The Cooperative Bank of Cape Cod

Mobile Banking: Smart Phone Downloadable App User Guide

CONTENTS
Introduction to Mobile Banking................................................................. 3
Enrollment ................................................................................................. 3
  Enroll Through The Cooperative Bank of Cape Cod’s Website .............. 3
  Downloadable apps enrollment.............................................................. 4
PHONE DOWNLOADABLE APPLICATION ...................................................... 4
  Logging in .............................................................................................. 6
  Accounts Page (Main Menu) ................................................................. 6
  Account Details and Transaction History ........................................... 7
  View ATM or Branch Locations ............................................................ 7
  Transfer Funds .................................................................................... 9
  Pay Bills/Change or Cancel Payments .............................................. 10
  Pay Other People (popmoney) ............................................................. 14
  Mobile Deposit from your phone ......................................................... 16
  Error Processing .................................................................................. 18
    Exception messages ........................................................................... 19
  Mobile Banking Application Security ............................................... 20
  Keeping Your Device Secure ............................................................... 21
  Support ................................................................................................. 22
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 can be completed either directly from the app stores or via The Cooperative Bank of Cape Cod’s online banking web site. Enrollment for Mobile Browser is performed solely through The Cooperative Bank of Cape Cod’s online banking web site.

ENROLL THROUGH THE COOPERATIVE BANK OF CAPE COD’S WEBSITE
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.
DOWNLOADABLE APPS ENROLLMENT
You can download the application directly from the app store, or can use the Send button to send a link to the app directly to your device.

Android apps are separated and labelled by phone and tablet. Be sure you select the proper app prior to downloading it to your device. Apple products recognize whether the device is a phone or a tablet, and download the appropriate app

When app versions are updated, you will need the latest version of the app in order to use Mobile Banking. You may set your device settings to accept app updates automatically, or you may be prompted to update the app manually.

PHONE DOWNLOADABLE APPLICATION
The user experience varies slightly by the type of smart phone that you own. The pictures you see may be slightly different on your device as a result.

One of the primary differences in your experience is a difference between Android and Apple phones.

ANDROID
On an Android phone the navigation buttons appear at the top of the screen

When navigating screens you can use the phone back button to return to the prior screen.
To log out of online banking use the phones menu button

This will enable a logout button at the bottom of the screen.
Tap this button to log out and then tap the Logout button on the prompt that follows.

**APPLE**
On an Apple phone the navigation buttons appear at the bottom of the screen. If the user has Mobile Deposits activated, then the Locations feature is only available under the More option.

When navigating screens you will see text on the top left of the screen which if tapped returns you to the prior screen.

To log out of Mobile Banking tap the words Log Out in the top right corner of the screen

Tap this Logout button and then tap Log Out on the prompt that follows.
LOGGING IN
To log in to Mobile Banking:
1. Tap The Cooperative Bank of Cape Cod Mobile Banking application button.

2. If prompted with an Identity Question, enter your Retail Online answer and select Continue.

3. From the Log In page, enter your Retail Online password and select Log In.

4. The Accounts page will appear

ACCOUNTS PAGE (MAIN MENU)
The Accounts page is the first page to display when you log into Mobile Banking, from this page there are a number of options available (View Accounts, Transfer Funds, Bill Payments, Deposits, Find ATM/Branch, view more options and Log Out). From any screen in Mobile Banking simply select the Accounts Page icon to return to the Accounts Page.

Note: Only the options available to you in Online Banking will made available on the Accounts 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 Accounts page (Main Menu).
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 Accounts Page, tap the account you want to view (this will take you to the Account Detail page).
2. The Account Detail Page will display the following information:
   - Last 4 digits of the account number.
   - Account Name.
   - Account Type.
   - Current Balance: Current Memo
     Available Balance of the account will be displayed here.
3. To view transaction history for the account, tap the Transaction History button.
4. On the Transactions page, the 10 most recent transactions will appear. To view additional transactions, scroll to the bottom of the back and tap Next 10.

Mobile Banking will allow you to view transactions for the current and previous statement cycles only. For transaction older than the previous statement cycle, please visit one of our branch locations or call customer service.

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. On your mobile device, locate and tap on the magnifying glass.

2. **Find ATM & Branch** page will be displayed.

3. From the **Find ATM & Branch** search page, you may choose to Search by Current Location or Search by Zip or Address. If you search by Current Location, your mobile device (with location access enabled) will display the search results in order of closest branch/ATM location first.

