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INTRODUCTION TO MOBILE BANKING
The Cooperative Bank of Cape Cod provides you with 2 options for Mobile Banking. The first is a downloadable Mobile Application that installs software directly to your mobile device. The second is access to a mobile friendly web site that hosts the same information and functionality, with the exception of the ability to remotely deposit a check.

Both methods let you log into your accounts using Multifactor Authentication (MFA) to receive real-time balances, view account information, perform funds transfers, and pay existing companies or persons that have been established in online banking.

Customers must be enrolled in Online Banking prior to enrolling in Mobile Banking.

Note: For your protection the applications automatically log you out after five minutes of inactivity.

ENROLLMENT
Enrollment for the downloadable application or Mobile Browser is performed through The Cooperative Bank of Cape Cod’s online banking web site.

During enrollment, a text message is sent containing a unique website address (URL) for Mobile Banking to the mobile device. If the original message cannot be found, you can request another text message be sent to your device by visiting the online banking web site.

To request a link to the application:
1. Log in to Retail Online and click Options.
2. On the Options page, from the Mobile Banking Profile section, click Enroll Now
3. A new tab or window will open displaying the Terms and Conditions for Mobile Banking.

Read these terms and conditions and click the I accept these Terms and Conditions check box.

You will then see a Continue button. Click the Continue button
MOBILE BROWSER AND ALERT SERVICE ENROLLMENT

1. To enroll for the Mobile Browser service, select the Mobile Browser check box from Other Services.

2. Scroll your browser window down and click the Continue button.

3. Complete account selection and configuration
   a. Select the Time Zone you want to use from the drop down list.
   b. Select the check box next to each account that you want to appear.
   c. For each enter a Mobile Banking Nickname.
   d. When ready press Continue.

4. Now enter your Mobile phone number and click Continue.
5. A text will be sent to your mobile phone

6. Enter the **Activation Code** that you received on your phone and click **Activate**

7. A confirmation message indicating that a text message containing a link to the Mobile Banking Website was sent to the mobile device appears.

To return to the Mobile Banking Main Menu page, click “**Go to Mobile Banking Main Menu**”. Jump to **Bookmark the Mobile Browser Site** below for instructions on how to complete the process on your phone.
MOBILE BROWSER

BOOKMARK THE MOBILE BROWSER SITE

The mobile banking site link is sent to the device as a text message during enrollment.

Tap on the link in the text message and open the URL in your mobile browser. Using the mobile browser bookmark this smart link for easy access.

Note: The link contains an encrypted value that identifies you to the system. Using this link to log on to the Mobile Browser provides secure access with entry of the Retail Online password.

LOGGING IN

To log in to the mobile banking browser

1. Access the mobile banking website using the URL that was sent to you when you activated your mobile device.
2. Tap Log In.

3. On the Log In to Your Account page, type your Retail Online password in the “Password” box.

4. To display the Main Menu, Tap Log In.
**Main Menu**

The **Main Menu** page will display the various options that are available (View Accounts, Transfer Money, Payments, Find ATM/Branch, and Log Out).

**Note:** Only the options available to you in Online Banking will made available on the **Main Menu** page. For example, if you are not enrolled in The Cooperative Bank of Cape Cod’s Bill Payment in online banking, then this option would not be available as an option on the **Main Menu**.

**Account Balances**

Use the View Accounts function to display a list of all accounts and their balances selected for access in Mobile Banking.

**To view account balances**

1. Using the **Internet browser** on the activated mobile device, access the link to the Mobile Banking Website.
2. Log in to Mobile Banking using the Retail Online password.
3. From the **Mobile Banking Main Menu**, tap **View Accounts**.
4. The **Account Balances** page will display.

**Account Details and Transaction History**

**Mobile Banking** will allow you to view transactions for the current and previous statement cycles only. For transactions older than the previous statement cycle, please visit one of our branch locations or call customer service at 1-508-568-3400.
To view account details and history for an account
1. From the Mobile Banking Main Menu, tap View Accounts.

2. From the Account Balances page, tap the desired account.

3. This will show the Account Details page.

4. To view transaction history for the account, from the Account Details page, tap Transactions.

5. The list of transactions will be available on the Transaction History page.

6. When applicable, tap Next or Prev to view more transaction history.

7. To display the Transaction History page, tap Back.
To display the Mobile Banking Main Menu, tap Menu.

**VIEW ATM OR BRANCH LOCATIONS**
You can use Mobile Banking to find nearby ATM and branch locations of The Cooperative Bank of Cape Cod using the mobile browser.

To locate an ATM or branch
1. Using the Internet browser on the activated mobile device, access the link to the Mobile Banking website.
2. Tap Find ATM/Branch.
3. From the ATM & Branch Search page, tap Search by Current Location or Search by Address.
4. Enter search criteria.
5. From the Search Results page, tap a location
6. From the **Location Detail** page
   
a. To display details on the next closest location, tap **Next**, if applicable.
   
b. Tap the **Menu** icon to display the Mobile Banking Main Menu page.

