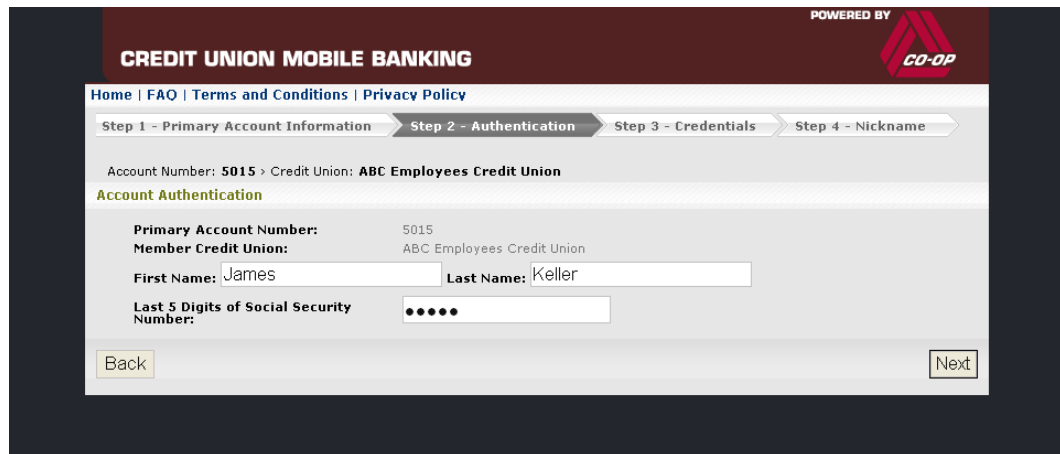


## Member Experience

Welcome to Mobile Banking. Below provides a brief description of the enrollment process as well as the mobile banking experience on the device or phone for text and mobile browser service.

### A. Enrollment

Credit union members are directed to the enrollment website (<https://www.co-opmobile.org>) from a desktop personal computer or a laptop. New enrollees are prompted to enter their primary account number, name, and last five digits of social security number.




The screenshot displays the 'CREDIT UNION MOBILE BANKING' enrollment interface. At the top, it says 'POWERED BY CO-OP'. Below the header, there are navigation links: 'Home | FAQ | Terms and Conditions | Privacy Policy'. A progress bar indicates the current step: 'Step 2 - Authentication', with previous steps 'Step 1 - Primary Account Information' and 'Step 3 - Credentials', and a next step 'Step 4 - Nickname'. The account information shown is: 'Account Number: 5015 > Credit Union: ABC Employees Credit Union'. The 'Account Authentication' section contains the following fields: 'Primary Account Number: 5015', 'Member Credit Union: ABC Employees Credit Union', 'First Name: James', 'Last Name: Keller', and 'Last 5 Digits of Social Security Number: ●●●●●'. There are 'Back' and 'Next' buttons at the bottom of the form.

They are then asked for up to four pieces of information in order to authenticate their identity. Answers must match the data on record with the credit union.

- Phone number
- First 3 digits of street number
- ZIP code
- Date of birth

To verify personal information of record, log into Private Teller and click "Profile" in the left column. Then click "Preferences" and "Personal Information".

POWERED BY 

## CREDIT UNION MOBILE BANKING

[Home](#) | [FAQ](#) | [Terms and Conditions](#) | [Privacy Policy](#)

Step 1 - Primary Account Information → **Step 2 - Authentication** → Step 3 - Credentials → Step 4 - Nickname


Account Number: **5015** > Credit Union: **ABC Employees Credit Union** > Name: **James Keller** > Credit Union Phone: **1231234568** > Street Number: **185**

### Account Authentication

<b>Primary Account Number:</b>	5015	
<b>Member Credit Union:</b>	ABC Employees Credit Union	
<b>Name:</b>		
<b>Last 5 Digits of Social Security Number:</b>	*****	
<b>Phone Number on Record with Credit Union:</b>	1231234568	
<b>Street Number:</b>	185	
<b>Zip Code:</b>	30097	
<b>Date of Birth (MM/DD/YYYY):</b>	02/24/1990	<input type="text"/>

The account is authenticated once two of these four items match the data on record with the credit union.

