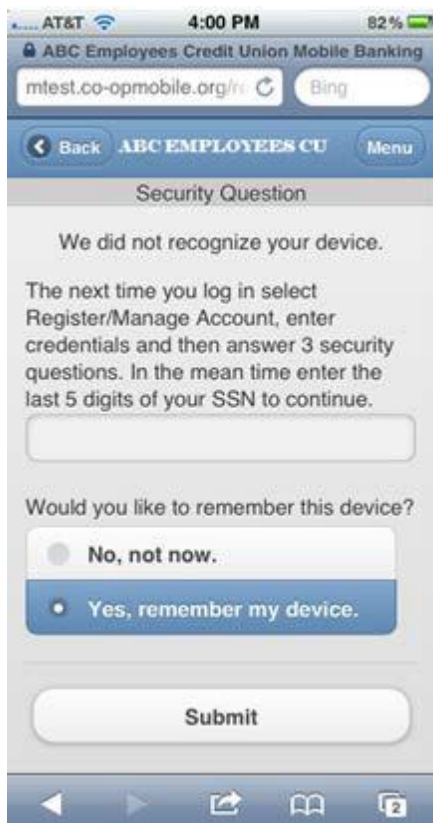


5. User Experience – Post-Conversion

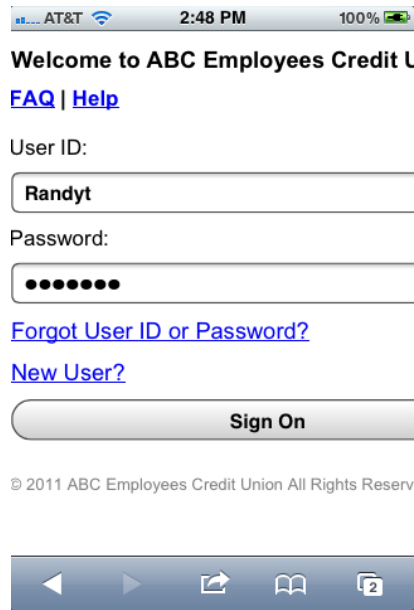
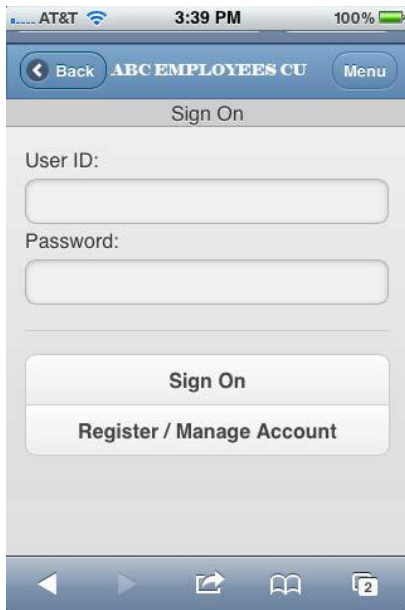
This chapter describes what you (a member who currently uses mobile banking) will need to do after your credit union's conversion to mRegistration.

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.

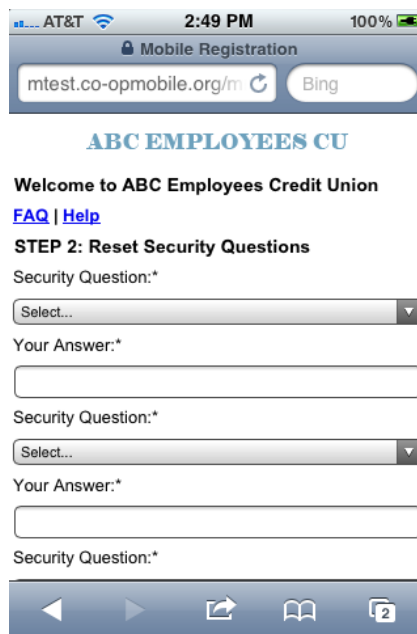
NOTE: If you do not establish security questions, you will be prompted to enter the last five digits of your SSN upon each visit.



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.

