

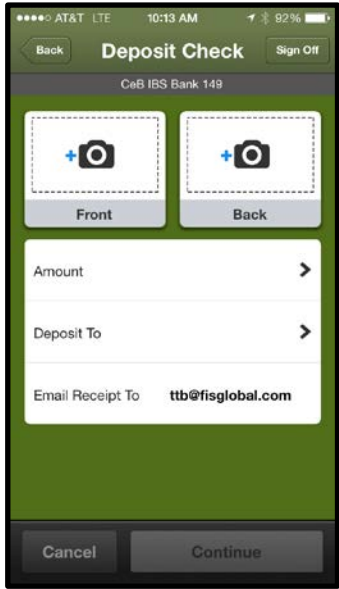

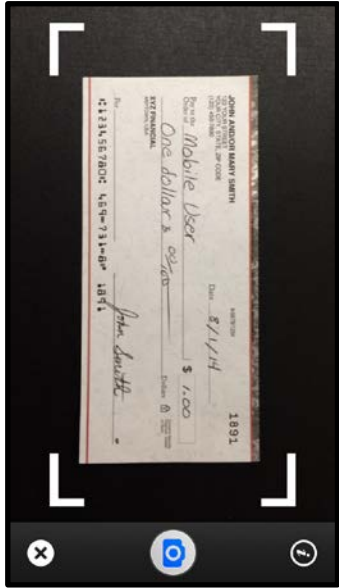
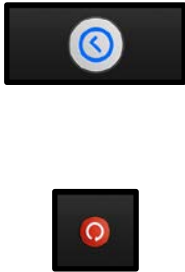
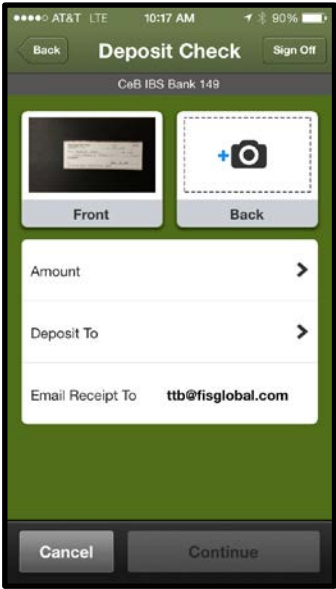

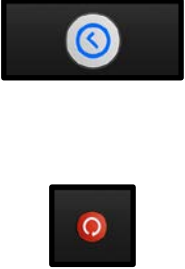


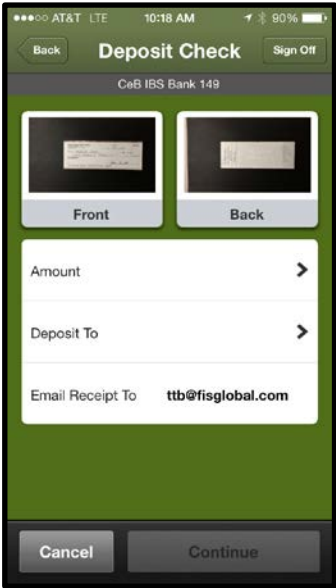

## How to Make a Mobile Deposit

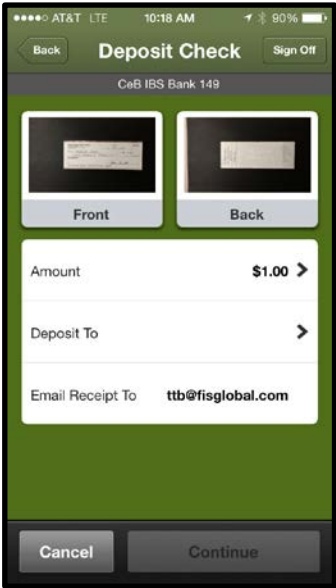
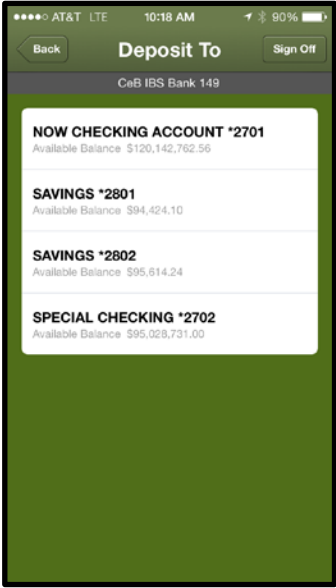
FNBCT First Deposit users will use the following steps to submit a check deposit via their mobile device.

