

# mRDC Quick Reference Guide

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## Mobile Remote Deposit Capture Information and Instructions for Business

### Important Information:

- Scanning Daily Deposit Cutoff Time – 6:00 PM Central Time
- Online Banking Administrator must contact Third Coast Bank to setup new mRDC users
- Users must contact Third Coast Bank for password resets
- Each App User will only see his/her mobile deposits on the App – for full deposit history please login to the RDC website <https://smartpay.profitstars.com/business/login/thirdcoastbankssb>
- For mobile deposits, you must endorse the back of each check directly beneath the endorsement box with **'For Mobile Deposit Only'**
- Maximum retention of check items is 90 days
- Duplicate item detection is 75 days

### Technical Support:

ProfitStars Technical Support: 877-433-3812

### Getting Started:

1. Download the App to your Smartphone or Tablet device. To locate the app, search for **Third Coast Bank**. The App is labeled **TCB mRDC**.



2. Login to the App with your provided credentials including your Username, Temporary Password, and your Company information. Note: It will display a message stating that your password is expired and/or failed. Click OK to continue.

A screenshot of the Third Coast Bank SSB login interface. It features the bank's logo at the top, followed by three input fields labeled "Username", "Password", and "Company". Below these fields is a "Save login info" toggle switch, which is currently turned off. At the bottom is a large blue "Login" button.

It will prompt you to change your password. New Password requirements include:

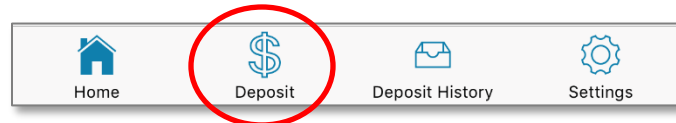
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 number
- ✓ Must be 8-15 characters in length

3. Establish your MFA (multifactor authentication) Security Questions and Answers.

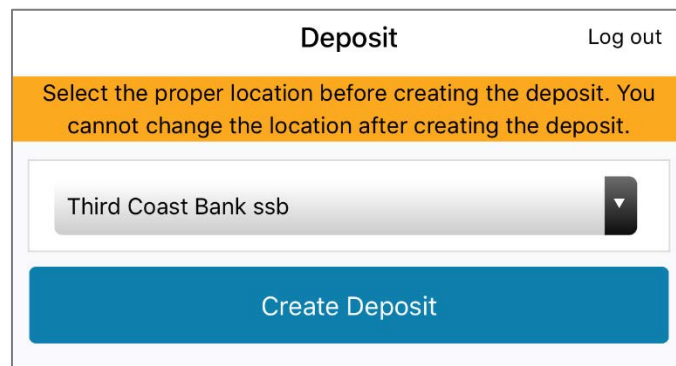
In order to protect you and your sensitive information, we use a security enhancement to detect any unusual behavior when you login. During future logins, we may prompt you for additional information to verify you. In the event we detect any uncharacteristic activity, we will ask you to answer your security questions. This should be a rare occurrence. Please answer and verify three security questions.

## Making a Deposit:

1. From the Mobile App Home Screen, Choose the **Deposit** option.

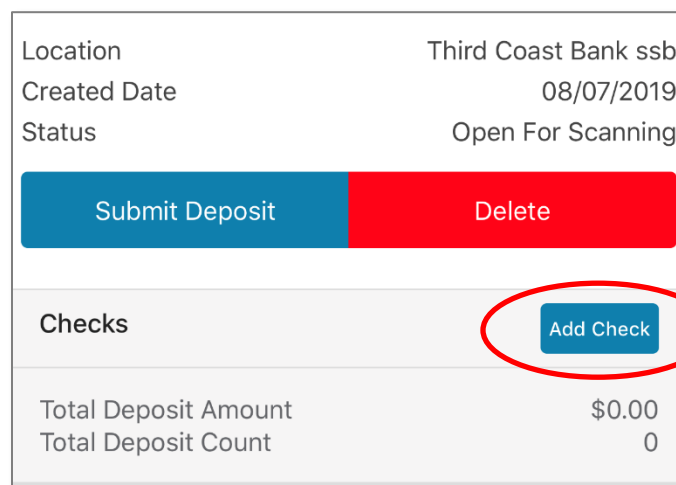


2. Choose the account (called Location) from the drop down menu you wish to deposit funds. If you have only one account, it will be the default selection. Click **Create Deposit**.



The image shows the 'Deposit' screen. At the top, there is a 'Log out' link. Below it, an orange banner reads: 'Select the proper location before creating the deposit. You cannot change the location after creating the deposit.' Underneath the banner is a dropdown menu showing 'Third Coast Bank ssb'. At the bottom of the screen is a large blue button labeled 'Create Deposit'.

3. From the Deposit Screen, click **Add Check**.



The image shows the 'Deposit Details' screen. It displays the following information: Location: Third Coast Bank ssb, Created Date: 08/07/2019, Status: Open For Scanning. Below this information are two buttons: 'Submit Deposit' (blue) and 'Delete' (red). Underneath these buttons is a section titled 'Checks' which contains an 'Add Check' button (circled in red). At the bottom of the screen, there is a summary section showing 'Total Deposit Amount' as \$0.00 and 'Total Deposit Count' as 0.