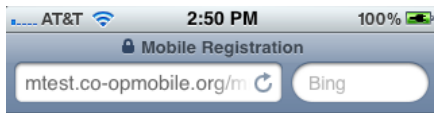


3. Next, you are prompted to enter the last five digits of your SSN one last time to verify identity. You will then be prompted to answer three security questions.



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.



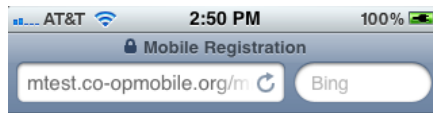
ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union
[FAQ](#) | [Sign Off](#)

You have successfully changed your security questions.

OK

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ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union
[FAQ](#) | [Sign Off](#)

Manage Account

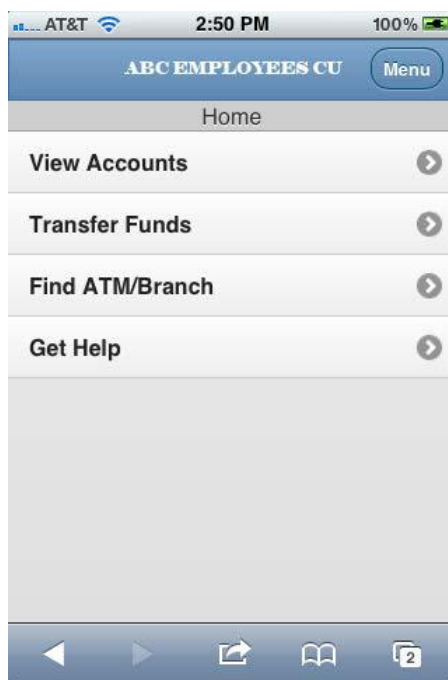
[Change Password](#)
[Change Security Questions](#)
[Manage Devices](#)
[Sign In to Mobile Banking](#)

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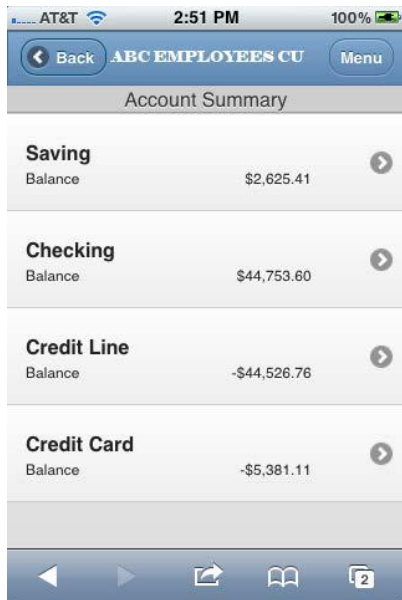


5. After sign-in, you are prompted to respond to two security questions. If you select REMEMBER MY DEVICE, you will not be prompted for security questions on every subsequent visit.

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. *User Experience* © 2012 CO-OP Financial Services Page 5-3



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

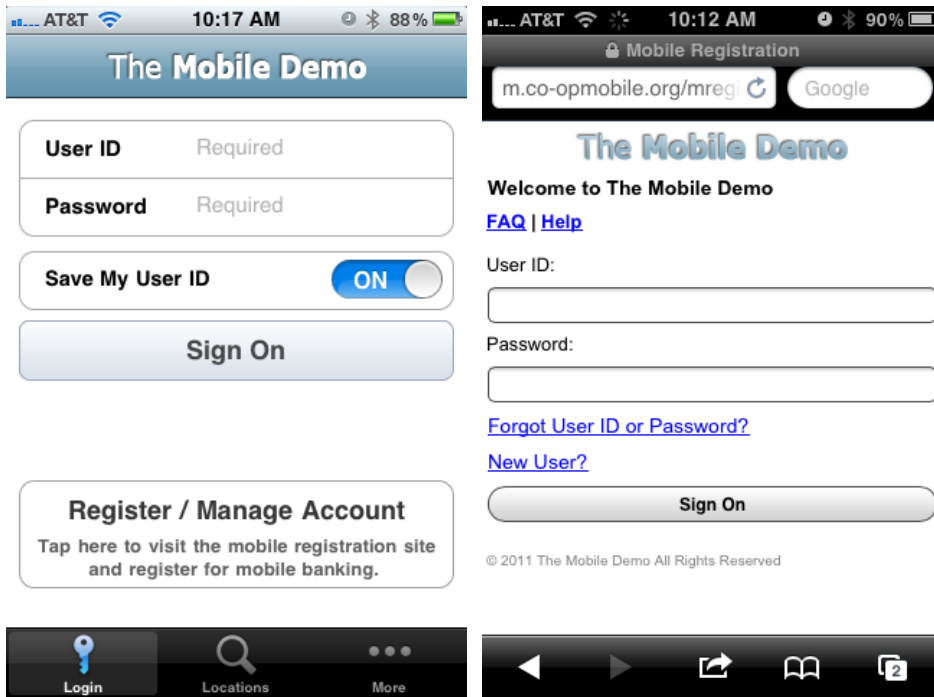
Problem: I am unable to access mobile banking via the application. Users who were NOT converted to mRegistration will receive this message:

