

Quick Reference Guide

Mobile Remote Deposit Capture

JHA Treasury Management™

Last Updated: May18, 2022

Mobile Remote Deposit Capture

Overview: Mobile Remote Deposit Capture (mRDC) allows user to deposit checks and view deposit activity. Users can submit a single check or multiple checks at once.

Benefits for the Banks?

- Mobility
- Speed
- Competitiveness with larger banks
- Secure
- Broad access via a Native App

Benefits for Customers?

- Users can deposit checks remotely
- Users have 24/7 smartphone access to view account activity
- Comparative with remote deposit at other banks
- Secure as the desktop platform
- Broad access via a Native App can be downloaded from the Google Playstore or Apple Store

Mobile Remote Deposit Capture

Prerequisites for mRDC Requirements and Profit Star Set Ups

To establish new Merchants, submit an Online Customer Setup (OCS) form in SmartPay Manager. Under Additional Options and Features, select the following: **Setting Template to Treasury, Single Sign Entity ID to NetTeller Consumer Capture and Customer ID to USE MID.**

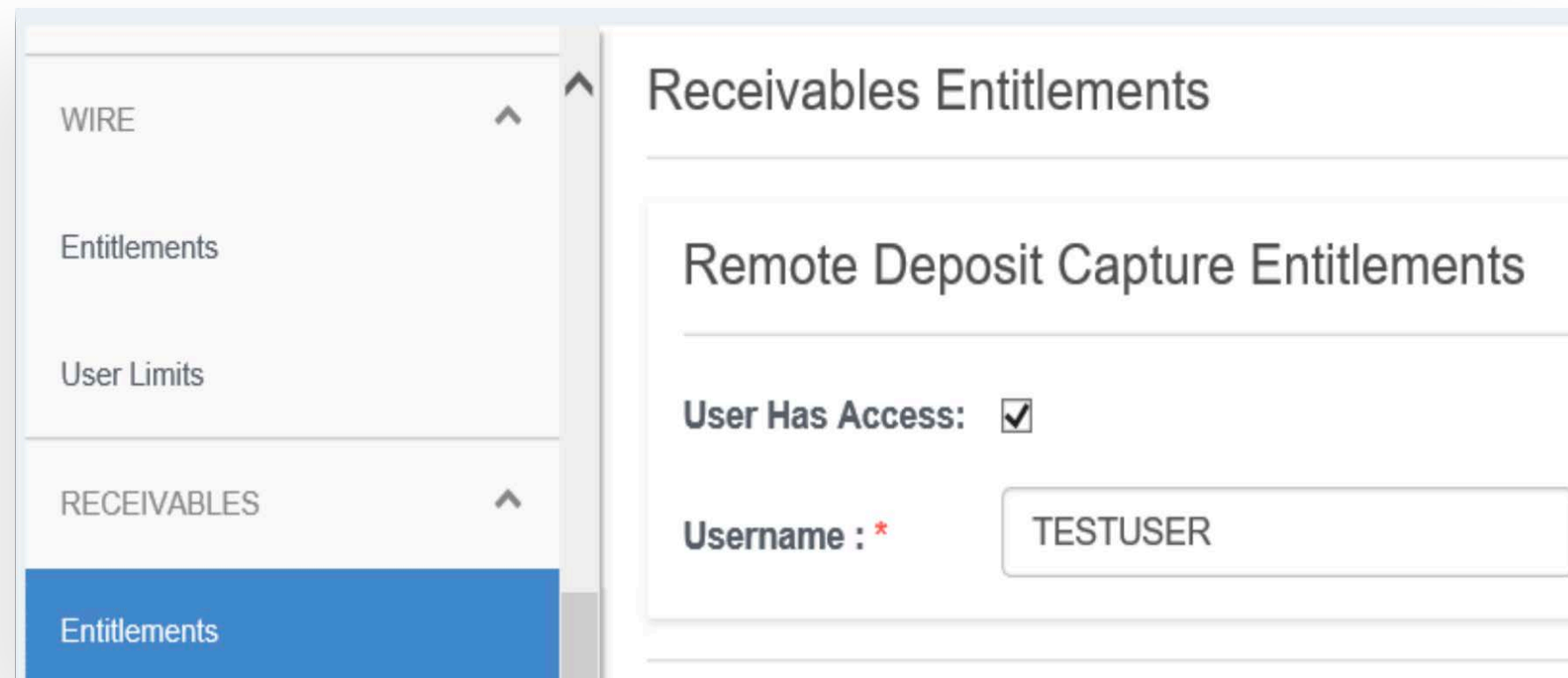
| | | |
|--|--|---------------------------------------|
| Single Sign On | | |
| <input checked="" type="checkbox"/> Single Sign On | | |
| <input type="checkbox"/> Branded URL | SSO EntityId: NetTeller Consumer Capture | Settings Template: Treasury |
| Customer ID: USE MID | | |

