Remote Deposit Capture

Company Administration Guide

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Introduction to Remote Deposit Capture

Welcome to Mission Bank!

Our remote deposit capture (RDC) service allows you to make deposits from the convenience of your office. All you need is a computer with a compatible operating system, browser, scanner, and a high-speed internet connection. There is also a companion mobile deposit app (mRDC) for businesses that receive a small number of checks, or for payments collected outside of your office.

Since the RDC program was designed for business use, users can be allowed to make deposits to the business's accounts, but account transactions and/or account balances are not visible from the RDC site.

Overview of Roles

One or more company administrators ("admins") are established by Mission Bank. Admins will establish privileges and roles for persons within your organization, allowing users to complete tasks within the application.

Admins are able to:

- Create, delete, enable, or disable users
- Reset passwords and provide temporary passwords to users
- Unlock a user who has been locked out of the application
- Assign specific privileges and roles to a user

Based on the assigned role(s) provided by the admin, users will have the ability to:

- Set up customer profile information
- Process transactions
- Generate reports
- Research historical transactions
- Edit transactions
- Make deposits on a mobile device

Session Timeouts and Maintenance

RDC will automatically log off a user who has been inactive for 15 minutes. A *Session Timeout Warning* appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. If the user clicks anywhere on the screen the session will stay active.

You may occasionally see notices that the system will shut down temporarily for maintenance. This notice will appear as a bar at the top of the menu panel and will indicate the time and date when the system will shut down.

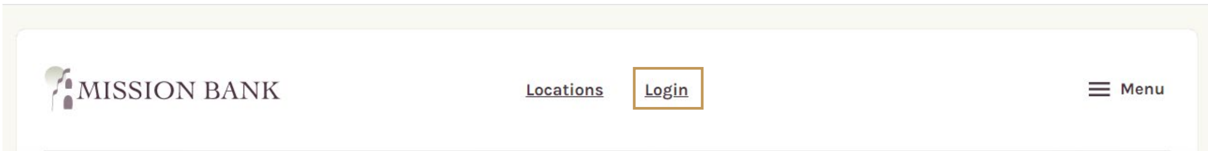
There may also be notices for changes or updates to the RDC system that will appear in the News panel on the dashboard screen.

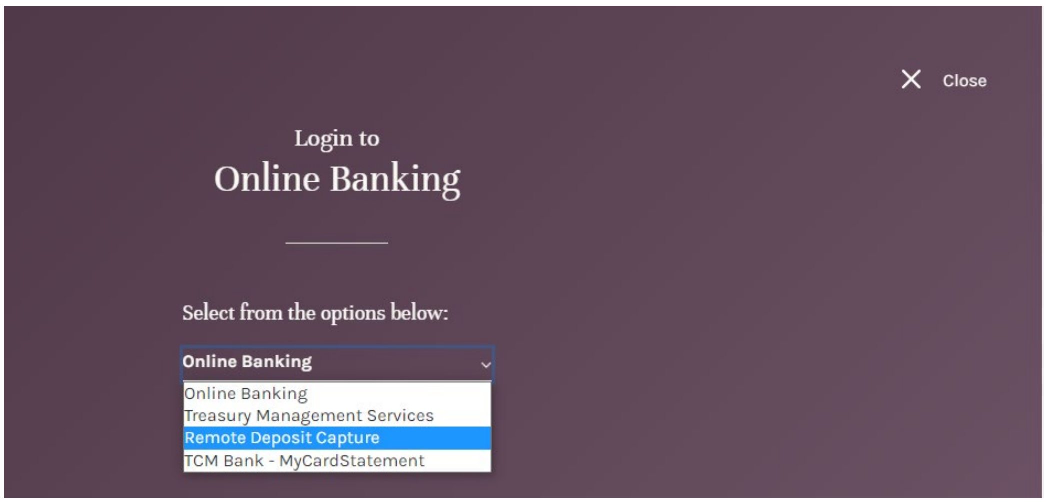
System Login

The RDC program can be reached two different ways:

