

# Enterprise Payment Solution

Mobile Remote Deposit Complete™

November 2018



## Mobile Remote Deposit Complete (mRDC) Handbook

© 1999 – 2018 Jack Henry & Associates, Inc.

All rights reserved. Information in this document is subject to change without notice. Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry & Associates, Inc.

Printed in the United States of America.

No part of this document may be copied, reproduced, stored in a retrieval system, displayed, distributed or transmitted in any form or any means whatsoever (electronic, mechanical or otherwise), including by photocopying or recording for any purpose, without the prior written permission of Jack Henry & Associates, Inc. Making unauthorized copies of this document for any purpose other than your own personal use is a violation of United States copyright laws.

Any unauthorized use of Jack Henry & Associates, Inc.'s trademarks and service marks is strictly prohibited. The following marks are registered and unregistered trademarks and service marks of Jack Henry & Associates, Inc.:

3rd Party Sweep™; 4jsight™; 4jsight Cash Letter™; 4jsight Exception Processing™; 4jsight PDF Statements™; AccountAssist™; Account Analysis™; Account Cross Sell Jumpstart™; ACH Client™; Advanced Reporting for Credit Unions™; AlertCenter™; AlertManager™; AllAccess™; ARCU Peer Data™; ARCU Third-Party Loan Integration™; ArgoKeys®; ArgoKeys Branch Sales Automation™; ArgoKeys DepositKeys™; ArgoKeys LendingKeys™; ArgoKeys RelationshipKeys™; AudioTel™; Banno Apps™; Banno CMS™; Banno Marketing™; Banno Marketing PS™; Banno Mobile™; Banno Mobile PS™; Banno Monitor™; Banno Online™; Banno People™; Banno People PS™; Banno Platform™; Banno Reports PS™; Banno Settings™; Banno Settings PS™; Banno Support™; Banno Support PS™; BladeCenter™; Branch Anywhere™; BusinessManager®; Card Holder Controls and Alerts™; Centurion Business Continuity Planning™; Centurion Business Recovery Consulting Group™; Centurion Co-Location™; Centurion Disaster Recovery®; Centurion Emergency Notification™; Centurion Enterprise-Level Recovery™; Centurion Episys Hosted Failover™; Centurion Hosted High Availability™; Centurion LiveVault™; Check Writer for Core Director®; CIF 20/20®; CIF 20/20 Teller™; CIF 20/20 Teller Capture™; CIF 20/20 Teller Offline™; Core Director®; Core Director Teller™; Core Director Teller Capture™; Cruise®; CruiseNet®; CruiseNet Account Alerts™; CruiseNet Mobile CU™; CruiseNet Mortgage Statement Extract™; CruiseNet Multi-Currency™; CruiseNet Relationship Pricing™; CUPRO®; CUPRO ALM™; CUPRO ALM Express™; DirectLine International™; DirectLine Wires™; ECS OneLook™; Episys®; Episys Anywhere™; Episys Check Ordering Interface™; Episys Collateral and Document Tracking™; Episys Collection Toolkit™; Episys Contact Event Manager™; Episys Continuity Plan™ (ECP); Episys Continuity Services™; Episys Continuity Services Plus™; Episys Data Store™; Episys Dealer Reserve Accounting™; Episys Escrow Module™; Episys External Loan Processing Interface™; Episys Failover Certification™; Episys Failover Self-Certification™; Episys HMDA Solution™; Episys HMDA Reporting™; Episys ID Scanner Interface™; Episys ID Scoring Integration™; Episys Identity and Sanction Screening Integration™; Episys Identity Q&A Integration™; Episys Instant Issue Card Interface™; Episys IRA Interface™; Episys Management Server™; Episys Monitoring™; Episys Multihost™; Episys OFAC and Identity Score Integration™; Episys OFAC Integration™; Episys Overdraw Tolerance™; Episys PowerCheckUp™; Episys PowerSuite™; Episys Quest™; Episys Real Time External Loan Interface™; Episys Replication Failover™; Episys Skip Payment™; Episys SymDocs™; Episys University™; Episys Vaulting™; Episys Virtualization™; Extra Awards®; FactorSoft®; FlexPass™; FomSmart™; Genesys Check Imaging Suite™; Gladiator®; Gladiator Advanced Malware Protection™; Gladiator Consulting Services™; Gladiator CoreDEFENSE Managed Security Services™; Gladiator eBanking Compliance Services™; Gladiator eCommercial SAT™; Gladiator Enterprise Network Design, Implementation & Support Services™; Gladiator Enterprise Security Monitoring™; Gladiator Enterprise Virtualization Services™; Gladiator Enterprise Vulnerability Scanning™; Gladiator eSAT™; Gladiator eShield™; Gladiator Help Desk Service™; Gladiator Hosted Enterprise Mobility Management™; Gladiator Hosted Network Solutions™; Gladiator Incident Alert™; Gladiator IT Regulatory Compliance/Policy Products™; Gladiator Managed IT Services™; Gladiator Managed Unified Communications Services™; Gladiator NetTeller Security Monitoring™; Gladiator Network Services™; Gladiator Phishing Defense and Response Service™; Gladiator Social Media Compliance Services™; Gladiator Technology®; Gladiator Total Protect™; Gladiator Unified Communications Services™; Gladiator Virtual Information Security Officer™; Gladiator Website Compliance Review™; goDough®; GoldPass™; iBizManager®; ImageCenter™; ImageCenter ATM Deposit Management™; ImageCenter Cash Letter™; ImageCenter Exception Processing™; ImageCenter Express™; ImageCenter Image Capture™; ImageCenter Interactive Teller Capture™; InTouch Voice Response®; iPay Business Bill Pay™; iPay Check Printing™; iPay Consumer Bill Pay™; iPay QuickPay™; iPay Solutions™; iTalk™; Jack Henry & Associates, Inc.®; Jack Henry Banking®; JHA Card Processing Solutions™; JHA Cash Automation™; JHA Commercial Cash Management™; JHA Compliance Access™; JHA Consumer Pieces™; JHA Electronic Statements – Interactive™; JHA EMV™; JHA Enterprise Risk Mitigation Solutions™; JHA Failover™; JHA Get Smart™; JHA Image ATM™; JHA Image ATM Capture and Reconciliation™; JHA Marketplace™; JHA Money Center™; JHA OutLink Processing Services™; JHA PayCenter™; JHA Payment Solutions™; JHA Real Time™; JHA Safeguard™; JHA SmartMonitor™; JHA SmartPay ACH™; JHA SmartPay ACH™; JHA SmartPay Biller Direct™; JHA SmartPay Business™; JHA SmartPay Card™; JHA SmartPay Commercial Mobile™; JHA SmartPay Consumer/Micro Business™; JHA SmartPay Express™; JHA SmartPay Remote Deposit Anywhere™; JHA SmartPay Remote Deposit Complete™; JHA SmartPay Remote Deposit Now™; JHA SmartPay Remote Deposit Scan™; JHA Sweep Account Processing™; jhaAddress Verify™; jhaAnalytics™; jhaCall Center™; jhaCall Center In-House™; jhaCall Center Outsourced Services™; jhaCall Center Outsourced Services After Hours™; jhaCall Center Outsourced Full Business Services™; jhaCall Center Outsourced Select Services™; jhaData Insights™; jhaDirect®; jhaEnterprise Notifications System™; jhaEnterprise Workflow™; jhaID Scan™; jhaKnow™; jhaKnow Express™; jhaPassPort Debit Optimizer™; jhaPassPort™; jhaPassPort.pro™; jhaPassPort Direct™; jhaPassPort Fraud Center™; jhaPassPort Hot Card Center™; jhaPassPort Promotions and Consulting Services™; jhaPassPort Switch™; jhaPredictive Models™; jhaArchive™; jVault®; jXchange™; Know-It-All Credit Programs™; Know-It-All Education™; Know-It-All Learning Management Portal™; Know-It-All Now™; Known Payee Disbursements™; LendingNetwork®; Margin Maximizer Interactive™; Margin Maximizer MaxConnect™; Margin Maximizer Pronto™; Margin Maximizer Suite®; Masterlink™; MaxConnect Interactive™; MedCashManager®; MyCardRules™; Net Check™; NetTeller®; NetTeller Bill Pay™; NetTeller Cash Management™; NetTeller MemberConnect™; NetTeller Online Banking™; NetTeller Security Manager™; NetTeller Text Alerts™; NetTeller Vanity URL™; NetTeller Vanity URL.bank™; OFX Gateway™; OnBoard Deposits™; OnBoard Loans™; OnNet™; OnTarget™; Opening Act™; Optimizer™; Optimus Credit Union™; Pay Anyone Disbursements™; Point360™; PointMobility™; PowerOn®; PowerOn2™; PowerOn2 Batch™; PowerOn2 Docs™; PowerOn2 Editor™; PowerOn2 Screens™; PowerOn Marketplace™; PowerOn Studio™; PROFITability®; Organizational PROFITability Analysis System™; Product PROFITability Analysis System™; PROFITability Budget™; PROFITability Reporting Service™; PROFITstar®; PROFITstar ALM Budgeting™; PROFITstar Budget™; PROFITstar Classic™; PROFITstar Reporting Service™; ProfitStars®; ProfitStars CECL Analysis and Reporting™; ProfitStars CECL DataStore and Validation™; ProfitStars Customer Profitability and Pricing™; ProfitStars Direct™; ProfitStars Financial Performance Suite™; ProfitStars Synergy®; Relationship 360™; RemitCentral™; RemitPlus®; RemitPlus Express™; RemitPlus HRCM™; RemitPlus RemittanceLockbox™; RemitWeb™; Remote Deposit Express™; ReportHub™; Silhouette Document Imaging®; SilverLake Real Time™; SilverLake System®; SilverLake Teller™; SilverLake Teller Capture™; SilverLake Teller Offline™; Smart EIP™; Smart GL™; SmartSight®; SmartSight for Business™; smsGuardian™; Store & Forward™; StreamLine Platform Automation™; StreamLine Platform Automation – Deposits™; StreamLine Platform Automation – Loans™; Summit Support®; SymAdvisor™; SymApp™; SymChoice Loan™; SymConnect™; SymForm™; SymForm PDF™; Symitar®; Symitar ATM Services™; Symitar Database Cleansing Package™; Symitar eNotifications™; Symitar Fraud Management™; Symitar Member Business Services™; Symitar Member Privilege™; Symitar Wire Management™; Symitar EASE™; Symx™; SymXchange™; Synapsys®; Synapsys Express™; Synapsys Lobby Tracking™; Synapsys Member Relationship Management™; Synergy AdvancedPDF™; Synergy API Integration Toolkit™; Synergy AutoImport™; Synergy Automated Document Recognition™ (ADR); Synergy Batch Document Recognition™ (BDR); Synergy Check Archive™; Synergy DataMart™; Synergy Document Management™; Synergy Document Recognition™; Synergy Document Tracking™; Synergy eDistribution™; Synergy eMailAssist™; Synergy Enterprise Content Management™ (ECM); Synergy eSign™; Synergy eSignWeb™; Synergy eSign Integration Module™; Synergy eStorage™; Synergy Express™; Synergy Express Custom Data Storage Report™; Synergy Express Report Parameter Service™; Synergy ID Scan™; Synergy iSign™; Synergy Kofax Capture™; Synergy One™; Synergy PowerSearch™; Synergy Reports™; Synergy Workflow Management™; TellerMaster™; Teller BondMaster™; Teller CheckMaster™; Teller CheckMaster Plus™; Teller Co-Mingle™; Teller CTRMaster™; Teller Isoceles™; Teller PassBook™; Teller SigMaster™; Teller Orbograph™; TimeTrack Human Resources™; TimeTrack Payroll System™; TimeTrack Time and Attendance™; ValuePass™; Vertex Teller Automation System™; WebEpisys™; Yellow Hammer™; Yellow Hammer Express™; Yellow Hammer ACH Origination™; Yellow Hammer BSA™; Yellow Hammer BSA Express™; Yellow Hammer BSA Regulatory Consulting Service™; Yellow Hammer EFT Fraud Detective™; Yellow Hammer Fraud Detective™; Yellow Hammer SAR Center™; Yellow Hammer Wire Origination™; Xperience™

