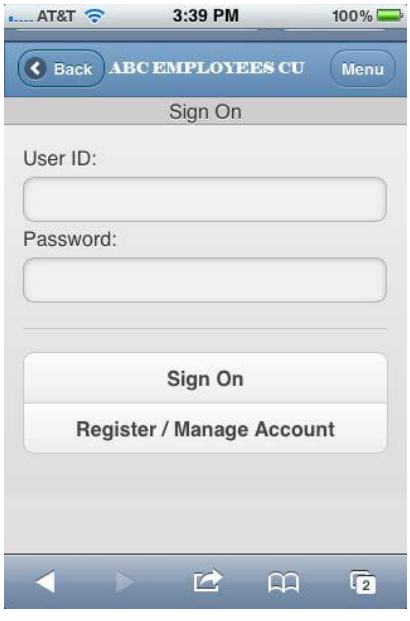
# 5. User Experience – Post-Conversion

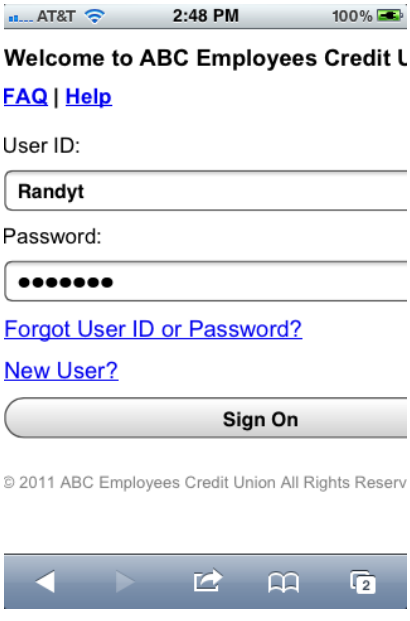
This chapter describes what you (a member who currently uses mobile banking) will need to do after your credit union's conversion to mRegistration.

1. The first time you sign in after conversion, the following screen appears, instructing you to select REGISTER/MANAGE ACCOUNT the next time you sign on, in order to create security questions.

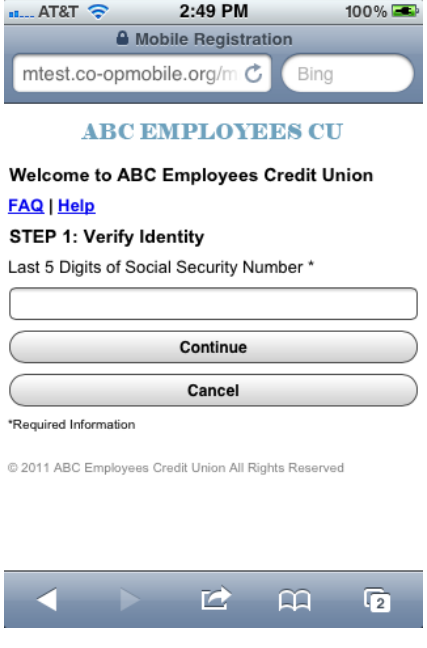
**NOTE**: If you do not establish security questions, you will be prompted to enter the last five digits of your SSN upon each visit.

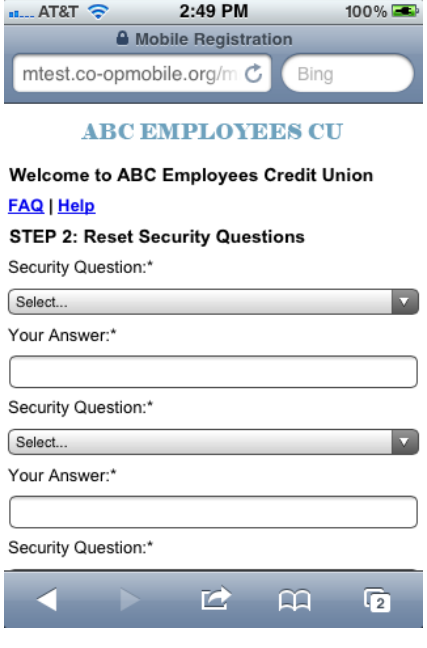
2. When you select REGISTER / MANAGE ACCOUNT, you are directed to the mobile registration site and prompted to enter a USER ID and PASSWORD to sign on.




3. Next, you are prompted to enter the last five digits of your SSN one last time to verify identity. You will then be prompted to answer three security questions.

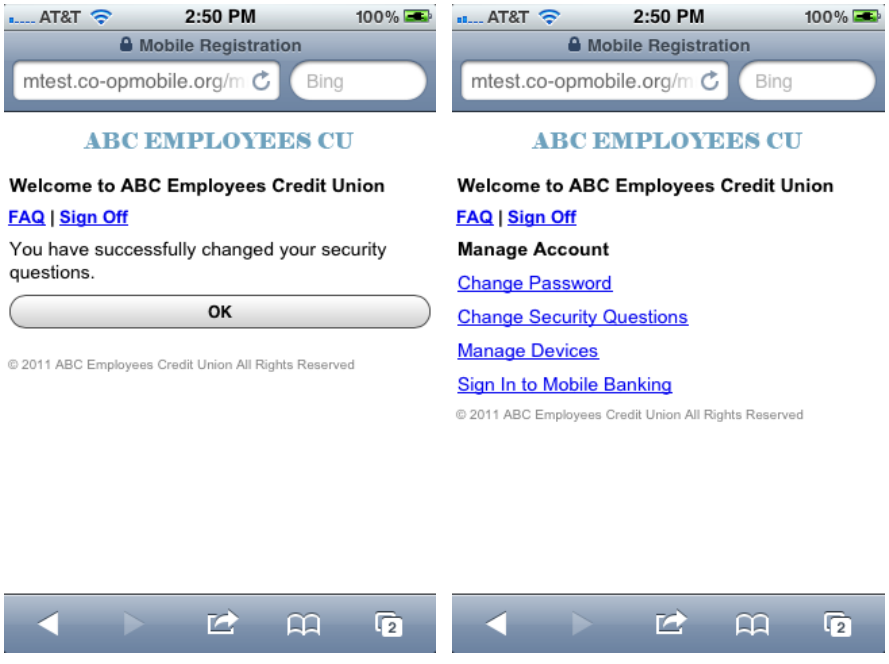



4. Once you create security questions, you can either

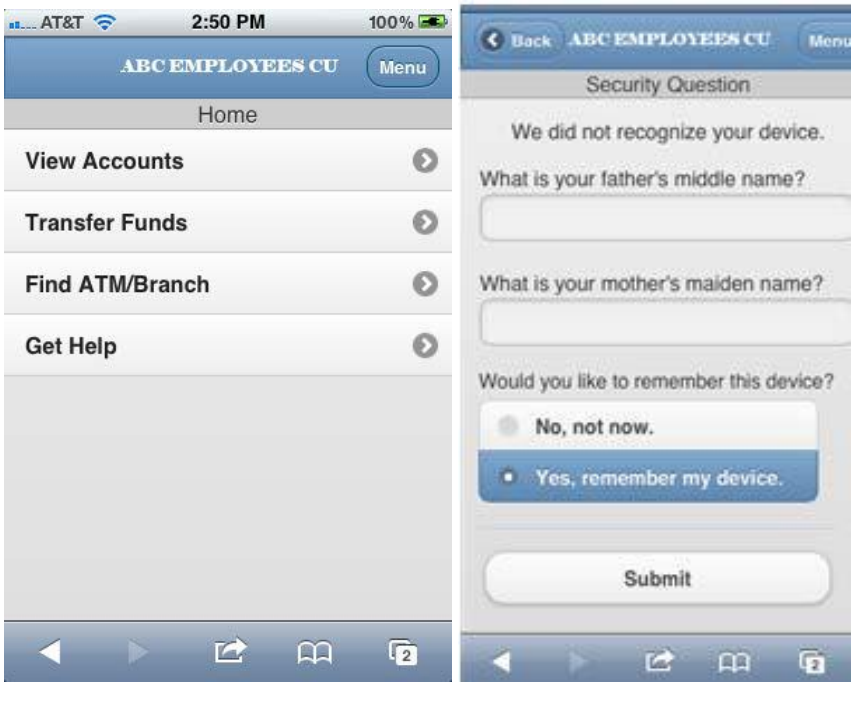
• Choose SIGN IN TO MOBILE BANKING and be directed to mobile web banking.

