

Enterprise Payment Solutions (EPS)

Mobile Remote Deposit Complete (mRDC)

mRDC Quickstart 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.

IMPORTANT:

Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in this document.

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 one uppercase letter
 - At least one lowercase letter
 - At least one number
 - 8-15 characters in length
- 4. Click **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. Click **Next** to begin selecting the security questions you may be asked to answer at a future date.



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2. The app prompts you to select and register your answers to three questions. From the dropdown lists, select which questions to answer and provide an answer to each in the fields provided. Answers are not case sensitive.

MEA Setup	long
MIN Setup	Logo
Choose and Answer 3 Que	stions
Question 1	
Select Question	>
Question 2	
Select Question	>
Question 3	
Select Question	>
1 0	
4 0	

Figure 3 - Security Questions

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to Answer

- 3. Once all your questions are answered, click **Next** to continue. The app asks you to read and confirm your answers.
- 4. Click **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 click **Next** to continue to the Home page.

Making a Deposit

- I. Log in to the app.
- 2. Select Deposit from the Home page to create a new deposit. The Deposit page appears.



Figure 6 - Home Page

3. Select a location from the **MRDC Location** drop-down menu to specify a deposit account.



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Figure 7 - MRDC Location Menu

4. Click **Create Deposit** to access the *Deposit* page where you may submit or delete the deposit.

2:50 AT&T			567 . A 66%	
Deposit			Logo	out
h	\$	M	Ś	
Home	Deposit	Deposit Hist	ory Setting	\$
Select the prop You cannot o	er location change the de	before crea location after posit.	ting the depo ar creating th	e
RDCTEST			•	
	Great	e Deposit		
and the second s		0	<	

Figure 8 - Create Deposit

5. Click Add Check beside the Checks field to open the Add Check page.





Add Check Option

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

R 31 0	🐨 ^{Li} lle 🖌 🛢 325, 3:10
← Add Check	Log out;
Amount	
\$ 29.99	
Check Images	
Front	Back
Customer Associated	With Check
cust 1 60003	>
Transaction Data	
Transaction Number	

Figure 10 - Amount



Select the **Front** option from the Add Check page. The camera functionality on your mobile device will start.

- 7. Take a picture of the front side of the check.
- 8. 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.

\otimes	Front Image	? 4
	PROFIT STARS DYOR TEST DRIVE DALLAS, IX 73244	
	PAY 10 DK Did off	7/29/2014
	Sixty Five Dollars And Zero	\$ **65.00
	Core Velocity Test NO SIGNATI	
	anne easanneas ana coanca	
	power	ed by Mitek

Figure 11 - Example Front Image

9. Select the **Back** option from the Add Check page.



Figure 12 - Example Back Image



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- 10. Use the same guidelines listed previously for a good image of the back of the check item.
- 11. Click **Next**. The Add Check page appears.
- 12. Click **Deposit Check** to add the check to your deposit.

← Add Check	Log out
Transaction Data	
Transaction Number	
Tran Data 1	
Tran Data 2	
Tran Data 3	
Deposit Check	

Figure 13 - Add Check Page

13. 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.



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R 11 0	♥ ¹⁴ 01 ▲ = 32% 3:10
← Add Check	Log out
Amount	
\$ 29.99	
Check Images	
Front	Back
Customer Associated With C	Check
cust 1 60003	>
Transaction Data	
Transaction Number	

Figure 14 - Add Check Page

To associate this deposit with a customer, you may need to search for customers.

14. Click **Search** to locate a customer.

H 31 0	🗢 2100 🖌 🛢 325, 3:09
← Customer Search	Log out
Search Type	Customer Name +
Cust	Search
Results	
L cust 1 cust 1 60003	>
L Cust1 Cust1 7000	>

Figure 15 - Customer List



The filters below 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

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



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	🕩 💎 📶 🛔 98% 3:15
← Deposit	Log out
Location	MRDC Location 1
Created Date	03/24/2017
Status	Open For Scanning
Submit Deposit	Delete
Checks	Add Check
Total Deposit Amount Total Deposit Count	\$10.00 1
• 03/24/2017 Created	\$10.00 >
Deposit Events	
Opened 03/24/2017 3:12:05 PM	
0	

Figure 17 - Add Check Option

16. Click **Submit Deposit** once all checks have been added.

	3:17 🗣 🕩 🗣 🗣
← Deposit	Log out
Created Date	03/24/2017
Status	Open For Scanning
Submit Deposit	Delete
Checks	Add Check
Total Deposit Amount Total Deposit Count	\$33.00 3
★ 03/24/2017 Created	\$10.00 >
★ 03/24/2017 Created	\$11.00 >
* 03/24/2017 Created	\$12.00 >
0	
Figure 18 - Subm	nit Deposit
Ontion	
option	

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



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The Deposit History page appears.

2. Select the deposit you wish to view.

lcon	Description
~	The item has been submitted
\$	The item has been deposited
\$	The item has been deposited with one or more adjustments
X	The item has been rejected and was not deposited
8	The item has been deleted
6	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.

2:49 AT&T		567 a 66% 🕯
← Check		Log out
Amount		\$1.00
Status		Created
Processing Statu	ıs	
Reference Numb	er	
Delete		
Check Images		
Check Images	Pakps	102
Check Images	n-zarza Batt H	102 nc.9.2020
ADRIANA STAKER	erange ten Jo	102 nc.9.2030 \$ / \$\$
ADRIANA STAKER Mark Line Otto Lollar a Bark Financial	0.0000 1.000	102 nc.9.2090 \$ / 5£
ADRIANA STAKER	raze uil Jo nd_9700	102 069.200 \$ / 55
ADRIANA STAKER HERE LUNCA OTHE AREAN OF BarkFinancial 12714	ракто 2019 а.с. 49.00 Але	102 00.9.2020 \$ / 55
ADRIANA STAKER MARANA STAKER MARANA STAKER DIEL ARBANCA BarkFinancial Marana 127 14	ракто 2019 Ал.	102 02.9.2020 \$ / 5t

Figure 22 - Check Detail Page

