Mobiloil Credit Union Digital Banking Registration Guide

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Welcome to our new Digital Banking system! **Follow this guide to walk through the login process for desktop and mobile.**

Step 1: Enter Initial Credentials

Desktop/browser: Begin by entering your User ID and PIN on first login.

Mobile App: Once the app is downloaded, click on Sign Up to begin, where you will then be prompted for your User ID and PIN.

Upon initial login, you must login with your member number and PIN. The PIN was sent to you via email.

Once you login with the PIN we provide, you will be prompted to create a new username and password.
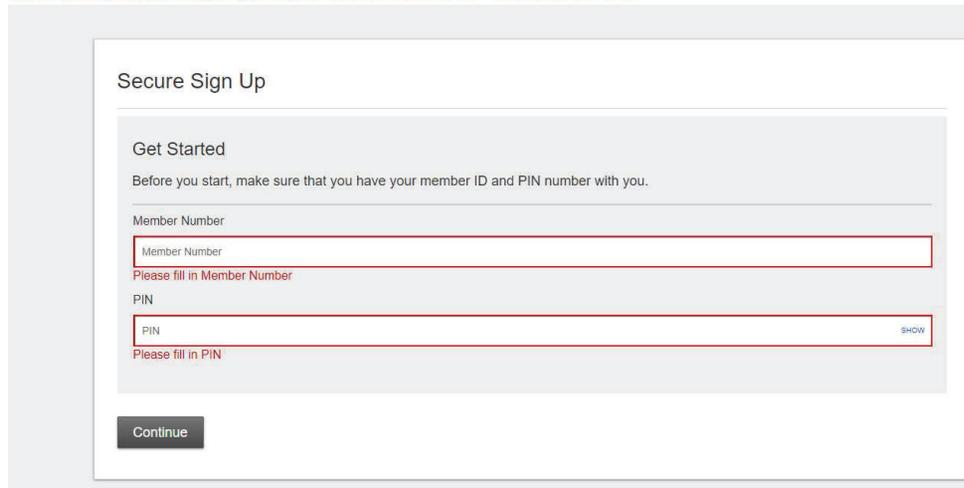
Desktop
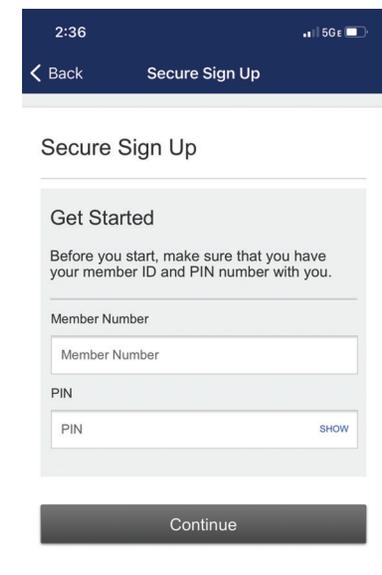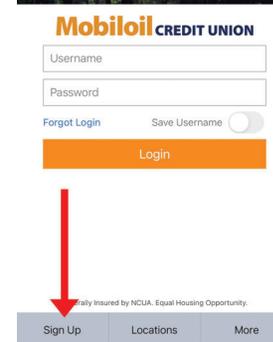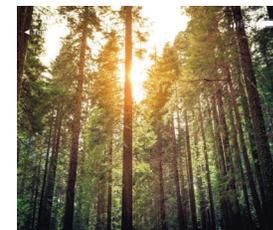
Mobile

Step 2: Create Username and Password

Password requirements:

• Minimum of 8 characters
• Minimum of 1 letter
• Minimum of 1 capital letter
• Minimum of 1 number
• Minimum of 1 special character

Please note: When setting up a username, you cannot use your member number as you User ID.

