Remote Deposit Capture Member User Guide

RDC Brought to you by Sprig

BMI®

FEDERAL CREDIT UNION

We make banking personal.

This document will provide you the basic understanding of how to access the Sprig app, add accounts to your virtual wallet and utilize Sprig for RDC and to its fullest potential.

Introduction

Mobile device and browser support

- For best results using the online version of Sprig, use the latest versions of any major browser. Functionality may be limited with older browsers.
- For best results using the mobile app version of Sprig, use iOS Version 8 and later or Android Version 4 and later, depending on your type of mobile device.

Member Limits

Sprig has a combined monthly transaction limit of $25,000 for deposits, transfers, and person-to- person (P2P) payments. In addition: both deposits and P2P payments have a daily transaction limit of $2,500 and a monthly aggregate limit of $5,000. There is a 10-transaction limit per month for both deposit items and P2P payments.

Note: One month is a rolling 30 calendar pay period commencing from the date each check deposit or P2P transaction is made. For example, a deposit or P2P transaction made on the 10th day of the month will reset 30 days later. A deposit or P2P transaction made on the 12th day of the same month will reset 30 days from that date and so on, for a total of ten transactions per month.

A. Security

Sprig mobile apps and the Sprig online website adhere to federally regulated audit standards for both physical and electronic security and intrusion detection. Data entered and displayed on the website or on the app is encrypted using 256-bit secure socket layer (SSL) technology. Account access is verified when member information is validated against information on file at the host credit union. The host is accessed over the existing encrypted VPN connection to the shared branch network. Multi-factor authentication in the form of account micro-deposits ensure that only authorized users can gain access to accounts by enrolling in Sprig.

- Security policies that meet or exceed FFIEC guidelines for data security.
- Physical and electronic intrusion detection tested.
- Computer systems management and data privacy policies are examined annually and are documented and maintained as required by NCUA Part 748.
- Data systems and data storage reside in a data center that is SSAE16 certified.
- Access controls and data security are managed according to published NCUA guidelines.

Member nonpublic personal information, such as social security number, is not stored. Sprig does not retain any information about end users that is not necessary in order to offer its products and services, to complete member transactions, or for other relevant business purposes. Members may opt out of this service at any time.

B. Support & Resources

Member Support

- The Sprig Call Center is available 24 hours a day at (866) 698-8896.
- Members can send a non-secure email to sprigsupport@co-opfs.org.
- Members can send a secure email through the SUPPORT page in the Sprig application.

Credit Union Support

- For product questions or transaction support, credit unions can contact Network Support at netsupport@co-opfs.org or call 1-800-509-1087.

A. <u>Sprig Mobile Applications</u>

The Sprig mobile application (app) is available for iPhones, iPads, and Android mobile devices. With the mobile app, your members can check balances, transfer funds, and even deposit checks. Prior to using these functions, they must enroll in Sprig, which they can do right on their mobile devices. Once installed, they can also use the app to manage their Sprig accounts, credentials, and preferences.

- To enroll on your mobile device, continue with the next section.

Enrolling in Sprig on a Mobile Device

A Sprig wallet can be created within the Mobile application instead of on a computer. The tasks in this section describe those steps using the iPhone or Android downloadable app.
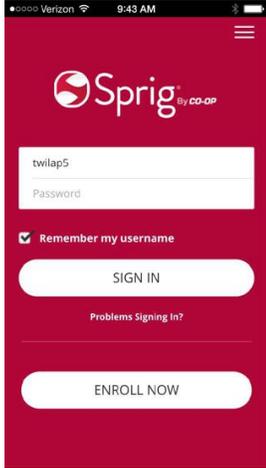
1. Installing the App

1. On your phone, go to the App Store (iPhone) or Play Store (Android) and search for SPRIG BY CO-OP.
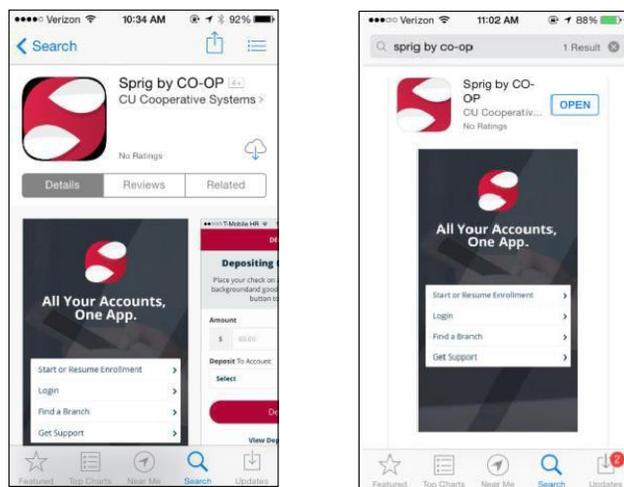
2. Download and install the app as usual on your mobile device.