Upon authentication, members create a user ID and password, provide a nickname for the account, and may proceed to enroll a mobile phone or device.

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## CREDIT UNION MOBILE BANKING

[Home](#) | [FAQ](#) | [Terms and Conditions](#) | [Privacy Policy](#)


Step 1 - Primary Account Information → Step 2 - Authentication → **Step 3 - Credentials** → Step 4 - Nickname

Account Number: **5015** > Credit Union: **ABC Employees Credit Union** > Name: **James Keller** > Credit Union Phone: **1231234568** > Street Number: **185**

### Enter Account Credentials

<b>User ID:</b>	<input type="text" value="jkuser1"/>
<b>Password:</b>	<input type="password" value="••••••••"/>
<b>Confirm Password:</b>	<input type="password" value="••••••••"/>

Note: User ID should be between 4 and 32 characters, password should be between 6 and 32 characters.

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## CREDIT UNION MOBILE BANKING

[Home](#) | [FAQ](#) | [Terms and Conditions](#) | [Privacy Policy](#)

Step 1 - Primary Account Information → Step 2 - Authentication → Step 3 - Credentials → **Step 4 - Nickname**

Account Number: **5015** > Credit Union: **ABC Employees Credit Union** > Name: **James Keller** > Credit Union Phone: **1231234568** > Street Number: **185**

### Enter Account Nickname

**Enter Account Nickname:**

## Device Enrollment

Members simply select their carrier from a drop-down menu and enter their phone number. This is where the credit union brand appears during enrollment.

Welcome to ABC Employees Credit Union Mobile Banking  
Get started in two easy steps!

STEP 1 Enroll your mobile phone | STEP 2 Activate ABC Employees Credit Union Mobile Banking

Mobile Carrier: U.S. Cellular

Enter your mobile phone number: 920 777 8888

ABC Employees Credit Union Mobile Banking Terms and Conditions: [Printer Friendly Version](#)

END USER LICENSE AGREEMENT TERMS FOR MOBILE BANKING To be Agreed to by End User Prior to Use of the Mobile Banking Service

1. Ownership. You acknowledge and agree that a third party provider or licensor to your financial services provider (Licensor) is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the 'Software').

2. License. Subject to the terms and conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.

I have read, understood and agreed on the Terms and Conditions of Use for ABC Employees Credit Union Mobile Banking and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

I accept the Terms and Conditions of Use

<< CANCEL | ENROLL >>

©2010 ABC Employees Credit Union All Rights Reserved

The next step allows members to choose the service option or options that they want to use on their phone.



Welcome to ABC Employees Credit Union Mobile Banking  
Get started in two easy steps!

STEP 1 Enroll your mobile phone

STEP 2 Activate ABC Employees Credit Union Mobile Banking

(920) 777-8888 | U.S. Cellular [Edit]

Your phone is enrolled. To start using ABC Employees Credit Union Mobile Banking, you need to activate the service on your phone.

The activation process determines if your phone is compatible with Text Banking and Mobile Banking. Choose the best option(s) to fit your needs, then select "Continue".

