

## **Hillcrest Bank Business Mobile**

Quick Start Guide





## Making A Deposit

Step	Action	Display
1	After launching the Mobile App, select Check Deposit in the global navigation menu.	Check Deposit
	The application will take a moment to load the Remote Deposit Capture functionality. The user will see the pinwheel icon spinning along indicating that the application is "updating".	
	During this time the user's information is being sent to the FXD service to determine user eligibility and make potential changes to the user's account information before allowing entry into the RDC service.	
	The user will believe that the RDC service in Mobile Banking is simply launching.	
2	<ul> <li>The Check Deposit screen appears which presents guidelines for making deposits by default. On this screen users have two options: <ul> <li>Deposit: Allows the user to enter new checks for deposit.</li> <li>Recent: Allows the user to get a history or deposits they have made in the past.</li> </ul> </li> <li>The user selects Deposit Check to continue.</li> </ul>	Check Deposit     Check Deposit     Concerned on the series     Concerned on the



Step	Action	Display
3	The Check Deposit screen appears.	••••• ATAT (TE 1013 AM 1 2 0216 📷)
	On this screen the user has five options:	Cell US Dark 148
	<ul> <li>Front: Allows users to capture an image of the</li> </ul>	
	front of their check.	
	<ul> <li>Back: Allows users to capture an image of the</li> </ul>	Front Back
	back of their check.	Amount >
	<ul> <li>Amount: Allows users to enter the amount of the</li> </ul>	Depart To >
	check they are depositing.	
	<ul> <li>Deposit To: Allows users to choose the account to</li> </ul>	Email Receipt To ttb9fisglobal.com
	receive the deposit.	
	<ul> <li>Email Receipt To: Allows users to choose an email</li> </ul>	
	address where a receipt of the deposit will be sent.	Gancel Gontinue
	The user will start by selecting Front to capture an image of	
	their check.	
4	The device camera launches within the Mobile Banking app.	
	Corner icons are displayed so that the user can ensure to align	
	the check within the available boundaries. A camera icon	金 / 新 . 町 新語
	appears allowing the user to capture the image. An X also	index and in the second
	appears which allows the user to cancel the image capture.	te la la la la lallar a la la la
	Users can also obtain instructions on how to	Oligan Parts
	capture their check image by selecting the info icon.	and the
		111N
	Note: For best results, the check should be placed on a dark	100 M
	background. All four corners of the check must also fit within	
	the boundary indicated by the app.	
		o 🧿 🗴
	Select the camera to take the picture of the check.	
5	After capturing the image, the camera icon changes to an	
	image of a checkmark. The user will select this button to	
	accept the photo and save the check image.	
	On the left, the X changes to a red button with a circular	
	arrow allowing them to go back and attempt another capture	0
	if necessary.	



Step	Action	Display
6	After selecting the checkmark, the Deposit Check screen appears, this time showing a smaller version of the image captured from the front of the check. Select Back to capture the endorsed side of the check.	execute AFAT (18       SECTAM       E 1926         Back       Back       Back         Front       Back         Deposit To       >         Email Rece pt To       ttb9fisglobal.com         Cancel       Cantest
7	Again, the device camera launches within the Mobile Banking app. Corner icons are displayed so that the user can ensure to align the check within the available boundaries. A camera icon appears allowing the user to capture the image. An X also appears which allows the user to cancel the image capture. Note: The check itself should be endorsed before the image is captured. Checks should be endorsed as: For Mobile Deposit Only – Bank Name Account Number Endorsement Select the camera to take the picture of the check.	
8	After capturing the image, the camera icon changes to an image of a checkmark. The user will select this button to accept the photo and save the check image. On the left, the X changes to a red button with a circular arrow allowing them to go back and attempt another capture if necessary.	0



Step	Action	Display
9	After selecting OK, the check deposit screen appears, this time showing a smaller version of the image captured from both the front and back of the check. Select Amount to enter the dollar amount of the check deposit.	Image: Deposit Check     Signer       Image: Deposit Check     Signer       Call ISS bare 149     Image: Deposit Check       Front     Back       Arrount     Sack       Email Receipt To     thidfisglebial.com       Cantcel     Continue
10	A number pad launches within the app. Enter the dollar amount of the deposit exactly as it appears on the check including dollars and cents. When complete, select Done to store the amount of the check being deposited.	Mode       Mode       Mode       Mode       Mode         Mode       Amount       Mode       Mode         1       2       3       3         4       5       6       7       8       9         Done       0       C <thc< th="">       C       <thc< th=""> <thc< th=""></thc<></thc<></thc<>



