Enterprise Payment Solutions™

Mobile Remote Deposit Complete™

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Mobile Remote Deposit Complete (mRDC) Handbook

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Contents

Introduction

The *Mobile Remote Deposit Complete (mRDC) Handbook* is a guide for all users working with the application, mRDC. Your business has the ability to deposit a check using a certified mobile device, granting the opportunity to deposit funds from any location at any time. Users can also log in to JHA EPS SmartPay Business℠ to further manage transactions and create reports. The purpose of this handbook is to guide users through the functionality of mRDC. Users will be able to complete the following.

- Make deposits with a certified mobile device.
- Log in to SmartPay Business to create reports on transactions submitted for deposit.
- From SmartPay Business, edit and void transactions.

System Requirements

In addition to a high-speed Internet connection, the following components are required for working with the EPS application.

For Microsoft® Windows®:

- Windows 8.1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 10: Microsoft Internet Explorer 11 or Google Chrome
- .NET® Framework 4.6 or higher

NOTE: The current version of Chrome and its two previous versions are supported.

The application does not support Apple® Boot Camp® or any virtualization software.

Mobile Remote Deposit Complete can be supported with the following mobile devices.

- Apple® iPhone®
- Apple iPad®
- Android™ phone
- Windows® 7 phone
- Android tablet

Privileges and Roles

To use a supported mobile device, your organization's Administrator user will need to assign the following privilege and role to your user profile within SmartPay Business.

Privilege	Role	Role Description
Customer Services	Mobile RDC Application	Allows user to access and use the mobile RDC application.

Routes of Accessing the System

The mRDC application has different routes of access, each one allowing you to perform different tasks. The following is a brief description of the ways to access mRDC and what each route offers.

- **Mobile App**: Once downloaded to a certified mobile device, the mobile app allows you to create a new deposit with pictures of the front and back sides of checks.
- **SmartPay Business**: Admins use this portal to set up users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about customer/member deposits, edit transactions, and view transaction histories. Application URL: https://smartpay.profitstars.com/business
- **SmartPay Business Merchant:** Admins use this to create merchant users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about transactions and edit transactions.

Session Timeouts

The mRDC app will automatically log off a user who locks the mobile device and/or places it into an idle status. Closing the app on the mobile device will also log a user out of the system.

The web-based mRDC application will automatically log off users who have been inactive for 30 minutes. A *Session Timeout Warning* page appears two minutes before a user is logged out and provides an opportunity to remain logged in. Click **OK** to remain logged in.

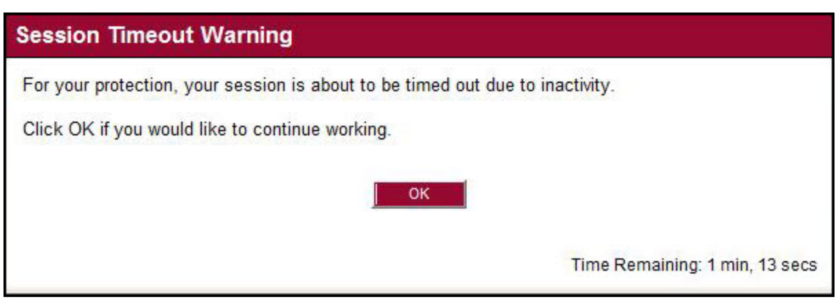

FIGURE 1 - SESSION TIMEOUT WARNING

Getting Started with the Mobile App

Logging In to the Mobile App

Your financial institution will provide you with a user name, temporary password, and company name to use when logging in to the app. Remember that closing the app will automatically log out your profile.

1. Open the mRDC application. From the login page, complete the **Username**, case-sensitive **Password**, and **Company** fields.

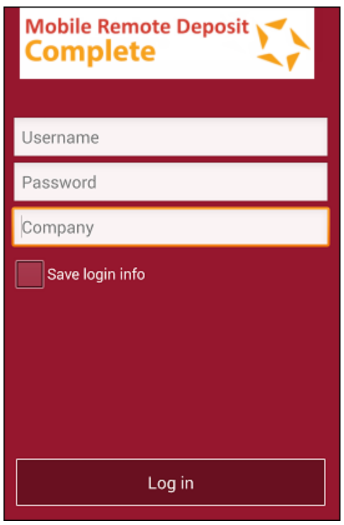

FIGURE 2 - LOGIN PAGE

2. If you are logging for the first time, the system may prompt you to change your password. Enter the temporary password in the **Current Password** field.

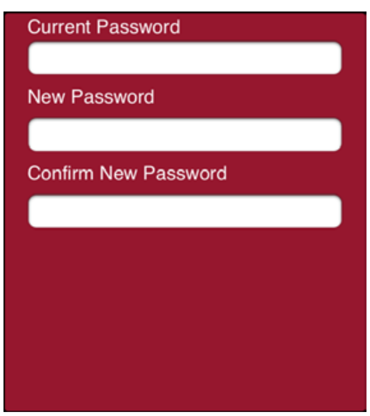

FIGURE 3 - PROMPT TO CHANGE A PASSWORD

3. Choose a new password, and enter the same sequence of characters in the **New Password** and **Confirm Password** fields. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least 1 uppercase letter
   - At least 1 lowercase letter
   - At least 1 number
   - 8-15 characters in length
4. Select **Next** to continue.

Choosing Security Questions

You may be asked to designate security questions for your profile. Security questions are an extra precaution to ensure your login credentials are secure. The following reasons could be considered uncharacteristic account behavior and trigger security questions to be answered.

- If you are new to the app and have never logged in before.
- If your login credentials are used on a different mobile device than from the first device used.
- If you have not used the app for an extended period of time.

Select **Next** to begin selecting the security questions you may be asked to answer at a future date.

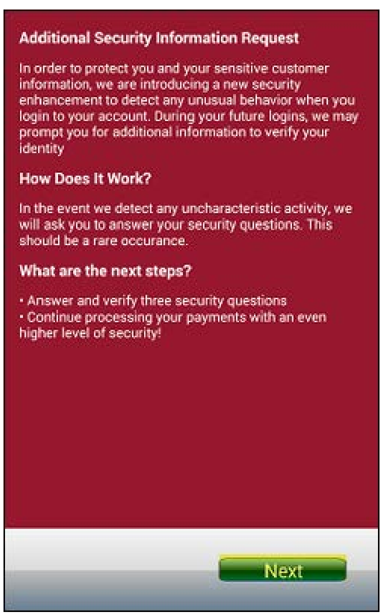

FIGURE 4 - ADDITIONAL SECURITY INFORMATION REQUEST PAGE

1. The app will prompt you to select and register your answers to three questions. From the drop-down lists, select which questions to answer and provide an answer to each in the fields provided. Answers are not case sensitive.

