



**THE COOPERATIVE BANK**

*Banking the Cooperative Way*

**Mobile Banking Resource Guide**

# Welcome

## *A Quick and Easy Guide to* Mobile Banking

Whether you're at home, at work or on the road, The Cooperative Bank is here for you 24 hours a day, 7 days a week with our Mobile Banking Services.

This guide is designed to help you answer your questions about The Cooperative Bank's Mobile Banking. Experience the convenience of having 24-hour access to real-time account information from your Mobile device. Mobile Banking is convenient, easy to use, and more secure than ever.

We appreciate your business and are committed to providing you with the best possible banking experience.

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# How to Navigate TCB's Mobile Banking Application

The Cooperative Bank is pleased to offer Mobile Banking. In the fast paced world in which we live, we're confident that you will find great value in being able to do your banking anytime, anywhere from your mobile device. Within our Mobile Banking App you are able to see account balances, transaction history, view check copies, place a stop payment on checks, send and receive messages, transfer funds between accounts, and pay bills. Soon we'll be adding the ability to deposit checks. We hope you find the following Mobile Banking Guide is a useful resource in helping you use Mobile Banking.

## Account Balances and Transaction History

Once you log in to Mobile Banking there will be a list of all your accounts and available balances on the Home screen. To see your transaction history just tap on an account and the list of transactions will appear. Tap the account once more and you'll be brought back to the Home screen and your list of accounts.

## Messages

Mobile Banking allows The Cooperative Bank to send you important messages. You can find these messages by selecting Messages under the Menu tab. Here you are also able to send secure messages regarding a general inquiry, Online Banking and Bill Pay help, and questions on an account or specific transaction.

## Transferring Funds

Transferring funds between your accounts has become easier than ever. To start, select Funds Transfer under the Transactions tab in the Menu. Choose the account you would like to transfer to and from and type in the amount of money you would like to transfer. There is also an option for you to choose a specific date you would like the money to transfer. You'll also have the ability to set-up a recurring transfer between accounts with options including weekly, monthly, and annual transfers.

## Bill Pay

For your security, you will be required to log in to TCB Online Banking first from your computer to begin using Bill Pay. Once you access TCB Online Banking, click the Enroll in Bill Pay shortcut at the top of the Home screen or select the Bill Payment option in the Transactions menu. Select the account you would like to enroll and press Submit. After you enroll, select Bill Payment on Mobile Banking under the Transactions tab in the Menu. Enter information in required fields and begin paying your bills.

## Deposit Checks

In order to deposit checks using your mobile device, you will need to install the TCB Mobile Banking App from iTunes or Google Play. To access Mobile Deposit, click the Deposit Check option in the Transactions menu. You will be required to review and accept the Mobile Deposit Terms and Conditions to complete enrollment in Mobile Deposit. Once you are enrolled for Mobile Deposit you may start depositing checks into your account from your camera-enabled iPhone, iPad, or Android device.

### Making a Deposit

1. Start by selecting Deposit Check under the Transaction Menu tab in Mobile Banking.
2. Choose the account you would like the check to be deposited in to.
3. Type in the check number and then the check amount. Remember to hit the Save button after entering the check number and check amount
4. Select Capture Image and take a photo of both the front and back of the check.
5. Once everything is filled in correctly, click Submit Deposit.

### Deposit Limits:

- Per Item - \$2,500
- Daily - \$5,000 / 20 checks
- Monthly - \$25,000 / 20 checks

## Mobile Banking Support

This document details devices that will deliver the best performance for The Cooperative Bank Mobile Banking. A device's operating system and capabilities can affect the overall user experience; therefore not every mobile device supports all features that TCB Mobile Banking has to offer. Our goal is to monitor and respond to industry trends as timely as possible to support the devices our customers are currently utilizing and the ones we predict will begin to utilize in the near future.

### Devices that Deliver the Best Performance

TCB Mobile Banking is likely to work the best with devices that have the following features:

- o **Operating System** – iOS (6.0+) or AndroidOS (version 4.1+)
- o **Camera Specs** – Rear-facing, auto focus, 5+ megapixel resolutions (for mobile RDC)  
Note: devices without a rear-facing camera will not support Mobile Deposit functionality
- o **Connectivity** – 4G LTE/Wi-Fi
- o **Display Resolution** – 1024x768+
- o **Location Services** – GPS enabled/native mapping app enabled  
Note: devices without location services will not be able to support Branch/ATM location functionality.

## Devices that Deliver Minimum Performance

Devices with the below features will support TCB Mobile Banking however your experience may not be as good as possible and functionality may be limited.

