Bank of Hawaiʻi

Mobile Remote Deposit Capture (mRDC) Instructions

QUICK REFERENCE GUIDE

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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 Hawaiʻi 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

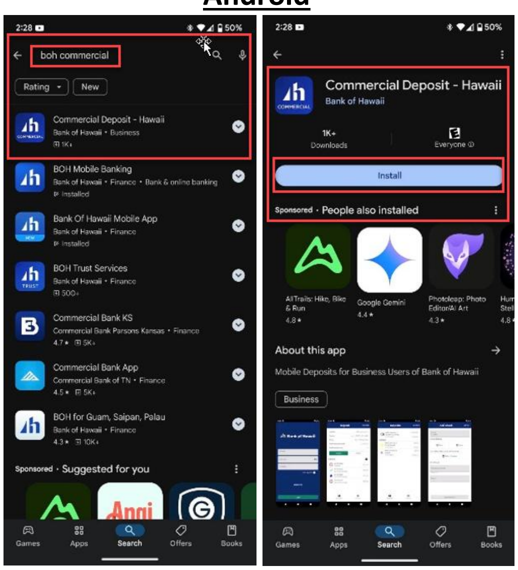
- Apple phones and tablets
- Android phones and tablets

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

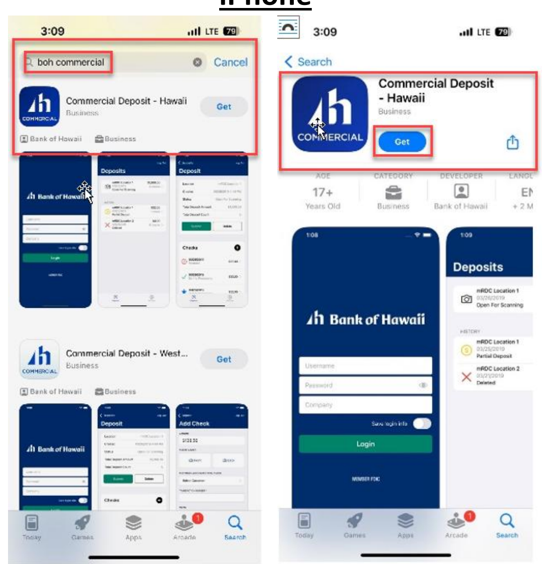
Downloading the mRDC

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

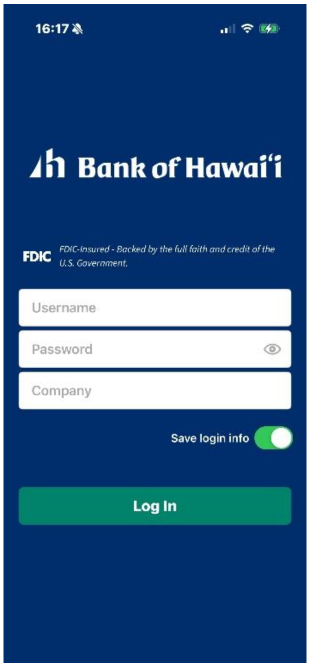


iPhone



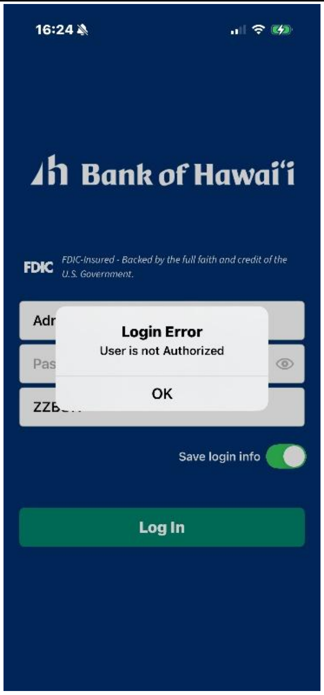
Logging in to the mRDC App

1. Open the app and log in with the same username/password/company credentials that you use to login to SmartPay Business.

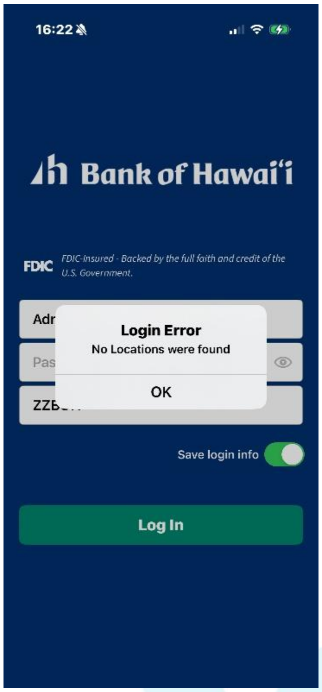


NOTE: If you get either one of these login errors, then the user or location has not been set up for the mobile option. Please contact your Company Admin.

