

# Remote Deposit Capture Member User Guide

RDC Brought to you by Sprig



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FEDERAL CREDIT UNION

**We make banking personal.**

Remote Deposit Capture (RDC) is finally here via our newest product, Sprig. 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. There are hyperlinks throughout this document to help you readily access information regarding various processes and the capabilities of the Sprig app.

As a Quick Start you will want to begin with [Sprig Mobile Applications](#) on page 2-1 and then proceed to [Making Deposits](#) on page 2-27.

## **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 5 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 \$1,500 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 10<sup>th</sup> day of the month will reset 30 days later. A deposit or P2P transaction made on the 12<sup>th</sup> 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](mailto: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](mailto:netsupport@co-opfs.org) or call 1-800-509-1087.

## A. Sprig Mobile Applications

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.

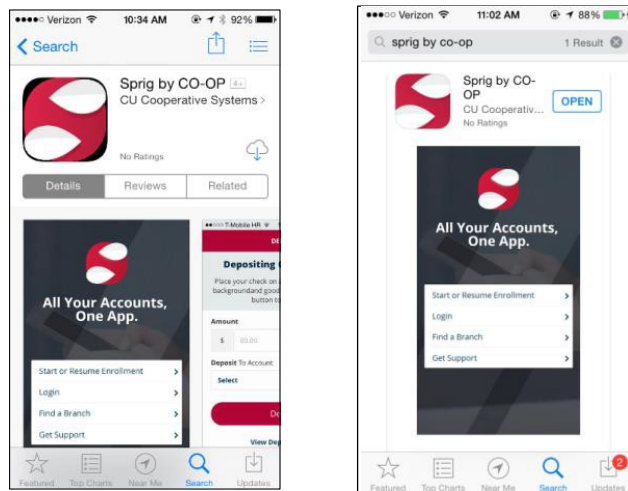
- To enroll on your mobile device, continue with the next section.
- To begin using Sprig, see [Using Sprig Mobile](#) on page 2-7.

## 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

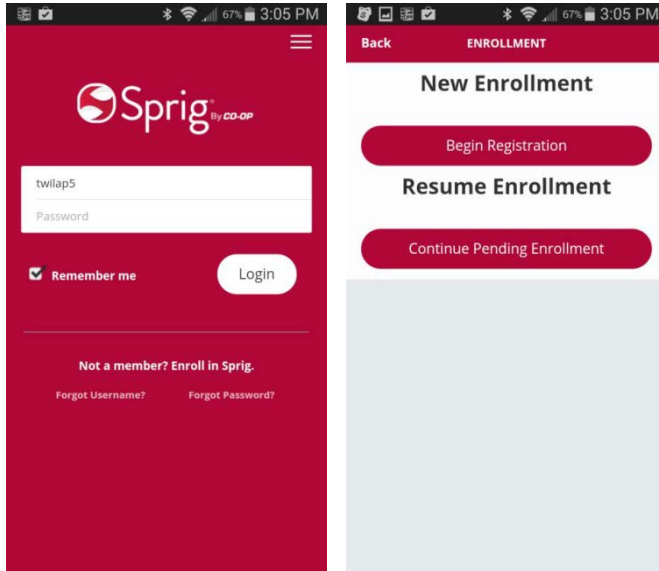
1. On your phone, go to the App Store (iPhone) or Play Store (Android) and search for SPRIG BY CO-OP.



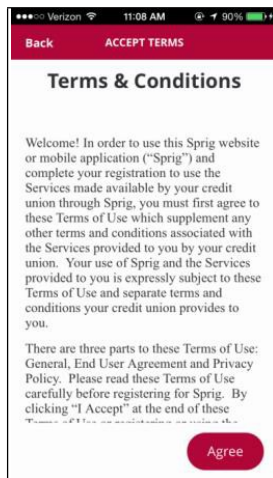
2. Download and install the app as usual on your mobile device.