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

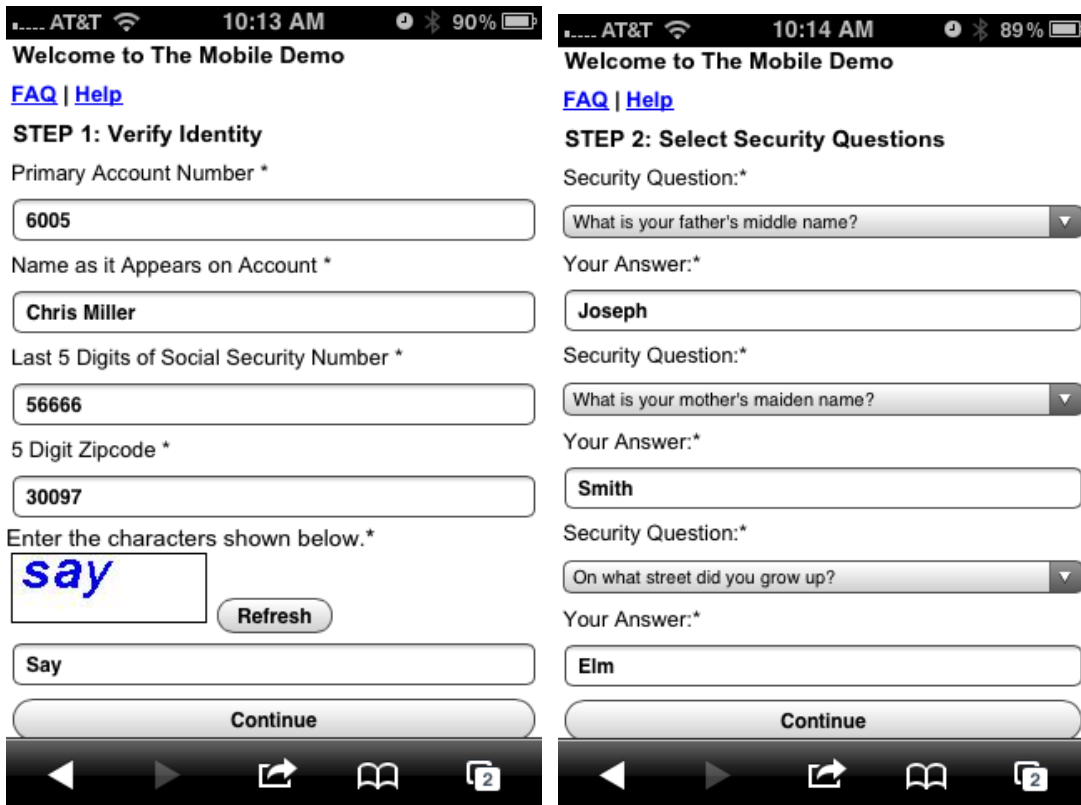


Resolution:

