

Kinecta Direct Text Banking User Guide

What is Kinecta Direct Text Banking:

- Text Banking is a feature that allows you to bank via text messages.
- Available commands include balance and transaction history retrieval, and transfers.
- You can even set Alerts to help monitor balances, account activity and can be notified when your account dips below your pre-defined limit.
- You must register for mobile access through the Kinecta Mobile Banking application before you are able to access Text Banking and Alerts.

How to get started:

- In order to utilize the Text Banking feature you must register for the service. You can initiate the registration process by using the Kinecta Mobile application (or refer to the FAQ for Wireless Application Protocol (WAP) activation).
 - On the Kinecta Mobile app select “Text Banking” to initiate the registration process.



- You are allowed to register up to 3 unique phone numbers for the Text Banking feature. All numbers currently registered for text for that account number will be displayed under “Enrolled phones”
- To enroll a new number for Text Banking select “Add a mobile number”

Text Banking Profile

You may register up to 3 different mobile numbers.

Enrolled phones:



- You will then be presented with useful information regarding the text service as well as Privacy Policy and Terms and Conditions.
 - You will need to select “Agree” in order to continue in the registration process.

Text Banking Enrollment
 Step 1 of 3

You may enroll your mobile phone in a few steps. Please make sure your mobile phone is handy.

Text **STOP** to 86020 to deactivate Text Banking.
 Text **HELP** to 86020 to fetch list of available commands.

Message and data rates may apply.
 Message frequency depends on account settings.

The following carriers are supported: Alltel, AT&T, Boost, Cincinnati Bell, Cricket, Metro PCS, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, Virgin Mobile

[View Terms and Conditions and Privacy Policy.](#)

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Agree Cancel



- After selecting “Agree” you will be asked to enter your mobile phone number.
 - Selecting “Continue” will trigger a verification code to be sent to the entered mobile phone number.

The following carriers are supported: Alltel, AT&T, Boost, Cincinnati Bell, Cricket, Metro PCS, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, Virgin Mobile

Text **STOP** to 546328 to deactivate Text Banking.
 Text **HELP** to 546328 to fetch list of available commands.

Message and data rates may apply.
 Message frequency depends on account settings.

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Mobile Phone Number:
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Continue Cancel



You have subscribed to KINECTA FCU text banking. Reply STOP to cancel, Msg&Data Rates May Apply
 In the enrollment website, enter verification code:
868661

- If you do not receive the verification code you should select “Click here if you did not receive the verification code” to resend.
- The registration process is complete once the verification code has been entered into the app field and validated.

Enrollment Complete
 Congratulations! We have enabled phone number 1 for Text Banking.

A welcome Text Banking has been sent to your phone.

To get started, respond to the welcome message with one of the following commands:

- **B** to fetch all account balances
- **H** to fetch the five most recent transactions for all accounts
- **H acct** to fetch the five most recent transactions for a specific account

- Once text registration has been completed you will be presented with Help topics, including available commands, examples of responses and requests, and member care information.

- **An Important Note:** Kinecta FCU has opted for a dedicated short-code. As such, all commands should be texted to “546328”
- Available commands for text include (not case sensitive):
 - **B** to fetch all account balances

B

B:
 S01: \$4.54
 S06: \$371.54
 S17: \$1,291.14
 S18: \$26.03
 S19: \$2,104.08
 L01: \$28,838.79
 L09: \$882.19
 Reply STOP to cancel,
 Msg&Data Rates May
 Apply

- **H** to fetch the five most recent transactions for all accounts
- **H acct** to fetch the five most recent transactions for a specific account (e.g. H S01)
- **X source dest amount** to transfer dollar amount from source account to destination account (e.g. X S01 S05 50.00)

X s06 s01 12.50

Transfer of \$12.50 from
 S06 to S01 completed.

New balances:
 S06: \$235.52
 S01: \$813.50

Confirmation #:
 1000000698

- **An Important Note:** T-Mobile officially does not allow transfers via text messaging. However, the T-Mobile service does not enforce this restriction. As such, all users will be able to access transfers via SMS regardless of carrier.
- **NICK** to fetch list of share and loan nicknames

Nick

Account Nicks:
 S01: SAVINGS
 S06: CHECKING PLUS
 S17: 52 WEEK SAVINGS
 S18: CAR PAYMENT
 S19: MONEY MARKET
 SAVINGS

L01: 2014 CHEVROLET
 EQUINOX, \$803.36 due
 09/14/14
 L09: OVERDRAFT LINE OF
 CREDIT, \$63.04 due
 09/01/14

- **MENU** to fetch list of available commands
- **HELP** for help

- **STOP** to deactivate Text Banking
- To send a request, you should text 546328 with your desired command (ex: B, for balance).
 - Responses should be received immediately.
- You have three options to unsubscribe from the Text Banking service:
 - Via text
 - Text “STOP” to 546328
 - You will receive a text message notification that you have been unsubscribed from the service



Your phone has been unsubscribed from KINECTA FCU Text Banking. Visit <https://mbwebtest.kinecta.org> if you wish to enable SMS again.

- From the Mobile Banking app:
 - Select “Text Banking”
 - Under “Enrolled phones” find phone that is to be unsubscribed.
 - Select “Deactivate” link next to desired phone number.
 - Select “Deactivate Service”
 - You will receive a text message notification that you have been unsubscribed from the service
- From the WAP site <https://mobile.kinecta.org/Login.aspx?js=y>:
 - Select “Text Banking settings”
 - Under “Enrolled phones” find phone that is to be unsubscribed.
 - Select “Deactivate” link next to desired phone number.
 - Select “Deactivate Service”
 - You will receive a text message notification that you have been unsubscribed from the service

How to activate Text Banking Alerts:

- On the Kinecta Mobile app select “Text Alerts”



- Select New Alert and an option, follow the steps through to completion (example below) -

