

Enterprise Payment Solutions™

Mobile Remote Deposit Complete™

April 2017



Mobile Remote Deposit Complete (mRDC) Quick Start Guide

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Introduction

This document 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 will be able to:

- Log in to the mRDC application.
- Make deposits with a certified mobile device.

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.

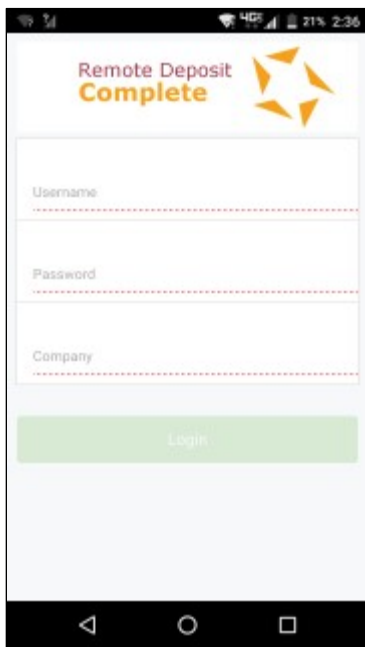


FIGURE 1 - LOGIN PAGE

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.
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 may trigger security questions that you will need to answer.

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

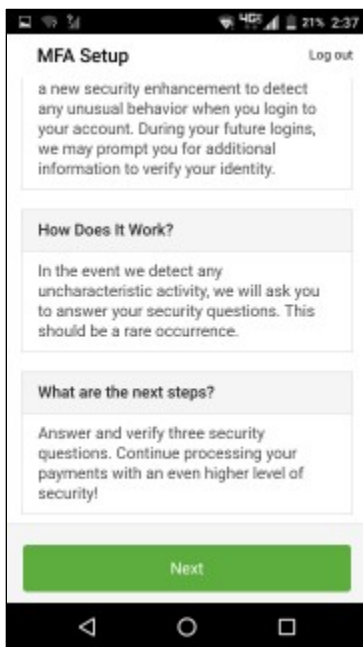


FIGURE 2 – MFA SETUP PAGE

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

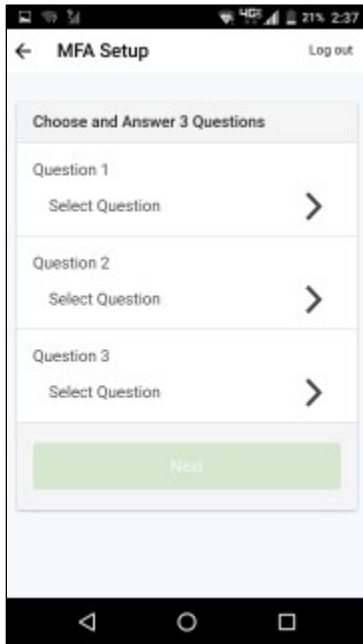


FIGURE 3 - SECURITY QUESTIONS

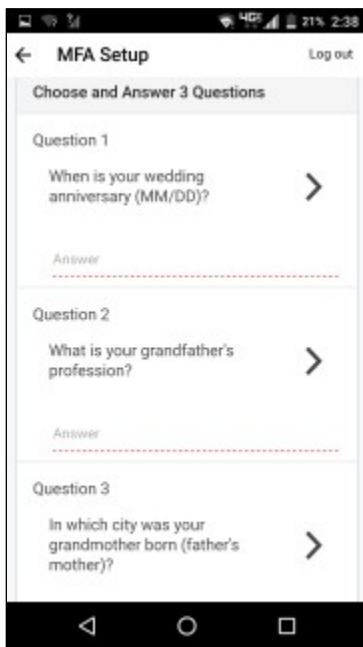


FIGURE 4 - SELECTING A QUESTION TO ANSWER

3. Once all of your questions are answered, select **Next** to continue.
4. The app will ask you to read and confirm your answers. Select **Submit** to continue.



FIGURE 5 – REVIEWING SECURITY QUESTIONS

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 then 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 (pictured below).