Desktop

Mobile

Step 3: Complete Sign Up

Once you have completed the registration process, you will see a success message. Click the "**Confirm contact information**" button.
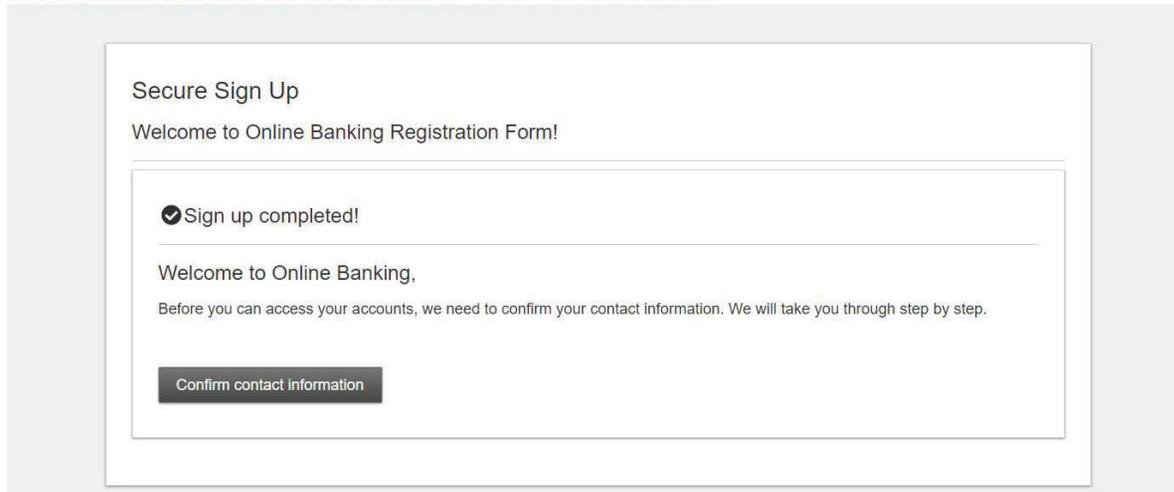
Desktop

Mobile

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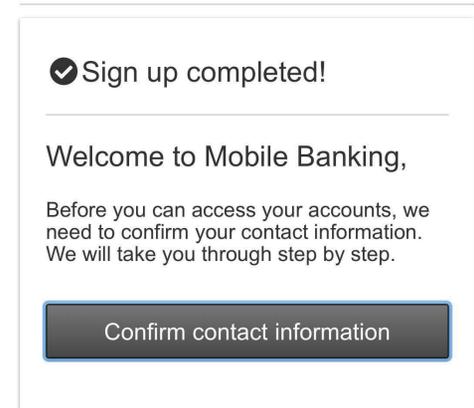
Step 4: Verify Multi-Factor Authentication Details

- Upon a successful registration, you will be requested to verify your contact information. For future logins on unknown devices, this information will be used as a Multi-Factor Authentication step.

It is important to note that all of the contact information is correct, as this will affect subsequent logins on unknown devices. If any of your information is incorrect, please call us at 800.892.1111 to update your contact information.

- If you are verifying through the mobile app, you will see an option to receive the code via text or by voice call. If the account has two phone numbers associated with it, you will have the option to receive a call or text at the number of your choosing.
- If you are verifying through desktop, you will see an option to receive the code via email or phone.

Desktop

Mobile

Step 5: Enter Verification Code to Verify Contact Information

- Code expires after 10 minutes
- **If you are on a desktop,** after entering the code, you will be prompted to register your device as private or public. If you are on a personal computer, select "**Yes, register my private device**" so that you are not required to complete the Multi-Factor Authentication step upon next login. If you are on a public computer, choose **"No, this is a public device".**
- I**f you are registering through the mobile app and selected "Text me"** in the previous step, you will receive a message via text and will need to respond to that message with the code sent.
- **If you are registering through the mobile app and selected "Call me"** in the previous step, you will receive a phone call with a code. ***It is important that you write this code down, so you may enter it when prompted.***

Desktop

Verify your contact information

📞 Within a minute, you'll receive a verification code at jdoe@mofcu.org.

Once you receive the access code just type it in. Open a new browser window to check your email.

Enter access code

▸ Didn't get the access code?

ℹ️ Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device | No, this is a **public** device

Mobile

2:38

Secure Login   Start Over

We texted you at (xxx) xxx-**1234**

Text us back!
We'll complete your login once we get your reply.

Been a while & no text?

Send again
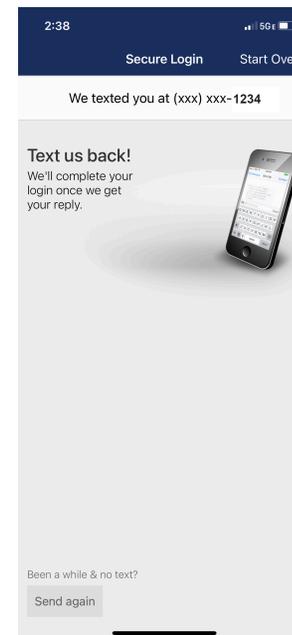
Once you have verified your code and selected the device type (private or public), you will be brought to your Online Banking homepage!

