

## **Login and Enrollment Troubleshooting**

### **I'm trying to log in. Why am I getting asked my personal questions?**

For security purposes, the first time you log on from a new device, you will be asked to do some additional validation.

### **When attempting to change my password, the app is not accepting my answers to the account information questions. What should I do?**

Call us to confirm the information we have on file about your account. The answers you provide in the app must exactly match the information that is on file with us.

### **How do I fix an "Identity could not be verified" or "Your answers are incorrect" error?**

These errors occur when your answers do not match the information that we have on file. Most likely, the information on file is no longer current (such as your home phone number). Contact us directly and we will update our records.

### **What does "You are not a primary or joint member on this account" mean?**

Only primary and joint members can access accounts through mobile banking and add those accounts to the wallet. You cannot enroll an account you do not have ownership on.

### **Will I need to use the primary account holder's information during enrollment?**

You may need to provide the primary account holder's information during the enrollment verification process. Only use primary account holder information when the mobile app prompts you to by asking "What is the primary account holder's xyz". You may need to contact us to confirm the information they have on file.

### **Where can I find the answer to a question not listed here?**

Contact us directly.

## **Mobile App**

### **Which functions can I perform within Mobile Banking?**

Mobile Banking lets you view account balances, search recent activity, transfer funds between accounts, and access a locator to find CO-OP ATMs and Shared Branch locations. In addition, all accounts that you share as a joint account can be added to your mobile banking wallet. Optional services include text banking, remote deposit capture (RDC), and person-to-person payments (P2P).

### **What device types can be used?**

iPhone, iPad and Android devices are supported. The most current iOS and Android operating systems provide the best results.

### **Can I use this service on more than one phone?**

Yes. You can log in from any device with your user name and password.

**Is mobile banking secure?**

Yes. Security is our utmost concern. Our app adheres to all federal audit standards for physical and electronic security with 256-bit SSL encryption, with data security that meets or exceeds FFIEC guidelines and SSAE 16 certified data centers. We also utilize multifactor authentication methods for the enrollment process.

**How current is the account information in the app?**

Your account information is current and updated in real-time. However, pending transactions that are conducted at merchants may not be displayed until they are posted to your account.

**Do I need a data plan?**

Yes, a data plan is recommended, as pay-as-you-go data usage can become expensive without one. Check with your wireless carrier for more information.

**What happens if I get a new phone or change phone numbers?**

If you get a new phone or change phone numbers, be sure to download the app to your new device and update your mobile phone number on both the app and with us, if needed.

**What if my phone is lost or stolen?**

The app requires users to enter a valid user name and password combination to log in. Other users cannot access your mobile wallet without your credentials, but you should still consider changing your password. To change your password, download the app on your new device and select the change password function.

**Can I unsubscribe from mobile banking?**

Yes. If you remove the last account from your wallet on the 'Settings' screen, your mobile account will be completely deleted.

Text Banking**Is text banking secure?**

Only the mobile numbers that you enroll in the service can access your accounts. In addition, no confidential information is transmitted in text messages. Users should delete text messages after obtaining information.

**Which wireless carriers are supported?**

The popular U.S. wireless phone carriers as well as several regional carriers are supported.

**How do I access text banking?**

The first mobile number enrolled in mobile banking can be used for text banking after it has been validated. A mobile number can be validated by entering the validation token sent via SMS to your mobile phone into the "Verify Now" or Pending Validation screen on the mobile device. You can then text commands to your validated mobile number using the following short code: 46928.

### **Can I safely recycle or dispose of my cell phone if it has text banking on it?**

Yes. Generally accepted security practices indicate all mobile devices should be wiped before they are disposed of or recycled. Check with your device manufacturer or carrier for procedures that are specific to your device.

### **How do I check balances?**

Text BAL to check your balances.

Example response:

Acct \*\*8010  
SAV-8199: \$30.15  
Acct \*\*9952  
SAV-8199: \$300.15  
CHK-001: \$3000.15

### **How do I get my transaction history?**

Text HIST to see your transaction history.

Example response:

CHK-01  
10/10 DEP: \$100.00  
10/09 XFR W/D: \$225.40  
10/09 W/D: \$500.00  
10/09 DEP: \$856.99  
10/08 W/D: \$7.00

### **How do I get a list of my accounts?**

Text LIST to get a list of your accounts and their respective suffixes. In the following example response, the account ending with 9952 has a savings account with a 00 suffix.

Example response:

Acct \*\*9952  
00: SAV  
01: CHK  
20: LOAN  
21: LOAN  
22: LOAN  
Acct \*\*8010  
8199: SAV  
8347: SAV  
2970: CHK  
5090: LOAN

### **How do I get loan information?**

Text LOAN to get loan information such as balance, minimum payment due, and available credit.

Example response:

Acct \*\*9952  
LOAN-22  
Balance: \$1,400.48  
Available Credit: \$0.00  
Min Payment: \$41.69  
Date Due: 01/10

### **How do I stop receiving text messages?**

Text STOP to stop receiving text messages.

Example response:

You have stopped Text Banking. You will receive no further messages. Reply HELP for help. For help please contact us directly by phone.

### **How do I get help?**

Text HELP to get help for text banking.