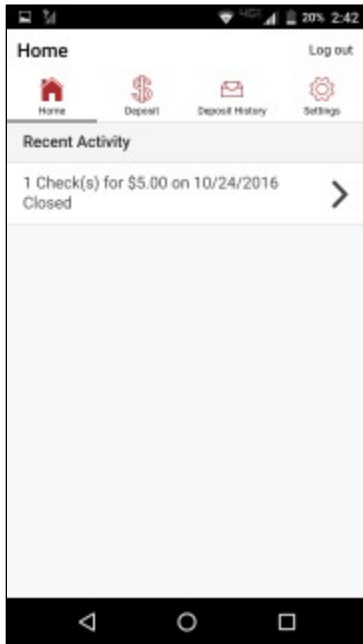


FIGURE 6 - HOME PAGE

2. The *Deposit* page appears. Select a location from the **MRDC Location** drop-down menu to specify a deposit account.

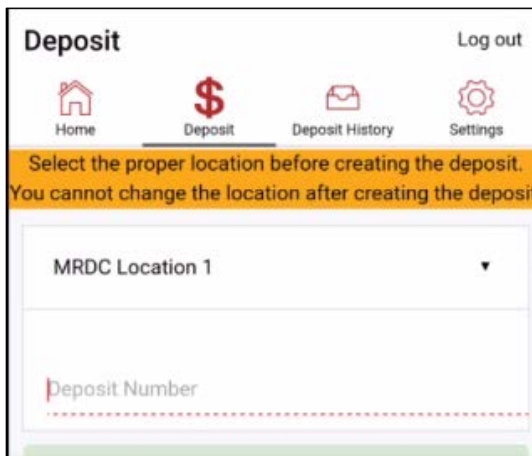


FIGURE 7 – MRDC LOCATION MENU

3. Select **Create Deposit** to access the *Deposit* page where you may submit or delete the deposit.

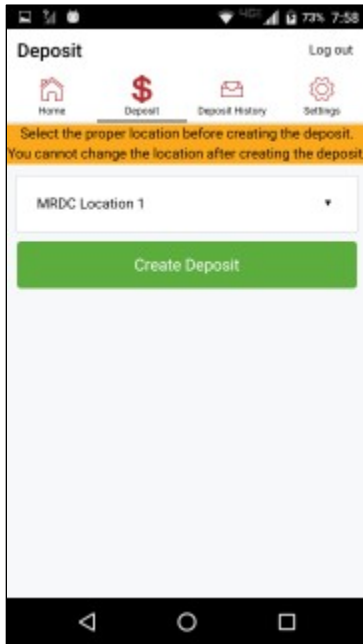


FIGURE 8 – CREATE DEPOSIT

4. Select **Add Check** beside the *Checks* field to open the *Add Check* page.

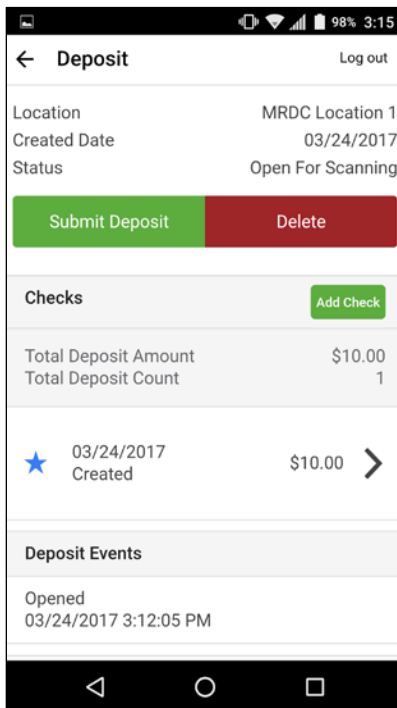


FIGURE 9 –DEPOSIT PAGE WITH ADD CHECK OPTION

5. Select the **Amount** field. Enter the amount of the check you wish to deposit.

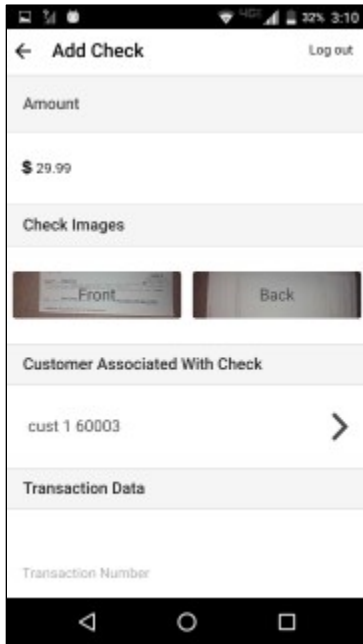


FIGURE 10 - AMOUNT

6. From the *Add Check* page, select the **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.

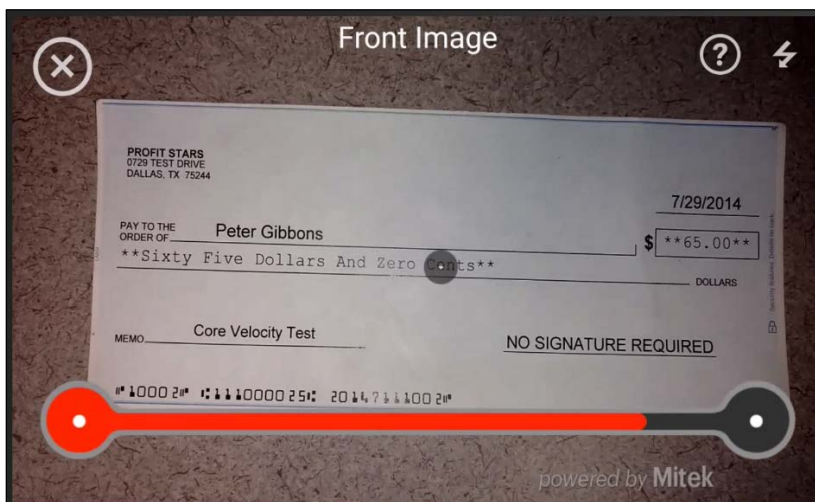