**Logos**

Cutting-Edge IT Solutions for the Future of Credit Unions™; Know-It-All – Empowering Users Through Knowledge™; Leading through technology ... guiding through support™; Powering Actionable Insight™; The Depth of Financial Intelligence™; We Are Looking Out For You™; Where Tradition Meets Technology™

Various other trademarks and service marks used or referenced in this document are the property of their respective companies/owners.

Portions of this software:

#### The MIT License (MIT)

Copyright (c) 2014-2015 Andrey Gershun (agershun@gmail.com) & Mathias Rangel Wulff (mathiasrw@gmail.com)  
Copyright (c) 2013-2015 The AngularUI Team, Karsten Sperling  
Copyright (c) 2010-2015 Google, Inc. <http://angularjs.org>  
Copyright (c) 2012-2015 the AngularUI Team, <https://github.com/organizations/angular-ui/teams/291112>  
Copyright (c) 2014 philippd  
Copyright © 2015 Philipp Alferov.  
Copyright (c) 2013 danialfarid  
Copyright (c) 2013 Marco Rinck  
Copyright (c) 2013 Mike Grabski  
Copyright (c) 2014 Igor Rafael  
Copyright (c) <2014> <pascal.precht@gmail.com>  
Copyright (C) 2014 lisposter(Leigh Zhu)  
Copyright (c) 2014 Michael Bromley  
Copyright © 2014 Eli Grey.  
Copyright (c) 2011-2015 Twitter, Inc  
Copyright (c) 2008-2014 Pivotal Labs  
Copyright 2005, 2014 jQuery Foundation, Inc. and other contributors  
Copyright (c) 2007 James Newton-King  
Copyright (c) 2009–2015 Modernizr  
Copyright (c) 2011-2015 Tim Wood, Iskren Chernev, Moment.js contributors  
Copyright (c) 2013 FeedbackHound  
Copyright (c) 2015 the AngularUI Team, <http://angular-ui.github.com>  
Copyright (c) 2009-2014 Jon Rohan, James M. Greene

Permission is hereby granted, free of charge, to any person obtaining a copy of this software and associated documentation files (the "Software"), to deal in the Software without restriction, including without limitation the rights to use, copy, modify, merge, publish, distribute, sublicense, and/or sell copies of the Software, and to permit persons to whom the Software is furnished to do so, subject to the following conditions:

The above copyright notice and this permission notice shall be included in all copies or substantial portions of the Software.

THE SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND INFRINGEMENT. IN NO EVENT SHALL THE AUTHORS OR COPYRIGHT HOLDERS BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF OR IN CONNECTION WITH THE SOFTWARE OR THE USE OR OTHER DEALINGS IN THE SOFTWARE.

---

#### BSD License

Copyright (c) 2010 Terence Parr  
PhantomJS  
Copyright (c) 2015, Hibernating Rhinos

All rights reserved. Redistribution and use in source and binary forms, with or without modification, are permitted provided that the following conditions are met:

Redistributions of source code must retain the above copyright notice, this list of conditions and the following disclaimer. Redistributions in binary form must reproduce the above copyright notice, this list of conditions and the following disclaimer in the documentation and/or other materials provided with the distribution. Neither the name of the author nor the names of its contributors may be used to endorse or promote products derived from this software without specific prior written permission.