• Launch the mobile banking application and sign in.

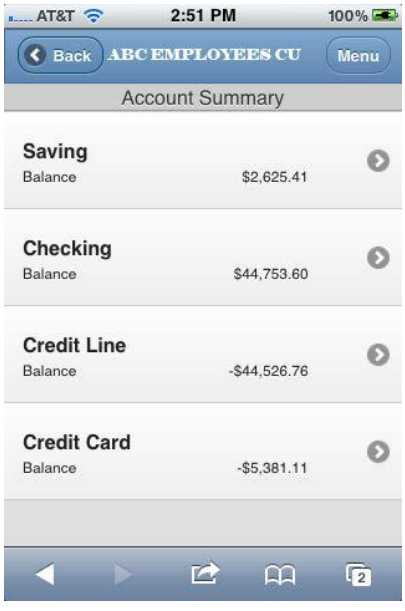



5. After sign-in, you are prompted to respond to two security questions. If you select REMEMBER MY DEVICE, you will not be prompted for security questions on every subsequent visit.

**NOTE:** You will need to answer the security questions to access the Mobile Banking Center, if mobile web cookies are reset on your device, or if you select REMEMBER MY DEVICE in another mode.



6. Registration is complete when the following screen appears and you can access your accounts.

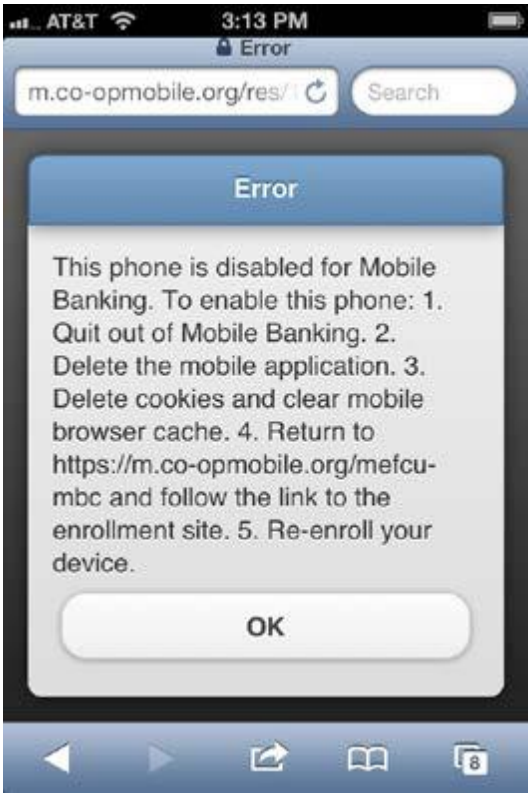


# 6. User Troubleshooting

## *A. Access to Mobile Banking Not Working*

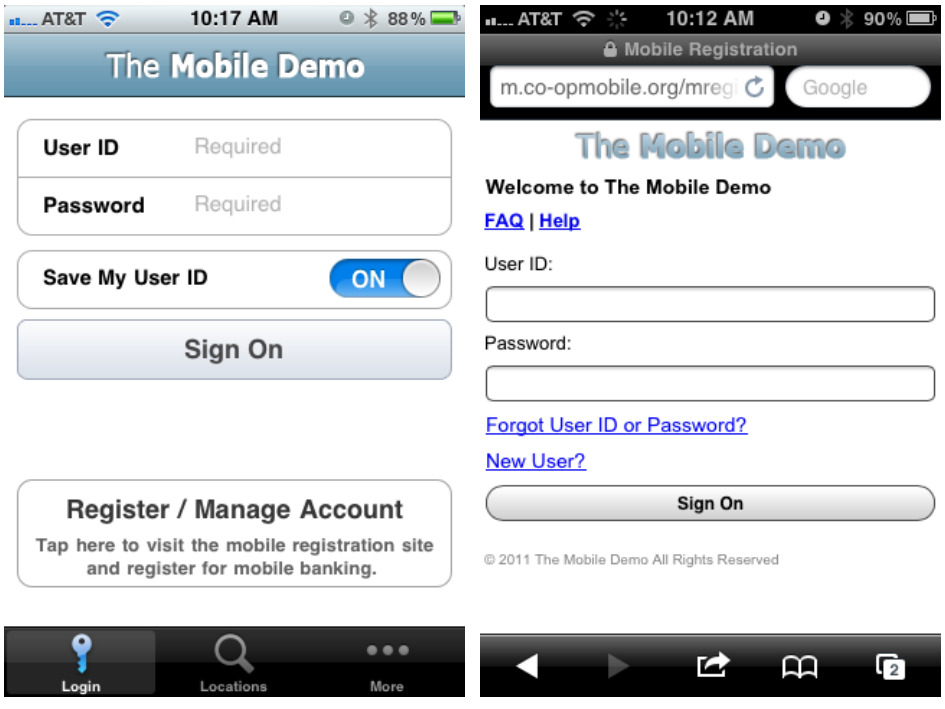
**Problem:** I am unable to access mobile banking via the application. Users who were NOT converted to mRegistration will receive this message:

**Explanation**: You need to re-enroll. You may have to establish a new username when enrolling.



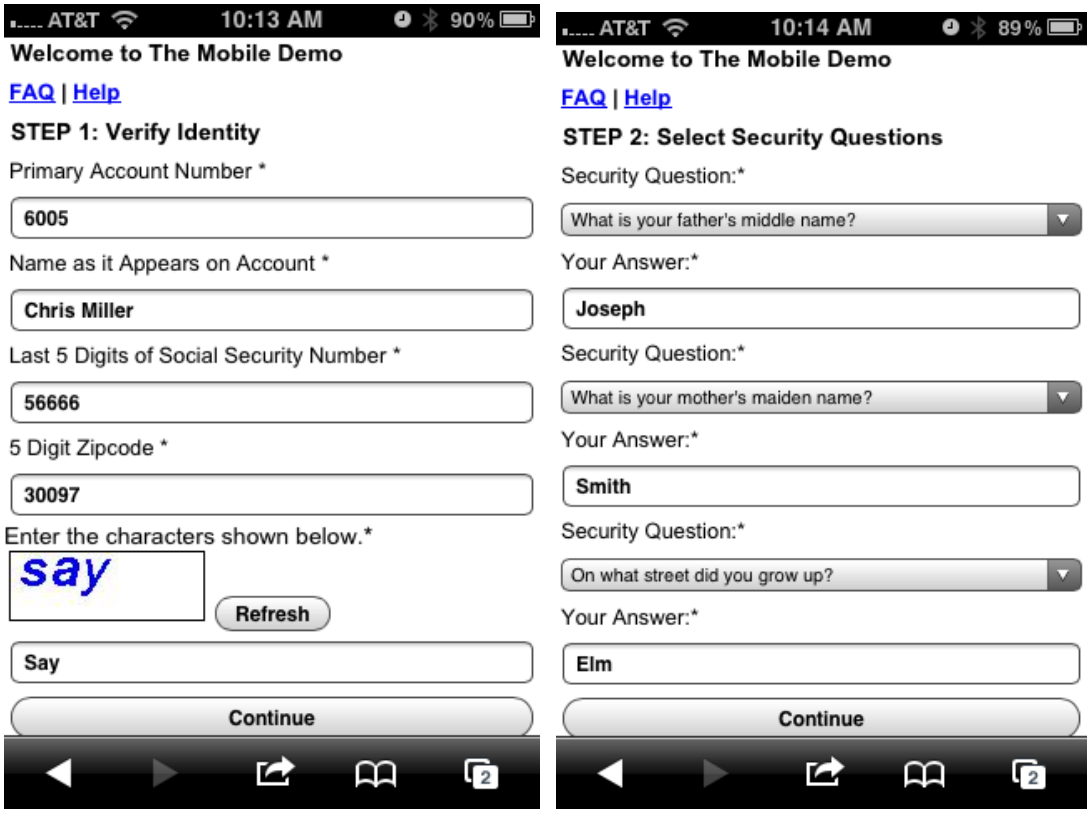

**Resolution:**

1. On your device, select the application and select REGISTER/MANAGE ACCOUNT on the sign-in page. You will be asked to quit the application.
2. Select YES. Your browser will open and you will be directed to the registration site.



