MINI GUIDE

How to use your

KURVE web-app

as a pay-as-you-go resident



KURVE

Metering & billing services for heating & hot water

support@mykurve.com

A guide to the KURVE web-app for pay-as-you-go residents

Your KURVE smart metering web-app provides you with a reliable and consistent real-time view of your energy consumption, allowing you to make payments and view your payment history from anywhere at any time.

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Whether you're at home, at work, or away, through KURVE you can check your account balance and activate your emergency credit on-the-go.

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By setting up an automatic top-up, you will never need to worry about topping up your KURVE account or your supply being disconnected.

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If you need to view your account details or wish to turn off your email balance notifications, you can read our FAQs or do so directly within the KURVE web-app.

How to add KURVE as an icon on your device 16

KURVE is a web-app meaning it is not available for download. Follow these instructions on how to add it as an icon on your device.

How to top-up your KURVE account

Online top-ups via KURVE
Make a one time payment to your PAYG account online via mykurve.com (see p.8).

Automatic top-ups via KURVE
Setting up an automatic top-up will take a payment amount of your choosing when your balance falls below a certain amount (see p.10).

Over the phone via IVR
Our telephone interactive voice response (IVR) service is available 24/7/365. Simply have your 19-digit payment number and bank card to hand (see p.9).

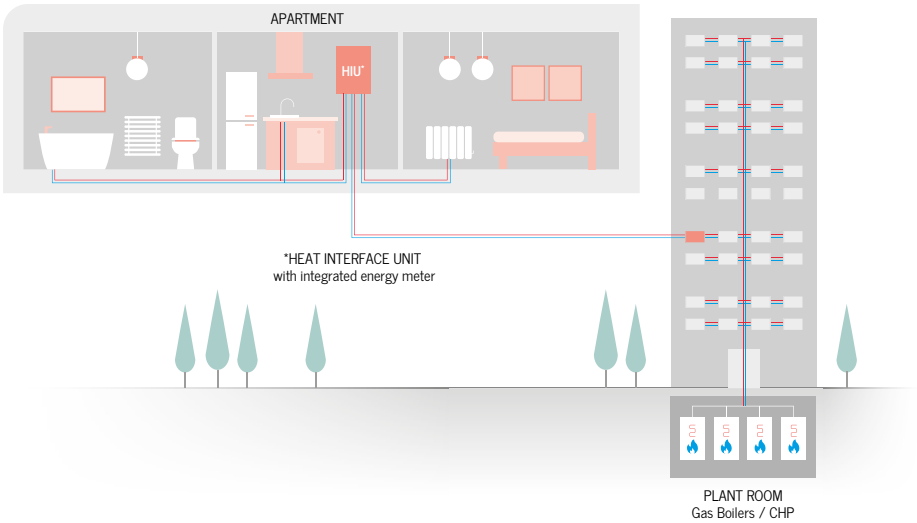
With cash or card at any PayPoint shop
To pay at a PayPoint shop you will need your electronic PayPoint barcode. This can be found on the 'Settings' page within the KURVE web-app (see p.9 & p.13).

click here to log into your KURVE account

or visit www.mykurve.com/login

What is a heat network?

Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having a conventional gas or electric boiler, there is one central plant room generating energy into heating and hot water, feeding this into all connected properties. Your heat network is managed by your heat provider



Your heat provider, or building owner, manages the energy supply coming into the central plant room. Through a network of insulated pipes, the energy generated from this plant room is delivered through a Heat Interface Unit (HIU) installed in each property.

This method of delivery means your heating system is robust and reliable, allowing your heating and hot water to be provided on demand as and when you want it. Your HIU is also connected to room thermostats and programmers, giving you full control over your energy use.

What is pay-as-you-go (PAYG)?

If you are reading this guide, your heat provider has most likely chosen KURVE as your PAYG metering & billing system to be managed by Insite Energy.

PAYG, also known as prepayment, is a metering & billing solution that requires you to pay for your heating and hot water before you use it. In your home, you will have an HIU installed connected to a heat meter and smart prepay valves. This means if your account falls below your cut-off limit, the prepay valves will close, suspending your energy supply. These will remain closed until either a payment is made to bring your account back into positive credit, or your emergency credit is activated, automatically restoring access to your energy supply.

KURVE is a smart metering, web-based app that enables you to monitor your energy use and manage your payments on the go. Your balance is updated every hour, processing your meter reads and any payments made in real time.



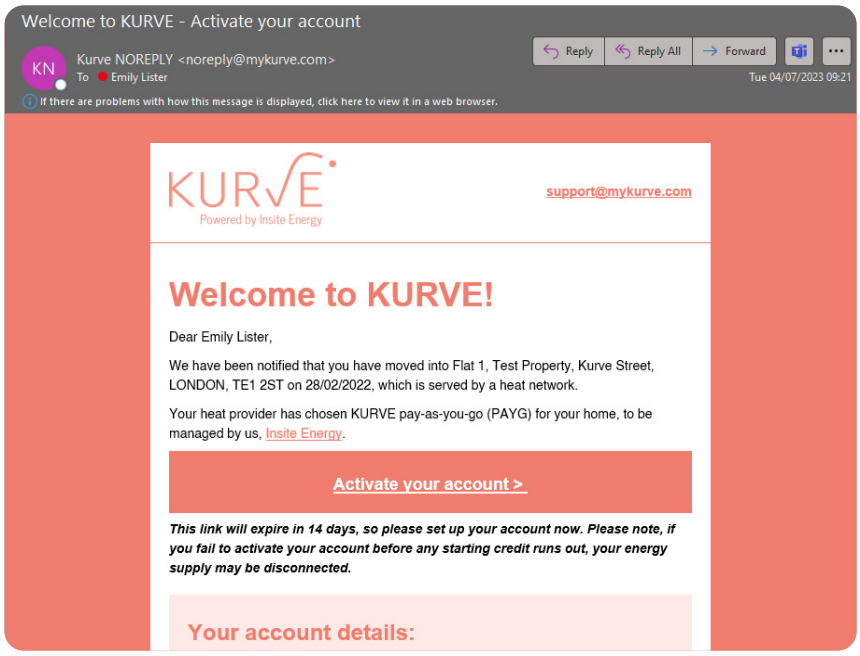
This is a typical HIU installed in properties that are on KURVE PAYG billing.

About Insite Energy

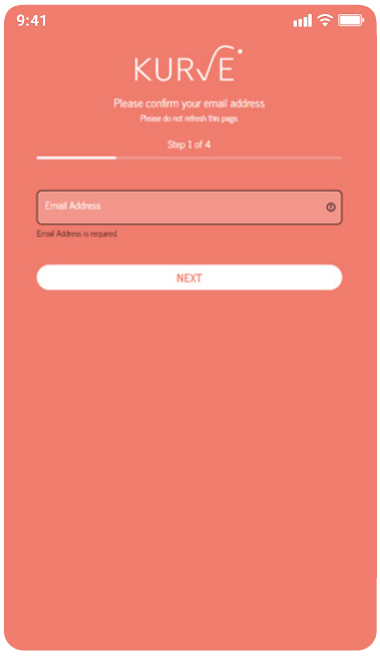
Insite Energy is a metering and billing provider for over 30,000 homes connected to heat networks in the UK. Working on behalf of heat suppliers, we provide metering, billing, and payment services to their residents.

How to set up an account

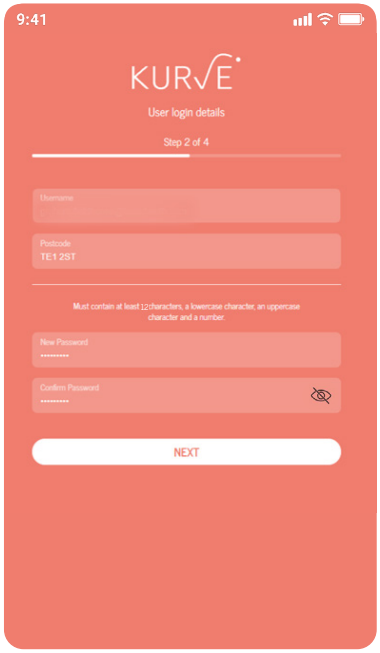
Before setting up your account, please ensure you are the responsible party for paying your utility bills.



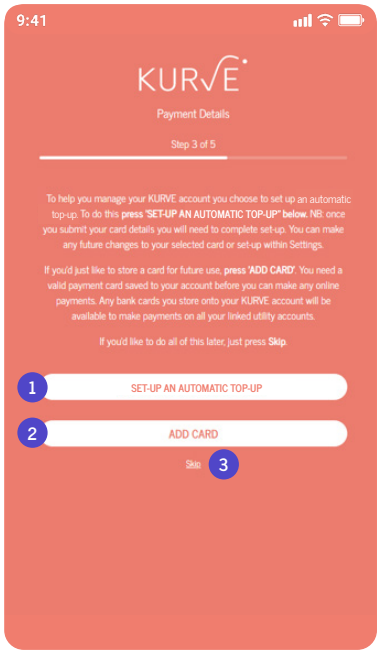
1. When your account is ready, you will receive a welcome email from us to the primary email address provided, titled **'Welcome to KURVE - Activate your account'**. Click on the account activation link in the welcome email.



