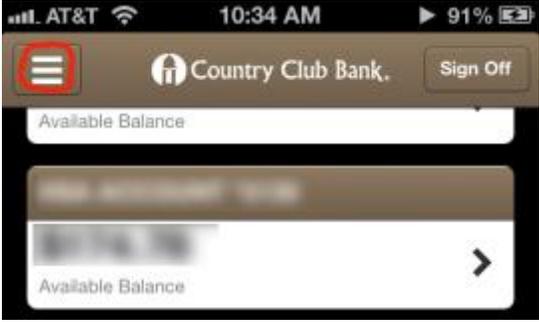
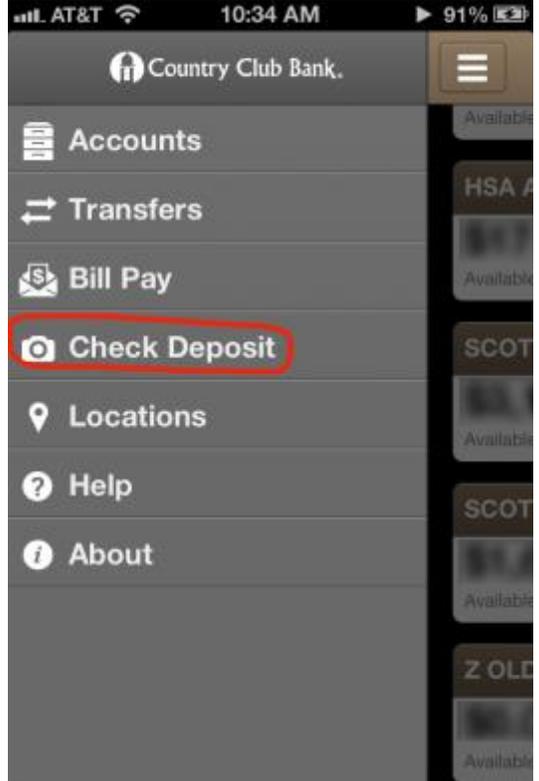


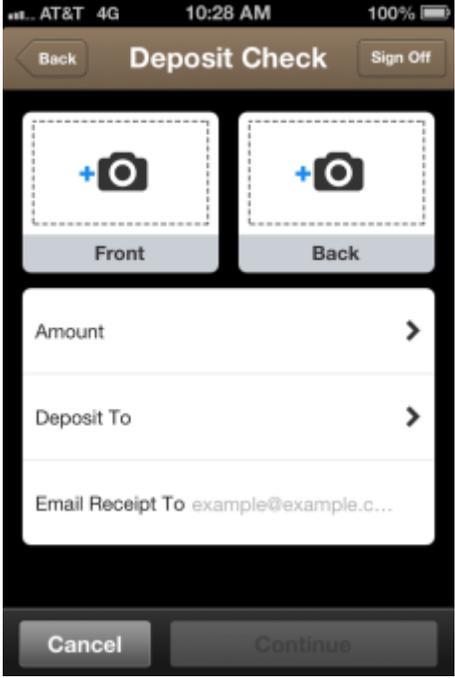
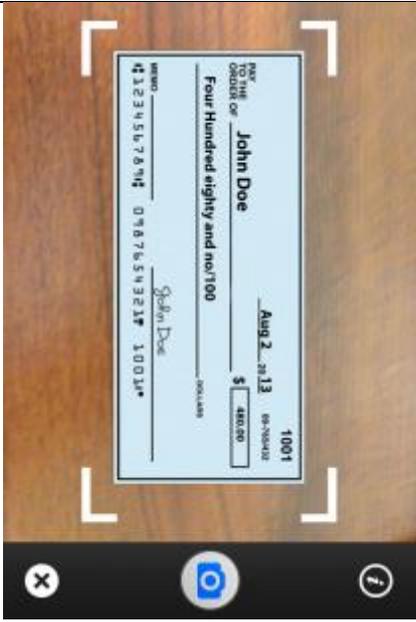


