Mobile Remote Deposit Capture User Guide

BANK OF THE SIERRA

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INTRODUCTION

The Mobile Remote Deposit Complete (mRDC) Handbook is a guide for all users working with the mRDC application. 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. The purpose of this handbook is to guide users through the functionality of mRDC to make deposits with a certified mobile device.

Note: The Regulation CC Amendment, which shifts liability for remotely deposited checks if the original paper item is later presented for deposit at another institution, allows for the removal of this liability if the original paper version is clearly endorsed with the phrase “For Mobile Deposit Only” when presented.

Supported Hardware and Software for the Mobile App

Hardware	• Apple® phones and tablets • Android™ phones and tablets
Software	• Apple iOS® versions 13 and 14 • Android versions Oreo (excluding tablet), Pie, and 10

Session Timeouts

The web-based mRDC application will automatically log off users who have been inactive for 15 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.

Closing the mRDC app on the mobile device will also log a user out of the system.

Getting Started with the Mobile App

To begin using the mobile application, the administrator must access the web-based application to enable the mRDC application to process deposits and set up additional users.

Accessing the Web-Based Application

Bank of the Sierra will email the administrator a welcome email to enable the application. The administrator must access the URL to set up additional users. If the administrator will be processing deposits, the administrator must create a separate username and password.

Application URL: **https://smartpay.profitstars.com/business**

1. Type in "admin" under User name.
2. Enter the temporary password in the Password field.
3. Enter company ID.
4. The program will prompt you to change your password.
5. 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
6. Select Next to continue.

Choosing Security Questions

You may be asked to designate security questions for your profile. If the questions do not appear, you can skip this section. 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 the first device used.
- If you have not used the web-based application or mobile 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.
2. 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.
3. The application will ask you to confirm your answers. Select Submit to continue.

Privileges and Roles

The admin user will need to assign either the mRDC User or mRDC Admin role in order for you to access this application. The following roles are within the Customer Services privilege.

Privilege	Role	Description
Customer Services	**mRDC Admin**: Full access to both roles	Create, capture, and submit items as a transaction.
Customer Services	**mRDC User**: Limited access to both roles	Create and capture items, but not submit them as a transaction.

Note: The mRDC Admin role does not grant you Administrator privileges, only the ability to submit transaction items for processing.

User Terminology

Throughout this document, the text will refer to certain parties and their responsibilities in using the application. The following terms will help define "who is who" while performing tasks in the system.

Admin User: The admin user is responsible for creating, deleting, enabling, and disabling additional users within your organization. In addition, the admin user is responsible for the following:

- Editing, unlocking, and/or deleting a user's profile
- Resetting a user's password to provide a temporary one
- Assigning specific roles or functions to a user
- Enabling access to any and all accounts (locations) for which a user will be processing deposits

User: A user is a merchant/member employee with the ability to support end users. Based on their assigned privileges/roles, users will have the ability to perform the following:

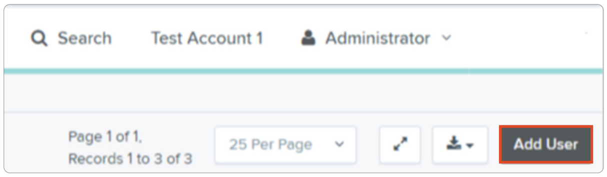
- Process transactions
- Generate reports
- Research historical transactions
- Edit transactions

LOGGING IN

Adding a User

If you are the administrator and will be scanning checks or running reports, make sure to create a separate user profile for yourself. All individuals who will be scanning checks or running reports require a user profile.