FIGURE 5 - REGISTERING SECURITY QUESTIONS

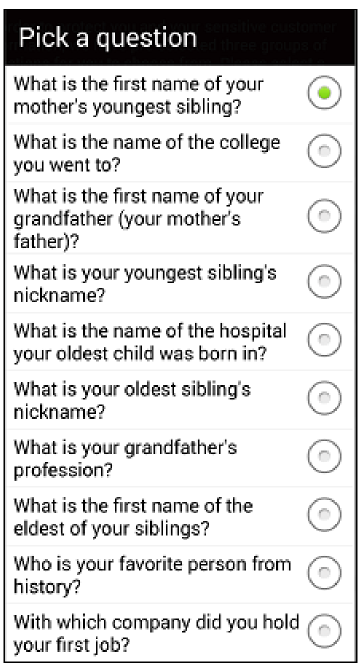

FIGURE 6 - SELECTING A QUESTION TO ANSWER

2. Once all of your questions are answered, select **Next** to continue.

FIGURE 7 - NEXT OPTION

3. The app will ask you to read and confirm your answers. Select **Next** to continue.

NOTE: Upon logging in, you may be asked two of the three security questions. Answers to security questions are not case-sensitive. Answer the security questions, and select **Next** to continue to the home page.

Making a Deposit

1. Log in to the app. From the home page, select **Deposit** to create a new deposit. Only one check item can be processed per deposit.

NOTE: An error message will be displayed if you attempt to submit a check for deposit that has a blank LAR field.

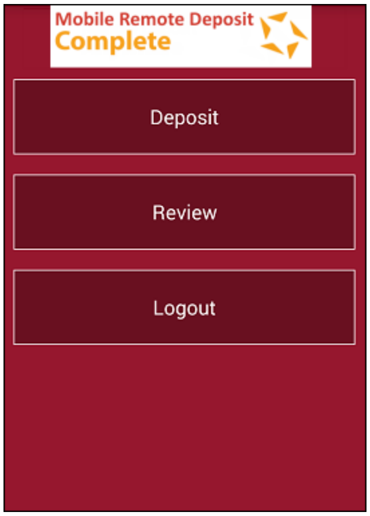

FIGURE 8 - HOME PAGE

2. The deposit page appears. Use the **Select an Account** drop-down menu to specify a deposit account.

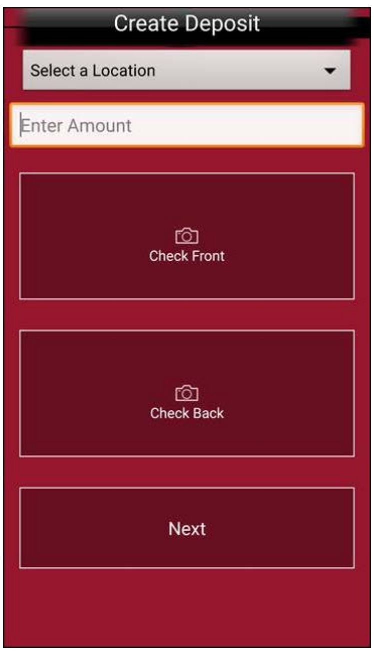

FIGURE 9 - LOCATION FIELD

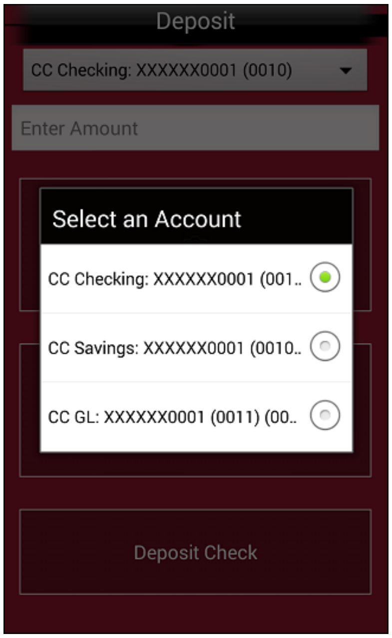

FIGURE 10 - SELECT AN ACCOUNT

3. Select **Next** to access the *Submit Deposit* page where you may enter additional information such as apartment number or the reason for the deposit in the *Tran Data* fields.

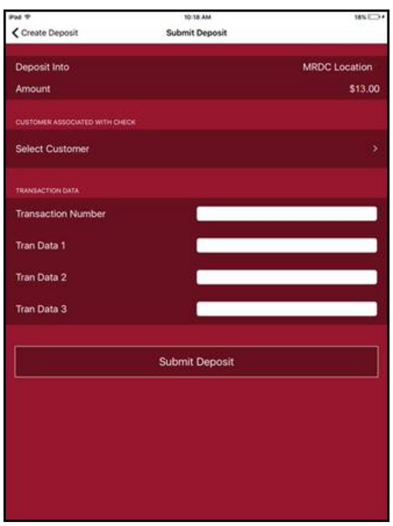

FIGURE 11 – SUBMIT DEPOSIT

NOTE: The entry in the **Transaction Number** field must be unique. Duplicate transaction numbers will result in an error.

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4. Select the **Enter Amount** field to display the number menu. Specify the amount of the check you wish to deposit. Select **Done**.

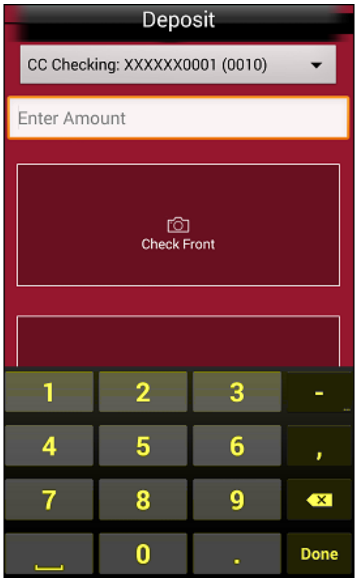


FIGURE 12 - ENTER AMOUNT

5. From the *Deposit* page, select the **Check Front** option. The camera functionality on your mobile device will start. Take a picture of the front side of the check. Use the following guidelines to ensure your picture will be captured and read correctly.

- Sufficient lighting is available.
- All edges of the check are visible in the picture.
- Place the check in front of a dark background.
- Avoid blurry images.

Once you have your photo, select **Accept** to continue.

FIGURE 13 - EXAMPLE FRONT IMAGE

6. From the *Deposit* page, select the **Check Back** option. Use the same guidelines for a good image of the back of the check item. Select **Next**.

FIGURE 14 - EXAMPLE BACK IMAGE

7. The *Submit Deposit* screen appears. Select the **Associate Deposit with Customer** option to specify a customer for this deposit.

NOTE: Alternatively, you may wish to skip associating this deposit with a customer and select **Submit Deposit**.