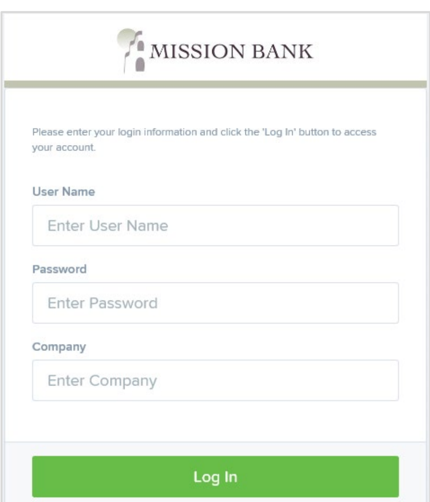
1. A standalone login page to remote deposit is available for users without online banking access or for customers using our standard, single-user, online banking.
2. Online Banking or Treasury Management Services users can log in with single-sign-on to RDC through online banking.

There are login links on our website, www.missionbank.bank, for the options above.





<u>Standalone Login to RDC</u>



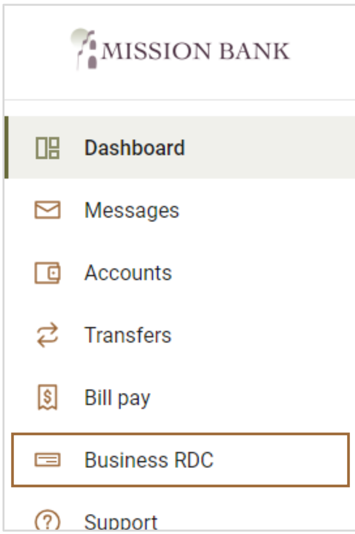
The menu option for Remote Deposit Capture, shown above, will take a user directly to the RDC program's login page. As stated above, this login page is most commonly used for users without online banking access, or for customers that do not have a multi-user online banking service.

You will be provided with the user name(s), temporary password(s), and company name that must be entered. The *User Name* and *Company* fields are <u>not</u> case sensitive; the *Password* field is case sensitive.

Single-Sign-On from Online Banking Services

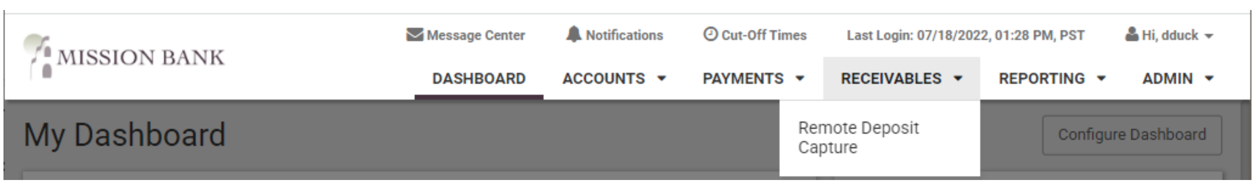
Online Banking

Users will log in using “Online Banking” (shown in the screen above). Once they are fully logged in, there is a link to “Business RDC” on the user’s dashboard that will allow access to RDC without a separate login.



Treasury Management Services

Treasury Management users can locate the single-sign-on link to RDC by clicking Receivables on the top menu bar.



mRDC App

mRDC is the companion mobile app for RDC and is used by customers with standalone RDC access or single-sign-on access through Online Banking. The app is available for iPhones or Android devices and can be found under *Mission Bank Business mRDC* in the app stores.

Users logging into the mRDC app must use their RDC user name, password, and company name, similar to the standalone login shown above.

Customers using Mission Bank’s Treasury Management Services do not need to use the separate mRDC app – the deposit functionality is built into the Treasury Management Services’ mobile app.

