

### 3. Text Banking

If your credit union does not offer Text Banking, this chapter is not applicable.

Prior to using Text Banking, members must use a computer to enroll in the service and enroll their mobile phone number. See Chapter 2 for more information on enrollment.

#### Sending Messages

Compose a text message as described in this chapter and send to the CO-OP Mobile shortcode which is: **282228** (CUACCT).

It's often easier for members to reply to a text message from CO-OP Mobile (back to the assigned shortcode) than it is to remember the shortcode. Encourage members to add the shortcode to their phone's address book for easy reference.

Composing a text message varies slightly by phone model. If a customer has a question about how to compose or reply to a text message, advise them to consult the user manual that came with their phone.

The body of the text message includes one of the commands in the following table.

#### Text Commands

<i>Function</i>	<i>Command</i>	<i>Description</i>	<i>Syntax Options</i>
Balance	B or BAL	Summary of balances for all available accounts	B BAL
		Balance shortcut for a specific account	B [Text Acct Nbr]
History	H or HIST	Summary of recent transactions per account, in descending order by date (most recent first)	H HIST
		History shortcut for a specific account	H [Text Acct Nbr]
Transfer	T or TRA	Transfer money between eligible accounts (if credit union offers this)	T TRA
		Transfer shortcuts between specific accounts	[From Acct Nbr] [To Acct Nbr] [Amount]
Command	C or CMD	List of available text banking commands	C CMD
Help	HE or HELP	Help content for text banking	HE HELP INFO
Login	L or Login	Receive URL for CO-OP Mobile Browser website (if enabled)	L LOGIN

<i>Function</i>	<i>Command</i>	<i>Description</i>	<i>Syntax Options</i>
Stop	S or STOP	Cancels text banking	S STOP QUIT UNSUBSCRIBE CANCEL
Recover	R or RECOVER	If the CU offers Mobile Browser, and a customer's authentication (cookie) is deleted, then the user enters this command, and a new activation code and Mobile Browser URL is sent to the user. The user would then go to the URL and enter this activation code when prompted. Refer to Chapter 4 for more information.	R RECOVER
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.	M MORE NEXT

### **Text Shortcuts for Multiple Accounts**

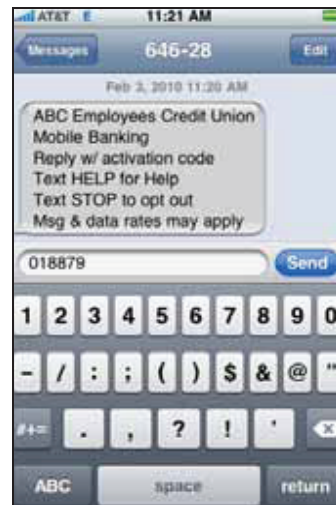
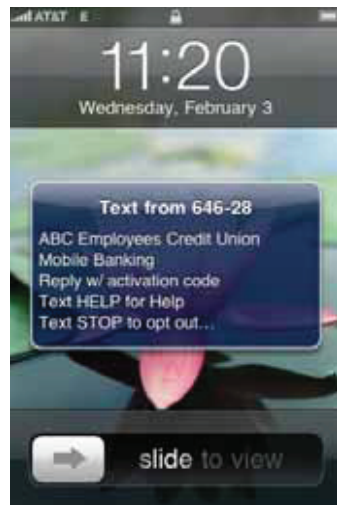
Some members may have multiple accounts, but only want to view the balance or recent transaction history on a single account. The text banking service assigns a unique sequential number to each of a member's accounts.

For example, if a member has five accounts but quickly wants to see the balance on the third account in the alphabetically sorted account list, the member would use the syntax **B 3**. For history on the fifth account, the syntax would be **H 5**.

The following examples illustrate how the text banking product works in response to the text banking commands. The screenshots are from an iPhone. The actual look of the message 'conversation' will vary slightly based on the specific mobile phone used. However, the data is the same, regardless of device.

### **A. Phone Activation**

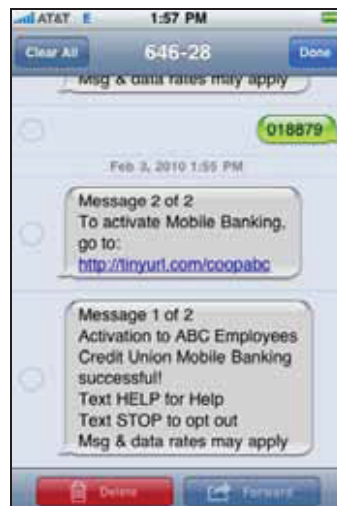
1. Open the text message you received from the credit union (shortcode **282228**).



2. Reply to the message with the 6-digit activation code provided when you enrolled. If you have not received the text message in 10 minutes, or you are re-activating a phone, send your activation code to **282228**.

**NOTE:** If you have forgotten your activation code or it has expired, return to the enrollment website to request another one. See page 2-16 for more information.

3. You will receive a message confirming that your activation was successful.

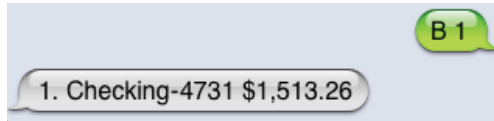


## ***B. Balance Inquiry***

1. Send **B** to the shortcode. The following is returned.



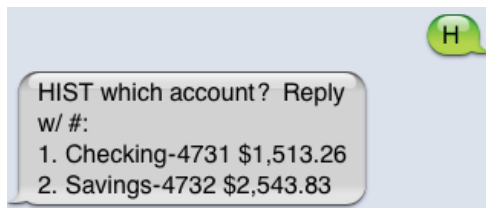
The example includes two accounts. In that case you could also send **B 1** to the shortcode to get a single account balance for account 1:



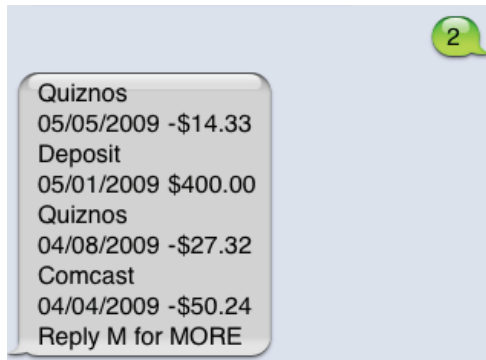
### C. Transaction History

Transaction history provides a summary of recent transactions per account in descending order by date (most recent first).

