

eBanking Enrollment Process – Screen by Screen

Step 1: “eBanking User Agreement” – Simply check the box that says “Yes, I agree to the terms and conditions of this service”, and click on “Continue”, located at the bottom of the screen.

St. Paul Federal CREDIT UNION

New User Registration

1 eBanking User Agreement

ONLINE/EBANKING SERVICES - AGREEMENT AND DISCLOSURE STATEMENT

READ THIS SERVICES AGREEMENT AND DISCLOSURE STATEMENT CAREFULLY AND PRINT A COPY FOR YOUR FILES.

THIS SERVICES AGREEMENT PERMITS ST. PAUL FEDERAL CREDIT UNION AND THE MEMBER TO DELIVER CERTAIN INFORMATION TO EACH OTHER ELECTRONICALLY INSTEAD OF ON PAPER OR "IN WRITING." THE INFORMATION WHICH MAY BE DELIVERED ELECTRONICALLY INCLUDES, BUT IS NOT LIMITED TO, NOTICES, DISCLOSURES AND OTHER INFORMATION REQUIRED BY FEDERAL LAW.

In this Agreement, the words "you" or "your" mean the consumer or business that has enrolled in the St. Paul Federal Credit Union's eBanking Services and "we", "us" or "our" refers to St. Paul Federal Credit Union. "Account" or "accounts" refer to your St. Paul Federal Credit Union accounts that you have designated for use with the Services.

If you consent to our Online/eBanking Services agreement and disclosure statement, by your consent you agree that we may provide you with all disclosures, notices and other communications (the "documents") about eBanking, mBanking, Bill Pay and the Services, including the Online/eBanking Services Agreement and any future amendments, in electronic form. You may download or print the documents from your electronic device. (At your request, we will provide you with a paper copy of any of the disclosures you have agreed to without a fee.) You have the right to withdraw this consent without any fee, but if you do, we will immediately terminate your participation in Text, Mobile.

Yes, I agree with the terms and conditions of the service.

 [Click Here](#) to print out the agreement with terms and conditions.

1. eBanking User Agreement
2. Personal Information
3. Login Details
4. Email Activation
5. Mobile Phone Activation
6. One Time Password
7. Challenge Questions
8. Site Marker
9. Register Computer
10. Enrollment Complete

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Member of the NCUA: Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Equal Housing Lender: We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



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Step 2: “Personal Information” – You will need to enter your personal details exactly as they appear on your statement. For example, if your name is listed as John C Smith, you will need to enter the middle initial without the period.

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New User Registration

2 Personal Information

To begin the registration process, please complete the following. The information entered below must match with what the credit union has on record for your account. If any value entered does not match with what the credit union has, you will not be able to proceed with registering. Please contact us should you have any difficulty.

Account Type

Member Number

First Name

Last Name

Date of Birth

SSN

[Continue >>](#) [Cancel](#)

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Step 3: “Login Details” – You will select a User Name and Password. The User Name must be between 8 and 24 characters and contain at least one lower case letter, one upper case letter, and one number. For example, “JSmith12” would be a valid User Name.

The password must be between 8 and 24 characters and contain at least one lower case letter, one upper case letter, one number, and one special character. For example, “P0pul@r1” would be a valid Password.

You will also need to enter your primary email address to receive the One Time Password via email.

Note: You will need immediate access to this email address in order to complete the enrollment process.

The screenshot shows the 'New User Registration' page for St. Paul Federal Credit Union. The current step is '3 Login Details'. The page contains several input fields and instructions:

- User Name:** A text input field with a help icon. Instruction: "Create a User Name. It must be at least 8 characters and contain at least 1 upper case letter and at least 1 number."
- Password:** A text input field with a help icon. Instruction: "Create a Password. The length must be between 8 and 24 characters, and must have at least 1 upper case, 1 lower case, 1 number, 1 special character."
- Confirm Password:** A text input field.
- Email Address:** A text input field. Instruction: "Required field. We will send you One Time Passwords and other notifications to this email address."
- Confirm Email Address:** A text input field.
- Mobile Number:** Three separate input fields for digits. Instruction: "Optional field. If you register your mobile phone, we will send you One Time Passwords and other notifications to your mobile phone."
- Confirm Mobile Number:** Three separate input fields for digits.