## Enrolling and Creating a Wallet

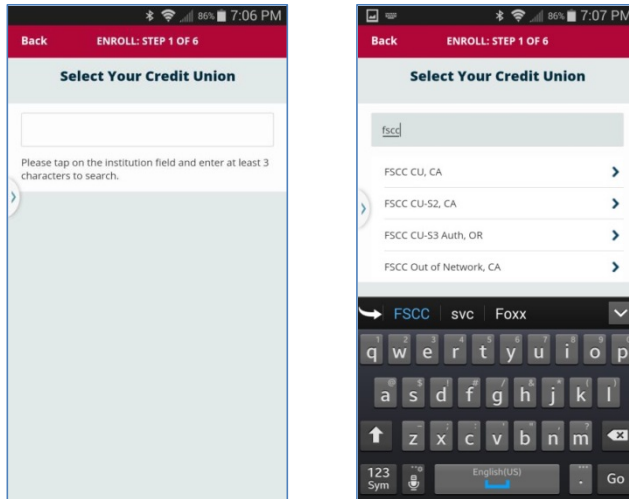
1. Open the application. On the landing page, tap **START OR RESUME ENROLLMENT**. The new/resume enrollment page appears.



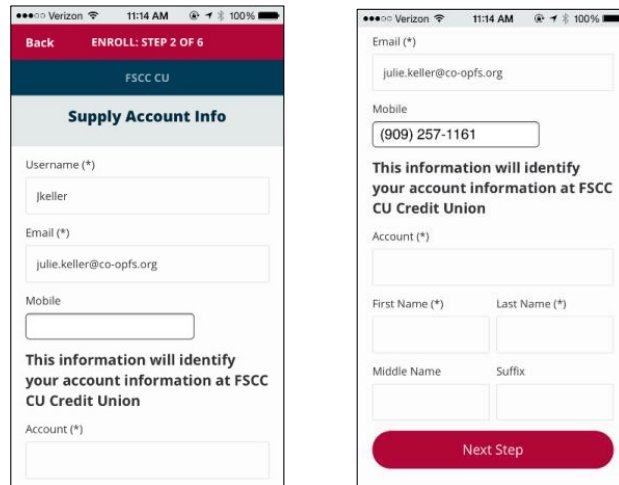
2. Tap **BEGIN REGISTRATION**. The Terms and Conditions appear.



3. Scroll down to review the terms and conditions and tap **AGREE** to accept them. You are prompted to identify your credit union.



4. Enter at least three letters of the credit union name. Then select your credit union from the list of matches.
5. Tap NEXT STEP. Step 2 appears for supplying your account information.



6. Make entries in the following fields as appropriate:

<p><b>USERNAME</b></p> <p><b>EMAIL</b></p> <p><b>MOBILE</b></p>	<p>Required. Must be at least six characters. May be an email address.</p> <p>Required email address.</p> <p>Optional mobile phone number. Enables text banking on your phone and the ability to receive Sprig notifications via text messaging, assuming you validate the number once you are enrolled.</p>
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**NOTE:** If you want to access your Sprig account from multiple phones, you may add additional mobile phone numbers later. However, only the first phone validated will be enabled for text banking.

**ACCOUNT** Account number for the first credit union account to be enrolled in your wallet. Required.

**FIRST NAME, LAST NAME** First and last name of the primary account holder.

**Required. MIDDLE NAME, SUFFIX** Optional.

7. Tap **NEXT STEP**. Step 3 appears.

Verizon 11:15 AM 100%

Back ENROLL: STEP 3 OF 6

Credit Union: FSCC CU

**Answer Security Questions**

Answering these questions helps us to validate your Credit Union account.

What are the last five digits of your social security number?

13785

What is the zip code of the primary member's address?

82054

What is the phone number of the primary member?

4146864455

Next Step

Back ENROLL: STEP 3 OF 6

Credit Union: COASTAL FCU

**Answer Security Questions**

Answering these questions helps us to validate your Credit Union account.

What are the last five digits of your social security number?

What is the house number of the primary member's address?

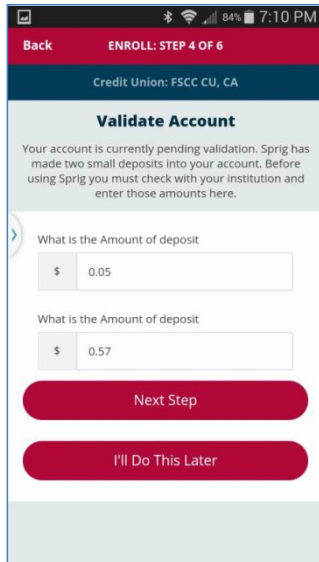
What is the zip code of the primary member's address?