Step	Action	Display
11	After entering the amount, the Deposit Check screen appears, showing the amount of the check the user is attempting to deposit. Select the Deposit To field in order to select the account into which the funds will be placed.	Image: ATX7 LTE       12:18 AM       4 (8,92%)         Back       Deposit Check       Sen Or         Cell ISS Dark 149       Image: Cell ISS Dark 149         Image: Prent       Image: Cell ISS Dark 149         Image: Cell ISS Dark 149       Image: Cell ISS Dark 149         Image: Cell ISS Dark 149       Image: Cell ISS Dark 149         Image: Cell ISS Dark 149       Image: Cell ISS D
12	A list of eligible accounts appears. Select the account to receive the deposit from the list of eligible accounts. Note: If a particular account that the customer wishes to use for this deposit does not appear in the list, the user must speak to their financial institution's customer service area to ensure that their account meets eligibility requirements, is available for viewing in online and mobile banking, and has been sent to the FXD service as an available account.	Image       Deposit To       September         Image       Deposit To       September         Call USS Barrie 148       Mow CHECKING ACCOUNT *2701         Available Datance: 5120.142.150       SAVINGS *2801         SAVINGS *2801       Available Balance: 5120.142.150         SAVINGS *2802       Available Balance: 5114.24         SPECIAL CHECKING *2702       Available Datance: 551.014.26



Step	Action	Display
13	The Check Deposit screen appears again. The user will need to enter an email address for a receipt of the deposit. Note: The last used email address will prefill if the user has completed a deposit before via either the phone or tablet application.	Image: Attact UE       State Attact UE       State Attact UE       State Attact UE         Image: Deposit Check       State Attact UE       State Attact UE       State Attact UE         Image: Deposit Check       State Attact UE       State Attact UE       State Attact UE         Front       Back       Back         Amount       State Attact UE       State Attact UE         Deposit To       NOW CHECKING AC >         Presides Datares State Attact Attact VE       >         Email Receipt To       ttb@fisglebel.com         Q       E       F       G       H       K       L         Image: Q       Z       X       C       V       N       Image: Q         Image: Q       Z       X       C       V       N       Image: Q         Image: Q       Z       X       C       V       N       Image: Q         Image: Q       Z       X       C       V       N       Image: Q         Image: Q       Z       X       C       V       N       Image: Q         Image: Q       Spece       Image: Q       Image: Q       Image: Q       Image: Q
14	Now that all the fields are completed users should see the front and back image of their check, along with the amount, account to accept the deposit, and the email where they would like a receipt delivered. The user can select Cancel to end the process of depositing a check or select Continue to proceed.	ATATILITE     1619 AM     4 (6 498)       Back     Surriet       Cold 135 Dark 148       Front     Back       Amount     \$1.00 >       Deposit To     NOW CHECKING AC >       Deposit To     NOW CHECKING AC >       Email Receipt To     ttb9fisglebal.com



Step	Action	Display
14	The screen darkens and a pinwheel icon appears, indicating to the user that the deposit information is being uploaded.	ATAT LTE & 18/19 AM # 8 /8/19      Rock Deposit Check Rock     Cod ISS Bark 149
	At this point, the system is checking over the supplied check image, and payment information for issues such as blurry text, cut-off images, and missing information. Users will be prompted to resupply any pieces of information that are not included or accepted before they can continue.	Front Back
15	If the system accepts the user's check images and deposit	●●● ==================================
	information, the continue button at the bottom of the screen is replaced with a button labeled "Approve".	East Approve Deposit Sign Off Cell ISS Dark 149 Review chick deposit details before approving
	Users can select Edit in the upper left hand corner of the screen to make any changes to the deposit information.	Front Back
	Users can still cancel the deposit at this time by selecting the Cancel button.	Deposit To NOW CHECKING ACCO Available Debroe 5/36/42 202.55 Email Receipt To ttb8/tisglobal.com
	Select Approve to upload the check information and continue.	
		Cencel Approve



