

Enterprise Payment Solution

Mobile Remote Deposit Complete™

June 2022



Mobile Remote Deposit Complete (mRDC) Handbook

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Contents

- Introduction 1
 - Supported Hardware and Software..... 1
- Getting Started with the Mobile App 2
 - Logging In to the Mobile App 2
 - Choosing Security Questions 3
 - Making a Deposit 5
 - Viewing Results 10
- Navigating mRDC in SmartPay Business 13
 - Logging In to SmartPay Business 13
 - Creating a Secret Question 14
 - Updating Your Password..... 15
 - Transaction Status Summary..... 16
 - Working with Deposits..... 18
 - Voiding a Transaction 18
 - Editing a Transaction Amount..... 22
 - Editing an Effective Date for a Transaction 24
 - Reporting..... 25

Introduction

The *Mobile Remote Deposit Complete (mRDC) Handbook* 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 can also log in to JHA EPS SmartPay BusinessSM to further manage transactions and create reports. The purpose of this handbook is to guide users through the functionality of mRDC. Users will be able to complete the following.

- Make deposits with a certified mobile device.
- Log in to SmartPay Business to create reports on transactions submitted for deposit.
- From SmartPay Business, edit and void transactions.

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. FIs and partners may take advantage of this rule by enabling the Restrictive Endorsement feature.

For detailed information about requirements and protections related to the Regulation CC Amendment and the Restrictive Endorsement feature, see the Restrictive Endorsement Guidelines document which can be found on the Downloads page of the Partner Portal and on the For Clients site.

Supported Hardware and Software

Certification and/or mobile updates will be reflected in the quarterly *Release Notes*, published on the *Resources* page of JHA SmartPay ManagerSM. Support does not include specific phones, only operating systems. Items that cause the user to make a change in an established process will be announced separately. The announcement will be sent via email as soon as it passes QA testing.

NOTE: This document notes requirements for the EPS mRDC application. If applicable, other vendor applications your FI utilizes may have additional requirements.

Hardware

- Apple® phones and tablets
- Android™ phones and tablets

Software

- Apple iOS® versions 13 and 14.
- Android versions Oreo (excluding tablet), Pie, and 10.

Getting Started with the Mobile App

Logging In to the Mobile App

Your financial institution or partner 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.

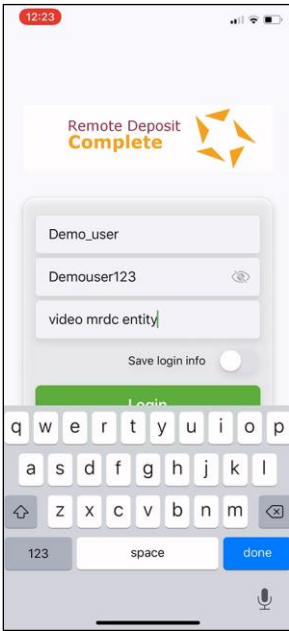


FIGURE 1 - LOGIN PAGE

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.

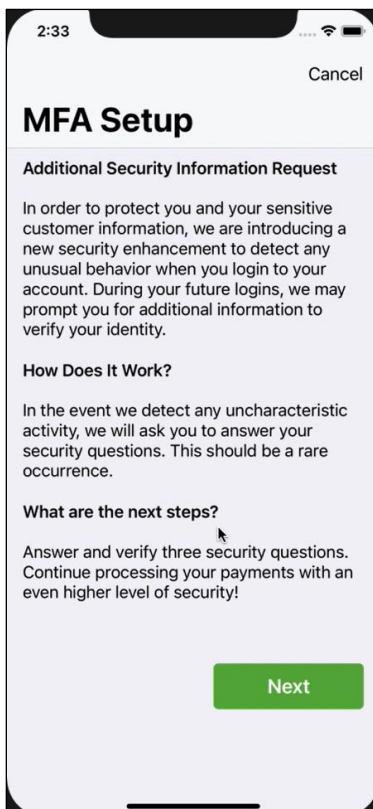


FIGURE 2 – MFA SETUP PAGE

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.

