

1. 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, if your credit union does not appear, select it from the drop-down list.
5. Click NEXT. If the account number is valid, the first Authentication screen appears.

CREDIT UNION MOBILE BANKING

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

Account Number: 5004 | Credit Union: ABC Employees Credit Union

Account Authentication

Primary Account Number: 5004
Member Credit Union: ABC Employees Credit Union

Enter your name as it appears on your account

First Name: Middle Name: Last Name:

Last 5 Digits of Social Security Number:

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6. Type your name in the FIRST NAME, MIDDLE NAME and LAST NAME fields.
7. 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: (123) 123-4567

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8. 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: 1231234567

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
Street Number:	123

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9. 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 12.

10. 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: 123554567 • Street Number: 205

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:	123554567
Street Number:	205
Zip Code:	30097

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11. 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: 1235554567 | Street Number: 205

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:	1235554567
Street Number:	205
Zip Code:	30067
Date of Birth (MM/DD/YYYY):	<input type="text" value="12/31/1980"/>

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12. 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: 1231234567 | Street Number: 123

Enter Account Credentials

User ID:

Password:

Confirm Password:

User IDs must be 4 to 32 characters and passwords must be 6 to 32 characters. Both are case-sensitive and they not contain special characters or spaces.

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13. 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.

14. 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: 123

Enter Account Nickname

Enter Account Nickname: Household

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15. Enter a nickname for your primary account in the ACCOUNT NICKNAME field and click NEXT. A confirmation message appears.

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Your account credentials have been successfully created.
Click OK to begin enrolling your device.

Ok

WARNING: Once you click Ok 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.

16. Click Ok and you are directed to the screens for enrolling your mobile phone or device, as described in the next section.

B. Enroll Your Mobile 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

▶ Mobile Carrier: U.S. Cellular

▶ Enter your mobile phone number: 920 207 7121

▶ 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. General. Access to your financial institution's services via your mobile device is powered by the mobile technology solution owned by mFoundry, Inc (the "Licensor"). The Licensor is not the provider of any of the financial services available to you through the Software (defined below), and the Licensor is not responsible for any of the materials, information, products or services made available to you through the Software.

2. Ownership. You acknowledge and agree that the Licensor is the owner of all right, title and interest in and to the mobile technology solution made available to you hereunder, including but not limited to any downloaded software and the computer programs contained therein, as well as any accompanying user documentation, and all subsequent copies, updates or versions thereof, regardless of the media or form in which they may exist (all of which is collectively referred to herein as the "Software"). You may not use the Software unless you have first accepted the terms of this Agreement.

3. License. Subject to the terms and conditions of this Agreement, you are hereby granted a personal, nonexclusive, nontransferable license to use the Software (in machine readable object code form only) in accordance with the terms of this Agreement and for the sole purpose of enabling you to use and enjoy the benefits of your financial institution's services made available to you through the Software.

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 >>

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

Select ▼

- Select
- Alltel
- AT&T
- Sprint
- T-Mobile
- Verizon
- U.S. Cellular
- Virgin Mobile
- Other/iPod touch
- Cellular One of E Central Illinois
- Centennial
- Cincinnati Bell
- Lmmix
- West Central (WCC)
- Cellular South
- Bluegrass
- Cellcom
- East Kentucky Network
- nTelos
- Rural