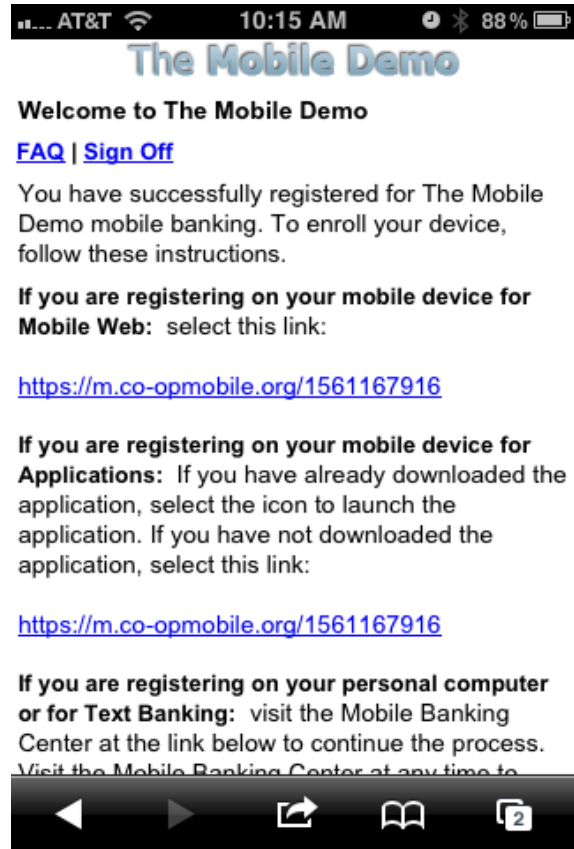
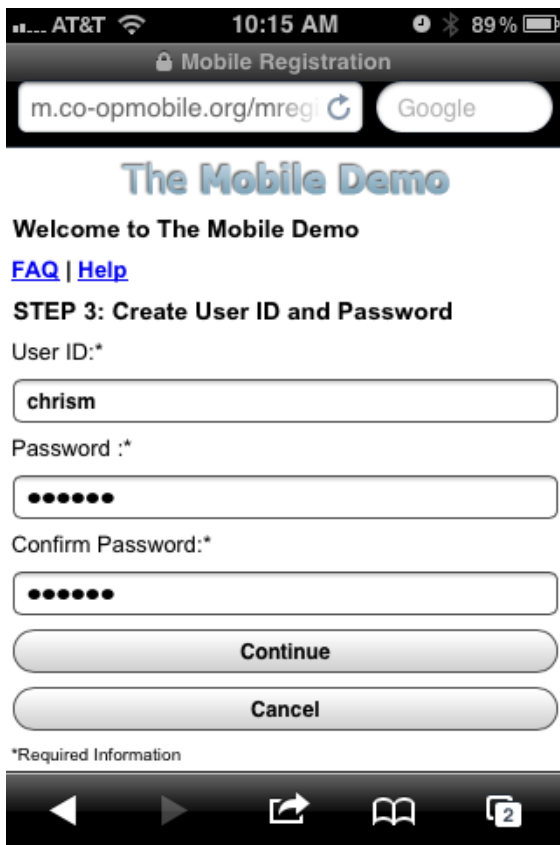
1. On your device, select the application and select REGISTER/MANAGE ACCOUNT on the sign-in page. You will be asked to quit the application.
2. Select YES. Your browser will open and you will be directed to the registration site.



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.