> ***Please Note:*** *A mobile device can be used in place of a scanner, but the RDC online program must be used to manage users, to research deposits, add new locations (accounts), and to run reports.*

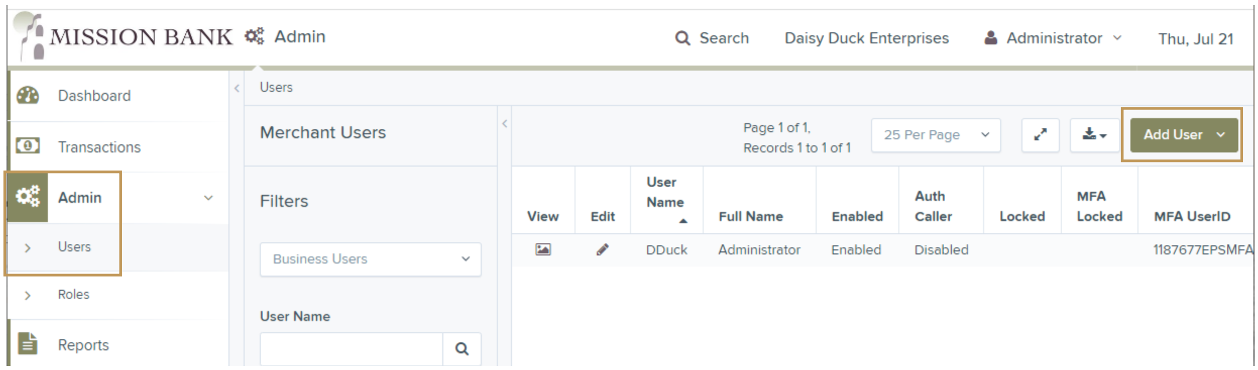
User Management

Admins are responsible for managing their company's users in RDC and/or mRDC. It is highly recommended that more than one admin be established for back-up purposes.