Enrolling and Creating a Wallet

1. Launch the Sprig app from the mobile device. On the landing page, tap ENROLL NOW. .
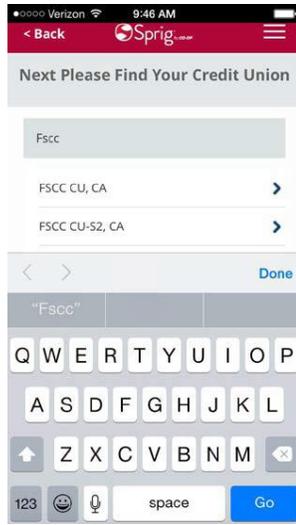

2. Review the list of items you will need during enrollment.

3. Tap START ENROLLMENT.

4. Scroll down to review the terms and conditions and tap ACCEPT TERMS to accept them. .

5. Start entering the first few letters of your credit union's full name until the name displays in the drop-down list. Tap the credit union name to add it to the field.

6. Supply your account information in the following fields. The information must exactly match what is on file with your credit union, including your middle name and suffix.
   - **Enter Account # -** Your credit union account number. Required.
   - **Enter Full Legal First Name** – The first name of the primary account holder. Required.
   - **Enter Full Legal Last Name** – The last name of the primary account holder. Required.
   - **Middle Name** – The middle name of the primary account holder. Optional.
   - **Suffix** – The suffix used by the primary account holder. Optional.

7. Tap CONTINUE. If you get an error, tap TROUBLE VALIDATING YOUR ACCOUNT?, and then tap TRY AGAIN.

8. Answer the account-based questions, for example 'What is your street address?' and 'What is your ZIP code?'. **Note:** For added security, if you do not provide the correct answers on this screen, your account will become locked, and you must contact support to have it unlocked before you can continue enrollment.

9. Tap NEXT: VALIDATE ACCOUNT.

10. Specify personal information in the following fields:

- **Enter Username** – Must be six characters. Can be an email address. Required.
- **Password** – Required. Must meet the following rules:
    - Be at least eight characters in length.
    - Cannot be the same as the user ID.
    - Include at least one uppercase letter, one lowercase letter, and one number.
    - Cannot contain spaces.
    - Cannot include the word 'password.'
    - Cannot contain four or more sequential numbers or letters.
- **Confirm password** – Re-enter your password. Required.
- **Email Address** – Required email address.
- **Mobile Number** – Optional mobile phone number. Optionally select the check box to allow text banking for your mobile phone to receive CO-OP Mobile notifications via text messaging, assuming you validate the number once you are enrolled. **Note**: If you want to access your CO-OP Mobile account from multiple phones, you can add additional mobile phone numbers later. However, only the first phone number that is validated will be enabled for text banking.

.

11. Tap NEXT: SELECT SECURITY QUESTIONS.

12. Choose three different challenge questions and provide your answers. **Note**: Answers to your challenge questions are required in the event that you forget your password or user name. They may also be required to bypass the **Trust this device** feature when logging in.

13. After selecting your questions and answers, tap NEXT: VERIFY YOUR ACCOUNT.

14. The next screen informs you that two small micro deposits have been deposited into your account. The account is listed so you know exactly which account to access to confirm the amounts. The account used for micro deposits must contain a balance that is greater than $2.00, for example $2.01 and more. If you need help finding the deposits, tap TROUBLE FINDING DEPOSITS? for more information. **Note**: For added security, if you do not provide the correct amounts on this screen, your account will become locked, and you must contact support to have it unlocked before you can continue enrollment.
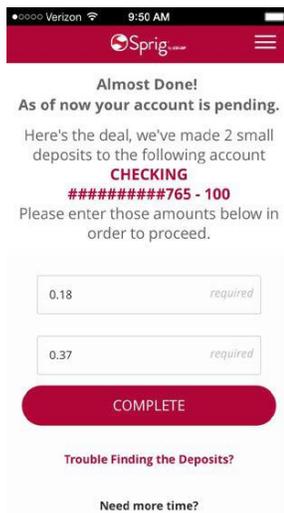
15. If you can retrieve the amounts immediately, enter those amounts into the field and click COMPLETE. If you need time to retrieve the amounts, you can log out of the app and return later to provide that information. As a reminder, the app will prompt for the micro deposit amounts as soon as you log in.

