

2. Enrollment

You must have a valid account at a participating credit union to enroll in CO-OP Mobile.

A. Enroll in Mobile Banking

1. Log on to your credit union's internet banking site and click on the Mobile Banking link. The Credit Union Mobile Banking screen appears (<https://www.co-opmobile.org/co-op/enroll/enrollment/signOn>).

2. Click on the NEW USER? button. The Primary Account Information screen appears.

3. Make an entry in the PRIMARY ACCOUNT NUMBER field.
4. In the MEMBER CREDIT UNION field, select your credit union from the drop-down list.
5. Click NEXT. If the account number is valid, the first Authentication screen appears.

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

Account Number: 5015 > Credit Union: ABC Employees Credit Union

Account Authentication

Primary Account Number: 5015
 Member Credit Union: ABC Employees Credit Union

First Name: James Last Name: Keller

Last 5 Digits of Social Security Number: ●●●●●

Back Next

6. Type your name in the FIRST NAME and LAST NAME fields. Enter the last five digits of your SOCIAL SECURITY NUMBER. Then click NEXT. The second Authentication screen appears.

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

Account Number: 5015 > Credit Union: ABC Employees Credit Union > Name: Julie Keller

Account Authentication

Primary Account Number: 5015
 Member Credit Union: ABC Employees Credit Union

Name: Julie Keller

Last 5 Digits of Social Security Number: *****

Phone Number on Record with Credit Union: 1231234567

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7. Enter the PHONE NUMBER ON RECORD WITH CREDIT UNION and click NEXT. The third Authentication screen appears.

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

Account Number: 5015 > Credit Union: ABC Employees Credit Union > Name: Julie Keller > Credit Union Phone: 1231235555

Account Authentication

Primary Account Number: 5015
 Member Credit Union: ABC Employees Credit Union

Name: Julie Keller

Last 5 Digits of Social Security Number: *****

Phone Number on Record with Credit Union: 1231235555

Street Number: 184

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8. Enter the first three digits of your street address in the STREET NUMBER field (must be numeric) and click NEXT.

If both the phone number and street address are verified, the Account Credentials screen appears. Skip to step 11.

9. If the following screen appears, enter your five-digit ZIP CODE and click NEXT.

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

Account Number: **5015** > Credit Union: **ABC Employees Credit Union** > Name: **Julie Keller** > Credit Union Phone: **1231235555** > Street Number: **1846**

Account Authentication

| | |
|--|------------------------------------|
| Primary Account Number: | 5015 |
| Member Credit Union: | ABC Employees Credit Union |
| Name: | Julie Keller |
| Last 5 Digits of Social Security Number: | ***** |
| Phone Number on Record with Credit Union: | 1231235555 |
| Street Number: | 1846 |
| Zip Code: | <input type="text" value="30097"/> |

10. If the following screen appears, enter your DATE OF BIRTH in MM/DD/YYYY format and click NEXT.

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

Account Number: **5015** > Credit Union: **ABC Employees Credit Union** > Name: **Julie Keller** > Credit Union Phone: **1231235555** > Street Number: **1846**

Account Authentication

| | |
|--|---------------------------------------|
| Primary Account Number: | 5015 |
| Member Credit Union: | ABC Employees Credit Union |
| Name: | Julie Keller |
| Last 5 Digits of Social Security Number: | ***** |
| Phone Number on Record with Credit Union: | 1231235555 |
| Street Number: | 1846 |
| Zip Code: | 30097 |
| Date of Birth: | <input type="text" value="02041970"/> |

11. When at least two of the previous four verification factors are confirmed, the following screen appears, beginning the process for you to create your credentials.

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

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

Enter Account Credentials

User ID: jkkuser1

Password: ●●●●●●

Confirm Password: ●●●●●●

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

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12. Enter a USER ID and PASSWORD.

NOTE: User IDs must be 4 to 32 alphanumeric characters (no spaces or special characters). Passwords must be 6 to 32 characters.

TIP: Keep your user ID and password in a safe place. You will need them when you return to the site to make changes.

13. Click NEXT. The Nickname screen appears.

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

Account Number: 5015 > Credit Union: ABC Employees Credit Union > Name: Julie Keller > Credit Union Phone: 1231234567 > Street Number: 184

Enter Account Nickname

Enter Account Nickname: Household Account

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14. Enter a nickname for your primary account in the ACCOUNT NICKNAME field.

WARNING: Once you click NEXT on this screen, you will not be able to return to the account enrollment screens. However, you can sign on again to make changes to your account later.

15. Click NEXT. Upon successful account enrollment, you are directed to the screens for enrolling your mobile phone or device, as described in the next section.

B. Enroll Your Mobile Phone

16. In the MOBILE CARRIER field, select your carrier from the drop-down list.

NOTE: If you select OTHER/IPOD TOUCH, text banking will not be available. You may be able to use the Mobile Browser service from other web-enabled phones, but support cannot be guaranteed for non-certified carriers.