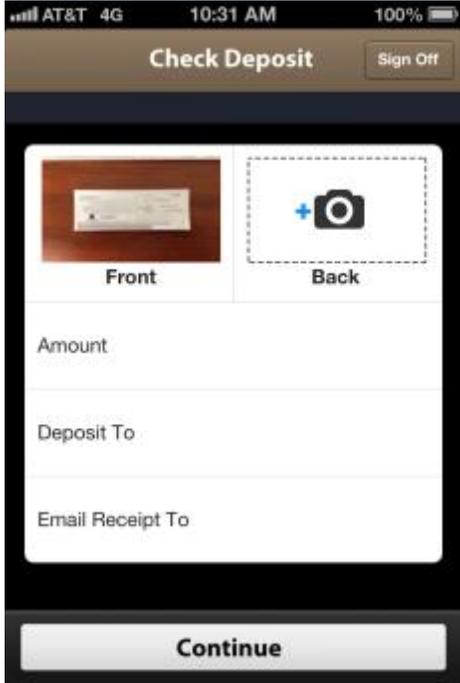
Mobile eDeposit Guide

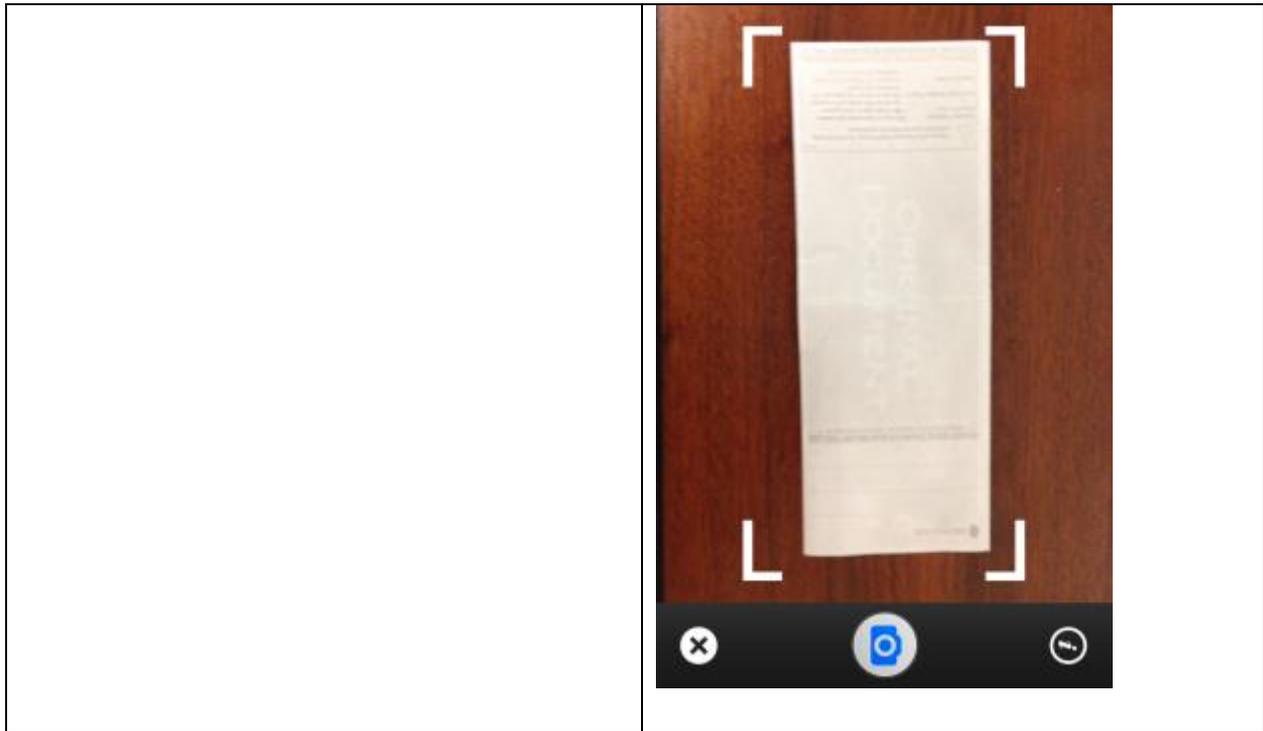
Mobile eDeposit is a product that allows you to deposit a check through the Country Club Bank Mobile Banking App, as long as you have access to a data connection on your mobile device. You can also see a history of deposit items that have already been processed.