The user was not setup on mobile.



The location was not setup for mobile.

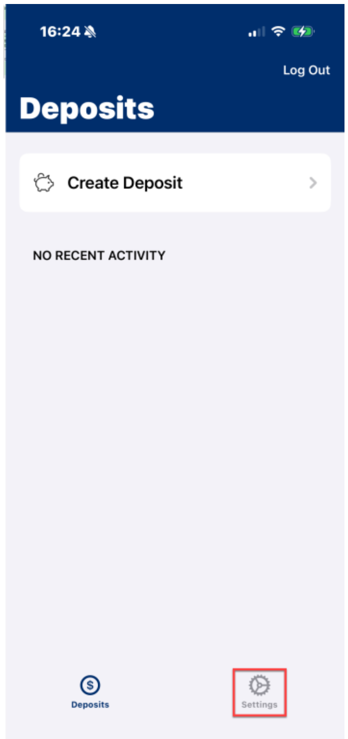


2. If you are using your credentials for the first time, the app may prompt you to change your password. Enter the temporary password in the **Current Password** field.
3. Choose a new password and then enter the same sequence of characters in the **New Password** and **Confirm Password** fields. Passwords 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.

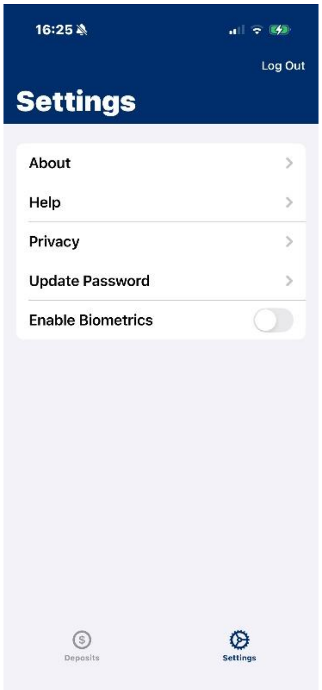
Enabling Biometrics

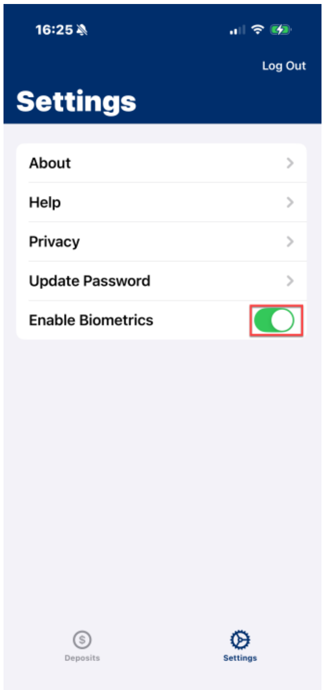
Biometric authentication has been integrated into the mRDC application, which allows a user to log in to the app using either their Face ID or Touch ID. Follow the directions below to enable biometrics as an option for login.

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



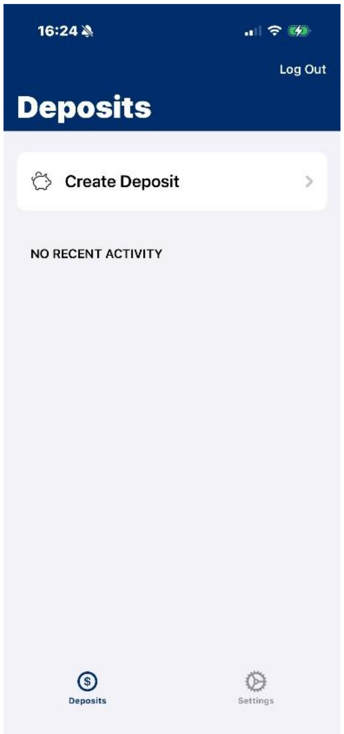
2. Switch the toggle from the left to the right to **Enable Biometrics**.