- A contract with Profit Stars for the mRDC product is required.
- When a contract is received from Sales, the implementation team will contact the FI to start the implementation.
- Treasury Management Mobile App (iPhone and Android) Version 6.0 or higher is required.

- For existing Merchants already established, email the EPS FI Maintenance group at epsfilemaintenance@jackhenry.com, requesting the merchant be configured for Treasury Management SSO.
- In SmartPay Manager, enable mRDC on the merchant level.
- In SmartPay Business, create a new user. Under User Settings enter a Full Name, User Name and RDC ID (The same TM Company User ID as the RDC ID may be used). Under Roles within the Customer Service Privilege, select mRDC.
- Locations will also need to be select for the user.

Note: For additional information, please reference the Profit Stars SmartPay Manager and SmartPay Business User Guides.

JHA Treasury Management™ Back Office Requirements



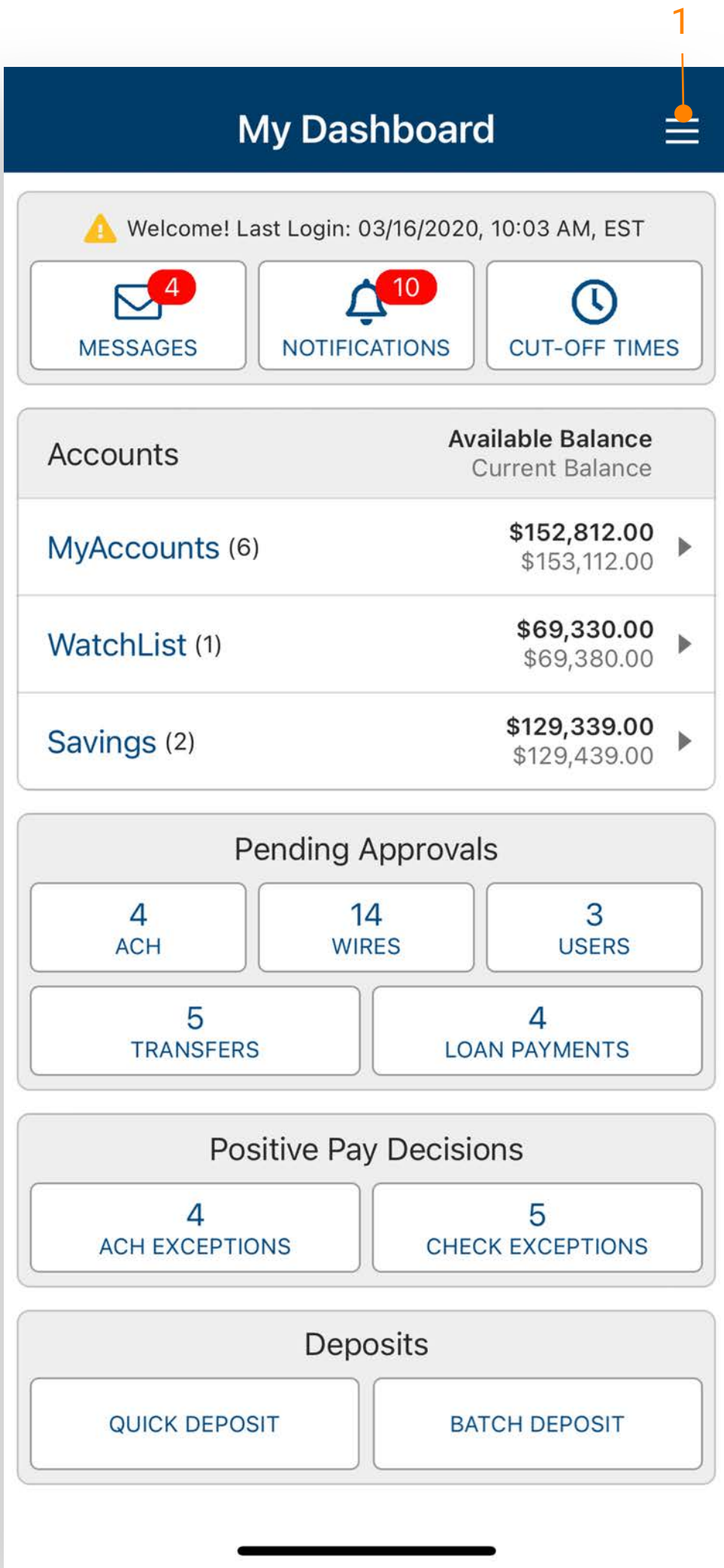
- If the user has already been setup for Remote Deposit Capture (RDC) within TM Channel, no additional setup within TM Back Office is needed for mRDC.
- Login to TM Back Office. Navigate to the Company, then Users.
- Select Edit on an existing user or create a new user.
- Under Receivables select Entitlements.
- Select User Has Access. In the Username field, enter the RDC ID listed in SmartPay Business – Users Settings. (If an incorrect username or a username that is not setup in SmartPay Business is entered and the user attempts to access mRDC within TM Mobile, an error message will display)