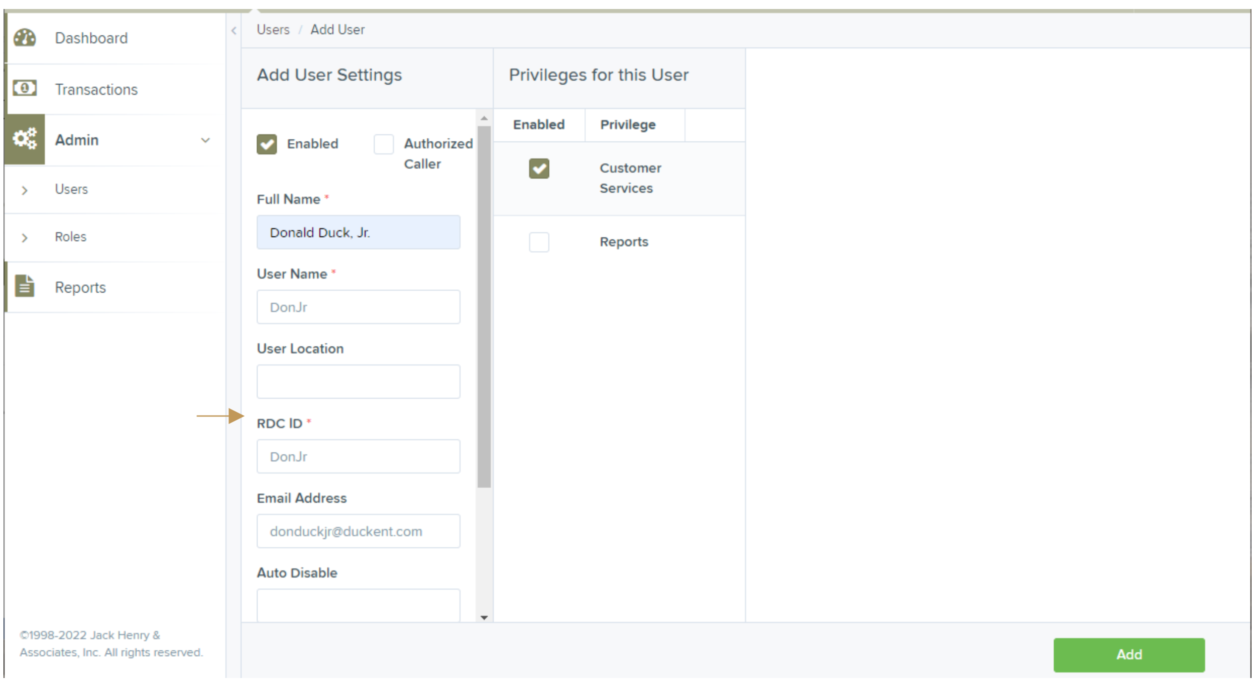
<u>Adding Users</u>

For security purposes, a user profile must be set up for <u>each</u> employee with access to RDC.

- Choose *Admin* > *Users* from the left navigation bar
- Then *Add User* in the upper right corner of the screen > *Business User*



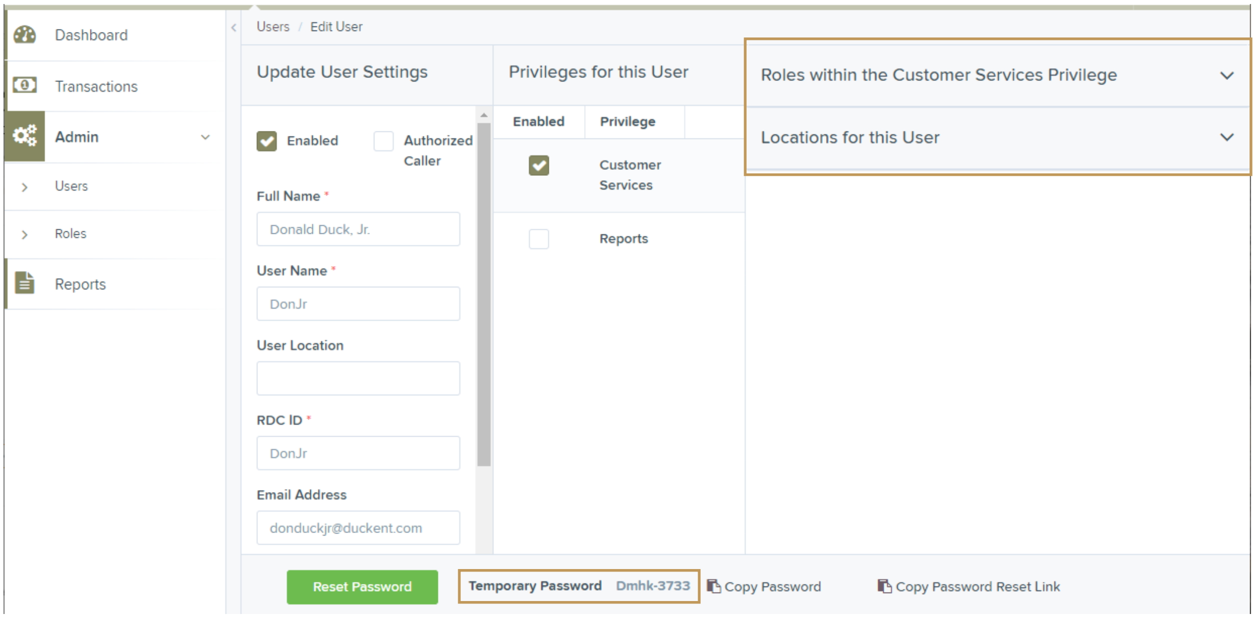
Next, complete the profile information for the user and select Customer Services under Privileges for this User. If you want to assign admin rights or single-sign-on from Online Banking to a new user, please call your Business Banker for assistance.