At the bottom of the form are two buttons: "Continue »" (orange) and "Cancel" (grey). On the right side of the page is a progress indicator with 10 steps:

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At the bottom of the page, there is a footer with the following text:

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The footer also includes the NCUA logo and a small house icon with the text "Your money. Our mission."

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Step 4: “Email Activation” – An email will be sent to the email address provided in the previous step. The email will contain a six digit security code that must be entered in order to continue.

Please note that you must not close your browser when obtaining the email. Doing so will cancel the registration process. You will need to open your email in a separate tab. Once you have entered the activation code, press Continue.

The security codes have a fifteen (15) minute expiration, so if the time has passed, simply click, “resend” to receive a new security code.

The screenshot shows the 'New User Registration' page for St. Paul Federal Credit Union. The current step is '4 Email Activation'. The page includes a progress indicator on the left, a main instruction area, an input field for the 'Email Activation Code', a 'Resend' link, and 'Continue' and 'Cancel' buttons. On the right, a vertical list of steps shows '4. Email Activation' as the active step. The footer contains copyright information, a privacy policy link, a disclaimer, NCUA membership information, and the application version number.

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4 Email Activation

An Email activation code has been sent to your Primary Email address. Please check your Email account to get the activation code and enter the code below.

Email Activation Code [Resend](#)

Continue **Cancel**

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Step 5: “Mobile Activation” – A code will also be sent to your mobile device, if you entered a mobile phone number in Step 3, “Login Details”.

This is an optional step, so you may choose “Activate Later” to activate at a later date. Otherwise, simply press “Continue”. If you choose to activate your mobile phone number now, you will follow the same steps as the “Email Activation” process.

The screenshot shows the 'New User Registration' page for St. Paul Federal Credit Union. The current step is '5 Mobile Phone Activation'. The page includes a progress indicator on the left and a list of steps on the right. The main content area contains instructions, a text input field for the 'Mobile Phone Activation Code', and a 'Resend' link. At the bottom, there are three buttons: 'Continue', 'Activate later', and 'Cancel'. The footer contains legal disclaimers, a privacy policy link, and logos for the Equal Housing Opportunity and NCUA.

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5 Mobile Phone Activation

An activation code has been sent to your mobile phone. Please check your text messages to retrieve the activation code and enter it below.

Mobile Phone Activation Code Resend

Continue » **Activate later** » Cancel

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Step 6: “One Time Password” – You can choose how you would like to receive our One Time Passwords in the future. These codes may be sent when you are logging in from a Public PC, when you are transferring money, or if you forget your User Name or Password. Check the appropriate boxes to receive the codes through email, mobile phone, or both, and click “Continue”.

The screenshot shows the 'New User Registration' page for St. Paul Federal Credit Union. The current step is '6 One Time Password'. The page explains that One Time Passwords will be sent to the user's email or mobile phone for additional security. Below this, there are two checkboxes: 'Primary Email Address' and 'Primary Mobile Phone', both of which are checked. At the bottom of the main content area, there are 'Continue' and 'Cancel' buttons. On the right side, there is a vertical list of steps from 1 to 10, with step 6, 'One Time Password', highlighted in white and the others in blue. The footer contains copyright information, a privacy policy link, a disclaimer about unauthorized access, NCUA membership information, and the application version number.

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6 One Time Password

For additional security, we will send you a One Time Password to either your Email address or your mobile phone. These One Time Passwords may be required when you log in from a public PC, when you transfer a money, or if you forget your User Name or Password.

I want the one time password sent to:

Primary Email Address

Primary Mobile Phone

Continue » **Cancel**

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Step 7: “Challenge Questions” – You will select three questions and answers that you may be asked upon logging into eBanking. You will create two from a preset list of questions, and you will create one question of your own.

