

## **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 Sunor
	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	The Check Deposit screen appears which presents guidelines for making deposits by default. On this screen users have two options:  Deposit: Allows the user to enter new checks for deposit.  Recent: Allows the user to get a history or deposits they have made in the past.  The user selects Deposit Check to continue.	Check Deposit Suprer  Check Deposit Suprer  Depositing Checks is Easy Place 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	The Check Deposit screen appears.	■■■•○ AT&T LTE 10:13 AM
	On this screen the user has five options:	Cold Bis Stark 149
	<ul> <li>Front: Allows users to capture an image of the</li> </ul>	+0
	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 check they are depositing.</li> </ul>	Deposit To >
	<ul> <li>Deposit To: Allows users to choose the account to</li> </ul>	Email Receipt To ttb@fisglobal.com
	receive the deposit.	
	Email Receipt To: Allows users to choose an email	
	address where a receipt of the deposit will be sent.	Cancel Continue
	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	THE RESERVE TO SERVE THE PARTY OF THE PARTY
	appears allowing the user to capture the image. An X also appears which allows the user to cancel the image capture.	Cobile to
	appears which allows the user to cancer the image capture.	llars.
	Users can also obtain instructions on how to	000
	capture their check image by selecting the info icon.	1
		Laux S
	Note: For best results, the check should be placed on a dark	68 88
	background. All four corners of the check must also fit within	
	the boundary indicated by the app.	
	Select the camera to take the picture of the check.	<b>⊗ ⊚</b> ⊙
5	After capturing the image, the camera icon changes to an	
	image of a checkmark. The user will select this button to	<b>(0)</b>
	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	O
	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.	Pront Back  Amount >  Email Receipt To ttb@fisglobel.com
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.	F. 79prid Seller
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	****** ATAT LTE 19:18 AM
	time showing a smaller version of the image captured from	Block Deposit Check Sign CH Cut BS Block 140
	both the front and back of the check.	Cab is say 149
	Select Amount to enter the dollar amount of the check	Front Back
	deposit.	Amount >
		Deposit Yo >
		Email Receipt To ttb@fisglebal.com
		Cancel Continue
40	A comband to make within the com	
10	A number pad launches within the app.	Block Amount Support
	Enter the dollar amount of the deposit exactly as it appears	
	on the check including dollars and cents.	\$1.00
	When complete, select Done to store the amount of the	1 2 3
	check being deposited.	1 2 3
		4 5 6
		7 8 9
1		
		Done 0 🖘



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.	Back  Deposit Check Sunor  Cat ISS tark 149  Front  Back  Amount  S1.00 >  Deposit To  Email Receipt To ttb@fisglebal.com
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.	Deposit To  Cub ISS Blank 148  NOW CHECKING ACCOUNT "2701 Amilitable Balance \$100.142.702.36  SAWINGS "2801 Amilitable Balance \$84,151,10  SAWINGS "2802 Amilitable Balance \$523,014,24  SPECIAL CHECKING "2702 Amilitable Balance \$823,023,701,80



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.	Deposit To Standard S
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.	Back  Cod (1)5 Back  Amount S1,00 >  Deposit Vo NOW CHECKING AC >  Available Searce \$120,142,762,80  Email Receipt To tito@fisglobal.com



Step	Action	Display
14	The screen darkens and a pinwheel icon appears, indicating to the user that the deposit information is being uploaded.	Back Deposit Check Surce Cab is S Back 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  Black  Amount \$1.00 >  Deposit To NOW CHECKING AC >  Amount Black  Email Receipt To ttt/05sglobel.com  Contons  Contons  Contons
15	If the system accepts the user's check images and deposit	*** ○ ATAT (TE 10:19 AM # 1: 89% ■
	information, the continue button at the bottom of the screen is replaced with a button labeled "Approve".	Ridt Approve Deposit Skyr Off Cell ISS Bank 149 Review check deposit debate 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 Amount \$1.00
	Users can still cancel the deposit at this time by selecting the Cancel button.	Deposit To NOW CHECKING ACCO  Available Selection 51261-42 202-26  Email Receipt To ttb8fleglobal.com
	Select Approve to upload the check information and continue.	
		Genicel Approve



