

## Introduction

Your business has the ability to deposit a check using a supported mobile device, granting the opportunity to deposit funds from any location at any time. As well, users can log on to the Remote Deposit Portal to further manage transactions and create reports for deposits made via a scanner or a mobile device. The purpose of this handbook is to guide users through the functionality of Mobile Business RDC.

## System Requirements

Mobile Business RDC can be supported with the following mobile devices.

1. Apple<sup>®</sup> iPhone<sup>®</sup>
2. Apple iPad<sup>®</sup>
3. Android<sup>™</sup> Phone
4. Android Tablet

## Session Timeouts

The Merc 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 Merc mRDC application will automatically log off users who have been inactive for 30 minutes in the Merchant Portal. 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.

# Getting Started with the Mobile Application

## Logging in to the Mobile Application

Your user name, password, and company name will be supplied to you by your Company Administrator for Remote Deposit and would be the same information as used to log in to the Remote Deposit portal from a desktop computer. Remember that closing the app will automatically log out your profile from the application.

NOTE: The screenshots shown in the guide are from the iPhone app. The Android app functions the same as the iPhone app however some screens may vary in display.

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



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. 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
- 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.

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

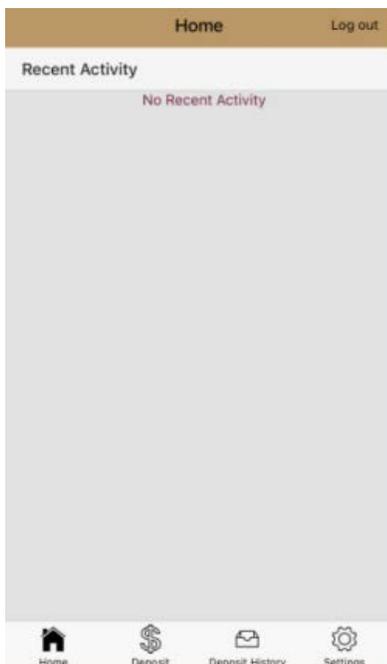
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**NOTE:** Upon logging in, you may be asked two out of the three security questions. Answers to security questions are not case-sensitive. Answer the security questions, and select **Next** to continue to the home page.

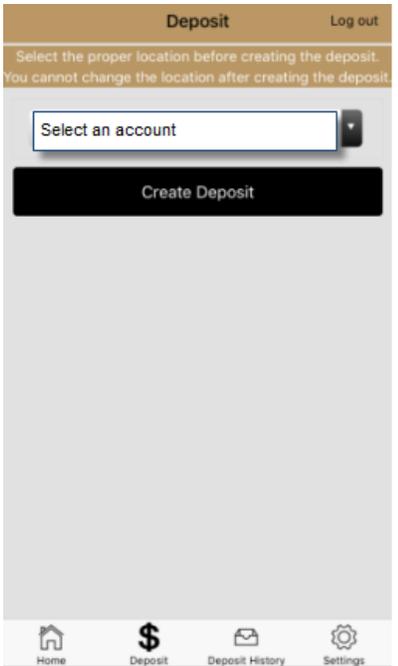
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## Making a Deposit

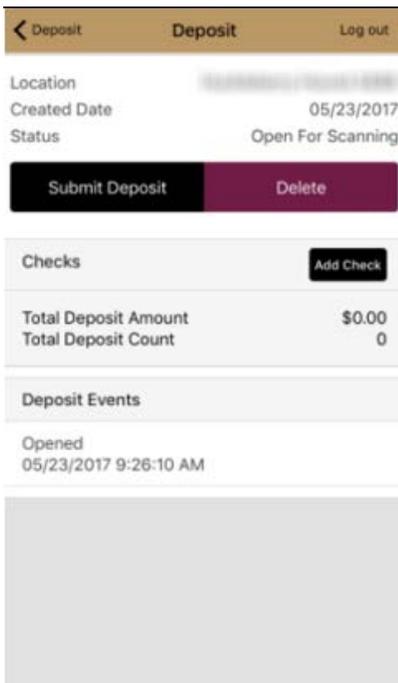
1. Log in to the app. From the home page, select **Deposit** to create a new deposit. The *Deposit* page will appear.