4. You may select to view the results in either a **List View** or a **Map View**.

5. Tap on the selected branch location to get the street address, phone number, the distance to location, hours of operation, services provided at the location, and directions.
6. If you would like to search by Address or ZIP, select that option on the Find ATM / Branch page.
   a. On the Address or Zip Search page, you will have to either enter the zip code or street address (City and State at minimum).
   b. After you have entered the required information, tap on the Search button. Results will be displayed in the same manner of the Current Location search.

**TRANSFER FUNDS**

If you have two or more accounts at The Cooperative Bank of Cape Cod, you may transfer funds between accounts 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 Accounts Page (Main Menu), tap the Transfers icon.
2. You will be brought to the Transfer Money page.
3. The Transfer From account will default to your primary account. You may change the Transfer From account by tapping in the box, and then tap on the account you wish to transfer funds from to make this the Transfer From account.
4. The Transfer To account should default to your secondary account. You may change the Transfer To account by tapping in the box, and then tap on the account you wish to transfer to making this now the Transfer To account.
5. Once you have defined the Transfer From and the Transfer To accounts, tap in the Amount field to input the amount you would like to transfer (or pay on a loan if making a loan payment) and then tap the Next button.
6. You will be prompted to **Confirm** the transfer. Verify the transfer information by tapping **Yes** or cancel the transfer by tapping **No**.

7. You will see a **Transfer Confirmation**

   **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.

---

**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.
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.

```
| Pay From       | MY CHECKING *8589 | $10.45   |
| Pay To         | John Customer (*ment) |
| Amount         | $1.00              |
| Pay Date       | 8/25/2014          |

Do you want to make this payment?

- **No**
- **Yes**
```