CONTINUE >>



Text Banking

Use text messaging (SMS) to:

- Get account balances
- View recent transaction history



Mobile Banking

- Get account balances
- View recent transaction history
- Transfer funds between accounts
- Find ATMs and branches

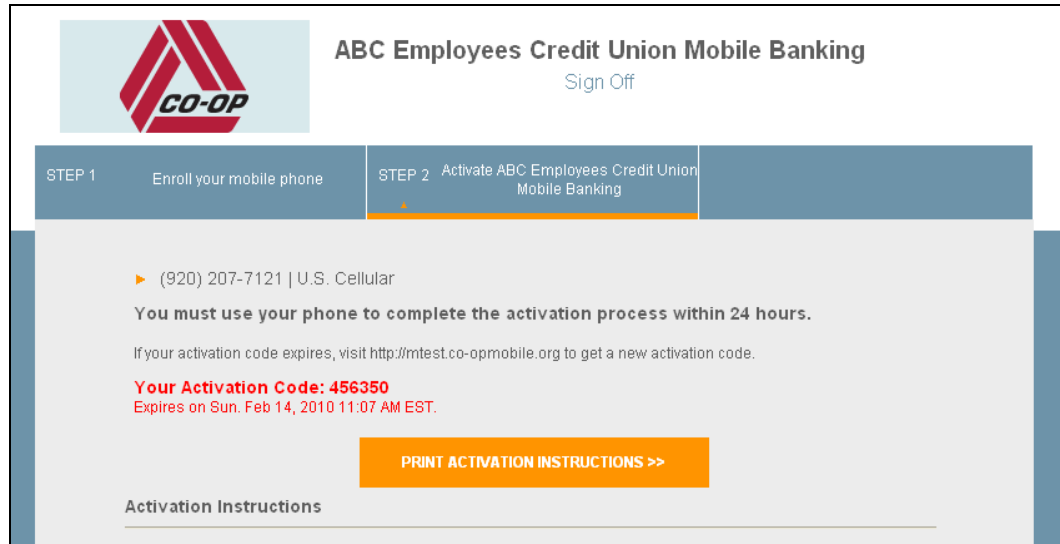
©2010 ABC Employees Credit Union All Rights Reserved

Carolina Collegiate offers Text and Mobile Banking options.

Option	Allows use of	Requirements
Text Banking	SMS Text	Supported carrier Text-enabled device
Mobile Banking	Mobile Browser	Web-enabled device

An activation code is then provided for the member to use in activating the service on their phone. This code expires in 24 hours. However, enrolled

members can return to the site to obtain another activation code if necessary.



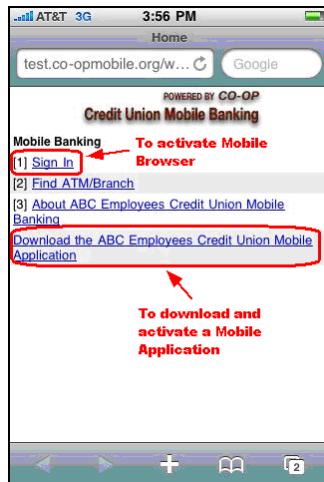
Enrolled members can return to the site at any time to add additional devices, make phone changes, disable/re-enable a device, remove devices, or delete their account.

## ***B. Phone Activation***

A text message is sent to the enrolled phone, usually within seconds (10 minutes maximum), if the enrollee signed up Text Banking.

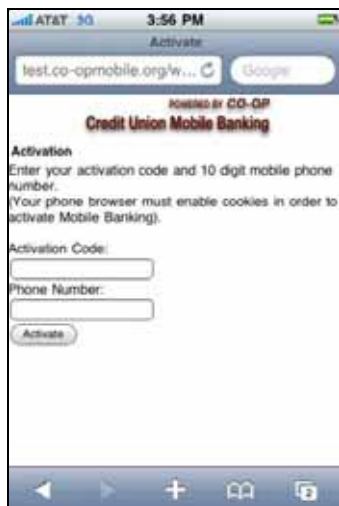
To activate Text Banking, the member simply replies to the message with his or her six-digit activation code.

For mobile browser, the text message contains a link to the Mobile Banking site.



**NOTE:** If you did not enroll for text banking, you will need to get the URL from the enrollment website and then use your phone's browser to navigate to it.

The activation code must be entered within 24 hours of enrollment.



