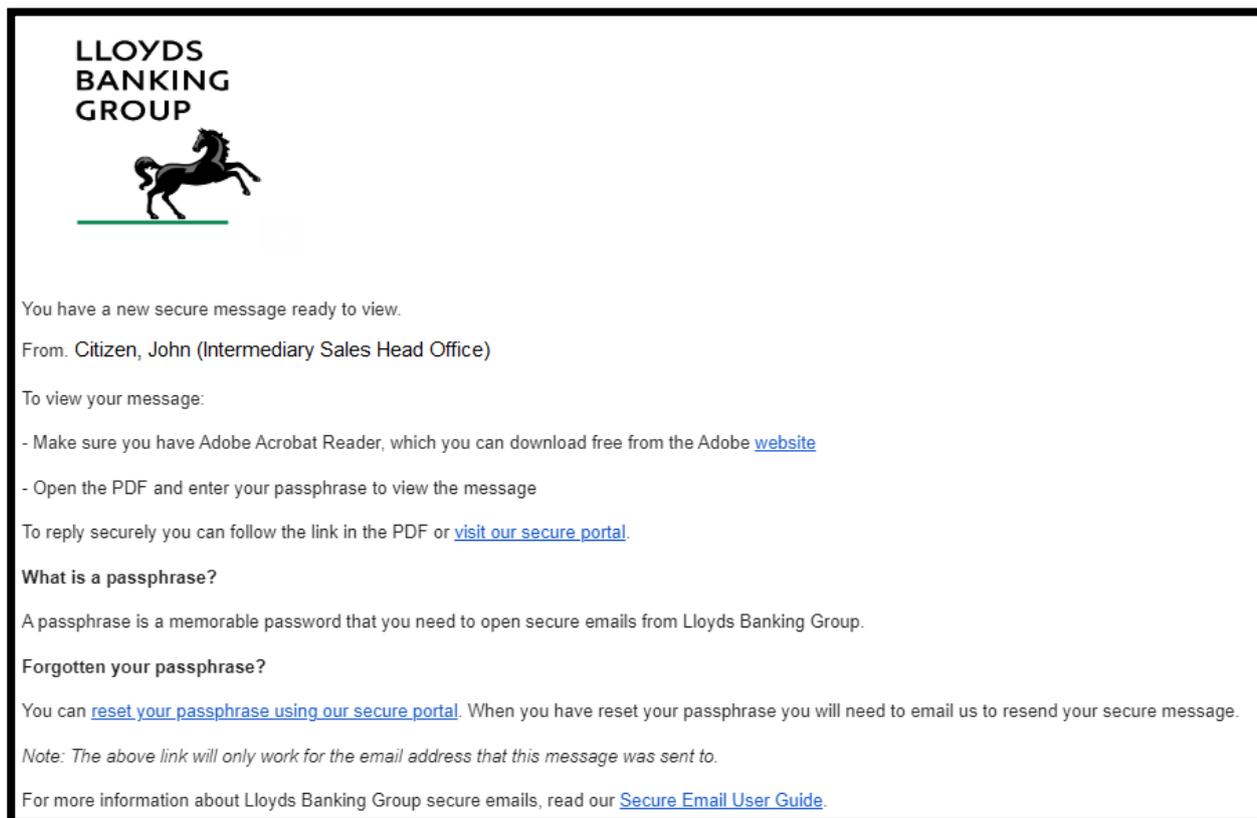
Contents

How secure email works	4
IT Requirements	6
Step by step instructions: receive emails and reply securely	7
Best practice: Accessing/saving secure email	8
Additional Support Materials	8
Frequently Asked Questions (FAQs)	9
Q: How is secure email received?	9
Q: What is a PDF file?	9
Q: Do I need any software to read a PDF file?	9
Q: I am expecting a secure email. Why haven't I received it?	9
Q: I have received a secure email. Why is there no PDF file attached?	9
Q: I have opened the PDF file. Why can't I see any attachments within the PDF?	9
Q: Can I receive secure emails on mobile devices?	10
Q: Can I receive emails directly on to the secure web portal?	10
Q: What happens if I forget my password?	10
Q: I've reset my password but I still can't open the PDF attachment. Why?	10
Q: How do I unlock my account?	10
Q: I have received a .zip file but I can't open it	10
Q: Can I forward a secure email?	11
Q: Why can't I see my email in my secure web portal sent items folder?	11
Q: Why do I keep losing my draft email in the secure web portal?	11
Q: Password or Passphrase?	11
Q: Why am I getting 'Message Could Not Be Found'?	12
Q: I'm still having problems. How can I get help?	12
Appendix - Step by Step instructions with screen shots	13
- Initial setup	13
- Accessing the PDF file	13
- Reply	13
- Secure messaging settings	13
- Logging out	13

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 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 will receive in subsequent emails. You need to set up a password before you will receive the first secure email with a PDF attachment sent to you.
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 have created. Once opened you'll see the original email, and any attachments (for example Excel, 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 have 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 do not need to reply securely you can reply to the email in the normal manner.