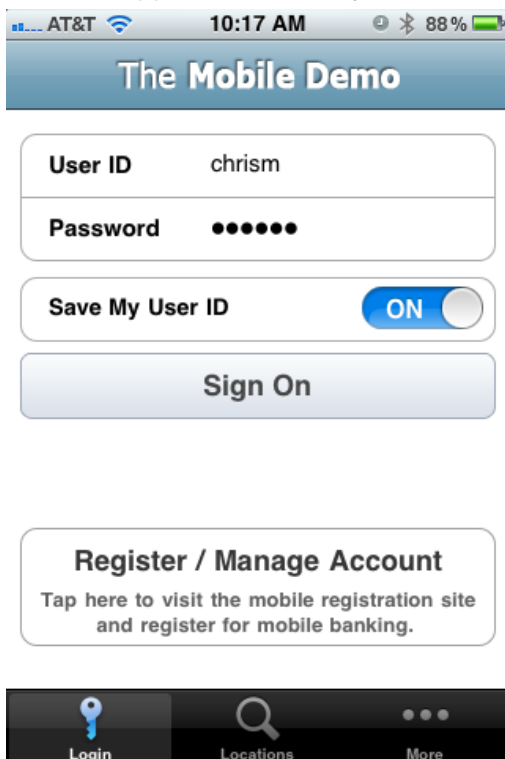


5. Answer three security questions and select CONTINUE.
6. Create a user ID and password for logging into mobile banking. You may have to choose a new user ID at this time. Select CONTINUE.



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.

Cancel The Mobile Demo

Mobile Number Required

If you are using an iPod touch, please enter your home phone number.

Continue

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫

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?

ABC EMPLOYEES CU Welcome to ABC Employees Credit Union Mobile Banking
Frequently Asked Questions | Terms and Conditions

SIGN IN

Please answer the following challenge questions.

The next time you log in select Register/Manage Account, enter credentials and then answer 3 security questions. In the mean time enter the last 5 digits of your SSN to continue.

Answer

SUBMIT ANSWERS

Check account balances
Transfer funds
Find nearest branches/ATM locations and more!

All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**

*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan.
**Access to ABC Employees Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan.

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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.

ABC EMPLOYEES CU Welcome to ABC Employees Credit Union Mobile Banking
Frequently Asked Questions | Terms and Conditions

SIGN IN

Existing Mobile Banking Users

Username

Password

Forgot User ID or Password?

SIGN IN >>

Check account balances
Transfer funds
Find nearest branches/ATM locations and more!

All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**

Don't have user credentials? Sign up for Mobile Banking

*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan.
**Access to ABC Employees Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan.

You are re-directed to the mobile registration site.

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

ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union

[FAQ](#) | [Help](#)

User ID:

Password:

[Forgot User ID or Password?](#)

[New User?](#)

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

ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union

[FAQ](#) | [Help](#)

STEP 1: Verify Identity

Last 5 Digits of Social Security Number *

*Required Information

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ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union

[FAQ](#) | [Help](#)

STEP 2: Reset Security Questions

Security Question:*

Your Answer:*

Security Question:*

Your Answer:*

Security Question:*

Your Answer:*

Continue

Cancel

*Required Information

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

ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union

[FAQ](#) | [Sign Off](#)

You have successfully changed your security questions.

OK

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

User Troubleshooting © 2012 CO-OP Financial Services Page 6-7



SIGN IN

Existing Mobile Banking Users

Username

Password

[Forgot User ID or Password?](#)

SIGN IN >>

All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**

Don't have user credentials? [Sign up for Mobile Banking](#)

*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan.

**Access to ABC Employees Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan.

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



SIGN IN

Please answer the following challenge questions.

What is your mother's maiden name?

Answer:

What is your father's middle name?

Answer:

On what street did you grow up?

Answer:

SUBMIT ANSWERS

All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**

*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan.

**Access to ABC Employees Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan.

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



Welcome to ABC Employees Credit Union Mobile Banking

Mobile Banking Center

[Frequently Asked Questions](#) | [Sign Off](#)

My enrolled phones: [Add phone](#) **Options**

<p>▶ (248) 225-6042 AT&T Services on this phone: Text Banking: Activated Mobile Banking: Activated</p>	<p>I want to:</p> <ul style="list-style-type: none">Change my phone number or carrierDisable this phoneRemove this phone	<p>Mobile Banking</p> <ul style="list-style-type: none">Get account balancesView recent transaction historyTransfer funds between accountsFind ATMs and branches <p>Mobile Banking URL >> Downloadable App URL >></p> <p>Text Banking</p> <p>Use text messaging (SMS) to:</p> <ul style="list-style-type: none">Get account balancesView recent transaction history <p>Text Banking Commands >></p>
<p>▶ (909) 816-3267 Verizon Services on this phone: Text Banking: Activated Mobile Banking: Activated</p>	<p>I want to:</p> <ul style="list-style-type: none">Change my phone number or carrierDisable this phoneRemove this phone	
<p>▶ (586) 665-5145 AT&T Services on this phone: Text Banking: Activated Mobile Banking: Activated</p>	<p>I want to:</p> <ul style="list-style-type: none">Change my phone number or carrierDisable this phone	

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.