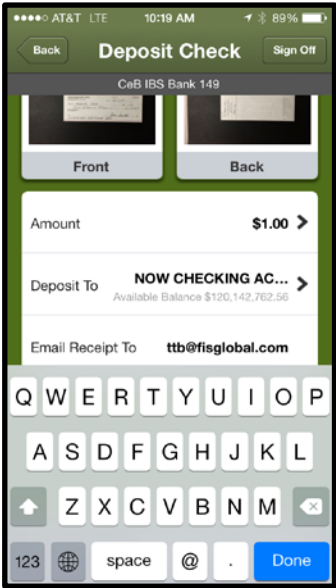
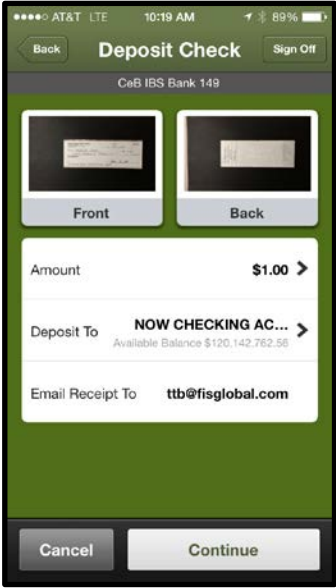
Step	Action	Display
1	<p>After launching the Mobile App, select Check Deposit in the global navigation menu.</p> <p>The application will take a moment to load the Remote Deposit Capture functionality. The user will see the pinwheel icon spinning along indicating that the application is “updating”.</p>	
2	<p>The Check Deposit screen appears which presents guidelines for making deposits by default. On this screen users have two options:</p> <ul style="list-style-type: none"> <li>• <b>Deposit:</b> Allows the user to enter new checks for deposit.</li> <li>• <b>Recent:</b> Allows the user to get a history or deposits they have made in the past.</li> </ul> <p>The user selects Deposit Check to continue.</p>	

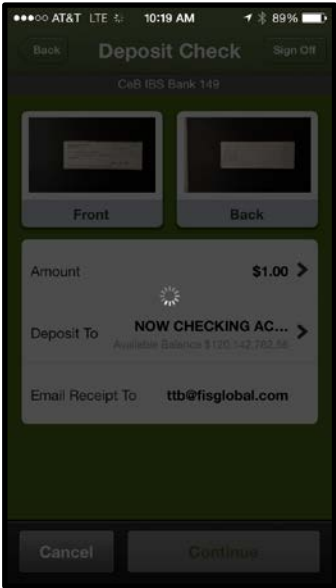
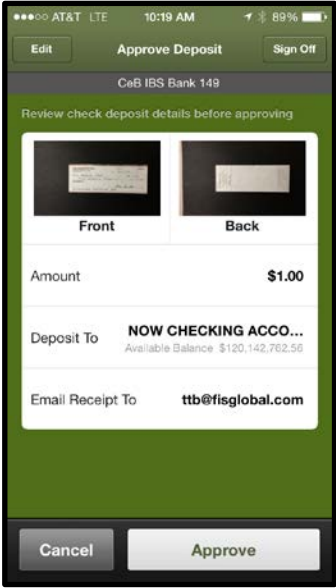
Step	Action	Display
<p><b>3</b></p>	<p>The Check Deposit screen appears.</p> <p>On this screen the user has five options:</p> <ul style="list-style-type: none"> <li>● <b>Front:</b> Allows users to capture an image of the front of their check.</li> <li>● <b>Back:</b> Allows users to capture an image of the back of their check.</li> <li>● <b>Amount:</b> Allows users to enter the amount of the check they are depositing.</li> <li>● <b>Deposit To:</b> Allows users to choose the account to receive the deposit.</li> <li>● <b>Deposit To:</b> Allows users to choose the account to receive the deposit.</li> <li>● <b>Email Receipt To:</b> Allows users to choose an email address where a receipt of the deposit will be sent.</li> </ul> <p>The user will start by selecting Front to capture an image of their check.</p>	
<p><b>4</b></p>	<p>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.</p> <p>Users can also obtain instructions on how to capture their check image by selecting the info icon. </p> <p><b>Note:</b> For best results, the check should be placed on a dark background. All four corners of the check must also fit within the boundary indicated by the app.</p> <p>Select the camera to take the picture of the check.</p>	
<p><b>5</b></p>	<p>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.</p> <p>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.</p>	