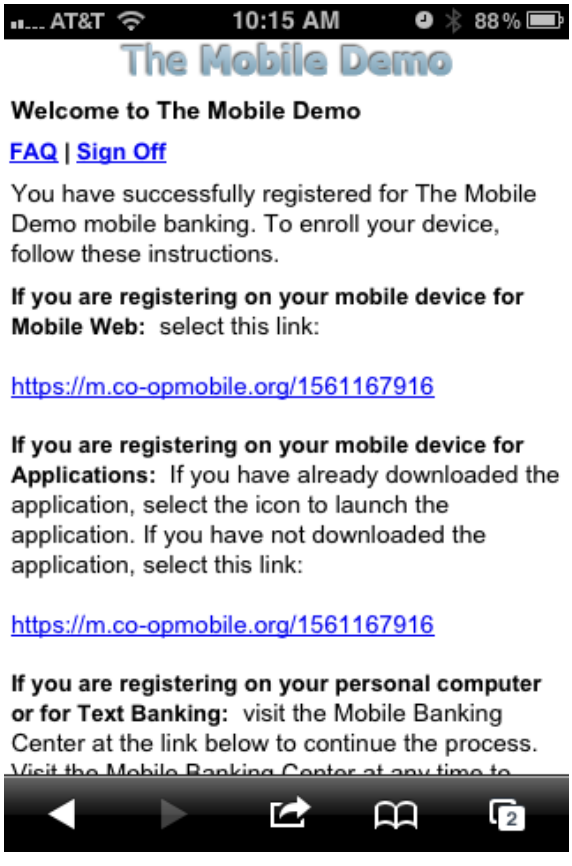

3. Choose NEW USER to enroll.

4. Accept the Terms & Conditions and enter the information requested to verify your identity. Also enter the CAPTCHA security word and select CONTINUE.



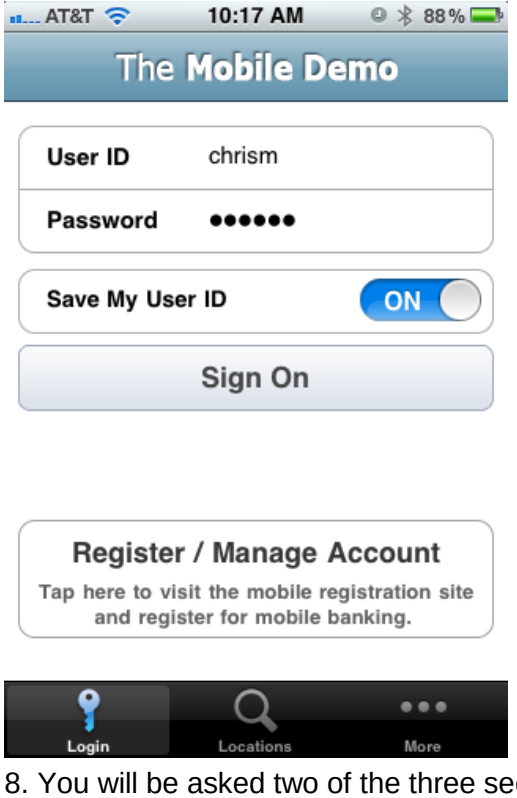

5. Answer three security questions and select CONTINUE.

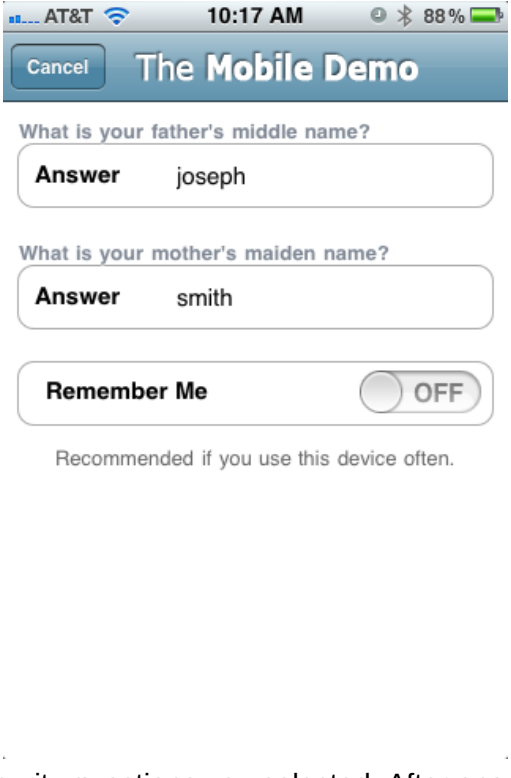
6. Create a user ID and password for logging into mobile banking. You may have to choose a new user ID at this time. Select CONTINUE.




You have now successfully re-enrolled for mobile banking through the registration process. Return to the application to sign in.

7. In the application, enter your new USER ID and PASSWORD. Select SIGN IN.




8. You will be asked two of the three security questions you selected. After answering the questions, you may opt to have your device remember you so you do not have to enter the

answers to the security questions at each login. You will be asked to answer security questions periodically to ensure your identity.

9. The first time you sign in after registering, you will need to enter your device phone number. Select CONTINUE to access your mobile banking application.

10. If you are unable to access mobile banking, contact CO-OP Client Services at 1-800-782-9042, option 2.

## *B. Caught in a Loop When Signing in to Mobile Web*

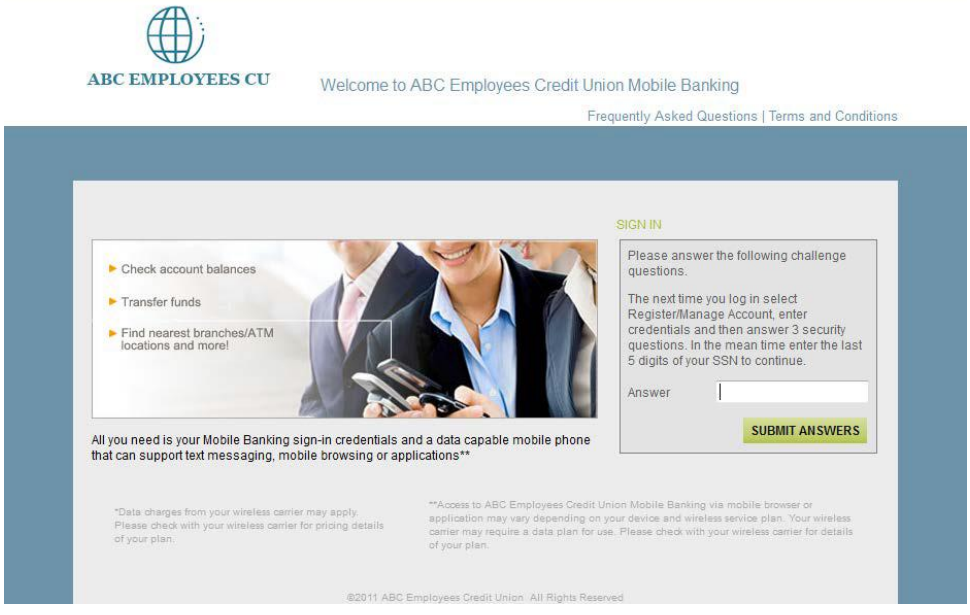
**Problem**: I enter my user ID and password and when I choose VIEW ACCOUNTS or TRANSFER FUNDS, I am taken back to sign-in page.

**Explanation**: Access using Mobile Web stores cookies and history of your browsing session for faster loading of the pages. These cookies on your device are still accessing the old method for signing in.

**Resolution**: In your browser settings, select options to delete all cookies, cache, and history. Your device will then request new cookies once you return to mobile web and attempt to sign in. Be sure you have closed your browser before deleting the cookies, cache, and history.