THIS SOFTWARE IS PROVIDED BY THE COPYRIGHT HOLDERS AND CONTRIBUTORS "AS IS" AND ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ARE DISCLAIMED. IN NO EVENT SHALL THE COPYRIGHT OWNER OR CONTRIBUTORS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; LOSS OF USE, DATA, OR PROFITS; OR BUSINESS INTERRUPTION) HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE) ARISING IN ANY WAY OUT OF THE USE OF THIS SOFTWARE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.

---

#### Apache License

Copyright (c) 2009-2010 dotless project, <http://www.dotlesscss.com>  
Copyright (C) 2012-2015 SheetJS  
Unity

Version 2.0, January 2004  
<http://www.apache.org/licenses/>

#### TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION

##### 1. Definitions.

"License" shall mean the terms and conditions for use, reproduction, and distribution as defined by Sections 1 through 9 of this document. "Licensor" shall mean the copyright owner or entity authorized by the copyright owner that is granting the License. "Legal Entity" shall mean the union of the acting entity and all other entities that control, are controlled by, or are under common control with that entity. For the purposes of this definition, "control" means (i) the power, direct or indirect, to cause the direction or management of such entity, whether by contract or otherwise, or (ii) ownership of fifty percent (50%) or more of the outstanding shares, or (iii) beneficial ownership of such entity. "You" (or "Your") shall mean an individual or Legal Entity exercising permissions granted by this License. "Source" form shall mean the preferred form for making modifications, including but not limited to software source code,

documentation source, and configuration files. "Object" form shall mean any form resulting from mechanical transformation or translation of a Source form, including but not limited to compiled object code, generated documentation, and conversions to other media types. "Work" shall mean the work of authorship, whether in Source or Object form, made available under the License, as indicated by a copyright notice that is included in or attached to the work (an example is provided in the Appendix below). "Derivative Works" shall mean any work, whether in Source or Object form, that is based on (or derived from) the Work and for which the editorial revisions, annotations, elaborations, or other modifications represent, as a whole, an original work of authorship. For the purposes of this License, Derivative Works shall not include works that remain separable from, or merely link (or bind by name) to the interfaces of, the Work and Derivative Works thereof. "Contribution" shall mean any work of authorship, including the original version of the Work and any modifications or additions to that Work or Derivative Works thereof, that is intentionally submitted to Licensor for inclusion in the Work by the copyright owner or by an individual or Legal Entity authorized to submit on behalf of the copyright owner. For the purposes of this definition, "submitted" means any form of electronic, verbal, or written communication sent to the Licensor or its representatives, including but not limited to communication on electronic mailing lists, source code control systems, and issue tracking systems that are managed by, or on behalf of, the Licensor for the purpose of discussing and improving the Work, but excluding communication that is conspicuously marked or otherwise designated in writing by the copyright owner as "Not a Contribution." "Contributor" shall mean Licensor and any individual or Legal Entity on behalf of whom a Contribution has been received by Licensor and subsequently incorporated within the Work.

2. Grant of Copyright License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable copyright license to reproduce, prepare Derivative Works of, publicly display, publicly perform, sublicense, and distribute the Work and such Derivative Works in Source or Object form.

3. Grant of Patent License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable (except as stated in this section) patent license to make, have made, use, offer to sell, sell, import, and otherwise transfer the Work, where such license applies only to those patent claims licensable by such Contributor that are necessarily infringed by their Contribution(s) alone or by combination of their Contribution(s) with the Work to which such Contribution(s) was submitted. If You institute patent litigation against any entity (including a cross-claim or counterclaim in a lawsuit) alleging that the Work or a Contribution incorporated within the Work constitutes direct or contributory patent infringement, then any patent licenses granted to You under this License for that Work shall terminate as of the date such litigation is filed.

4. Redistribution. You may reproduce and distribute copies of the Work or Derivative Works thereof in any medium, with or without modifications, and in Source or Object form, provided that You meet the following conditions:

(a) You must give any other recipients of the Work or Derivative Works a copy of this License; and (b) You must cause any modified files to carry prominent notices stating that You changed the files; and (c) You must retain, in the Source form of any Derivative Works that You distribute, all copyright, patent, trademark, and attribution notices from the Source form of the Work, excluding those notices that do not pertain to any part of the Derivative Works; and (d) If the Work includes a "NOTICE" text file as part of its distribution, then any Derivative Works that You distribute must include a readable copy of the attribution notices contained within such NOTICE file, excluding those notices that do not pertain to any part of the Derivative Works, in at least one of the following places: within a NOTICE text file distributed as part of the Derivative Works; within the Source form or documentation, if provided along with the Derivative Works; or, within a display generated by the Derivative Works, if and wherever such third-party notices normally appear. The contents of the NOTICE file are for informational purposes only and do not modify the License. You may add Your own attribution notices within Derivative Works that You distribute, alongside or as an addendum to the NOTICE text from the Work, provided that such additional attribution notices cannot be construed as modifying the License. You may add Your own copyright statement to Your modifications and may provide additional or different license terms and conditions for use, reproduction, or distribution of Your modifications, or for any such Derivative Works as a whole, provided Your use, reproduction, and distribution of the Work otherwise complies with the conditions stated in this License.

5. Submission of Contributions. Unless You explicitly state otherwise, any Contribution intentionally submitted for inclusion in the Work by You to the Licensor shall be under the terms and conditions of this License, without any additional terms or conditions. Notwithstanding the above, nothing herein shall supersede or modify the terms of any separate license agreement you may have executed with Licensor regarding such Contributions.

6. Trademarks. This License does not grant permission to use the trade names, trademarks, service marks, or product names of the Licensor, except as required for reasonable and customary use in describing the origin of the Work and reproducing the content of the NOTICE file.

7. Disclaimer of Warranty. Unless required by applicable law or agreed to in writing, Licensor provides the Work (and each Contributor provides its Contributions) on an "AS IS" BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied, including, without limitation, any warranties or conditions of TITLE, NON-INFRINGEMENT, MERCHANTABILITY, or FITNESS FOR A PARTICULAR PURPOSE. You are solely responsible for determining the appropriateness of using or redistributing the Work and assume any risks associated with Your exercise of permissions under this License.

8. Limitation of Liability. In no event and under no legal theory, whether in tort (including negligence), contract, or otherwise, unless required by applicable law (such as deliberate and grossly negligent acts) or agreed to in writing, shall any Contributor be liable to You for damages, including any direct, indirect, special, incidental, or consequential damages of any character arising as a result of this License or out of the use or inability to use the Work (including but not limited to damages for loss of goodwill, work stoppage, computer failure or malfunction, or any and all other commercial damages or losses), even if such Contributor has been advised of the possibility of such damages.

9. Accepting Warranty or Additional Liability. While redistributing the Work or Derivative Works thereof, You may choose to offer, and charge a fee for, acceptance of support, warranty, indemnity, or other liability obligations and/or rights consistent with this License. However, in accepting such obligations, You may act only on Your own behalf and on Your sole responsibility, not on behalf of any other Contributor, and only if You agree to indemnify, defend, and hold each Contributor harmless for any liability incurred by, or claims asserted against, such Contributor by reason of your accepting any such warranty or additional liability.

END OF TERMS AND CONDITIONS

#### MICROSOFT .NET LIBRARY

These license terms are an agreement between Microsoft Corporation (or based on where you live, one of its affiliates) and you. Please read them. They apply to the software named above, which includes the media on which you received it, if any. The terms also apply to any Microsoft updates, supplements, Internet-based services, and support services for this software, unless other terms accompany those items. If so, those terms apply.

BY USING THE SOFTWARE, YOU ACCEPT THESE TERMS. IF YOU DO NOT ACCEPT THEM, DO NOT USE THE SOFTWARE. IF YOU COMPLY WITH THESE LICENSE TERMS, YOU HAVE THE PERPETUAL RIGHTS BELOW.