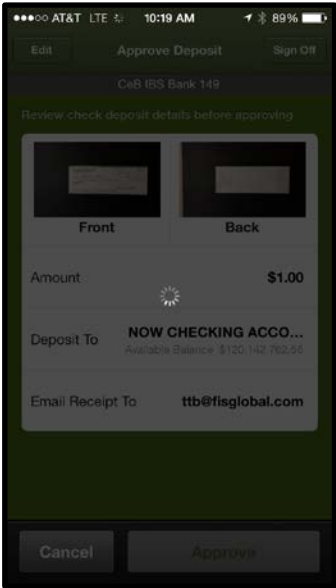
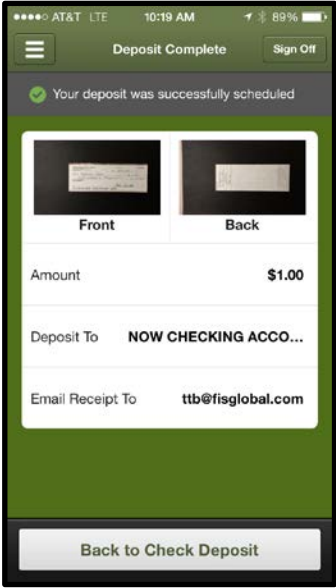
Step	Action	Display
6	<p>After selecting the checkmark, the Deposit Check screen appears, this time showing a smaller version of the image captured from the front of the check.</p> <p>Select Back to capture the endorsed side of the check.</p>	
7	<p>Again, the device camera launches within the Mobile 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.</p> <p><b>Note:</b> <i>The check itself should be endorsed before the image is captured. Checks should be endorsed as:</i></p> <p style="text-align: center;"><i>For Deposit Only – Institution Name Account Number First/Last Name</i></p> <p>Select the camera to take the picture of the check.</p>	
8	<p>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.</p> <p>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.</p>	

Step	Action	Display
9	<p>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.</p> <p>Select Amount to enter the dollar amount of the check deposit.</p>	
10	<p>A number pad launches within the app.</p> <p>Enter the dollar amount of the deposit exactly as it appears on the check including dollars and cents.</p> <p>When complete, select Done to store the amount of the check being deposited.</p>	

Step	Action	Display
<p><b>11</b></p>	<p>After entering the amount, the Deposit Check screen appears, showing the amount of the check the user is attempting to deposit.</p> <p>Select the Deposit To field in order to select the account into which the funds will be placed.</p>	
<p><b>12</b></p>	<p>A list of eligible accounts appears.</p> <p>Select the account to receive the deposit from the list of eligible accounts.</p>	

Step	Action	Display
<p><b>13</b></p>	<p>The Check Deposit screen appears again. The user will need to enter an email address for a receipt of the deposit.</p> <p><b>Note:</b> <i>The last used email address will prefill if the user has completed a deposit before via either the phone or tablet application.</i></p>	
<p><b>14</b></p>	<p>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.</p> <p>The user can select Cancel to end the process of depositing a check or select Continue to proceed.</p>	



