

Mobile Remote Deposit Capture (mRDC) Instructions

QUICK REFERENCE GUIDE

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Mobile Remote Deposit Capture (mRDC) Instructions



Introduction

This document is a guide for all users using the mobile version of iCapture (mRDC). Your business has the ability to deposit a check using a certified mobile device for accounts that are enabled by Bank of Hawai'i for mobile deposits. Users will be able to:

- Log in to the mRDC application
- Make deposits with a certified mobile device
- View five (5) days of prior mobile deposit history

IMPORTANT: Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in the document.

All deposits submitted through the mobile application are still reported through the online web application [SmartPay Business](#) site.

Supported Hardware

Hardware

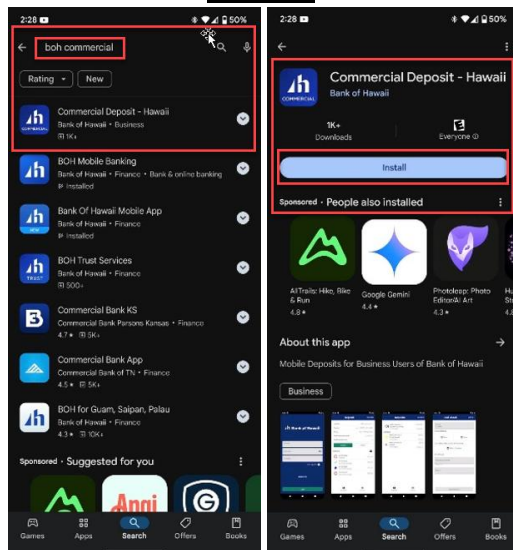
- Apple phones and tablets
- Android phones and tablets

Software – Apple iOS and Android OS versions that are currently fully supported by the respective mobile operating system provider.

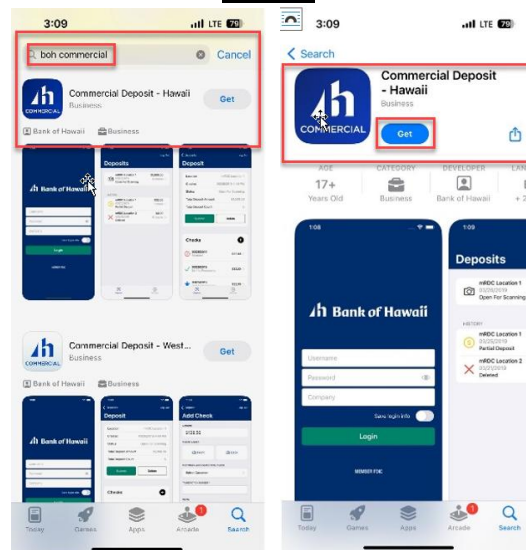
Downloading the mRDC

1. First, you need to download the app from your cellphone's app store (Android or iPhone). Type in BOH Commercial and you should see the app below. Click to download/install.

Android

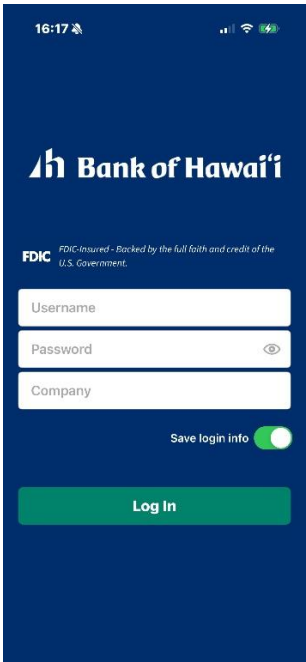


iPhone



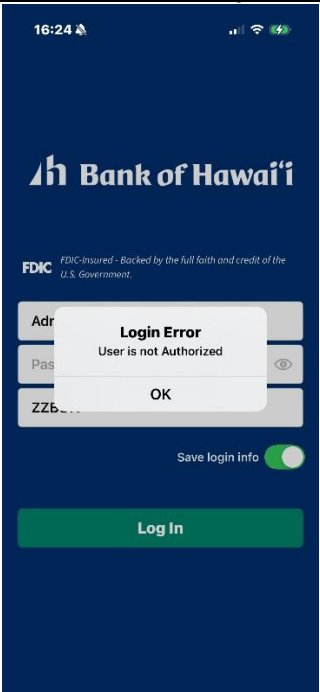
Logging in to the mRDC App

- 1. Open the app and log in with the same username/password/company credentials that you use to login to [SmartPay Business](#).