Next Step

8. To confirm your account ownership, enter the requested information as on record with your credit union. This will consist of the last five digits of your social security number and two of the following.

- ZIP Code
- Phone number
- House number
- Date of birth

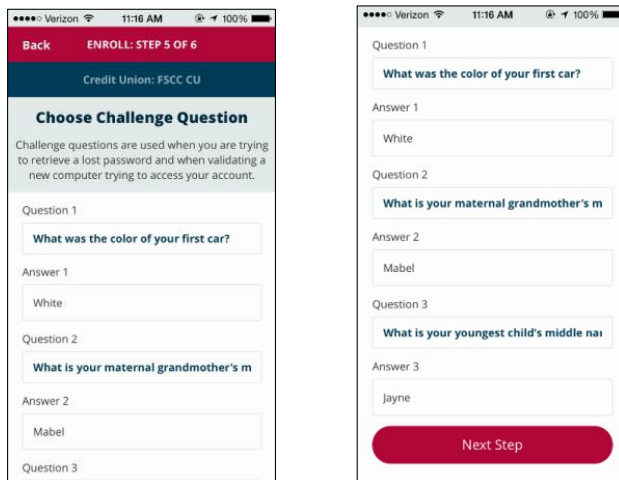
9. Tap **NEXT STEP**. Sprig generates two small deposits to and a withdrawal from your account. You will need to provide the amounts of these transactions by checking online banking or calling your credit union.



10. If you need time to retrieve the amounts, select I'LL DO THIS LATER. Within three days, when you have the amounts of the transactions, launch Sprig and tap START OR RESUME ENROLLMENT.

**NOTE:** If you do not complete enrollment in three days, your partial enrollment will expire and you must begin again.

11. Enter the amounts of the transactions and click NEXT STEP. Step 5 appears.

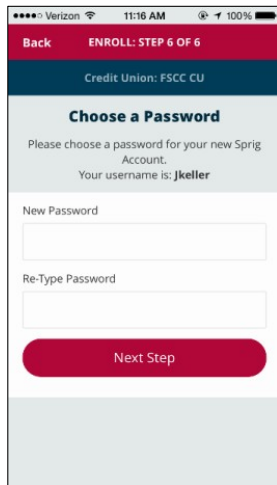


12. Choose three challenge questions and provide your answers. If you prefer to answer a different question than the one displayed, tap the QUESTION field and select a question from the list. Enter your answer in the corresponding ANSWER field.

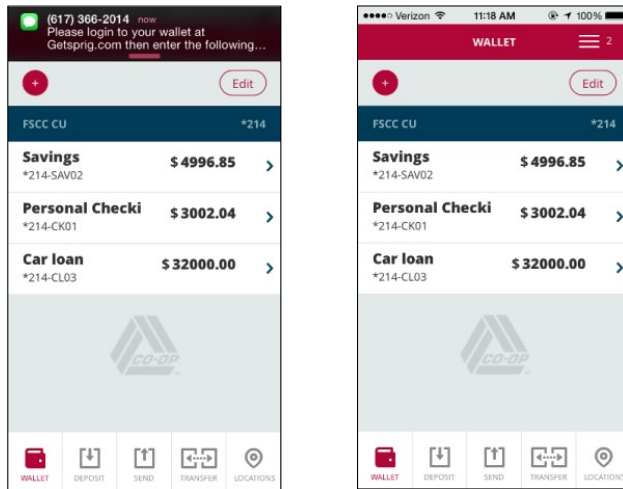


**NOTE:** Answers to your challenge questions are required in the event that you forget your password or user name.

13. When you have answered all three questions, tap NEXT STEP. The Password page appears (Step 6).



14. Enter a new password for your Sprig Mobile account (at least 8 characters and at least one number) in both fields. Passwords must meet these requirements:
  - Be at least 8 characters in length
  - Cannot be the same as the user ID
  - Include at least 1 upper case letter, 1 lower case letter, and 1 number.
  - Cannot contain spaces
  - Cannot include the word 'password'
15. Tap NEXT STEP. The Wallet page appears displaying your credit union and the account you enrolled, including any sub-accounts.