Important

- **Retention period of emails /user account** - any emails you send from the secure web portal will expire and be deleted after three months. Unused accounts, i.e. those where you have been sent a secure email but never subsequently created a password, will also be deleted after three months. Once a password has been set the account will only be deleted after one year of non-use. See 'Best Practice' for advice on storage of information sent to you.
- **Email subject headers are not encrypted** so please place confidential email in the body of replies.

IT Requirements

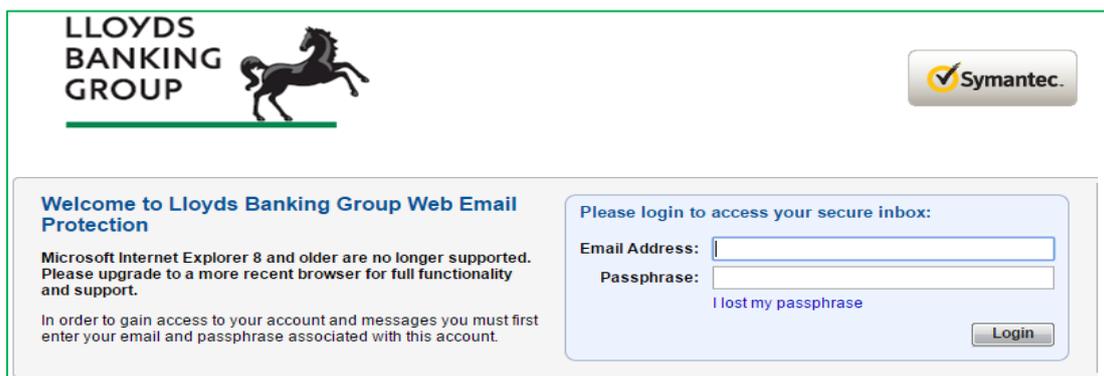
1. You will need a web browser connected to the internet to create or change your password. Most browsers will work correctly but only the following are certified to work correctly with Symantec Secure Email (PGP):

Microsoft Edge
Firefox
Chrome
Safari (macOS) 11, 12 and 13

2. You should have Adobe Acrobat Reader. There will be a link in the secure email for 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 fully functional 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 will see a screen like the one below. If you get any error messages or the screen is not displayed, please contact your local IT (Information Technology) support team to investigate. Lloyds Banking Group is unable to diagnose connection issues at a third-party company.



Step by step instructions: receive emails and reply securely

For guidance accompanied by screen shots see the Appendix: "[Step by step instructions with screen shots](#)".

Initial setup (skip to step 5 if you already have a password set up)

1. If you have not used the Lloyds secure email service before then the first email you receive will prompt you to set up a password.
2. Select [Password Set-up Page](#) to set up a password. The Symantec email system also uses the term 'passphrase.'
3. A confirmation message will indicate that the password has been correctly set up.
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.

Accessing the PDF file

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

Reply

1. To reply securely the [Reply Securely](#) button will take you to a secure web portal. You will be prompted to login (using the same password as you use to open the PDF attachment)
2. Once in the secure web portal, you can compose and send emails securely to the Lloyds Banking Group colleague you have been working with.

Note: Retention period of emails /user account - any emails you send from the secure web portal will expire and be deleted after three months. See Best Practice for advice on storage of information sent to you.

If the reply does not need to be sent securely you can simply use the 'reply' function in your normal email client.

Secure messaging settings

There is 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.

Logging out

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

Best practice: Accessing/saving secure email

- **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 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 change your password all previously received encrypted PDF documents remain secured with the previous password; they will need to be resent to you if you are unable remember the old password.
- It is best 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 at any time irrespective of password changes.
- Rather than just clicking and opening a PDF attachment in the secure email, **it is better to download and save the PDF attachment, open Adobe Acrobat Reader and then open the PDF file using the Adobe Acrobat Reader.** Many IT systems have default PDF readers, just clicking on a PDF attachment may unexpectedly use a PDF reader which is not fully compatible

Additional Support Materials

If you encounter any issues after referring to the user guides, support materials available and checking with your own IT support team, please contact your Lloyds Banking Group contact.