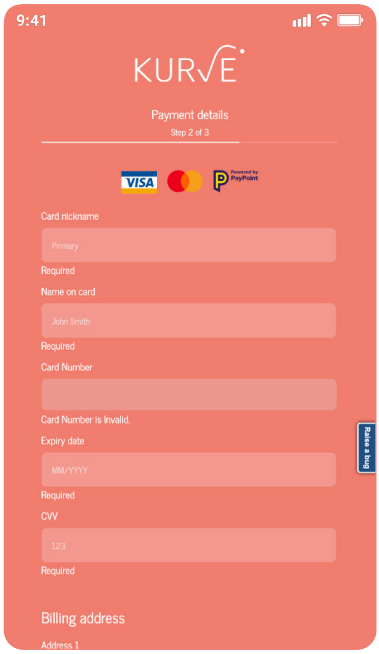
2. Confirm your email address, and click **'Next'**.



3. Enter your username, postcode, and set a secure yet memorable password. Then, click **'Next'**.



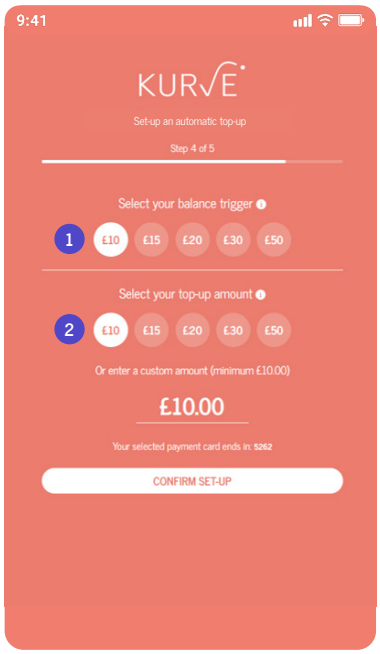
4. You next have the option to set up an automatic top-up (1) or store a bank card to make future online payments (2) with. You can do either by clicking the respective buttons, or simply **'Skip'** (3).



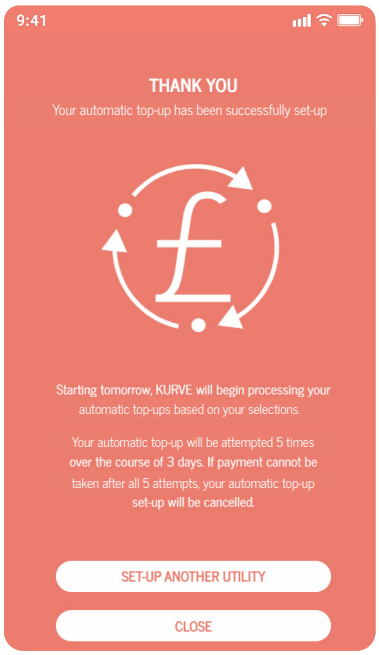
5. If you choose to set up an automatic top-up or store a bank card, you will need to submit your card details and billing address. Click **'Add card'** when done.

⚠ Please note, the link in your 'Welcome email' will expire within 14 days, so please set up your account as soon as you receive our email. If you fail to activate your account before any credit runs out, your energy supply may be disconnected.

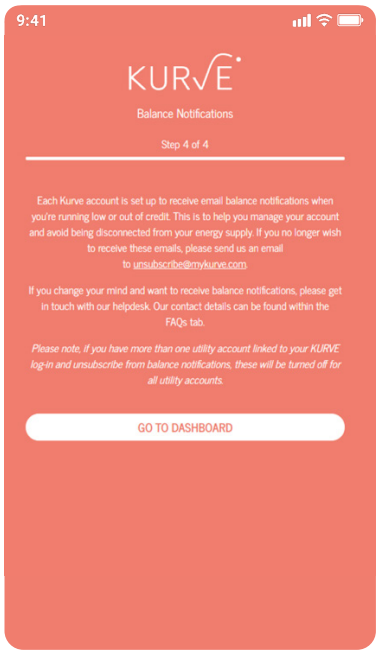
How to set up an account (cont'd.)



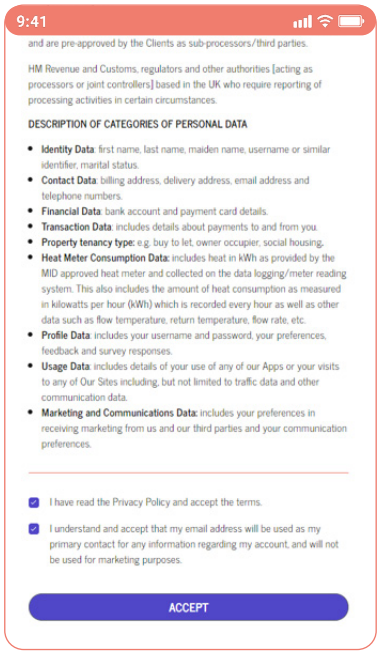
6. If you choose to set up an automatic top-up, select the balance trigger at which you want a payment to be taken (1). Then select the amount you want to pay at this trigger point (2). Click **'Confirm set-up'**.



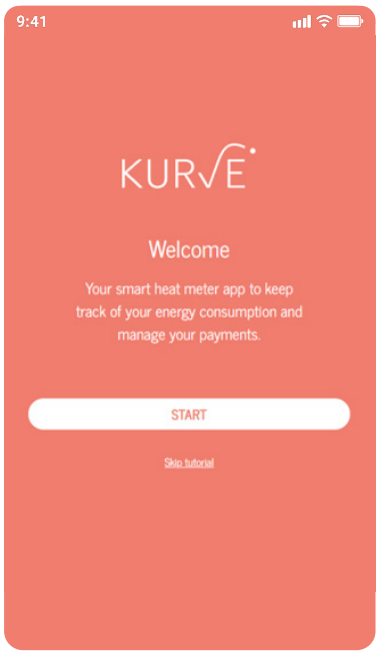
7. If your automatic top-up is successfully set-up, you will be taken to a 'Thank you' screen. We'll check if your automatic top-up has been triggered from 10.30pm that day.



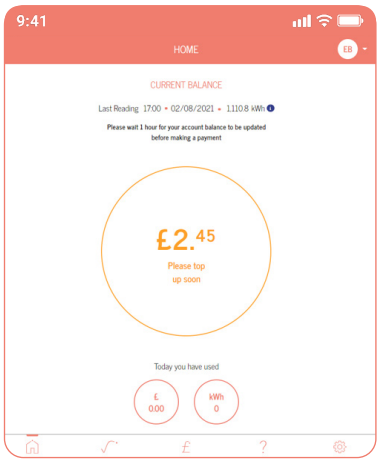
8. Each KURVE account is set up to receive email balance notifications to help you stay in credit. Please follow the on-screen instructions on how to unsubscribe if you do not want to receive these



9. Tick the boxes to confirm you have read and agree to our Privacy Policy, and that your email address will be used as the primary contact for any information regarding your account, and then click **'Accept'**.

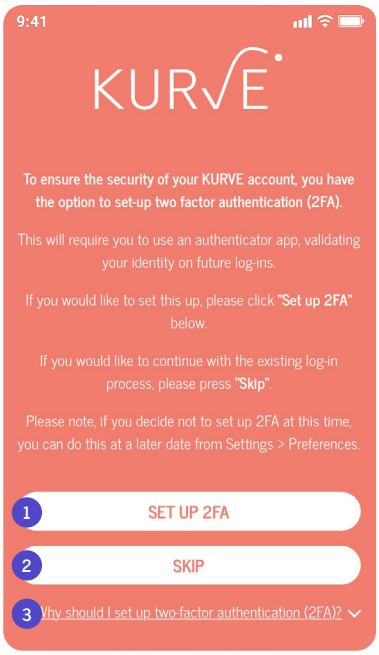


10. Great. You're all set up! Before entering your account, you have the option of being taken through a short tutorial to help you better understand how KURVE works.

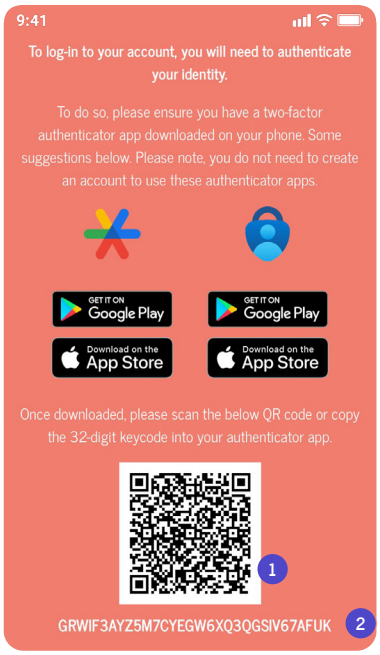


11. After this point, your account will be ready to go. Please allow one-hour (1) for your account balance to synchronise before making a top-up.