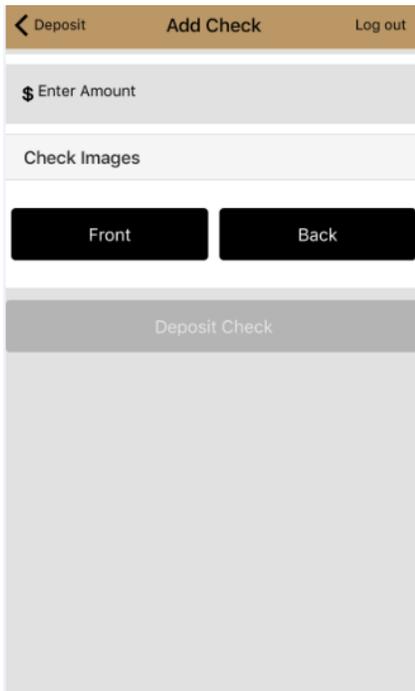
2. Select a location from the drop-down menu to specify a deposit account. Select **Create Deposit** to access the *Deposit* page where you may submit or delete the deposit.



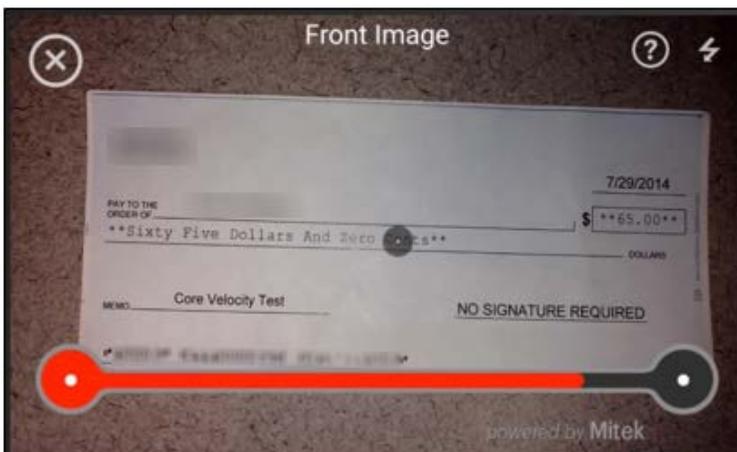
3. Select **Add Check** beside the *Checks* field to open the *Add Check* page.



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



5. 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.

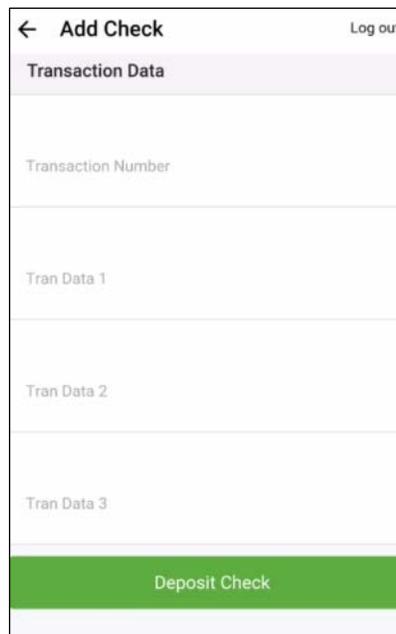
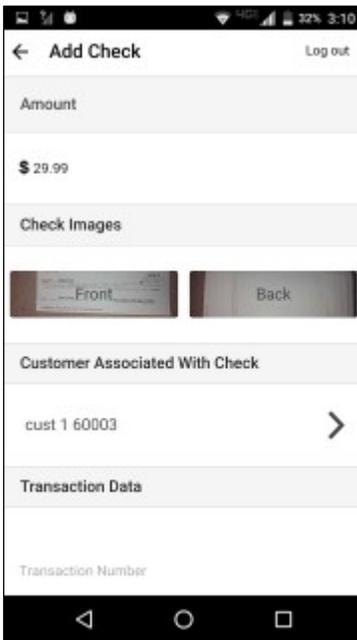


- Sufficient lighting is available.
- All edges of the check are visible in the picture.
- Place the check in front of a dark background.
- Avoid blurry images.

6. From the *Add Check* page, select the **Back** option. Use the same guidelines listed above for a good image of the back of the check item. The check should be endorsed with the following: "For MBM Mobile Deposit Only" prior to taking the picture of the back of the check. Select **Next**.



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



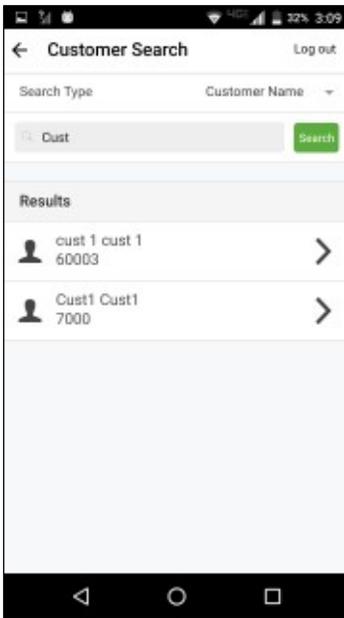
Select the **Customer Associated with Check** option to specify a customer for this deposit.