MB Credit Union

Welcome to MB Credit Union Mobile Banking

[Frequently Asked Questions](#) | [Terms and Conditions](#)



- ▶ Check account balances
- ▶ Transfer funds
- ▶ Find nearest branches/ATM locations and more!

SIGN IN

Existing Mobile Banking Users

Username

Password

[Forgot User ID or Password?](#)

[SIGN IN >>](#)

All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**

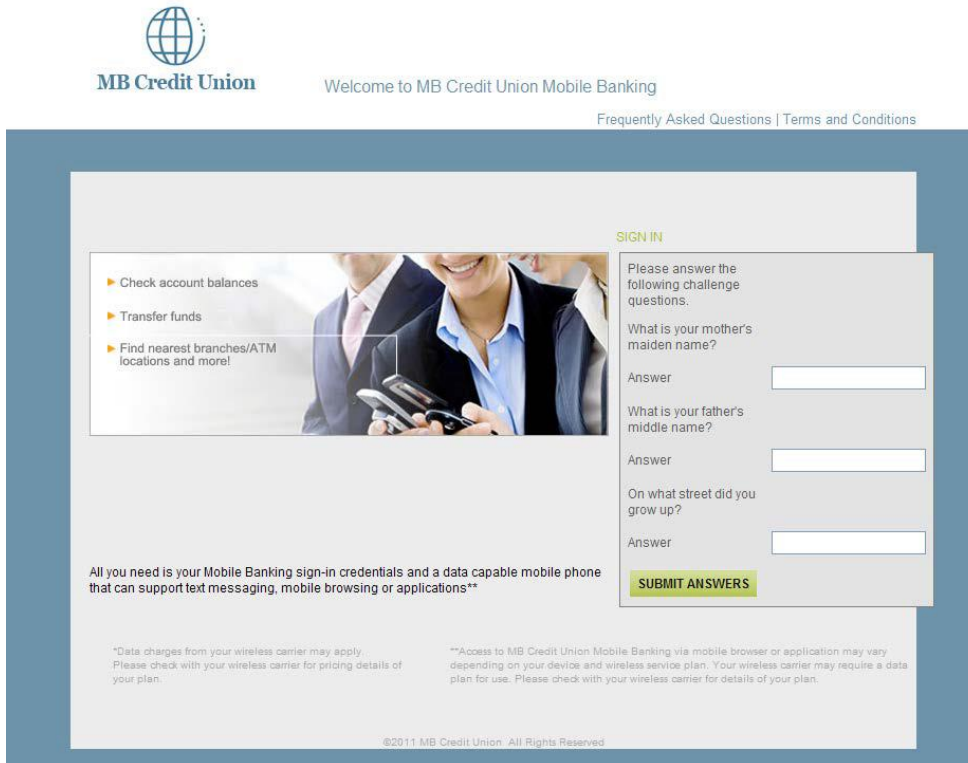
Don't have user credentials? [Sign up for Mobile Banking](#)

*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan.