16. Your wallet enrollment is complete. To begin using Sprig Mobile, go to page 2-7. You may also want to do one of the following after creating your wallet:
- To add another account to your wallet (optional), continue with the next task.

## 9. Making Deposits

Sprig users who have Androids or iPhone 4 or 5 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.

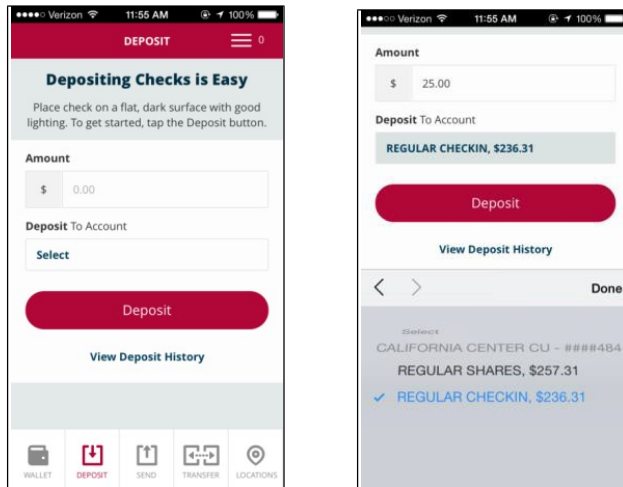
Checks should be placed on a flat, dark surface in good lighting.

### **Monthly limit of deposits**

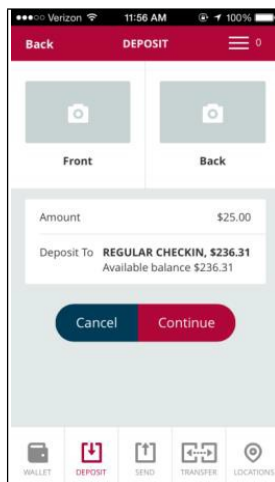
Sprig mobile deposits have a daily transaction limit of \$1,500 and a monthly aggregate limit of \$5,000.00. There is a 10-transaction limit per month for payments. Payments also contribute to Sprig's combined monthly transaction limit of \$25,000, along with P2P payments and transfer amounts.

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 10<sup>th</sup> day of the month will reset 30 days later. A deposit made on the 12<sup>th</sup> 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 along the bottom. The Deposit page appears. To view Deposit History, skip to step 11.



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.



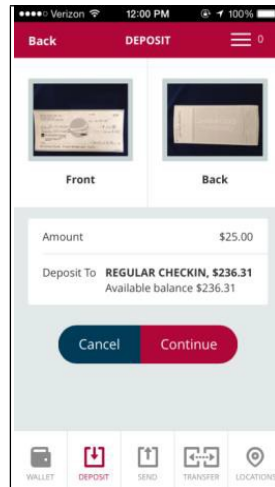
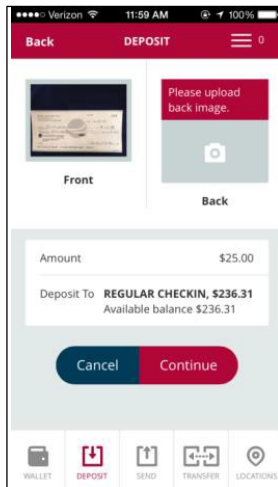
3. On the next screen, tap the check FRONT area with the camera icon. The phone's camera is engaged.
4. Hold the phone horizontally, tilting it back until the corners of the check are just inside the guide lines.



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

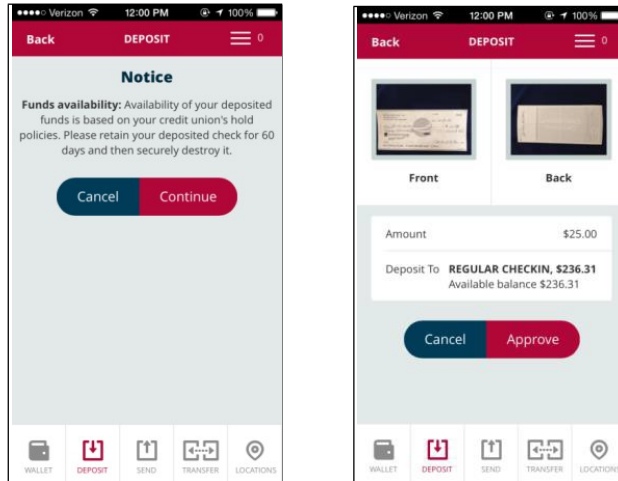


- If the amount and MICR are readable and the check properly aligned, tap USE. The deposit page reappears, displaying a thumbnail image of the check front.