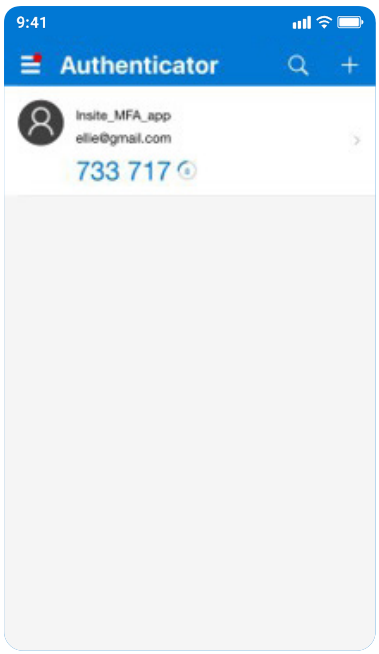
How to set up two-factor authentication (2FA)



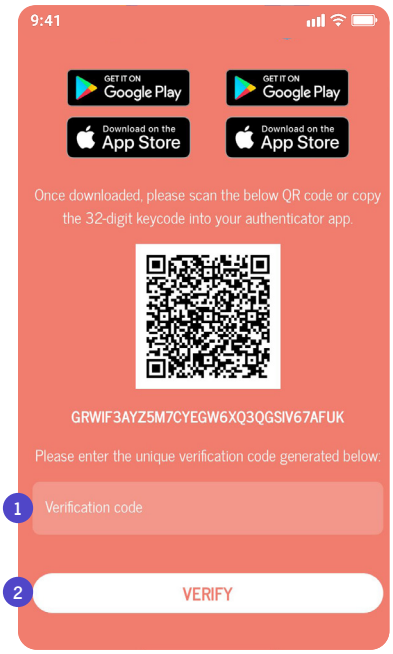
1. You now have the option to set-up two-factor authentication (2FA). You can do this by clicking **'Set up 2FA'** (1), or simply **'Skip'** (2). To find out more about 2FA, click on the FAQ (3).



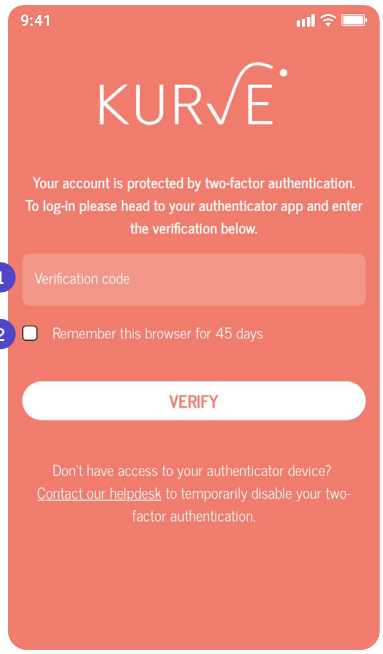
2. If you choose to set up 2FA, you will need to download one of the suggested authenticator apps. Once downloaded, scan the QR code (1) or enter the 32-digit code displayed (2) into the authenticator app.



3. This will generate a 6-digit verification code within the authenticator app.



4. Enter this code into the KURVE web-app in the field at the bottom of the 2FA page (1). Click **'Verify'** (2). 2FA will now be set up on your account.



5. Once set-up, on your next log-in you will be taken to a new 2FA screen. Head again to your authenticator app to generate a new 6-digit verification code. Enter this into the KURVE web-app (1). You can also choose to remember your device for 45 days (2). Click **'Verify'**.

Why should I set up 2FA?

There are new cyber security mechanisms coming into place for cloud-based services to reduce the risk of identity fraud and cyber hacking. One of these is the implementation of two-factor authentication. This means that instead of just entering your username and password, you also provide a second means of authentication to prove it is you trying to access your account. This is to make it more difficult for someone else to gain access to your personal information.

To enhance your security, we have implemented the option to set-up two-factor authentication in the KURVE web-app.This is currently optional but may become mandatory in future.

You can choose to set this up at any time by going into Settings > Preferences.

If you have forgotten your 2FA or need to remove it at any point, please get in touch with us.

How to check your account balance

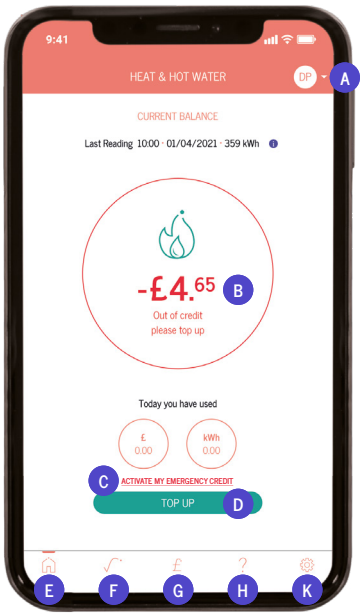
The KURVE interface

Your KURVE smart metering web-app provides you with a reliable and consistent real-time view of your energy consumption, allowing you to make payments and view your payment history from anywhere at any time.

From the balance screen you can easily check your account balance, activate your emergency credit, top-up your account, and switch utility account if you're on both heating & hot water, and cooling.

Using the navigation bar at the bottom of the screen, you can easily navigate to the consumption screen (the KURVE icon), the 'Payment' screen ('£' icon), the FAQ pages ('?' icon), as well as the 'Settings' screen (cog icon).

This is an interactive page
Click on the purple circles on the example screenshot of KURVE to highlight the explanation. Click on the peach circle on the example to remove the highlight.



A. The account you are logged in on
Click here to view the account you are signed into, and log out.

B. Account balance
This is updated every hour. See the balance colour indicators as explained on the left.

C. Activate emegency credit button
Click here to activate your emergency credit when out of credit..

D. Top-up button
Shortcut to make a one-time online top-up (p.13).

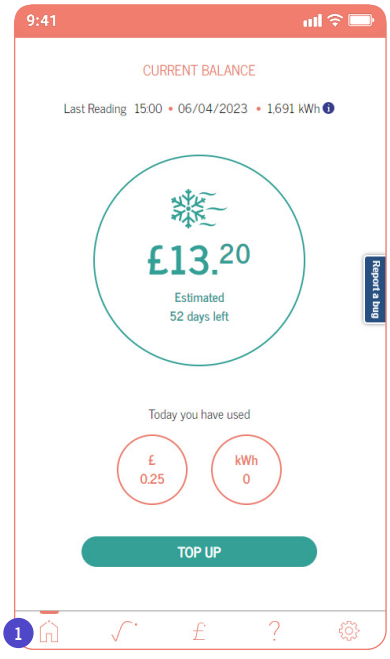
E. Home button
Click here to return to the Balance screen.

F. Consumption button
Click here to view your usage in kWh and GBP (£) over the last few days, weeks, months, and years since your move-in.

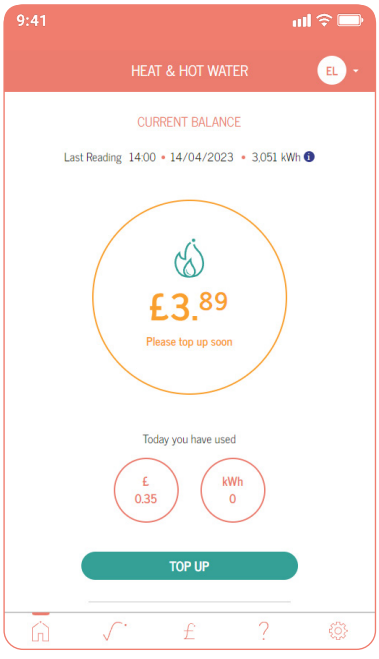
G. Payment button
Click here to make a one-time online top-up (p.13).

H. Frequently asked questions (FAQs) button
Click here to go to our FAQs. If these don't answer your question, you'll find our contact details here too.

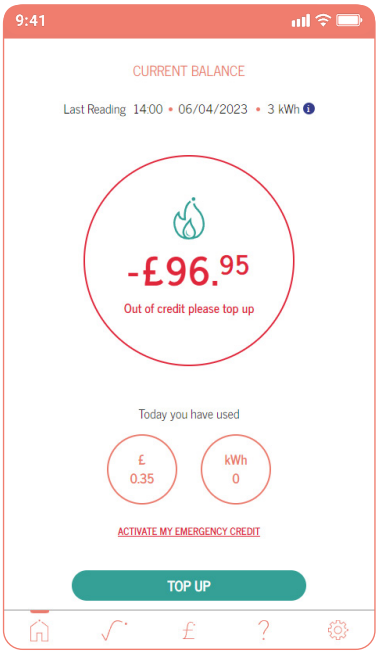
K. Settings button
Click here to view your account and manage your payment details, including
- viewing your payment history
- setting up an automatic top-up
- managing your payment cards



1. To view your account balance, click on the 'Home' icon in the bottom menu (1). If your account balance is **green**, you are in good credit. An estimate of how long your existing credit will last (based on the last 7 days of your usage) will be presented.