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 From       | MY CHECKING *8589 | $10.45   |
| Pay To         | John Customer (*ment) |
| Amount         | $1.00              |
| Pay Date       | 8/25/2014          |
| Confirmation   | HC5W55WCH          |
```

**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 DEPOSIT FROM YOUR PHONE**
Mobile deposit provides eligible customers with the ability to deposit checks from your mobile device when using the downloadable app. The device must have a camera with a minimum of 2 megapixels in order to be able to use this service.

You are able to deposit up to and including $5,000.00 on a daily basis, whether this is completed with one check or multiple checks being deposited. Be sure your check is endorsed with the account number it is being deposited to, your signature and For Mobile Deposit Only - TCBCC.

If the deposit was received and accepted (processing time is required) by TCBCC by 4:00 p.m. on a business day, then the funds should be available to you by the following business day. If the deposit was made after 4:00 p.m. or on a nonbusiness day, then funds should be available by 2 business days after you submitted the deposit.

Please adhere to the following tips when processing an item for deposit:

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, include the account number the check is being deposited to and label it For Mobile Deposit Only - TCBCC (or equivalent language as instructed by TCBCC).
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check
- All four corners are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable.
The following check types will not be accepted by TCBCC via Mobile Deposit:

- Checks not made payable to the owner of the account to which you are depositing the check
- Checks not properly endorsed in accordance with the Uniform Commercial Code.
- Checks previously presented, whether through Mobile Deposit or in-branch
- Checks remotely created
- Substitute checks
- Stale checks, dated more than six (6) months prior to the date of intended deposit
- Checks drawn on a financial institution outside of the United States
- Checks not payable in United States currency
- Money orders, travelers checks, American Express Gift Cheques
- Starter or counter checks
- Savings bonds
- Checks that require authorization
- Checks from a closed account
- Checks that, when scanned, are not legible images.

1. Select the icon from your device.
2. Next, select New Deposit.
   
   **Note:** View Deposit History provides you with the ability to view your mobile deposit history for the past 30 days.

3. Then select the account you wish to deposit the check into.
4. Enter the amount of the check in the Amount field, and select Continue.

5. Next, you will be prompted to take a picture of the front of the check. Be sure that the check is flat, and that you capture a clear picture of the full check. All 4 corners must be included in the photo. If the image is complete and clear, select Use Photo. Otherwise, select Retake and repeat the process.
6. You will be prompted to do the same for the back of the check.
7. The images are validated by to ensure image quality. Certain error messages may be presented to you if warranted.

8. The Confirm page will be displayed. Check the account and amount data. If both are correct, select Yes.

If you need to make changes to the deposit, select No and repeat the steps described above.

10. A final confirmation will be displayed on the Result page. The deposit will be in a Deposit Pending status. Some deposits are manually reviewed, and will remain in the pending status until the check has been processed.

You should monitor your account to ensure the status is Deposit Accepted prior to using the funds. Please keep your check in a secure location for 5 business days after the deposit was accepted.

If there is an issue with your deposit, the status will show Deposit Failed. If this occurs, you should contact The Cooperative Bank of Cape Cod

Note. A check could be rejected by our system after being accepted by Mobile Deposit (for example due to a stop payment, etc. You must check your account history to confirm the check was posted. You should hold on to your check for 5 days to ensure it is posted to your account. After 5 days, destroy the item. Do not throw away the check without being destroyed.

Images of checks deposited through Mobile Deposit will be able to be viewed in Deposits tab for 30 calendar days.

**ERROR PROCESSING**
Deposits can fail real time as the deposit is submitted or they can fail during downstream processing. If an error is encountered that causes the item to fail during submission, you are
notified of the error immediately and may be given the option to retake the image. Some instances are:

- Checks that have been previously deposited will be flagged as a duplicate item.
- Once deposits pass any Deposit Review analysis, they are moved to **Accepted** status on the Deposit History screen.
- If the bank reviews the item and rejects it, the deposit is moved to a **Reject** status on the Deposit History screen.

**EXCEPTION MESSAGES**
This table lists messages you may encounter. The table lists the condition (what), the message you may receive and the option to resolve the error.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Message Displayed</th>
<th>Support/Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>You select <strong>Continue</strong> when an amount has not been entered</td>
<td>Please enter the check amount.</td>
<td>User enters the check amount</td>
</tr>
<tr>
<td>The user selects <strong>Continue</strong> when an invalid amount has been entered</td>
<td>Enter only numbers (dollars and cents) for the deposit amount.</td>
<td>User corrects the data entry</td>
</tr>
<tr>
<td>The deposit amount exceeds the user's daily threshold amount for deposits</td>
<td>You have exceeded the maximum cumulative deposit amount allowed in a day.</td>
<td>Bring check to branch to deposit, or wait a business day to deposit.</td>
</tr>
<tr>
<td>The deposit amount exceeds your threshold amount for a single deposit</td>
<td>You have exceeded the maximum amount allowed for a single deposit.</td>
<td>Bring check to branch to deposit, or wait a business day to deposit.</td>
</tr>
<tr>
<td>The check was not endorsed</td>
<td>Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.</td>
<td>Endorse the check (signature, account number and For Mobile Deposit Only - TCBCC)</td>
</tr>
<tr>
<td>The pictures taken were for the front of the check twice.</td>
<td>It appears you submitted 2 images of front of check. Please retake both front and rear photos.</td>
<td>Take a picture of the back of the check in the appropriate field.</td>
</tr>
<tr>
<td>The amount you entered in the deposit field is different than the</td>
<td>The amount you entered did not match the amount detected. Please re-enter amount and retake photo.</td>
<td>Correct the data entry, and resubmit the check deposit.</td>
</tr>
<tr>
<td>Condition</td>
<td>Message Displayed</td>
<td>Support/Solution</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>amount the check is written for.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The check was already deposited</td>
<td>This check has already been submitted. We cannot accept it again.</td>
<td>n/a</td>
</tr>
<tr>
<td>The image upload for either the front or back image fails.</td>
<td>Your image upload has failed. Please retake the photo or try again later.</td>
<td>User repeats the process</td>
</tr>
<tr>
<td>The check cannot be read by the system</td>
<td>Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.</td>
<td>Retake the picture of the check</td>
</tr>
<tr>
<td>The deposit fails due to an unknown source capture system error.</td>
<td>We were not able to complete your deposit at this time. Please try again with a new deposit.</td>
<td>Repeat the process. If error continues, contact TCBCC.</td>
</tr>
</tbody>
</table>

**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. You can also select the app directly from the app store.</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>
</tbody>
</table>
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 gaining access to your accounts.

Registered Devices

Allows the Mobile Banking system to match the device that you are using to a list of authorized devices for your accounts.

Lockout

The user’s account will be locked after 6 invalid login attempts.

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>
<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</td>
<td>This will help ensure malicious parties cannot gather...</td>
</tr>
<tr>
<td>Action</td>
<td>Reason</td>
</tr>
<tr>
<td>-------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Turn off Bluetooth when conducting any banking business,</td>
<td>This will ensure your data is not able to be intercepted by a malicious</td>
</tr>
<tr>
<td>including inquiries or transactions. We suggest you keep</td>
<td>party with a Bluetooth device.</td>
</tr>
<tr>
<td>Bluetooth functionality turned off, unless in use.</td>
<td></td>
</tr>
<tr>
<td>Report any fraudulent apps, including text or email alerts</td>
<td>To help ensure data security for yourself and for others.</td>
</tr>
<tr>
<td>to download apps.</td>
<td></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</td>
</tr>
<tr>
<td></td>
<td>app to your device.</td>
</tr>
</tbody>
</table>

**SUPPORT**

E-mail: dsd@mycapecobank.com

Phone: 508-568-3400