

# Mobile Banking Quick Reference

Participating members can use Mobile Banking to obtain account balances, view transaction history and make transfers between accounts. They can also find the nearest CO-OP ATM or shared branch (not available with text banking method).

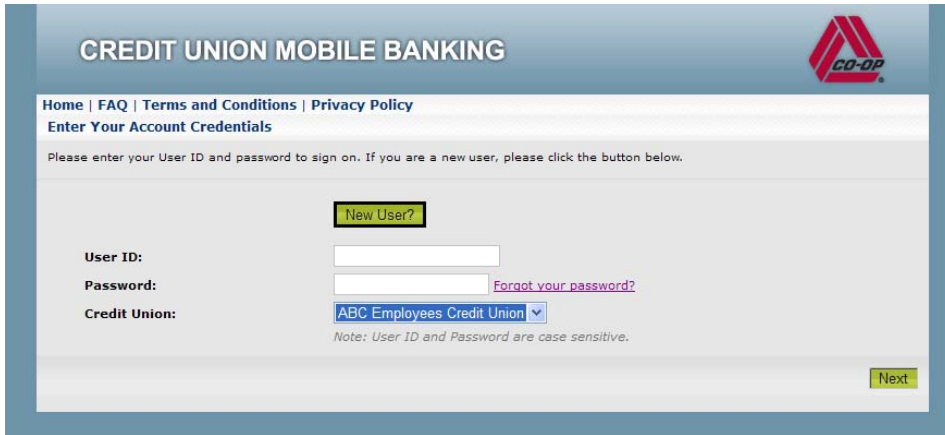
Mobile banking has a website for enrollment and three possible methods of using the service on a phone:

- Text Banking
- Mobile Browser
- Downloadable Application<sup>1</sup>

Once enrolled, users need to activate the service on the enrolled phone(s) before they can use the service.

## Enrolling

On a computer, go to <https://www.co-opmobile.org>. A link is provided on the credit union's website.

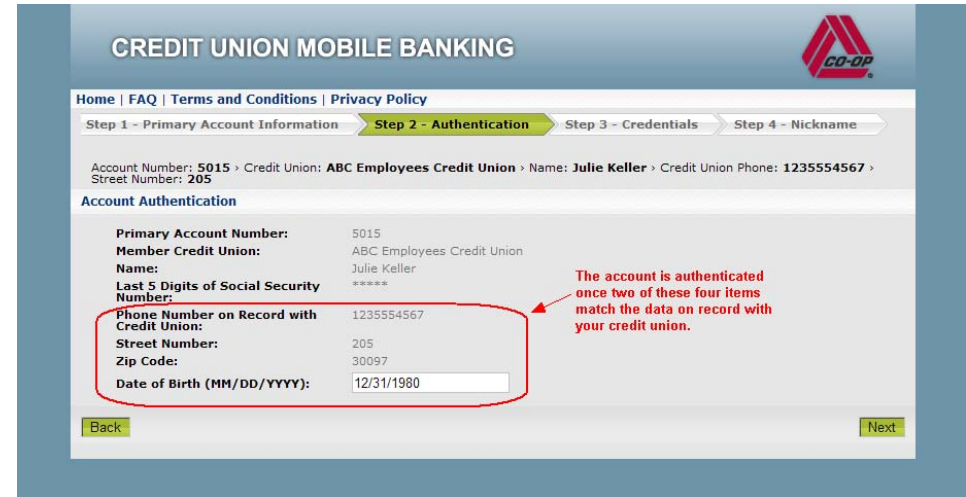


The NEW USER wizard walks you through the following steps to enroll:

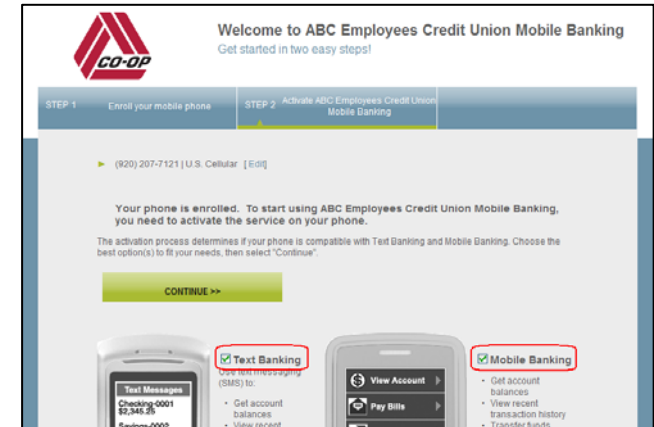
1. Enter your primary account number and identify your credit union.
2. Enter your name and last five digits of your social security number.
3. Authenticate by providing at least two of the following pieces of information as on record with the credit union:
  - Telephone number

<sup>1</sup> A separate iPhone application is also available.