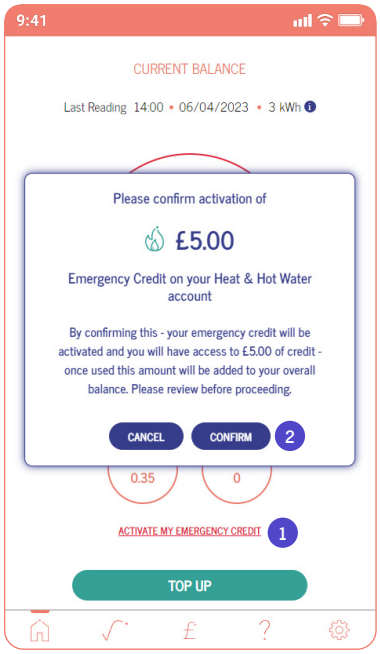


2. If your account balance is **amber**, you are running low on credit. We'd recommend topping up your balance as soon as possible to avoid your energy supply being disconnected.

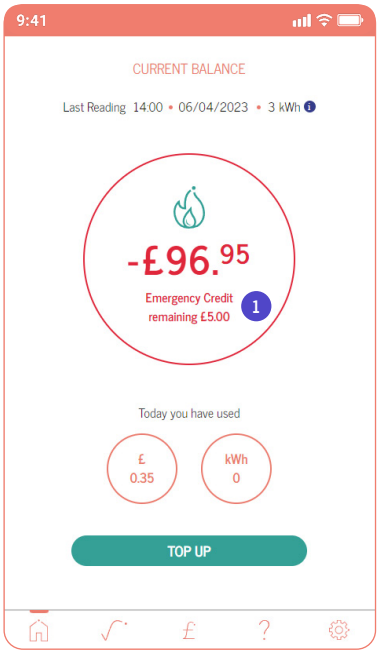


3. If your account balance is **red**, your energy supply will either have been disconnected or you are using your emergency credit. To restore your energy supply you will need to make a payment that will bring your account back into positive credit.

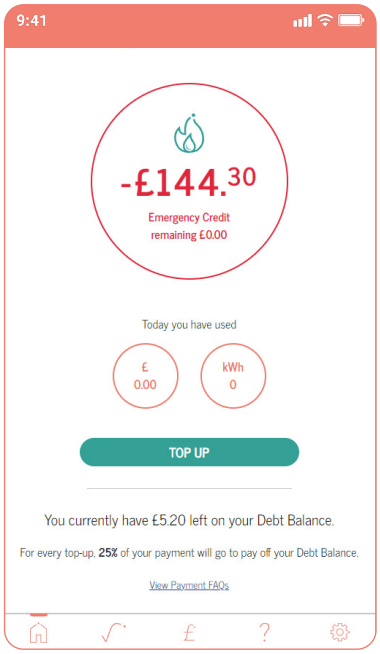
How to check your account balance (cont'd.)



4. If you run out of credit an **'Activate my emergency credit'** button will appear below your balance. To activate your emergency credit, click this (1). Then click **'Confirm'** on the pop-up (2).



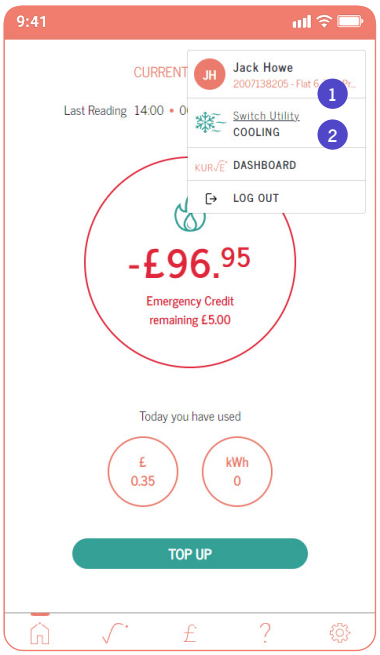
5. When activated, you will see how much emergency credit is remaining within the balance circle (1). When this runs out, it will show 'Emergency Credit remaining £0.00'.



6. If your account has been set up with a separate debt balance and recovery rate applied to it, this will be visible at the bottom of your balance screen. Each time you make a payment, the amount will be split between your account balance and debt balance in accordance to the recovery rate stated here.



7. If you have both a heating & hot water (flame icon) and a cooling (snowflake icon) account on your KURVE web-app, your balance for each will appear on the dashboard page.

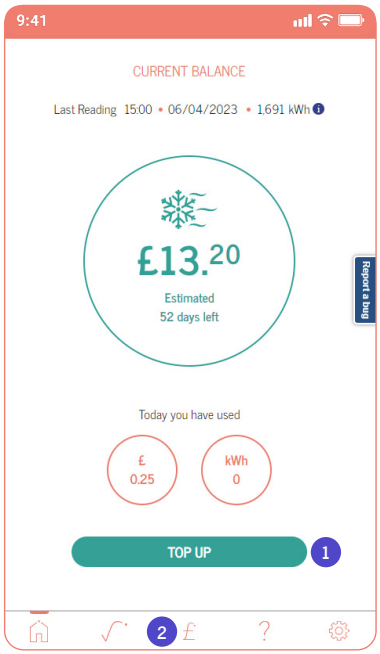


8. To swap between your utility accounts or navigate to this dashboard, click on your initials in the top right corner. Then click on **'Switch utility'** (1) or **'Dashboard'** (2). You can switch utility on any page.

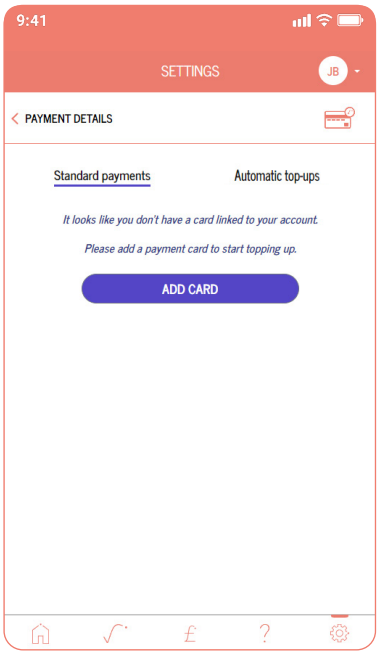
⚠ Please note, if the account balance falls below your cut-off limit (usually £0), the prepay valves in your home will close, suspending your energy supply. Supply will be restored by making a payment that will bring your account back into positive credit, or by activating your emergency credit.

⚠ To reconnect your energy supply, any emergency credit must be paid back in full when you next top up.

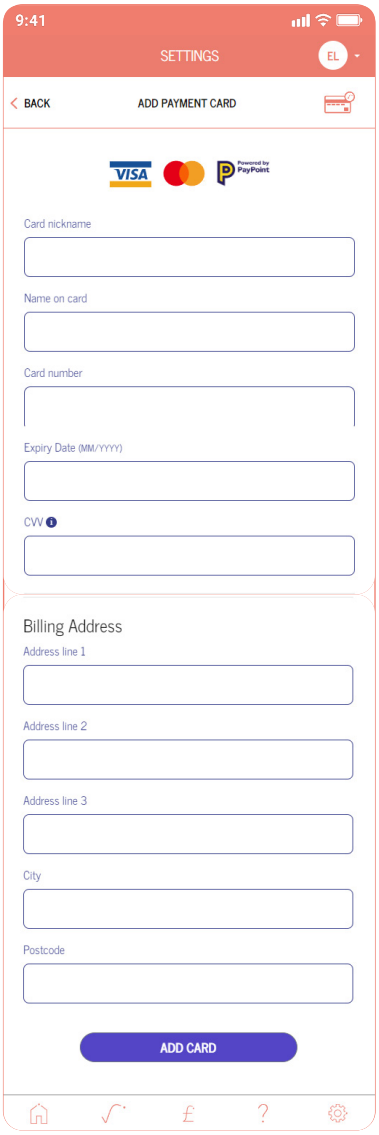
How to make an online top-up



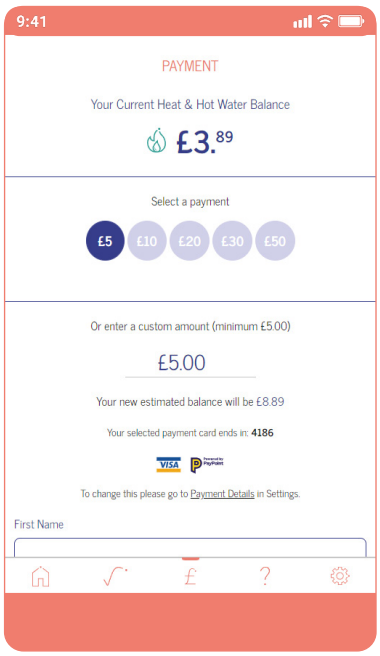
1. To top-up, either click **'Top up'** on the homepage (1), or click on the 'Payment' (£) icon in the navigation bar (2).