## C. Using Mobile Banking Functions

### 1. Text Banking

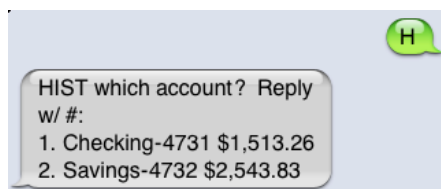
All text banking messages are sent to the CO-OP Mobile shortcode which is **282228** (CUACCT). Adding the shortcode to the phone's address book facilitates easy messaging.

Members request banking functions by sending simple commands to the shortcode.

<i>Function</i>	<i>Command</i>	<i>Description</i>
Balance	B or BAL	Summary of balances for all available accounts
History	H or HIST	Summary of recent transactions per account, in descending order by date (most recent first)
Transfer	T or TRA	Transfer money between eligible accounts (if credit union allows)
Command	C or CMD	List of available text banking commands
Help	HE or HELP	Help content for text banking
Login	L or Login	Receive URL for CO-OP Mobile Browser website (if enabled)
Stop	S or STOP	Cancels text banking.
Recover	R or RECOVER	If the credit union offers Mobile Browser and a member's authentication (cookie) is deleted, the user sends this command to retrieve a new activation code and URL. The member can then enter the activation code on the Browser website.
More	M or MORE	If there is additional information available in a separate message as the result of an initial command request, this command will display the next message. Additional transaction history is a common example.

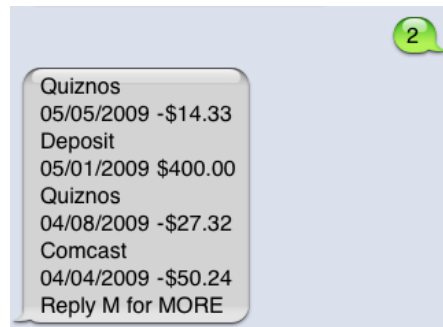
### Transaction History

If you send **H** to the shortcode and have multiple accounts, the system asks you for the specific account.



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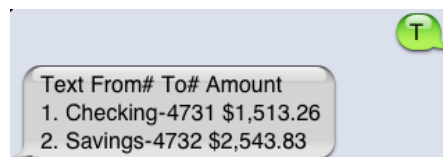
If you respond with **2**, the transaction history is provided for the account 2.



In addition, an option is provided to reply **M** for more transaction history on the same account.

### Transferring Funds

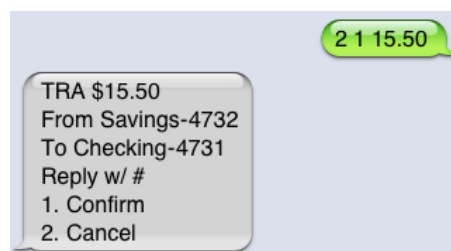
If you send T to the shortcode, a list of eligible accounts is returned.



To specify the transfer details, you send a message composed of the following – separated by spaces:

- Number of the 'from' account
- Number of the 'to' account
- Transfer amount

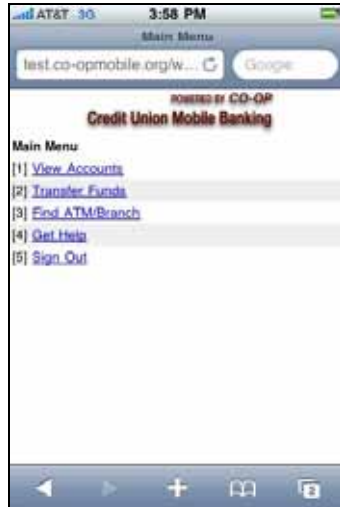
In this example, if the syntax for the message is 2 1 15.50, you would receive this verification message to confirm.