## *C. How to Set Up Security Questions on a PC*

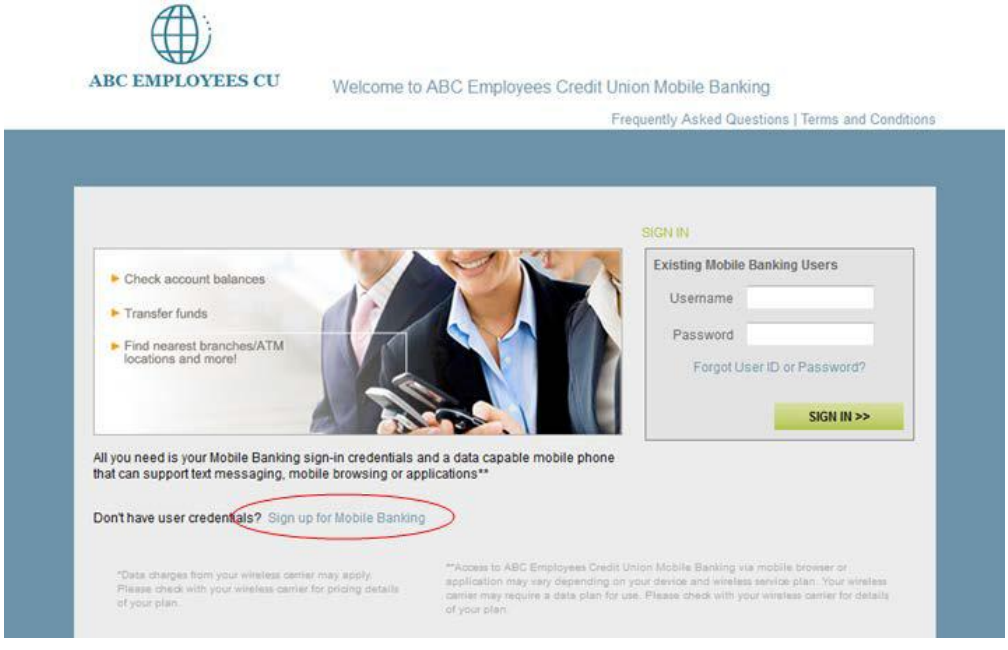
**Problem**: When I sign into the Mobile Banking Center on my personal computer I get a message about the next time I log in and I'm asked to enter the last five digits of my social security number (see following screen). What does this mean?




**Explanation**: If you see this message after entering your user ID and password, you do not have security questions established. Until you set up your security questions, you will be required to enter the last five digits of your social security number.

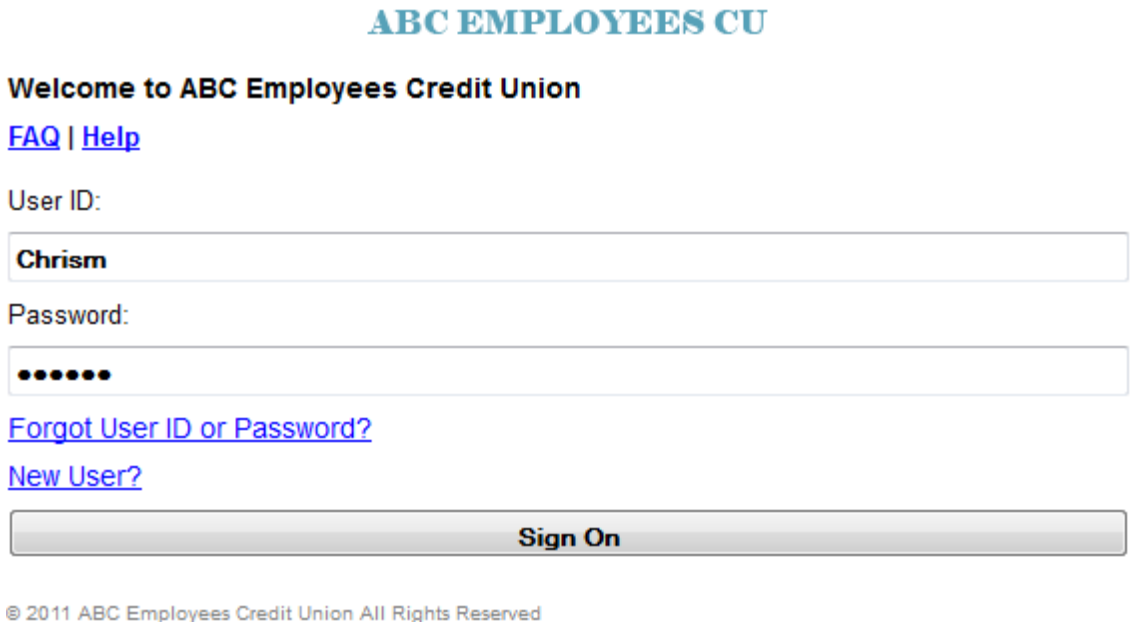
**Resolution:** Follow these steps to set up your security questions.

1. Return to the main page for the Mobile Banking Center and select SIGN UP FOR MOBILE BANKING.

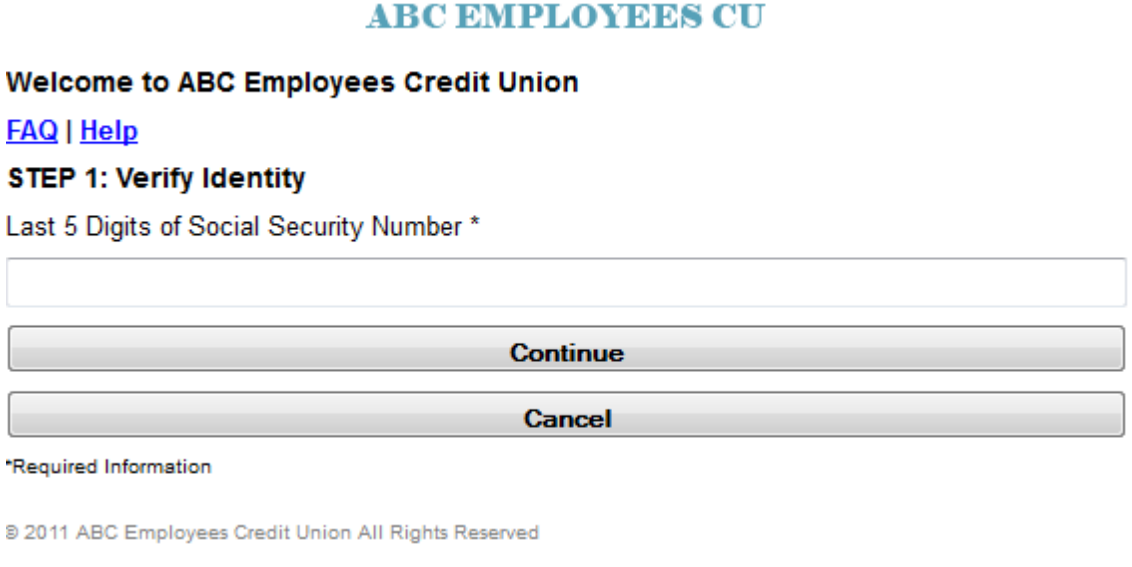


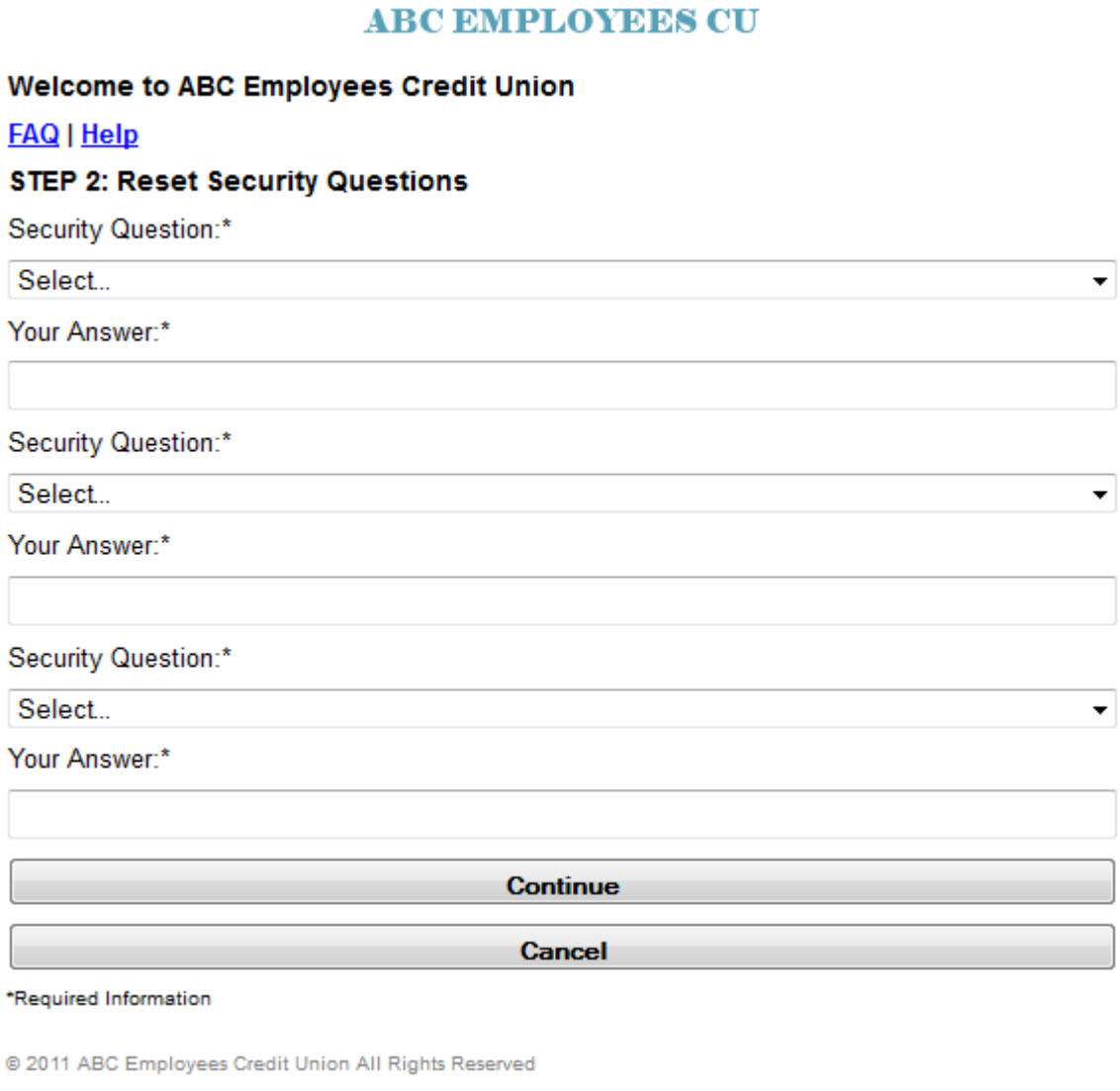
You are re-directed to the mobile registration site.