2. If you have not yet added a bank card to your account the above screen will appear. Click **'Add card'** to add a bank card to your account.



3. To add a bank card to your account, you will need to submit your card details and billing address. Click **'Add card'** to save.



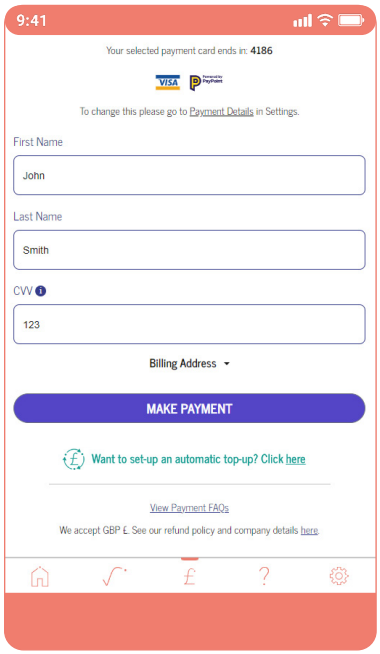
4. Once you have added a bank card to your account, you make a top-up.



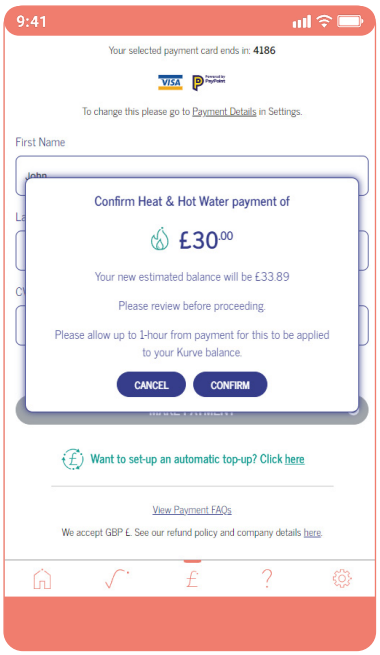
5. First select the amount you wish to top up your account by. You can select one of the pre-set amounts (1) or enter a custom amount between £5 and £500 (2).

   Your new estimated balance (3) will be indicated below to make sure you top-up a sufficient amount to keep your account in credit. Please note, this does not take into account any debt recovery rate you may have in place.

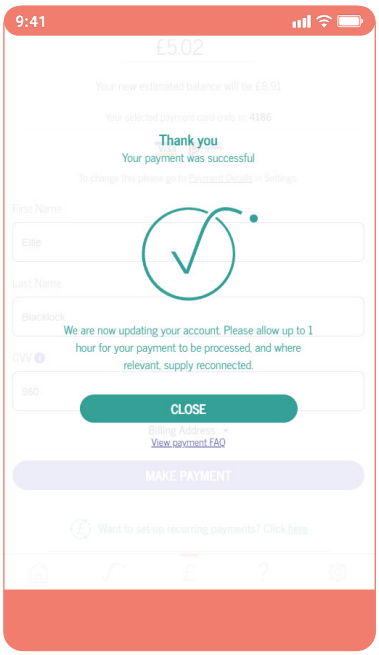
How to make an online top-up (cont'd.)



6. Confirm the first name, last name and CVV linked to the bank card in use, and click **'Make payment'**.

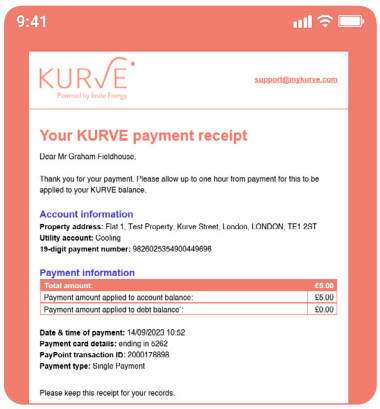


7. Confirm your payment amount by clicking **'Confirm'**. If you'd like to change anything, click cancel.



8. If the payment is successful, you will be taken to a 'Thank you screen'.

   Your payment should apply to your account within 5 minutes but please allow up to one (1) hour.



9. Once processed, you will receive an email receipt confirming your payment.

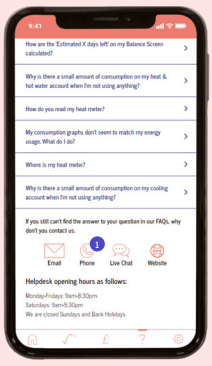
   If you have a debt balance and recovery rate in place, your receipt will indicate the allocated split of your payment to your account and debt balances.

Other payment methods

Over the phove via IVR

Our telephone interactive voice response (IVR) is available to you 24/7/365.

1. Have your bank card to hand, as well as your 19-digit payment number.
2. Call your scheme-specific phone number, found on the FAQ pages (1) and press "1" when prompted.
3. Follow the instructions given over the IVR system.



At any PayPoint shop

1. Find the PayPoint shop nearest to you.

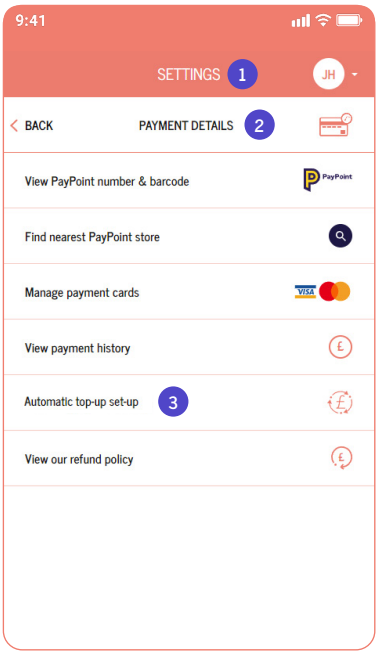
   PayPoint locations will have the PayPoint logo displayed.

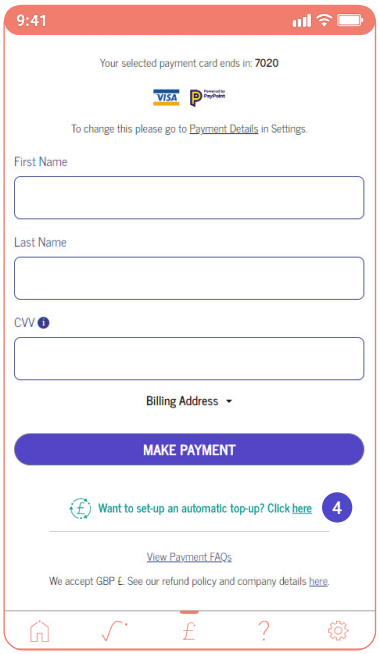
   You can find your nearest PayPoint location through their online store locator or by clicking on 'Nearest PayPoint Outlet' under 'Payment Details' on the app.

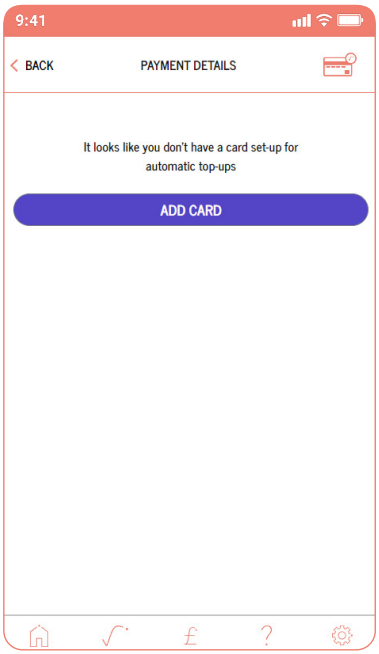
2. Go to a PayPoint shop and show your top-up barcode, which can be found under 'Payment Details' in 'Settings'.
3. Scan your barcode and pay your desired top-up amount over the counter using cash or a bank card.