- Street number
- ZIP Code
- Date of birth



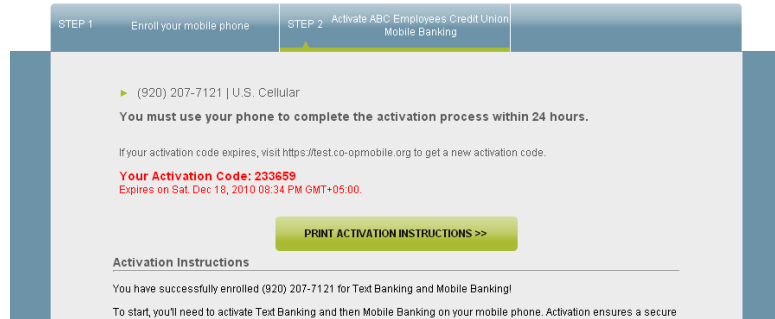
4. Create a user ID, password, and nickname for your mobile account.
5. Register your supported mobile device by selecting your carrier, entering your mobile phone number, and accepting the terms and conditions of use.
6. Select your mobile service method(s):
  - Text Banking — select this option even if you plan to use another<sup>2</sup>.
  - Mobile Banking — includes mobile browser and downloadable application (if you have a supported device).



When enrollment is complete, you are provided with an activation code and instructions for activating the service(s) on your phone. Take note of the activation code.

<sup>2</sup> Enables you to receive an initial message with links to browser and/or downloadable application.

## Mobile Banking Quick Reference



### Activating Your Phone

1. On your phone, view the text message from the credit union (shortcode 282228).
2. To activate text banking, reply to the message with your activation code.

To activate mobile browser or downloadable application, select the link on your internet-enabled device to go to the mobile banking page.

- For mobile browser, select SIGN IN and follow the prompts to activate.
- If you have a supported device, there is a download link at the bottom. Select the link and follow the prompts to download the application. Launch the application and activate as directed.<sup>3</sup>

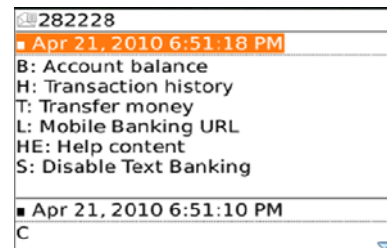
**NOTE:** The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select UPDATE, MANAGE DEVICES, and then GET ACTIVATION CODE.



Once activated, you can begin using Mobile Banking.

### Using Text Banking

For all **text banking** functions, begin by sending a command to shortcode 282228 (cuacct). Some functions require additional replies. For a list of available commands, send C to the shortcode. (response shown right)



<sup>3</sup> For iPhones, the link directs you to the App Store on iTunes.

The sequence of text exchanges is summarized in the following table for common commands.

	<b>For</b>	<b>Account Balances</b>	<b>Transaction History</b>	<b>Transfer</b>
Send	<b>B</b>		<b>H</b>	<b>T</b>
Receive		Balances of all sub-accounts	Which Account?	Reply with From account, To account, and amount
Send			Number representing desired account	Number of From account, number of To account, amount (Ex: 2 1 250.00)
Receive			Recent transactions	Details of transaction to approve.
Send			M for more (if prompted)	1 to confirm the transfer
Receive			More transaction history	Successfully transferred

### Using Mobile Banking

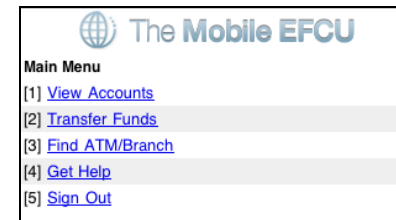
For **mobile browser**, navigate to the mobile banking home page or the main menu.<sup>4</sup>

For a **downloadable application**, launch the application icon.