17. Enter the 10-digit phone number for the mobile device you want to enroll. If you are enrolling an iPod Touch, enter an alternative phone number.

18. Review the agreement terms and check the box at the bottom to accept them.

TIP: If you want to print the terms and conditions, click on **PRINTER FRIENDLY VERSION** near the top.

19. Click the **ENROLL>>** button. The Activation screen appears.



NOTE: This screen may look different, depending on the options offered by your credit union.

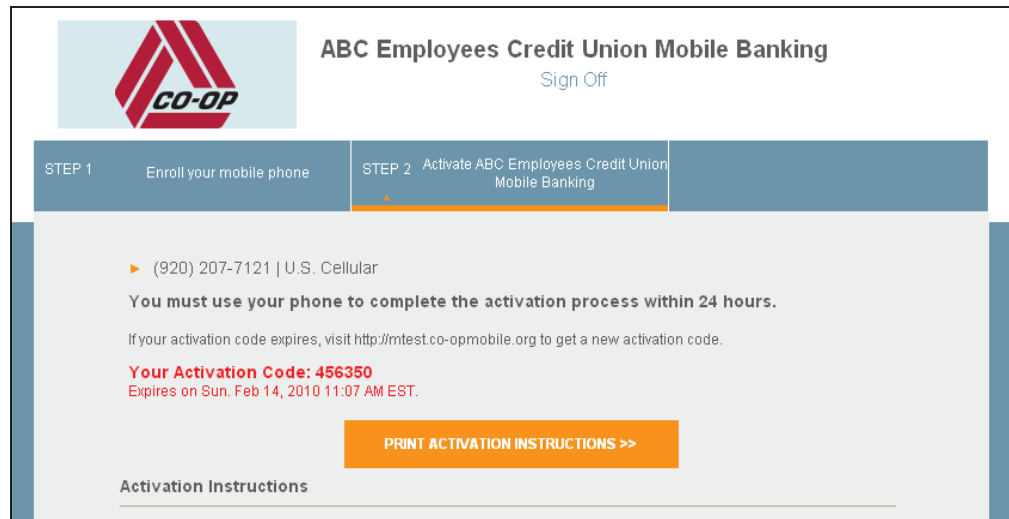
TIP: If you need to return to the previous screen, select **EDIT** next to your phone number.

20. Select one or both of the service option(s) for which you want to enroll the device.

- **TEXT BANKING** – Enables SMS text service with the CO-OP Mobile shortcode. If offered, this is checked by default. Even if you intend to use only the Mobile Banking option(s), this is recommended so that you can receive the initial text message containing the URL link for the mobile browser.

- **MOBILE BANKING** – Enables the service via a WAP browser and, for supported devices, a downloadable application. (The system recognizes supported devices during the activation process.) For a list of supported devices with downloadable applications, see page 8-5. For browser access, your phone must support WAP 2.0 and cookies.

21. Click the CONTINUE>> button. Your activation code appears on the following screen.



Your six-digit activation code appears in red near the top of the screen.

22. Make note of your code. It must be used on your phone within 24 hours or it will expire and you will need to return to this website to request another one.

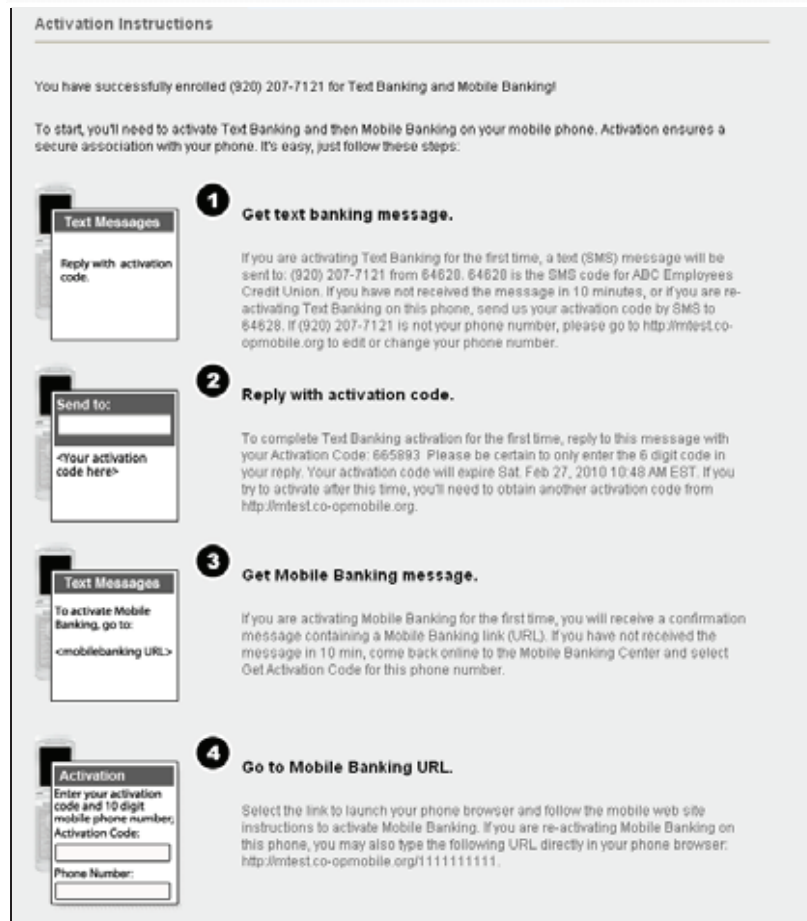
23. Read the instructions for activating the service on your phone or click PRINT ACTIVATION INSTRUCTIONS>>.

