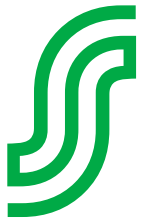




HOW TO ACTIVATE S-MOBIILI WITH S-BANK CREDENTIALS





HOW TO ACTIVATE S-MOBILI WITH S-BANK CREDENTIALS

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1. DOWNLOAD S-MOBILI

- Go to the app store on your phone.
- Search for "S-mobiili" and download it.

Download S-mobile app



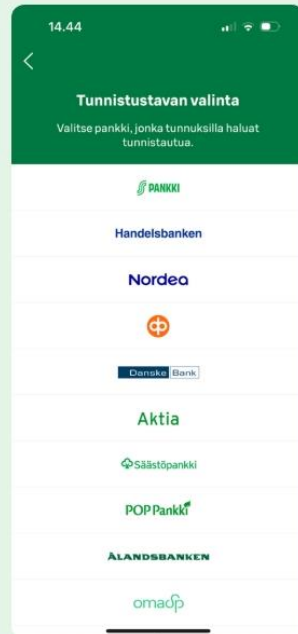
2. OPEN THE APP

- Open S-mobiili on your phone.
- Tap "Aloita tunnistautumalla" (Start by identifying yourself).
- You can set up the app in Finnish or Swedish and change the language later to English in the "Minä" (Me) section.



3. AUTHENTICATE YOURSELF

- Select "S-Pankki" and log in with your S-Bank credentials or mobile certificate.



4. ENTER YOUR USER ID

- Type your online banking user ID.
- Tap "Seuraava" (Next).



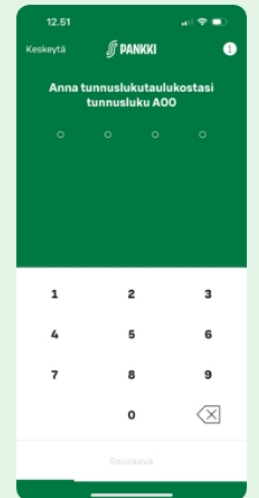
5. ENTER YOUR PASSWORD

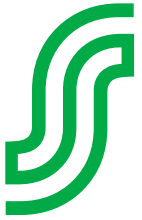
- Type your online banking password
- Tap "Seuraava" (Next).



6. ENTER THE ACCESS CODE

- Use the code from your security code table ("Tunnuslukutaulukko" provided by S-Bank).
- Tap "Seuraava" (Next).
- If you are not yet a co-op member, you'll be guided through the joining process to complete the app set up.





HOW TO ACTIVATE S-MOBILI WITH S-BANK CREDENTIALS

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7. ACCEPT TERMS OF USE

- Read and accept S-mobiilin terms of use
- Tap "Hyväksy" (Accept).



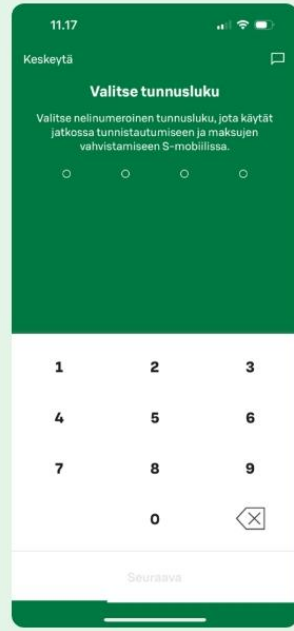
8. ACTIVATE AUTHENTICATION

- Tap "Ota käyttöön" (Activate) to accept the terms for authentication.



9. SET A PIN CODE

- Select a 4-digit PIN code for identification and payment confirmation.
- The PIN cannot have numbers in a row (like 1234) and must have at least two different numbers (like 1256).
- Tap "Seuraava" (Next).
- Enter the same PIN again to confirm it.
- Tap "Seuraava" (Next).



10. CHECK YOUR PHONE NUMBER AND CONFIRM IT

- Tap "Tilaa vahvistuskoodi" (Order confirmation code).
- If you haven't registered a phone number with S-Bank, you'll be asked to add it in the online bank or at a Co-op Member Service Point.



11. ENTER THE CONFIRMATION CODE

- Enter the code you received by SMS.
- Tap "Seuraava" (Next).



12. SET UP FINGERPRINT OR FACE ID

- If available, you can activate fingerprint or facial recognition.
- Tap "Ota käyttöön" (Activate) or "Ohita" (Skip).





HOW TO ACTIVATE S-MOBILI WITH S-BANK CREDENTIALS

13. ALLOW NOTIFICATIONS

- S-mobil can send you notifications, such as updates on new discount coupons or important announcements.
- To enable notifications, tap "Salli ilmoitukset" (Allow notifications) or "Älä salli ilmoituksia" (Do not allow notifications).

14. COMPLETE REGISTRATION

- Tap "Aloita käyttö" (Start) to complete the set up.
- You can choose your preferred language (fi/sv/en) in the "Minä" (Me) section.



IMPORTANT NOTE!

Keep your printed security code table safe.

You will need it if you lose your device or want to activate S-mobiili on a new device.