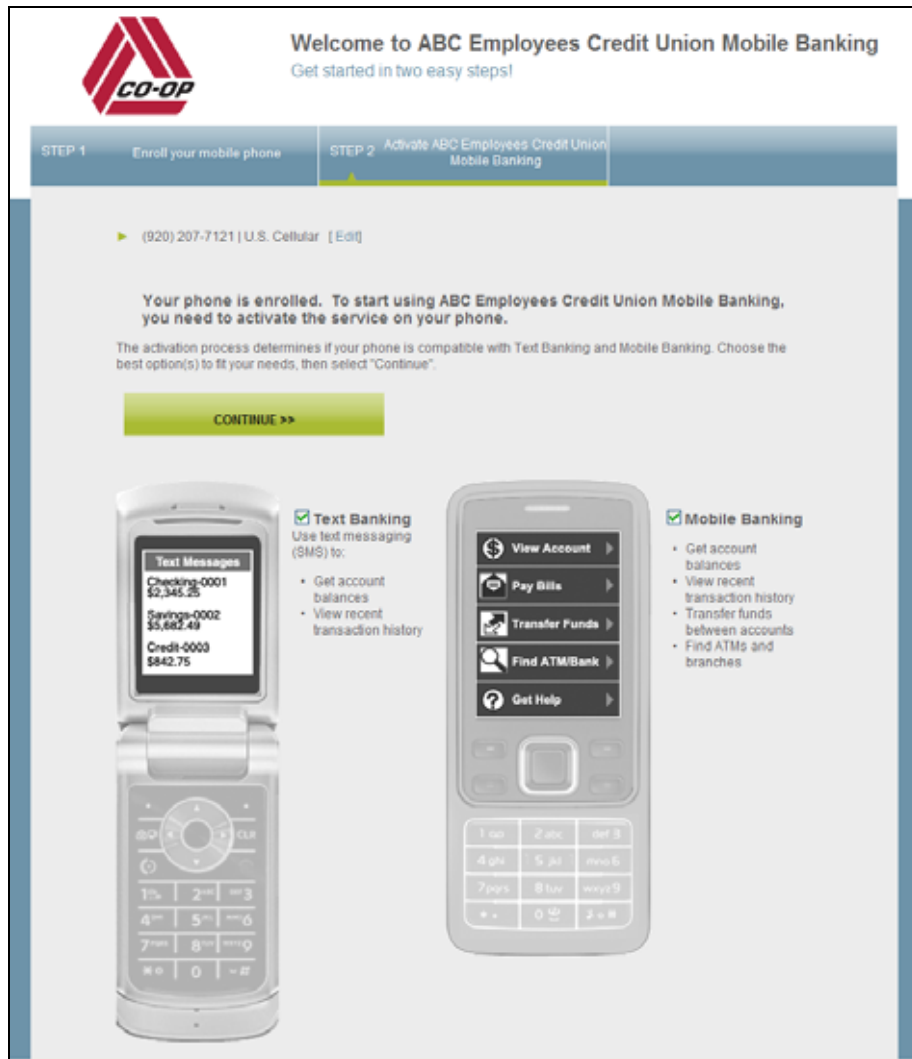
NOTE: If you select OTHER/IPOD TOUCH, text banking will not be available. You may be able to use the Mobile Browser service from other web-enabled phones, but support cannot be guaranteed for non-certified carriers.

18. 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.

19. 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.

20. Click the ENROLL>> button. If the following screen does not appear, your activation code appears.¹ Skip to step 23.



¹ This means your credit union is configured for only Text Banking or only Mobile Banking and the member is not required to select a service option(s).

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

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

ABC Employees Credit Union Mobile Banking

Sign Off

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

► (920) 207-7121 | U.S. Cellular

You must use your phone to complete the activation process within 24 hours.

If your activation code expires, visit <https://test.co-opmobile.org> to get a new activation code.

Your Activation Code: 233659
Expires on Sat, Dec 18, 2010 08:34 PM GMT+05:00.

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 46379. 46379 is the SMS code for ABC 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 46379. If (920) 207-7121 is not your phone number, please go to <https://test.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: 233659. Please be certain to only enter the 6 digit code in your reply. Your activation code will expire Sat, Dec 18, 2010 08:34 PM GMT+05:00. If you try to activate after this time, you'll need to obtain another activation code from <https://test.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.

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

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

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Activation
 Enter your activation code and 10 digit mobile phone number;
 Activation Code:

 Phone Number:

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: <https://mtest.co-opmobile.org/1111111111>.

Useful Information

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
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 <https://test.co-opmobile.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 Mobile Banking services to your enrolled phone.
- Turn on or off ABC Employees Credit Union Mobile Banking access
- Add new phones to ABC Employees Credit Union Mobile Banking.

and much more!

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

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NOTE: Your instructions may be different, depending on the service option(s) you selected.

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