1. Log in.
2. Select Admin, then Users from the left main menu.
3. Select Add User.
4. Select Business User.

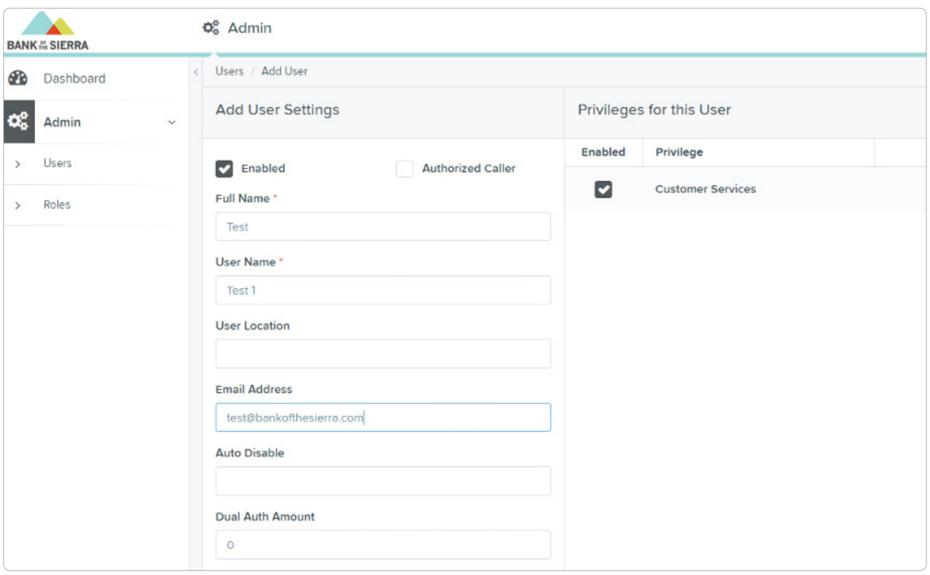


5. Fill in the following required fields:

Full Name	The first and last name of the user.
User Name	The user's login name. This field is not case-sensitive.
Email Address	The email address of the user.
Privileges for this User	Enable the customer services for the user.

Non-required fields:

User Location	Optional informational field to describe the user.
Auto Disable	This field is not used currently.
Dual Auth Amount	This field is not used currently.
Dual Auth Status	This field is not used currently.
Authorized Caller	Do not check the box.

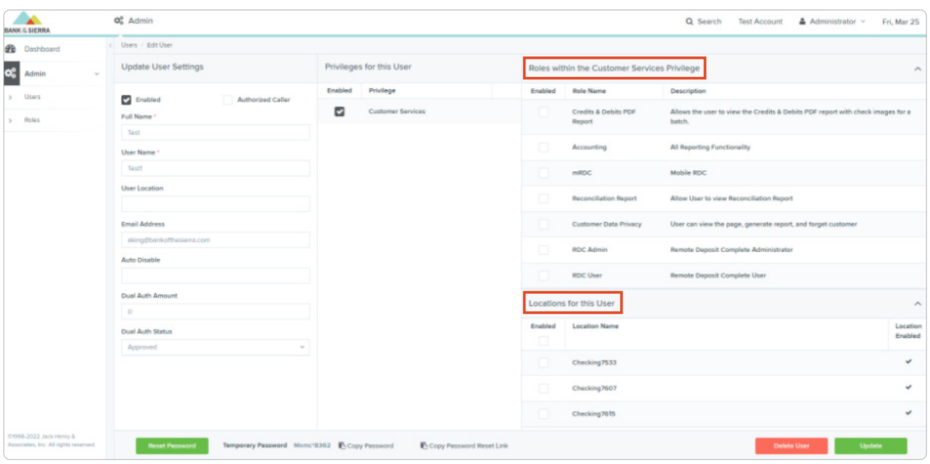


6. Select Add at the bottom right-hand side of the screen.

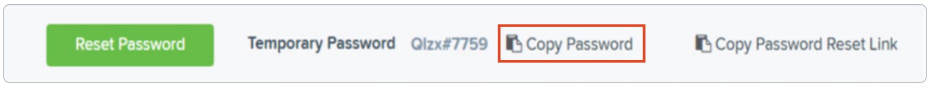
Privileges and Roles

1. Two tabs will have populated on the right side of the screen:
    - Roles within the Customer Services Privilege – Select privileges for user. See table below.
    - Locations for this User – Select the appropriate boxes for accounts the user can access.

Credits & Debits PDF Report	Allows the user to view the Credits & Debits PDF report with check images for a batch.
Accounting	All reporting functionality.
mRDC	Mobile RDC.
Reconciliation Report	Allows the user to view Reconciliation Report.
Customer Data Privacy	User can view page, generate report, and forget customer.
RDC Admin	Remote Deposit Complete Administrator.
RDC User	Remote Deposit Complete User.



Note: The user's profile will generate a case-sensitive temporary password. Carefully record this password and provide it to the user. The Copy Password feature allows you to copy the temporary password and paste.