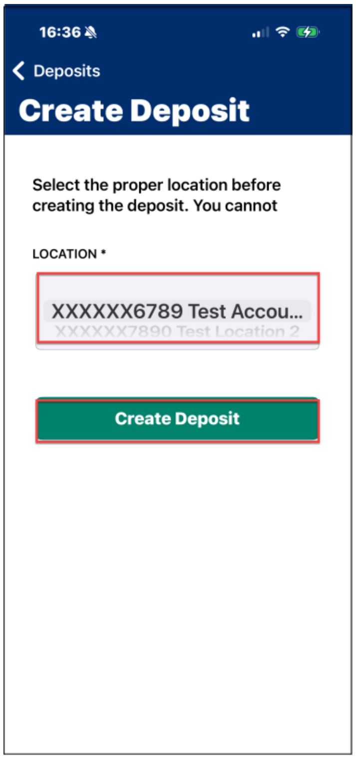


Creating a Deposit

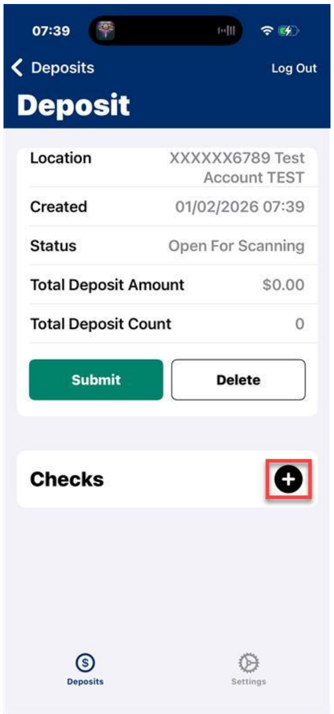
1. Once you log in, click **Create Deposit**.



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.

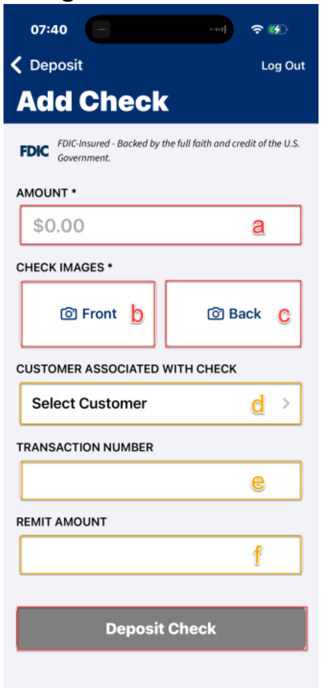


3. Click the + next to Checks.



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)**

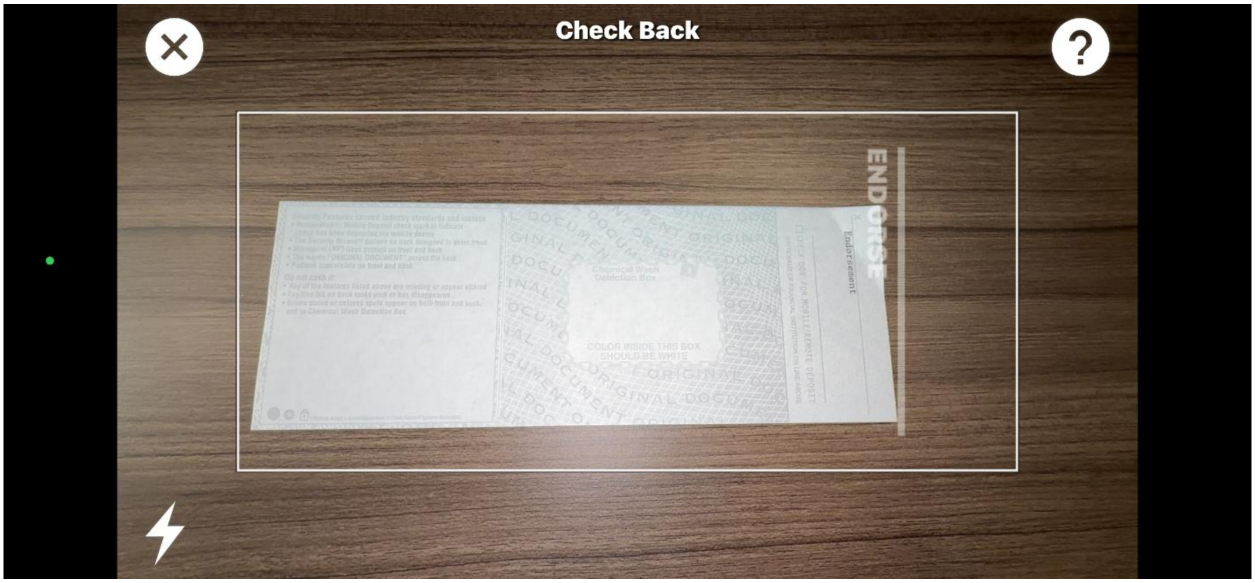
Note: It might ask you to adjust your settings to access the camera, if it does, turn the camera on in the settings. The check images come out better and easier if you take the picture of the check with a dark background.



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.