16. The WALLET screen appears, displaying your credit union and the account you enrolled, including any sub-accounts.

17. Your wallet enrollment is complete.

9. Making Deposits

Sprig users who have Androids or iPhone 4 and higher models can deposit checks into any of their wallet accounts using the camera on their phones.

Checks to be deposited should meet the following requirements:

- Readable check number, endorsement, and payee name.

- Readable MICR line.

- Readable numeric characters in the check amount and a readable legal amount.

Deposited items are posted to the network as local so that the host may apply standard shared branching hold times.

Deposited checks are processed as images. The imaged items are reviewed several times throughout the day beginning at 8:30 a.m., PT. The last review is done at 5:00 p.m., PT. The terms and conditions that members agree to when they sign up indicate that the deposits are provisional, subject to verification and may not be available for immediate withdrawal, and will be subject to deposits limits and other restrictions.

Duplicate deposits made through Sprig are denied. Should an item be deposited twice through Sprig and another deposit channel, the credit union of the service used is responsible for returning the second item.

Checks should be placed on a flat, dark surface in good lighting.

Monthly limit of deposits

Sprig mobile deposits have a daily transaction limit of $2,500 and a monthly aggregate limit of $5,000.00. There is a 10-transaction limit per month for payments. Payments also contribute to Sprig's combined monthly transaction limit of $25,000, along with P2P payments and transfer amounts.

One month is a rolling 30 calendar pay period commencing from the date each P2P transaction is made. For example, a deposit made on the 10th day of the month will reset 30 days later. A deposit made on the 12th day of the same month will reset 30 days from that date and so on, for a total of ten deposits per month.

1. Tap the DEPOSIT icon in the navigation bar at the bottom of the screen.

2. Enter the AMOUNT of the deposit. Tap DEPOSIT TO ACCOUNT and select the account to which you want to make the deposit. Then tap DEPOSIT.

3. On the next screen, tap the check FRONT area with the camera icon. The phone's camera is engaged.
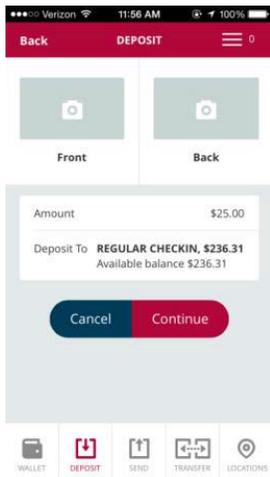
4. Hold the phone horizontally, tilting it back until the corners of the check are just inside the guide lines.

5. When the check is aligned and had adequate light, hold the phone steady and take the picture. The captured image is shown.
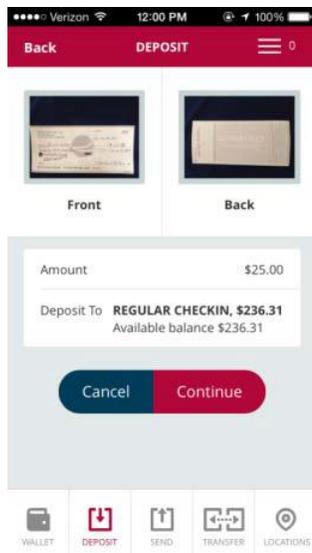

6. If the amount and MICR are readable and the check properly aligned, tap USE.

7. The DEPOSIT screen reappears, displaying a thumbnail image of the check front.
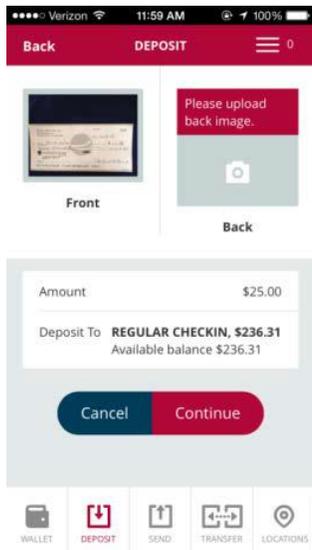
8. Select the check BACK area and repeat the steps above to capture the check back image, making sure the endorsement is visible.

9. When both the front and back images have been captured, and you are satisfied with the images, tap CONTINUE. A funds availability message appears.

10. Tap CONTINUE again. If all information is correct, tap APPROVE. A confirmation message us displayed.

11. Tap RETURN TO DEPOSIT SCREEN. Items usually post within a few hours if submitted before 3 p.m., PT. You will receive a text and/or email message confirming the deposit.

12. Write "deposited" across the face of the check and store it in a safe place for 60 days before securely destroying it.

13. To see your recent deposits, tap VIEW DEPOSIT HISTORY at the bottom of the DEPOSIT screen. Your deposits are listed.

14. Tap a deposit to see its detail in receipt form.