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)

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 will 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 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 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 Acrobat 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 am 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 have received a secure email. Why is there no PDF file attached?

A: If you have 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 do not 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 Acrobat Reader.

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

Note that the default PDF reader that comes with Windows 10/11 does not support PDF files with attachments. As before, the safest option is to use an Adobe Acrobat 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, if the correct version of Adobe Reader is installed.

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

A: No. Secure emails will be received directly into your corporate or personal 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 do not have the password that was used to protect the PDF file, you will need to ask the original sender of the secure email in Lloyds to resend the email. The SecureEmail@lloydsbanking.com cannot resend any mails as this only sends automated notification emails. Note that passwords cannot be read or recovered by Lloyds Banking Group staff.

Q: How do I unlock my account?

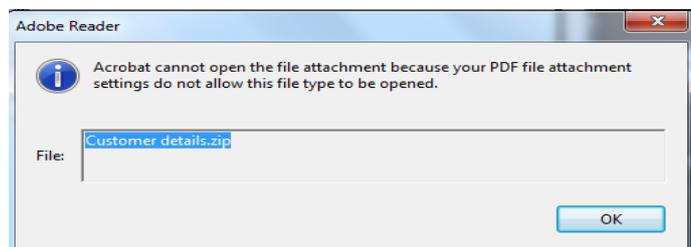
A: If you type your password incorrectly five times, your account will be locked. You will be sent an automated message with a link allowing you to reset your password.

If you do not 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 cannot do this, you will need to ask the sender to resend the email without these types of attachments.

Q: Can I forward a secure email?

A: You should not forward secure emails to other colleagues because the attached PDF file will remain password protected and you should not 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 are 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 will not 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 they mean the same thing.

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 you should try to reply again later. It could take up to 30 minutes for it to work.

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 – Step by Step instructions with screen shots

Receiving emails and reply securely using Lloyds Banking Group Secure email service

- [Initial setup](#)
- [Accessing the PDF file](#)
- [Reply](#)
- [Secure messaging settings](#)
- [Logging out](#)

Initial setup (skip to step 5 if you already have a password set up)

1. If you have not used the Lloyds secure email service before then the first email you receive will prompt you to set up a password.

From: Citizen, John (Intermediary Sales Head Office)
<john.citizen@lloydsbanking.com>
To: margaret.jones@acmexgroup.com
Sent: Thu, Jan 14, 2022, at 4:13 PM
Subject: Request to set up a Lloyds Banking Group password for encrypted emails



One of our colleagues has sent you a secure message.

From: Citizen, John (Intermediary Sales Head Office)

Subject: Test PGP

This is the first secure message you have received from Lloyds Banking Group. You need to set up a passphrase to view it, and any secure messages we send you in future.

To view your message:

- Set up a passphrase using our secure portal
- When you set up your passphrase we will send you an email with the message in a PDF attachment
- To view the PDF you will need Adobe Acrobat Reader which you can download free from the Adobe website.

- Open the PDF and enter your passphrase to view the message

What is a passphrase?

A passphrase is a memorable password that you need to open secure emails from Lloyds Banking Group.

For more information about Lloyds Banking Group secure emails, read our Secure Email User Guide.

2. Select the 'Password Set-up Page' link to set up a password. The Symantec email system also uses the term 'passphrase'.

LLOYDS BANKING GROUP

Symantec

Symantec PDF Email Protection

Since this is the first time you've received a PDF Email Protection message, you need to establish a passphrase that will allow you to access these messages in the future.

This server requires your passphrase to meet the following requirements:

- They must be at least 12 characters long.
- It must include an uppercase letter, a lowercase letter, a digit and a punctuation mark.

For example, "kittycat" is not a valid passphrase, but "k1ttYc@!" is a valid passphrase.

Here are some recommendations for protecting your passphrase:

- Use an easy to remember passphrase that you don't need to write down.
- Don't use obvious passphrases that can be easily guessed.
- Don't make your passphrase a single word.
- Don't use famous quotations.

Passphrase:

Confirm:

Continue

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

From: SecureEmail <SecureEmail@lloydsbanking.com>
Date: Thu, Jan 14, 2022, at 4:33 PM
Subject: You have successfully set up a Lloyds Banking Group password for encrypted emails
To margaret.jones@acmexgroup.com



You have set up a passphrase for Lloyds Banking Group secure emails.

You can use this passphrase to read and reply to secure emails from us. You will need to use your passphrase every time you receive and send secure emails.

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.

From: Citizen, John (Intermediary Sales Head Office)
<john.citizen@lloydsbanking.com>
To: margaret.jones@acmexgroup.com
Date: Thu, Jan 14, 2022 at 5:03 PM
Subject: Mr Smith policy details



You have a new secure message ready to view.