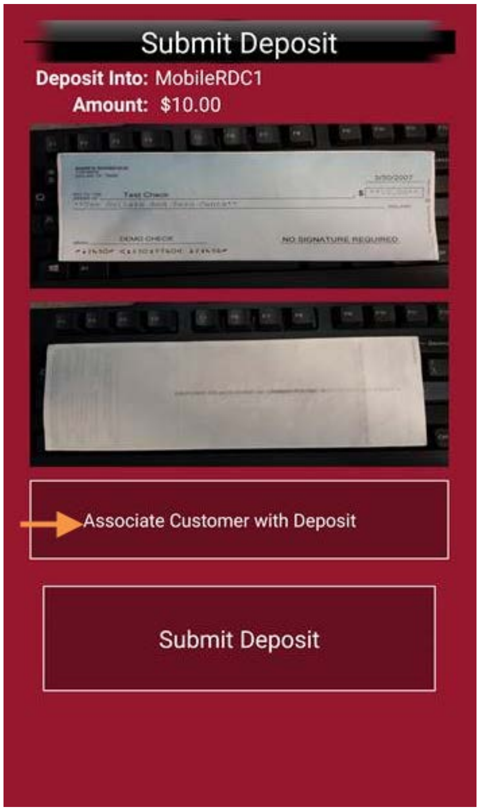


FIGURE 15 - SUBMIT DEPOSIT SCREEN

8. On the *Customers* screen, customers may be listed based on the routing and account information on the check image. Select a customer, or use the **Search** bar for to look a different customer than those listed.

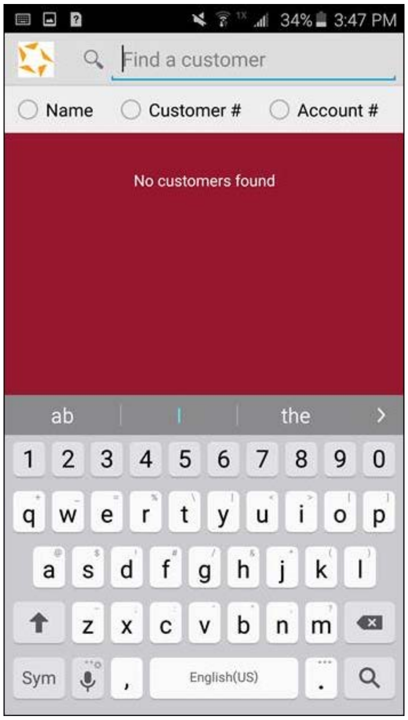


FIGURE 16 - LIST CUSTOMERS

The following filters are available for a search. Once you have located the correct customer, select that customer to be associated with the deposit.

- **Customer Name**: Enter one or more characters to search by name.
- **Customer Number**: Enter the full and exact number assigned to your customer. This filter is not for a dynamic search and differs from the SmartPay Business search filters.
- **Account Number**: Enter the last four digits of the account number associated with the customer.

FIGURE 17 - SEARCHING FOR A CUSTOMER

9. From the *Submit Deposit* page, you have the option to remove the customer you selected and search for another. When ready, select **Submit Deposit**.

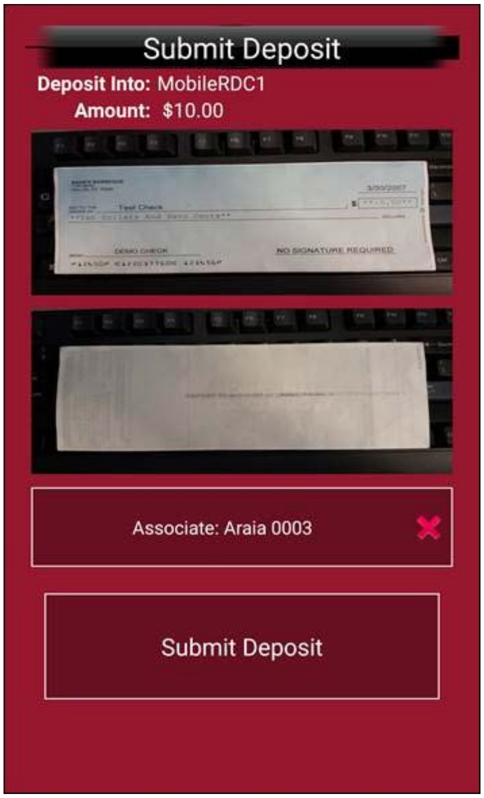


FIGURE 18 - SUBMIT DEPOSIT SCREEN WITH OPTION TO REMOVE CUSTOMER

A message appears stating that the deposit was successfully submitted for processing. Select **OK** to finish.

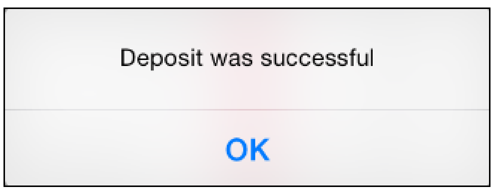


FIGURE 19 - DEPOSIT SUCCESSFUL

Viewing Results

1. To view the results of your deposit, select **Review** from the home page of the mobile application.

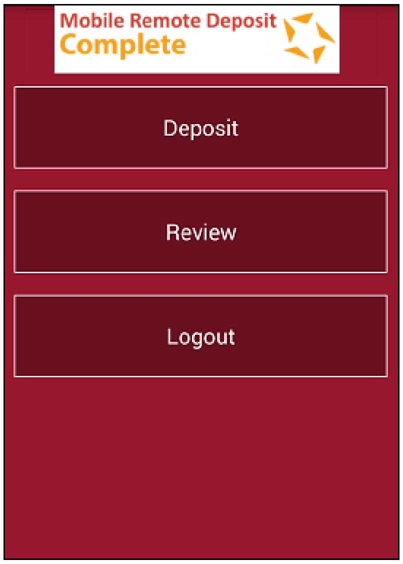


FIGURE 20 - HOME PAGE

2. The *Review* page appears. Select which deposit you wish to view.
   - A green check next to an item indicates it was submitted.
   - A red-circled X next to an item indicates it was not deposited (rejected).

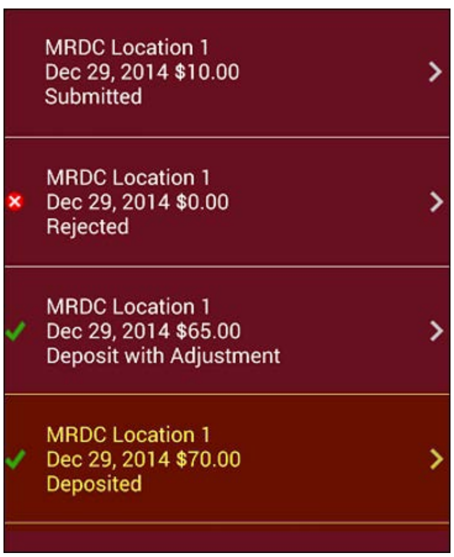


FIGURE 21 - REVIEW PAGE WITH LISTED DEPOSITS

3. The *Details* page for the deposit appears, with the *Location, Transaction ID, Date*, deposit *Status*, and *Amount*. You may choose to view a larger version of the check image by selecting the image.