Step	Action	Display
<p><b>14</b></p>	<p>The screen darkens and a pinwheel icon appears, indicating to the user that the deposit information is being uploaded.</p> <p>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.</p> <p>Users will be prompted to resupply any pieces of information that are not included or accepted before they can continue.</p>	 <p>The screenshot shows a mobile app interface titled "Deposit Check". At the top, there are "Back" and "Sign Off" options. Below the title, it says "CeB IBS Bank 149". There are two placeholder images for "Front" and "Back" of a check. The "Amount" is listed as "\$1.00" with a right-pointing arrow. The "Deposit To" field shows "NOW CHECKING AC..." with a right-pointing arrow and "Available Balance \$120,142,762.58". The "Email Receipt To" field shows "ttb@fisglobal.com". At the bottom, there are "Cancel" and "Continue" buttons. A loading spinner is centered over the deposit details.</p>
<p><b>15</b></p>	<p>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".</p> <p>Users can select Edit in the upper left hand corner of the screen to make any changes to the deposit information.</p> <p>Users can still cancel the deposit at this time by selecting the Cancel button.</p> <p>Select Approve to upload the check information and continue.</p>	 <p>The screenshot shows the same mobile app interface, but now titled "Approve Deposit". At the top, there are "Edit", "Approve Deposit", and "Sign Off" options. Below the title, it says "CeB IBS Bank 149". There is a green header with the text "Review check deposit details before approving". There are two placeholder images for "Front" and "Back" of a check. The "Amount" is listed as "\$1.00". The "Deposit To" field shows "NOW CHECKING ACCO..." with a right-pointing arrow and "Available Balance \$120,142,762.58". The "Email Receipt To" field shows "ttb@fisglobal.com". At the bottom, there are "Cancel" and "Approve" buttons.</p>

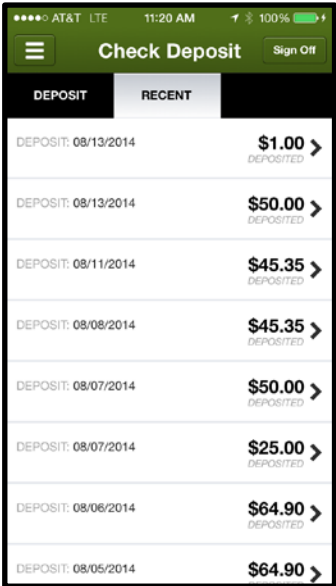
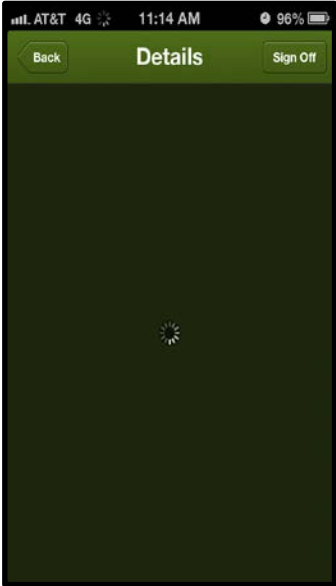
Step	Action	Display
16	<p>The pinwheel icon appears again, indicating to the user that the deposit information is being submitted.</p>	
17	<p>The Deposit Complete screen appears showing information about the deposit that was just made. There is also an indication at the top of the screen that the deposit has been successfully scheduled.</p> <p>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.</p>	

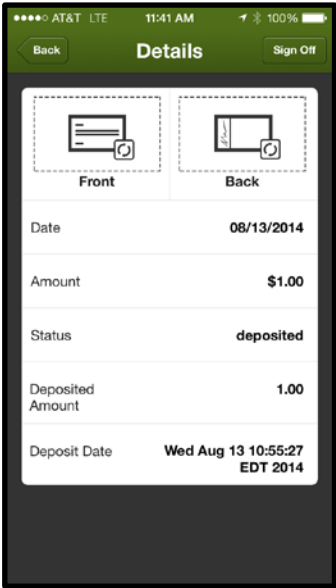
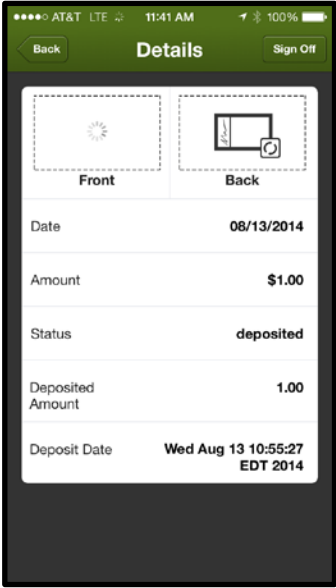