## 2. Mobile Banking

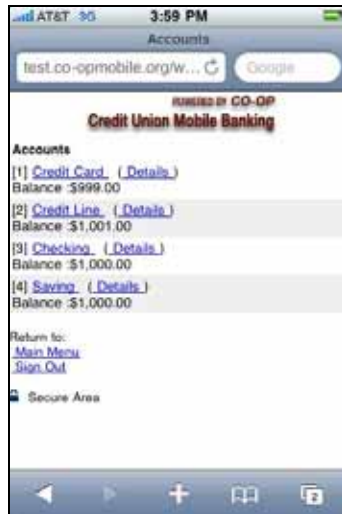
With the mobile browser, members go to the CO-OP Mobile URL on their web-enabled phones to interact with their credit union.

Services provided includes access to account balances, transaction history, ability to transfer funds between sub accounts within the same member number, and to search for ATM or Shared Branch locations. Screen appearance may vary.



Main Menu

## Account Information



Account Summary



Account Detail

# Transaction Information



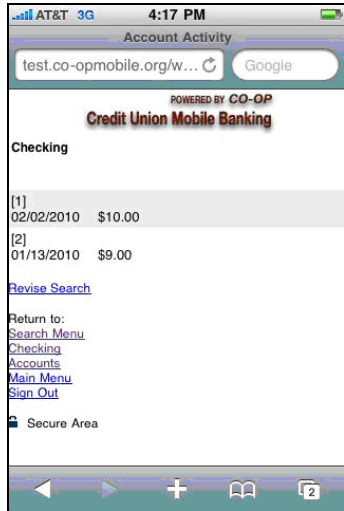
Recent Transactions



Search by Date



Search by Amount



Search Results

## Transferring Funds



Transfer From



Transfer To



Transfer Amount



Make Transfer

# Finding Locations



By ZIP Code



Nearby Locations



Location Detail



Location Map

## Get Help



Help Menu



View Accounts Help



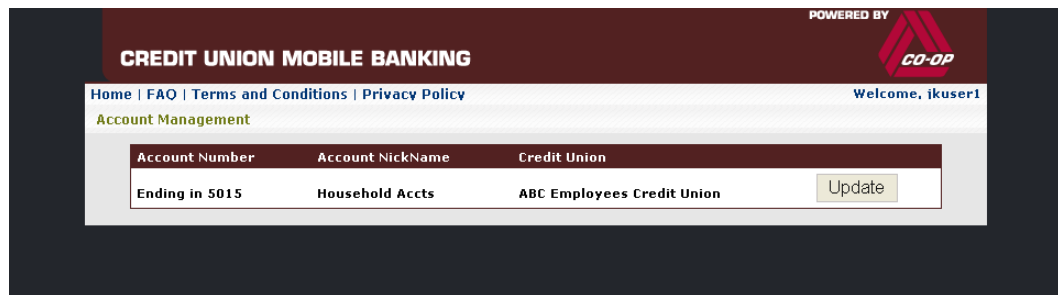
Transfer Funds Help



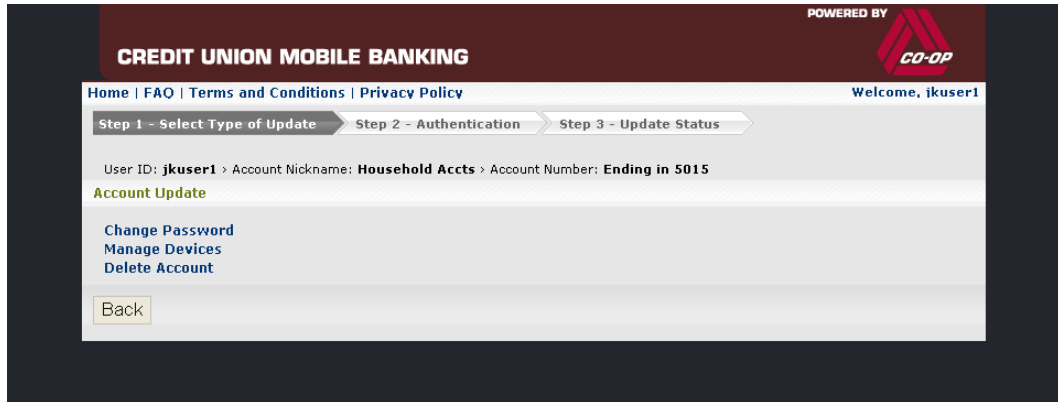
Find ATM/Branch Help

## D. Making Changes

Members can return to the enrollment website at any time and select UPDATE to make changes to their account or enrolled devices.