Note: This user entitlement applies to both RDC and mRDC.

If your institution would like to have TM Mobile Version 6.0 without mRDC please open a support case.

Mobile Remote Deposit Capture

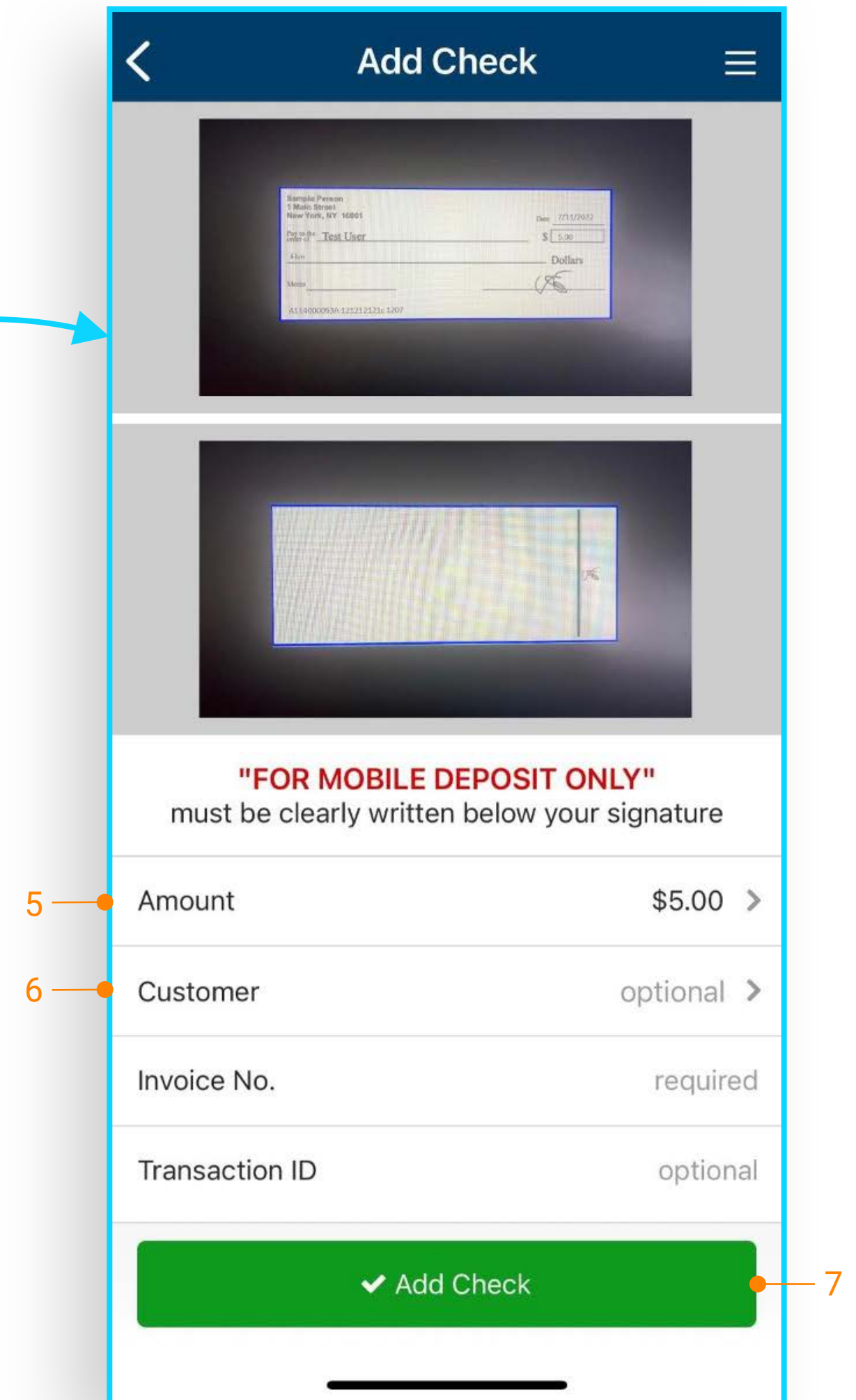
