

## Frequently Asked Questions – mBank mobile banking

### **Q. How much does this service cost?**

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

### **Q. Is it secure?**

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, password access and application time-out when your phone is not in use. Only phones that you personally enroll in the mobile banking service can access your accounts. In addition, no account data is ever stored on your phone. If your phone is lost or stolen, the service can be immediately disabled either by going online to the Mobile Banking enrollment website or calling us.

### **Q. Which wireless carriers are supported?**

We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

### **Q. Do I need a text message or data plan?**

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Check with your wireless carrier for more information.

### **Q. I'm not enrolled for online banking. Can I still use this?**

Yes, you can still enroll in Mobile Banking.

### **Q. What is Activation?**

Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and instructions for easy reference during installation.

### **Q. What is CO-OP Mobile Banking?**

Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, and find nearest ATM or branch locations.

### **Q. How do I access Mobile Banking using my phone's browser?**

After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at <https://www.co-opmobile.org/co-op/enroll/enrollment/signOn>

### **Q. How do I optimize my mobile web experience?**

Ensure your phone's browser has cookies enabled. In addition, enable stylesheets for the best viewing experience.

### **Q. Is CO-OP Mobile Banking supported on my phone?**

Mobile Banking is supported on most phones with a mobile web browser that supports cookies.

### **Q. How do I install the downloadable application?**

- If you also enrolled for Text Banking, your phone will receive a text message from your credit union. View or open the message (you can also view it later by going to your phone's text message inbox).
- Select the URL link in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "Go To."
- You will then be brought to a page with a **Download** link. Click this link to download the application.
- When finished, you will be notified that the download has been completed.

- After launching the application for the first time, you may be asked to give permission to access the data network. You will need to grant permission in order to proceed.

**Q. What is Text Banking?**

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

**Q. Can I use both Text Banking and Mobile Banking on my phone?**

Yes, you can use both options from the same phone. You will need to activate each option separately on your phone prior to use.

**Q. Is Text Banking supported on my phone?**

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

**Q. Will I receive unsolicited text messages?**

No. You will only receive messages when you specifically request them with one of the Text Banking commands.

**Q. What are the 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 CO-OP Mobile Browser website
Recover	R	Receive a URL and new activation code for the CO-OP Mobile Browser web site
Stop	S	De-activate all CO-OP text services

**NOTE:** You can check for additional available commands by activating your phone and sending C to the credit union shortcode.

**Q. I enrolled my phone number but did not receive a text message. What should I do?**

You should receive a text message within a few minutes after enrolling. However, sometimes mobile carriers experience delays that slow down text message delivery. While waiting, make sure your phone has a wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, contact your wireless carrier to be sure text messaging is enabled on your phone.

**Q. I received an activation code but never used it. What do I do now?**

Activation codes expire after 24 hours. If you need a new one, return to the Mobile Banking enrollment site, click on 'Manage Devices', and request a new activation code for the phone on the Mobile Banking Center screen.

**Q. What happens if I get a new phone or change phone numbers?**

If you get a new phone or change phone numbers, be sure to return to Mobile Banking enrollment site on your PC and update your device on the Mobile Banking Center screen. You will actually be removing your phone and re-enrolling your new phone or new phone information.

**Q. Can I use Mobile Banking or Text Banking on more than one phone?**

Yes. Visit the Mobile Banking Center and simply add (and then activate) another phone.

**Q. I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?**

At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone.

**Q. What if my device is lost or stolen?**

If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, re-visit the Mobile Banking enrollment site and disable or remove your phone.