In the browser or application, begin at the main menu. Select SIGN IN for all functions except the locator. Sign-on is not required to search for ATM or Shared Branch locations (not available with text banking).

Mobile browser and downloadable applications have easy-to-use interfaces. With browser, navigation is link-based while applications are menu-based. Examples of the primary screens are shown for both methods.

#### Main Menu



**Browser**



**Downloadable Application**

<sup>4</sup> If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

**View Accounts/ Balances**

The Mobile EFCU  
**Accounts**  
 [1] [Car Loan](#) (Details)  
 Balance -\$12,183.33  
 [2] [Share](#) (Details)  
 Balance -\$2,928.28  
 [3] [Line of Credit](#) (Details)  
 Balance \$11,360.48  
 [4] [Share Draft](#) (Details)  
 Balance -\$4,635.53

Browser

The Mobile EFCU  
**Account Summary**  
**Share**  
**Balance \$2,928.28**  
 Share Draft  
 Balance \$4,635.53  
 Line of Credit  
 Balance \$11,360.48

Downloadable Application

**Transaction History**

The Mobile EFCU  
**Share Draft**  
[Search Activity](#)  
 [1] [13](#)  
 04/05/2010 \$100.00  
 [2] [13 Transfer](#)  
 03/24/2010 \$6.88  
 [3] [13 Transfer](#)  
 03/22/2010 \$2.25  
[Search Activity](#)

Browser

The Mobile EFCU  
**Share Draft:Activity**  
**13**  
**04/05/10 \$100.00**  
 13 Transfer  
 03/24/10 \$6.88

Downloadable Application

**Transfer Funds**

The Mobile EFCU  
**Confirm Transfer**  
**Transfer From:**  
 Share  
 Avail bal : \$2,928.28  
**Transfer To:**  
 Share Draft  
 Avail bal : \$4,635.53  
**Amount:**  
 \$300.00  
**Date:**  
 04/21/2010

Browser

The Mobile EFCU  
**Approve Transfer**  
 From: Share  
 Balance: \$2,928.28  
 To: Share Draft  
 Balance: \$4,635.53  
 Amount: \$100.00  
 Date: 04/22/10

Downloadable Application

**Find a Location**

You can search for CO-OP Network ATMs and/or Shared Branch locations by ZIP Code or by address.

The Mobile EFCU  
**Nearby Locations**  
 [1] 0.0 Miles  
[4191 15 Mile Rd.](#)  
[Details](#) | [Map](#)  
 [2] 0.0 Miles  
[2666 Metropolitan Pkwy.](#)  
[Details](#) | [Map](#)  
 [3] 0.0 Miles  
[36945 Mound Road](#)  
[Details](#) | [Map](#)  
 [4] 0.0 Miles  
[3909 14 Mile Road](#)  
[Details](#) | [Map](#)

Browser

The Mobile EFCU  
**Zip: 48310 Type: All**  
**4191 15 Mile Rd. (0.0mi.)**  
 2666 Metropolitan Pkwy (0.0mi.)  
 36945 Mound Road (0.0mi.)  
 3909 14 Mile Road (0.0mi.)  
 39139 Mound Rd (0.0mi.)

Downloadable Application

Select a specific location to see its detail or view a map.

**Updating Information**

Return to the enrollment website (<https://www.co-opmobile.org>) at any time to perform the following functions.

- Change password
- Add a phone
- Change phone number and carrier
- Disable, re-enable, or permanently remove a phone
- Get another activation code
- Get the URL for mobile browser or downloadable application
- Delete your mobile account

**Need Help?**

Enrollment website FAQs: On our website, [INSERT URL], click on the Mobile Banking link. Or type <https://www.co-opmobile.org> in your browser address bar. Select FAQs at the top.

Call your credit union at: **[INSERT PHONE NBR]**

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[www.co-opfs.org](http://www.co-opfs.org)

**INSTRUCTIONS FOR USING THIS QUICK REFERENCE:**

1. Save this file with a different name.
2. In the title, header, and first paragraph, insert your product name.
3. In the first sentence under **Enrolling**, insert your credit union name and website.
4. In step 1 under **Activating Your Phone**, insert your credit union name.
5. In the last sentence under **Activating Your Phone**, insert your product name.
6. Under **Need Help?**, insert your website address and product name. Also insert the credit union phone number.
7. **Delete these instructions!** Then save, convert to .pdf, and post on your website.