

Remote Deposit with Mobile App 2.0

Members use their **It's Me 247** login to gain access to Mobile Banking, Mobile Check Deposit, Transfer Money and much more.



Mobile Check Deposit is Here

CU*Answers is in the RDC (Remote Deposit Capture) business with the development of CU*Answers Mobile App 2.0. Members use their **It's Me 247** login to gain access to Mobile Check Deposit, Mobile Banking, Transfer Money, and much more.

We are transitioning credit unions starting in January 2017 – for those credit unions with a CU*Answers Hybrid Mobile App, members receive an update to their mobile device and not have to download a new mobile app.

Your credit union must have completed an **It's Me 247** Mobile Web Banking Theme, currently have a mobile website, and allow Online loan applications. Contact IRSC with any questions.

Get On The Schedule

Dates are already filling up fast! We have limited space to deploy new apps, so get on the schedule today! Starting in January 2017 we are deploying 5 credit unions, through the rest of 2017 we are deploying 6-8 credit unions per month.

Pricing

eDOC Setup Fee

10,000+ members

3,000 - 10,000 members

Under 3,000 members

\$3,995

\$2,995

No setup fee

eDOC Monthly Maintenance Fee

3,000+ members

Under 3,000 members

\$175.00

**\$99 for the first
6 months and then
\$175/month.**

eDOC Per Item Fee

\$0.45

Automated Posting

You have the option to post these items yourself, or you can go with automated posting. Below are the options to have your files created for automated posting. This is only the eDOC side for them to create the file – CU*Answers Operations team will need to post these files to members accounts.

| | | | |
|---------|-------------|----------------------|--------------------|
| Mon-Fri | 2 files/day | 8AM & 4PM | \$75/month |
| Mon-Sun | 2 files/day | 8AM & 4PM | \$100/month |
| Mon-Fri | 4 files/day | 8AM, 12PM, 4PM, 11PM | \$100/month |
| Mon-Sun | 4 files/day | 8AM, 12PM, 4PM, 11PM | \$125/month |

CU*Answers Setup Fee*

\$500

CU*Answers Per Process Fee*

\$1.25

CUNW/CUS Setup Fee*

\$500

CUNW/CUS Per Process Fee*

**\$3 weekday/
\$5 weekend**

*CU*BASE cost is associated with posting files to your member accounts.
AutoPost processing occurs a half hour after the files are created by eDOC.



Ready to get started? irsc@cuanswers.com

Get Started Today!

**CU*Answers
Internet Retail Support Center**

6000 28th Street SE
Grand Rapids, MI 49546

(800) 327-3478

irsc@cuanswers.com

irsc.cuanswers.com

How does my credit union get started with mobile app 2.0?



Sign Contracts & Agreements

Your first step is to contact IRSC to start the process of your credit union signing the contracts and agreements for mobile check deposit through eDOC. Contact IRSC at irsc@cuanswers.com or visit the IRSC online store at irsc.cuanswers.com to get started.



Reserve Your Spot

After the contracts and agreements have been executed by your credit union, your credit union is assigned a beta deployment date, which is credit union staff testing the mobile app. Contracts and agreements need to be completed at least 2 months before launch, as an example if your credit union would like to launch in June, contracts and agreements need to be completed before April.



Customize Your Mobile App

Once assigned a deployment date, your credit union works with IRSC on all customizable features within mobile app 2.0. This includes what displays on the mobile app home screen, branding your mobile check deposit, and more.



Test Drive Your App

On the credit union beta deployment date, you receive the mobile app via email along with instructions on how to download it to your devices. Your credit union needs to provide a list of those staff members that will be testing. Make sure you are testing on both Apple and Android devices. We suggest that you test your credit union mobile app for at least 1-2 weeks.



iDOCVault and RDC Training

Shortly after your credit union receives the beta mobile app for your staff to test, your credit union is trained on the iDOC and RDC process facilitated by CU*Answers Item Processing. This training covers iDOCVault administration, approving members for mobile check deposit, how to change members mobile deposit limits, as well as check review and reports.



Launch Your Mobile App

After your staff has tested the mobile app for 1-2 weeks, your credit union determines a date to launch to app stores (Apple & Google Play). Once published to app stores, your credit union mobile app is available for members to download. Apple does need to approve every mobile app that is published in their app store which averages around a week, please take this into consideration when choosing your launch date.