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

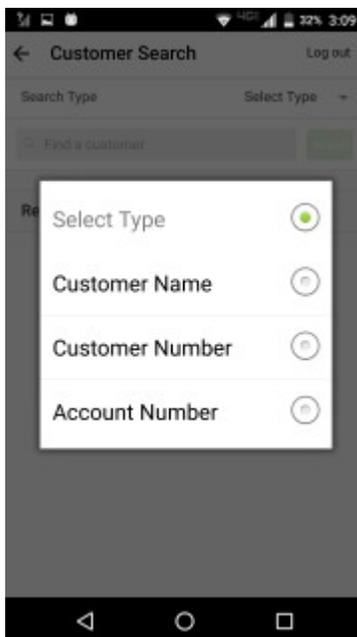
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8. To associate this deposit with a customer, you may need to search for customers. To locate a customer, select **Search**.

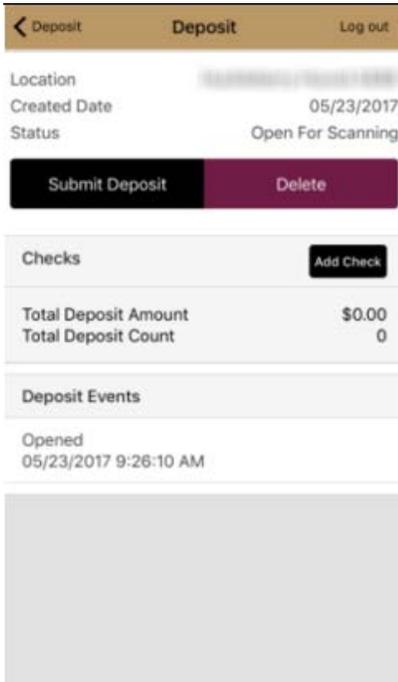


The following filters are available for a search. Once you have located the correct customer, select that customer to be associated with the deposit.

- **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.



9. If you wish to add another check to the deposit, choose **Add Check** and then repeat steps 3 through 8.



< Deposit Deposit Log out

Location: [Redacted]  
 Created Date: 05/23/2017  
 Status: Open For Scanning

Submit Deposit Delete

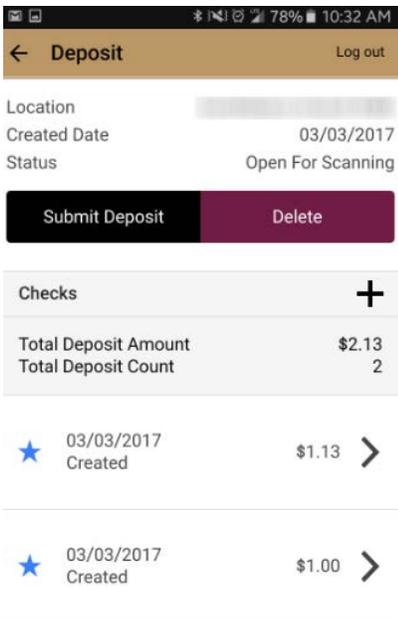
**Checks** Add Check

Total Deposit Amount: \$0.00  
 Total Deposit Count: 0

**Deposit Events**

Opened  
 05/23/2017 9:26:10 AM

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



< Deposit Log out

Location: [Redacted]  
 Created Date: 03/03/2017  
 Status: Open For Scanning

Submit Deposit Delete

**Checks** +

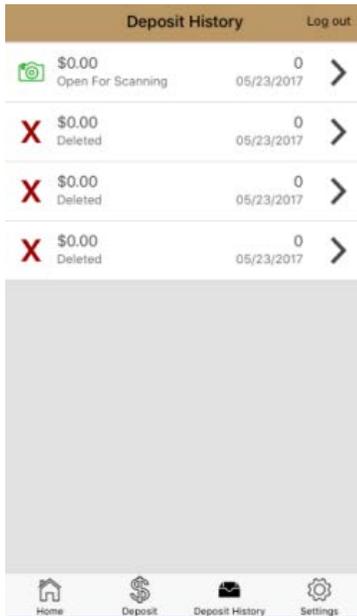
Total Deposit Amount: \$2.13  
 Total Deposit Count: 2

- ★ 03/03/2017 Created \$1.13 >
- ★ 03/03/2017 Created \$1.00 >

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

## Viewing Results

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

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