Please Note: *the field above labeled "RDC ID" will appear for customers using Treasury Management Services, if using Online Banking the field title will be*

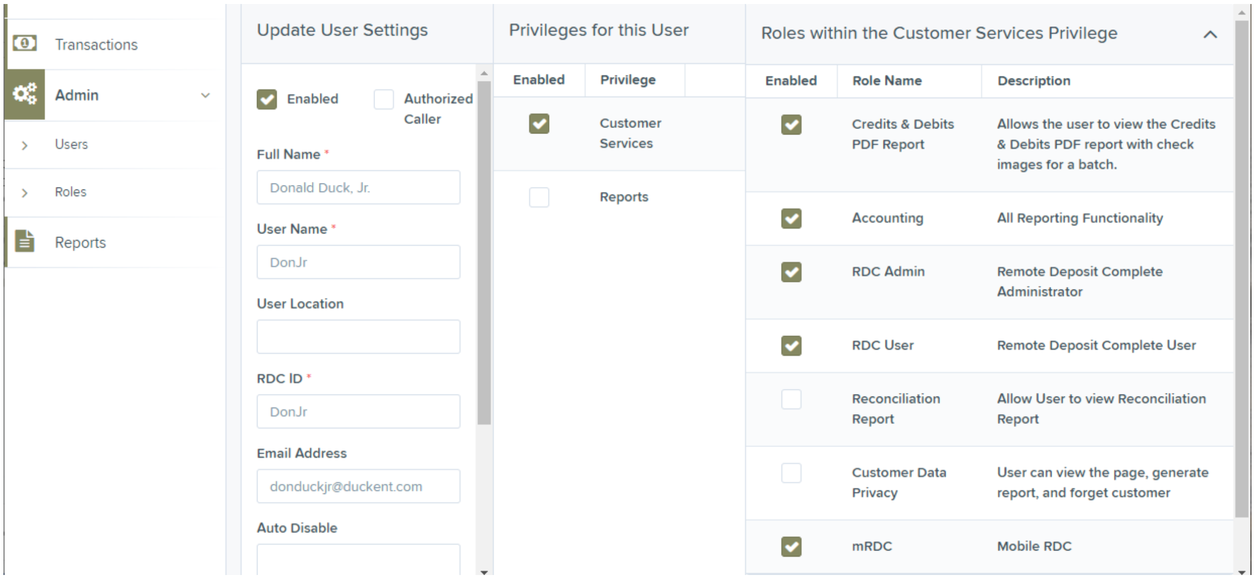
“Cash Mgmt ID”. This ID must <u>exactly</u> match their ID in either Treasury Management Services or Online Banking, or single-sign-on will not work. Contact your Business Banker for assistance.

After the user profile is added you will see *Roles within the Customer Services Privilege* and *Locations for this User.* A temporary password will also be generated – make note of it for the user’s first login if the user will be using the standalone login or mRDC.



Expand the Roles within the Customer Services Privilege and assign the user the necessary entitlements. The entitlements shown checked below will allow the user to scan and close a deposit, access the reporting that is available, and use the mobile app.

Please Note: *The RDC Admin role below is needed for the user to release a deposit to the bank, they cannot manage other users.*



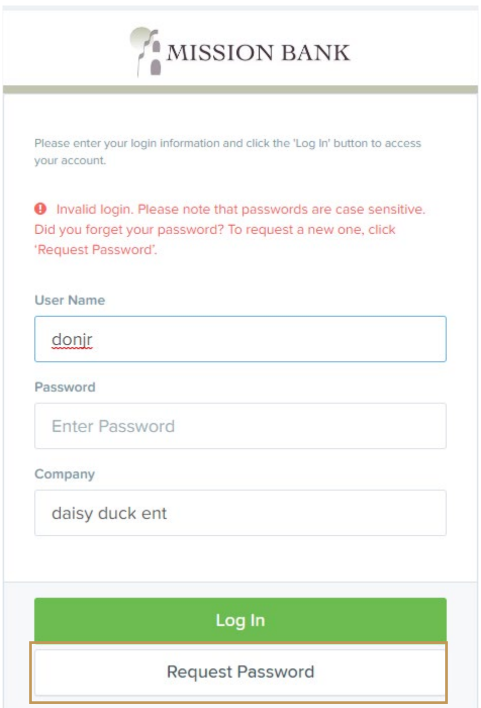
If desired, the deposit function can be placed in dual control, so that one user scans the checks and a different user releases deposits to the bank. To enforce dual control, assign either *RDC Admin* (this allows the user to release a deposit to the bank, but they cannot manage other users), or *RDC User* (allows the user to scan checks), but not both, to users.