**Access to MB Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan.

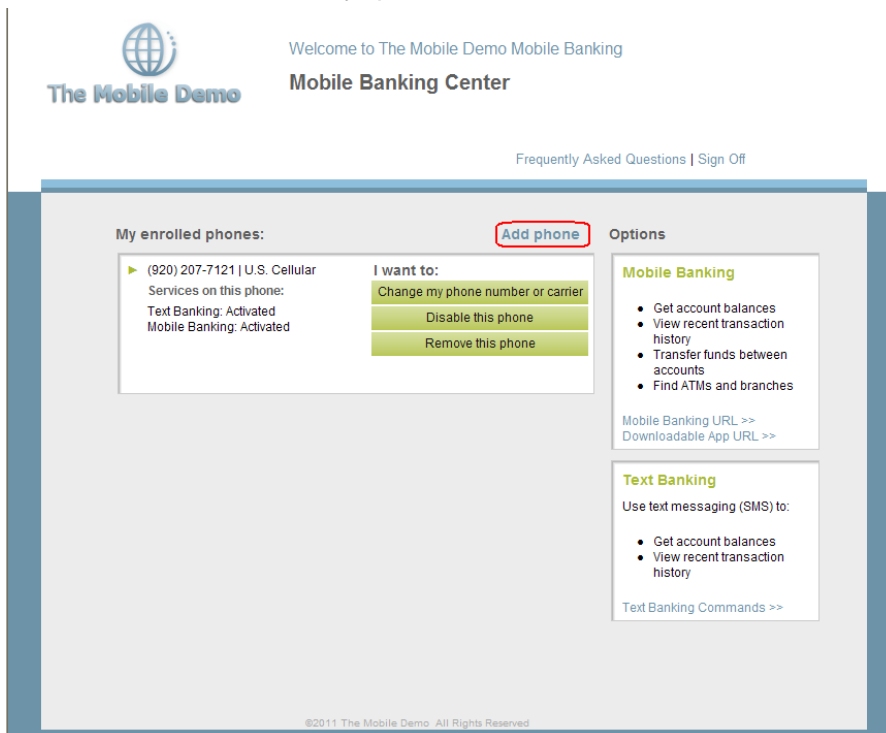
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2. Enter your USERNAME and PASSWORD. Click SIGN IN.



The screenshot shows the MB Credit Union Mobile Banking sign-in interface. At the top left is the MB Credit Union logo. The header text reads "Welcome to MB Credit Union Mobile Banking" with links for "Frequently Asked Questions" and "Terms and Conditions". The main content area features a "SIGN IN" section with a list of services: "Check account balances", "Transfer funds", and "Find nearest branches/ATM locations and more!". To the right, there are three security questions with corresponding input fields: "What is your mother's maiden name?", "What is your father's middle name?", and "On what street did you grow up?". A "SUBMIT ANSWERS" button is located below the questions. A note states: "All you need is your Mobile Banking sign-in credentials and a data capable mobile phone that can support text messaging, mobile browsing or applications**". At the bottom, there are two footnotes: "*Data charges from your wireless carrier may apply. Please check with your wireless carrier for pricing details of your plan." and "**Access to MB Credit Union Mobile Banking via mobile browser or application may vary depending on your device and wireless service plan. Your wireless carrier may require a data plan for use. Please check with your wireless carrier for details of your plan." The footer contains the copyright notice: "©2011 MB Credit Union. All Rights Reserved".

3. Answer the security questions. Click SUBMIT ANSWERS.



The screenshot displays the "The Mobile Demo Mobile Banking Center" interface. The header includes the logo and the text "Welcome to The Mobile Demo Mobile Banking" with links for "Frequently Asked Questions" and "Sign Off". The main content area is titled "My enrolled phones:" and features an "Add phone" button. A list of enrolled phones is shown, with the first entry being "(920) 207-7121 | U.S. Cellular". Below this entry, it lists "Services on this phone:", "Text Banking: Activated", and "Mobile Banking: Activated". To the right of the phone list, there are three options: "Change my phone number or carrier", "Disable this phone", and "Remove this phone". An "Options" section on the right provides details for "Mobile Banking" and "Text Banking". The "Mobile Banking" section lists: "Get account balances", "View recent transaction history", "Transfer funds between accounts", and "Find ATMs and branches". It also includes links for "Mobile Banking URL >>" and "Downloadable App URL >>". The "Text Banking" section states "Use text messaging (SMS) to:" and lists: "Get account balances" and "View recent transaction history". A link for "Text Banking Commands >>" is also present. The footer contains the copyright notice: "©2011 The Mobile Demo. All Rights Reserved".

4. Click ADD PHONE.



Welcome to The Mobile Demo Mobile Banking

Get started in two easy steps!