Activation Instructions

You have successfully enrolled (920) 207-7121 for Text Banking and Mobile Banking!

To start, you'll need to activate Text Banking and then Mobile Banking on your mobile phone. Activation ensures a secure association with your phone. It's easy, just follow these steps:

- 1 Get text banking message.**
If you are activating Text Banking for the first time, a text (SMS) message will be sent to: (920) 207-7121 from 64620. 64620 is the SMS code for ADC Employees Credit Union. If you have not received the message in 10 minutes, or if you are re-activating Text Banking on this phone, send us your activation code by SMS to 64620. If (920) 207-7121 is not your phone number, please go to <http://mtest.co-opmobile.org> to edit or change your phone number.
- 2 Reply with activation code.**
To complete Text Banking activation for the first time, reply to this message with your Activation Code: 665893. Please be certain to only enter the 6 digit code in your reply. Your activation code will expire Sat Feb 27, 2010 10:48 AM EST. If you try to activate after this time, you'll need to obtain another activation code from <http://mtest.co-opmobile.org>.
- 3 Get Mobile Banking message.**
If you are activating Mobile Banking for the first time, you will receive a confirmation message containing a Mobile Banking link (URL). If you have not received the message in 10 min, come back online to the Mobile Banking Center and select Get Activation Code for this phone number.
- 4 Go to Mobile Banking URL.**
Select the link to launch your phone browser and follow the mobile web site instructions to activate Mobile Banking. If you are re-activating Mobile Banking on this phone, you may also type the following URL directly in your phone browser: <http://mtest.co-opmobile.org/1111111111>.



For your reference, text banking commands and other information are also available in the lower portion of the screen.

Text Banking Commands

| FUNCTION | COMMAND | DESCRIPTION |
|----------|---------|--|
| Balance | B | Summary of available balances for all accounts |
| History | H | Summary of recent transactions per account |
| Command | C | List of available Text Banking commands |
| Help | HE | Help content for Text Banking |
| Login | L | Receive a URL for the ABC Employees Credit Union Mobile Browser website |
| Recover | R | Receive a URL and new activation code for the ABC Employees Credit Union Mobile Browser web site |
| Stop | S | De-activate all ABC Employees Credit Union text services |

Text Banking Shortcuts

Shortcuts help you access specific account balance or transactions quickly by telling us both the command and account number at the same time.

B # Receive the balance of a specific account using the account number assigned by Text Banking. An example shortcut command is B 1 or BAL 1.

H # Receive the transaction history of a specific account using the account number assigned by Text Banking. An example for this shortcut command is H 1 or HIST 1.

Mobile Banking Center

You can always access your phone settings online in the Mobile Banking Center. Just log in from <http://mtest.copmobile.org> and follow the links to the Mobile Banking Center.

The Mobile Banking Center makes it easy to:

- Get an activation code for your enrolled phone.
- Update or change your phone's settings.
- Add ABC Employees Credit Union services to your enrolled phone.
- Turn on or off ABC Employees Credit Union access
- Add new phones to ABC Employees Credit Union.

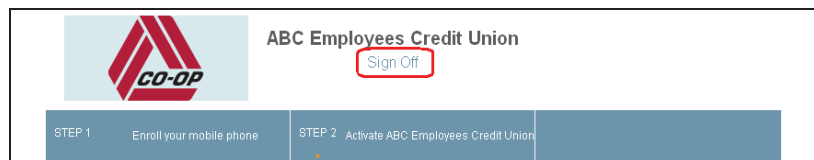
and much more!

Frequently Asked Questions

For more information about using ABC Employees Credit Union, visit our Frequently Asked Questions at: [ABC Employees Credit Union FAQs](#)

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24. Select SIGN OFF at the top of the screen.



25. It is now safe to close your browser window or tab. If you selected Text Banking as an option, and you are enrolling the phone for the first time, you will receive a message on your phone within 10 minutes. If you selected both the Text Banking and Mobile Banking options, you will receive two text messages.