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7 Challenge Questions

To increase the security of your eBanking sessions and to protect your eBanking identity, we will ask you to answer a set of challenge questions. First, you must create the answer to these questions. Select a question from the drop down list and enter an answer. In addition to Credit Union provided questions, please create your own question and answer.

Note: You must answer every question displayed on the screen. Answers must be a minimum of 4 characters, and are case sensitive. ("a" is different than "A")

Show answer(s)?

Credit Union Challenge Questions

1 -select- Answer

2 -select- Answer

Personal Challenge Questions

Enter a personal challenge question & answer that only you know

3 (e.g. Favorite Uncle) Answer (e.g. Bill)

Continue » **Cancel**

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Step 8: "Site Marker" – You will select a provided picture (or upload your own) that will appear before logging in. You will also select enter "Secret Text" that will appear below the Site Marker. This can be a word or phrase of your choosing. This is for security purposes only. You will never be required to type the "Secret Text" in order to access the system.

These images and words that you choose will only display when you are accessing the proper St. Paul Federal Credit Union eBanking system. If you are not seeing these when logging in, please contact the Credit Union.

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8 Site Marker

A Site Marker is a "secret" image and text that only you know about. Before you enter your password, make sure that you see your Site Marker.
Select an image from gallery below, or upload your own image.

Secret Image



[Upload your own image](#)
(Note the image must not exceed the 100 x 100 pixels)

Secret Text

This secret text will be displayed alongside the secret image that you selected.

[Continue »](#) [Cancel](#)

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Step 9: “Register Computer” – You have the option to register the particular device you are on so that it will not ask you for your Challenge Questions upon entering the site in the future.

However, if you are using a Public PC, we do not recommend that you register the device. Personal devices that only **YOU** have access to, can be registered.

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9 Register Computer

Is this a public PC or Your Personal PC? (A public PC is one that is shared by others i.e. at work, an airport, a library, etc. A personal PC is one that you use for personal work and don't generally share with others.)

If this is a public PC, to further protect your identity, we will ask you to answer some of the challenge questions you've selected. If this a personal PC we not ask you to answer these questions.

This is a public Computer
 This is my Personal Computer

Continue » **Cancel**

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Enrollment Complete – Congratulations! You are ready to log into eBanking. Click “Login” to access the new and improved eBanking system. We hope you enjoy all of the new features and enhancements.

If you have any questions, please contact us 24x7 at 1-800-782-5767.

The screenshot shows the 'New User Registration' page for St. Paul Federal Credit Union. The page has a dark blue header with the logo. Below the header, there's a white content area with a blue progress bar at the top. The progress bar shows 10 steps, with the 10th step, 'Enrollment Complete', highlighted in a darker blue. To the left of the progress bar, there's a blue circle with a white arrow pointing right, followed by the text 'Enrollment Complete'. Below this, there's a 'Congratulations!' message: 'You have completed the enrollment process and are now ready to log in and enjoy an eBanking experience like no other. Please proceed to log in using the credentials you defined during enrollment.' Below the message is an orange 'Login' button with a white arrow pointing right. To the right of the main content area, there's a vertical list of 10 steps, each in a blue box with white text. The steps are: 1. eBanking User Agreement, 2. Personal Information, 3. Login Details, 4. Email Activation, 5. Mobile Phone Activation, 6. One Time Password, 7. Challenge Questions, 8. Site Marker, 9. Register Computer, and 10. Enrollment Complete. At the bottom of the page, there's a footer with legal disclaimers, a 'NEW HOUSING OPPORTUNITIES' logo, an 'NCUA' logo, and the application version '1.0.10.122'.

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New User Registration

Enrollment Complete

Congratulations!
You have completed the enrollment process and are now ready to log in and enjoy an eBanking experience like no other. Please proceed to log in using the credentials you defined during enrollment.

Login »

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