1. INSTALLATION AND USE RIGHTS. a. Installation and Use. You may install and use any number of copies of the software to design, develop and test your programs. You may modify, copy, distribute or deploy any .js files contained in the software as part of your programs. b. Third Party Programs. The software may include third party programs that Microsoft, not the third party, licenses to you under this agreement. Notices, if any, for the third party program are included for your information only. 2. ADDITIONAL LICENSING REQUIREMENTS AND/OR USE RIGHTS. a. DISTRIBUTABLE CODE. In addition to the .js files described above, the software is comprised of Distributable Code. "Distributable Code" is code that you are permitted to distribute in programs you develop if you comply with the terms below. i. Right to Use and Distribute. You may copy and distribute the object code form of the software. Third Party Distribution. You may permit distributors of your programs to copy and distribute the Distributable Code as part of those programs. ii. Distribution Requirements. For any Distributable Code you distribute, you must use the Distributable Code in your programs and not as a standalone distribution; require distributors and external end users to agree to terms that protect it at least as much as this agreement; display your valid copyright notice on your programs; and indemnify, defend, and hold harmless Microsoft from any claims, including attorneys' fees, related to the distribution or use of your programs. iii. Distribution Restrictions. You may not alter any copyright, trademark or patent notice in

the Distributable Code; use Microsoft's trademarks in your programs' names or in a way that suggests your programs come from or are endorsed by Microsoft; include Distributable Code in malicious, deceptive or unlawful programs; or modify or distribute the source code of any Distributable Code so that any part of it becomes subject to an Excluded License. An Excluded License is one that requires, as a condition of use, modification or distribution, that the code be disclosed or distributed in source code form; or others have the right to modify it. 3. SCOPE OF LICENSE. The software is licensed, not sold. This agreement only gives you some rights to use the software. Microsoft reserves all other rights. Unless applicable law gives you more rights despite this limitation, you may use the software only as expressly permitted in this agreement. In doing so, you must comply with any technical limitations in the software that only allow you to use it in certain ways. You may not work around any technical limitations in the software; reverse engineer, decompile or disassemble the software, except and only to the extent that applicable law expressly permits, despite this limitation; publish the software for others to copy; rent, lease or lend the software; or transfer the software or this agreement to any third party. 4. BACKUP COPY. You may make one backup copy of the software. You may use it only to reinstall the software. 5. DOCUMENTATION. Any person that has valid access to your computer or internal network may copy and use the documentation for your internal, reference purposes. 6. EXPORT RESTRICTIONS. The software is subject to United States export laws and regulations. You must comply with all domestic and international export laws and regulations that apply to the software. These laws include restrictions on destinations, end users and end use. For additional information, see [www.microsoft.com/exporting](http://www.microsoft.com/exporting). 7. SUPPORT SERVICES. Because this software is "as is," we may not provide support services for it. 8. ENTIRE AGREEMENT. This agreement, and the terms for supplements, updates, Internet-based services and support services that you use, are the entire agreement for the software and support services. 9. APPLICABLE LAW. a. United States. If you acquired the software in the United States, Washington state law governs the interpretation of this agreement and applies to claims for breach of it, regardless of conflict of laws principles. The laws of the state where you live govern all other claims, including claims under state consumer protection laws, unfair competition laws, and in tort. b. Outside the United States. If you acquired the software in any other country, the laws of that country apply. 10. LEGAL EFFECT. This agreement describes certain legal rights. You may have other rights under the laws of your country. You may also have rights with respect to the party from whom you acquired the software. This agreement does not change your rights under the laws of your country if the laws of your country do not permit it to do so. 11. DISCLAIMER OF WARRANTY. THE SOFTWARE IS LICENSED "AS-IS." YOU BEAR THE RISK OF USING IT. MICROSOFT GIVES NO EXPRESS WARRANTIES, GUARANTEES OR CONDITIONS. YOU MAY HAVE ADDITIONAL CONSUMER RIGHTS OR STATUTORY GUARANTEES UNDER YOUR LOCAL LAWS WHICH THIS AGREEMENT CANNOT CHANGE. TO THE EXTENT PERMITTED UNDER YOUR LOCAL LAWS, MICROSOFT EXCLUDES THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. 12. LIMITATION ON AND EXCLUSION OF REMEDIES AND DAMAGES. YOU CAN RECOVER FROM MICROSOFT AND ITS SUPPLIERS ONLY DIRECT DAMAGES UP TO U.S. \$5.00. YOU CANNOT RECOVER ANY OTHER DAMAGES, INCLUDING CONSEQUENTIAL, LOST PROFITS, SPECIAL, INDIRECT OR INCIDENTAL DAMAGES. This limitation applies to anything related to the software, services, content (including code) on third party Internet sites, or third party programs; and claims for breach of contract, breach of warranty, guarantee or condition, strict liability, negligence, or other tort to the extent permitted by applicable law. It also applies even if Microsoft knew or should have known about the possibility of the damages. The above limitation or exclusion may not apply to you because your country may not allow the exclusion or limitation of incidental, consequential or other damages.

# Contents

- Introduction ..... 1
  - System Requirements ..... 1
    - Privileges and Roles ..... 2
  - Editing the Mobile Remote Deposit Complete Configuration Options ..... 2
  - Routes of Accessing the System ..... 3
  - Session Timeouts ..... 3
- Getting Started with the Mobile App ..... 5
  - Logging In to the Mobile App ..... 5
    - Choosing Security Questions ..... 6
  - Making a Deposit ..... 8
  - Viewing Results ..... 16
- Navigating mRDC in SmartPay Business ..... 19
  - Logging In to SmartPay Business ..... 19
    - Creating a Secret Question ..... 20
    - Updating Your Password ..... 21
  - Transaction Status Summary ..... 22
  - Working with Deposits ..... 24
    - Voiding a Transaction ..... 24
    - Editing a Transaction Amount ..... 28
    - Editing an Effective Date for a Transaction ..... 30
  - Reporting ..... 31

# 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 Business<sup>SM</sup> 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 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 documents titled *Restrictive Endorsement Guidelines* and *Mitek Adjustable Settings*. Both can be found on the SmartPay Manager and *For Clients* sites.

---

## System Requirements

In addition to a high-speed Internet connection, the following components are required for working with the EPS application.

For Microsoft® Windows®:

- Windows 8.1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 10: Microsoft Internet Explorer 11 or Google Chrome
- .NET® Framework 4.6.2 or higher

---

**NOTE:** The current version of Chrome and its two previous versions are supported.

---

The application does not support Apple® Boot Camp® or any virtualization software.

Mobile Remote Deposit Complete can be supported with the following mobile devices.

- Apple® iPhone®
- Apple iPad®
- Android™ phone

- Windows Phone® 7
- Android tablet

## Privileges and Roles

To use a supported mobile device, your organization’s Administrator user will need to assign the following privilege and role to your user profile within SmartPay Business.

Privilege	Role	Role Description
Customer Services	Mobile RDC Application	Allows user to access and use the mobile RDC application.

## Editing the Mobile Remote Deposit Complete Configuration Options

To edit the daily deposit settings for an mRDC customer:

1. Log in to *SmartPay Manager*, and then select **Manage Customers** from the left navigation panel.
2. Choose the customer/member you wish to select via the steps in “Selecting a Specific Customer/Member.” The *Manage Customer* page appears.
3. Under *Management Options*, select **Configurations and Settings**, and then choose **Scanner Management**.
4. The *Scanner Management* page appears. Select the **mRDC Configuration Options** tab.