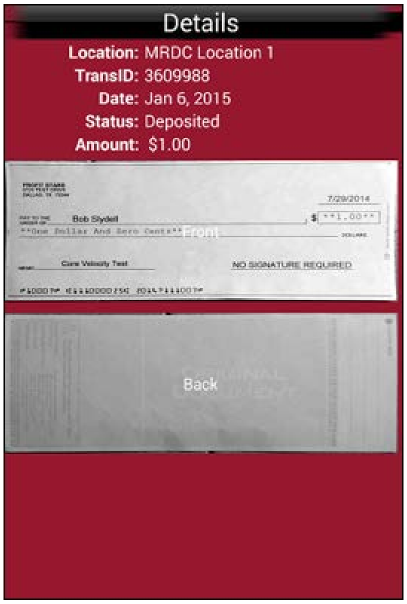


FIGURE 22 - DETAILS PAGE WITH DEPOSIT INFORMATION

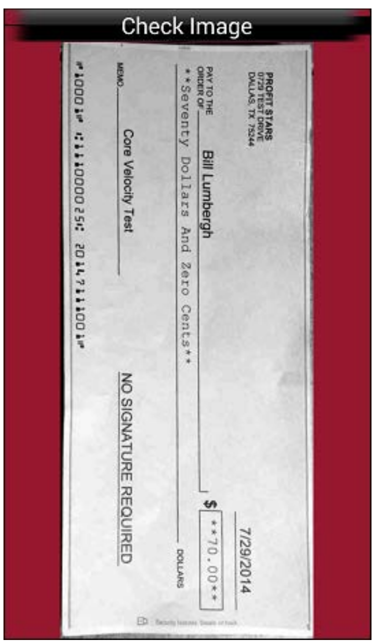


FIGURE 23 - EXAMPLE OF LARGER SIZE CHECK IMAGE

Navigating mRDC in SmartPay Business

Deposits made with your mobile device will post on SmartPay Business for your review. You also have the capability to create reports on deposits made and to edit a transaction.

Logging In to SmartPay Business

Your financial institution will provide you with the user name, temporary password, and company name used to log in to SmartPay Business. These credentials are the same ones used to log in to the mRDC app on your mobile device. Changes to your login credentials in SmartPay Business will also apply when logging in to the mobile device.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Select **Login**.

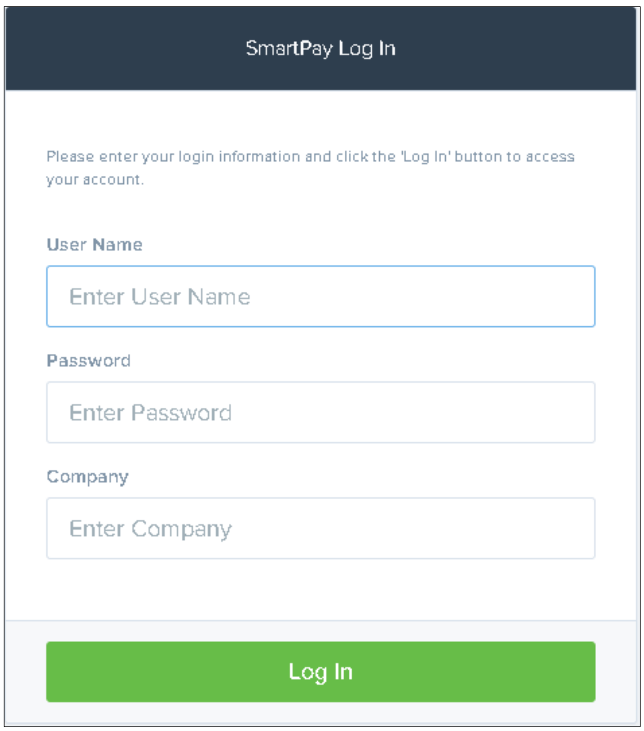


FIGURE 24 – LOGIN PAGE

2. If you have not changed your password in the mRDC application, the system will prompt you to change your password in SmartPay Business. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least 1 uppercase letter
   - At least 1 lowercase letter
   - At least 1 number

- 8-15 characters in length

3. Select **Update**.

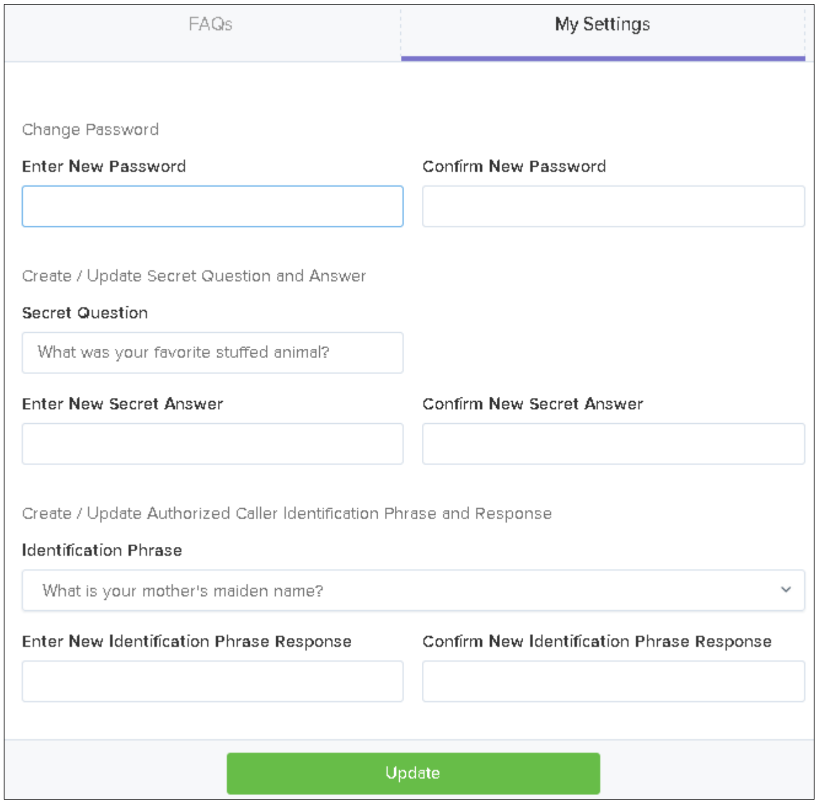


FIGURE 25 – MY SETTINGS PAGE

Creating a Secret Question

A secret question is a security measure used when resetting a password. If answered correctly, an email with a new temporary password will be sent to the address provided. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer are not case-sensitive.