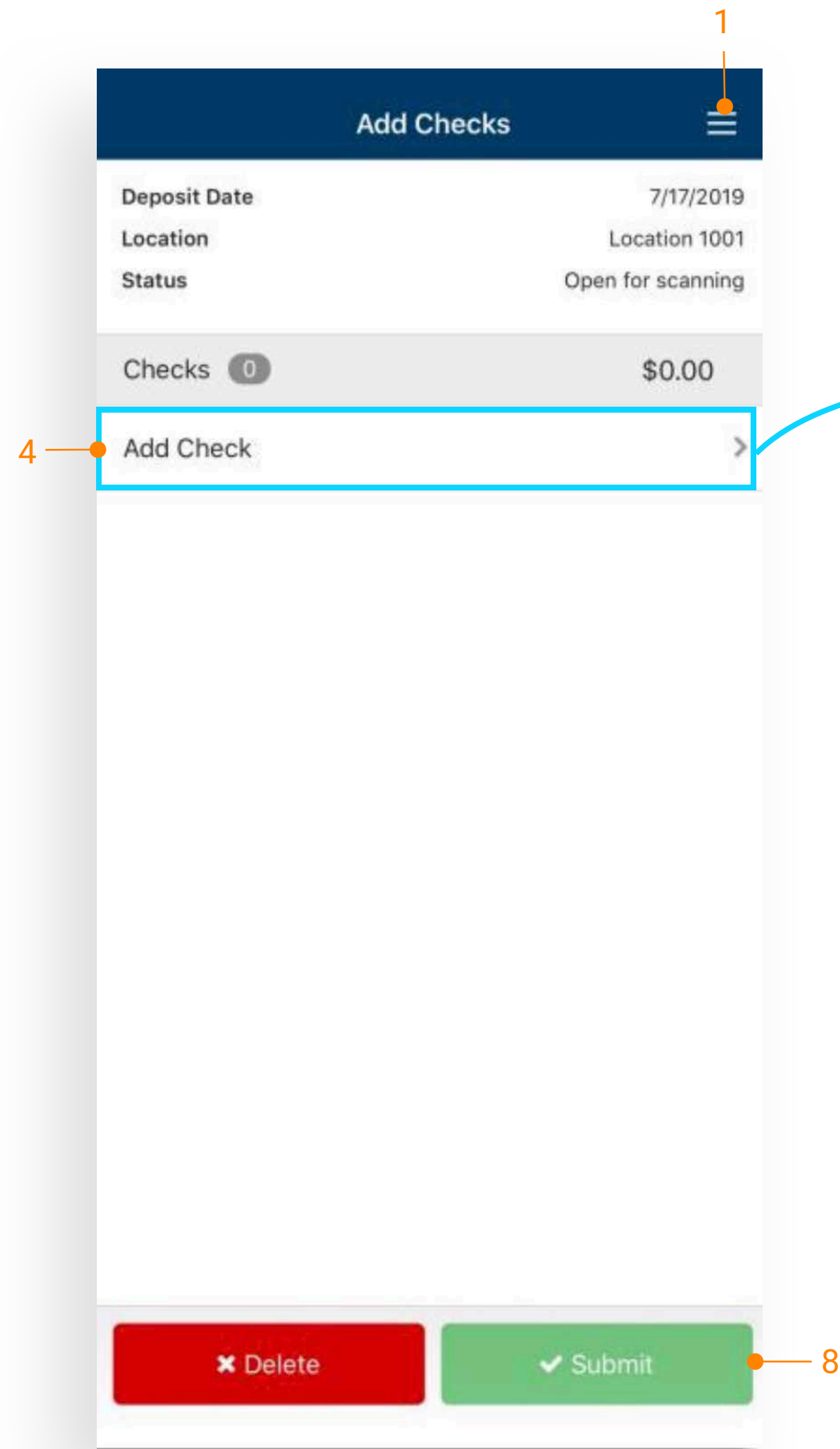
Batch Deposit



- 1. Navigate to Batch Deposit from the dashboard or Main Menu.
- 2. Select the appropriate Location to deposit checks into.
- 3. Select Create Batch and the user is taken to the Add Checks page.