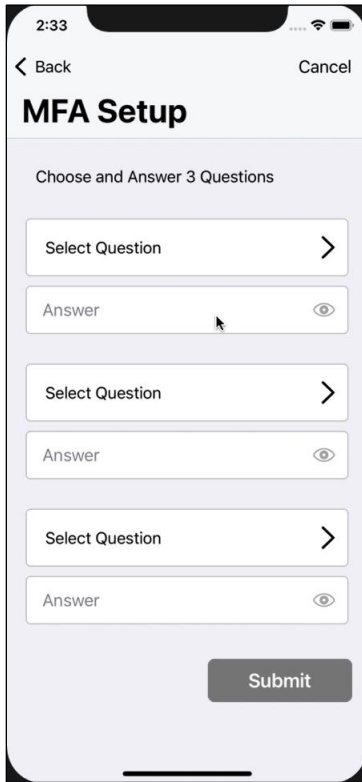


FIGURE 3 - SECURITY QUESTIONS



FIGURE 4 - SELECTING A QUESTION TO ANSWER

3. The app will ask you to read and confirm your answers. 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.

Making a Deposit

1. From the *Deposits* page, select **Create Deposit** to create a new deposit.

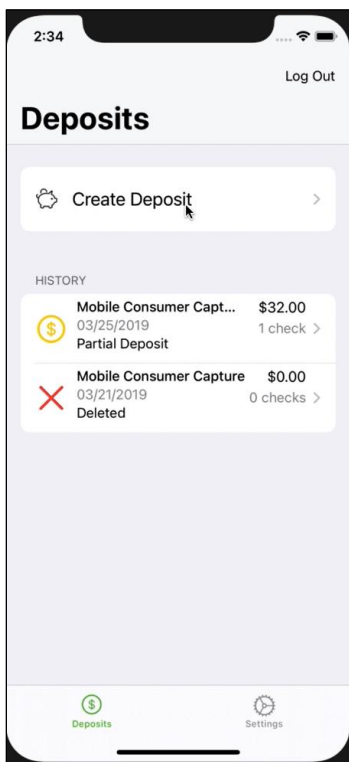


FIGURE 5 - DEPOSITS PAGE

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

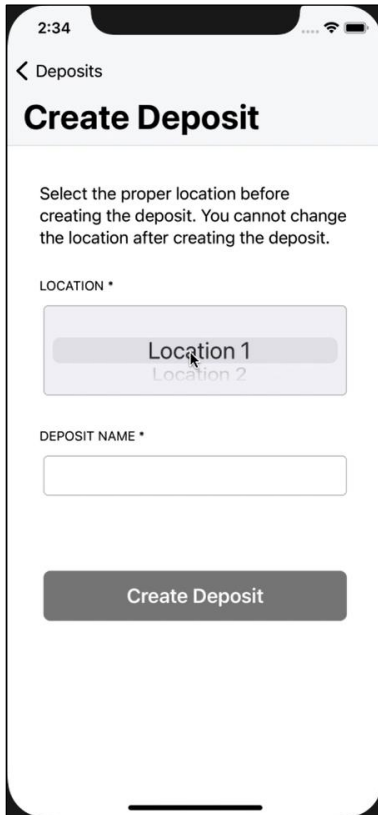


FIGURE 6 - DEPOSIT SCREEN

3. Click **Create Deposit**

4. Select **Add Check**  to open the *Add Check* page.

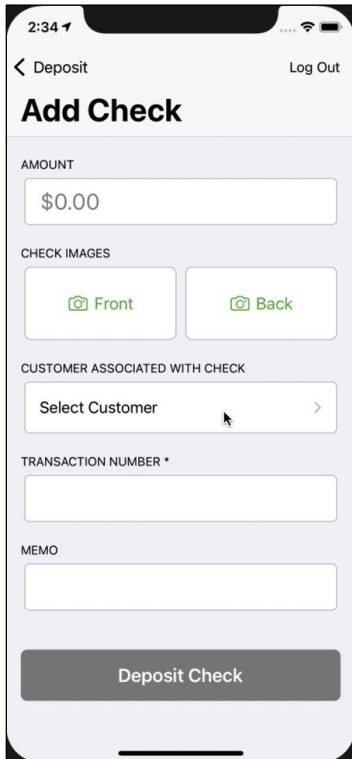


FIGURE 7 –ADD CHECK SCREEN

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.
 - 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.

