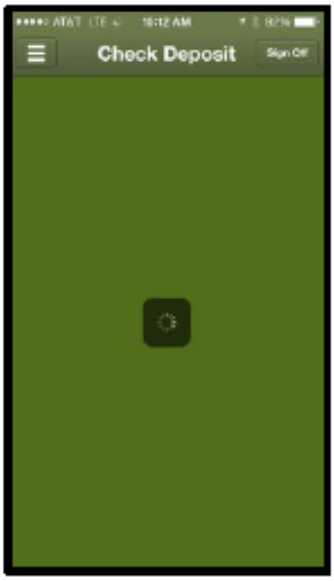
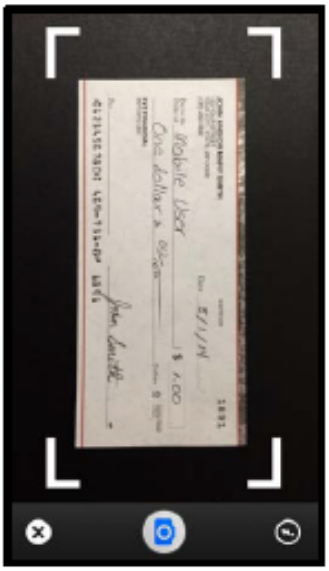
Bank Midwest
A division of NBH Bank, Member FDIC

Bankmw Business Mobile

Quick Start Guide

Making A Deposit

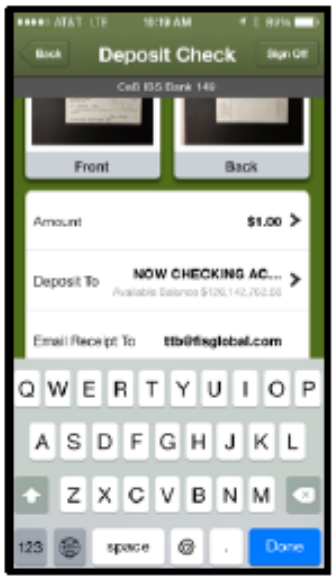
Step	Action	Display
1	After launching the Mobile App, select Check Deposit in the global navigation menu. The application will take a moment to load the Remote Deposit Capture functionality. The user will see the pinwheel icon spinning along indicating that the application is "updating". During this time the user's information is being sent to the FXD service to determine user eligibility and make potential changes to the user's account information before allowing entry into the RDC service. The user will believe that the RDC service in Mobile Banking is simply launching.	
2	The Check Deposit screen appears which presents guidelines for making deposits by default. On this screen users have two options: • **Deposit:** Allows the user to enter new checks for deposit. • **Recent:** Allows the user to get a history or deposits they have made in the past. The user selects Deposit Check to continue.	

Step	Action	Display
3	The Check Deposit screen appears. On this screen the user has five options: • **Front:** Allows users to capture an image of the front of their check. • **Back:** Allows users to capture an image of the back of their check. • **Amount:** Allows users to enter the amount of the check they are depositing. • **Deposit To:** Allows users to choose the account to receive the deposit. • **Email Receipt To:** Allows users to choose an email address where a receipt of the deposit will be sent. The user will start by selecting Front to capture an image of their check.	
4	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. Users can also obtain instructions on how to capture their check image by selecting the info icon. **Note:** *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.* Select the camera to take the picture of the check.	
5	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. 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.	

Step	Action	Display
6	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. Select Back to capture the endorsed side of the check.	
7	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. **Note:** *The check itself should be endorsed before the image is captured. Checks should be endorsed as:* *For Mobile Deposit Only – Bank Name* *Account Number* *Endorsement* Select the camera to take the picture of the check.	
8	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. 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.	

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

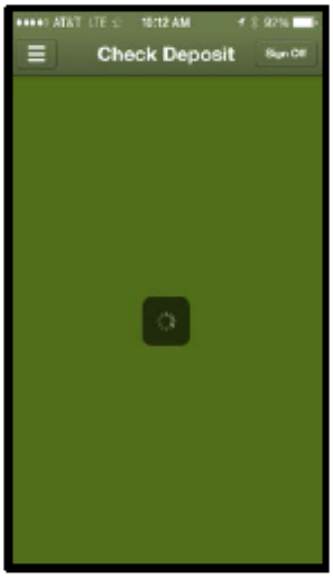
Step	Action	Display
11	After entering the amount, the Deposit Check screen appears, showing the amount of the check the user is attempting to deposit. Select the Deposit To field in order to select the account into which the funds will be placed.	
12	A list of eligible accounts appears. Select the account to receive the deposit from the list of eligible accounts. **Note:** *If a particular account that the customer wishes to use for this deposit does not appear in the list, the user must speak to their financial institution's customer service area to ensure that their account meets eligibility requirements, is available for viewing in online and mobile banking, and has been sent to the FXD service as an available account.*	