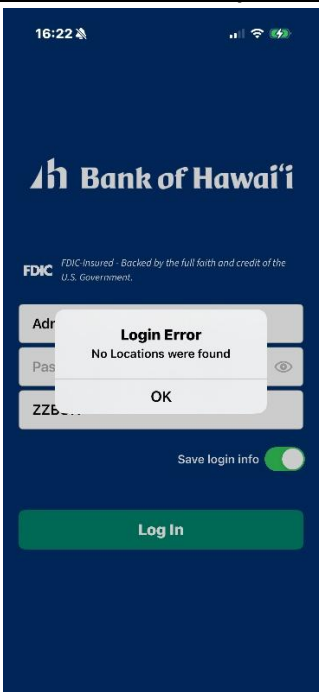


NOTE: If you get either one of these login errors, then the user or location has not been set up for the mobile option. Please contact your Company Admin.

The user was not setup on mobile.



The location was not setup for mobile.

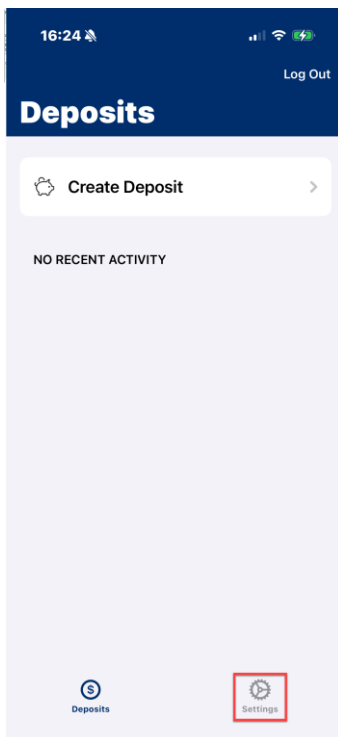


2. If you are using your credentials for the first time, the app may prompt you to change your password. Enter the temporary password in the **Current Password** field.
3. Choose a new password and then enter the same sequence of characters in the **New Password** and **Confirm Password** fields. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a password.
 - a. At least one uppercase letter
 - b. At least one lowercase letter
 - c. At least one number
 - d. 8-15 characters in length
4. Click **Next** to continue.

Enabling Biometrics

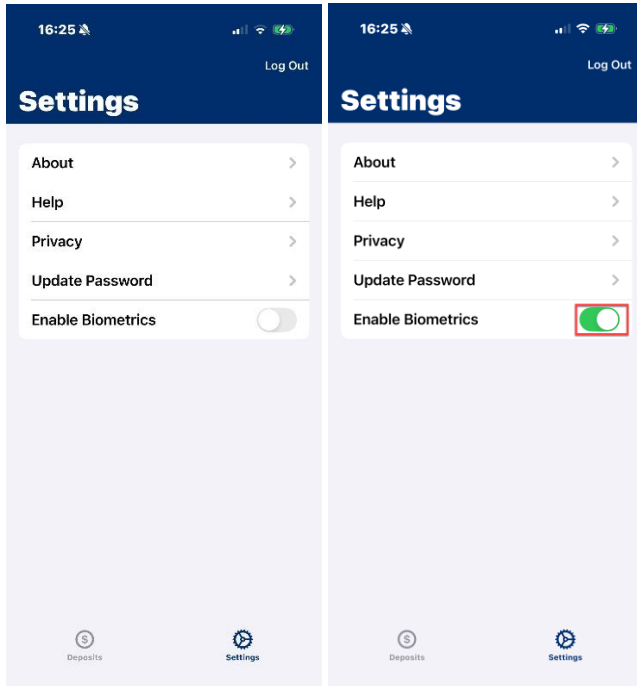
Biometric authentication has been integrated into the mRDC application, which allows a user to log in to the app using either their Face ID or Touch ID. Follow the directions below to enable biometrics as an option for login.

1. Once you log in, you will see the screen below. Click on the **Settings** button in the bottom right section of your screen.



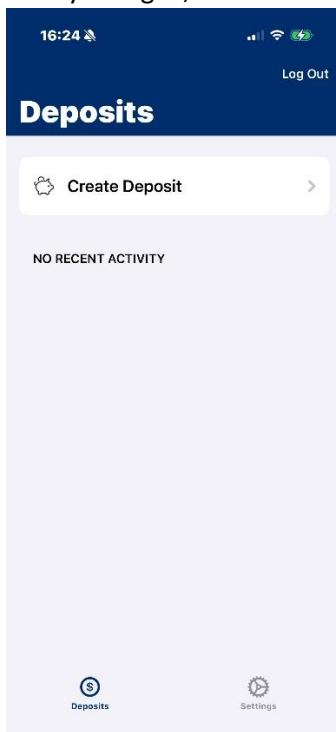
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2. Switch the toggle from the left to the right to **Enable Biometrics**.