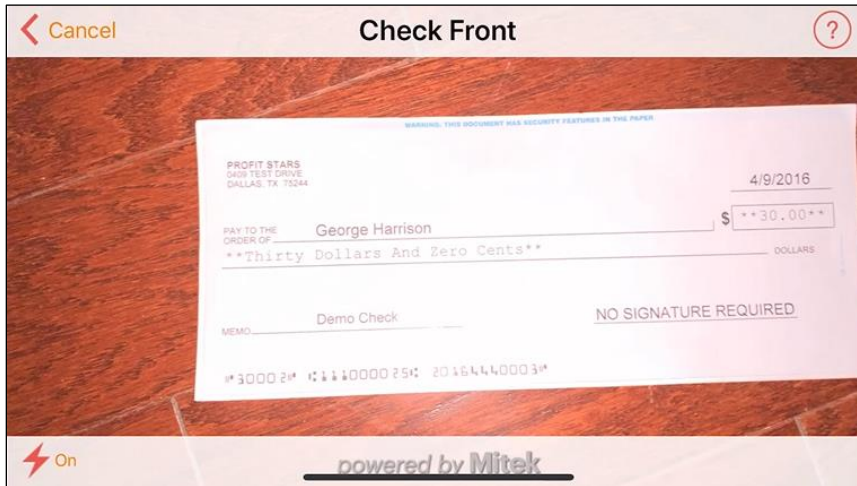


FIGURE 8 - EXAMPLE FRONT IMAGE

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

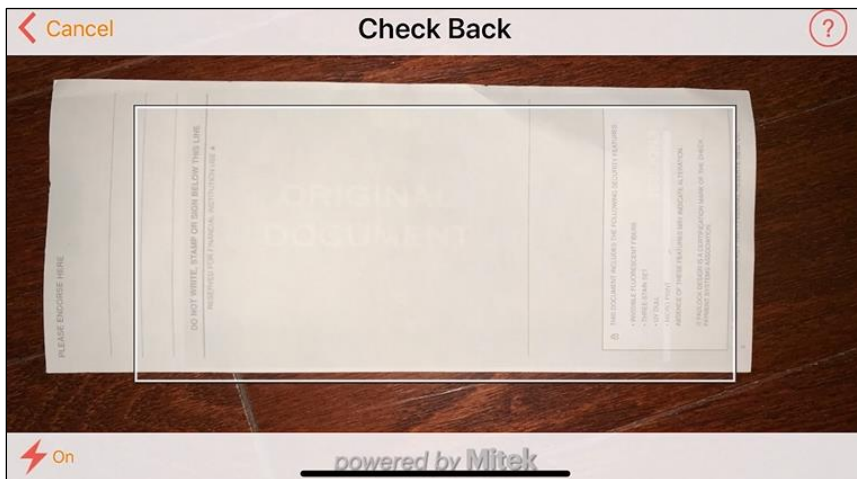


FIGURE 9 - EXAMPLE BACK IMAGE

- Use the same guidelines listed above for a good image of the back of the check item. Select **Next**.
- 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.

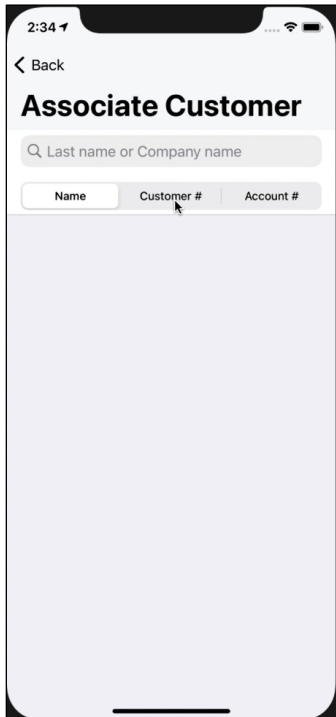


FIGURE 10 – ASSOCIATE CUSTOMER OPTION

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

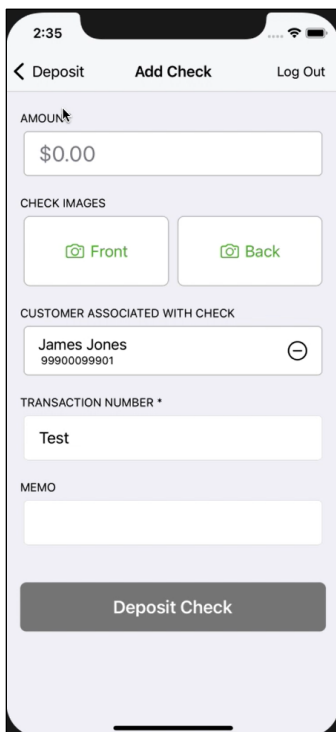


FIGURE 11 – ADD CHECK PAGE

11. 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.