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**TRANSFER FUNDS**

If you have two or more transaction accounts at The Cooperative Bank of Cape Cod, you may **Transfer Money** from one account to another or even make a loan payment, if the loan is with The Cooperative Bank of Cape Cod. Transfers can be established via the mobile device for express transfer only – scheduled transfers must be added through Retail Online.

1. From the **Main Menu**, tap **Transfer Money**.

2. On the **Transfer Money** page, from the **Transfer From** list, tap the account to debit.
3. From the **Transfer To** list, tap the account to credit.
4. In **Amount**, type the amount of the transfer.
5. Tap **Next**.
6. On the **Confirm Transfer**, verify the transfer information and tap **Yes**.

![Confirm Transfer](image)

7. You will then see a confirmation screen that the transfer has completed.

8. Tap the **Menu** button to return to the **Main Menu**.

![Transfer Confirmation](image)

**Note:** Different loan types will appear in the account lists. However, if the loan type is not eligible for the transfer, you will not be able to complete the transaction.

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**PAY BILLS/CHANGE OR CANCEL PAYMENTS**

To **Pay Bills** in Mobile Banking you must first enroll in bill payment using online banking. Furthermore, you may only **Pay Bills** to existing companies or persons that were set up in online banking. There is minimum payment amount of $1.00 when using this service.

1. Locate and tap the **Payments** button.

2. From the **Payments** page, you may either **Pay Bills** or **Pay Other People** using **popmoney**.

![Payments](image)
3. If you select **Pay Bills**, you will have the option of **Make a Payment**, **Pay an eBill**, or **Change or Cancel Payments**.

4. **Make a Payment**: this option will let you pay an existing company. Tap **Make a Payment**.

5. **Select a Biller**: tap on the company name you wish to pay.

6. Confirm this is the company you want to pay by tapping **Yes**.

7. Select the account you want to **Pay From**. Your primary account will default for the **Pay From** account. If you wish to change this account, tap on the box and select a replacement from the **Select an Account** list.

8. Tap in the **Amount** box and input the **Amount** you wish to pay the company.

9. Tap the **Next** button

10. **Select a Date** for the payment and tap the **Next** button.
11. All of the payment information will be displayed on the **Confirm Pmt** page. To process the payment tap the **Yes** button; to cancel the payment tap the **No** button.

12. Once you confirm by tapping the **Yes** button, you will advance to the **Payment Confirmation** page. All of the information, including a Confirmation number, will be displayed on this page.

**Pay an eBill:** This option allows you to easily pay those companies that you set up as eBill companies in online banking. This process works the same as **Pay Bills**, except the details of the eBill may be auto-populated. You should review the information in the eBill, and make any necessary adjustments. All of the payment information will be displayed on the **Confirm Pmt** page for you to finalize the payment.

**Change or Cancel Payments:** This option is used to change or cancel payments that were established earlier using Mobile Banking or Online Banking. You can also use this option to review your pending payment activity.

Tap **Change or Cancel Payments.**
A listing of all scheduled payments will appear on the **Select Pmt** page.
1. Select the payment you wish to **Change or Cancel** by tapping on it. This will show the payment details.

2. Select the option to **Cancel Pmt** or **Change Pmt**.

3. If you tap **Cancel Pmt**, you will be given the option to **Confirm** the cancelation OR **Do Not Cancel** the payment.

4. If you choose **Confirm**, the payment will be canceled. You will be brought to a **Confirmation** page where the canceled payment information will be displayed.

   If you choose **Do Not Cancel**, the payment will be processed with the original details.

5. If you tap on **Change Pmt**, you will be brought to the **Enter Change** page.

   The only field you can change on this page is the **Amount**.

   If the **Amount** has to be updated, tap in the **Amount** field, make the correction and tap the **Next** button.
6. This will bring you to the **Select a Date** page. Tap in the date field to update this information and then tap the **Next** button to proceed.

7. This will bring you to the **Confirm Changes** page. Confirm the change by tapping **Yes**.

You will be brought to a **Confirmation** page where all the payment information including a new confirmation number will be displayed.

**PAY OTHER PEOPLE (POPMONEY)**

**Pay Other People:** This provides you with the option to send money to people. The available functions are **Send Money**, **To Do’s**, **Send Money** and **Activity**.

1. **Send Money**, this option will allow you to send money to others.
   Tap **Send Money**.

2. Tap **Select Contact** to pick who to pay. This will pull up your contact list.
3. Tap the **Contact** you wish to pay.

4. Select the **Pay From** account by tapping in the field. The list of available accounts will be displayed.

5. Enter the **Amount** to pay and a **Message** to include with the payment.

**Note:** popmoney requires a minimum payment to your contact of $5.00 in order to use the service. Actual service fees are noted in the confirmation message.

6. Tap the **Continue** button and confirm the payment by tapping **Yes**.

7. The **Confirm** page will display all details for your transaction.

8. **Activity:** This option will show you all your prior transactions.