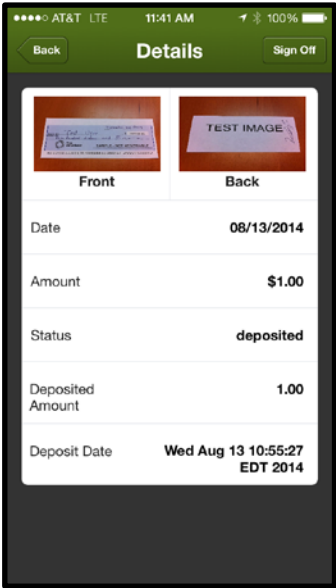

## Reviewing Deposit History

FNBCT First Deposit users will use the following steps to review previously submitted check deposits.

Step	Action	Display
1	<p>After launching the Mobile App, select Check Deposit in the global navigation menu.</p> <p>The user will see the scrolling pinwheel graphic indicating that the system is updating.</p> <p>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.</p>	 <p>The screenshot shows the mobile app interface with a green background and a central pinwheel loading icon. The status bar at the top shows AT&amp;T LTE, 10:12 AM, and 92% battery. The app title is 'Check Deposit' with a 'Sign Off' button in the top right corner.</p>
2	<p>This presents the user with the Check Deposit screen which presents guidelines for making deposits by default. On this screen users have two options:</p> <ul style="list-style-type: none"> <li>● <b>Deposit:</b> Allows the user to enter new checks for deposit.</li> <li>● <b>Recent:</b> Allows the user to get a history or deposits they have made in the past.</li> </ul> <p>The user selects Recent to continue.</p>	 <p>The screenshot shows the 'Check Deposit' screen with two tabs: 'DEPOSIT' and 'RECENT'. The 'RECENT' tab is selected. Below the tabs, there is a heading 'Depositing Checks is Easy' followed by instructions: 'Place your check on a flat surface with a dark background and good lighting. Tap the Deposit Check button to get started.' Below the text is a framed image of a check. At the bottom of the screen is a large button labeled 'Deposit Check'.</p>

Step	Action	Display																								
<p><b>3</b></p>	<p>A list of recent deposit history appears.</p> <p>The user will see a chronological list of all the historical transactions in the FXD database.</p> <p>Transactions include:</p> <ul style="list-style-type: none"> <li>● Date</li> <li>● Amount</li> <li>● Deposit Status</li> </ul> <p>Selecting the deposit will provide the user with more details</p>	 <table border="1"> <thead> <tr> <th>DEPOSIT: 08/13/2014</th> <th>\$1.00</th> <th>&gt;</th> </tr> </thead> <tbody> <tr> <td>DEPOSIT: 08/13/2014</td> <td>\$50.00</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/11/2014</td> <td>\$45.35</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/08/2014</td> <td>\$45.35</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/07/2014</td> <td>\$50.00</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/07/2014</td> <td>\$25.00</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/06/2014</td> <td>\$64.90</td> <td>&gt;</td> </tr> <tr> <td>DEPOSIT: 08/05/2014</td> <td>\$64.90</td> <td>&gt;</td> </tr> </tbody> </table>	DEPOSIT: 08/13/2014	\$1.00	>	DEPOSIT: 08/13/2014	\$50.00	>	DEPOSIT: 08/11/2014	\$45.35	>	DEPOSIT: 08/08/2014	\$45.35	>	DEPOSIT: 08/07/2014	\$50.00	>	DEPOSIT: 08/07/2014	\$25.00	>	DEPOSIT: 08/06/2014	\$64.90	>	DEPOSIT: 08/05/2014	\$64.90	>
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<p><b>4</b></p>	<p>After selecting a deposit, the user will see an indication that the system is updating.</p>																									