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

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

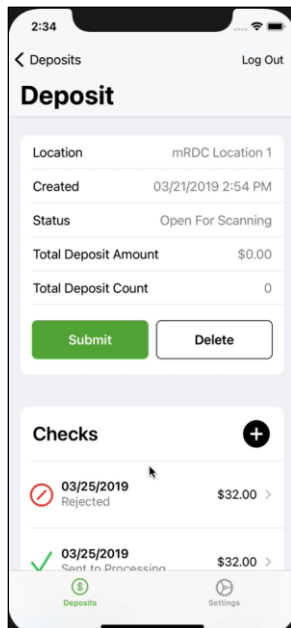









FIGURE 12 – SUBMIT DEPOSIT OPTION

14. 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

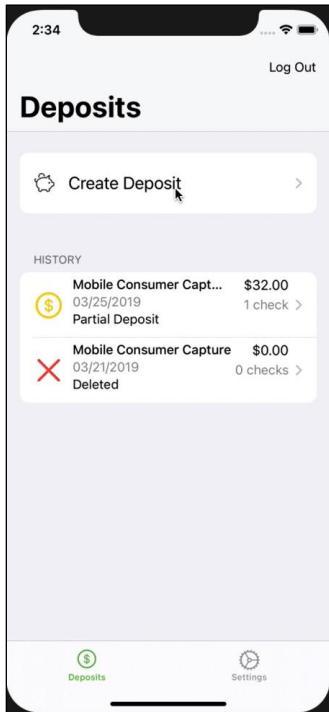


FIGURE 13 – HISTORY

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

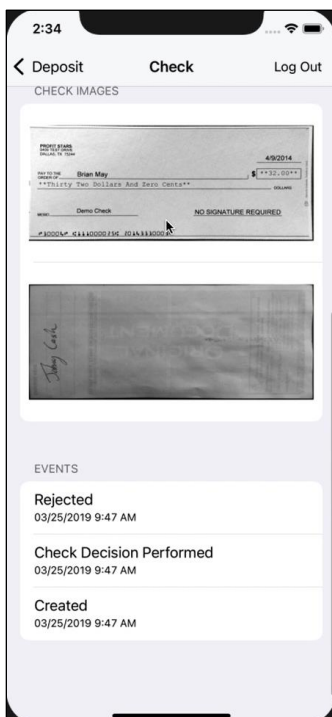


FIGURE 14 - CHECK DETAIL PAGE

Navigating mRDC in SmartPay Business

Deposits made with your mobile device will post on SmartPay Business for your review. You also have the capability to create reports on deposits made and to edit a transaction.

Logging In to SmartPay Business

Your financial institution or partner will provide you with the user name, temporary password, and company name used to log in to SmartPay Business. These credentials are the same ones used to log in to the mRDC app on your mobile device. Changes to your login credentials in SmartPay Business will also apply when logging in to the mobile device.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Select **Login**.

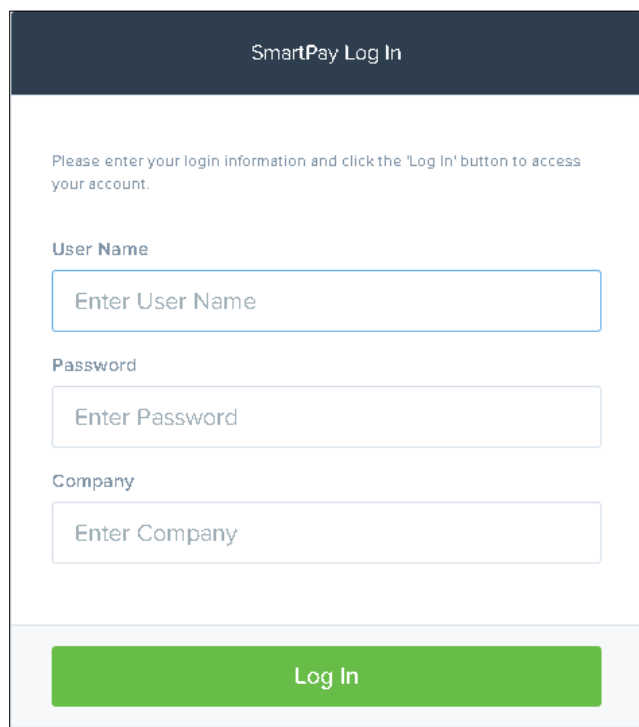
The image shows a screenshot of the SmartPay Log In page. At the top, there is a dark blue header with the text "SmartPay Log In". Below the header, there is a light gray background with the following elements: a paragraph of text that reads "Please enter your login information and click the 'Log In' button to access your account.", followed by three input fields. The first field is labeled "User Name" and contains the placeholder text "Enter User Name". The second field is labeled "Password" and contains the placeholder text "Enter Password". The third field is labeled "Company" and contains the placeholder text "Enter Company". At the bottom of the form, there is a large green button with the text "Log In" in white.