- o **Operating System** – iOS (version 5.0+) or AndroidOS (version 2.3+)
- o **Camera Specs** – Rear-facing, 1.9+ megapixel resolution (for Mobile Deposit)  
Note: devices without a rear-facing camera will not support Mobile Deposit functionality
- o **Connectivity** – 3G/Wi-Fi
- o **Display Resolution** – 800x480+ pixels
- o **Location Services** – Native mapping app access allowed  
Note: devices without location services will not be able to support Branch/ATM location functionality.

## Devices that Do Not Support Our Apps

The Cooperative Bank Mobile Banking does not support devices that have the following features:

- o Features that do not meet the minimum qualifications listed above
- o **Operating System** – iOS (versions <5.0) or AndroidOS (version <2.3), Windows, Blackberry®, Kindle Fire, Mobile Deposit Feature Does not work on iPhones < iPhone 4
- o **Camera** - <1.9 megapixels

## Mobile Banking – Text Banking Keywords

Text The Cooperative Bank at **226563** with simple short code commands to have your account information such as balance or transactions history information sent to you. You may use the text messaging service to:

- Check your account balances;
- Review recent account activity;
- Transfer funds between accounts;

## What are the requirements to use Text Banking?

To use Text Banking, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Text Banking.

## Are there fees to use Text Banking?

We don't charge fees to access or use Text Banking. Your mobile service carrier may charge you usage fees for sending or receiving text messages. If you are not familiar with your mobile service contract details, we recommend that you contact your mobile carrier to be certain of

the fees they may charge.

### **What if I need help or want to stop Text Banking?**

If at any time you would like help with Text Banking, text “Help” or if you would like to stop your Text Banking service, text “Stop” to **226563** to cancel.

### **What are the text messaging keywords and how do I use them?**

Keywords are the text messages you send to request account information. A list of keywords is available on the next page.

### **Are the keywords case sensitive?**

No. Whether you type “BAL” or “bal”, we send a response with your account balance information.

## **Text Banking Keywords**

**BAL** – Check the balances for all accounts you’ve registered in Text Banking.

**HIST (account nickname)** - If your transaction history response message ends with “Reply NEXT” text NEXT or MORE to view more transactions.

**XFER (account nickname1) (account nickname2) (amount)** – transfer funds from one account to another. Enter full amount using dollar, decimal and cents.

**HELP** – Provides website and phone number to get help on text banking.

**STOP** – Disable Text Banking for your mobile device.

**LIST** – Receive a list of available text banking commands.

# Mobile Banking – Frequently Asked Questions

The Cooperative Bank is pleased to offer Mobile Banking. We're confident that you will find great value in being able to do your banking at your fingertips. We hope you find that the following commonly asked questions and answers are a useful resource in helping you determine that Mobile Banking is a great service to manage your accounts with us!

## Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. Your mobile service carrier may charge you fees for sending or receiving text messages or accessing the Internet from your mobile phone. If you are not familiar with your mobile service contract details, we recommend you contact your mobile carrier to be certain of the fees they may charge.

## Which phones can I use for Mobile Banking?

We support hundreds of models for major brands. To see if your device is certified as supported for TCB Mobile Banking refer to the Mobile Banking Support Guide within this document.

## What is the first step I have to take before I can use Mobile Banking?

For your security, you will be required to log in to TCB Online Banking first from your computer to begin using Mobile Banking. Once you access TCB Online Banking, you can then download our app from Apple iTunes or Google Play and begin enjoying the convenience of mobile banking.

## What if my phone number changes?

If your mobile phone number changes you need to update your secure delivery information. To update your information click Security under Settings in TCB Online Banking. Click the Security Delivery tab and from there you can add and delete contact information. You also need to contact Customer Service in order to change our records with your new number.

## What if my phone is lost or stolen or if my phone number changes?

If your mobile phone is lost or stolen, no one can access your account without knowing your password. Just download the TCB Mobile Application on your new phone.

## Is Mobile Banking Secure?

To ensure the safety and privacy of your account information, we provide key security features in Mobile Banking:

### Unique Activation Code

We send you a unique activation code to verify your phone number directly to your phone or email. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.



**Authentication**

You are authenticated for every interaction with Mobile Banking.

**Encryption**

We use 128-bit encryption for all transactions.

**No Identifiable information**

We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for, or include, your Login ID or password in any message we send. We don't save any files with your personal or financial information on your phone; that information stays strictly within our secure Online Banking system.

## We're Always Here to Help

If you have any questions or would like more information on how to enroll in Mobile Banking, please contact us:

**Call 617.325.2900**

**Click** [www.thecooperativebank.com](http://www.thecooperativebank.com)

**Visit** Visit your local branch for personalized assistance with any of our products and services. You can find a complete listing of branch locations and telephone numbers on our website.

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