

mBank Mobile Browser Help

Before using the service on your phone you must have enrolled your phone in mBank and selected the MOBILE BANKING option (see enrollment documents). Using the web browser on your mobile device, you can interact with your credit union to securely access account balances, view transaction history, transfer funds between accounts, and search for nearby locations.

In addition to using the Mobile Browser service, if the system recognizes your phone as a supported device, you may also choose to download and activate a device-specific application, which typically provides a richer user interface.

A. Phone Activation.

1. If you selected TEXT BANKING as well as MOBILE BANKING during enrollment, locate the text message you received from the credit union (shortcode 282228) and click on the link to the Mobile Browser website.

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 Mobile Browser home page will appear.

2. To activate the Mobile Browser service, select Sign In.
3. Select *I Have One* if you have your activation code.
 - If you do not have your activation code, do one of the following:
 - If you have not activated your phone, click *I Need One* and follow the instructions.

If you have already activated Text Banking on your device, but need another activation code because browser cookies were cleared, send R to shortcode 282228. If you have not enrolled for Text Banking, you will need to go to the enrollment website, request another activation code, get the URL from the FAQs, and then navigate to it on your phone's browser.

4. Enter the six-digit activation code provided during enrollment, your mobile phone number, and select ACTIVATE. The Welcome screen appears.
5. To begin using mobile banking, select START. The main menu appears. Go on to the next section. TIP: Bookmark this page so you can easily return to Mobile Banking.
6. Once you have displayed the main menu, select one of the following:
 - SIGN IN to view balance and transaction information or to transfer funds. Continue with the next section

- Find ATM/BRANCH to find a location
- ABOUT ST. PAUL FEDERAL MOBILE BANKING to see the software version number.

B. Access Mobile Banking

1. If the main menu is not displayed, use your browser (or Bookmarked entry) to navigate to the Mobile Banking URL. You may want to bookmark this page. TIP: If you have forgotten the address/URL of the home page and have activated your phone for Text Banking, send Login to 282228 (CUACCT). You should receive a reply within a few seconds. Open the message and select the URL to go to the Mobile Banking website.
2. Select one of the following:
 - SIGN IN to view account and transaction information or to transfer funds. Continue with the next step.
 - FIND ATM/BRANCH to find a location
 - ABOUT ST. PAUL FEDERAL MOBILE BANKING to see the software version number.
3. On the Sign On screen, enter you User ID and Password.
4. Select Sign In. The Main Menu appears.
5. Select one of the following or key in its corresponding number.
 - View Accounts – continue to the next section.
 - Transfer Funds – more information on page 3
 - Find ATM/Branch – From this screen you are able to search for locations by address or zip code.
 - Get Help – Help screens.

C. Viewing Account and Transaction Information

1. From the Main Menu, select View Accounts. The Accounts screen appears, displaying your eligible accounts and their available balances.
2. Select one of the following links for an individual account:
 - DETAILS to see more information about the account, including its current and available balances.
 - The account's nickname to see recent activity. Continue with the next step.

Transactions

1. After selecting the account's nickname, the account's most recent transactions are displayed.
2. To view additional detail for a specific transaction, select the transaction. Details for the transaction are displayed.

Transaction Search

3. To search for a transaction(s), you must be displaying the account's recent activity (step 3). Scroll to the end of the activity if necessary and select Search Activity. The Search screen appears.
4. Search by either date range or transaction amount.

D. Transferring Funds

1. From the Main Menu, select TRANSFER FUNDS. The TRANSFER FROM screen appears.
2. Select the account from which you want to transfer funds (or key in its corresponding number). The TRANSFER TO screen appears.
3. Select the account to which you want to transfer funds (or key in its corresponding number). The MAKE TRANSFER screen appears.
4. Enter the amount of the TRANSFER AMOUNT and select NEXT. The CONFIRM TRANSFER screen appears, displaying the details of your transfer.
5. When all entries are correct, select MAKE TRANSFER. An approval message appears if your transfer was approved by the Credit Union.