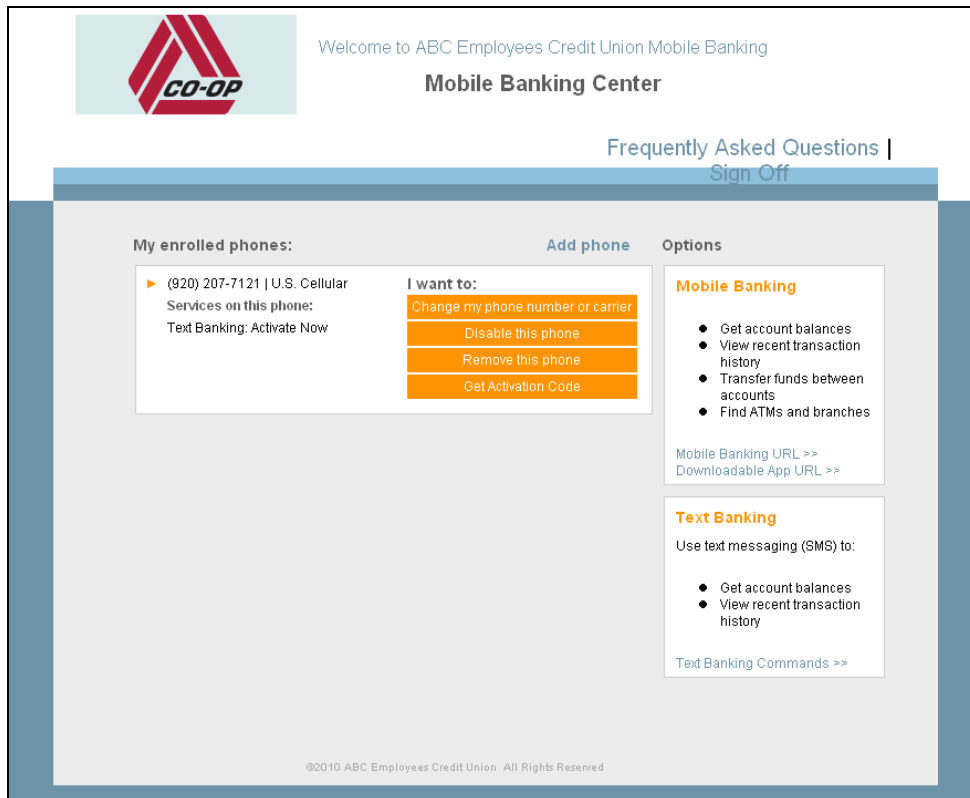


On this screen, you can change a password, delete your account, or manage your devices.



Password changes and account deletions require the user to re-enter the user ID and password as a security precaution. To delete an account with enrolled devices, the user will be prompted to first remove the devices on the device management screens and then return to this screen to delete the account.