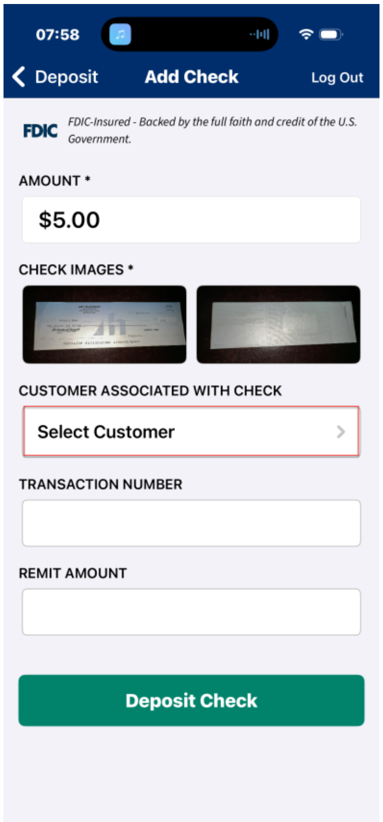
   The camera functionality on your mobile device starts.
7. Take a picture of the front side of the check. Use the following guidelines to ensure that your picture is captured and rea correctly.
    a. Sufficient lighting is available.
    b. All edges of the check are visible in the picture.
    c. Place 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!**

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.

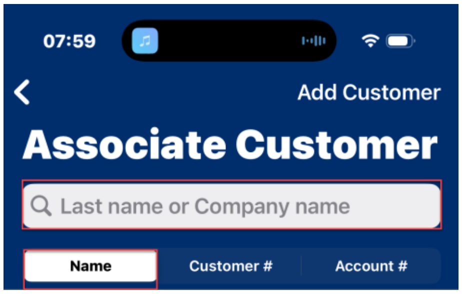


9. Select the **Customer Associated with Check** (optional) to specify a customer for the deposit.

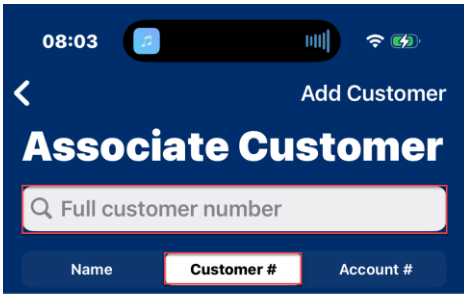
NOTE: If you need to add a new customer to associate with this deposit, follow the instructions in the Adding a Customer section below. Once the new customer has been added, select the customer from the **Customer Associated with Check** option.



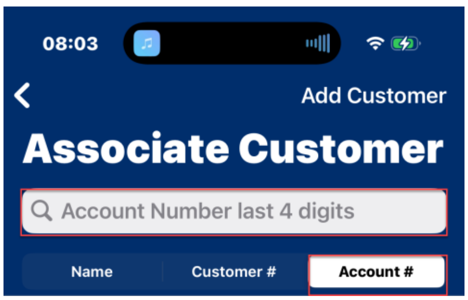
10. You will have three options to search for a customer
    a. By Last Name or Company Name



b. Customer Number (full number)

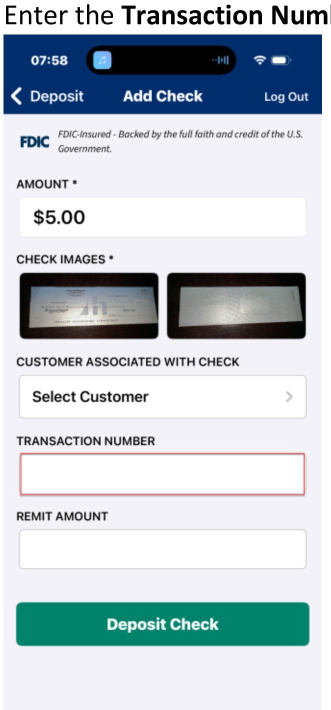


c. Customer's Account Number (last four digits)

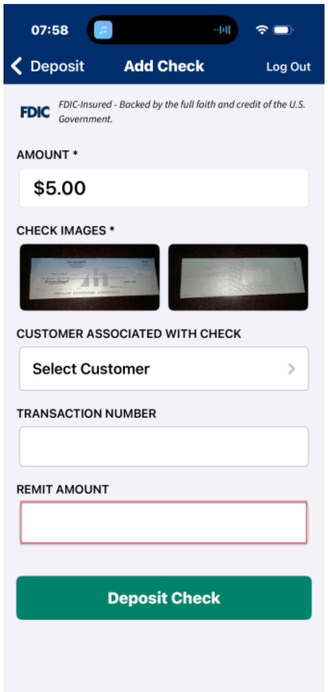


11. After selecting an option, enter the requested information and tap Search. When the customer results appear, select the appropriate customer.