1. Log in to the system, and select **User menu | My Settings**.

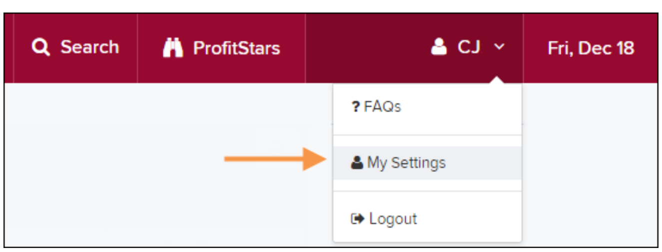


FIGURE 26 - MY SETTINGS

2. The system will prompt you for your current password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

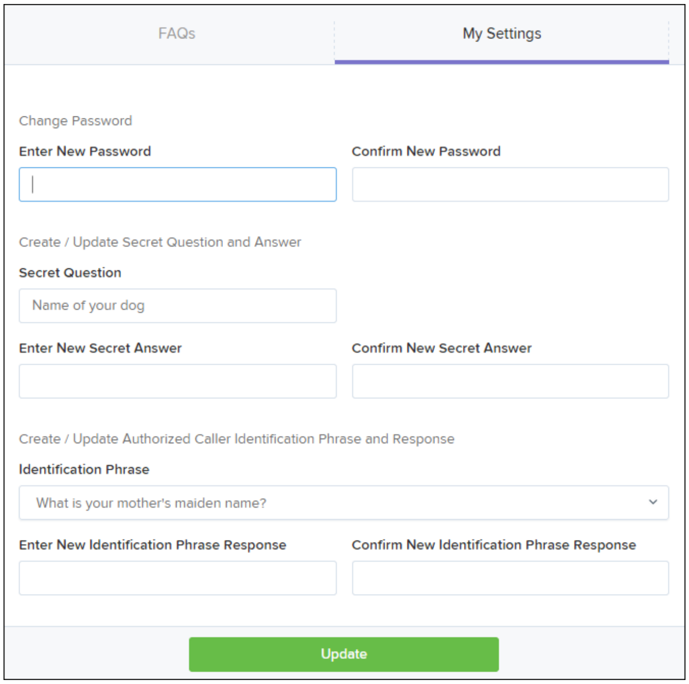


FIGURE 27 - MY SETTINGS PAGE

Updating Your Password

Although the system will require a new password to be created every 90 days, you have the ability to change your password whenever necessary.

1. Log in to the system, and select **User menu | My Settings**.
2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the *My Settings* page. Once there, locate the **Enter New Password** field and type a new password (see figure above). Use the following guidelines when creating a new password:

   - At least 1 uppercase letter
   - At least 1 lowercase letter
   - At least 1 number
   - 8-15 characters in length

   From this page, you may also make changes to your secret question and answer, if desired.

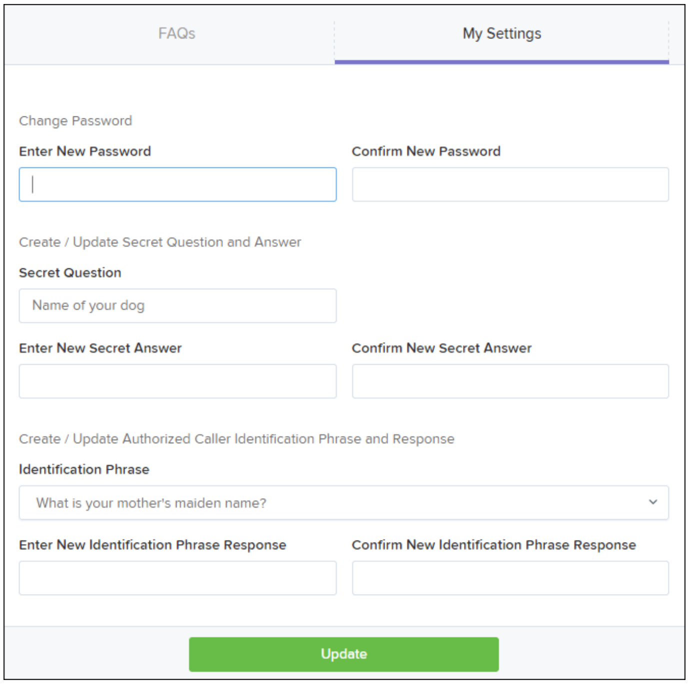


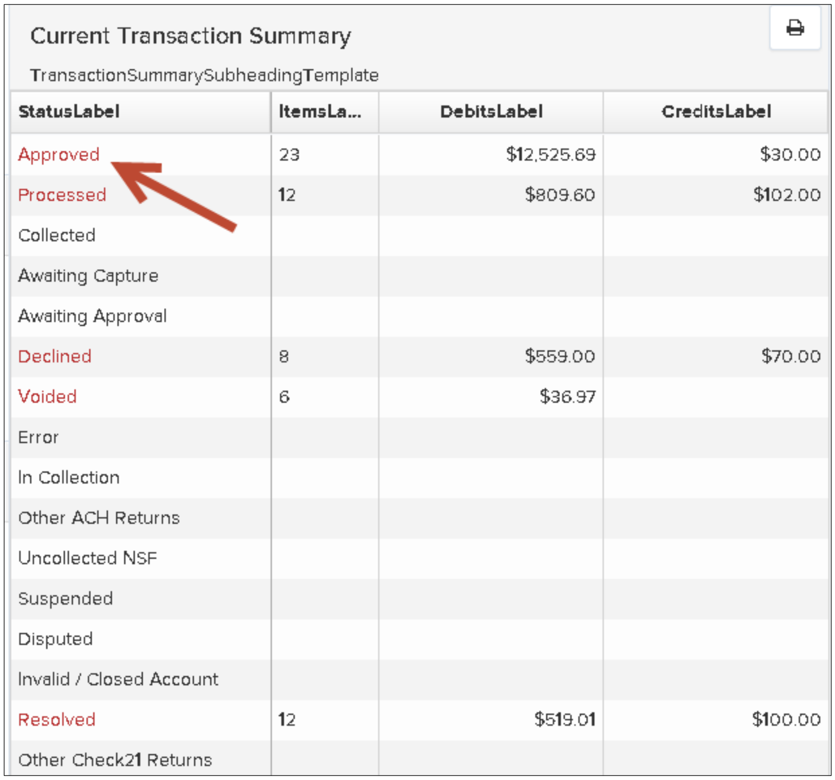
FIGURE 28 - MY SETTINGS PAGE

3. Click **Update** when finished.

Transaction Status Summary

Upon logging in to SmartPay Business, the *Dashboard* page appears with the *Current Transaction Summary*. This page shows the status of all transactions within the past 60 days.

NOTE: Clicking on any one status from the *Current Transaction Summary* will automatically generate a report for all transactions within the status for the current day.



Current Transaction Summary

TransactionSummarySubheadingTemplate

StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	$12,525.69	$30.00
Processed	12	$809.60	$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	$559.00	$70.00
Voided	6	$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	$519.01	$100.00
Other Check21 Returns			

FIGURE 29 - DASHBOARD WITH CURRENT TRANSACTION SUMMARY

The following table lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Federal Reserve by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the **Dual Authorization** limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either **Dual Authorization** or **Velocity** limits.