4. From the Add Check Screen, **Enter the dollar amount** (do not type the decimal, numbers only).

A screenshot of the "Add Check" screen in a mobile app. At the top, there are three navigation options: a back arrow labeled "Deposit", the title "Add Check", and a "Log out" link. Below the navigation bar is a text input field with a dollar sign icon and the placeholder text "Enter Amount". Underneath this is a section titled "Check Images" with a light gray background. At the bottom of the screen are two large blue buttons labeled "Front" and "Back".

Use the following guidelines to ensure your pictures will be captured and read correctly; be sure sufficient lighting is available, all edges of the check are visible in the picture, place the check on a dark background, and avoid blurry images.

Click on the **Front** option to capture the front image of the check. Be sure to center and align the check and then click **Ok**.

Then click on the **Back** option to capture the back image of the check. Endorse the back of the check directly underneath the endorsement box with '**For Mobile Deposit Only**'. Be sure to center and align the check and then click **Ok**.

A screenshot of the "Add Check" screen after the user has captured images of the check. The "Enter Amount" field now displays "\$ 1.01". The "Check Images" section shows two small thumbnail images: the front of a check and the back of a check with the endorsement "For Mobile Deposit Only". Below the thumbnails is a large blue button labeled "Deposit Check".

Click **Deposit Check**.



5. From the Deposit screen, you may add another check, submit your deposit, or delete your deposit.

To delete your deposit, click on **Delete**.

To add another check to your deposit, click **Add Check** and repeat step #4 above.

To submit your deposit to the bank for processing, click **Submit Deposit**.

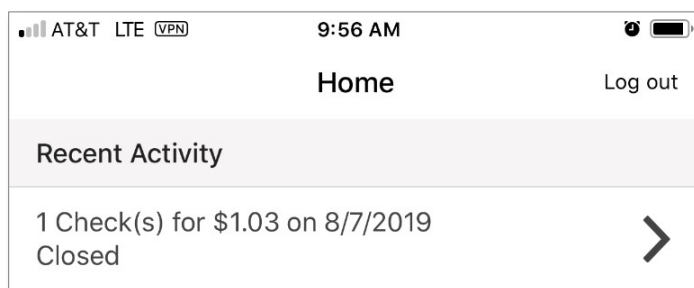
A screenshot of a mobile application's "Deposit" screen. At the top, there's a header with a back arrow, the word "Deposit", and a "Log out" link. Below the header, the screen displays deposit details: "Location" (Third Coast Bank ssb), "Created Date" (08/07/2019), and "Status" (Open For Scanning). A red circle highlights two buttons: "Submit Deposit" (blue) and "Delete" (red). Below these buttons is a section titled "Checks" with an "Add Check" button. Further down, it shows "Total Deposit Amount" as \$1.03 and "Total Deposit Count" as 1. At the bottom, there's a list item with a blue star icon, the date "08/07/2019", the word "Created", the amount "\$1.03", and a right-pointing chevron.

A message will appear stating the deposit was successfully submitted for processing.

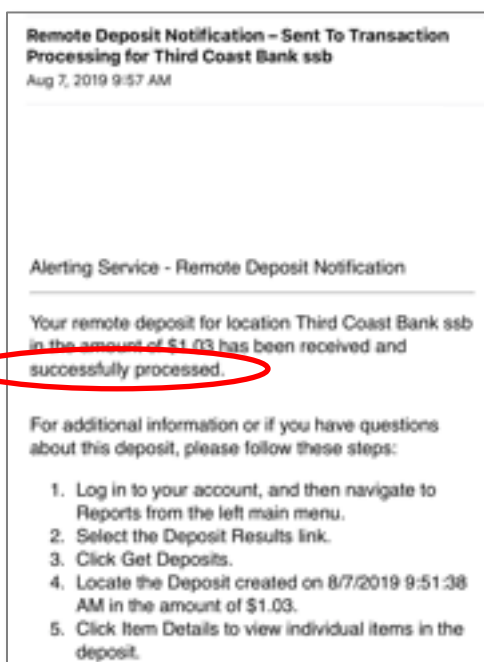
A screenshot of a mobile application's "Deposit History" screen. The status bar at the top shows "AT&T LTE (VPN)", the time "9:56 AM", and a battery icon. The header includes "Deposit History" and a "Log out" link. The main content area shows a single entry with a green checkmark icon, the amount "\$1.03", the word "Submitted", the date "08/07/2019", the count "1", and a right-pointing chevron.



6. Review the results of your deposit from the Mobile App Home screen.



7. Review your Remote Deposit Notification email. Ensure your deposit was 'successfully processed.'



You should review the deposit's additional information if your Remote Deposit Notification email states any of the following:

- The deposit was approved with adjustments.
- The deposit was rejected.
- An item needs rescanning.
- There are duplicate items in the deposit.
- There are rejected items in the deposit.