FIGURE 11 - EXAMPLE FRONT IMAGE

7. From the *Add Check* page, select the **Back** option.



FIGURE 12 - EXAMPLE BACK IMAGE

8. Use the same guidelines listed above for a good image of the back of the check item. Select **Next**.
9. The *Add Check* page appears. Select **Deposit Check** to add the check to your deposit.

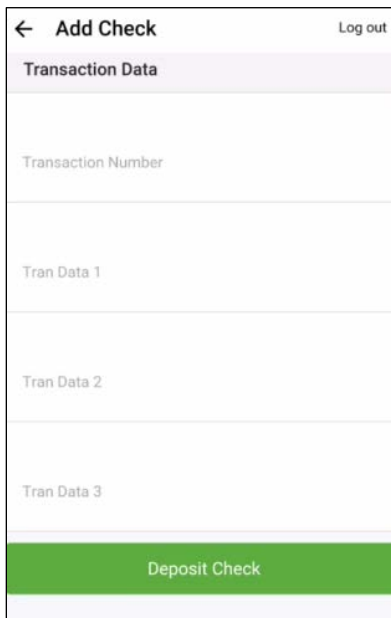


FIGURE 13 – ADD CHECK PAGE

10. Select the **Customer Associated with Check** option to specify a customer for this deposit.

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

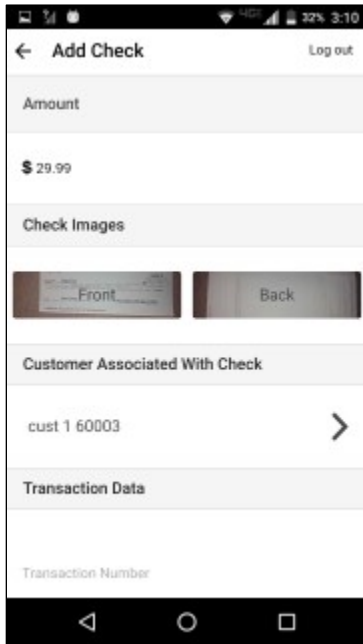


FIGURE 14 – ADD CHECK PAGE

11. To associate this deposit with a customer, you may need to search for customers. To locate a customer, select **Search**.

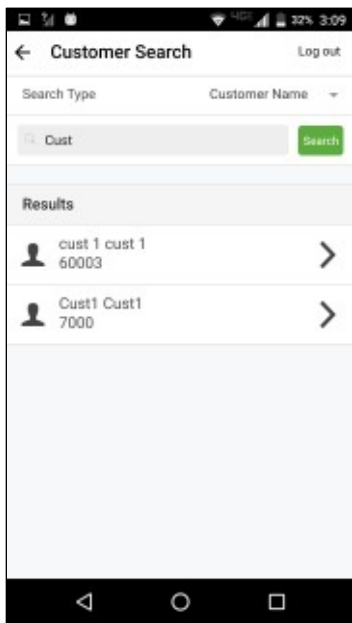


FIGURE 15 – CUSTOMER LIST

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.