From: Citizen, John (Intermediary Sales Head Office)

To view your message:

- Make sure you have Adobe Acrobat Reader, which you can download free from the Adobe website
- Open the PDF and enter your passphrase to view the message

To reply securely you can follow the link in the PDF or visit our secure portal.

What is a passphrase?

A passphrase is a memorable password that you need to open secure emails from Lloyds Banking Group.

Forgotten your passphrase?

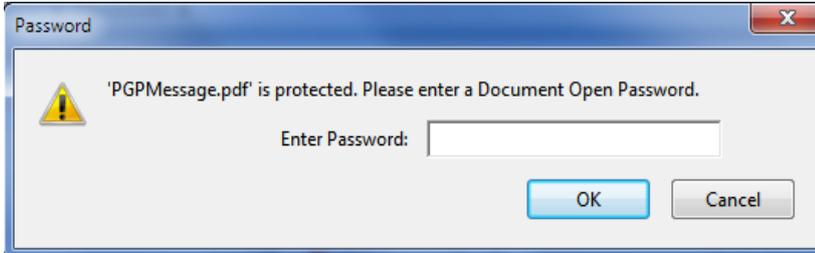
You can reset your passphrase using our secure portal. When you have reset your passphrase you will need to email us to resend your secure message.

Note: The above link will only work for the email address that this message was sent to. For more information about Lloyds Banking Group secure emails, read our Secure Email User Guide.

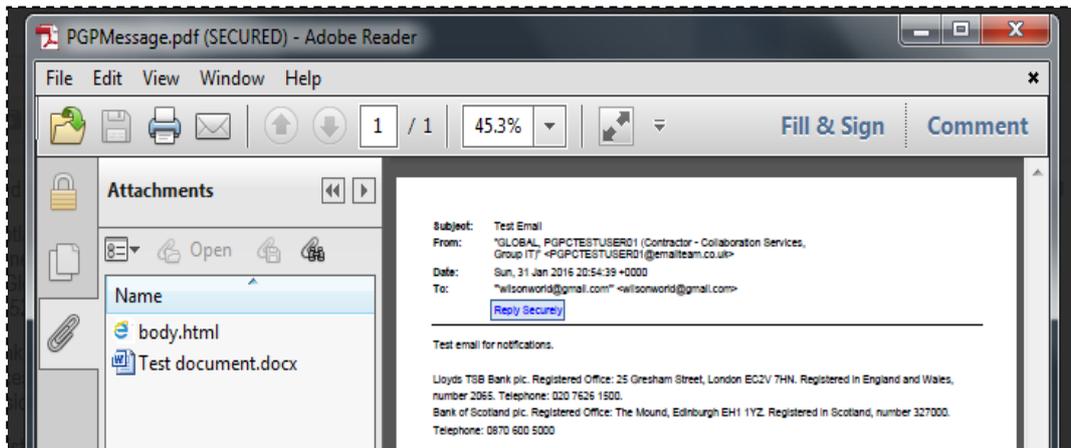


Accessing the PDF file

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

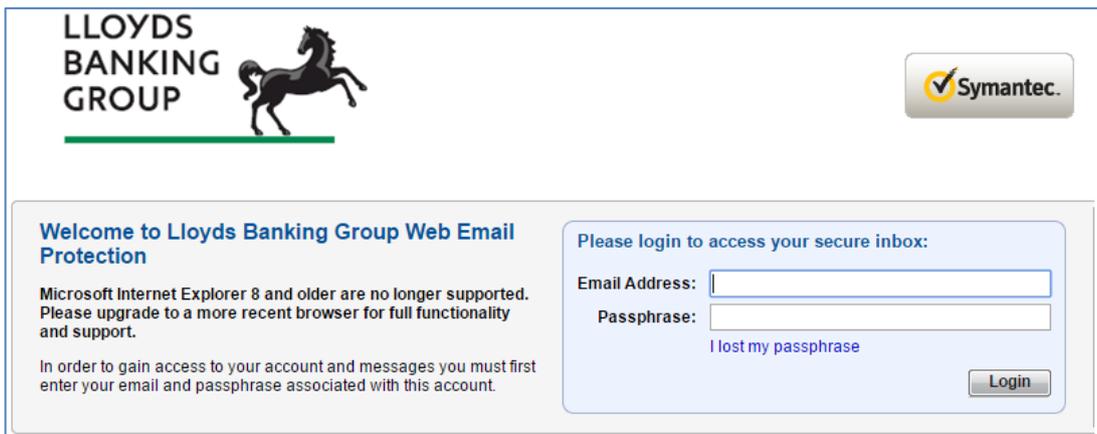


The attachment will look like this.