FIGURE 15 – LOGIN PAGE

2. If you have not changed your password in the mRDC application, the system will prompt you to change your password in SmartPay Business. 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

3. Select Update.

The screenshot shows the 'My Settings' page with the following sections:

- Change Password:** Two input fields labeled 'Enter New Password' and 'Confirm New Password'.
- Create / Update Secret Question and Answer:**
 - Secret Question:** A dropdown menu with the text 'What was your favorite stuffed animal?'.
 - Enter New Secret Answer:** An input field.
 - Confirm New Secret Answer:** An input field.
- Create / Update Authorized Caller Identification Phrase and Response:**
 - Identification Phrase:** A dropdown menu with the text 'What is your mother's maiden name?'.
 - Enter New Identification Phrase Response:** An input field.
 - Confirm New Identification Phrase Response:** An input field.

At the bottom center, there is a green button labeled 'Update'.

FIGURE 16 – MY SETTINGS PAGE

Creating a Secret Question

A secret question is a security measure used when resetting a password. If answered correctly, an email with a new temporary password will be sent to the address provided. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer are not case-sensitive.

1. Log in to the system, and select **User menu | My Settings.**

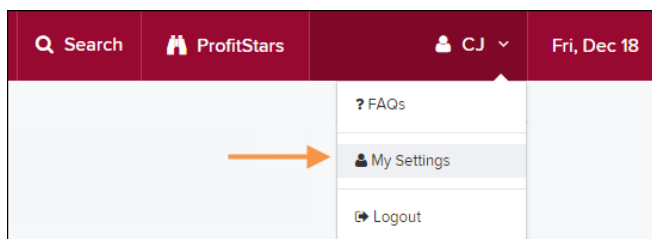


FIGURE 17 - MY SETTINGS

2. The system will prompt you for your current password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

The screenshot shows the 'My Settings' page with three main sections:

- Change Password:** Includes 'Enter New Password' and 'Confirm New Password' text boxes.
- Create / Update Secret Question and Answer:** Includes a 'Secret Question' dropdown menu (with 'Name of your dog' selected), 'Enter New Secret Answer', and 'Confirm New Secret Answer' text boxes.
- Create / Update Authorized Caller Identification Phrase and Response:** Includes an 'Identification Phrase' dropdown menu (with 'What is your mother's maiden name?' selected), 'Enter New Identification Phrase Response', and 'Confirm New Identification Phrase Response' text boxes.

A green 'Update' button is located at the bottom center of the form.

FIGURE 18 - MY SETTINGS PAGE

Updating Your Password

Although the system will require a new password to be created every 90 days, you have the ability to change your password whenever necessary.

1. Log in to the system, and select **User menu | My Settings**.
2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the *My Settings* page. Once there, locate the **Enter New Password** field and type a new password (see figure above). 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

From this page, you may also make changes to your secret question and answer, if desired.

The screenshot shows the 'My Settings' page with the following sections:

- Change Password:** Includes 'Enter New Password' and 'Confirm New Password' text boxes.
- Create / Update Secret Question and Answer:** Includes a 'Secret Question' dropdown menu (with 'Name of your dog' selected), 'Enter New Secret Answer', and 'Confirm New Secret Answer' text boxes.
- Create / Update Authorized Caller Identification Phrase and Response:** Includes an 'Identification Phrase' dropdown menu (with 'What is your mother's maiden name?' selected), 'Enter New Identification Phrase Response', and 'Confirm New Identification Phrase Response' text boxes.

A green 'Update' button is located at the bottom center of the page.

FIGURE 19 - MY SETTINGS PAGE

3. Click **Update** when finished.

Transaction Status Summary

Upon logging in to SmartPay Business, the *Dashboard* page appears with the *Current Transaction Summary*. This page shows the status of all transactions within the past 60 days.

NOTE: Clicking on any one status from the *Current Transaction Summary* will automatically generate a report for all transactions within the status for the current day.


Current Transaction Summary 			
TransactionSummarySubheadingTemplate			
StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	\$12,525.69	\$30.00
Processed	12	\$809.60	\$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	\$559.00	\$70.00
Voided	6	\$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	\$519.01	\$100.00
Other Check21 Returns			

FIGURE 20 - DASHBOARD WITH CURRENT TRANSACTION SUMMARY

The following table lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	<i>(ACH Only)</i> The transaction, originally returned NSF, has been re-presented to the Federal Reserve by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the Dual Authorization limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either Dual Authorization or Velocity limits.