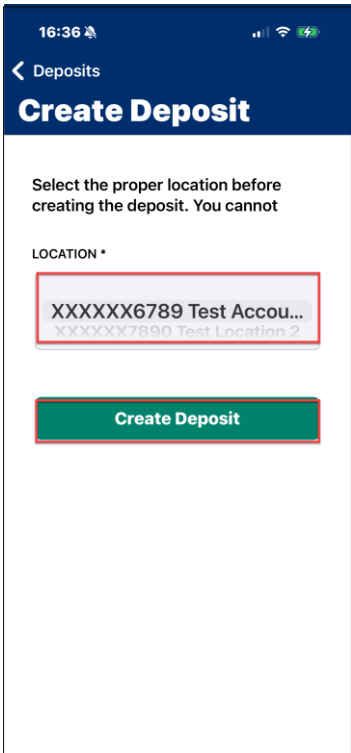


Creating a Deposit

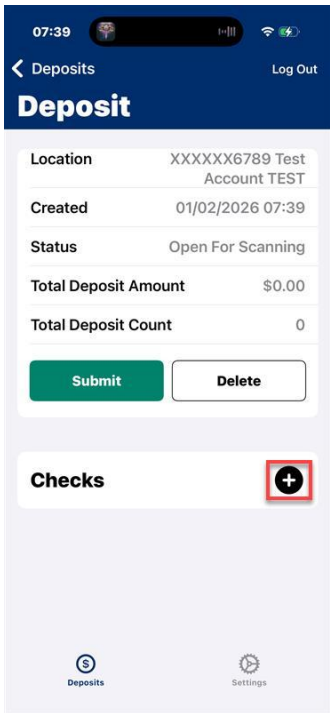
1. Once you log in, click **Create Deposit**.



2. Then select the **Location** you want to make the deposit into and click **Create Deposit**. If you have more than one Location, scroll through the locations to find the one you want to submit the deposit for.



3. Click the + next to Checks.

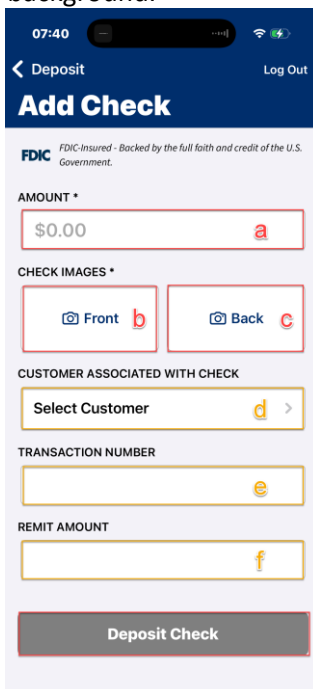


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4. The following information will need to be entered:

1. **Amount**
2. **Front** (Check Image)
3. **Back** (Check Image)
4. **Customer Associated with Check (optional)**
5. **Transaction Number (optional)**
6. **Remit Amount (optional)**

Note: It might ask you to adjust your settings to access the camera, if it does, turn the camera on in the settings. The check images come out better and easier if you take the picture of the check with a dark background.