How to set up and manage your automatic top-ups



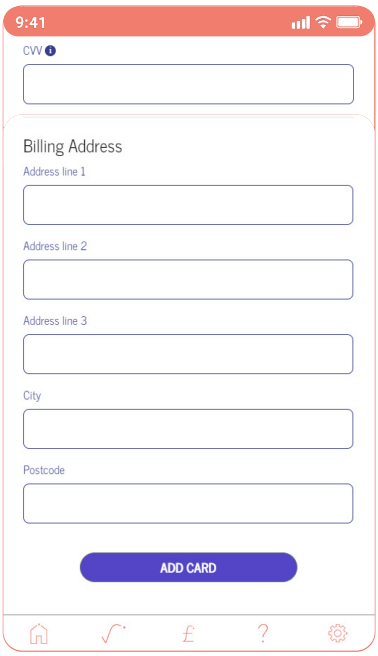


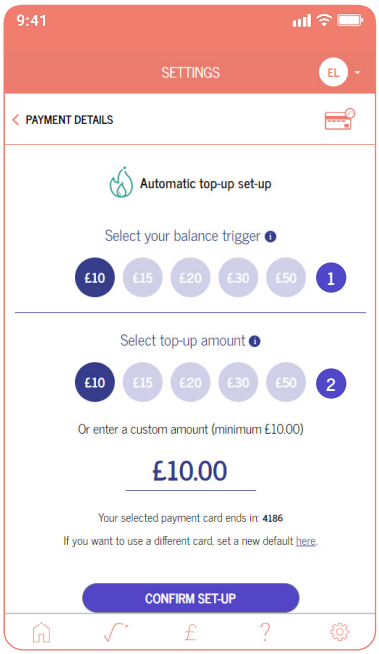


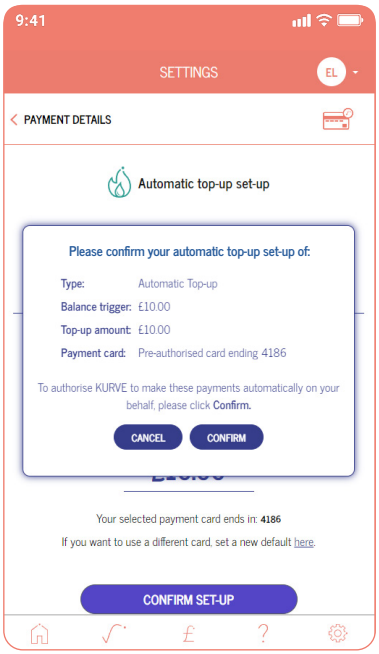
1. To set up an automatic payment, click into the 'Settings' (cog) icon in the navigation bar (1), and then click on **'Payment Details'** (2). Once here, click on **'Automatic top-up set-up'** (3)

   You can also press **'Click here'** at the bottom of the payment page (4).

2. If you are yet to store a bank card for automatic top-ups, you will be taken to this page to add a valid card. Click the **'Add card'** button to do so.







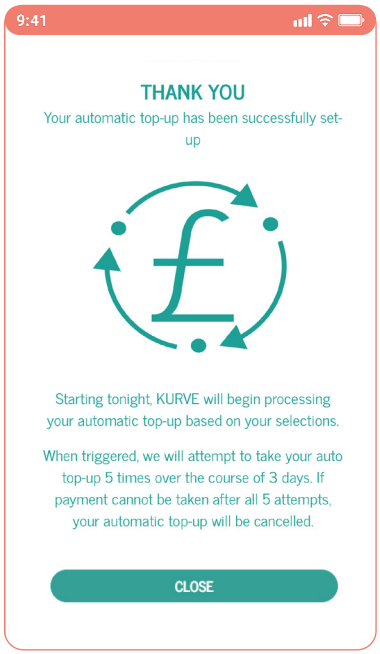
3. Then simply add in your bank card details and billing address, and click **'Add card'**.

4. Then you need to choose your automatic top-up settings. Select the balance trigger at which you want a payment to be taken (1). Then select the payment amount you want taken at this trigger point (2). You can choose one of the pre-set values or enter a custom amount between £10 and £500. Click **'Confirm set-up'**.

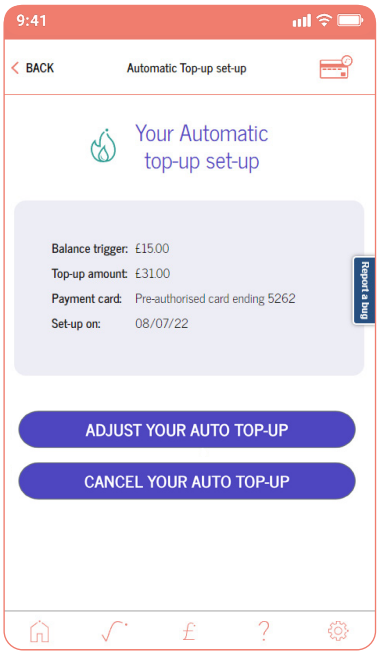
5. Please review your payment set-up and confirm to set-up.

   Your payment card will be stored in order to take future automatic top-ups in accordance with your trigger points.

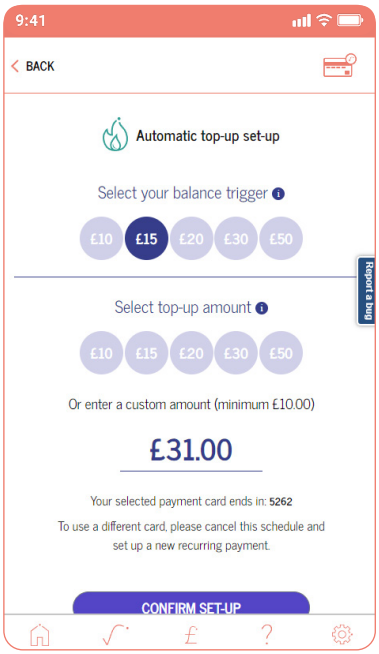
How to set up and manage your automatic top-ups (cont'd.)



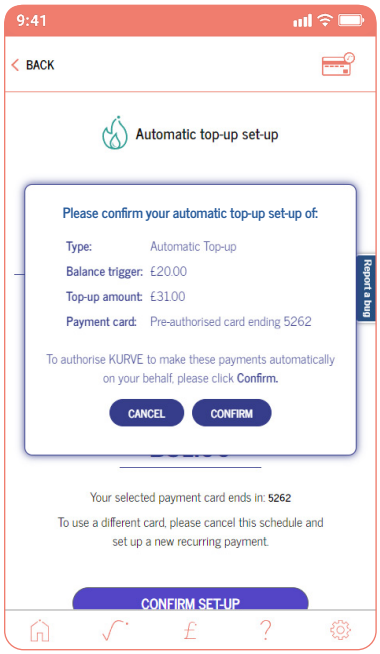
6. If your automatic top-up is successfully set up, you will be taken to a 'Thank you' screen. We'll check if your automatic top-up has been triggered from 10:30pm that day.



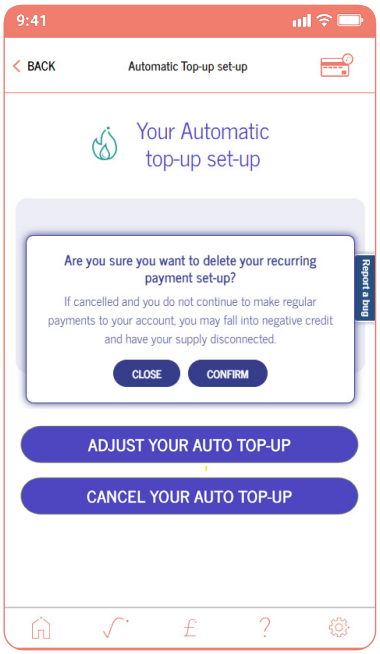
7. A list of any active automatic top-ups will appear on the 'Automatic top-up set-up' page. To adjust one of your schedules, click the **'Adjust your auto top-up'** button.



8. This will take you back to the set-up page where you can select a different balance trigger and/or payment amount. Click **'Confirm set-up'**.



9. Once you are happy with your adjustment click **'Confirm'** to finalise.

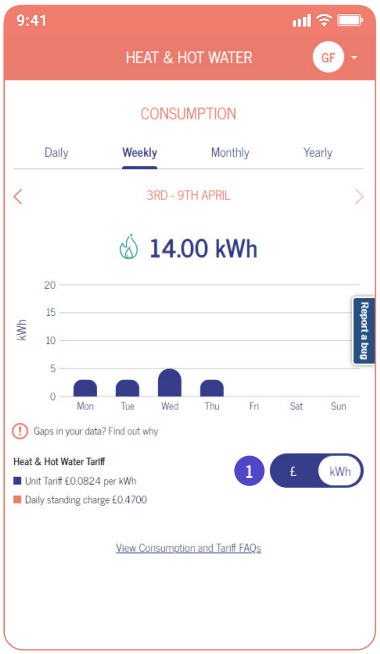


10. To delete an automatic top-up or use a different bank card, click the **'Cancel your auto top-up'** button. Press **'Confirm'** to finalise the action.