Mobile Remote Deposit Capture

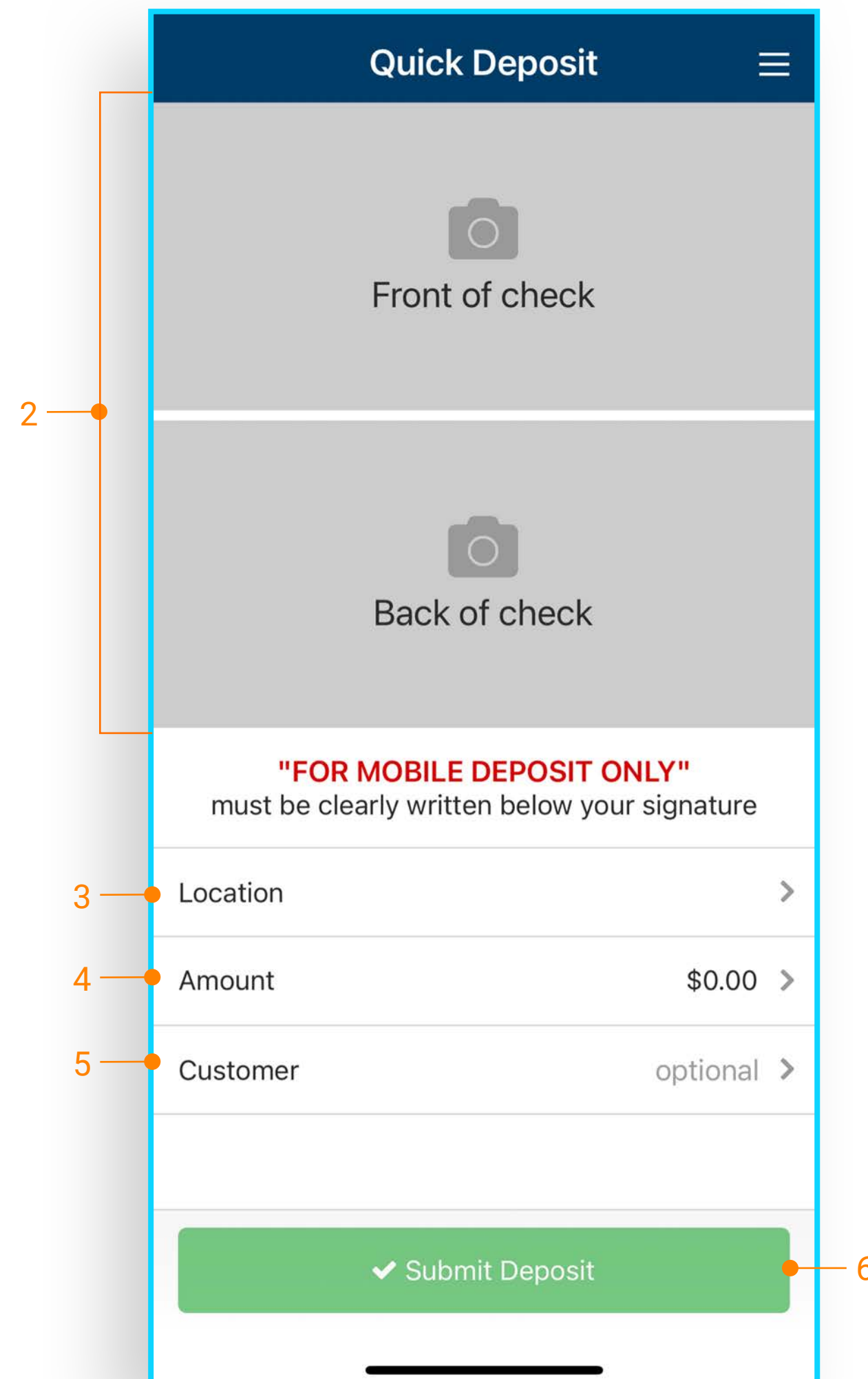
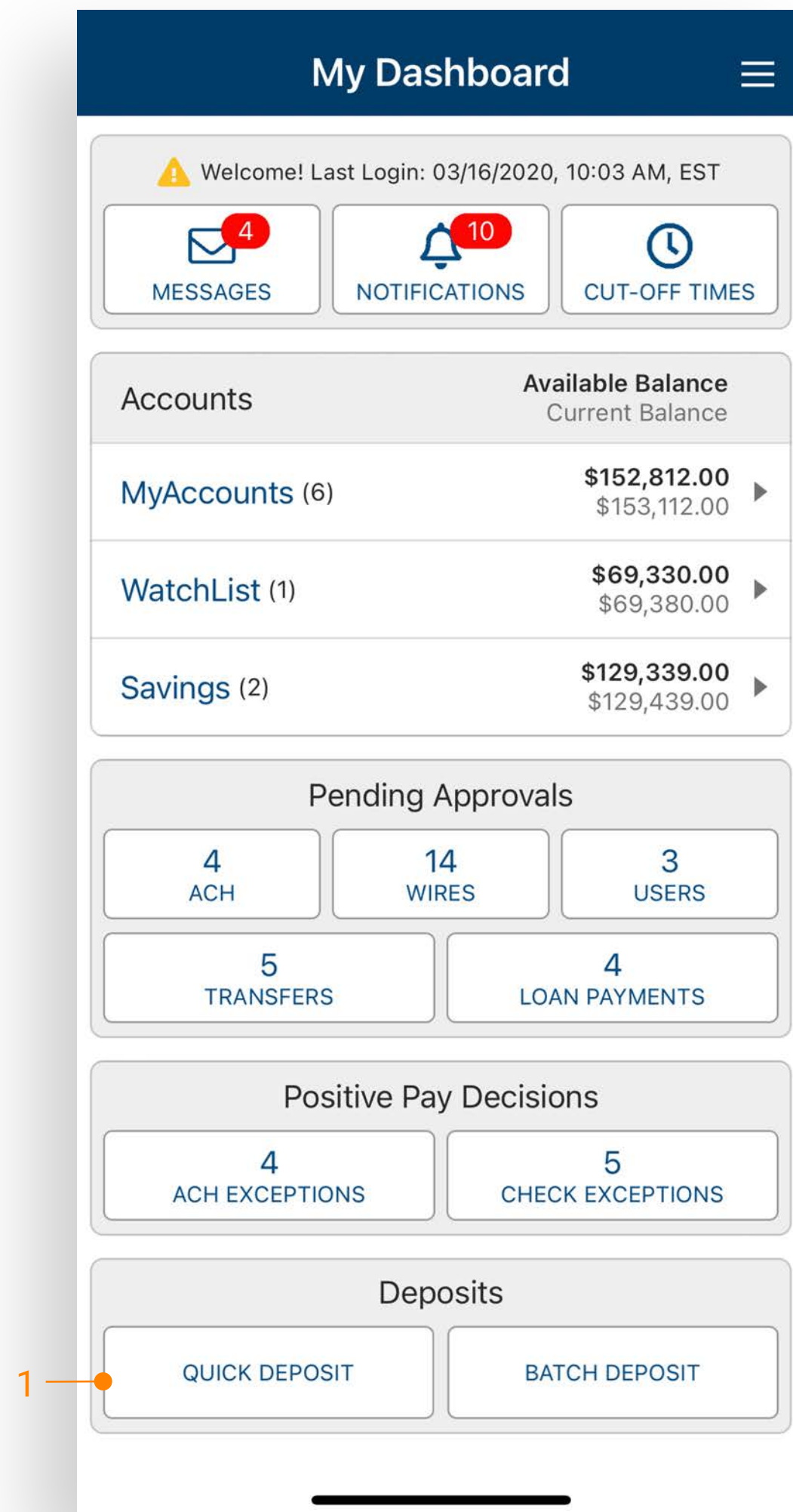
Batch Deposit (Continued)



- 4. Select Add Check. Then select Front of check to capture the image and select Back of check to capture the image.
 - 5. Enter Amount.
 - 6. If applicable, select Customer to associate to the deposit. Customers are setup in SmartPay Business.
- Note:** Additional fields may display based upon settings in SmartPay Business.
- 7. After selecting Add Check, the user is returned to the previous Add Checks page where additional checks may be added.
 - 8. Once all the checks have been added, select Submit. After submission, the user can choose to Create Another Batch Deposit, Create Quick Deposit, View Deposit Activity or Go to the Dashboard.