Step	Action	Display
16	The pinwheel icon appears again, indicating to the user that the deposit information is being submitted.	6.31 Approve Deposit Sign Co
	At this point, the RDC system is uploading all the check information to the FIS Xpress Deposit (FXD) service.	Front Back  Amount \$1.00  Deposit To NOW CHECKING ACCO  And the Subrace \$100 Parent  Email Receipt To this finglishal.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.	Deposit Complete  Sur Off  Voer decosit was successfully scheduled  Front Back  Amount \$1.00  Deposit To NOW CHECKING ACCO  Email Receipt To ttb@fisglobal.com



## **Reviewing Deposit History**

Step	Action	Display
1	After launching the Mobile App, select Check Deposit in the global navigation menu.	Check Deposit Surger
	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	This presents the user with the Check Deposit screen which	**** ATAT UE 16:13 AM 4 E 92%
	presents guidelines for making deposits by default. On this	<b>■</b> Check Deposit Series
	screen users have two options:	DEPOSIT EGGGN
	<ul> <li>Deposit: Allows the user to enter new checks for deposit.</li> </ul>	Depositing Checks is Easy Place your check on a flat surface with a dark background and good lighting.  Tap the Deposit Check buffor to get started.
	<ul> <li>Recent: Allows the user to get a history or deposits they have made in the past.</li> </ul>	1990 1900 1900 1900 1900 1900 1900 1900 1900 1900
	The user selects Recent to continue.	
		Deposit Check



Step	Action	Display
3	A list of recent deposit history appears.	***** ATAT LTE MIZEAM T S 100%
		☐ Check Deposit syncer
	The user will see a chronological list of all the historical	DEPOSIT FECENT
	transactions in the FXD database.	DEPOSIT: 08/13/2014 \$1.00 >
	Transactions include:	DEFOGRE 05/13/2014 \$50.00 >
	Date	DEPOSIT 00/11/0014 \$45.35 >
	<ul> <li>Amount</li> </ul>	DEPOSIT 05/05/2014 \$45.35 >
	Deposit Status	DEPOSIT: 08/87/2014 \$50.00 >
	Selecting the deposit will provide the user with more details	DEPOSIT 68/47/9014 \$25,00 >
		DEPOSIT 08/08/2014 \$64.90 >
		DEPOSIT 08/05/2014 \$84.90 >
4	After selecting a deposit, the user will see an indication that	att.AT8T 46 () 11:14 AM 9 96% (IIII)
	the system is updating.	Back Details Sprof
	During this time, the Mobile Banking RDC system is	
	connecting with FXD to gather information about the user's	
	deposit.	
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		*



Step	Action	Display
5	The Details screen appears.	and Details Synon
	The user is shown information about the deposit including:	Front Back  Date 08/13/2014  Amount \$1.00  Status deposited  Deposited 1.00  Amount Deposited 1.00
	downloaded from FXD when the user selects the check front or check back buttons.	
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.	Details square
	Note: The images of the deposited check are not stored locally on the user's device and are recalled on demand from the FXD	Date 06/13/2014 Amount \$1.09
	system.	Status deposited Deposited 1.00 Amount
		Deposit Date Wed Aug 13 10:55:27 EDT 2014



Step	Action	Display
7	Check images the user selected to view appear.	Block Details Suprior
	Users can decide to only view the check front or check back individually.	Front Back
		Date 98/13/2514
		Amount \$1.00
		Status deposited
		Deposited 1.00 Amount
		Deposit Cate Wed Aug 19 90:55:27 EDT 2014
8	The user can select a preview image of the check to see a larger version.	ATAT ITE 1029 AM • 1 103%
	The user can return to the Details screen by selecting the X in the lower left hand corner of the screen.	Spine Test User Spine 33, 2004  Box handed delice and 15 Testinon  Small Sample NOT REGOTIABLE  O Small Spine Sample NOT REGOTIABLE
		GOTIABLE COMME