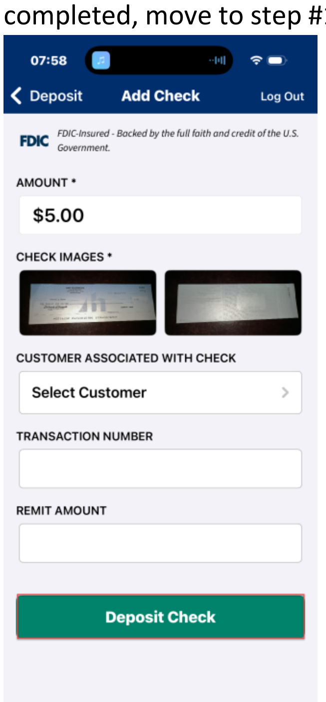
12. Enter the **Transaction Number** (optional), if you want to specify a transaction number for the deposit.



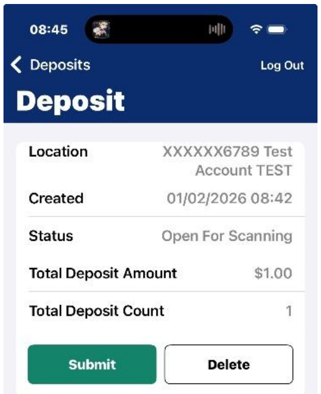
13. Enter the **Remit Amount** (optional), if you want to specify a remit amount for the deposit.

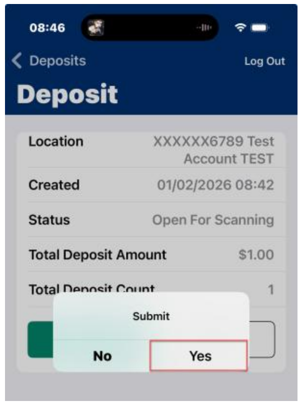


14. Once you have completed the required information, click **Deposit Check** to add the check to your deposit. This will bring you back to the Deposit screen.
    1. If you are adding another deposit, follow steps #3-#12. Once you have all of your checks completed, move to step #13.

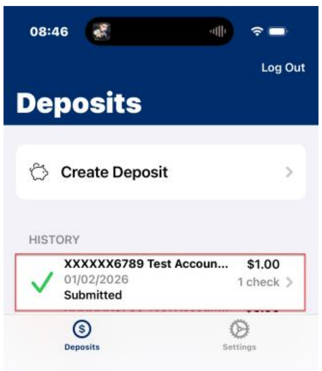


15. To submit the deposit, click Submit. A box will pop up to confirm, click Yes to submit the completed deposit.





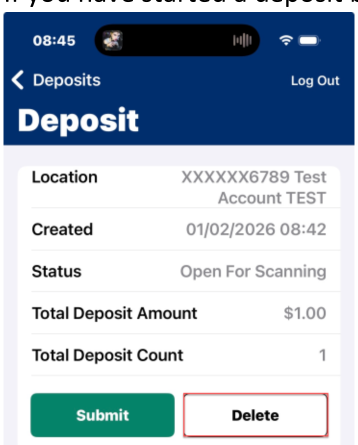
16. This will bring you back to the main page and show that your deposit was submitted.



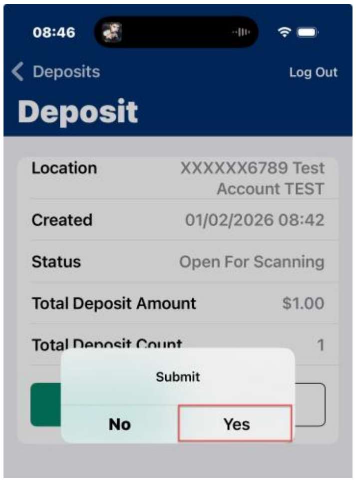
NOTE: Keep in mind that the deposit has been submitted, but the system could reject it. Make sure to check for approval or rejected deposit email(s).

Deleting a Deposit (prior to submitting the deposit)

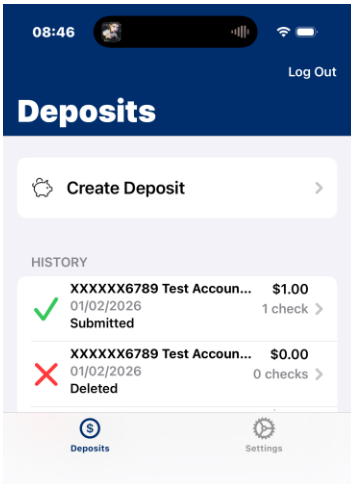
1. If you have started a deposit but no longer want to proceed, click the Delete button.