Getting Started

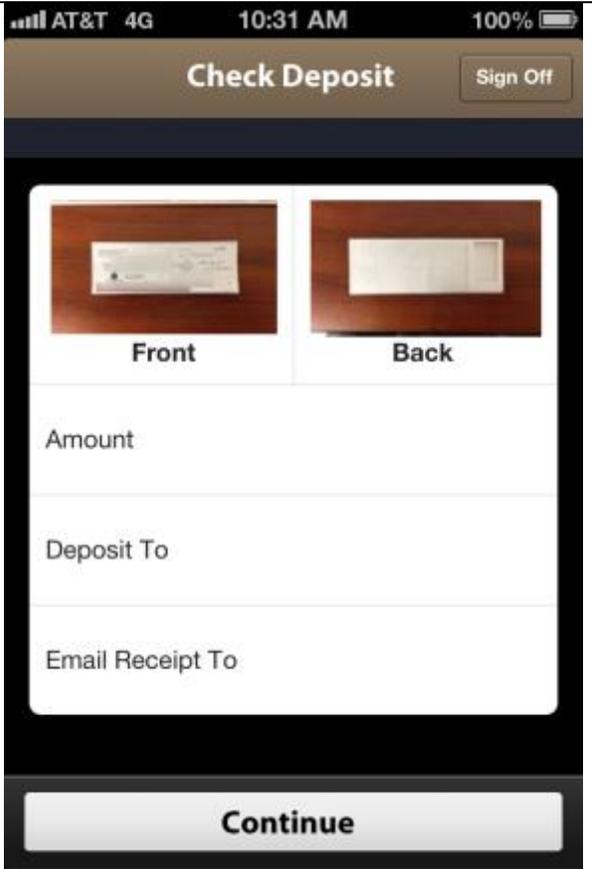
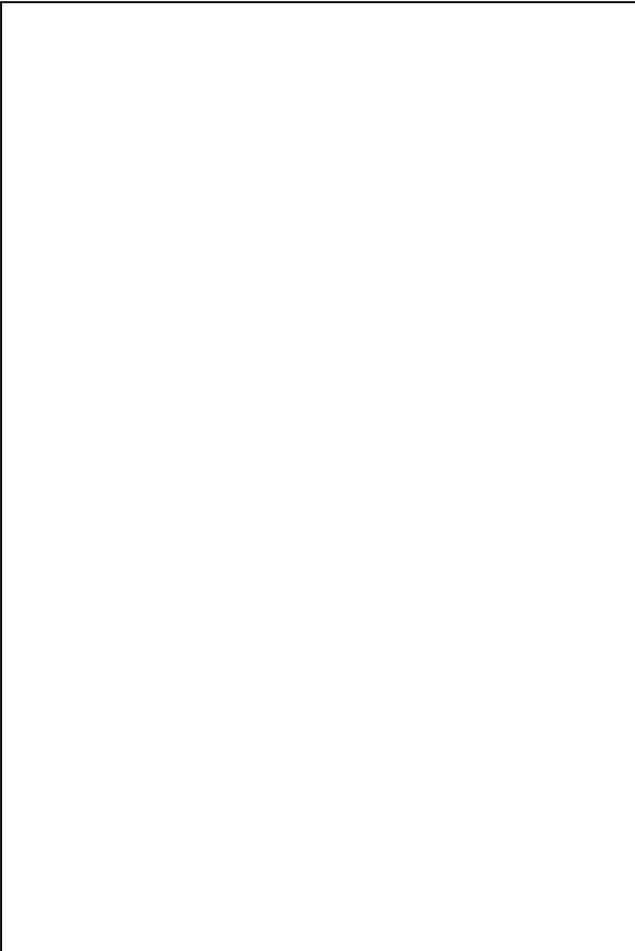
Action	Display
<p>After launching the Mobile Banking App, select the icon in the upper left to view more options (it has three horizontal lines).</p>	
<p>Select Check Deposit. This presents you with the Deposit Checks screen where you have two options:</p> <ul style="list-style-type: none"> • Start New Deposit: Allows the user to enter new checks for deposit • Get Deposit History: Allows the user to get a history of deposits they have made in the past. <p>Select Start New Deposit if you have a check you'd like to scan/deposit.</p> <p>The application will take a moment to load the Remote Deposit Capture functionality.</p> <p>During this time you will see the spinning pinwheel icon along with an indication that the application is "updating".</p>	