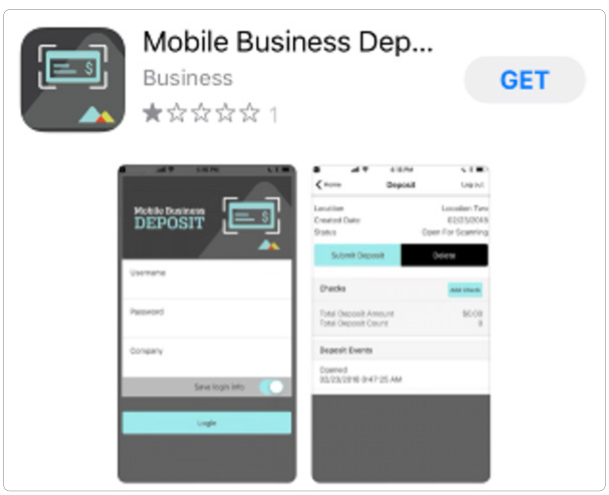
2. Select Update at the bottom right side of the screen.

Note: If you wish to add more users at this time, select Users from the left navigational bar, select the Add Users – Business User option, and follow steps for Adding a User. These steps will need to be taken for each new user profile you create.

Logging In to the Mobile App

The admin must set up users; refer to the Add a User section. The admin must provide each user with a username, temporary password, and the company ID. The company ID will be the same for all users. Remember that closing the app will automatically log out your profile.

Download the Mobile Business Deposit – Bank of the Sierra application from your app store.



1. Open the mRDC application. From the login page, complete the Username, case-sensitive Password, and Company fields.
2. If you are logging in for the first time, enter your temporary password in the Password field; the system will prompt you to change your 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
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- 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.
2. 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.
3. The app will ask you to confirm your answers.
4. Select Submit to continue.

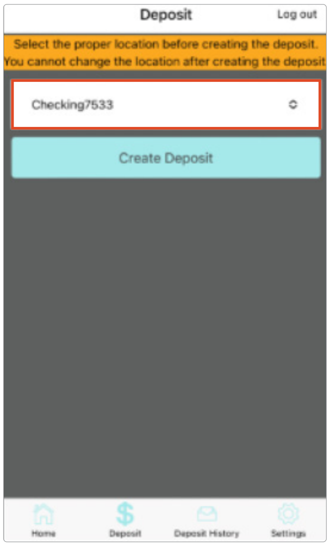
Note: Upon logging in, you may be asked two of the three security questions. Answers to security questions are not case-sensitive. Answer the security questions, and then select Next to continue to the Home page.

DEPOSITS

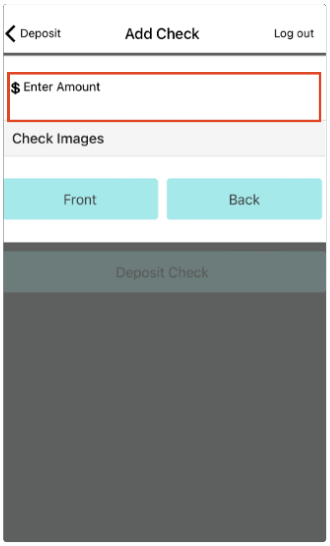
Making a Deposit

1. Select Deposit from the bottom of the screen.

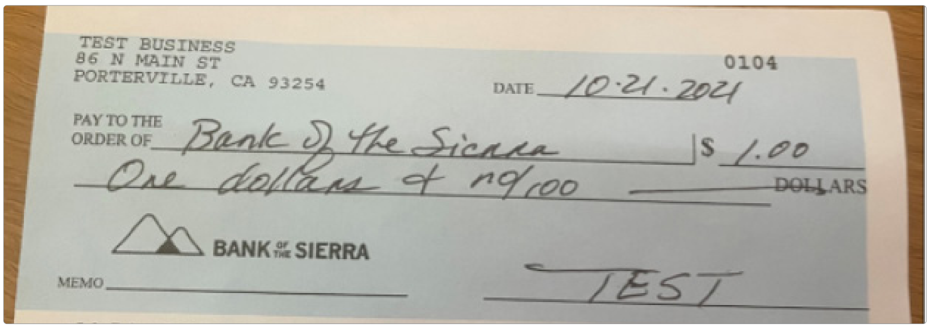
2. The Deposit page appears. Select a location (account) from the drop-down menu to specify a deposit account.