2. Enter your USERNAME (user ID) and PASSWORD and click SIGN ON.

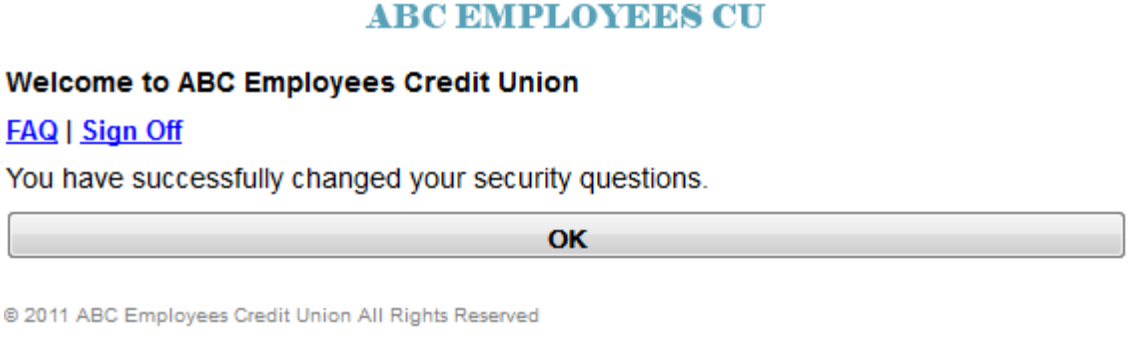



3. Enter the last five digits of your Social Security Number and click CONTINUE.

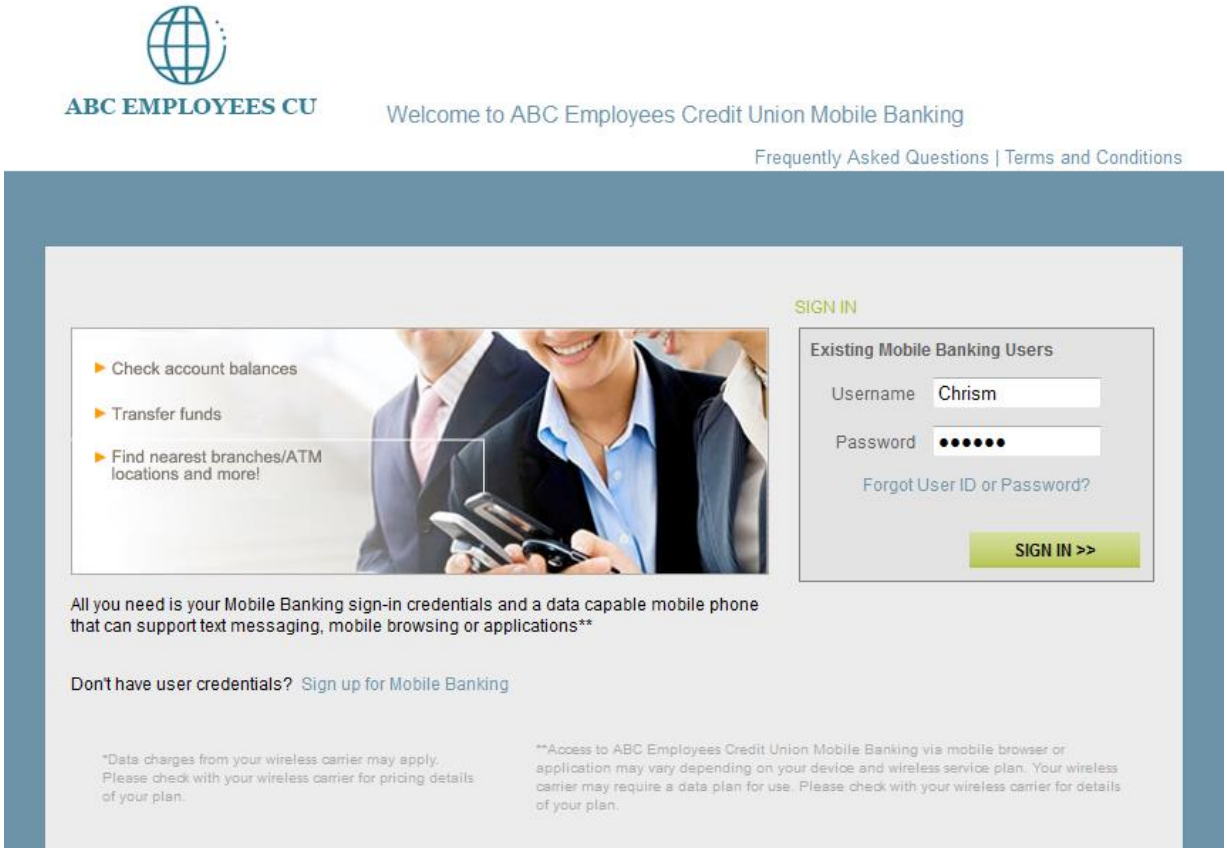




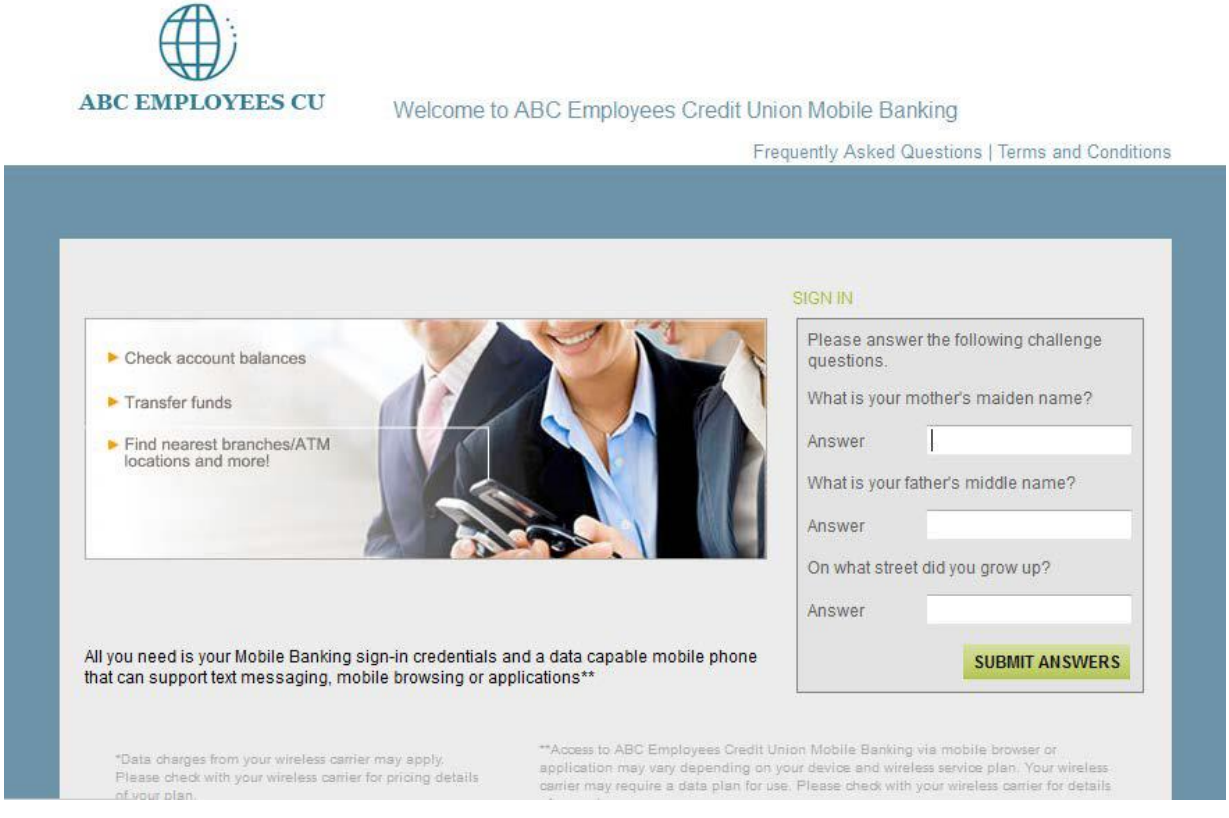

4. Establish three security questions and provide answers. Then click CONTINUE. You have now successfully created challenge questions.



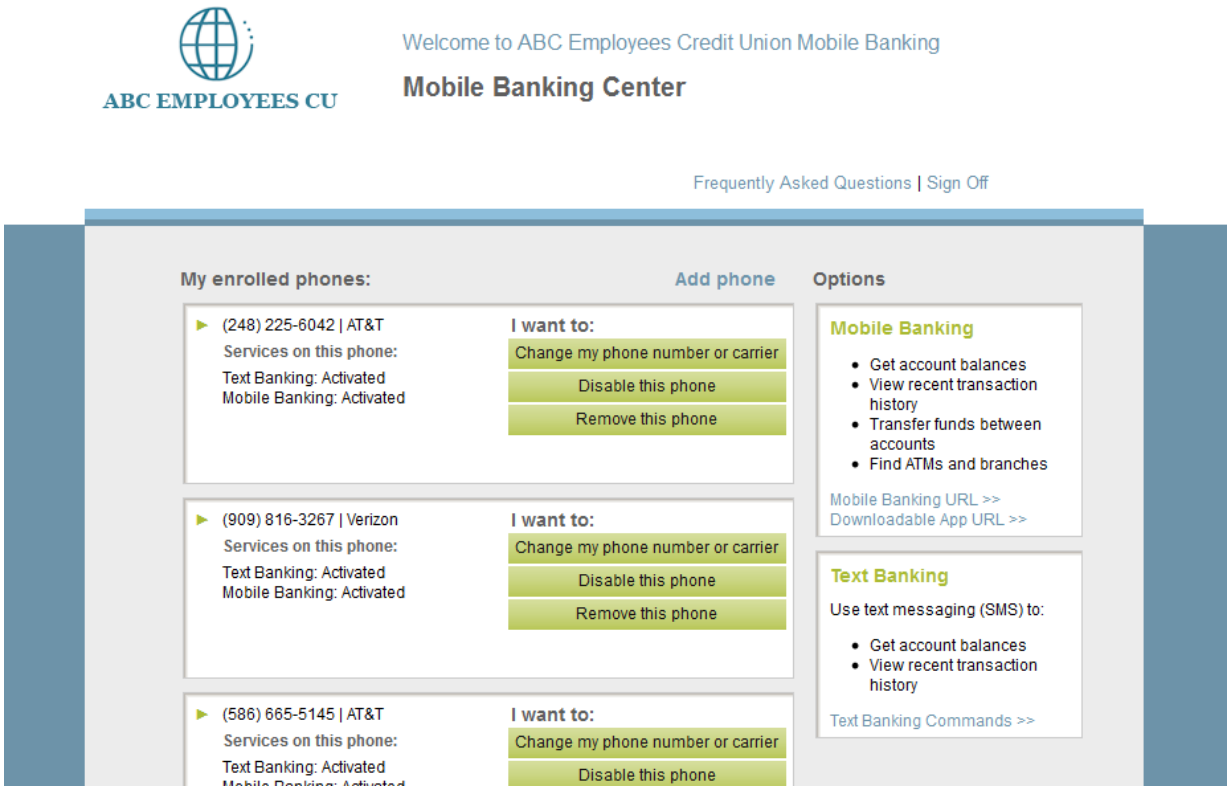

5. Return to the Mobile Banking Center to log in.