Action	Display
<p>The Check Deposit screen appears. On this screen you have four options:</p> <ul style="list-style-type: none"> • Front: Allows you to capture an image of the front of your check. • Back: Allows you to capture an image of the back of your check • Amount: Allows you to enter the amount of the check you are depositing • Account: Allows you to choose the account to receive the deposit. <p>Start by selecting Front.</p>	
<p>The device camera launches within the Mobile Banking app. Corner icons are displayed so that you can ensure to align the check within the available boundaries. A camera icon appears allowing you to capture the image. An X also appears which allows you to cancel the image capture.</p> <p>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.</p> <p>Select the camera icon to take a picture of the check.</p> <p>After capturing the image, the camera icon changes to an OK button. Select OK to save the check image, or select the X button to attempt another capture.</p>	

Action	Display
<p>After selecting OK, the check deposit 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>	
<p>Repeat the same steps you followed for the front side of the check.</p> <p>Note: <i>The check itself should be endorsed before the image is captured. Checks should be endorsed as:</i></p> <ul style="list-style-type: none"> • For eDeposit only, Country Club Bank • Signature of Named Payee • Date <p>Select the camera to take the picture of the check.</p>	



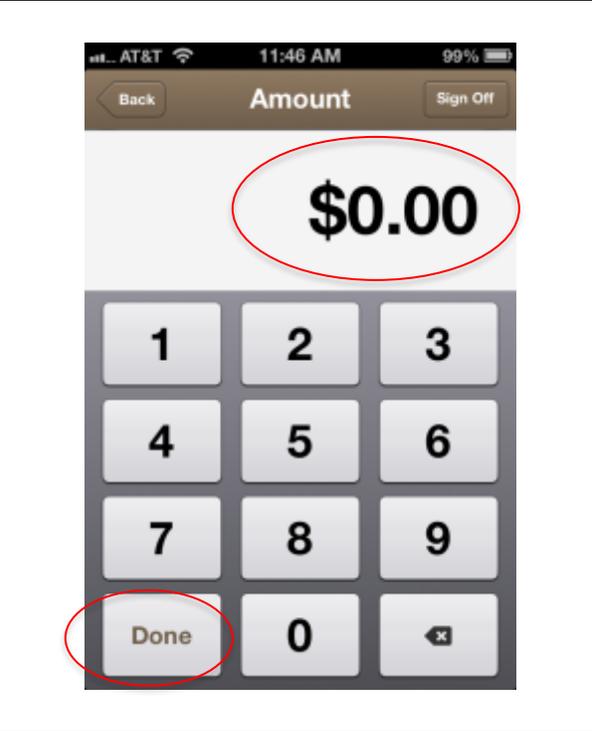
Action	Display
<p>After selecting OK, the check deposit screen appears, this time showing a smaller version of the image captured from both the front and back of the check.</p> <p>Select Amount to enter the dollar amount of the check deposit.</p>	



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 the Deposit To line to enter the account in which you wish to place the deposit. Finally, select the Email Receipt To field and enter your email address.



