

# Welcome to

# **Anytime Deposits**<sup>®</sup>

## **Mobile Remote Deposit Capture**

### **QUICK START GUIDE**

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## Welcome to Anytime Deposits Mobile Remote Deposit Capture

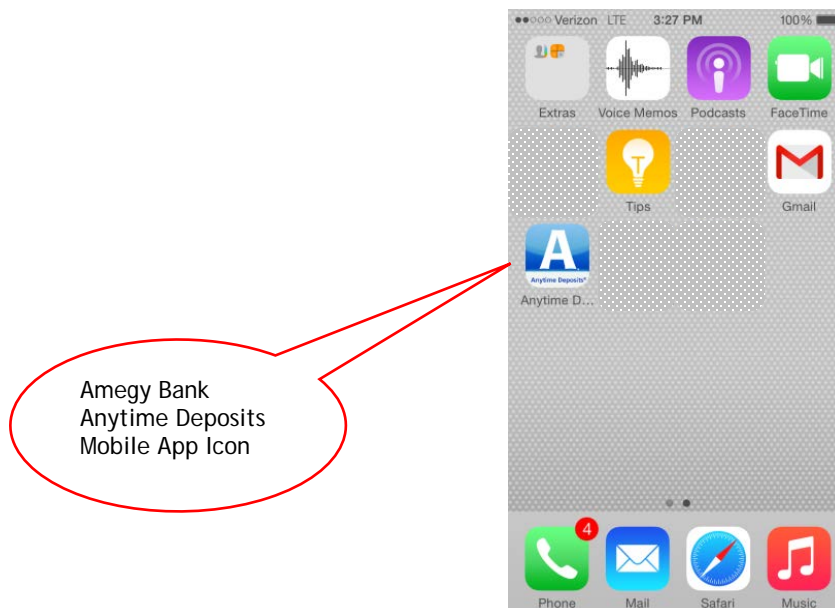
**Anytime Deposits® Mobile** is a new feature within the **Anytime Deposits®** RDC application that provides Treasury Management clients even more flexibility and convenience to make a deposit to company accounts. This new functionality allows you to use a mobile device such as a smart phone to deposit checks made payable to the company into company accounts already registered in the Amegy Bank RDC system.

### GETTING STARTED

- You will receive a unique Login ID from your company's RDC system coordinator to be used each time you login to the mobile application.
- You will receive an introductory email with instructions and this Quick Reference Guide.
- You will receive a registration email containing a sixteen-digit registration code that will be used for the initial login. The email will be addressed as follows:

From: mobile-registration@fundtech.com  
Sent: [Day], [Month] DD, YYYY T:TT [AM/PM]  
To: [User Name]  
Subject: e-mail notification

Download the Anytime Deposits Mobile RDC App from the App Store or Google Play store by searching Amegy Bank Anytime Deposits. Open App and read the End User Licensing Agreement (EULA) which outlines the terms and conditions for using the Anytime Deposits Mobile App. Scroll to the bottom of the EULA and tap "Agree" to continue registration and use of the mobile app.



## ANYTIME DEPOSITS MOBILE RDC APP ENROLLMENT

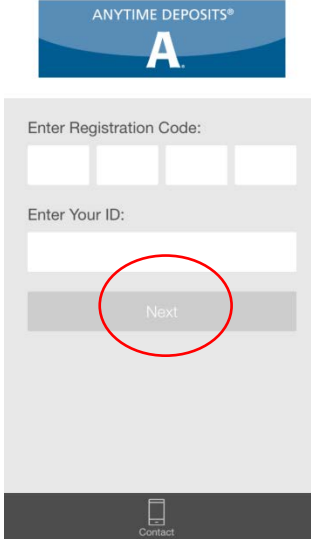
### *Anytime Deposits mRDC App Enrollment*

#### First-Time Login:

**Step 1.** Enter 16-digit registration code from the registration email.

**Step 2.** Enter User ID provided by your Company's RDC Coordinator.

**Step 3.** Tap "Next".

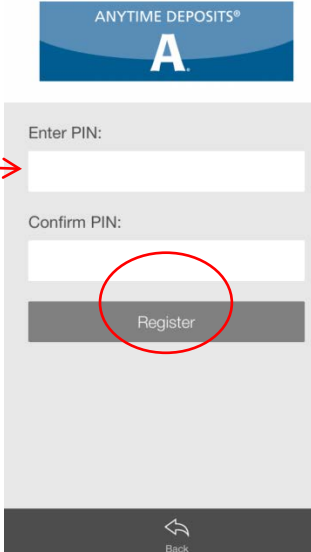


You will then enter a unique PIN of your choice to be used for each subsequent login. Simple PINs such as 1234 will not be accepted.

