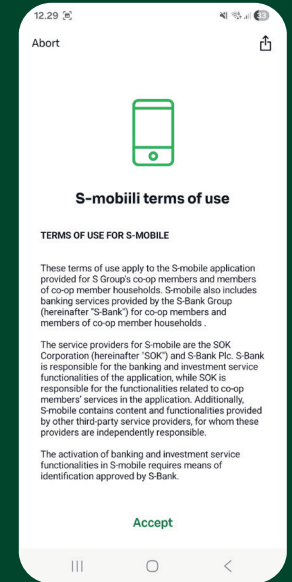
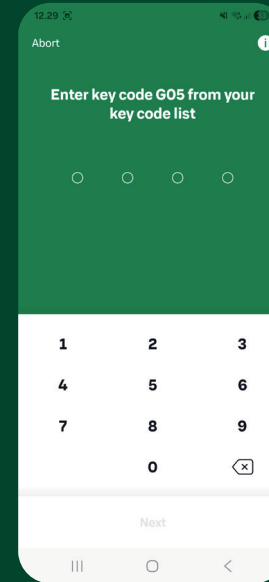
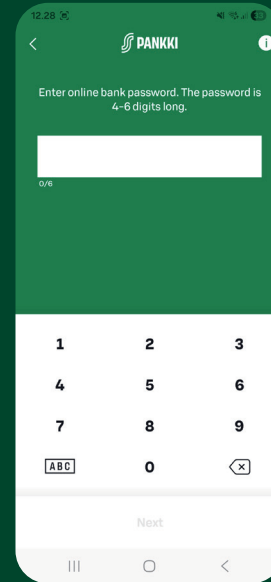
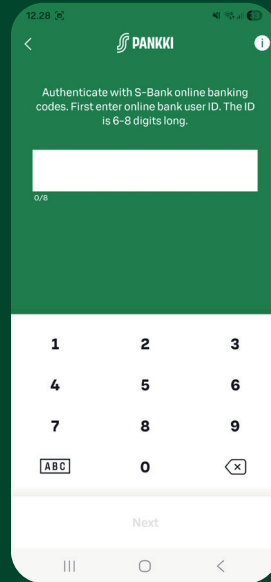
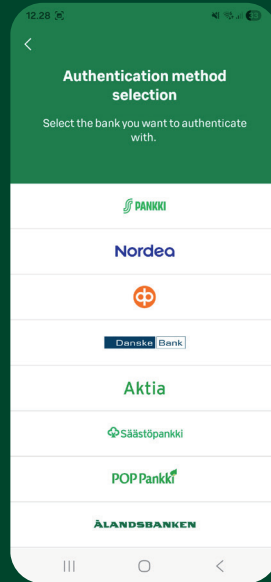
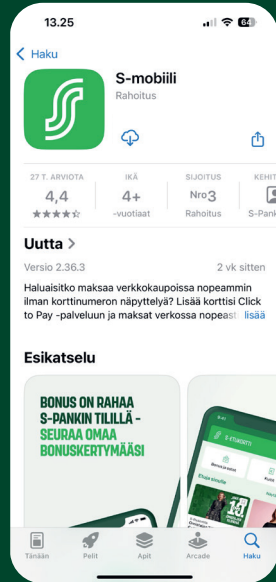




# HOW TO ACTIVATE S-MOBIILI WITH S-BANK CREDENTIALS



## 1. DOWNLOAD S-MOBIILI

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

## 2. OPEN THE APP

- Open S-mobiili on your phone.
- Tap “Start by identifying yourself”.

## 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 “Next”.

## 5. ENTER YOUR PASSWORD

- Type your online banking password
- Tap “Next”.

## 6. ENTER THE ACCESS CODE

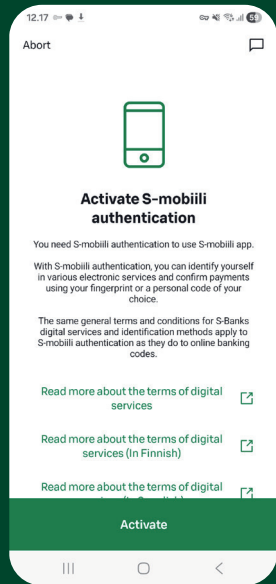
- Use the code from your security code table (“Tunnusluku-taulukko” provided by S-Bank).
- Tap “Next”.
- If you are not yet a co-op member, you'll be guided through the joining process to complete the app set up.