Action

Display

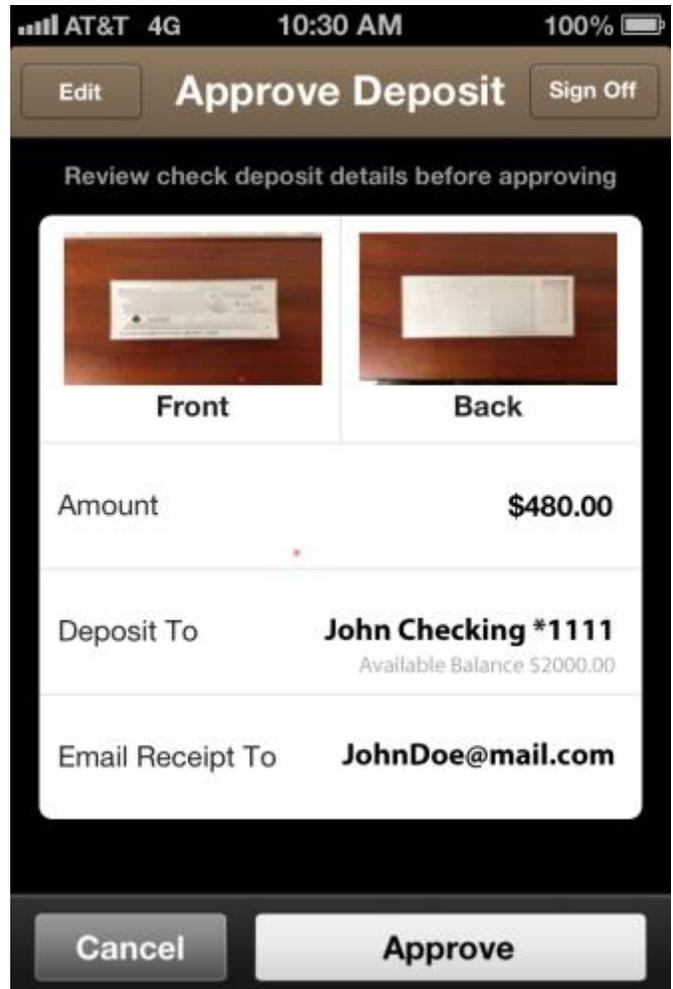
The Check Deposit screen appears again. You should see the front and back image of your check, along with the amount, the account to accept the deposit and your email address.

Select the Approve button, and the spinning pinwheel icon appears, indicating 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.

You will be prompted to resupply any pieces of information that are not included or accepted before you Approve the deposit.

Select Approve if everything appears correctly.



The pinwheel appears again, indicating that the deposit information is being submitted. If successful, the Deposit Received screen appears showing information about the deposit that was just made.

Once submitted you can either select New Deposit, or Done.

Troubleshooting Remote Deposit Capture Errors

Users of FIS Remote Deposit Capture 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 an iPhone running iOS 3.1 or higher.
- User has a device running Android OS 2.1 or higher and a camera that supports autofocus.
- The user has enrolled via the Enrollment Site and successfully activated or has enrolled via Phone Enrollment.

	Issue/Problem	Cause	Resolution Options/Comments
1	While attempting to use the service, you see 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	You do not see the "Deposit" tab	You are not authenticated into the application. You are not on a supported device or operating system. CCB has not allowed you to Deposit Checks with a mobile device.	You should sign into the application. You should upgrade your iPhone iOS to 3.1 or higher. You should upgrade your Android OS to 2.1 or higher. The camera must support autofocus.
3	You do not see Check Deposit help content on your device	The help content may be in the "More" tab.	Go to "More" in the tab bar. Select Help Select Check Deposit
4	You do not see all of your accounts.	Only deposit-enabled accounts are displayed in the Check Deposit interface.	No action required
5	You cannot successfully submit a check image.	The quality is not sufficient. You 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.
--	--	--	------------------------

	Issue/Problem	Cause	Resolution Options/Comments
6	Check deposit image evaluation failed.	Check deposit image evaluation failed. The host system failed evaluation of an uploaded check image.	You should retry. If the processor provides additional error information, you should attempt to correct these issues before a retry attempt.
7	Check deposit evaluation failed	Check deposit evaluation failed. The host system failed evaluation of a check deposit translation.	You should retry. If the processor provides additional error information, you should attempt to correct these issues before a retry attempt.
8	Deposit is interrupted	The check deposit session is interrupted before the deposit is complete.	You should initiate a new session by clicking the "Start New Deposit" and try again.

If you have other questions, please visit the Mobile eDeposit FAQ on our website.