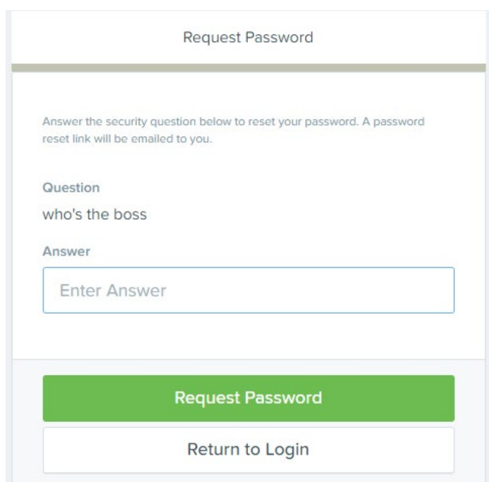
The new user will also need accounts assigned under *Locations for this User*. Update the profile to save the changes.

Unlock a User

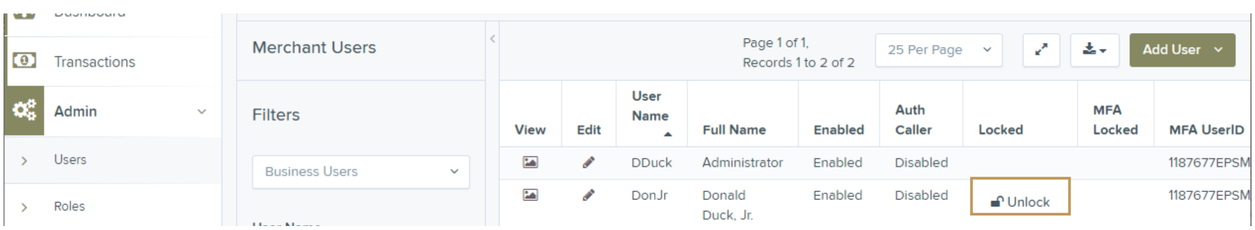
Users can get locked out of RDC when they enter their password incorrectly at least four times; or when requesting a new temporary password, they answer their secret question incorrectly.

If a user has forgotten their password they can request a new password directly from the RDC login screen (this must be done from a computer, it is not available on the mRDC app) and they will have to answer their secret question. A password reset link will be emailed.





When a user is unable to reset their password the company admin can unlock them.



If a new password is needed, click the edit symbol for that user and choose the *Reset Password* button at the bottom of the screen to generate a temporary password.

If MFA (multi-factor authentication) is locked, contact your Business Banker for assistance.