2. Click Yes to confirm.

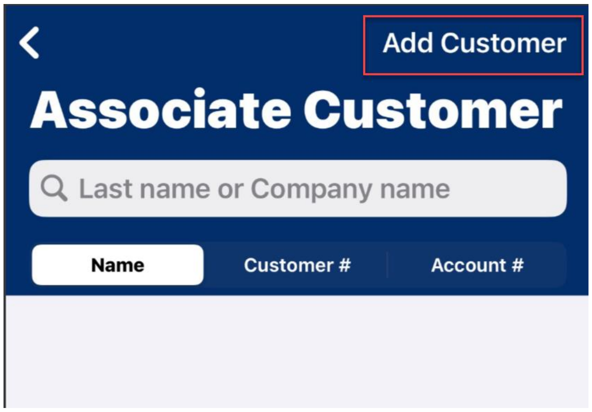


3. You will see the deleted deposit listed on the main page.



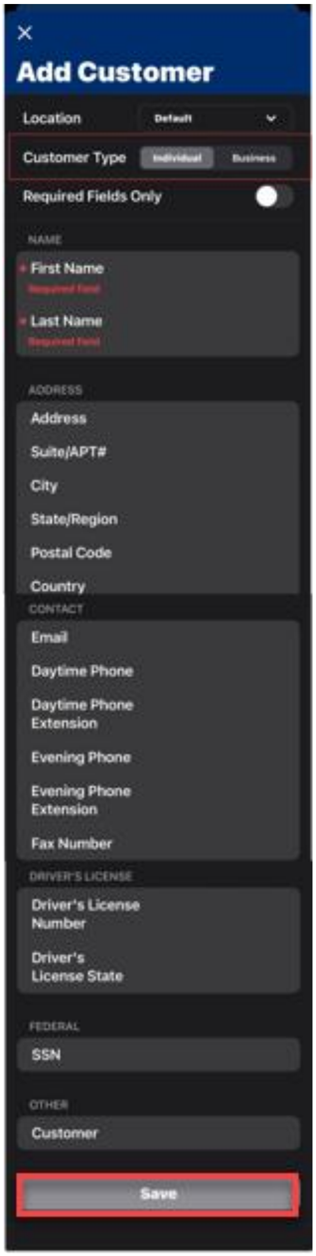
Adding a Customer

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.

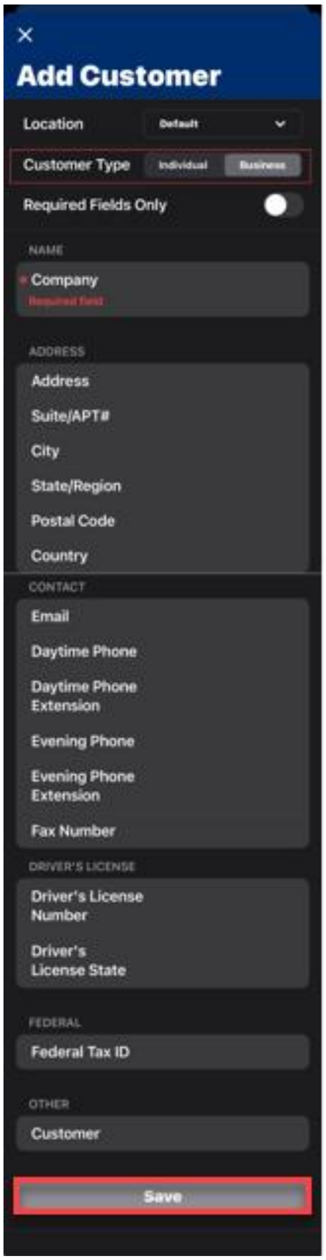


2. Choose which fields to complete. The first screenshots show all available fields. To view only required fields, slide the toggle next to **Required Fields**, as shown in the second set of screenshots below.