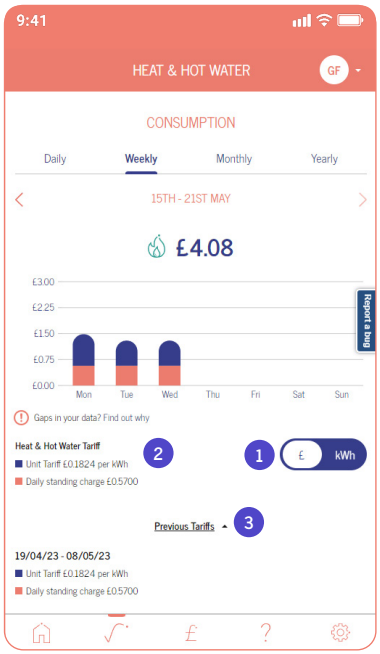
How to navigate the consumption screens



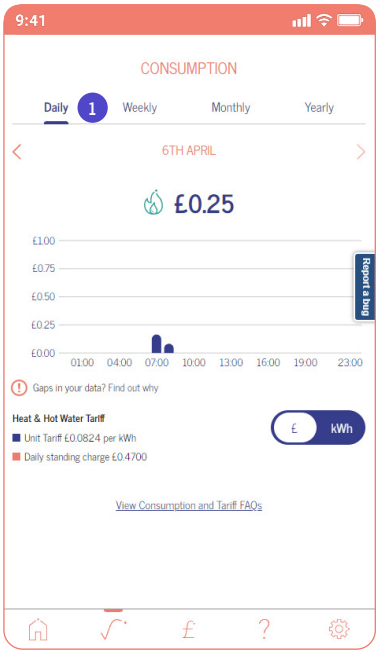
1. To view your energy consumption, click on the KURVE icon in the bottom menu (1). This will automatically show you your weekly energy consumption (2).



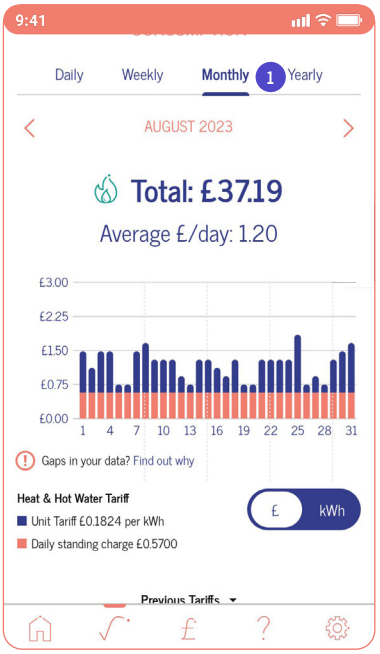
2. Your weekly energy consumption allows you to view your daily energy consumed on a weekly basis over four (4) weeks. To view your energy consumption in kilowatt hour (kWh), click the toggle underneath the graph so the kWh is in the white circle (1).



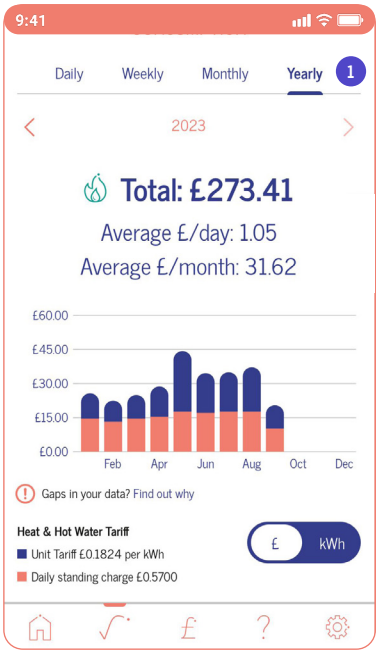
3. To view your energy consumption in money spent (GBP), click the toggle underneath the graph so the '£' is in the white circle (1). Your unit (kWh) tariff and daily standing charge will be visible under the consumption graphs (2). Where applicable, you can also see any historic tariffs (3) here.



4. To view your hourly energy consumption on a particular day, click 'Daily' above the graph (1). This will allow you to view your hourly energy consumed on a daily basis over the past seven (7) days.

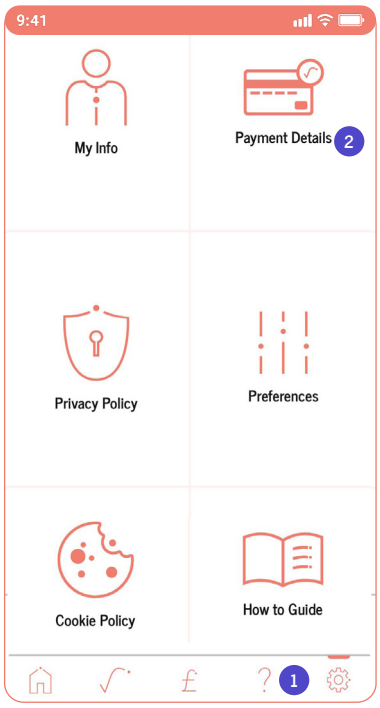


5. To view your daily energy consumption over a particular month, click 'Monthly' above the graph (1). This will allow you to view your daily energy consumed on a monthly basis over the past six (6) months alongside your average daily usage.

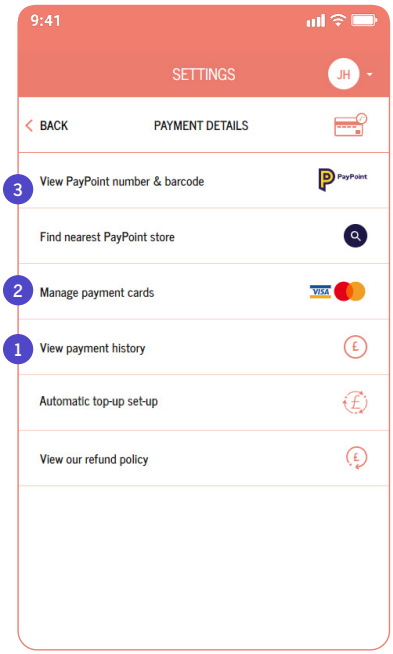


6. To view your monthly energy consumption over the last year, click 'Yearly' above the graph (1). This will allow you to view your monthly energy consumed on a yearly basis since your move-in date alongside your average daily and monthly usage.

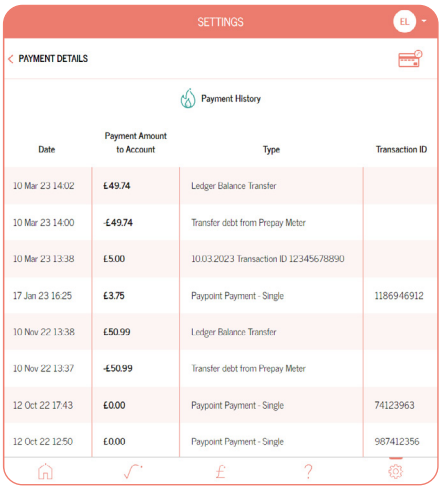
How to edit and view your payment details



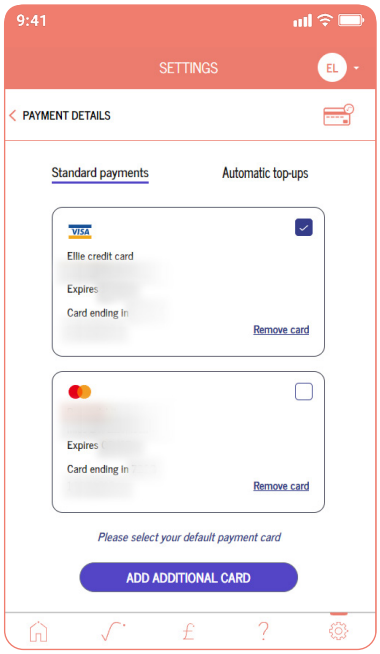
1. To manage your payment details and view your payment history, click on the 'Settings' (cog) icon in the navigation bar (1). Then click on **'Payment Details'** (2).



2. To view your payment history, click on **'View payment history'** (1), the fourth menu item.



3. This will open up a list of all payments you have made to your KURVE energy account in chronological order (starting with the most recent). You can scroll down to view payments made since your account was set-up.



4. To view and edit your payment cards, click **'Manage payment cards'** (2).

   From here, you can add or delete your bank cards and choose your default payment card.

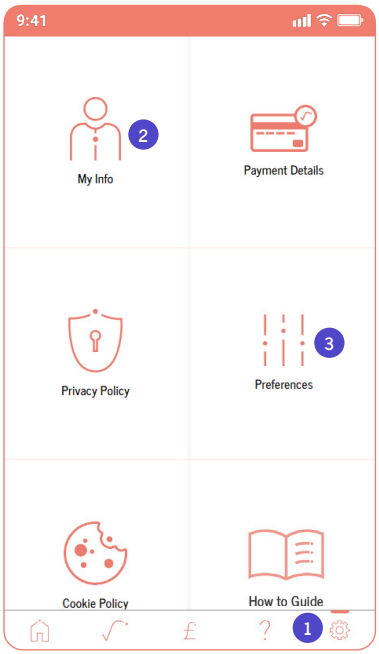


5. To view your 19-digit payment number and barcode, click **'View PayPoint number & barcode'** (3).

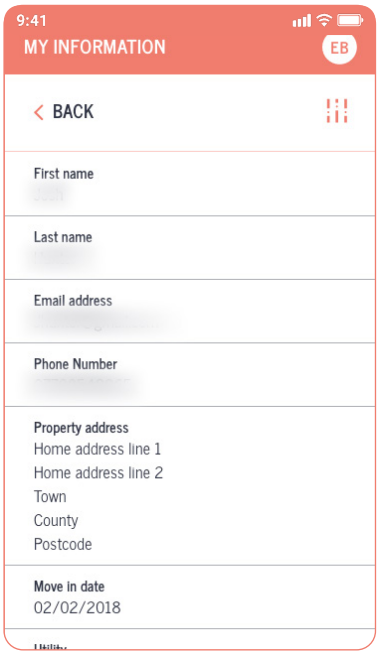
   You can use this barcode to top-up your account at any PayPoint shop using cash or card.

