

mRDC Quick Reference

Mobile Remote Deposit Capture Information and Instructions for Business

Important Information:

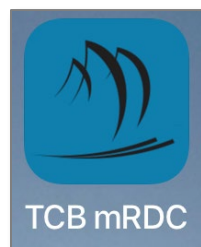
- Scanning Daily Deposit Cutoff Time - 6:00 PM Central Time
- Online Banking Administrator must contact Third Coast Bank to set up new mRDC users
- Users must contact Third Coast Bank for password resets
- Each App User will only see his/her mobile deposits on the App – for full deposit history please login to the RDC website <https://smartpay.profitstars.com/business/login/thirdcoastbanksb>
- 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:

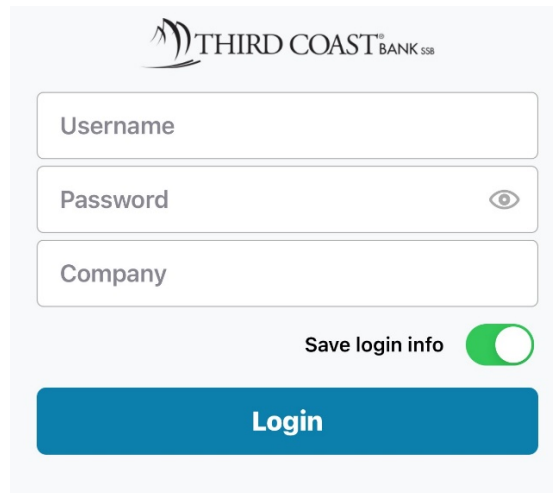
ProfitStars Technical Support: 877-433-3812

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 login form for Third Coast Bank SSB. It includes a header with the bank's logo and name, followed by three input fields: "Username", "Password" (with an eye icon for visibility), and "Company". Below the fields is a "Save login info" toggle switch which is turned on. At the bottom is a blue "Login" button.

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

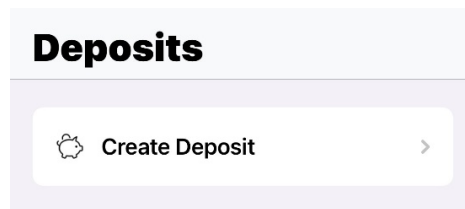
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 number
- ✓ Must be 8-15 characters in length

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 **Create 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**.

← Deposits

Create Deposit

Select the proper location before creating the deposit. You cannot change the location after creating the deposit.

LOCATION *


TCB TM Demo 0241
TCB TM Demo 0183

Create Deposit

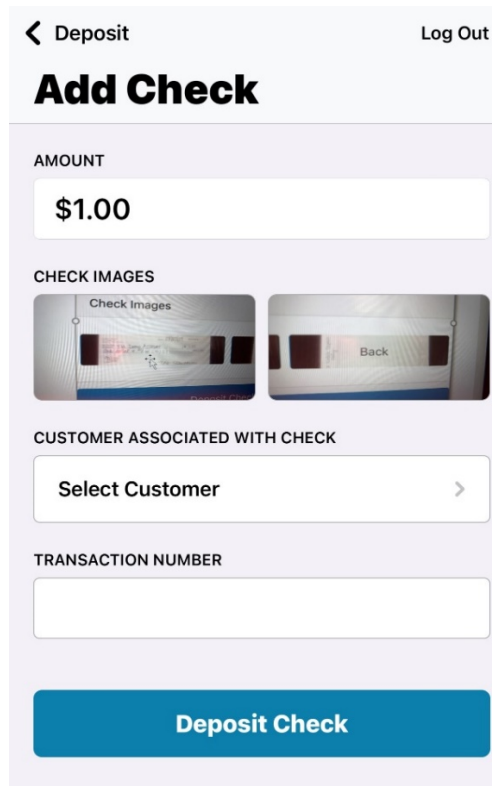
3. From the Deposit Screen, click the Plus (+) sign to Add Check.