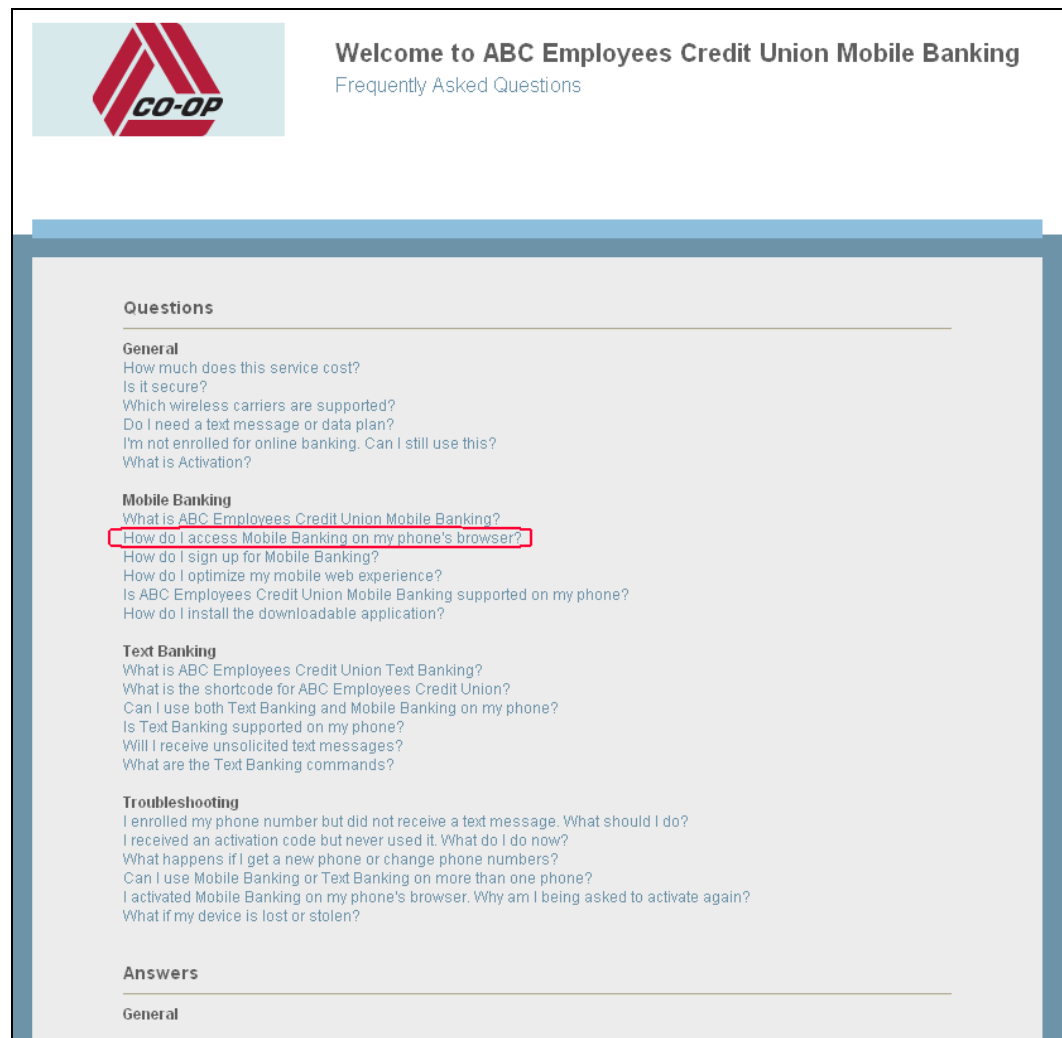
Device management is performed on the Mobile Banking Center screen which lists your currently enrolled device(s) with their activation status.




From this screen, you can:

- Add another phone to your mobile service.
- Change a phone number or carrier by deleting a device and re-enrolling it with the new information.
- Temporarily disable or re-enable a phone.
- Remove a phone from the service.
- Get an existing or new activation code.

In addition, you can click the Mobile Banking link.  
You are directed to the Frequently Asked Questions.  
Click on the highlighted question to get URL information.



 **Welcome to ABC Employees Credit Union Mobile Banking**  
Frequently Asked Questions

---

**Questions**

**General**  
How much does this service cost?  
Is it secure?  
Which wireless carriers are supported?  
Do I need a text message or data plan?  
I'm not enrolled for online banking. Can I still use this?  
What is Activation?

