



Aspire Mobile Quick Reference Guide

Participating members can use Aspire Mobile to obtain account balances, view transaction history and make transfers between accounts. You can also find the nearest surcharge-free CO-OP ATM or shared branch (not available with text banking method).

Aspire Mobile has a website for enrollment, www.aspirefcu.org/mobilebanking, and three possible methods of using the service on a phone:

- Text Banking
- Mobile Browser
- Downloadable Application¹

Once enrolled, users need to activate the service on the enrolled phone(s) before they can use the service.

Enrolling

On a computer, go to <https://www.co-opmobile.org>. A link is provided on Aspire FCU's [web page for Aspire Mobile](#).

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CREDIT UNION MOBILE BANKING

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Enter Your Account Credentials

Please enter your User ID and password to sign on. If you are a new user, please click the button below.

New User?

User ID:

Password: [Forgot your password?](#)

Credit Union:

Note: User ID and Password are case sensitive.

Next

The NEW USER wizard walks you through the following steps to enroll:

1. Enter your primary account number and identify your credit union as Aspire FCU.
2. Enter your name and last 5 digits of your social security number.

¹ A separate iPhone application is also available.

3. Authenticate by providing at least two of the following pieces of information as on record with the credit union:

- Telephone number
- Street number
- ZIP Code
- Date of birth

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

Account Number: 5005 > Credit Union: The Mobile EFCU > Name: Mark Jones > Credit Union Phone: 555-876-5432 > Street Number: 321

Account Authentication

Primary Account Number:	5005
Member Credit Union:	The Mobile EFCU
Name:	Mark Jones
Last 5 Digits of Social Security Number:	*****
Phone Number on Record with Credit Union:	555-876-5432
Street Number:	321
Zip Code:	12345
Date of Birth (MM/DD/YYYY):	12/25/1925

The account is authenticated once two of these four items match the data on record with your credit union.

Back Next

4. Create a user ID, password, and nickname for your mobile account.
5. Register your supported mobile device by selecting your carrier, entering your mobile phone number, and accepting the terms and conditions of use.

6. Select your mobile service method(s):

- Text Banking — select this option even if you plan to use another².
- Mobile Banking — includes mobile browser and downloadable application (if

Welcome to The Mobile EFCU Mobile Banking

Get started in two easy steps!

STEP 1 Enroll your mobile phone STEP 2 Activate The Mobile EFCU Mobile Banking

(555) 876-5432 | AT&T | E-00

Your phone is enrolled. To start using The Mobile EFCU Mobile Banking, you need to activate the service on your phone.

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".

CONTINUE >>

Text Banking Use text messaging (SMS) to:
• Get account balances
• View recent transaction history
• Transfer funds

Mobile Banking
• Get account balances
• View recent transaction history
• Transfer funds

² Enables you to receive an initial message with links to browser and/or downloadable application.

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you have a supported device).

When enrollment is complete, you are provided with an activation code and instructions for activating the service(s) on your phone. Take note of the activation code.



Activating Your Phone

1. On your phone, view the text message from the credit union (shortcode 282228).
2. To activate text banking, reply to the message with your activation code.

To activate mobile browser or downloadable application, select the link on your internet-enabled device to go to the mobile banking page.

- For mobile browser, select SIGN IN and follow the prompts to activate.
- If you have a supported device, there is a download link at the bottom. Select the link and follow the prompts to download the application. Launch the application and activate as directed.³

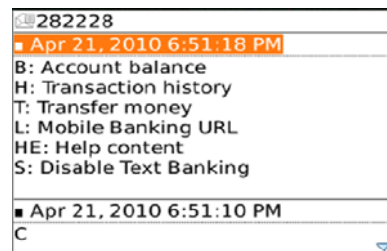
NOTE: The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select MANAGE DEVICES and then GET ACTIVATION CODE.



Once activated, you can begin using Aspire Mobile.

Using Text Banking

For all **text banking** functions, begin by sending a command to shortcode 282228 (cuacct). Some functions require additional replies. For a list of available commands, send C to the shortcode. (response shown right)



³ For iPhones, the link directs you to the App Store on iTunes.

The sequence of text exchanges is summarized in the following table for the common commands.

	Account Balances	Transaction History	Transfer
For	B	H	T
Send	Balances of all sub-accounts	Which Account?	Reply with From account, To account, and amount
Receive		Number representing desired account	Number of From account, number of To account, amount (Ex: 2 1 250.00)
Send		Recent transactions	Details of transaction to approve.
Receive		M for more (if prompted)	1 to confirm the transfer
Send		More transaction history	Successfully transferred
Receive			

Using Mobile Banking

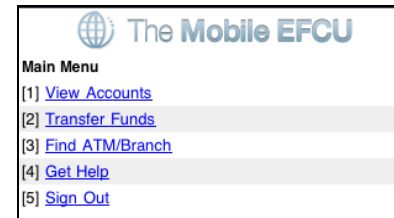
For **mobile browser**, navigate to the mobile banking home page or the main menu.⁴

For a **downloadable application**, launch the application icon.

In the browser or application, begin at the main menu. Select SIGN IN for all functions except the locator. Sign-on is not required to search for ATM or Shared Branch locations (not available with text banking).

Mobile browser and downloadable applications have easy-to-use interfaces. With browser, navigation is link-based while applications are menu-based. Examples of the primary screens are shown for both methods.

Main Menu



Browser



Downloadable Application

⁴ If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

View Accounts/ Balances

Browser

Downloadable Application

Transaction History

Browser

Downloadable Application

Transfer Funds

Browser

Downloadable Application

Find a Location

You can search for surcharge-free CO-OP Network ATMs and/or Shared Branch locations by ZIP Code or by address.

Browser

Downloadable Application

Select a specific location to see its detail or view a map.

Updating Information

Return to the enrollment website (<https://www.co-opmobile.org>) at any time to perform the following functions.

- Change password
- Add a phone
- Change phone number and carrier
- Disable, re-enable, or permanently remove a phone
- Get another activation code
- Get the URL for mobile browser or downloadable application
- Delete your mobile account

Need Help?

Enrollment website FAQs: Visit www.aspirefcu.org/mobilebanking and click **Frequently Asked Questions (FAQs)**. Or visit <https://www.co-opmobile.org> and select FAQs at the top.

Call your credit union at: **888.322.3732 Option 3**

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www.co-opfs.org