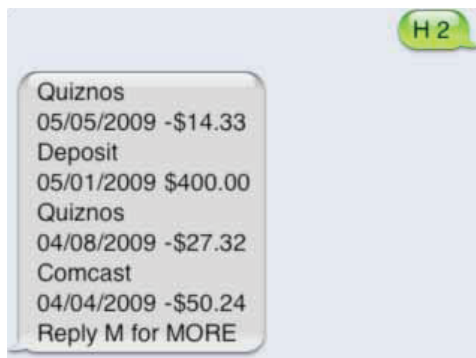
1. Send **H** to the shortcode. If you have multiple accounts, the system prompts you for the specific account for which transaction history is requested.



2. If you respond with **2**, the transaction history is provided for account 2, as shown in the following illustration. If additional activity is available, an option is provided to reply **M** for more transactions on the same account.



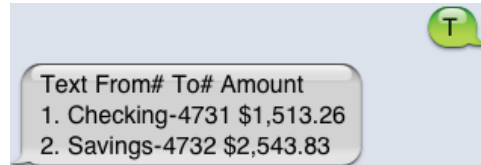
3. Once you know the specific account's number, you can send a single **H 2** command to retrieve the same information.



## D. Transferring Funds

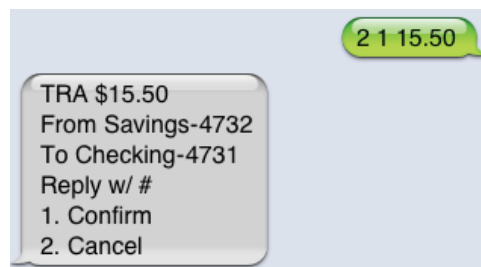
**NOTE:** Some credit unions do not allow transfers via text banking, but may provide transfer support via mobile browser or a downloadable application.

1. Send **T** to the shortcode. A list of eligible accounts is returned.

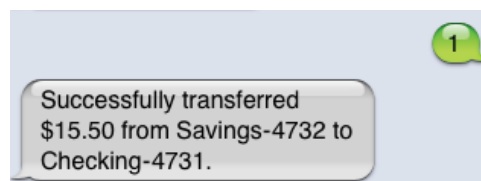


2. Send a message composed of the following separated by spaces:
  - Number of the 'from' account
  - Number of the 'to' account
  - Transfer amount in dollars and cents with decimal point.

In the example, the syntax for the message is **2 1 15.50**. You will receive the details of the transfer to confirm.

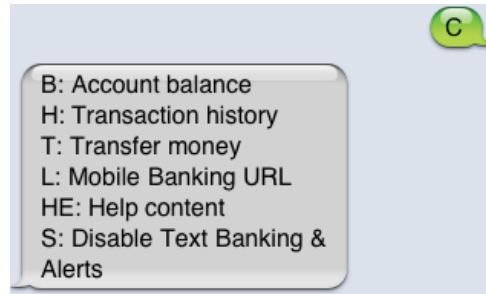


3. Send **1** to confirm (or 2 to cancel). A verification message is returned.

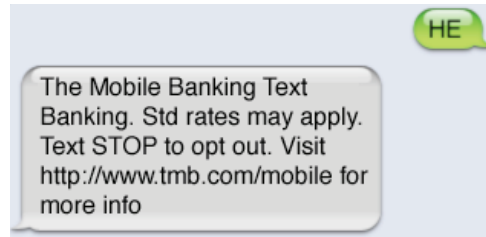


## E. Help and Other Commands

1. For a list of specific help commands, send **C** to the shortcode. The returned message lists only the functions available to the member's credit union.

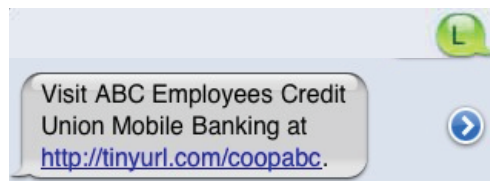


2. Send **HE** to the shortcode to get general information on Text Banking.



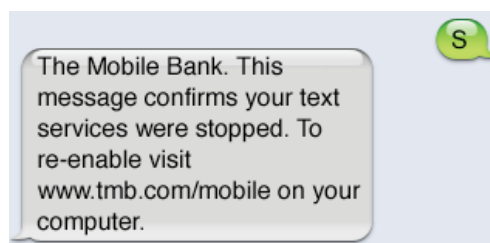
### 1. Mobile Browser Link

1. Send **L** to the shortcode to get the URL for the credit union's Mobile Browser site (if applicable). You will receive an error message if you are enrolled in only Text Banking.



### 2. Stop Text Services

1. Send **S** to the shortcode to cancel Text Banking and alerts. You will receive a verification message.



### 3. Recover Lost Cookie

Use this command if your authentication (cookie) has been deleted for Mobile Browser and you are asked to activate the service each time you sign on.

**NOTE:** If this happens persistently, you may want to consult with your carrier to see if they are automatically deleting cookies on your device.