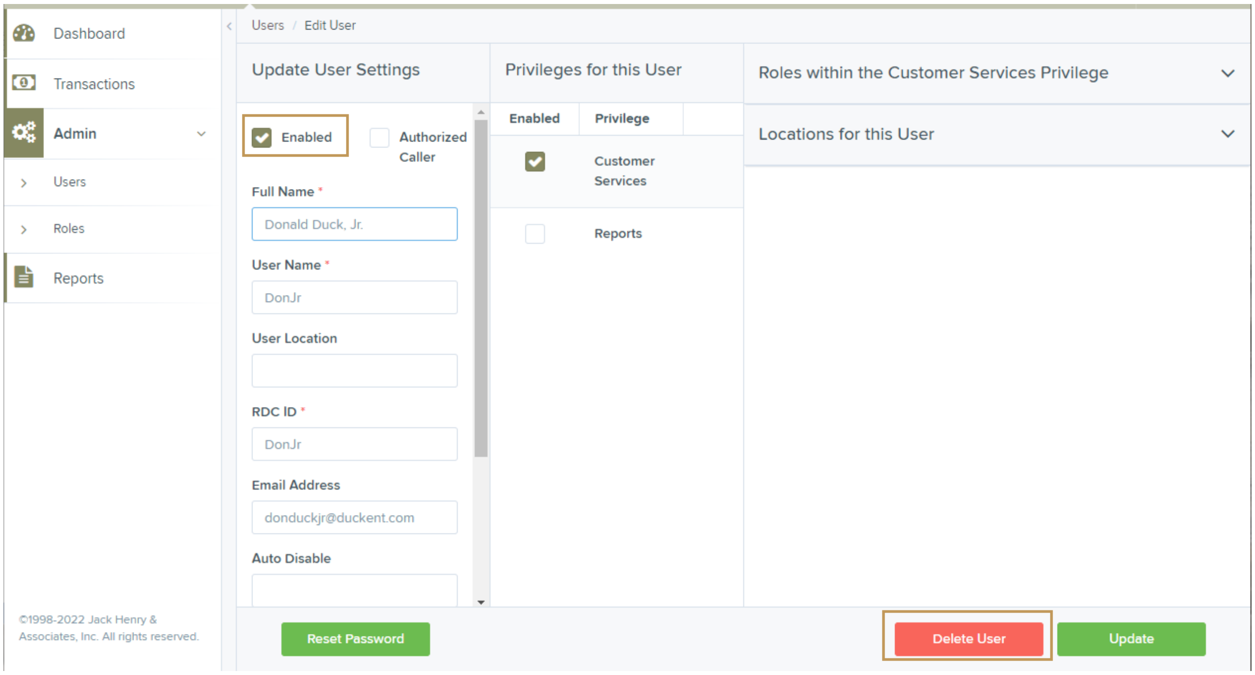
Removing a User

There are two ways to deactivate a user profile:

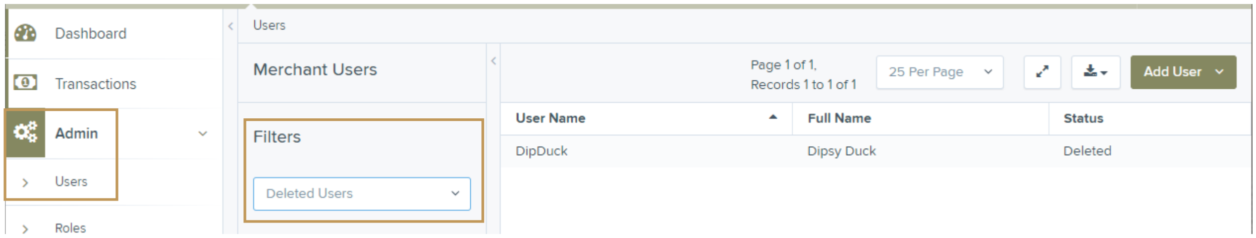
1. Disable it by unchecking the *Enabled* box
2. Delete the user profile

Disabling a profile allows you the ability to re-enable it should the user need access to RDC again in the future.

Deleting a profile removes it from view and it cannot be reactivated and the user name cannot be used again.



A list of deleted user profiles is available, if needed.



Adding New Deposit Accounts (Locations)

When a new account is opened your Business Banker needs to add it to your company's RDC profile.

After the account has been added to the company profile the admin can add the new account to themselves and/or each user that needs access for depositing.

The new account will be listed in the *Locations for this User* entitlement section and checking the box to the left of the account name enables it for the user. Once the profile is updated users will see the new location when they are creating new deposits.