**Step 1.** Enter a PIN of your choice. Pin must be 4-10 digits in length.

**Step 2.** Re-enter PIN to confirm.

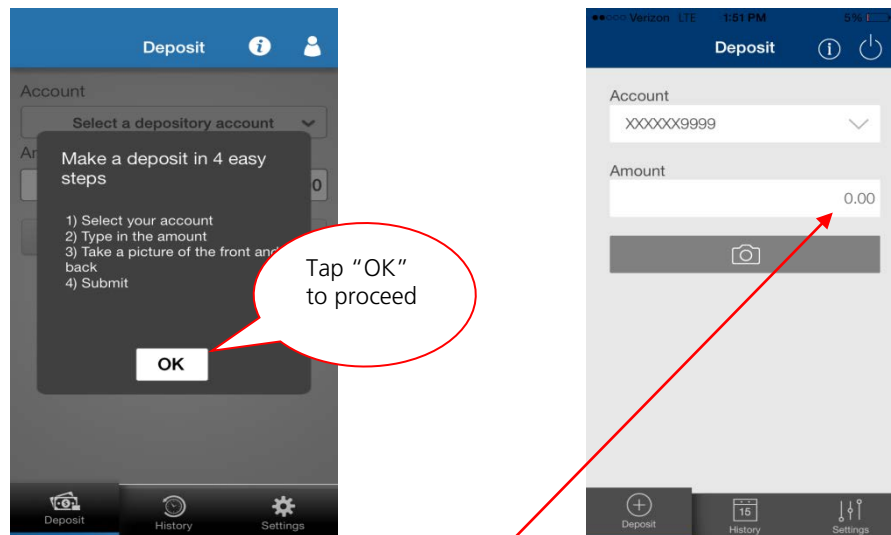
**Step 3.** Tap "Register" to complete the process.



**The enrollment process is now complete, and you will see the Deposit screen!**

## MAKING A DEPOSIT

The initial deposit screen will appear (below left) displaying the four steps to make a deposit. The four steps message will only appear on the initial deposit. The account number will appear in the account field, you do not have to select or enter this data if you only have access to one account. If you have multiple account access, click on the down arrow and select the account to which you want to make the deposit.



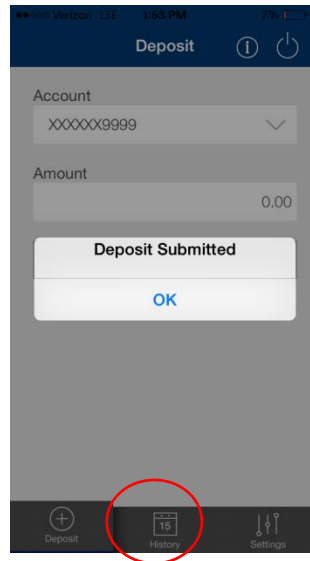
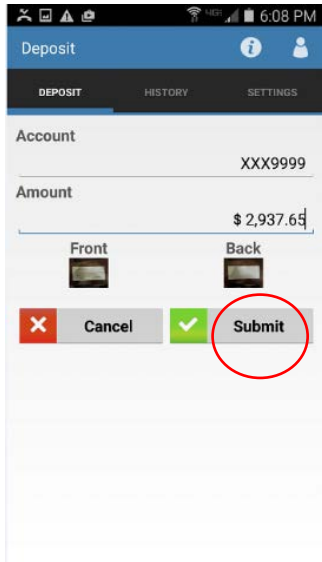
- Step 1.** Enter \$ amount of check and tap the camera icon.
- Step 2.** Frame the check within the corner guides, and tap the camera icon to capture an image of the check front.
- Step 3.** Review quality of image and tap the ✓ (Apple iOS) Or "✓" / "Use" (Android) bar to confirm the image is good.
- Step 4.** Repeat steps 2 and 3 to capture an image of the check back.



When front and back images are confirmed by tapping the ✓ (Android) or "Use" (IOS) button you will see the screen below and can submit the check image for deposit. Always review the deposit information on this screen before submitting. If information is not correct or if you are not ready to submit, tap the "Cancel" bar to restart the process.

**Step 5.** Tap the *Submit* bar.

This screen will appear when the deposit is submitted.



## DEPOSIT STATUS

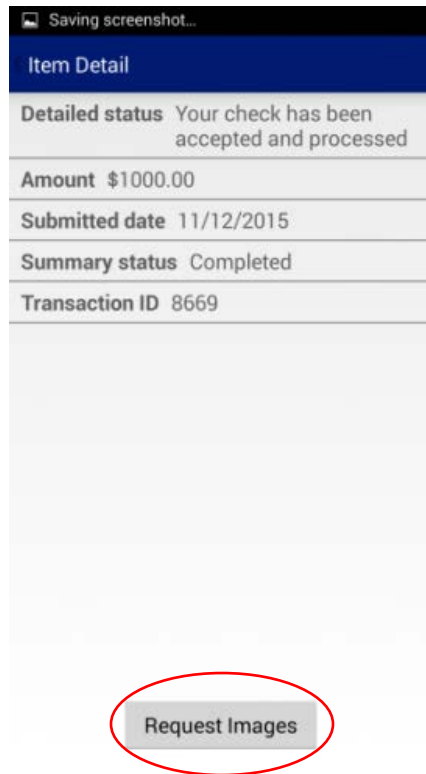
You can view up to 90 days of deposit activity on your phone. This includes viewing the deposit data and images of the checks that were deposited. The status of the deposit is noted in the "History" screen.