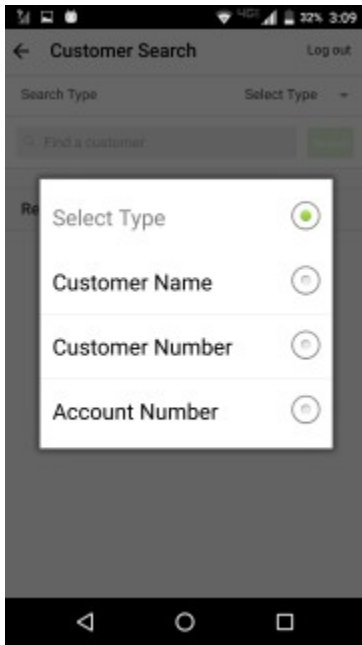


FIGURE 16 - SEARCHING FOR A CUSTOMER

12. If you wish to add another check to the deposit, choose **Add Check** and then repeat steps 4 through 10.

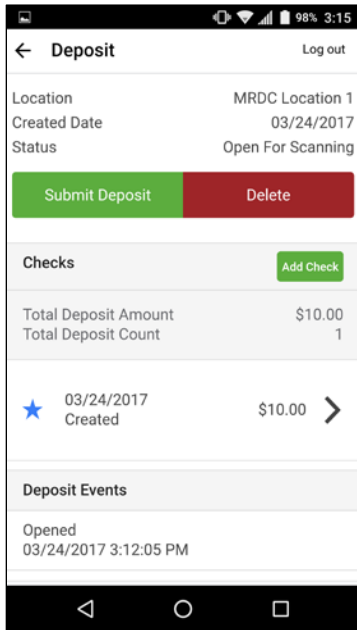


FIGURE 17 - ADD CHECK OPTION

13. Once all checks have been added, select **Submit Deposit**.

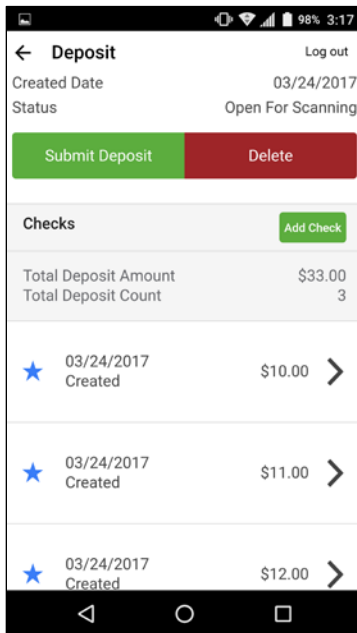


FIGURE 18 – SUBMIT DEPOSIT OPTION

14. A message appears stating that the deposit was successfully submitted for processing.

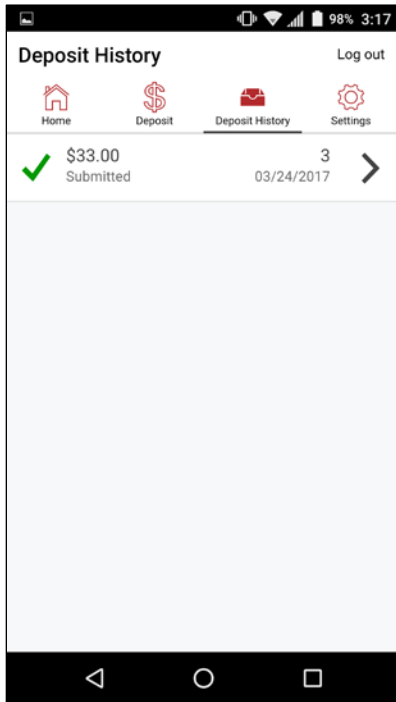


FIGURE 19 – SUBMITTED INDICATOR

Viewing Results

1. To view the results of your deposit, select **Deposit History** from the *Home* page of the mobile application.

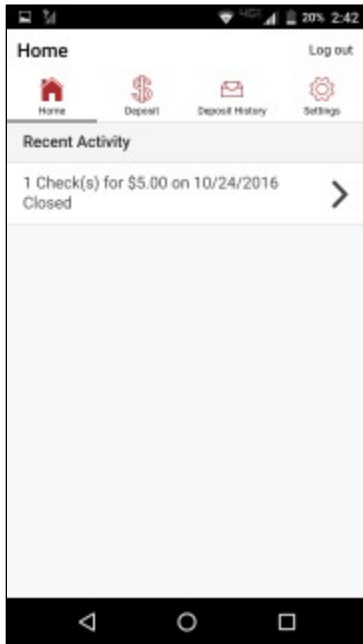









FIGURE 20 - HOME PAGE

2. The *Deposit History* page appears. Select the deposit you wish to view.

Icon	Description
	The item has been submitted
	The item has been deposited
	The item has been deposited with one or more adjustments
	The item has been rejected and was not deposited
	The item has been deleted
	The item is open for scanning
	This icon indicates a partial deposit

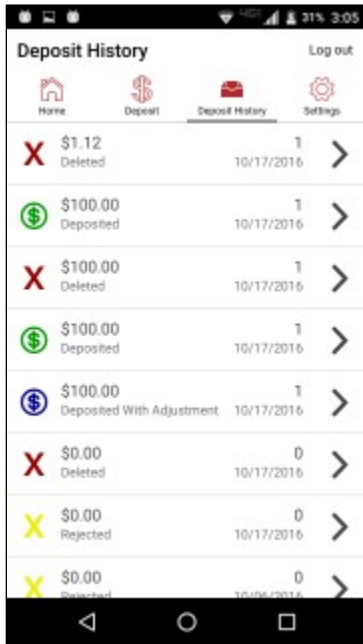


FIGURE 21 – DEPOSIT HISTORY

- The *Details* page for the deposit appears. You may view a larger version of the check image by selecting the image.



FIGURE 22 - CHECK DETAIL PAGE