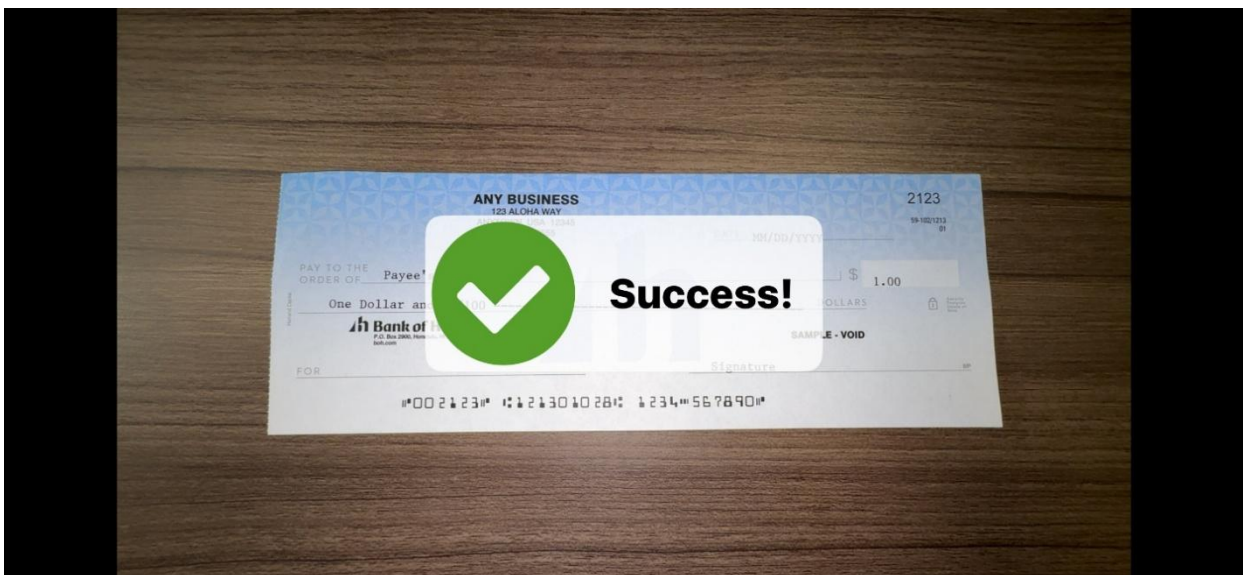
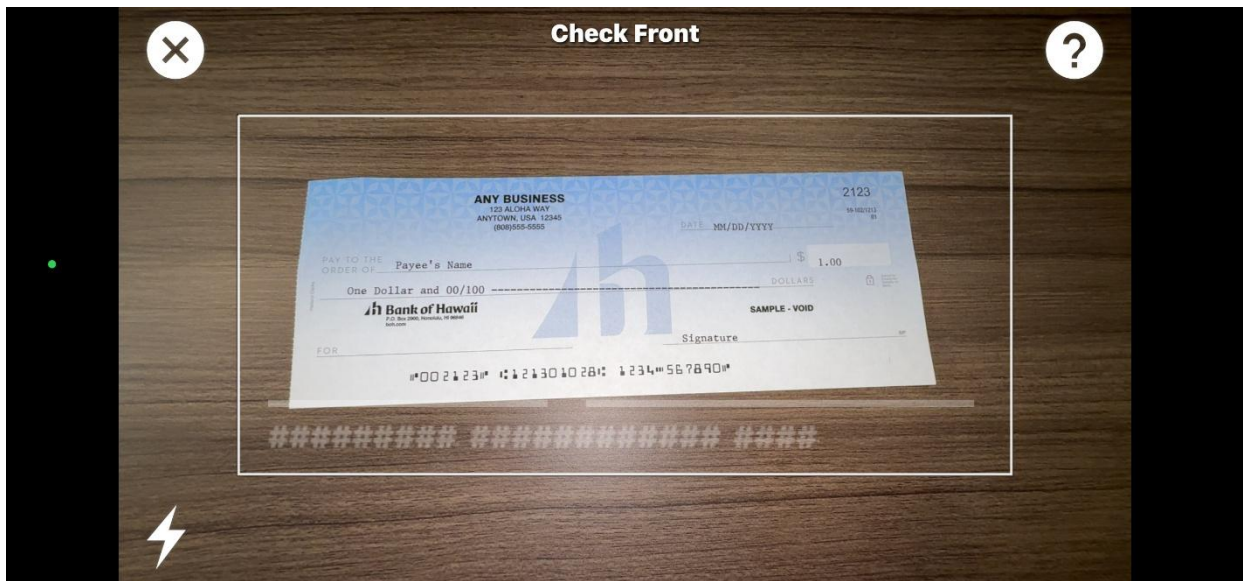
The screenshot shows the 'Add Check' screen in the Bank of Hawaii mobile app. At the top, there's a status bar with the time 07:40 and signal indicators. Below that, a navigation bar shows 'Deposit' and 'Log Out'. The main title is 'Add Check'. Below the title, there's an FDIC logo and a note: 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government.' The form has several fields: 'AMOUNT *' with a text input showing '\$0.00' and a red 'a' icon; 'CHECK IMAGES *' with two camera icons labeled 'Front' (with a red 'b' icon) and 'Back' (with a red 'c' icon); 'CUSTOMER ASSOCIATED WITH CHECK' with a dropdown menu showing 'Select Customer' and a red 'd' icon; 'TRANSACTION NUMBER' with a text input and a red 'e' icon; and 'REMIT AMOUNT' with a text input and a red 'f' icon. At the bottom, there's a large red button labeled 'Deposit Check'.