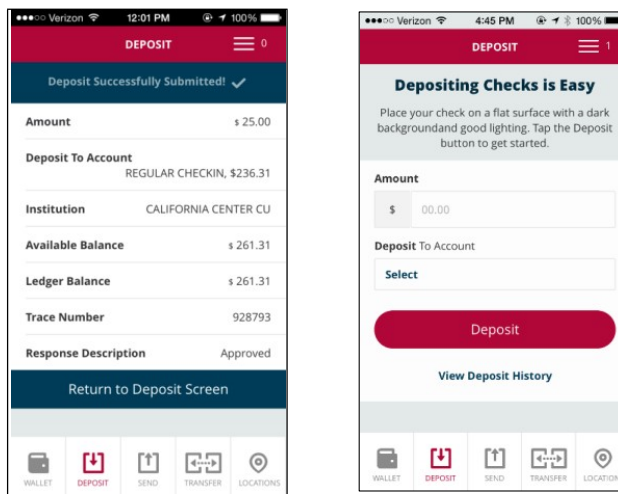


- Select the check BACK area and repeat steps 4-6 to capture the check back image, making sure the endorsement is visible.

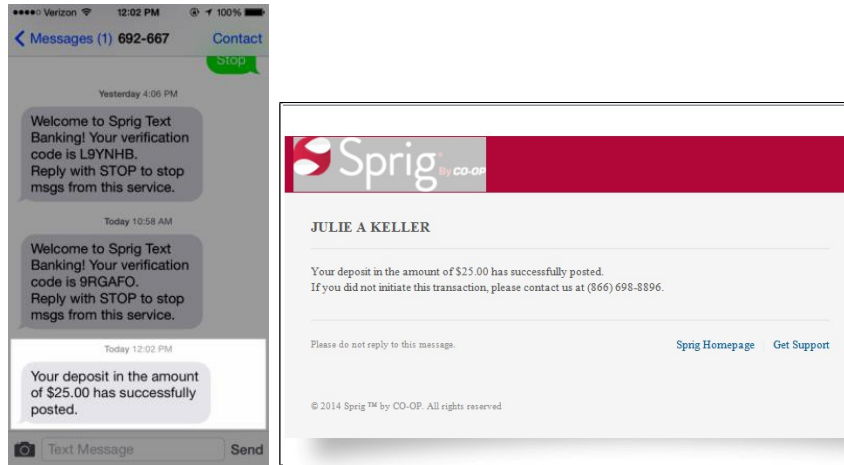
- When both the front and back images have been captured, and you are satisfied with the images, tap CONTINUE. A funds availability message appears.



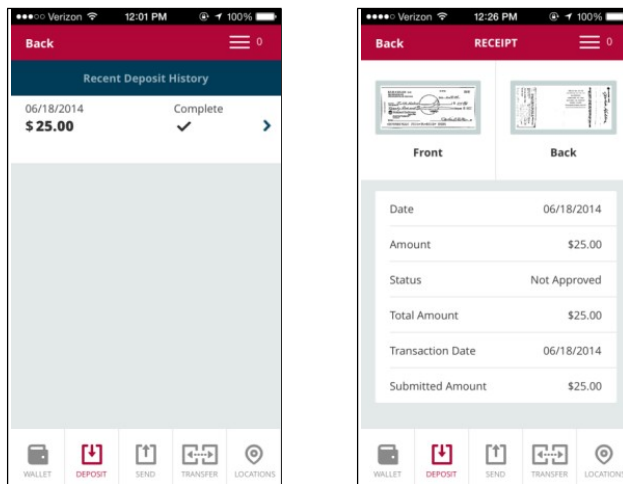
- Tap CONTINUE again. The approval page appears. If all information is correct, tap APPROVE. A confirmation message is displayed.



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



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



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