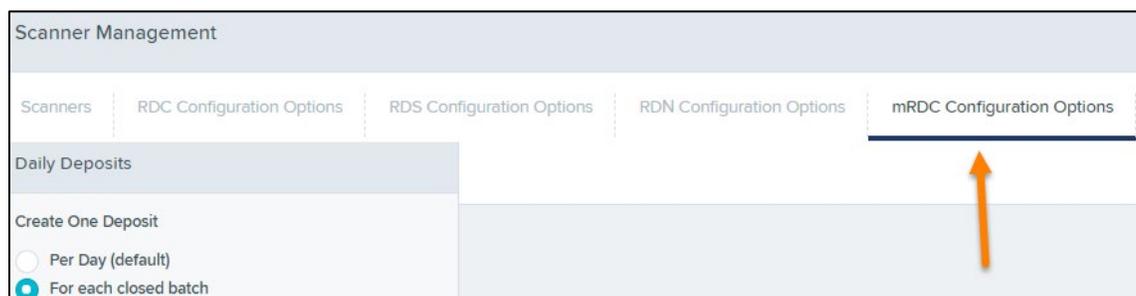


FIGURE 1 – MRDC CONFIGUTATION OPTION

5. From the *Number of Daily Deposits* section, select the appropriate option.
  - a. **Create one deposit per day (default)** – This option will allow the customer to continually process transactions throughout the day before creating a single deposit of all items.

- b. **Create one deposit for each closed batch** – This option will generate a total deposit each time a batch has been closed, which would create multiple deposits in a single day.

6. Select **Update**.

For more information about the remaining tab on the *Scanner Management* page, see the “Virtual Endorsement Handbook” on the *Resources* page of SmartPay Manager.

## Routes of Accessing the System

The mRDC application has different routes of access, each one allowing you to perform different tasks. The following is a brief description of the ways to access mRDC and what each route offers.

- **Mobile App:** Once downloaded to a certified mobile device, the mobile app allows you to create a new deposit with pictures of the front and back sides of checks.
- **SmartPay Business:** Admins use this portal to set up users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about customer/member deposits, edit transactions, and view transaction histories. Application URL: <https://smartpay.profitstars.com/business>
- **SmartPay Business Merchant:** Admins use this to create merchant users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about transactions and edit transactions.

## Session Timeouts

The 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 web-based mRDC application will automatically log off users who have been inactive for 30 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.

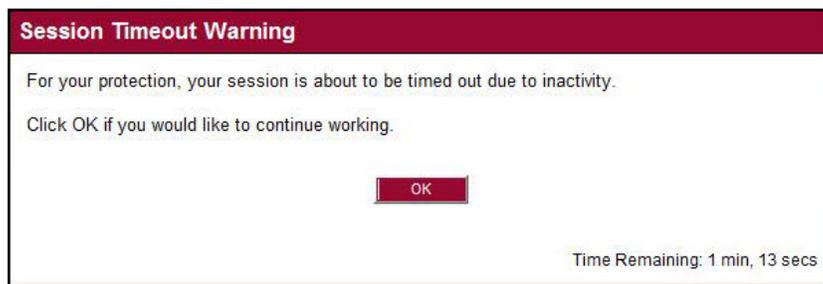


FIGURE 2 - SESSION TIMEOUT WARNING



# 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.

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

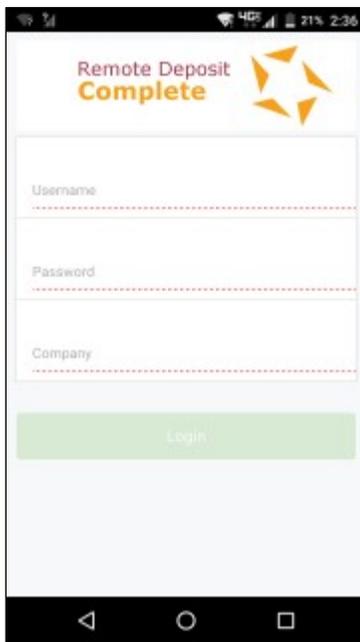


FIGURE 3 - LOGIN PAGE

8. 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.
9. 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
10. 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.

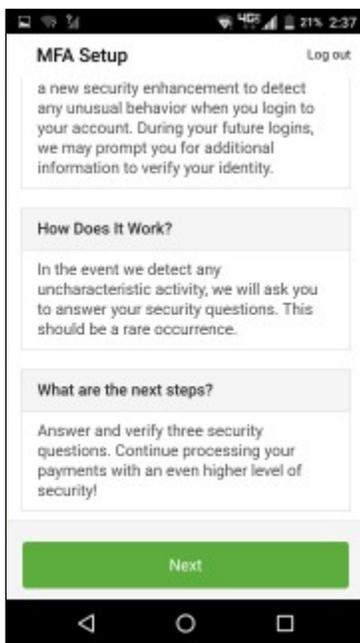


FIGURE 4 – MFA SETUP PAGE

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.

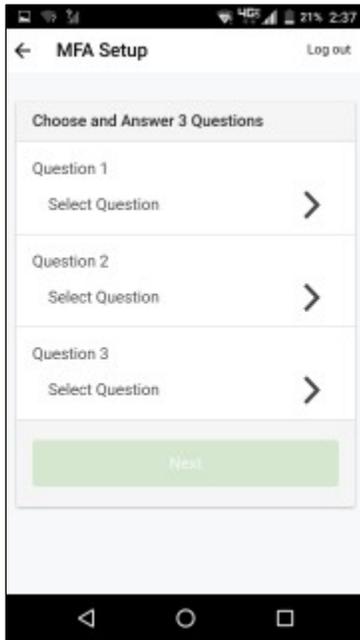


FIGURE 5 - SECURITY QUESTIONS

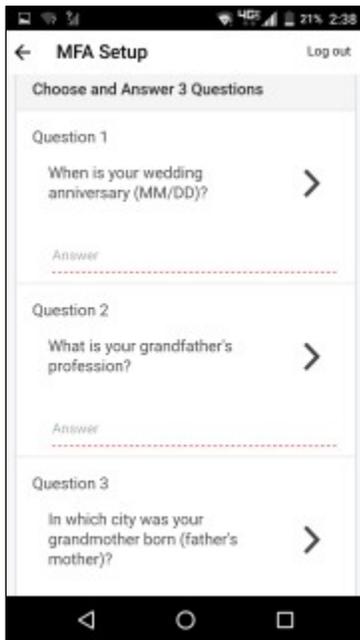


FIGURE 6 - SELECTING A QUESTION TO ANSWER

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



FIGURE 7 – 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 select **Next** to continue to the *Home* page.