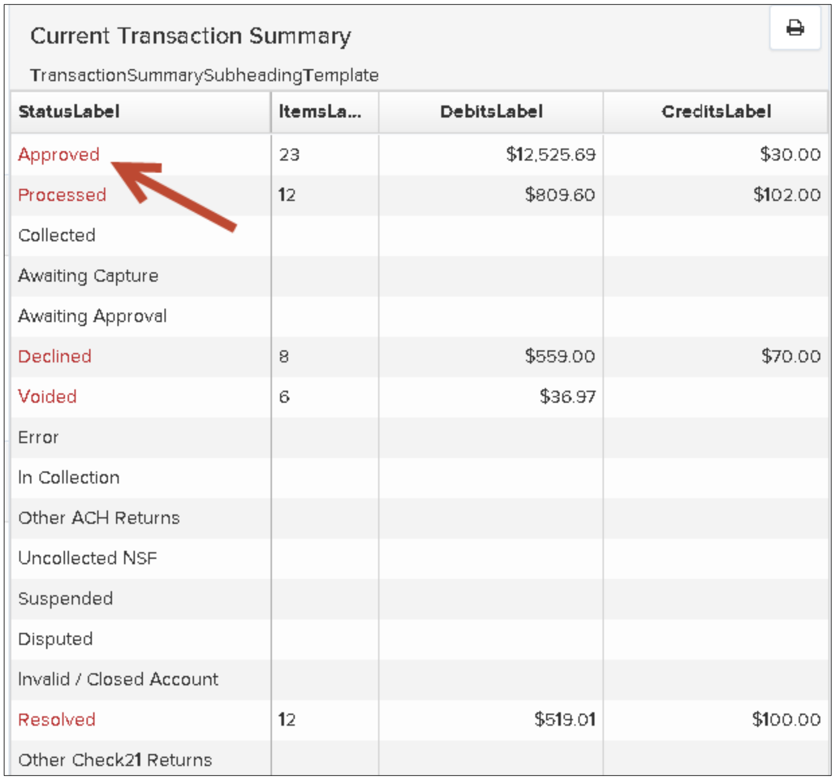
Status	Definition
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded **Velocity** limits.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to ProfitStars by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error,* or *In Research*.

Working with Deposits

You may need to void or edit a transaction submitted for deposit. This can only be done when a deposit is in the *Approved* status, displayed in the *Current Transaction Summary* on the *Dashboard* page once you log in. An approved transaction will move to the *Processed* status at the end of the closing day for your financial institution.

Voiding a Transaction

1. Log in to the application. The *Current Transaction Summary* page appears. Click the **Approved** link to view transactions not yet processed.



Current Transaction Summary

TransactionSummarySubheadingTemplate

StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	$12,525.69	$30.00
Processed	12	$809.60	$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	$559.00	$70.00
Voided	6	$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	$519.01	$100.00
Other Check21 Returns			

FIGURE 30 - APPROVED STATUS LINK

2. A report with all *Approved* status transactions appears. Notice the indication, *Approved*, in the bottom half of the page under the *Status* column. Select the **View** icon to the left of the transaction you want to void.