scan to find the PayPoint shop nearest to you
or visit consumer.paypoint.com

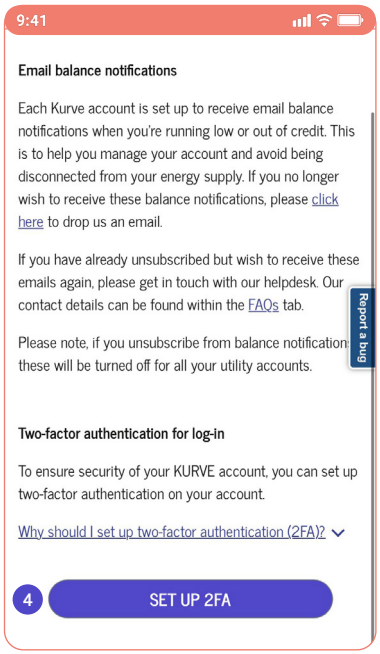
How to find your account details & FAQs



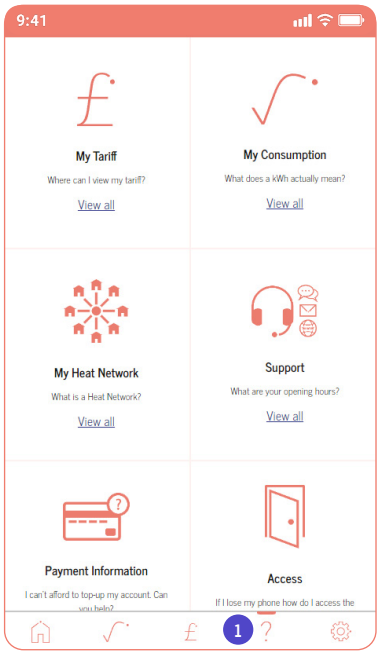
1. To view your account details, set your preferences or read our policies, click on the 'Settings' (cog) icon in the navigation bar (1).



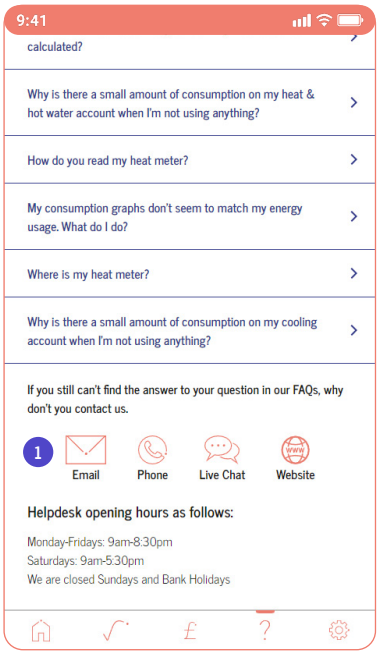
2. To view the personal details linked to your account, click **'My info'** (2) on the 'Settings' page.



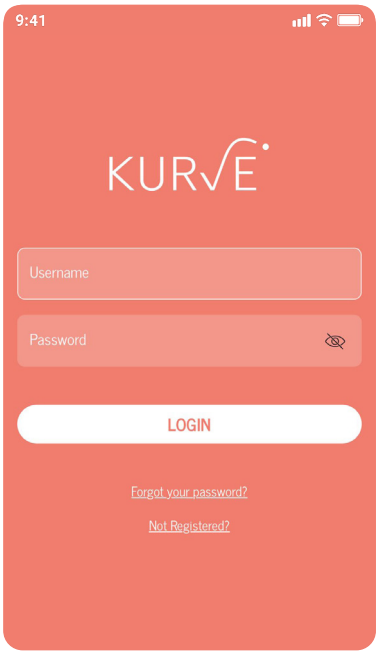
3. To turn your email balance notifications on or off, click **'Preferences'** (3) on the 'Settings' page. You can also set up 2FA on this page if you haven't done so already (4).



4. To view our frequently asked questions (FAQs), click on the 'FAQ' (?) icon in the navigation bar (1).



5. If you can't find an answer to your question, scroll down to the bottom of one of the FAQ pages and you'll see all our contact options available (1). Click on the icon of the contact channel you wish to use to see our details.



6. If you have forgotten your password, click **'Forgot your password?'** on the log in screen. Then, enter the email address and postcode linked to your account. Click **'Submit'**, and you should shortly receive an email with a link to reset your password.

How to add KURVE as an icon on your device

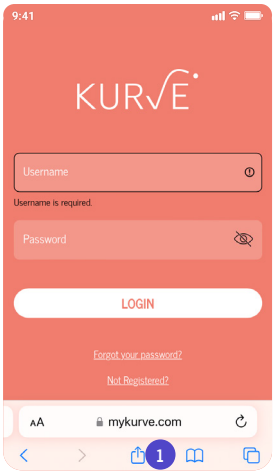
KURVE has been developed as a web-app, making it accessible via any web-browser on any internet-connected device without needing to download an app.

KURVE was developed this way to:

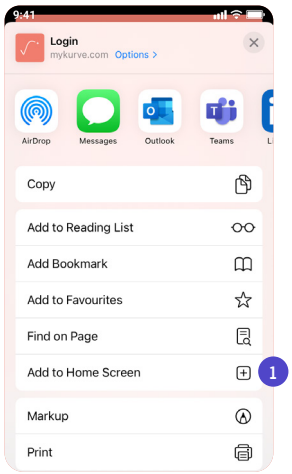
- make it affordable;
- make it accessible to everyone regardless of the type of internet-connected device used;
- allow us to easily make software updates without any disruption to you.

For easy access, depending on whether you have an Apple (iOS) or Android device, you can save KURVE as an app icon on your phone by following the relevant instructions below:

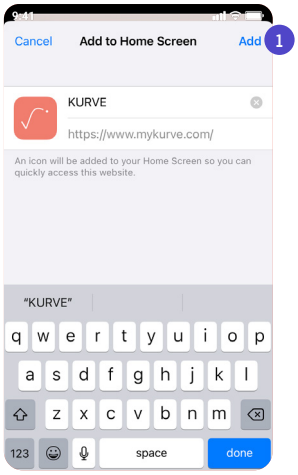
For Apple/iOS devices



1. Type **www.mykurve.com** into Safari and tap the share icon (1).



2. This will open a menu. Click on the 'Add to home screen' button (1).

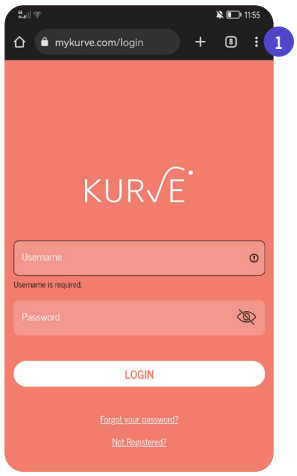


3. Follow the instructions on the screen and click 'Add' (1).

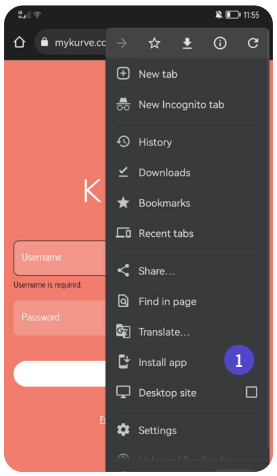


4. An app icon should now appear on your phone home screen.

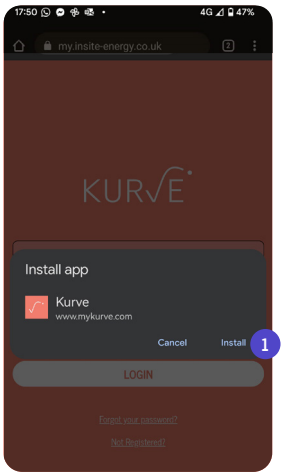
For Android devices



1. Type **www.mykurve.com** into Chrome and tap on the three dots in the top right corner (1).



2. This will open a menu. Click on the 'Add to Home screen' or 'Install app' option (1).



3. Follow the instructions on the screen and click 'Add' or 'Install' (1).



4. An app icon should now appear on your phone home screen.

⚠ Please note, your device or operating system may differ from the above instructions. If so, please investigate the right method for your device.

KURVE

Powered by Insite Energy

Trustpilot

scan to visit the Insite Energy website

or visit www.insite-energy.co.uk

mykurve.com

support@mykurve.com

insite-energy.co.uk/home

Insite Energy, Studio 4 Stuart House, St John's Street, Peterborough, PE1 5DD

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