---

## Making a Deposit

1. Log in to the app. From the *Home* page, select **Deposit** to create a new deposit (pictured below).

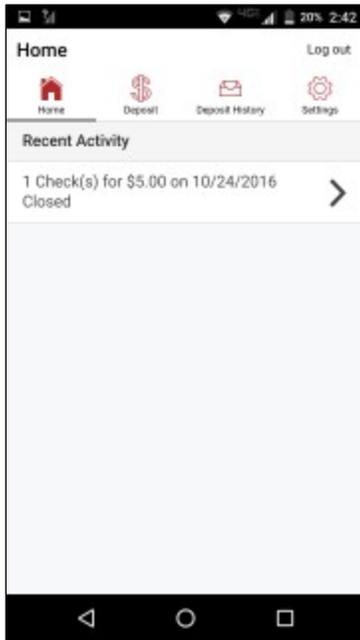


FIGURE 8 - HOME PAGE

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

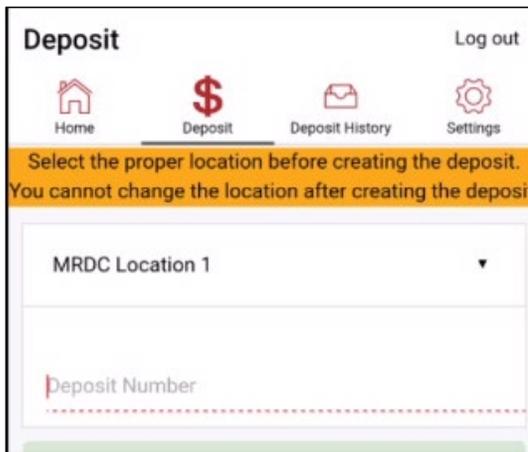


FIGURE 9 – MRDC LOCATION MENU

3. Select **Create Deposit** to access the *Deposit* page where you may submit or delete the deposit.

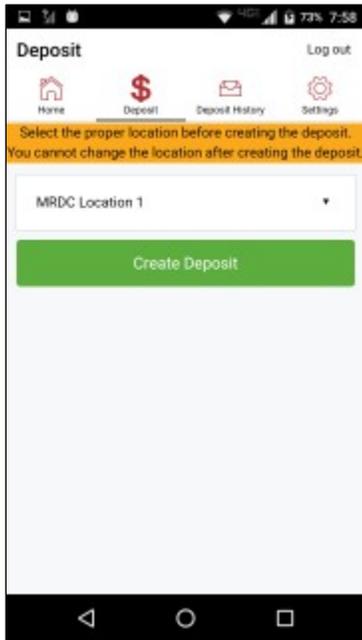


FIGURE 10 – CREATE DEPOSIT

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

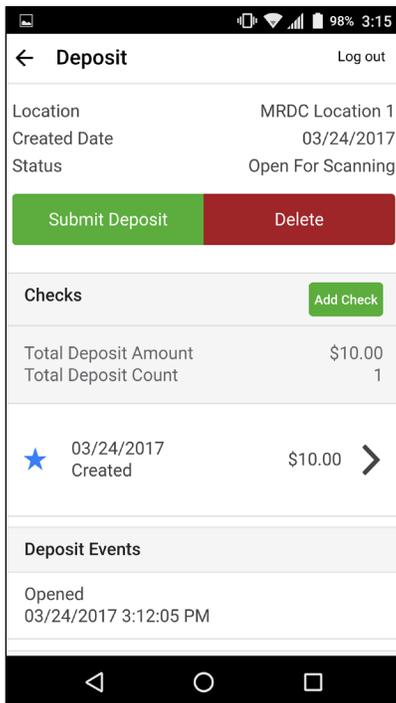


FIGURE 11 –DEPOSIT PAGE WITH ADD CHECK OPTION

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

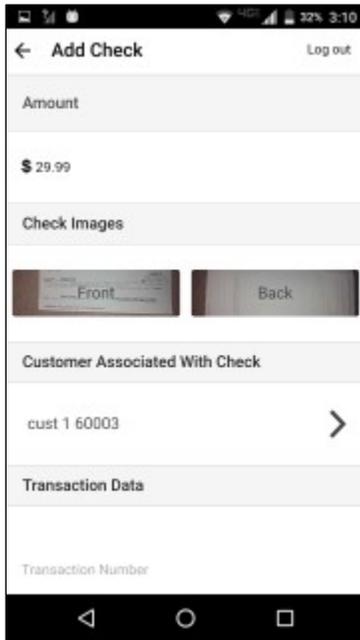


FIGURE 12 - AMOUNT

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.

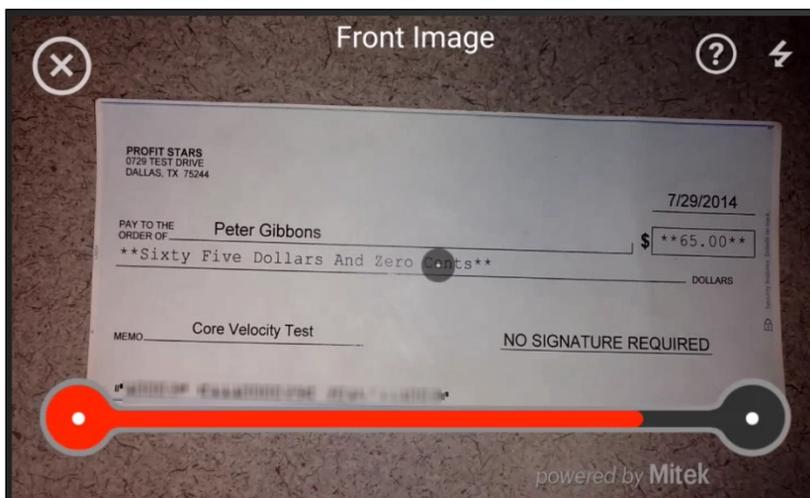


FIGURE 13 - EXAMPLE FRONT IMAGE

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



FIGURE 14 - EXAMPLE BACK IMAGE

8. Use the same guidelines listed above for a good image of the back of the check item. Select **Next**.
9. The *Add Check* page appears. Select **Deposit Check** to add the check to your deposit.

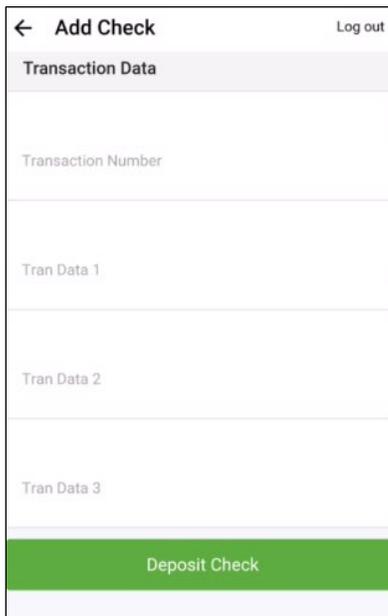


FIGURE 15 – ADD CHECK PAGE

10. 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.

---

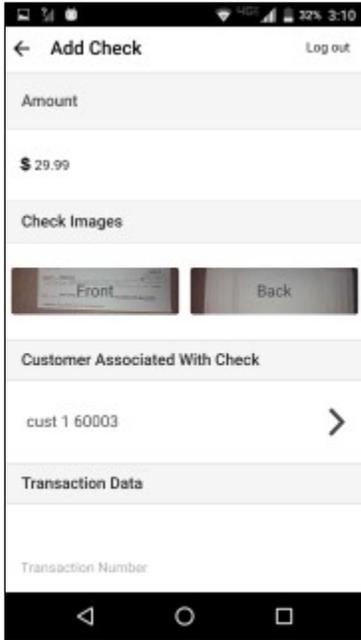


FIGURE 16 – ADD CHECK PAGE

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

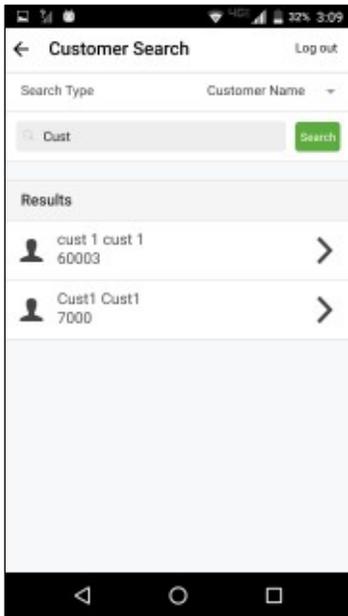


FIGURE 17 – CUSTOMER LIST

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.