People can also receive money through popmoney. When someone initiates a payment to another, a text or email is sent to the recipient, including a link with instructions on how to
receive the payment. The recipient follows the instructions to be able to receive the payment. The payment is then deposited to the recipient’s account. If the instructions in the text or email are not followed, there will be instructions listed in the To Do’s section of popmoney.

**MOBILE BANKING APPLICATION SECURITY**

As The Cooperative Bank of Cape Cod moves to mobile banking, be assured we have implemented a multi-layered data security platform, including all protocols available in order to keep your data secure. This includes all Mobile Banking features, including checking balances, paying bills and people, transferring funds and depositing checks via your mobile phone. Measures we have taken that are visible to you are outlined below.

<table>
<thead>
<tr>
<th>Action Taken</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific Apps in the Apple and Google Play stores</td>
<td>We will provide you with links to the appropriate store for your device type, allowing you to securely use your login credentials to gain access to your Mobile Banking accounts.</td>
</tr>
<tr>
<td>Unique URL for the Mobile Browser</td>
<td>If you wish to use a Mobile Browser rather than the downloadable app, you will be provided with a unique URL to use to gain access to their Mobile Banking accounts.</td>
</tr>
<tr>
<td>Online Banking Password</td>
<td>Using the same password that you use for online banking you will have secure access to all your Mobile Banking accounts.</td>
</tr>
<tr>
<td>Security Questions</td>
<td>Customers must authenticate themselves by using the security questions, as the answers to these questions should only be known by the user.</td>
</tr>
<tr>
<td></td>
<td>If you are using an unregistered (new) device, the system will present you with one of your online banking security questions. These questions will need to be answered correctly prior to the gaining access to your accounts.</td>
</tr>
<tr>
<td>Registered Devices</td>
<td>Allows the Mobile Banking system to match the device that you are using to a list of authorized devices for your accounts.</td>
</tr>
<tr>
<td>Lockout</td>
<td>The user’s account will be locked after 6 invalid login attempts</td>
</tr>
</tbody>
</table>

Other data security measures taken but not visible to you include transaction monitoring and auditing. Data is encrypted, and transmitted using market-proven secure methods.

**KEEPING YOUR DEVICE SECURE**

In order to maintain data security on your mobile device, it is recommended that the following protocols are followed:

<table>
<thead>
<tr>
<th>Action</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establish a password for your device.</td>
<td>If your device is lost or stolen, the person who may end up with your device should not be able to gain access to the device.</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Action</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never store Private Information, such as your bank account User ID or password on the device.</td>
<td>This will ensure your bank account information is not available to a party that may steal and gain access to your device.</td>
</tr>
<tr>
<td>Only use The Cooperative Bank of Cape Cod website or the official website and product recommended by The Cooperative Bank of Cape Cod when downloading an app to your device. Do not attempt to change these apps in any way.</td>
<td>This will ensure security of the app – there are instances where malicious parties establish mimicked apps in order to collect personal data. These parties may send emails or texts with links to bogus sites. Always download the app from the designated app store though the links provided in The Cooperative Bank of Cape Cod’s online banking site.</td>
</tr>
<tr>
<td>Keep your financial apps up to date.</td>
<td>This will help ensure data security of transactions executed via the app on that device.</td>
</tr>
<tr>
<td>If your device is lost or stolen, contact the bank immediately.</td>
<td>You can request your Mobile Banking access be suspended. If you find your device, you can request your Mobile Banking access be unsuspended. If the device is not recovered, you can request the Bank de- register your device permanently from Mobile Banking.</td>
</tr>
<tr>
<td>Subscribe to a remote wiping program.</td>
<td>These programs allow you to remotely remove sensitive data from your device if it was lost or stolen.</td>
</tr>
<tr>
<td>Delete text messages and emails from your bank that are no longer needed.</td>
<td>If your device was lost or stolen, and the person gained access to your email, they may be able to use information contained within the emails that could be harmful to you, such as stealing your identity.</td>
</tr>
<tr>
<td>Use an antivirus program on your device, and keep it up to date.</td>
<td>This will help ensure malicious parties cannot gather your data.</td>
</tr>
<tr>
<td>Turn off Bluetooth when conducting any banking business, including inquiries or transactions. We suggest you keep Bluetooth functionality turned off, unless in use</td>
<td>This will ensure your data is not able to be intercepted by a malicious party with a Bluetooth device.</td>
</tr>
<tr>
<td>Report any fraudulent apps, including text or email alerts to download apps.</td>
<td>To help ensure data security for yourself and for others.</td>
</tr>
<tr>
<td>Do not lend your device to unknown or untrusted parties.</td>
<td>This will ensure the untrusted person has not downloaded a fraudulent app to your device.</td>
</tr>
</tbody>
</table>

**SUPPORT**

E-mail: dsd@mycapecodbank.com  
Phone: 508-568-3400