Mobile Remote Deposit Capture

Quick Deposit



1. Navigate to Quick Deposit from the dashboard or flyout menu.
2. Select Front of check and Back of check to capture the image.
3. Toggle to confirm Location.
4. Enter Amount.
5. If applicable, select Customer to associate to the deposit (Customers are setup in SmartPay Business).
6. Select Submit Deposit. If the deposit is accepted the following options display:
 - Another Quick Deposit
 - Create Batch Deposit
 - View Deposit Activity or Go to the Dashboard.

Note: Quick Deposit only allows one check to be deposited at a time. To deposit multiple checks at one time, please use the Batch Deposit.

Mobile Remote Deposit Capture

Deposit Activity

The image shows two screenshots from a mobile application. The left screenshot, titled "Deposit Activity", displays a list of deposits. A blue box highlights a deposit from "Location 1001" for \$7.00, labeled "Partial Deposit". An orange arrow labeled "1" points to this entry. The right screenshot, titled "Deposit Detail", shows the details for the selected deposit. It includes fields for "Deposit Date" (6/11/2019), "Location" (SMAC Realty Main), and "Status" (Deposited). Below these are "Deposit Events" and a "Checks" section with a count of 2 and a total of \$14.00. Two individual checks are listed, each for \$7.00 on 6/11/2019, with the status "Sent to Processing". An orange arrow labeled "2" points to the "Checks" section.

| Date | Location | Status | Amount |
|-----------------------|---------------|-------------------|---------|
| Monday, June 10, 2019 | Location 1001 | Deposited | \$5.00 |
| Friday, June 7, 2019 | Location 1001 | Partial Deposit | \$7.00 |
| | Location 1001 | Deposited | \$5.00 |
| | Location 1002 | Open For Scanning | \$0.00 |
| | Location 1002 | Deleted | \$0.00 |
| | Location 1002 | Open For Scanning | \$3.00 |
| | Location 1002 | Open For Scanning | \$0.00 |
| | Location 1002 | Deposited | \$33.00 |
| | Location 1002 | Open For Scanning | \$10.00 |

| | |
|----------------|---------------------------|
| Deposit Date | 6/11/2019 |
| Location | SMAC Realty Main |
| Status | Deposited |
| Deposit Events | > |
| Checks | 2 \$14.00 |
| 6/11/2019 | Sent to Processing \$7.00 |
| 6/11/2019 | Sent to Processing \$7.00 |

1. Select a deposit to view Deposit Detail.
2. Individual checks display within the Deposit Detail.

Deposit Activity (Continued)

A screenshot of the 'Deposit Events' screen. It features a list of deposit events with columns for date and time, and status. The events are as follows:

| Date and Time | Status |
|---------------------|----------------------|
| 06/10/2019 12:08:32 | Sent to Processing |
| 06/10/2019 12:08:27 | Ready for Processing |
| 06/10/2019 12:08:27 | Needs No Rescan |
| 06/10/2019 12:08:26 | Needs No Attention |
| 06/10/2019 12:08:00 | Closed |
| 06/10/2019 12:07:24 | Updated |
| 06/10/2019 12:06:32 | Opened |

A screenshot of the 'Check Detail' screen. It displays various fields for a check, including amount, date added, status, processing status, and reference number. Below these fields are sections for 'Check Events' and 'Check Images'. The 'Check Images' section shows two images of a check: the front and back.