13. Enter your USERNAME and PASSWORD. You will be prompted to enter your security question answers.



14. Answer the questions and click SUBMIT ANSWERS. You will gain access to the Mobile Banking Center.



## *D. Multiple User IDs*

**Problem:** I tried to enroll but I cannot add a second user ID to my primary or joint account.

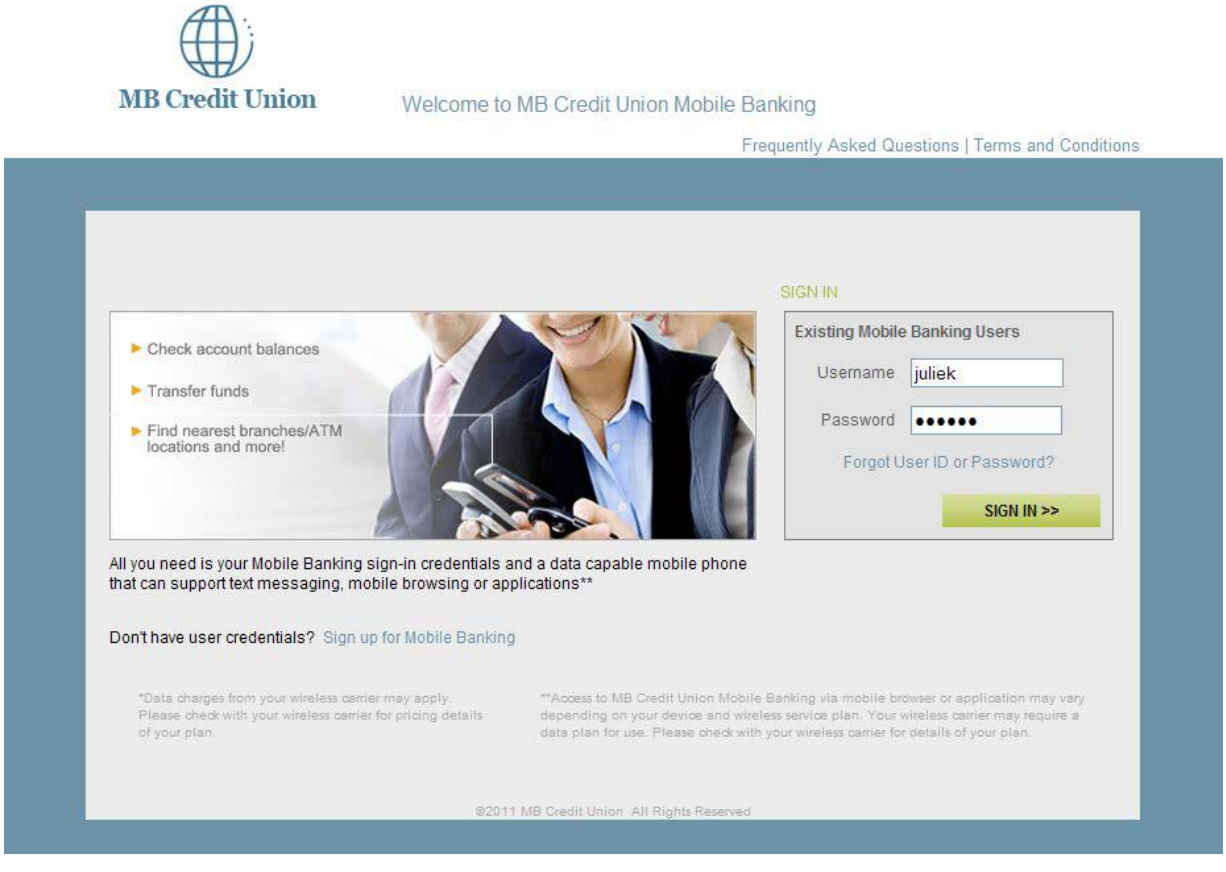
**Explanation:** mRegistration allows only one user ID per primary owner and one user ID per joint owner.