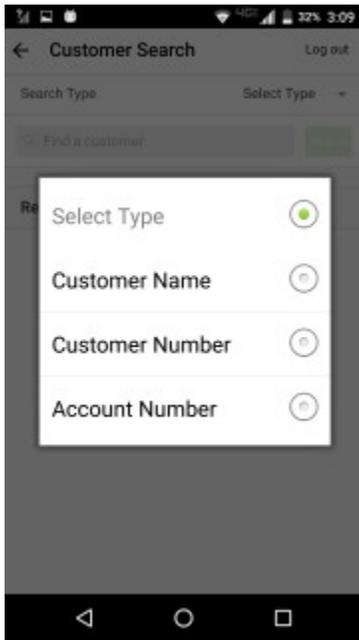


FIGURE 18 - SEARCHING FOR A CUSTOMER

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

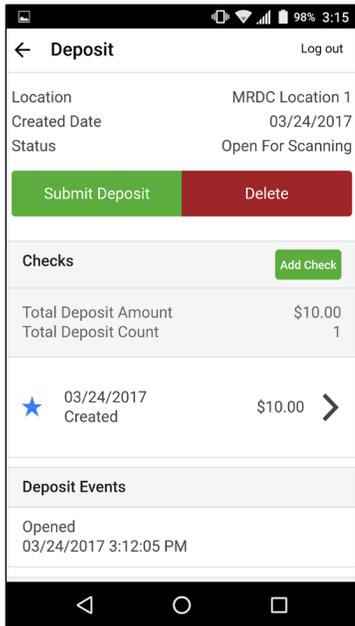


FIGURE 19 - ADD CHECK OPTION

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

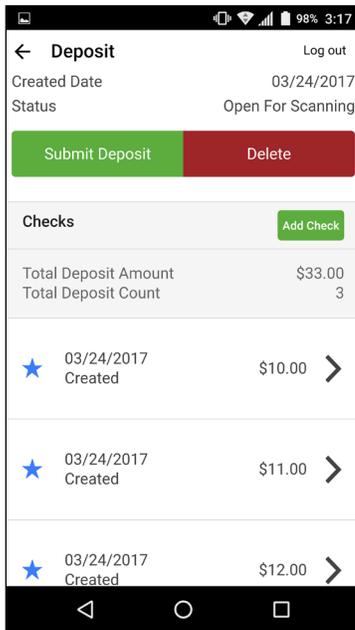


FIGURE 20 – SUBMIT DEPOSIT OPTION

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

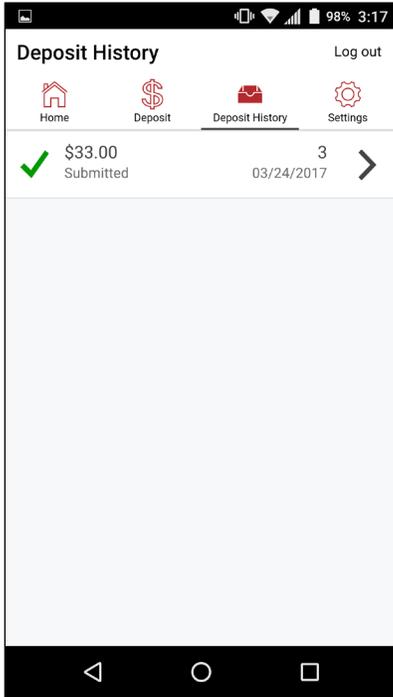


FIGURE 21 – SUBMITTED INDICATOR

## Viewing Results

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

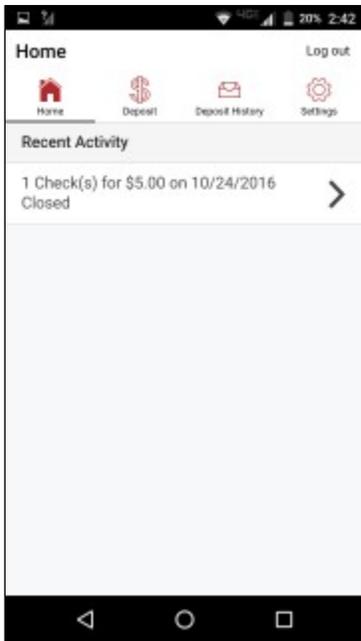


FIGURE 22 - HOME PAGE

- 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

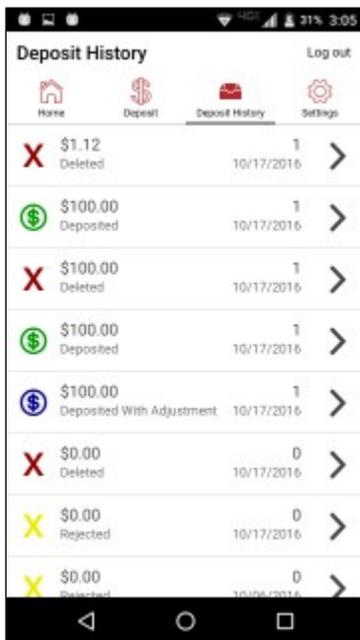


FIGURE 23 – DEPOSIT HISTORY

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



FIGURE 24 - 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 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**.

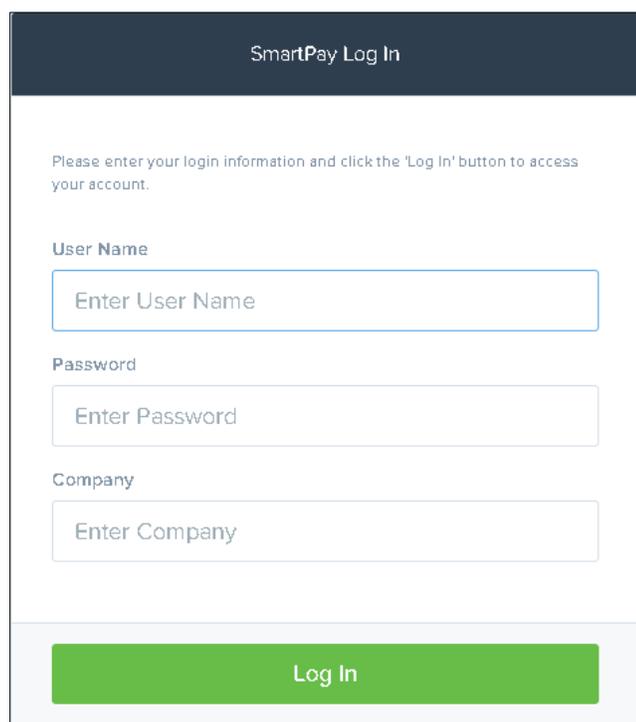
The image shows a web form titled "SmartPay Log In". At the top, there is a dark blue header with the text "SmartPay Log In" in white. Below the header, there is a light gray background with the following elements: a paragraph of text that reads "Please enter your login information and click the 'Log In' button to access your account.", followed by three input fields. The first is labeled "User Name" and contains the placeholder text "Enter User Name". The second is labeled "Password" and contains the placeholder text "Enter Password". The third 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 25 – 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 26 – 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.**

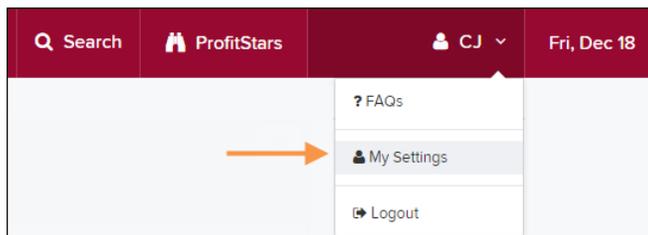


FIGURE 27 - MY SETTINGS

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 two input fields labeled 'Enter New Password' and 'Confirm New Password'.
- Create / Update Secret Question and Answer:** Includes a 'Secret Question' dropdown menu with the example 'Name of your dog', and two input fields for 'Enter New Secret Answer' and 'Confirm New Secret Answer'.
- Create / Update Authorized Caller Identification Phrase and Response:** Includes an 'Identification Phrase' dropdown menu with the example 'What is your mother's maiden name?', and two input fields for 'Enter New Identification Phrase Response' and 'Confirm New Identification Phrase Response'.

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

FIGURE 28 - 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.

FIGURE 29 - 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 30 - 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 <b>Dual Authorization</b> 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 <b>Dual Authorization</b> or <b>Velocity</b> 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 <b>Velocity</b> 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 31 - 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.