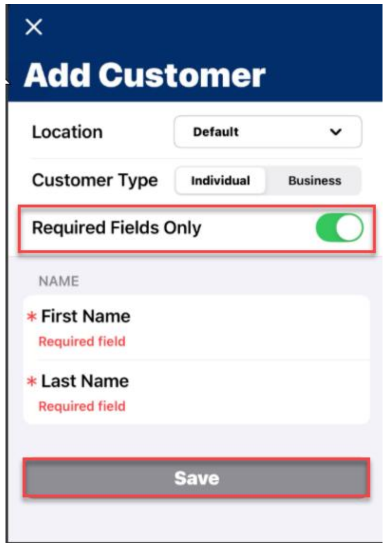
Individiual Customer



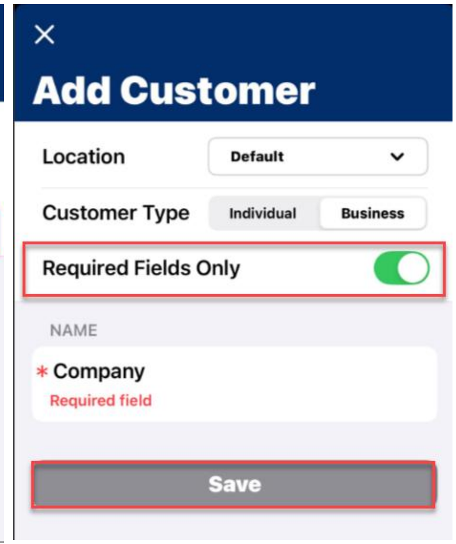
Business Customer



Individual Customer



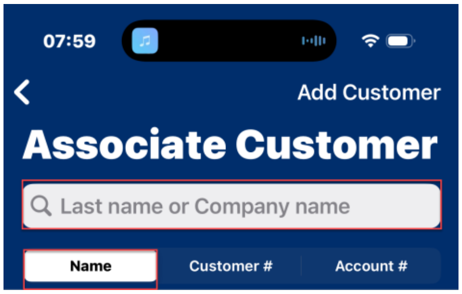
Business Customer



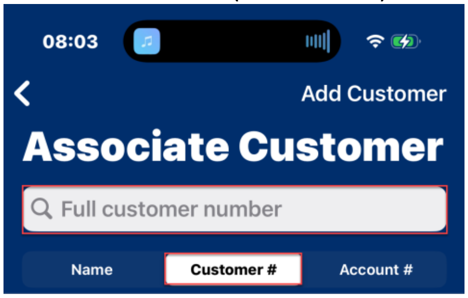
3. Once completed, click Save

Updating a Customer

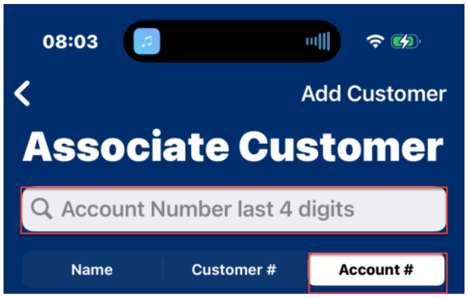
1. You will have three options to search for a customer
    a. By Last Name or Company Name



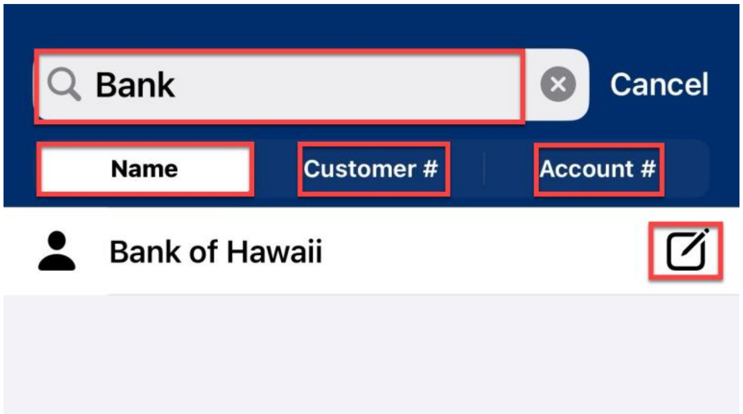
    b. Customer Number (full number)



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

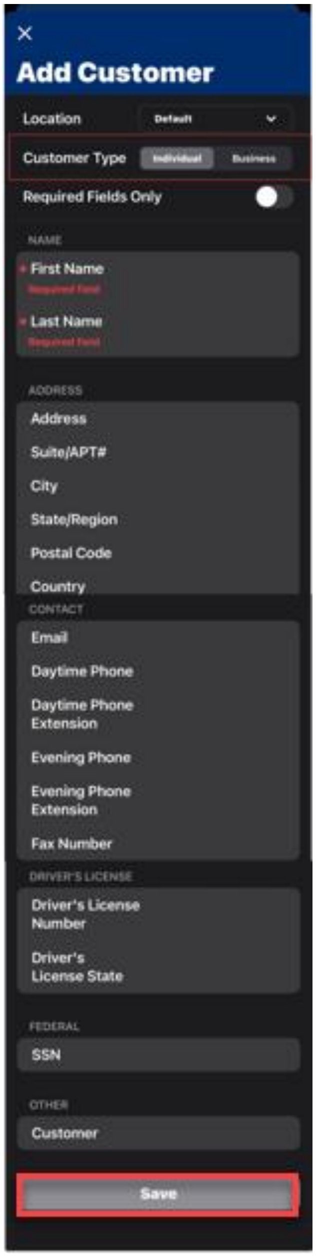


2. Once you select the option, enter the search criteria (Name, Customer Number or Account Number) and click Search.
3. Select the Edit icon next to the selected customer's name from the Associate Customer screen.