Step	Action	Display										
5	<p>The Details screen appears.</p> <p>The user is shown information about the deposit including:</p> <ul style="list-style-type: none"> <li>• Date</li> <li>• Amount</li> <li>• Status</li> <li>• Status Date</li> <li>• Account</li> </ul>	 <p>The screenshot shows a mobile application interface titled 'Details'. At the top, there are 'Back' and 'Sign Off' buttons. Below the title, there are two image placeholders labeled 'Front' and 'Back'. The main content area displays the following information:</p> <table border="1"> <tr> <td>Date</td> <td>08/13/2014</td> </tr> <tr> <td>Amount</td> <td>\$1.00</td> </tr> <tr> <td>Status</td> <td>deposited</td> </tr> <tr> <td>Deposited Amount</td> <td>1.00</td> </tr> <tr> <td>Deposit Date</td> <td>Wed Aug 13 10:55:27 EDT 2014</td> </tr> </table>	Date	08/13/2014	Amount	\$1.00	Status	deposited	Deposited Amount	1.00	Deposit Date	Wed Aug 13 10:55:27 EDT 2014
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6	<p>After selecting which check image the user would like to review, they will see a rotating icon while the image is downloaded from FXD.</p>	 <p>This screenshot is identical to the previous one, but the 'Front' image placeholder now contains a rotating spinner icon, indicating that the image is being downloaded from the server (FXD).</p>										

Step	Action	Display
7	<p>Check images the user selected to view appear.</p> <p>Users can decide to only view the check front or check back individually.</p>	
8	<p>The user can select a preview image of the check to see a larger version.</p> <p>The user can return to the Details screen by selecting the X in the lower left hand corner of the screen.</p>	

## Troubleshooting Remote Deposit Capture Errors

Users of FNBCT First Deposit can potentially encounter the following errors and issues when accessing the service. Use the following table for troubleshooting user errors.

### Pre-requisites for using Check Deposit

- User has a device with a camera that supports autofocus.
- User has enrolled via the Enrollment Site and successfully activated or has enrolled via Phone Enrollment.
- Financial institution offers Check Deposit.
- Financial institution allows user to utilize Check Deposit.

	Customer Usage Issue	Cause	Resolution Options/Comments
1	User is attempting to use the service and sees an error message.	Go to section 2. Error Codes and Proposed Resolution Process resolution section and apply resolution process defined for the corresponding error code and/or message.	
2	User does not see the "Deposit" tab.	The user is not authenticated into the application. The user is not on a supported device or operating system. The Financial institution does not allow the specific to Deposit Checks with a mobile device.	The user should sign into the application. The user should upgrade their iPhone to iOS 4.3 or higher. The user should upgrade their Android OS to 2.2 or higher. The camera must support autofocus.
3	User does not see Check Deposit help content on their device.	The help content may be in the "More" tab.	Go to "More" in tab bar. Select Help. Select Check Deposit.
4	User does not see all their accounts.	Only deposit enabled accounts are displayed in the Check Deposit interface.	No action required.

	<b>Customer Usage Issue</b>	<b>Cause</b>	<b>Resolution Options/Comments</b>
<b>5</b>	User cannot successfully submit a check image.	The quality is not sufficient. The user may receive specific error information about the image quality.	Retake image. To ensure adequate image quality: Place check on a well-lighted, flat surface. Select a surface with indirect, natural sunlight for best results. Use the Check Deposit Front and Back buttons to initiate the Check Deposit camera function. Center image of check within the guides in the preview.
<b>6</b>	Check deposit image evaluation failed.	Check deposit image evaluation failed. The host system failed evaluation of an uploaded check image.	The user should retry. If the processor provides additional error information, the user should attempt to correct these issues before a retry attempt.
<b>7</b>	Check Deposit evaluation failed.	Check deposit evaluation failed. The host system failed evaluation of a check deposit translation.	The user should retry. If the processor provides additional error information, the user should attempt to correct these issues before a retry attempt.
<b>8</b>	Deposit is interrupted.	The Check Deposit session is interrupted before the deposit is complete.	The user should initiate a new session by clicking the "Start New Deposit" and try again.