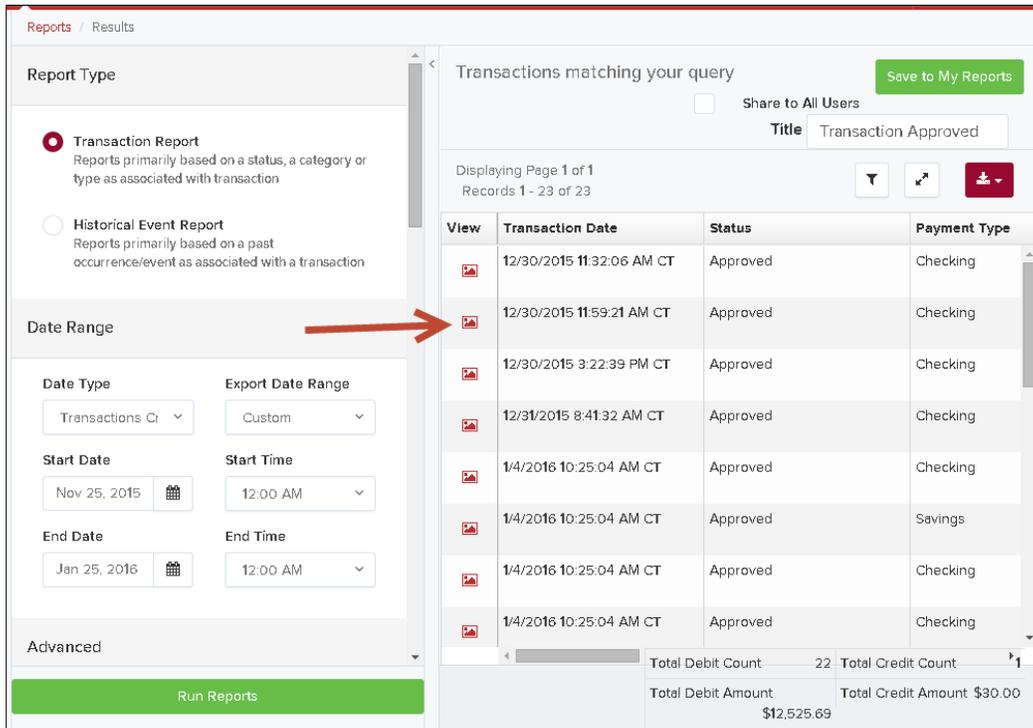


FIGURE 32 - VIEW ICON FOR AN APPROVED TRANSACTION

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

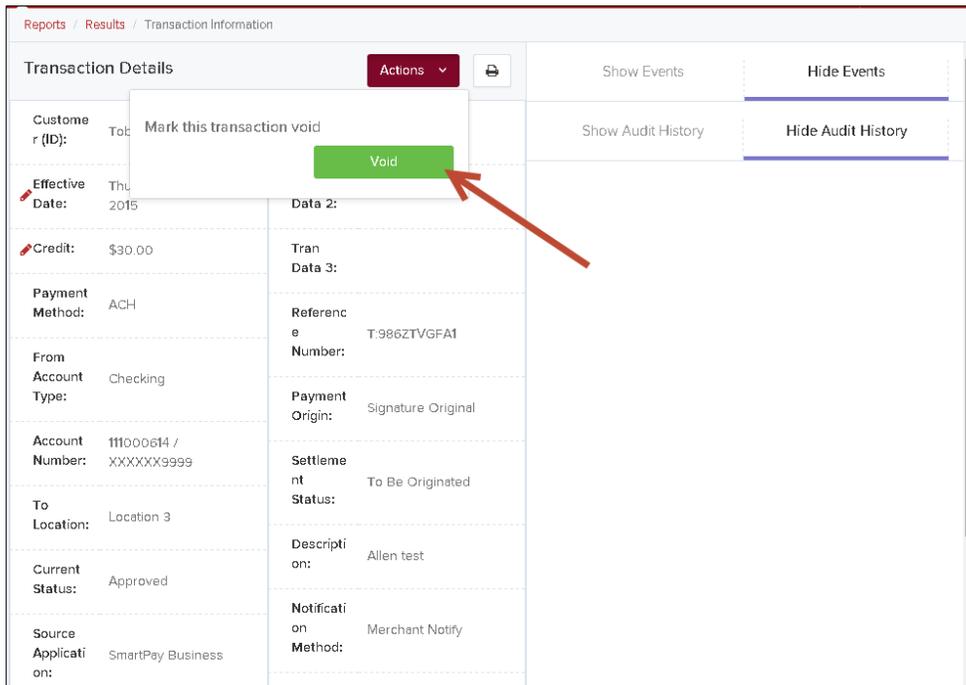


FIGURE 33 - TRANSACTION DETAILS PAGE

- 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 34 - 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
🖨️

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

Resolve this transaction

Resolve

FIGURE 35 - 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 36 – 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:	111016064 / XXXXXX4835	Settlement Status:	To Be Originated
Check #:	1013	Description:	
To Location:	Location 1	Notification Method:	Merchant Notify
Current Status:	Approved		

FIGURE 37 - 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

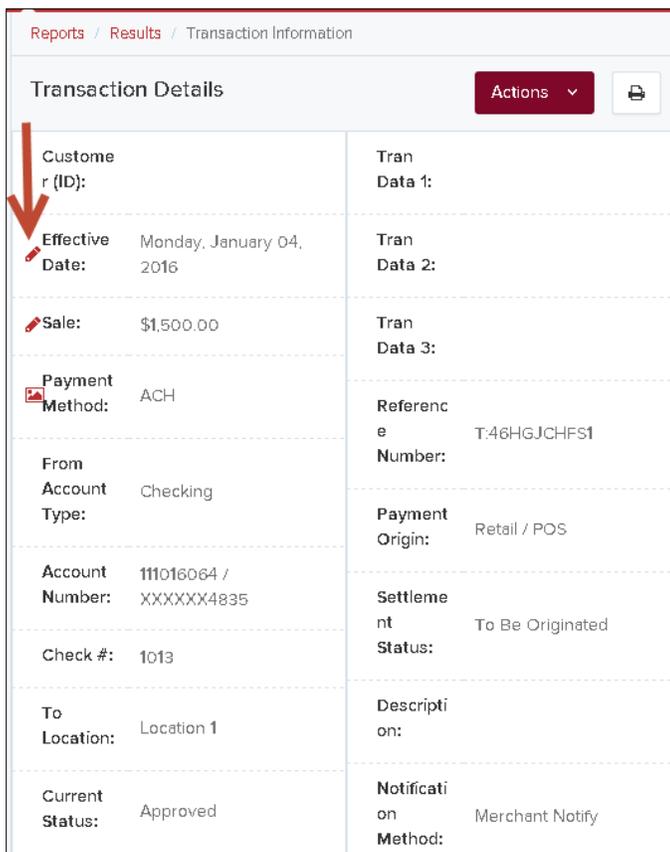
✓
✗

FIGURE 38 - 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 transaction details, and the right column contains additional information. A red arrow points to the "Effective Date" field, which is currently "Monday, January 04, 2016" and has a small red pencil icon next to it. Other fields include "Customer (ID)", "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 includes "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".

Transaction Details		Actions	Print
Customer (ID):		Tran Data 1:	
Effective Date:	Monday, January 04, 2016	Tran Data 2:	
Sale:	\$1,500.00	Tran Data 3:	
Payment Method:	ACH	Reference Number:	T:46HGJCHFS1
From Account Type:	Checking	Payment Origin:	Retail / POS
Account Number:	111016064 / XXXXXX4835	Settlement Status:	To Be Originated
Check #:	1013	Description:	
To Location:	Location 1	Notification Method:	Merchant Notify
Current Status:	Approved		

FIGURE 39 - 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 40 - 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.