**Step 1.** Tap the "History" icon to view.

**Step 2.** Tap on a deposit in the list to view details.



**Step 3.** Tap on the “Request Images” bar to view the front and back images of the check.



## HELPFUL NOTES

1. If the mobile application is unable to crop the check image correctly because the background contrast is insufficient, the check may be rejected due to IQA (Image Quality Assurance) failure. To avoid cropping problems, you must be sure to use a background with a significant contrast when taking photos of the check. A background that is similar in color to the check paper can cause cropping problems. A dark background is recommended.
2. Sometimes checks with a busy background or heavy watermarking cannot be submitted successfully due to the conversion of a color image of the check to a bi-tonal (black and white) image. The conversion process occasionally results in amplification of the background printing/watermarking and can interfere with successful reading of MICR information and check amounts.
3. Mobile devices with lower quality cameras result in lower quality images. The lower the quality of camera and for devices that do not have an auto-focus feature, the more important it is for you to take care when capturing the check image. Good lighting, a high contrast background, and a close-up shot of the check will improve the chances of a successful deposit.

4. Occasionally, handwriting from the memo line or signature area of a check will intrude on the MICR line, overlapping MICR characters. This can result in a MICR misread, which will cause the item to be rejected.
5. A check with an unusual CAR amount can sometimes cause problems reading the CAR amount, which may lead to the item being rejected. The following may sometimes cause items to be rejected:
  - o CAR amounts with leading asterisks; for example, \*\*\*\*\*\$45.00
  - o CAR amounts with the numbers written very close to or touching the CAR area border
  - o CAR amounts written as 100./<sup>00</sup>
  - o CAR amounts written as 100<sup>00</sup> (and with a double underline)
6. Items with unique printed characteristics such as Money Orders can sometimes cause problems with image cropping and IQA.
7. Though images may look clear and readable, they may be rejected due to IQA failure or amount mismatch. The IQA and OCR capabilities of the system are advanced and usually successfully able to differentiate between good and bad images; however, a small percentage of false rejects may occur.
8. Select the “info” icon in the mobile app or review the RDC Service Agreement to see a list of impermissible items for deposit via RDC and the Mobile RDC app.

For all the conditions noted above, images may be rejected and therefore you will not be able to deposit the item via the mobile application. In cases where this is experienced, the items must be deposited via an alternative method such as using the Web Client, Desktop Client, or taking to a local Amegy Bank branch office.

## ANSWERS TO FREQUENTLY ASKED QUESTIONS

### **What are the hardware requirements for operating Mobile Remote Deposit Capture?**

The *Mobile* RDC application will work on iPhone (OS 5.0 and greater) and Android OS phones (OS 2.2 or greater).

### **How much data does an average deposit use?**

Data transfer size is estimated at 350kb per deposit submitted and 3.5kb per “Deposit Submitted” message returned to the phone.

### **How long are the check images available?**

Check images are available via the mobile application for 90 days.

### **What should I do with the original check after submitting for deposit via the Mobile app?**

You are responsible for securely storing and destroying the original checks after submitting for deposit. We recommend storing the checks between 14 and 45 days to ensure the image is captured and credited to your account.



**What controls are provided?**

Users access rights, depository restrictions, and review criteria levels are controlled within the Anytime Deposits Capture software. Data transmissions from your smart phone are protected by an encrypted channel between the mobile device and mobile platform.

**What is the maximum number of items that can be deposited with Mobile Remote Deposit Capture?**

The Mobile RDC application processes only one check per deposit. There is no restriction on the number of deposits a user can submit in a single day.

**Is there a daily or monthly deposit amount limit for deposits submitted via the Treasury Management Mobile RDC application?**

Daily deposit amount limits may be applied to deposits submitted via the RDC and Mobile RDC applications.

**Can I deposit checks via my mobile device from any location?**

Terms of the RDC service agreement state that deposits may not be submitted from outside the United States.

**Are Company representatives or Amegy Bank able to access any of my information on my mobile device?**

Company representatives do not have access to any User information on the phone other than what the User provides to the company and Amegy Bank for purposes of setting the User up for the service. The mobile app does not collect biometrics, browser history, phone or text logs, your contacts, your personal financial information, health, medical or therapy information, or your files on your device that contain your content. For purposes of registering the user, providing the service and maintaining the App we collect App settings, User contact information, mobile app usage information, and device identifier. We also track the geo-location from where the mobile app is used. An Amegy Bank Anytime Deposits Mobile RDC Privacy Policy is available via a URL in the mobile application.

For more information on how your company can benefit from this product, contact your banker at 713-235-8805.