**Resolution:** Add the phones to the primary or joint owner user ID. These phones can then access mobile banking by using the primary or joint owner credentials.

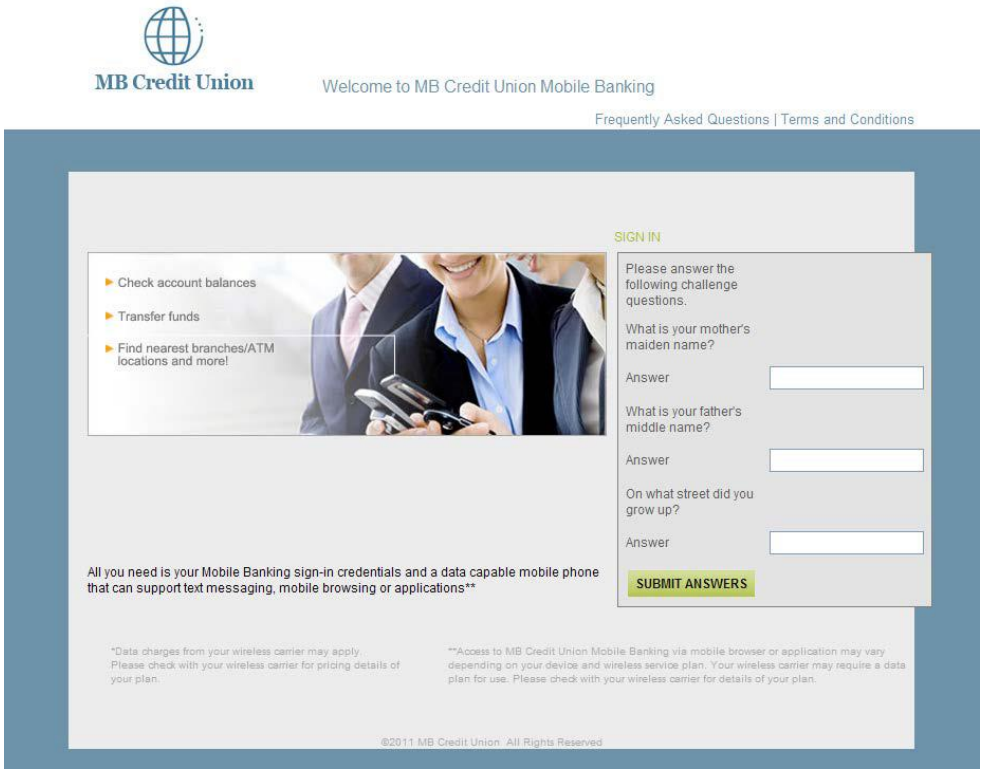
**NOTE:** Joint owner information must be provided by host processor to shared branching.

Follow these instructions to add a phone to a joint or primary user ID.

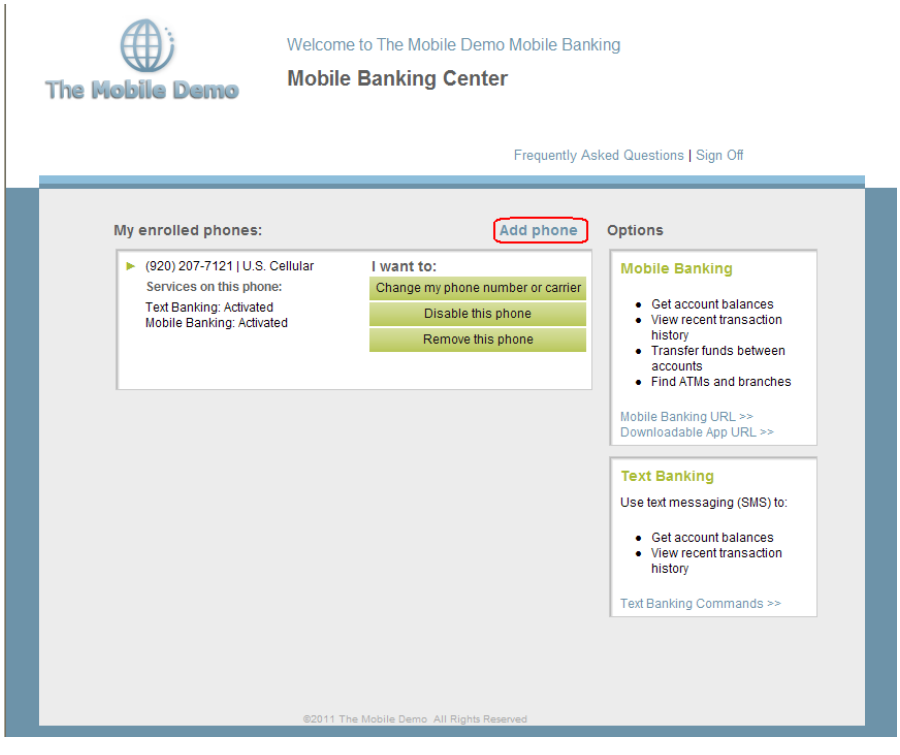
1. Access the Mobile Banking Center.



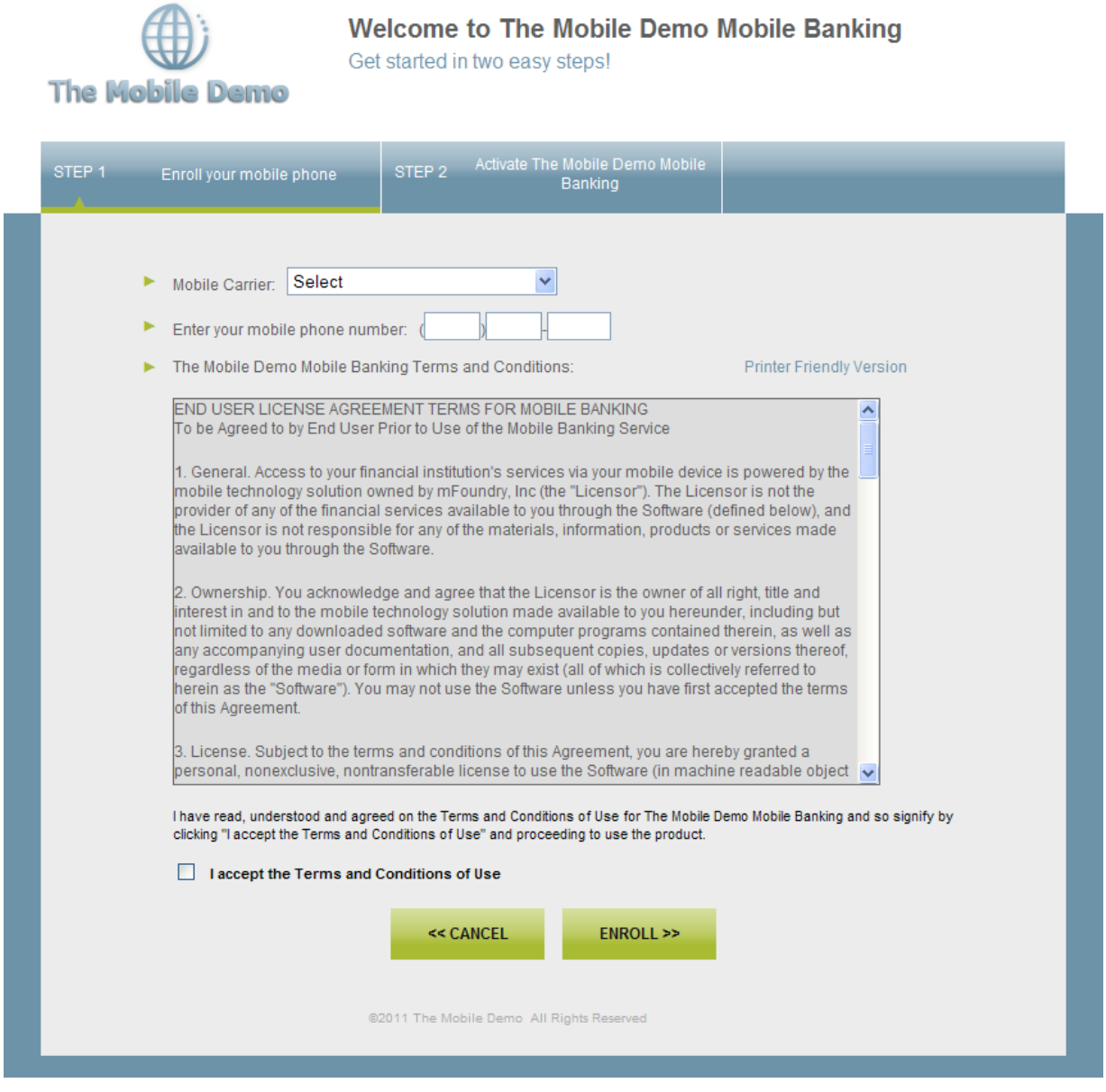
2. Enter your USERNAME and PASSWORD. Click SIGN IN.