Status	Definition
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(ACH Only) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(ACH Only) The transaction was returned to ProfitStars NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded Velocity limits.
Disputed	(ACH Only) The transaction was returned to ProfitStars by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(ACH Only) The transaction was returned to ProfitStars by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> , or <i>In Research</i> .

Working with Deposits

You may need to void or edit a transaction submitted for deposit. This can only be done when a deposit is in the *Approved* status, displayed in the *Current Transaction Summary* on the *Dashboard* page once you log in. An approved transaction will move to the *Processed* status at the end of the closing day for your financial institution.

Voiding a Transaction

1. Log in to the application. The *Current Transaction Summary* page appears. Click the **Approved** link to view transactions not yet processed.


Current Transaction Summary 			
TransactionSummarySubheadingTemplate			
StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	\$12,525.69	\$30.00
Processed	12	\$809.60	\$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	\$559.00	\$70.00
Voided	6	\$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	\$519.01	\$100.00
Other Check21 Returns			

FIGURE 21 - APPROVED STATUS LINK

2. A report with all *Approved* status transactions appears. Notice the indication, *Approved*, in the bottom half of the page under the *Status* column. Select the **View** icon to the left of the transaction you want to void.

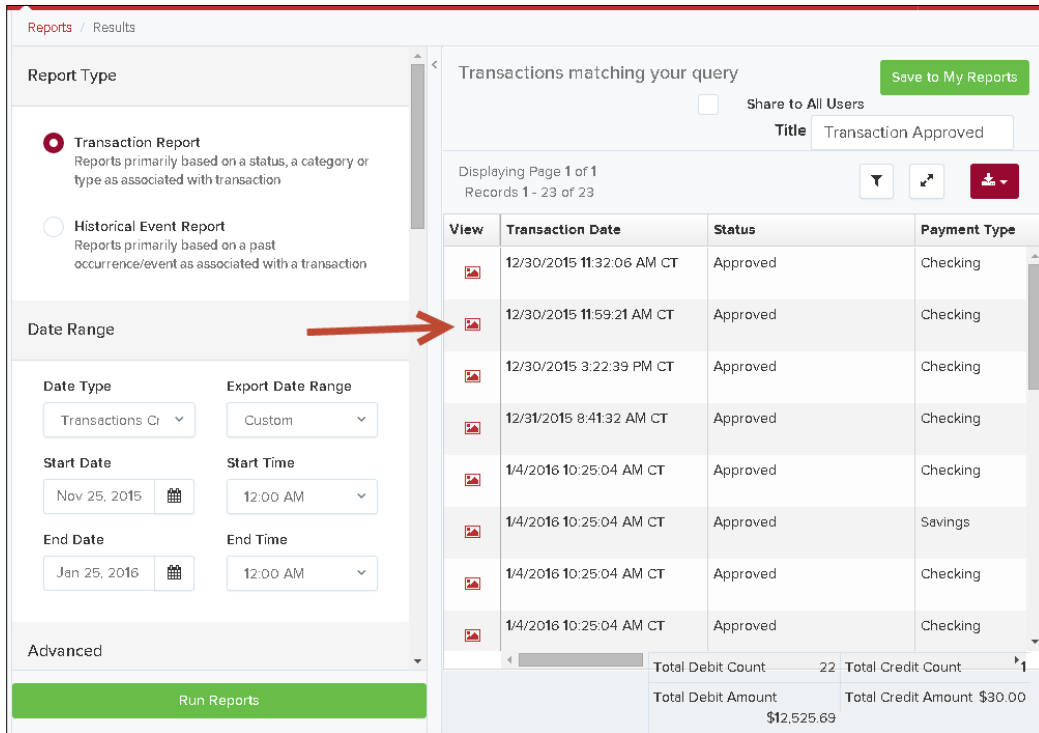


FIGURE 22 - VIEW ICON FOR AN APPROVED TRANSACTION

3. The *Transaction Details* page appears. Select the **Actions** drop-down menu.
4. Click **Void**.

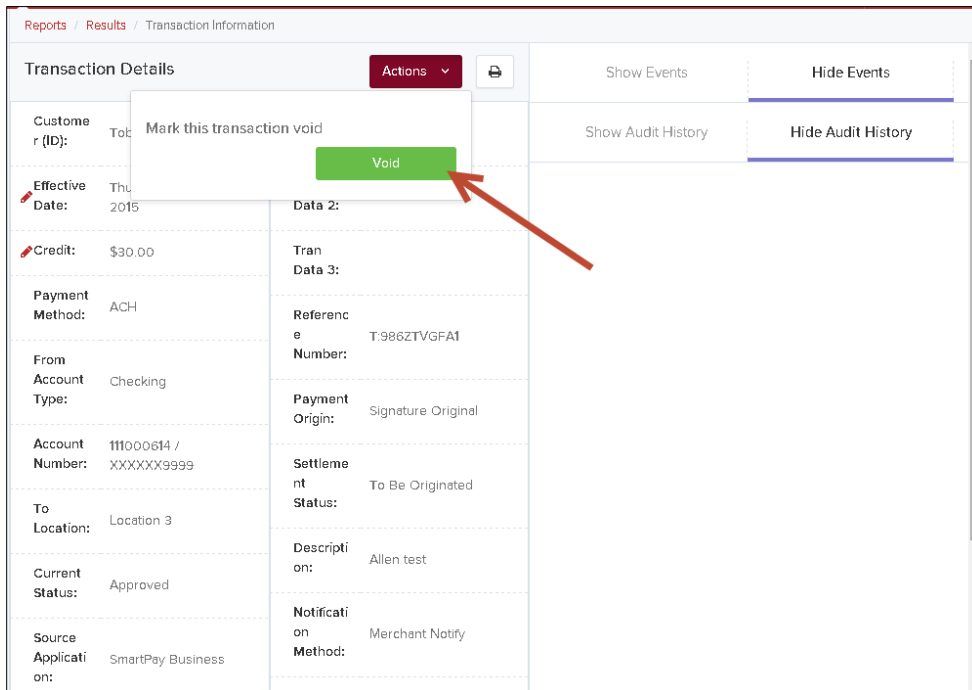


FIGURE 23 - TRANSACTION DETAILS PAGE

- The system will ask you to confirm voiding the transaction. Select **Void**.