STEP 1	Enroll your mobile phone	STEP 2	Activate The Mobile Demo Mobile Banking
--------	--------------------------	--------	---

▶ Mobile Carrier:

▶ Enter your mobile phone number: () -

▶ The Mobile Demo 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

I have read, understood and agreed on the Terms and Conditions of Use for The Mobile Demo 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

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

The screenshot shows the 'The Mobile Demo Mobile Banking' website. At the top left is the logo, a globe with the text 'The Mobile Demo'. To the right, it says 'Welcome to The Mobile Demo Mobile Banking' and 'Get started in two easy steps!'. Below this is a progress bar with three steps: 'STEP 1 Enroll your mobile phone', 'STEP 2 Activate The Mobile Demo Mobile Banking' (which is highlighted with a yellow underline), and a third step. Below the progress bar, there is a phone number '(920) 555-5555 | U.S. Cellular' with an '[Edit]' link. A message states: 'Your phone is enrolled. To start using The Mobile Demo Mobile Banking, you need to activate the service on your phone.' Below this, it says: 'The activation process determines if your phone is compatible with Text Banking and Mobile Banking. Choose the best option(s) to fit your needs, then select "Continue".' A large green button labeled 'CONTINUE >>' is centered. At the bottom, there are two options: 'Text Banking' (checked) with the description 'Use text messaging (SMS) to:' and 'Mobile Banking' (checked) with the description 'Get account balances'. Each option is accompanied by a small image of a mobile phone screen showing a banking interface.

5. Click CONTINUE.

The screenshot shows the 'The Mobile Demo Mobile Banking' website. At the top left is the logo, a globe with the text 'The Mobile Demo'. To the right, it says 'The Mobile Demo Mobile Banking' and 'Sign Off'. Below this is a progress bar with three steps: 'STEP 1 Enroll your mobile phone', 'STEP 2 Activate The Mobile Demo Mobile Banking' (which is highlighted with a yellow underline), and a third step. Below the progress bar, there is a phone number '(920) 555-5555 | U.S. Cellular'. A message states: 'You must use your phone to complete the activation process within 24 hours.' Below this, it says: 'If your activation code expires, visit <https://m.co-opmobile.org/enroll/site/enroll?ficode=1561167916> to get a new activation code.' A red message states: 'Your Activation Code: 793938 Expires on Sat Jul 28, 2012 10:36 AM EDT.' A large green button labeled 'PRINT ACTIVATION INSTRUCTIONS >>' is centered. Below this, there is a section titled 'Activation Instructions' with a horizontal line. At the bottom, it says: 'You have successfully enrolled (920) 555-5555 for Text Banking and Mobile Banking!'

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.

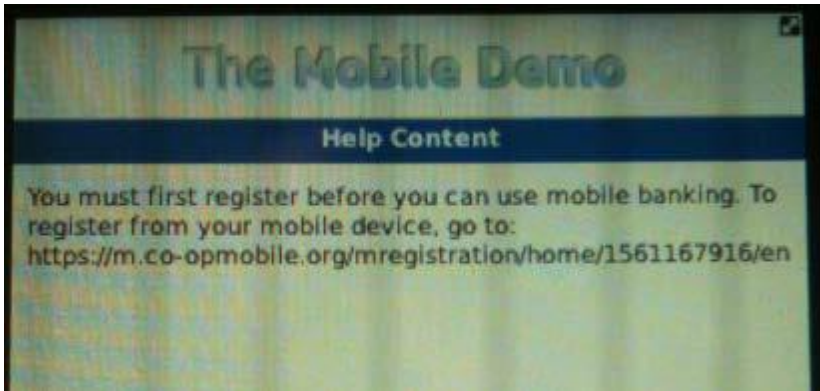
E. mRegistration on a Blackberry

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.

ABC EMPLOYEES CU

Welcome to ABC Employees Credit Union

[FAQ](#) | [Help](#)

User ID:

Chrism

Password:

••••••

[Forgot User ID or Password?](#)

[New User?](#)

Sign On

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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.