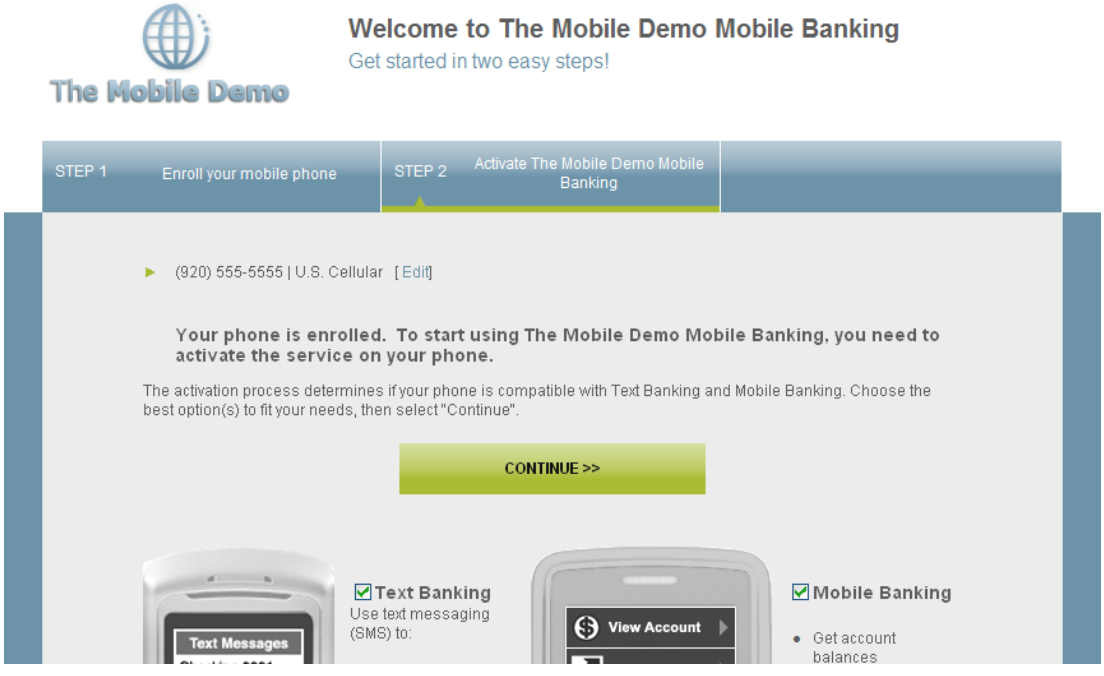

3. Answer the security questions. Click SUBMIT ANSWERS.



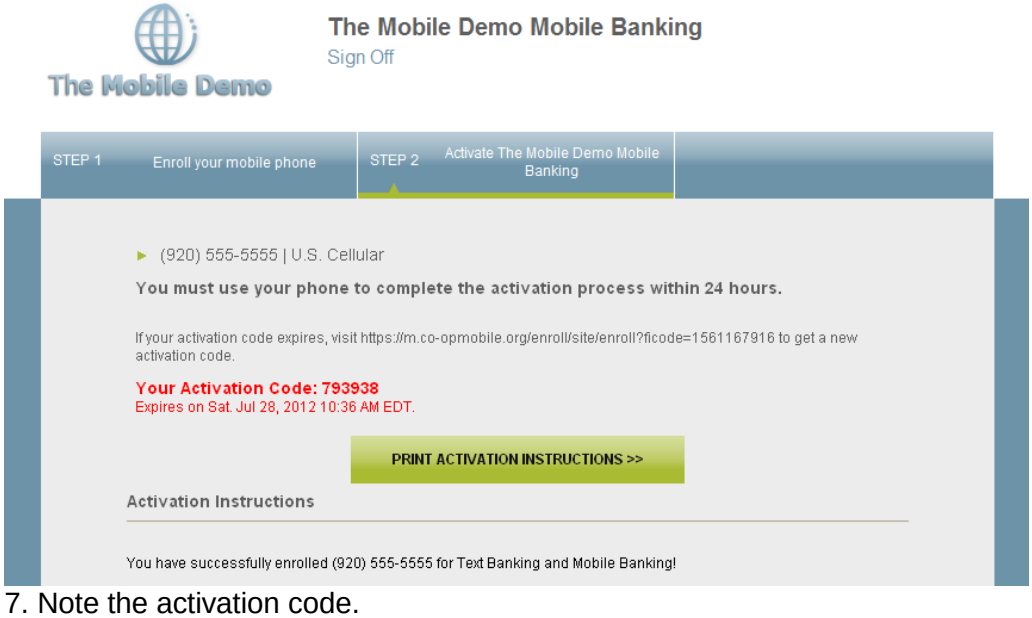
4. Click ADD PHONE.



5. Select MOBILE CARRIER, enter MOBILE PHONE NUMBER, and accept terms and click ENROLL.




5. Click CONTINUE.




7. Note the activation code.

8. A text message will be sent to the device being enrolled. Reply with the activation code. A confirmation of activation text message will be received along with a link to activate mobile web and download application, as applicable.

## *E. mRegistration on a Blackberry*

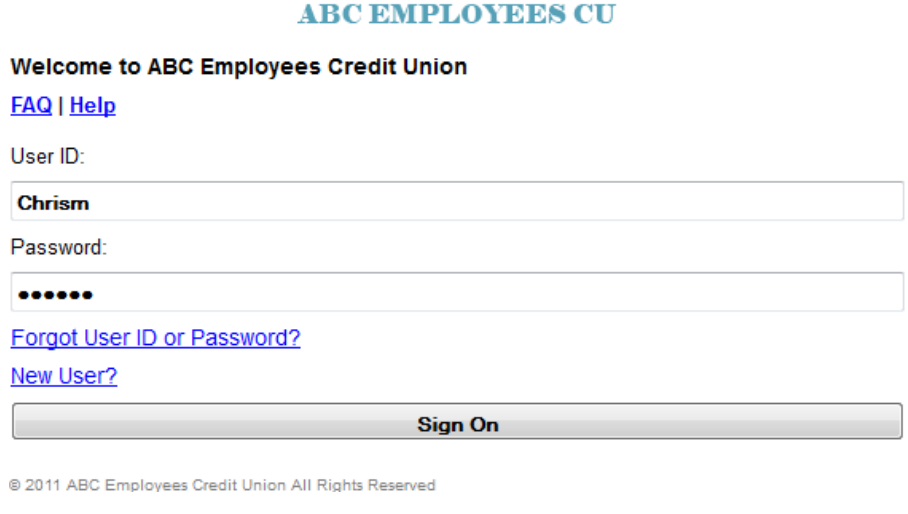
**Problem:** I tried to access the mobile registration site by clicking on **REGISTER/MANAGE ACCOUNT** in my Blackberry application, but the link was not active. How do I access the registration site?

**Explanation:** Blackberry applications do not have the capability to move from applications to browser as with other devices. You will need to exit the application and type the link into the browser on your Blackberry or on a PC to access the mobile registration site.

**Resolution:** Follow these steps to access the registration site.

1. Copy the link from this screen. Then exit the application.

2. Enter that URL in your browser to go to the landing page for the mobile registration site.




3. You may complete the registration process if you need to set up security questions, or you may log in to perform maintenance to your mobile registration user account.