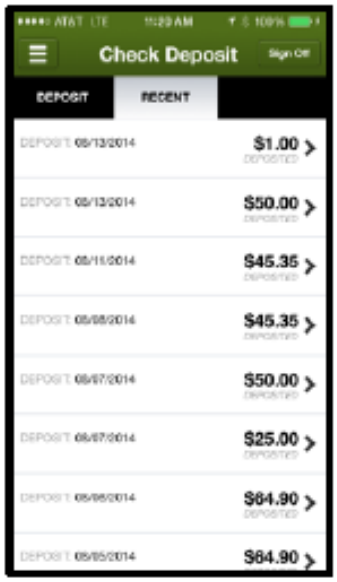
Step	Action	Display
13	The Check Deposit screen appears again. The user will need to enter an email address for a receipt of the deposit. **Note:** *The last used email address will prefill if the user has completed a deposit before via either the phone or tablet application.*	
14	Now that all the fields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

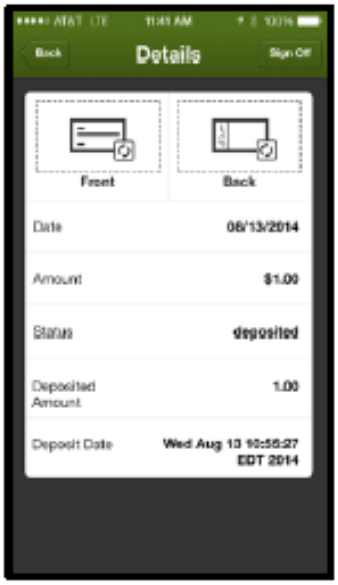
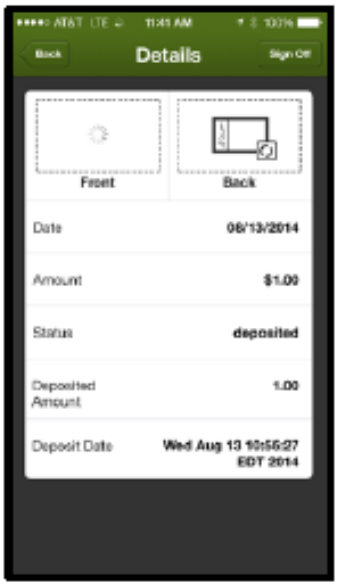
Step	Action	Display
14	The screen darkens and a pinwheel icon appears, indicating to the user that the deposit information is being uploaded. At this point, the system is checking over the supplied check image, and payment information for issues such as blurry text, cut-off images, and missing information. Users will be prompted to resupply any pieces of information that are not included or accepted before they can continue.	
15	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". Users can select Edit in the upper left hand corner of the screen to make any changes to the deposit information. Users can still cancel the deposit at this time by selecting the Cancel button. Select Approve to upload the check information and continue.	

Step	Action	Display
16	The pinwheel icon appears again, indicating to the user that the deposit information is being submitted. At this point, the RDC system is uploading all the check information to the FIS Xpress Deposit (FXD) service.	
17	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. 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.	

Reviewing Deposit History

Step	Action	Display
1	After launching the Mobile App, select Check Deposit in the global navigation menu. The user will see the scrolling pinwheel graphic indicating that the system is updating. 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.	
2	This presents the user with the Check Deposit screen which presents guidelines for making deposits by default. On this screen users have two options: • **Deposit**: Allows the user to enter new checks for deposit. • **Recent**: Allows the user to get a history or deposits they have made in the past. The user selects Recent to continue.	

Step	Action	Display
3	A list of recent deposit history appears. The user will see a chronological list of all the historical transactions in the FXD database. Transactions include: • Date • Amount • Deposit Status Selecting the deposit will provide the user with more details	
4	After selecting a deposit, the user will see an indication that the system is updating. During this time, the Mobile Banking RDC system is connecting with FXD to gather information about the user's deposit.	

Step	Action	Display
5	The Details screen appears. The user is shown information about the deposit including: • Date • Amount • Status • Status Date • Account The user cannot initially see the images of the check that were submitted with their deposit. Images can be downloaded from FXD when the user selects the check front or check back buttons.	
6	After selecting which check image the user would like to review, they will see a rotating icon while the image is downloaded from FXD. **Note:** *The images of the deposited check are not stored locally on the user's device and are recalled on demand from the FXD system.*	

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