Confirm Void

Are you sure you want to void the transaction with Reference Number - T:986ZTVGFA1?
This action cannot be undone.

Cancel
Void

FIGURE 24 - CONFIRM VOID OPTION

- The transaction will be voided and appear in a *Voided* status on the *Current Transaction Summary* page until it is resolved. Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Select **Actions** to enter a reason why the transaction was voided.

Reports / Results / Transaction Information


Transaction Details Actions ▾

Customer (ID): Tok	Resolve this transaction	
Effective Date: Thu 201	Reason	
Credit: \$30.00	Resolve	
Payment Method: ACH	Transaction Data 3:	
From Account Type: Checking	Reference Number: T:986ZTVGFA1	
Account Number: 111000614 / XXXXXX9999	Payment Origin: Signature Original	
To Location: Location 3	Settlement Status: No Settlement Needed	
Current Status: Voided	Description: Allen test	
Source Application: SmartPay Business	Notification Method: Merchant Notify	

FIGURE 25 - RESOLVE TRANSACTION OPTION

7. Enter a reason as to why the transaction is resolved. For example, the transaction was deposited in the wrong account. Click **Resolve**. This transaction will now appear under the *Resolved* status.

Reports / Results / Transaction Information

Transaction Details 


Customer (ID):	Toby Marsh	Transaction Data 1:	Test credit
Effective Date:	Thursday, December 31, 2015	Transaction Data 2:	
Credit:	\$30.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T:986ZTVGFA1
From Account Type:	Checking	Payment Origin:	Signature Original
Account Number:	111000614 / XXXXXX9999	Settlement Status:	No Settlement Needed
To Location:	Location 3	Description:	Allen test
Current Status:	Resolved 	Notification Method:	Merchant Notify
Source Application:	SmartPay Business		

FIGURE 26 – RESOLVED STATUS INDICATOR

Editing a Transaction Amount

You may need to edit an amount if a transaction has had the wrong amount keyed in when the deposit was made. A transaction amount can only be edited when in the *Approved* status.

