

# Your members are on the move. Keep pace with CO-OP Mobile

**Introducing CO-OP Mobile with Multi-Mode Platform.** The latest tool to help you offer leading edge technology, and greater access and convenience to your members. Now your members have the ability to gain real-time access to their account balances, make transfers, find CO-OP Network ATMs and CO-OP Shared Branching locations right from their mobile phones.

For your credit union, implementation only takes 60-90 days. And CO-OP Mobile supports three access modes: text banking, mobile Web browser and downloadable application for devices such as Blackberry®, Apple iPhone® and iPod touch®. You can choose to offer one, two or all three modes to your members.

Unlike competitors' mobile banking platforms, CO-OP Mobile is integrated into the Next Generation Network (NGN) platform so no update to your host system or online banking system is required. In addition, because CO-OP Mobile utilizes an existing platform, it requires minimal infrastructure investment on your part.

## Who's going mobile? More like who isn't?

Instant access to important information at your members' fingertips, once a luxury, is slowly becoming an everyday fact of life.

Consider these numbers:

- 82% of smartphone owners use mobile banking at least once a month and 20% use it more than once a day (Javelin Strategy, 2008)
- 61% of Gen Y-ers say they are more likely to check credit card balance and locate an ATM... using mobile phones (ConsumerInsights, 2008)
- By 2012, small to mid-sized financial institutions will have more than 16 million mobile banking customers, and mobile banking will demonstrate a compound growth rate of 142% (Tower Group, 2008)

For members who are on the move and don't have regular access to the Internet, CO-OP Mobile is sure to become a favorite. Providing CO-OP Mobile tells your current members that you understand them and the ever-changing technological landscape, and it tells potential members you're equipped to handle their financial needs.

## What does CO-OP Mobile bring to your members?

### Convenience

According to a survey conducted by Aite Group, "enhancing customer service" was the highest-ranking motivational factor for financial institutions in adopting mobile banking. True "access anywhere" makes mobile banking incredibly convenient for members.

### Speed and real-time access

Mobile banking provides instant and accurate financial data.

### New services

As mobile services become more sophisticated and widespread, members will enjoy new ways to perform transactions.

### Versatility

CO-OP Mobile supports a multitude of devices from most U.S. wireless carriers.



# Launch mobile banking services quicker than most other providers. And, at a lower cost.

## CO-OP Mobile Multi-Mode Platform Options

Your members' mobile needs can vary, which is why CO-OP Mobile provides you with ultimate flexibility in the form of multi-mode platform options. Because you understand your members best, you have the choice of implementing one, two, or all three access modes.

### Text Banking (SMS)

Offers the greatest member reach of all three modes. This option is accessible by virtually anyone with a mobile phone with text capability. To minimize credit union expense, CO-OP provides the vanity short code necessary to offer text banking.

### Mobile Web Browser

Accessible by anyone with a smartphone with browser capabilities (with cookies), which includes most smartphones on the market. This option provides secure access with pass codes, and portability to different mobile devices without member re-enrollment.

### Downloadable Application

Delivers the best experience and highest functionality with custom fit screens, and credit union branding. Uses industry best practices for the most secure mobile banking. Available for most smartphones, including BlackBerry®, iPhone® and iPod touch®. One-time fees apply for downloadable applications, including the iPhone application.

## What can CO-OP Mobile provide your credit union?

### Lower costs

- Reduce account inquiries to your call center—studies have found that 50% of call center inquiries are from mobile phones
- Pay-as-you-go—no one-time fee required for text or web browser modes

### Stronger relationships and member growth

- Give your members greater flexibility with a choice of modes
- Enhance member satisfaction with the ability to add, change, or remove phone access
- Allows members to immediately disable access for phones that have been lost or stolen
- Attract new members—particularly youth, tech savvy, high income, the underserved and minority groups

### Advanced technology

- Compete with other financial institutions by adding a fast, convenient and secure high-tech offering through an existing platform
- Deliver the appropriate mode for every member's device through auto browser detection

### Secure mobile transactions

- Personal information is not stored on mobile devices
- Mobile web and the downloadable application utilize best practices such as HTTPS, 128-bit SSL encryption, user name and pass codes, and application time-out

### Flexible Enrollment

#### Already connected to CO-OP NGN or CO-OP Shared Branching?

This is the perfect way for your credit union to enter the mobile market without making a large infrastructure investment. Plus you can use CO-OP Mobile with no change to your host or home banking system.

#### Not yet connected to CO-OP NGN or CO-OP Shared Branching?

You can utilize CO-OP's NGN platform for mobile banking without having to participate in CO-OP Shared Branching. But being part of CO-OP NGN not only allows you to adopt CO-OP Mobile, it means you now have access to check imaging offerings like CO-OP My Deposit and CO-OP Fast Branch. Connecting to CO-OP NGN will impact installation times and cost. Ask for details.

To bring your members—and your business—into the mobile age today, 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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