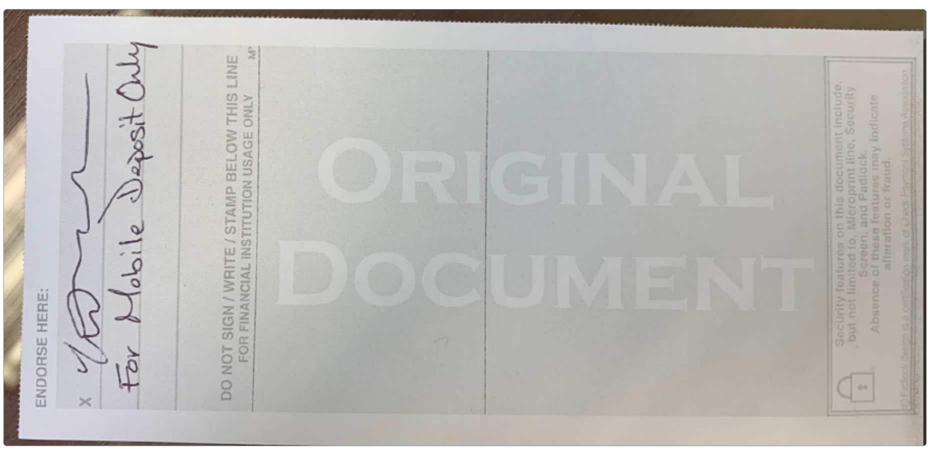
3. Click Create Deposit.
4. Select Add Check to open the Add Check page.
5. Select the Amount field. Enter the amount of the check you wish to deposit.



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.
   - Make sure that sufficient lighting is available.
   - Make sure that all edges of the check are visible in the picture.
   - Place the check in front of a dark background.
   - Avoid blurry images.

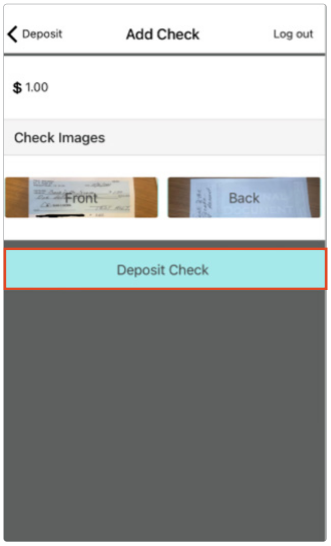


7. From the Add Check page, select the Back option.
8. Endorse the back of the check with the proper endorsement and include "For Mobile Deposit Only" under the endorsement.
9. Use the same guidelines listed above for a good image of the back of the check item.



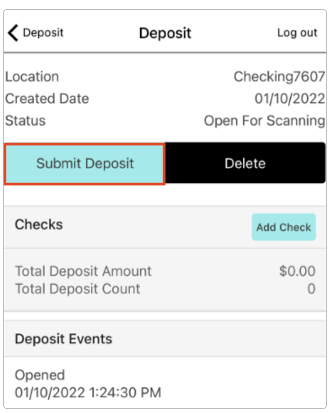
10. Select Next.

11. The Add Check page appears. Select Deposit Check to add the check to your deposit.



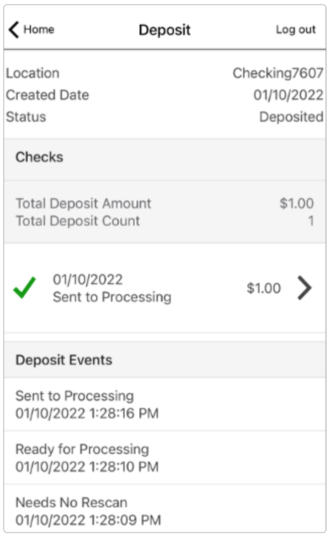
12. If you wish to add another check to the deposit, choose Add Check and then repeat Steps 4 through 11.

13. Once all checks have been added, select Submit Deposit. You will be returned to the Deposit page.



Viewing Results

1. To view the results of your deposit, select Deposits from the Home page of the mobile application.
2. The Deposits 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.

3. Select the arrow to view check images. The Check page for the deposit appears. You may view a larger version of the check image by selecting the front or back image.