## 7. ACCEPT TERMS OF USE

- Read and accept S-mobiili's terms of use
- Tap “Accept”.

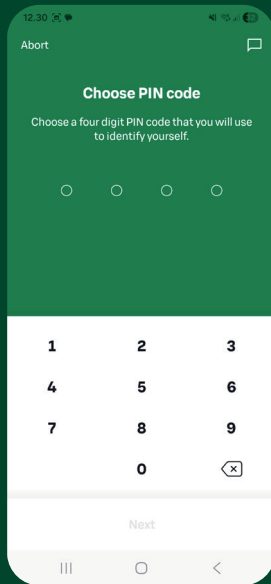


# HOW TO ACTIVATE S-MOBIILI WITH S-BANK CREDENTIALS



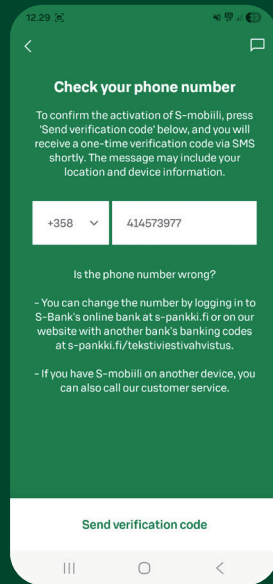
## 8. ACTIVATE AUTHENTICATION

- Tap “Activate” to accept the terms for authentication.



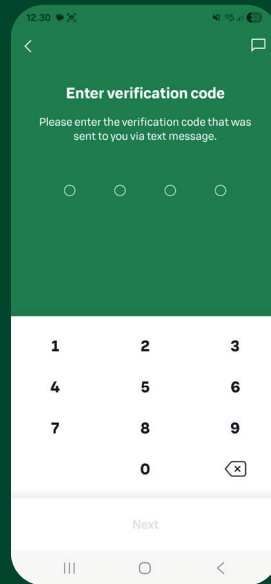
## 9. SET A PIN CODE

- 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 “Next”.
- Enter the same PIN again to confirm it.
- Tap “Next”.



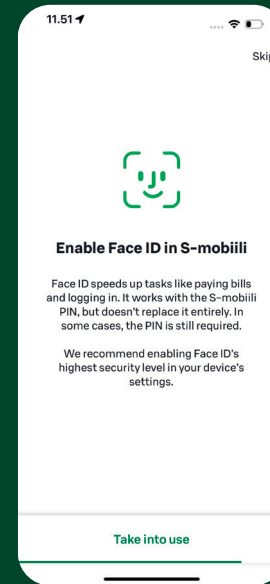
## 10. CHECK YOUR PHONE NUMBER AND CONFIRM IT

- Tap “Send verification code”.
- If you haven't registered a phone number with S-Bank, you'll be asked to add it on the website <https://www.s-pankki.fi>



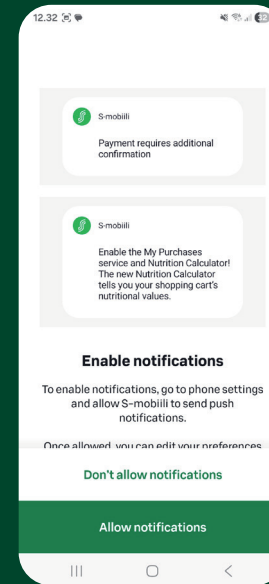
## 11. ENTER THE CONFIRMATION CODE

- Enter the code you received by SMS.
- Tap “Next”.



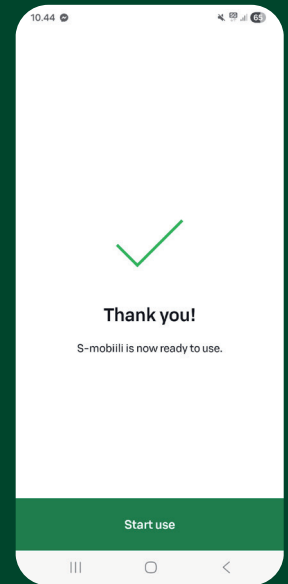
## 12. SET UP FINGERPRINT OR FACE ID

- If available, you can activate fingerprint or facial recognition.
- Tap “Take into use” or “Skip”.



## 13. ALLOW NOTIFICATIONS

- S-mobiili can send you notifications, such as updates on new discount coupons or important announcements.
- To enable notifications, tap “Allow notifications” or “Do not allow notifications”.



## 14. COMPLETE REGISTRATION

- Tap “Start use” to complete the set up.