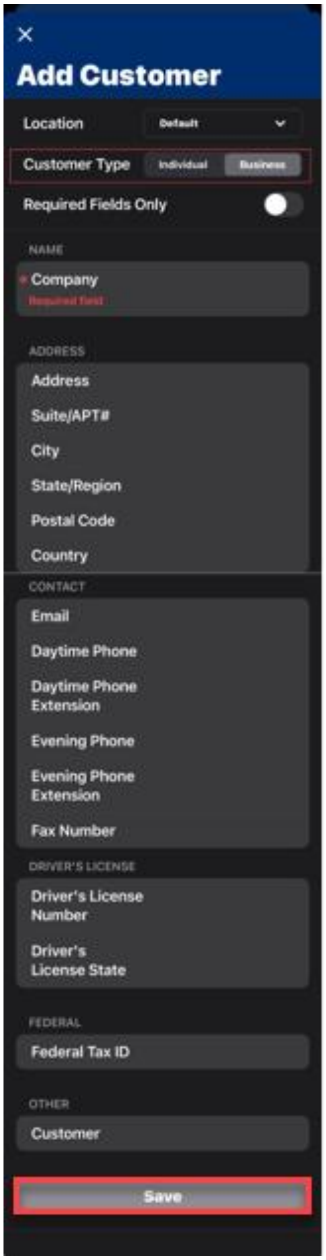


4. Enter updated information into the Update Customer screen. Scroll to the bottom of the screen and click Save.

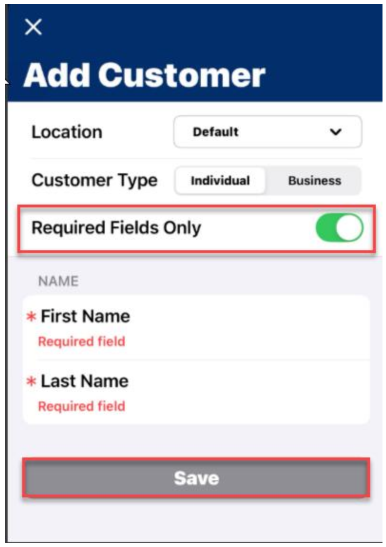
Individiual Customer



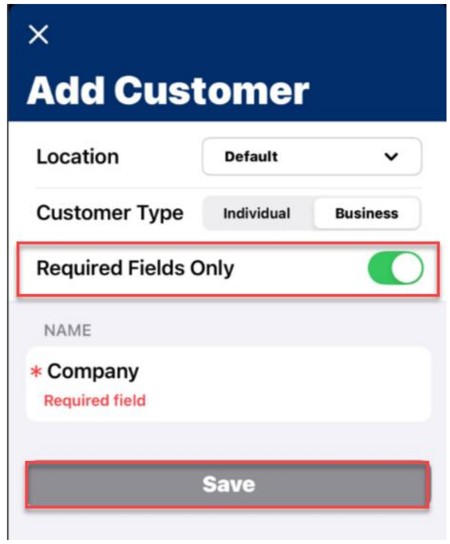
Business Customer



Individiual Customer



Business Customer



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 indicates that the item is open for scanning.

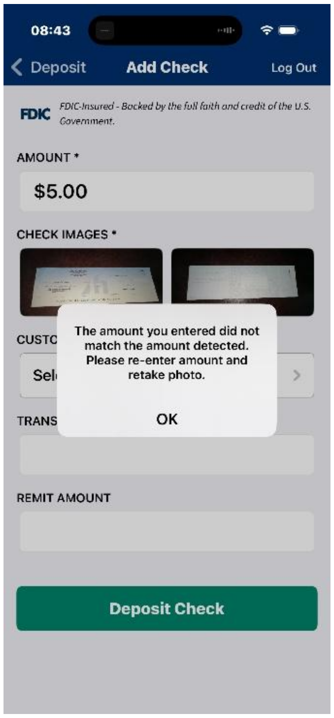
   

   The yellow dollar sign indicates a partial deposit.

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.



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.