

Our Sprig® by CO-OP and CO-OP Mobile products

offer a variety of functionality to meet your members' needs. Contact a member of our Virtual Sales Team to determine which product is the best fit for your credit union.

Functionality	Sprig	CO-OP Mobile
Credit Union Availability	CO-OP Connect Agreement Required	CO-OP Connect Agreement Required
Host Interface	Shared Branch/ accounts-based platform	Shared Branch/ accounts-based platform
Architecture	One app deployed for all credit unions	Deployed for each CU individually
Account Aggregation	Yes—All accounts at any participating Sprig CU	Yes—All accounts at the individual CU
Custom Credit Union Branded Solution	No—Sprig Branding	Yes
Configurable Transaction Limits	No—Sprig Limits	Yes
On-Device Registration	Yes	Yes
iPhone App	Yes	Yes
Android App	Yes	Yes
Tablet Support	Yes	Yes
Mobile Browser/Desktop Version (Limited Functionality)	Yes	Yes—Optional
Mobile Remote Deposit Capture	Yes	Yes—Optional
Back Office RDC Management	No	Yes—EZAdmin
Real-Time Person-to-Person Payments (in and out of network)	Yes	Yes—Optional
Text Banking	Yes	Yes—Optional
Back Office Client Portal	No	Yes
CO-OP Bill Pay	No	Yes—Optional
App Extensions	No	Yes—Optional

Transaction Set	Sprig	CO-OP Mobile
CO-OP ATM Locator	Yes	Yes—Optional
CO-OP Shared Branch Locator	Yes	Yes—Optional
Account to Account Transfers (M2M)	Yes	Yes
Account Balances	Yes	Yes
Transfers	Yes	Yes
Transaction History	10–100 transactions	10–100 transactions

Pricing Structure	Sprig	CO-OP Mobile
Setup/License Fee	No	Yes
Monthly Support Costs	No	Yes
Pricing Model	Per Transaction Structure	Per User or Per Transaction Structure

For more information, send an email to sprigsalesleads@CO-OPfs.org for Sprig or mobilevirtualsealsleads@CO-OPfs.org for CO-OP Mobile.

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