**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”
  - 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.
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.

- 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 acc 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
  - **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)
  - **NICK** to fetch list of share and loan nicknames
  - **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
  - 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) -

Last updated 2014-10-09