Step	Action	Display
16	The pinwheel icon appears again, indicating to the user that the deposit information is being submitted.	ALL ADDREVE DEPOSIT SUP OF
	At this point, the RDC system is uploading all the check information to the FIS Xpress Deposit (FXD) service.	Review clockie dopolisie backere aspopulerge Front Back Armount: \$1.00 Deposite To NOW CHECKNING ACCO Aveiable Diamone \$125 First Public Email Receipt To theffinglobal.com
17	The Deposit Complete screen appears showing information about the deposit that was just made. There is also an indication at the top of the screen that the deposit has been successfully scheduled. Selecting Back to Check Deposit returns the user to the initial RDC screen where they can choose to make a deposit or review deposit history.	Image: Second and Second



## **Reviewing Deposit History**

Step	Action	Display
1	After launching the Mobile App, select Check Deposit in the global navigation menu.	Check Deposit Sur Cff
	The user will see the scrolling pinwheel graphic indicating that the system is updating.	
	This is being counted as a successive login into RDC. The system is actually checking all account information and user eligibility for changes. The user thinks that they are simply accessing the RDC features at this time.	
2	<ul> <li>This presents the user with the Check Deposit screen which presents guidelines for making deposits by default. On this screen users have two options: <ul> <li>Deposit: Allows the user to enter new checks for deposit.</li> <li>Recent: Allows the user to get a history or deposits they have made in the past.</li> </ul> </li> <li>The user selects Recent to continue.</li> </ul>	Check Deposit Sun Control Check Deposit Sun Control Check Deposit Sun Control Checks Is Easy Depositing Checks Is Easy Price your check on a flat surface with a dark background and good lighting. Tap the Deposit Check button to get started.



Step	Action	Display
3	A list of recent deposit history appears.	
	The user will see a chronological list of all the historical	REPORT RECENT
	transactions in the FXD database.	DEPOSIT: 08/13/2014 \$1.00 >
	Transactions include:	DEPOSITE 05/13/2014 \$500.00 >
	Date	DEPOSIT 08/15/0014 \$45.35 >
	Amount	DEPOSIT: 05/05/2014 \$45.35 >
	Deposit Status	DEPOSIT: 06/07/2014 \$50.00 >
	Selecting the deposit will provide the user with more details	DEPOSITI 06/07/0014 \$25.00 >
		DEPOSITION/05/05/0014 \$844.90 >
		DEPOSITION/05/05/014 \$64.90 >
4	After selecting a deposit, the user will see an indication that	att.AT&T 43 () 11:14 AM 0 99% 📾
	the system is updating.	Back Details Sprice
	During this time, the Mobile Banking RDC system is connecting with FXD to gather information about the user's deposit.	
		tinge tinget



Step	Action	Display
5	The Details screen appears.	ATAT LTE 1131 AM * 8 10016     Details Sign Of
	<ul> <li>The user is shown information about the deposit including:</li> <li>Date</li> <li>Amount</li> <li>Status</li> <li>Status Date</li> <li>Account</li> </ul> The user cannot initially see the images of the check that were submitted with their deposit. Images can be downloaded from FXD when the user selects the check front or check back buttons.	Front       Back         Date       06/13/2014         Amount       \$1.09         Status       deposited         Deposited       1.00         Amount       \$2012         Deposited       1.00         Amount       \$2012         Deposited       1.00         Amount       \$2012
6	After selecting which check image the user would like to review, they will see a rotating icon while the image is downloaded from FXD.	ATAT LTE A TIXIS AM 7 8 107%     Details suprice
	Note: The images of the deposited check are not stored locally on the user's device and are recalled on demand from the FXD system.	Pront Back Date 06/13/2014 Amount \$1.09
		Status deposited Deposited 1.00 Amount Deposit Date Wed Aug 13 19:56:27
		E07 2014



Step	Action	Display
7	Check images the user selected to view appear. Users can decide to only view the check front or check back individually.	Instant     Tistant     Tistant       Instant     Defails     Samor       Freet     Instant     Back       Date     06/13/2014       Ameunt     \$1.05       Samue     deposited       Amount     1.00       Amount     1.00
8	The user can select a preview image of the check to see a larger version. The user can return to the Details screen by selecting the X in the lower left hand corner of the screen.	COLUMN TO LOOM