5. Select the **Amount** field and enter the amount of the check that you wish to deposit.
6. Next, select the **Front** of the check option.

The camera functionality on your mobile device starts.

7. Take a picture of the front side of the check. Use the following guidelines to ensure that your picture is captured and read correctly.
 - a. Sufficient lighting is available.
 - b. All edges of the check are visible in the picture.
 - c. Place the check in front of a dark background.
 - d. Avoid blurry images.
 - e. The following message will come up after clicking to take a picture of the check. "Center the check on a dark surface, provide ample light. Align check. We will take the photo for you." Click **Continue**.
 - f. You will need to bring the phone closer or further away until you get **Success!**

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8. Next, select the **Back** of the check option and follow the same instructions and guidelines above. Please keep in mind all checks need to be endorsed before taking a picture.

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9. Select the **Customer Associated with Check** (optional) to specify a customer for the deposit.

NOTE: If you need to add a new customer to associate with this deposit, follow the instructions in the Adding a Customer section below. Once the new customer has been added, select the customer from the **Customer Associated with Check** option.

Mobile Remote Deposit Capture (mRDC) Instructions



07:58

< Deposit

Add Check

Log Out

FDIC

FDIC-Insured - Backed by the full faith and credit of the U.S. Government.

AMOUNT *

\$5.00

CHECK IMAGES *

CUSTOMER ASSOCIATED WITH CHECK

Select Customer

>

TRANSACTION NUMBER

REMIT AMOUNT

Deposit Check

- 10. You will have three options to search for a customer
 - a. By Last Name or Company Name

07:59

<

Add Customer

Associate Customer

Q Last name or Company name

Name

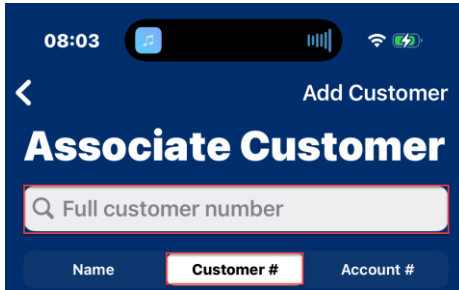
Customer #

Account #



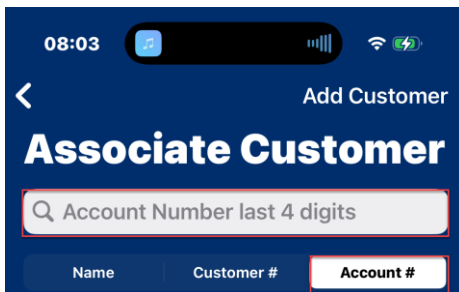
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- b. Customer Number (full number)



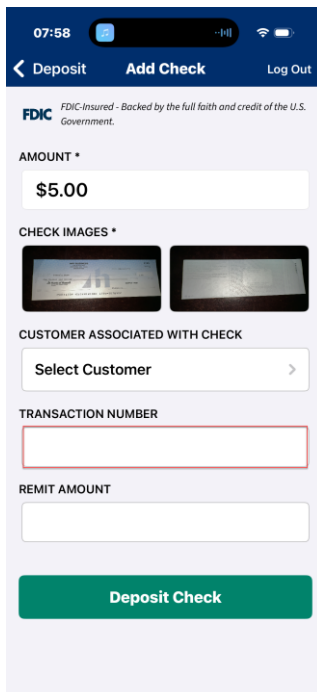
The screenshot shows the 'Associate Customer' screen. At the top, there is a back arrow and the text 'Add Customer'. Below this is the title 'Associate Customer'. A search bar contains the text 'Full customer number'. At the bottom, there are three tabs: 'Name', 'Customer #', and 'Account #'. The 'Customer #' tab is currently selected and highlighted with a red border.

- c. Customer's Account Number (last four digits)



The screenshot shows the 'Associate Customer' screen. At the top, there is a back arrow and the text 'Add Customer'. Below this is the title 'Associate Customer'. A search bar contains the text 'Account Number last 4 digits'. At the bottom, there are three tabs: 'Name', 'Customer #', and 'Account #'. The 'Account #' tab is currently selected and highlighted with a red border.

11. After selecting an option, enter the requested information and tap Search. When the customer results appear, select the appropriate customer.
12. Enter the **Transaction Number** (optional), if you want to specify a transaction number for the deposit.