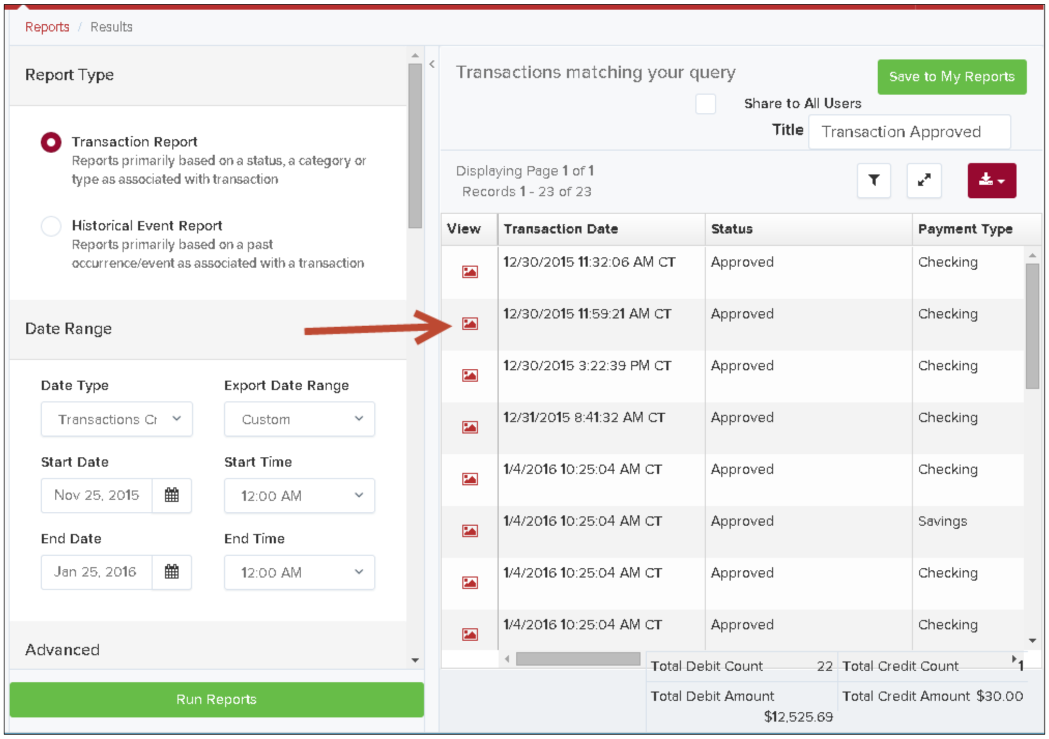


Figure 31 - View Icon for an Approved Transaction

3. The *Transaction Details* page appears. Select the **Actions** drop-down menu.
4. Click **Void**.

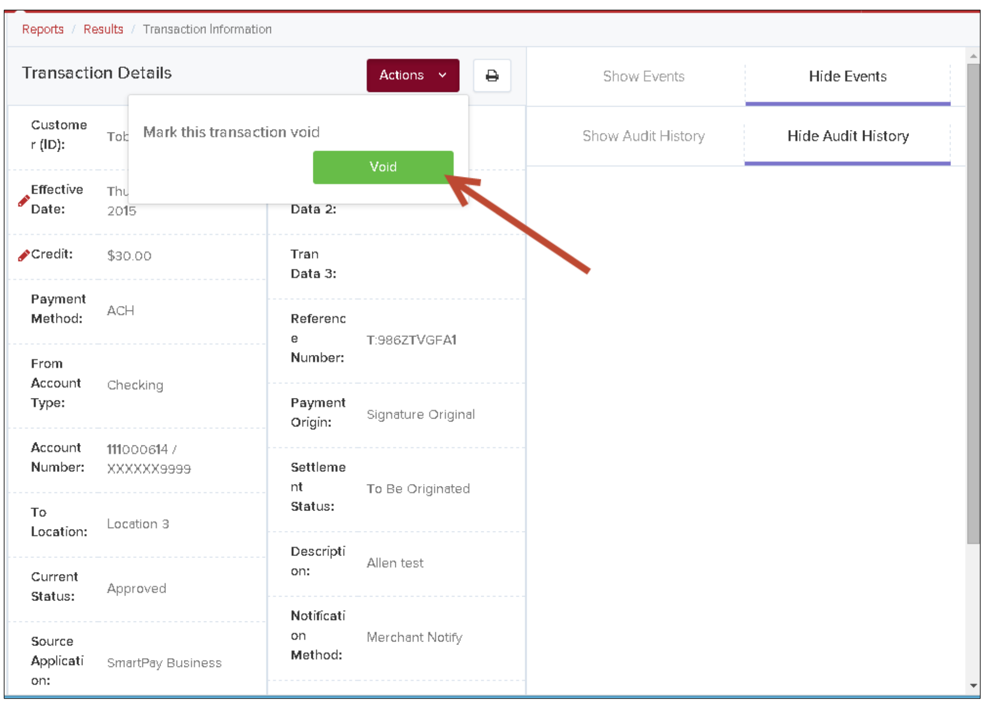


Figure 32 - Transaction Details Page

5. The system will ask you to confirm voiding the transaction. Select **Void**.

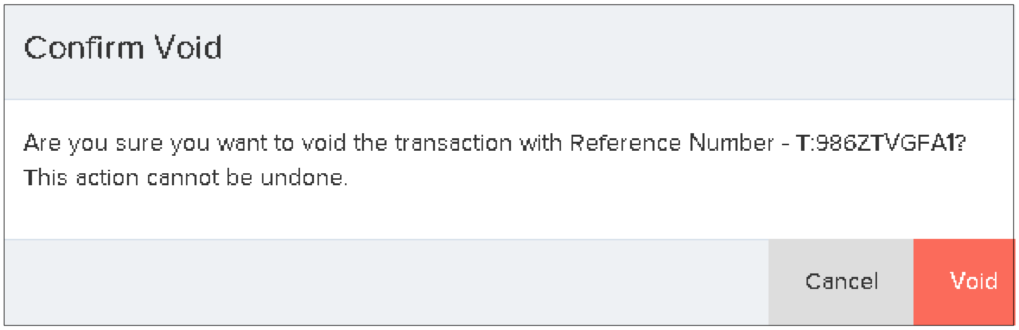


FIGURE 33 - CONFIRM VOID OPTION

6. The transaction will be voided and appear in a *Voided* status on the *Current Transaction Summary* page until it is resolved. Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Select **Actions** to enter a reason why the transaction was voided**.**

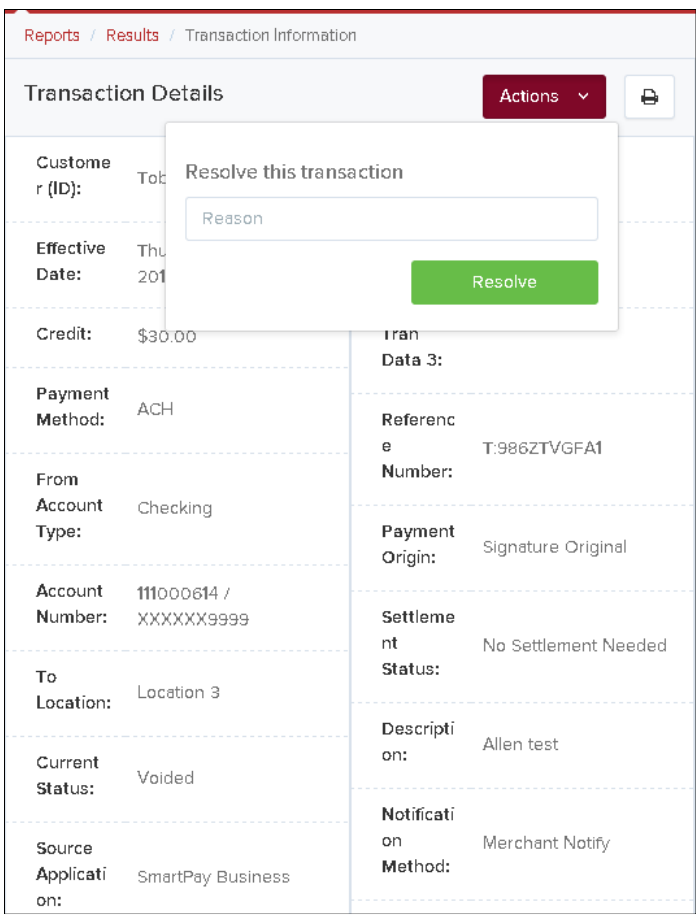


FIGURE 34 - RESOLVE TRANSACTION OPTION

7. Enter a reason as to why the transaction is resolved. For example, the transaction was deposited in the wrong account. Click **Resolve**. This transaction will now appear under the *Resolved* status.

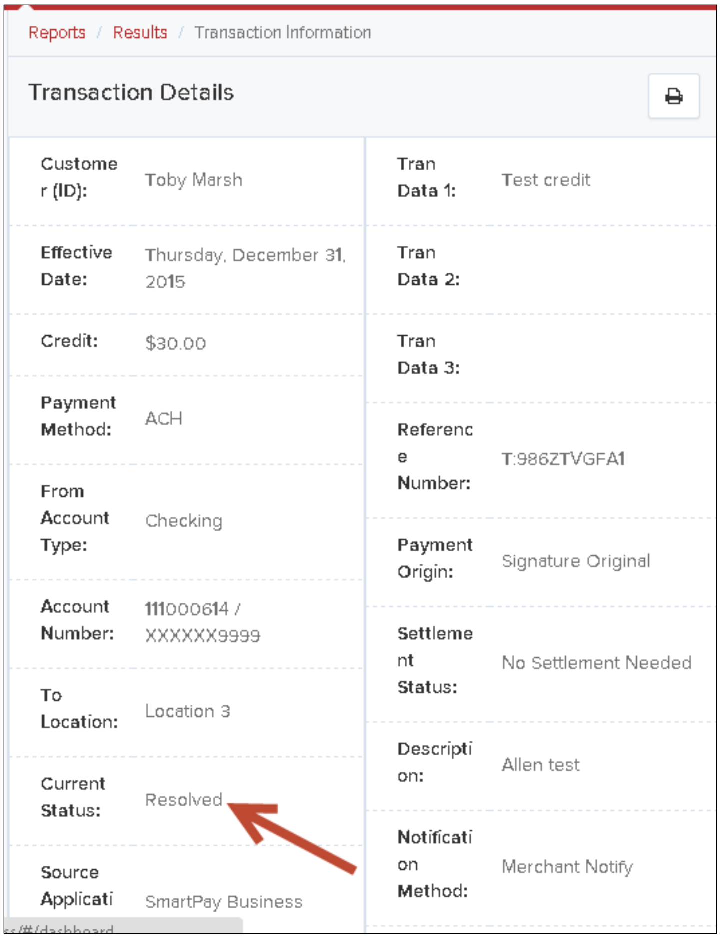


FIGURE 35 – RESOLVED STATUS INDICATOR

Editing a Transaction Amount

You may need to edit an amount if a transaction has had the wrong amount keyed in when the deposit was made. A transaction amount can only be edited when in the *Approved* status.