Location	TCB TM Demo 0241
Created	09/23/2021 2:16 PM
Status	Open For Scanning
Total Deposit Amount	\$0.00
Total Deposit Count	0

Submit Delete

Checks 

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 application. The screen has a light purple background. At the top left is a back arrow and the word 'Deposit'. At the top right is 'Log Out'. The main title is 'Add Check' in bold black text. Below this is a section labeled 'AMOUNT' with a white input field containing '\$1.00'. The next section is 'CHECK IMAGES' with two photo capture options: 'Check Images' and 'Back'. Below that is 'CUSTOMER ASSOCIATED WITH CHECK' with a white dropdown menu showing 'Select Customer' and a right arrow. The next section is 'TRANSACTION NUMBER' with a white input field. At the bottom is a large blue button with the text 'Deposit Check' in white.

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 with '**For Mobile Deposit Only**'. Be sure to center and align the check and then click **Ok**.

Click **Deposit Check**.

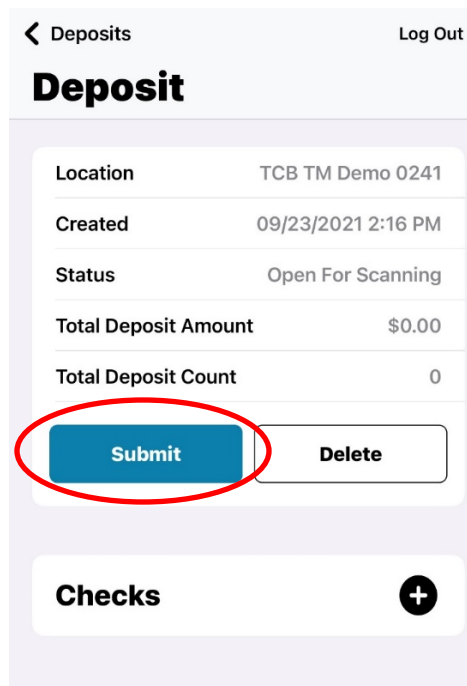


5. From the Deposit screen, you may add another check, submit your deposit, or delete your deposit.

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

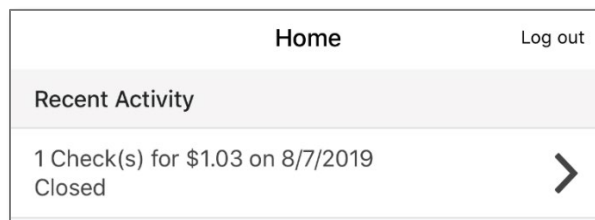
To add another check to your deposit, click the plus (+) to add check and repeat step #4 above.

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



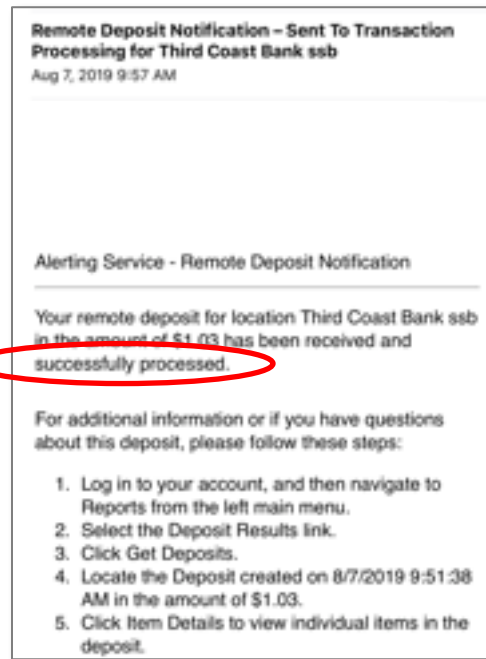
A message will appear stating the deposit was successfully submitted for processing.

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.