Desktop
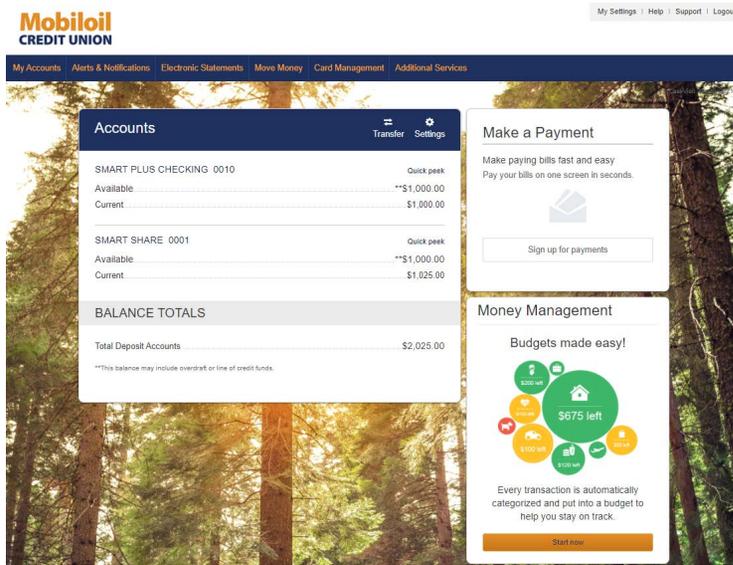
Mobile
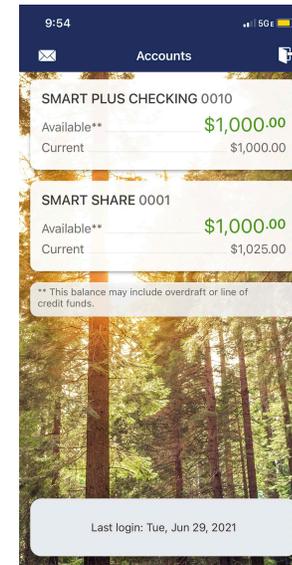
Please Note Upon subsequent logins on <u>new</u> devices, you may receive a "Secure Login" screen and be prompted to to verify your identity by entering a code that is sent to you. (This usually occurs on desktop or a mobile browser). This may occur because there was no device identifier found on the device (cell phone, tablet, computer).

This can be due to:

- deleting your cache/cookies
- anti-virus software and/or the browser is set to automatically delete cache/cookies
- the identifier was corrupt (clearing cache/cookies will remove the corrupted identifier)

If you do not have access to the contact information listed on the secure login, please call us at 800.892.1111 to have your contact information updated.

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Forgotten Password

By default, users are locked out of Online Banking after 5 invalid passwords are entered for their username. An email notification is sent to the user upon lockout. You may use the Forgotten Password tool to reset your password & unlock your account.

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Log in to my account

Username

JohnDoe

Password

SHOW

Login

I can't access my account

Step 1: Access the tool by clicking "I can't access my account" link.

Step 2: Enter the phone number that is linked to your account. If you enter a landline, you will receive a phone call. If you enter a cell phone, you will receive a text.

NOTE: If you enter a landline, **please** be prepared to write down the code as you will be prompted to enter it in the next two steps.

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Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

+ 1 ▼   (xxx) xxx-xxxx

This phone number must be already added to your account.

Username

Send me a new password   Cancel

I forgot my username

Forgot Username?

This tool prompts you for your email. If the email address matches what is stored in Online Banking, an email will be sent to that email address with the username.

Note: The Forgotten Password tool is disabled after 3 invalid phone numbers are entered for your username. If this occurs, you may call 800.892.1111 for assistance.

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We just sent you a temporary password

Enter the password we sent to (888) 888 - 8888

⚠ Please enter the password we sent you.

Confirm

Didn't receive the password?

Send password again

Try a different number

Step 3: The system will generate a temporary password (containing letters & numbers) to the phone via a voice call (or text if it is enabled). Email is not an option.

Note: The temporary password expires after 30 minutes. If you choose to receive the code by voice call, write it down when you receive the call. This code will be requested in the following screen.

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Success! You need to change your password.

Temporary password

HIDE

New password

HIDE

✔ Minimum of 8 characters
✔ Minimum of 1 letter
✔ Minimum of 1 number
✔ Minimum of 1 special character

Retype password

HIDE

✔ Passwords must match

Update password

Step 4: You must enter your temporary password a second time and then create a new password and confirm. After doing so, you will be taken into your account.