The screenshot shows the 'Add Check' screen. At the top, there is a back arrow, the text 'Deposit', and the title 'Add Check'. Below this is the text 'Log Out'. A small FDIC logo is present with the text 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government.' Below this is the 'AMOUNT *' field with the value '\$5.00'. The 'CHECK IMAGES *' section shows two placeholder images of checks. Below this is the 'CUSTOMER ASSOCIATED WITH CHECK' section with a dropdown menu labeled 'Select Customer'. The 'TRANSACTION NUMBER' field is empty. Below this is the 'REMIT AMOUNT' field, which is also empty. At the bottom, there is a green button labeled 'Deposit Check'.

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13. Enter the **Remit Amount** (optional), if you want to specify a remit amount for the deposit.

07:58

< Deposit Add Check Log Out

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government.

AMOUNT *

\$5.00

CHECK IMAGES *

CUSTOMER ASSOCIATED WITH CHECK

Select Customer >

TRANSACTION NUMBER

REMIT AMOUNT

Deposit Check

14. Once you have completed the required information, click **Deposit Check** to add the check to your deposit. This will bring you back to the Deposit screen.

1. If you are adding another deposit, follow steps #3-#12. Once you have all of your checks completed, move to step #13.

07:58

< Deposit Add Check Log Out

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government.

AMOUNT *

\$5.00

CHECK IMAGES *

CUSTOMER ASSOCIATED WITH CHECK

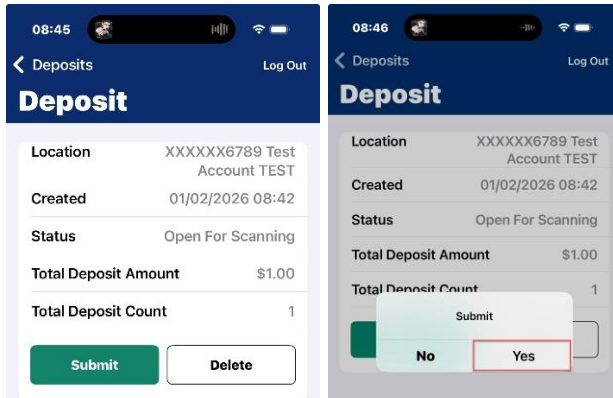
Select Customer >

TRANSACTION NUMBER

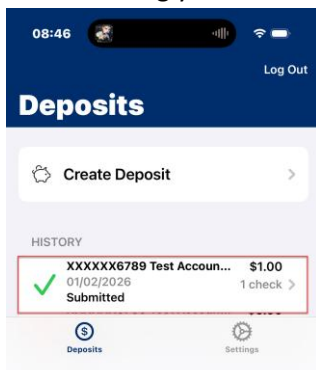
REMIT AMOUNT

Deposit Check

15. To submit the deposit, click Submit. A box will pop up to confirm, click Yes to submit the completed deposit.



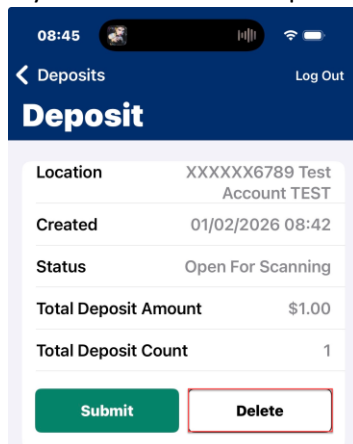
16. This will bring you back to the main page and show that your deposit was submitted.



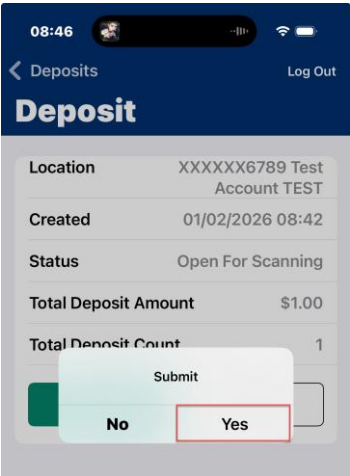
NOTE: Keep in mind that the deposit has been submitted, but the system could reject it. Make sure to check for approval or rejected deposit email(s).