Check Detail Fields:

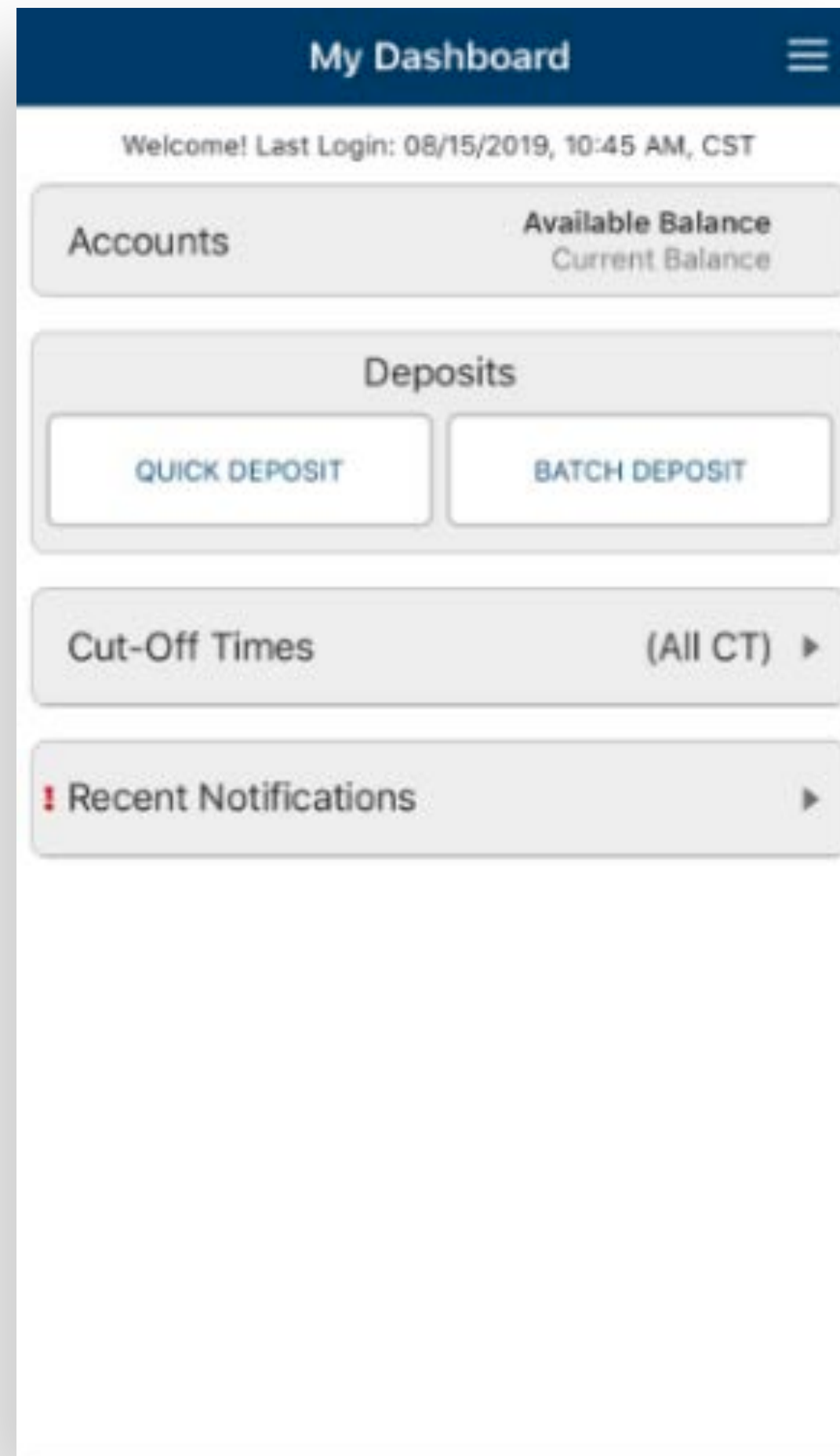
- Amount: \$7.00
- Date Added: 6/11/2019
- Status: Sent to Processing
- Processing Status: Approved
- Reference Number: 6GYJJ5CKLF2

Check Images:

- Top image: Front of check. Payable to 'Test User' for \$7.00 (seven Dollars). Date: 5/20/2019. Sender: Sample Person, 1 Main Street, New York, NY 10001.
- Bottom image: Back of check, showing a signature and the MICR line.

1. Deposit Events display various status's of the deposit.
2. Select Check Events to view various events related to the check.
3. Check Details include check images.
4. Select the front or back check image to view a larger image.

mRDC ONLY



To setup a user to see the mRDC options, access the user entitlements within TM Back Office and only select the Remote Deposit Capture entitlement.

- When the user logs into TM Mobile the only actions they will see are for Deposits. The user will see the Account title but no accounts will display. They will be able to see Cut-Off Times and any Notifications established for that user or FI Required Notifications only.

Note: The Account title (but no accounts or balances), Cut-Off Times and Recent Notifications will still display.