

# CO-OP Mobile: New and Improved with Three Access Modes

## What's in it

Your members' mobile needs vary, as do credit unions' host systems and infrastructure. That's why CO-OP Mobile provides the ultimate flexibility in the form of multi-mode platform options. No matter your members' mobile phone preferences or needs, you can quickly and easily offer them the latest technology and real-time access to their accounts—with minimal infrastructure investment on your part.

## What's in it for you

- **Flexibility and reach.** Three access modes: (1) Text banking, which virtually anyone with a mobile phone can use, (2) mobile Web browser, for richer functionality, and (3) downloadable application for smartphones, whose users are enthusiastic about mobile banking according to research. You can choose to offer one, two or all three modes.
- **Splitting the bill.** Start-up expenses are minimal, because it's the only mobile banking solution with no changes to your host or online banking system\* required. Plus the text banking vanity code is purchased for you by CO-OP.
- **Speedy implementation.** CO-OP Mobile can be up and running within 60-90 days with minimal investment on your part.
- **Plug and play with NGN.** CO-OP Mobile is integrated into the Next Generation Network (NGN) platform. NGN is also your gateway to leading-edge member access technologies, like check imaging.
- **Branding and relevance.** When selecting a financial institution, more and more consumers consider mobile banking a requirement. CO-OP Mobile's downloadable and browser app modes support credit union branding.

\* If NGN or Shared Branching participant.



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## Is it right for you?

### CU Challenges

Attracting younger, Gen-Y members is proving difficult.

As a smaller credit union with few branches, my geographic reach is restricted.

Implementing newer technologies is too expensive.

The benefits of mobile banking are compelling, but I'm not sure how to market this product to my members.

### CO-OP Solutions

Mobile banking usage is strongest among younger demographics. Offering a product that appeals to the next generation can help you attract them.

Mobile banking can take place anywhere, removing geographic limitations on your membership.

CO-OP Mobile requires no changes to your host or online banking systems, providing a low-cost entry into this advanced technology.

CO-OP will provide free, customizable consumer marketing materials to help you promote this to your members.

For more information, contact Business Development at 800-782-9042, ext, 7140 or send an email to [sales@co-opfs.org](mailto:sales@co-opfs.org)

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