Deleting a Deposit (prior to submitting the deposit)

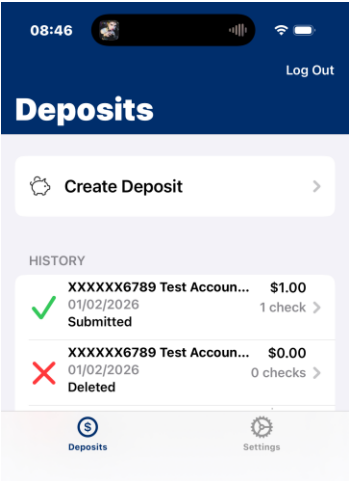
1. If you have started a deposit but no longer want to proceed, click the Delete button.



2. Click Yes to confirm.

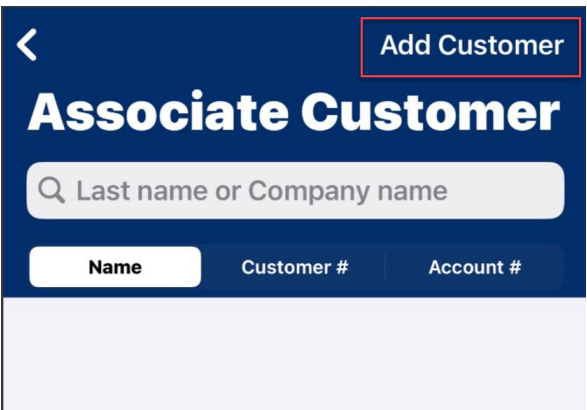


3. You will see the deleted deposit listed on the main page.



Adding a Customer

1. When you are at step #9 in Creating a Deposit, and the customer you are looking for does not come up in the search. Click Add Customer.



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2. Choose which fields to complete. The first screenshots show all available fields. To view only required fields, slide the toggle next to **Required Fields**, as shown in the second set of screenshots below.

Individual Customer

×

Add Customer

Location

Default

Customer Type

Individual

Business

Required Fields Only

NAME

* First Name

Last Name

ADDRESS

Address

Suite/APT#

City

State/Region

Postal Code

Country

CONTACT

Email

Daytime Phone

Daytime Phone Extension

Evening Phone

Evening Phone Extension

Fax Number

DRIVER'S LICENSE

Driver's License Number

Driver's License State

FEDERAL

SSN

OTHER

Customer

Save

Business Customer

×

Add Customer

Location

Default

Customer Type

Individual

Business

Required Fields Only

NAME

* Company

ADDRESS

Address

Suite/APT#

City

State/Region

Postal Code

Country

CONTACT

Email

Daytime Phone

Daytime Phone Extension

Evening Phone

Evening Phone Extension

Fax Number

DRIVER'S LICENSE

Driver's License Number

Driver's License State

FEDERAL

Federal Tax ID

OTHER

Customer

Save

Individual Customer

×

Add Customer

Location

Default

Customer Type

Individual

Business

Required Fields Only

NAME

* First Name

* Last Name

Save

Business Customer

×

Add Customer

Location

Default

Customer Type

Individual

Business

Required Fields Only

NAME

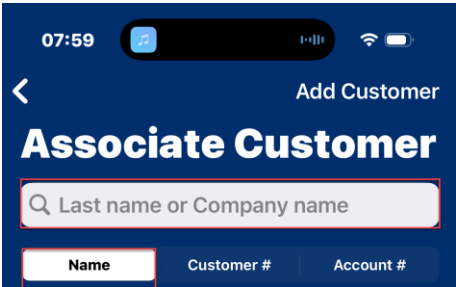
* Company

Save

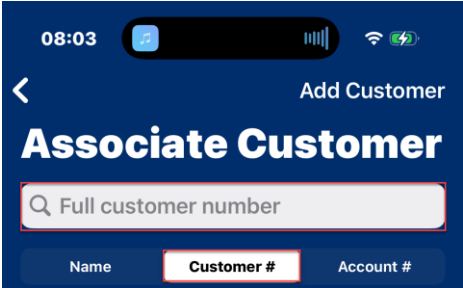
3. Once completed, click Save

Updating a Customer

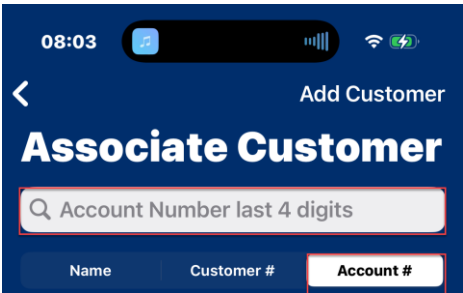
- 1. You will have three options to search for a customer
 - a. By Last Name or Company Name