Example response:

Text Banking: 1msg/query. Reply STOP to cancel. Msg & data rates may apply. Text CMD for help with commands.

### **How do I get a list of commands?**

Text CMD to get a list of commands.

Example response:

BAL: available balances  
HIST <suffix>: history  
LIST: list suffixes  
LOAN <suffix>: loan info  
HELP for help  
STOP to cancel

## TEXT NOTIFICATIONS YOU MAY RECEIVE:

### **Welcome message/Verification Code Message**

"Welcome to Sprig by CO-OP Text Banking! Your verification code is 188696."

NOTE: Reply STOP to stop the text banking services feature

### **Mobile number not validated**

"You have not registered for this service."

NOTE: Please go to getsprig.com to register

### **Short text command not recognized**

"Sorry, the command "XYZ" is not recognized. Text CMD for a list of text banking commands."

### **Sprig Technical Issues, Account Locked and Account Blocked**

"Sorry, we are unable to process your request."

### **Mobile Number Not Activated**

"Please validate your mobile number to use the text banking service."

### **Suffix Not Found**

"Sorry, specified suffix does not exist. Text LIST for list of account suffixes."

## Mobile Deposit

### **What is mobile deposit?**

Mobile deposit provides a convenient, easy way to deposit checks from your mobile device into one of your accounts. You can take a photo of your check, enter the check information, and securely submit your deposit for processing.

### **How do I know if I am eligible to use mobile deposit?**

If you are eligible to use mobile deposit, you will see a 'Deposit' button at the bottom of the screen after you log in to use mobile banking.

### **What do I do with the check after I submit the deposit?**

A pop-up confirmation message displays after you tap 'Deposit Check' to indicate that the check images are being processed. Make a note on the face of the check once the images have been accepted. Retain the actual check until the deposit is in your available balance. Once the deposit has posted to your account, you should store the check in a secure location for at least 60 days before destroying it.

### **Will I receive an email or text confirming the receipt of the deposit?**

Yes, a notification is sent to your account's primary email address.

### **Is mobile deposit safe?**

Yes. The app uses secure and encrypted SSL technology to ensure that check images are seen only by those who are authorized to process your deposit.

### **I can't see my endorsement in the captured image. What should I do?**

If the endorsement is not visible, use a bold black pen to make the endorsement and then recapture the back side of the check.

**How do I properly capture the check image?**

To ensure you are capturing the full image of your check, flatten the check, and make sure that none of the corners are bent. Place the check on a flat, dark, non-reflective and un-patterned surface with adequate light that does not cast a strong shadow on the check. If the check is badly damaged or wrinkled, you may need to present the check to a teller so it can be processed manually.

**How do I view deposit history?**

Select the 'Deposit' option and tap 'View Deposit History' to see your recent deposits. You can select an individual deposit to view its transaction details.

**Will there be a hold placed on my check?**

Funds deposited through mobile banking are processed like all other deposits and are subject to our Funds Availability Policy.

Person-to-Person Payments (P2P)**What is RealPay by CO-OP?**

RealPay by CO-OP is the technology that facilitates person-to-person (P2P) payments in your mobile app.

**How do I know if I am eligible to make P2P payments?**

If you are eligible to send P2P payments, you will see the 'Send' button at the bottom of the screen after you log in to use mobile banking.

**How do I send P2P payments?**

You can send money to any person who has an account with a U.S. financial institution by entering the payee's email address or mobile number.

**I am sending a payment to a mobile number, why won't it let me send it?**

To provide the most secure and best in class service, we require recipients to give us permission prior to sending text messages. You always can send via email, but we must get their okay to send to mobile numbers. Once you send to an email, the recipient will have the opportunity to validate their mobile number. Once they do this, you can send to them via mobile on future payments.

**How will recipients receive their money in their accounts?**

Funds are sent immediately to user who are registered with RealPay by CO-OP and also to members of CO-OP Connect-participating credit unions. You must provide account information for users who are not registered with RealPay by CO-OP.

All other recipients must pick up funds via a RealPay by CO-OP text message or email notification that informs them that they have a received a payment. They are required to answer basic security questions and designate an account for their deposit. Funds may take up to two business days to post.

**What if the recipient does not pick up his or her money?**

If the recipient does not retrieve funds within fifteen days, the money will automatically be deposited back into the sender's account.

**Can I cancel a payment I've sent?**

If the payment was not sent for immediate payment, you can cancel the payment as long as the recipient has not collected payment.

**I see several statuses in my payment history. What do they mean?**

You may see different statuses in your payment history, depending on what is currently happening with your payments.

A 'Pending' status means that the payment has been delivered to the recipient but has not yet been picked up. In most cases, the recipient still needs to take some action before the funds can post to his or her account. You can cancel pending payments at any time.

A 'Completed' status means that the payment has been successfully posted to the recipient's account. You cannot change or cancel payments that are completed. Note that some completed payments may take up to two business days for the funds to show up in the recipient's account.

A 'Canceled' status means that the sender has deleted a pending payment. In these cases, the recipient never receives the payment, and the funds are posted back into the sender's account that was debited.

An 'Expired' status means that the recipient never took the required actions to retrieve the payment. Payments expire within 15 business days after they are sent. Only pending payments can move to an expired status. Recipients are notified when payments expire, and the funds are posted back into the sender's account that was debited.