**Mobile Banking**  
What is ABC Employees Credit Union Mobile Banking?  
**How do I access Mobile Banking on my phone's browser?**  
How do I sign up for Mobile Banking?  
How do I optimize my mobile web experience?  
Is ABC Employees Credit Union Mobile Banking supported on my phone?  
How do I install the downloadable application?

**Text Banking**  
What is ABC Employees Credit Union Text Banking?  
What is the shortcode for ABC Employees Credit Union?  
Can I use both Text Banking and Mobile Banking on my phone?  
Is Text Banking supported on my phone?  
Will I receive unsolicited text messages?  
What are the Text Banking commands?

**Troubleshooting**  
I enrolled my phone number but did not receive a text message. What should I do?  
I received an activation code but never used it. What do I do now?  
What happens if I get a new phone or change phone numbers?  
Can I use Mobile Banking or Text Banking on more than one phone?  
I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?  
What if my device is lost or stolen?

---

**Answers**

**General**

## Support

Following are several issues that members could encounter during enrollment, activation and initial use.

### **Enrollment Declined**

If we cannot verify member information during enrollment, members are advised to contact their credit union. Registration was likely declined because personal information entered did not match the information provided as noted in Private Teller. The member should verify the authentication information in Private Teller and re-enroll:

- Member name (maiden name, married name changes)
- Social Security Number (must enter last five digits correctly)
- Telephone number on record
- Street number for address
- ZIP Code
- Date of birth

### **Initial Text Message Not Received**

If the text message was not received following a successful enrollment, the member can send the six-digit activation code in a message to **282228** (CUACCT). If they do not receive a reply that activation was successful, they will need to return to the enrollment site and request a new activation code.

### **Activation Code Expired**

If the member's activation code expired before they activated service on the phone, the member should return to the enrollment site, select UPDATE, then MANAGE DEVICES, and then the phone's GET ACTIVATION CODE option.

## **Hfci V`Yg\ cch]b[ `**

Following are several issues that members could encounter during enrollment, activation and initial use.

### **9bfc``a Ybh8 YW]bYX`**

Registration was likely declined because personal information did not match your personal information as noted in Private Teller. To verify personal information of record, log into Private Teller and click "Profile" in the left column. Then click "Preferences" and "Personal Information" Then re-enroll.

- Member name (maiden name, married name changes)
- Social Security Number (must enter last five digits correctly)
- Telephone number on record
- Street number for address
- ZIP Code
- Date of birth

### **h]hU`HYI hA YggU\ Y`BchF YW]j YX`**

If the text message was not received following a successful enrollment, the member can return to the enrollment site, enter the phone number, and select the option for another text message.

### **5 W]j U]cb`7 cXY`9I d]fYX`**

If the member's activation code expired before they activated service on the phone, the member should return to the enrollment site, enter the phone number, and select the option for receiving another activation code.

---

## **Enrollment Error Codes**

<b>Code</b>	<b>Message</b>	<b>Description</b>	<b>Resolution Process</b>
5000	A valid user ID is required to proceed. Please check your entries.	The member did not submit a User ID.	Sign in to credit union's Internet Banking site and re-try to access the enrollment site.
5001	A valid mobile phone number is required to proceed. Please check your entries.	The member did not submit a phone number while registering a new device.	Enter a phone number and re-try.
5002	Mobile carrier information is required to proceed. Please check your entries.	The member did not select or enter a mobile carrier while registering a new device.	Select a mobile carrier and try again.
5003	This phone number has already been activated by another customer. Please check your entries and try again.	The phone number submitted is already registered by another user within the same credit union.	Either have the number removed from the other account (if he/she owns the account or knows the other owner) or enter a different number for this account. Note that once a member activates a device on Mobile Browser to Mobile App, no other user is allowed to log in to that mode on that device.
5004	An unexpected error occurred. Please try again or come back later.	An unexpected error occurred and the specific reason could not be determined by the system.	Re-try. If the problem occurs consistently, document the error code/message and inform the next support tier.
5005			