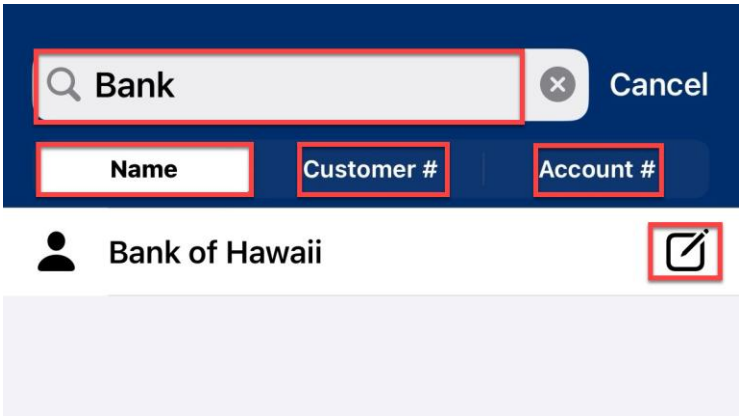
- b. Customer Number (full number)



- c. Customer's Account Number (last four digits)



- 2. Once you select the option, enter the search criteria (Name, Customer Number or Account Number) and click Search.
- 3. Select the Edit icon next to the selected customer's name from the Associate Customer screen.



4. Enter updated information into the Update Customer screen. Scroll to the bottom of the screen and click Save.

Individual Customer

×

Add Customer

Location

Default

▼

Customer Type

Individual

Business

Required Fields Only

☐

NAME

* First Name

Required field

* Last Name

Required field

ADDRESS

Address

Suite/APT#

City

State/Region

Postal Code

Country

CONTACT

Email

Daytime Phone

Daytime Phone Extension

Evening Phone

Evening Phone Extension

Fax Number

DRIVER'S LICENSE

Driver's License Number

Driver's License State

FEDERAL

SSN

OTHER

Customer

Save

Business Customer

×

Add Customer

Location

Default

▼

Customer Type

Individual

Business

Required Fields Only

☐

NAME

* Company

Required field

ADDRESS

Suite/APT#

City

State/Region

Postal Code

Country

CONTACT

Email

Daytime Phone

Daytime Phone Extension

Evening Phone

Evening Phone Extension

Fax Number

DRIVER'S LICENSE

Driver's License Number

Driver's License State

FEDERAL

Federal Tax ID

OTHER

Customer

Save

Individual Customer

×

Add Customer

Location

Default

▼

Customer Type

Individual

Business

Required Fields Only

☒

NAME

* First Name

Required field

* Last Name

Required field

Save

Business Customer

×

Add Customer

Location

Default

▼

Customer Type

Individual

Business

Required Fields Only

☒

NAME

* Company

Required field

Save

Viewing Results in mRDC

1. Select Deposit History from the *Home* page of the mobile application. The Deposit History page appears.

Note:

Consult the following list for item indicators.

The check mark indicates that the item has been submitted.



The green dollar sign indicates that the item has been deposited.



The blue dollar sign indicates that the item has been deposited with one or more adjustments.



The yellow X indicates that the item has been rejected and was not deposited.



The red-circled X indicates that the item has been deleted.



The camera icon indicates that the item is open for scanning.



The yellow dollar sign indicates a partial deposit.

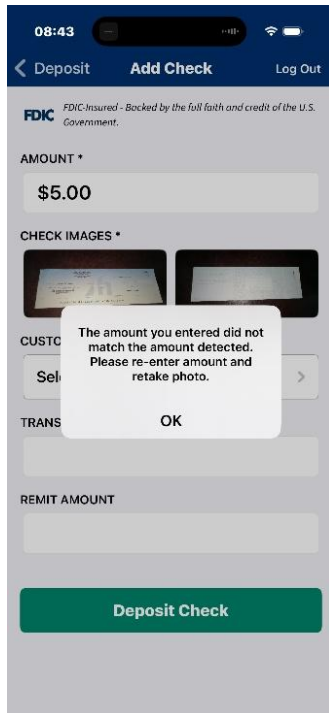


2. Select the deposit that you want to view. The Details page for the selected deposit appears.

Troubleshooting

1. If you receive this message, the amount you entered does not match the amount of the check. Click in the amount section and correct the amount of the check and then you can click Deposit Check.

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2. If you receive this message, the system either does not see an endorsement, or it might not be a valid endorsement (i.e. typed instead of signed or stamped). If it is a valid endorsement, rescan the back of the check by clicking on the image.