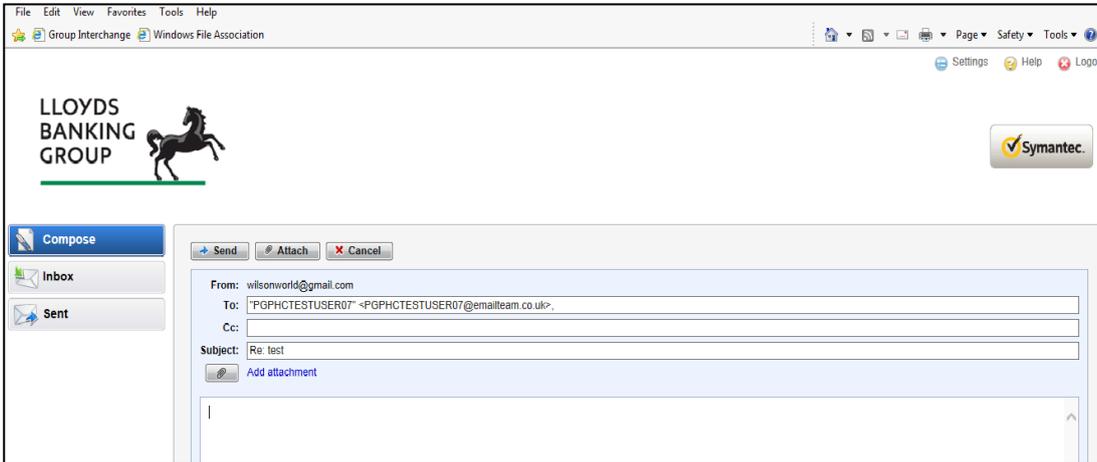
Reply

1. 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)



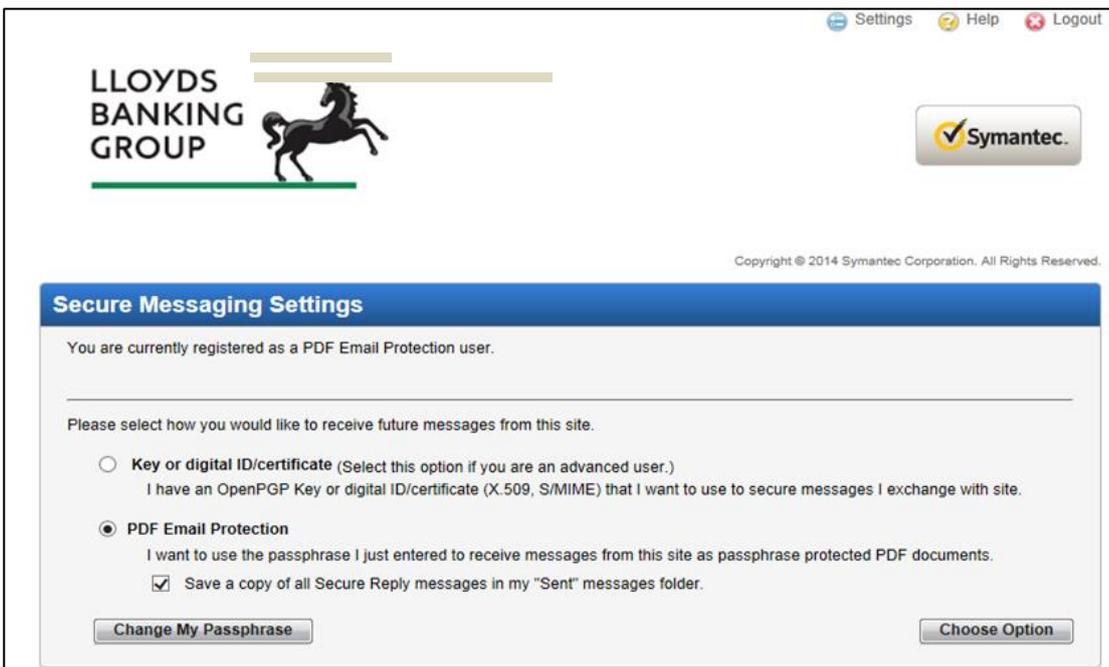
2. Once in the secure web portal, you can compose and send emails securely to the Lloyds Banking Group colleague/mailbox you have been working with.

Note: Retention period of emails /user account - any emails you send from the secure web portal will expire and be deleted after three months. See Best Practice for advice on storage of information sent to you.



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Logging out

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