1. From the *Transaction Details* page, select the **Edit** icon next to the transaction amount.

Reports / Results / Transaction Information

Transaction Details Actions

Customer (ID):		Transaction Data 1:	
Effective Date:	Monday, January 04, 2016	Transaction Data 2:	
Sale:	\$1,500.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T:46HGJCHFS1
From Account Type:	Checking	Payment Origin:	Retail / POS
Account Number:	11016064 / XXXXXX4835	Settlement Status:	To Be Originated
Check #:	1013	Description:	
To Location:	Location 1	Notification Method:	Merchant Notify
Current Status:	Approved		

FIGURE 27 - EDIT ICON FOR TRANSACTION AMOUNT

- The **Sale** amount will become an editable field. Enter a new amount and a reason for changing the amount. Click the green checkmark icon to save the new amount.

\$

Reason

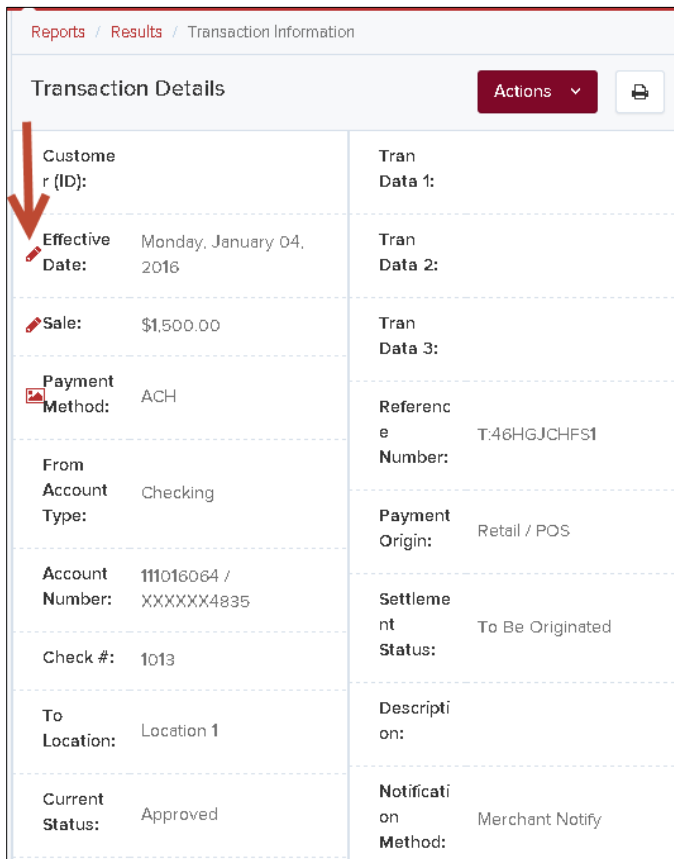
✓
✗

FIGURE 28 - EDITING SALE AMOUNT WITH REASON FIELD

Editing an Effective Date for a Transaction

Some checks may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date pushed back if the deposit was made ahead of time. Use the following steps to change the effective date of a deposit item.

1. Log in to the application. The *Current Transaction Summary* page displays. Select the *Approved* status link to view transactions not yet processed.
2. A report with all *Approved* transactions appears. Select the **View** link to the left of the transaction you wish to change.
3. From the *Transactions Details* page, select the **Edit** icon next to the *Effective Date* field.



The screenshot shows a web interface for "Transaction Information". At the top, there are navigation links "Reports / Results / Transaction Information". Below this is a header "Transaction Details" with an "Actions" dropdown menu and a print icon. The main content is a table with two columns. The left column contains fields: "Customer (ID)", "Effective Date" (with a red pencil icon), "Sale" (\$1,500.00), "Payment Method" (ACH), "From Account Type" (Checking), "Account Number" (111016064 / XXXXXX4835), "Check #:" (1013), "To Location" (Location 1), and "Current Status" (Approved). The right column contains fields: "Tran Data 1:", "Tran Data 2:", "Tran Data 3:", "Reference Number" (T:46HGJCHFS1), "Payment Origin" (Retail / POS), "Settlement Status" (To Be Originated), "Description:", and "Notification Method" (Merchant Notify). A red arrow points to the red pencil icon next to the "Effective Date" field.

FIGURE 29 - EDIT ICON FOR EFFECTIVE DATE

4. The **Effective Date** field will become an editable field. A calendar option appears for date selection, or you may type a date in MM/DD/YYYY format. Enter a new date and the reason for changing the effective date. Select the green checkmark icon to save the new date.



FIGURE 30 - EDITING THE EFFECTIVE DATE

Reporting

In addition to the *Current Transaction Summary* and the *Transaction Details* pages, SmartPay Business has several reports available with specific information about your transactions. It also features a report builder that allows you to customize the information displayed.

For a complete guide on using the report utility, please see the *User Reports Handbook*, made available through your financial institution or partner.