1. From the *Transaction Details* page, select the **Edit** icon next to the transaction amount.

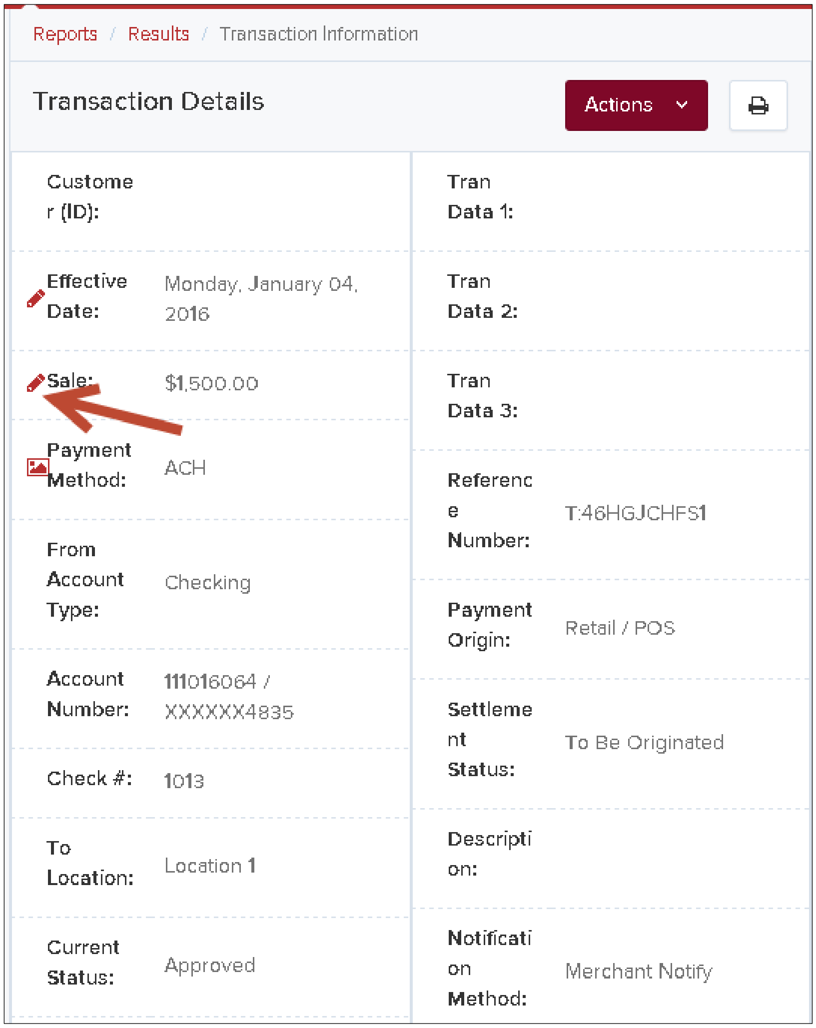


FIGURE 36 - EDIT ICON FOR TRANSACTION AMOUNT

2. The **Sale** amount will become an editable field. Enter a new amount and a reason for changing the amount. Click the green checkmark icon to save the new amount.

FIGURE 37 - EDITING SALE AMOUNT WITH REASON FIELD

Editing an Effective Date for a Transaction

Some checks may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date pushed back if the deposit was made ahead of time. Use the following steps to change the effective date of a deposit item.

1. Log in to the application. The *Current Transaction Summary* page displays. Select the *Approved* status link to view transactions not yet processed.
2. A report with all *Approved* transactions appears. Select the **View** link to the left of the transaction you wish to change.
3. From the *Transactions Details* page, select the **Edit** icon next to the *Effective Date* field.

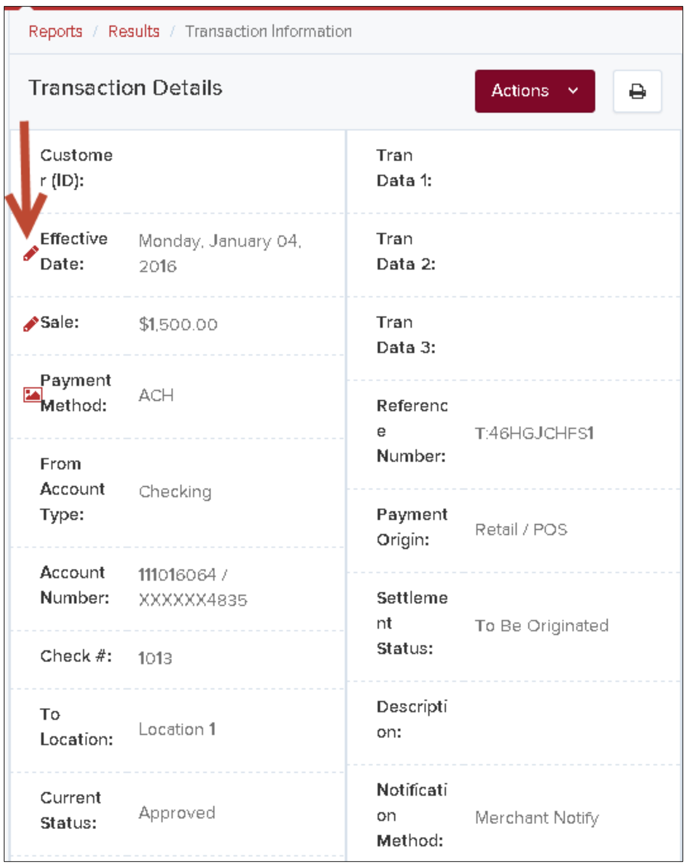


FIGURE 38 - EDIT ICON FOR EFFECTIVE DATE

4. The **Effective Date** field will become an editable field. A calendar option appears for date selection, or you may type a date in MM/DD/YYYY format. Enter a new date and the reason for changing the effective date. Select the green checkmark icon to save the new date.

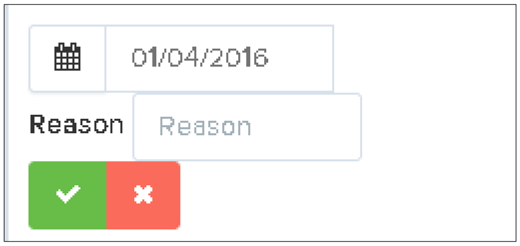


FIGURE 39 - EDITING THE EFFECTIVE DATE

Reporting

In addition to the *Current Transaction Summary* and the *Transaction Details* pages, SmartPay Business has several reports available with specific information about your transactions. It also features a report builder that allows you to customize the information displayed.

For a complete guide on using the report utility, please see the *User Reports Handbook*, made available through your financial institution.