eDOCMobile Native RDC

Admin Guide

eDOC INNOVATIONS

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TRADEMARKS

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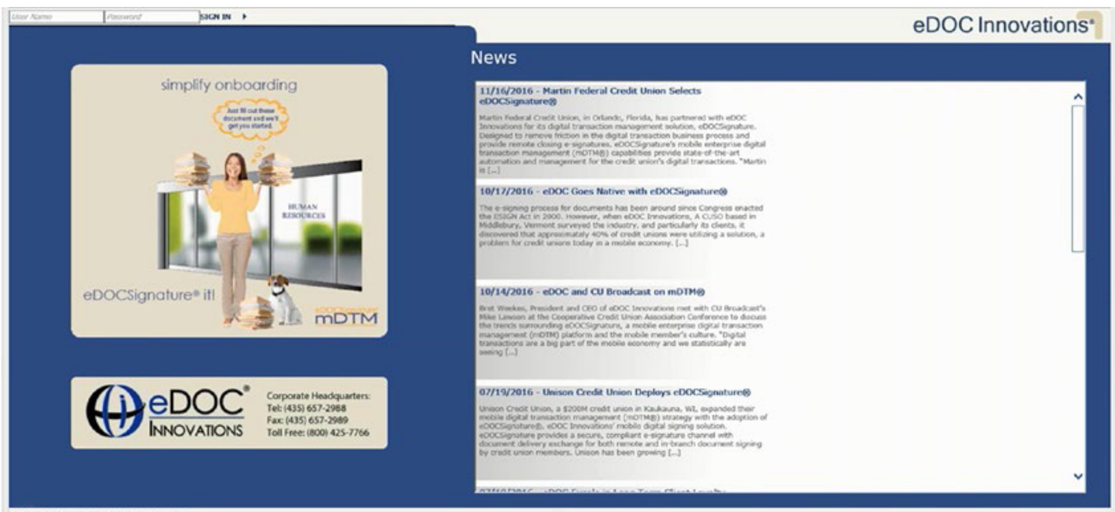
TABLE OF CONTENTS

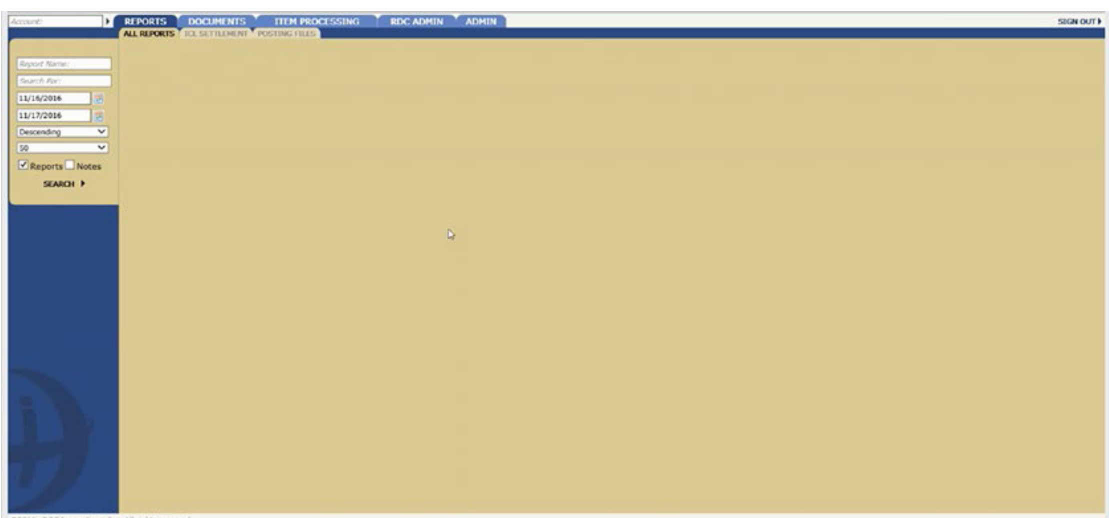
Welcome to eDOCMobile Native RDC

eDOCMobile Native RDC gives your credit union the ability to offer a remote deposit capture (RDC) service to your members. With eDOCMobile Native RDC, your member can securely submit checks for deposit via any mobile device anytime from anywhere without physically entering a branch.

Login

Using the URL provided to you from eDOC Innovations, log in with your User Name and Password. Click on SIGN IN. The Landing page will open with a category of tabs and sub tabs depending on the services offered by your financial institution.

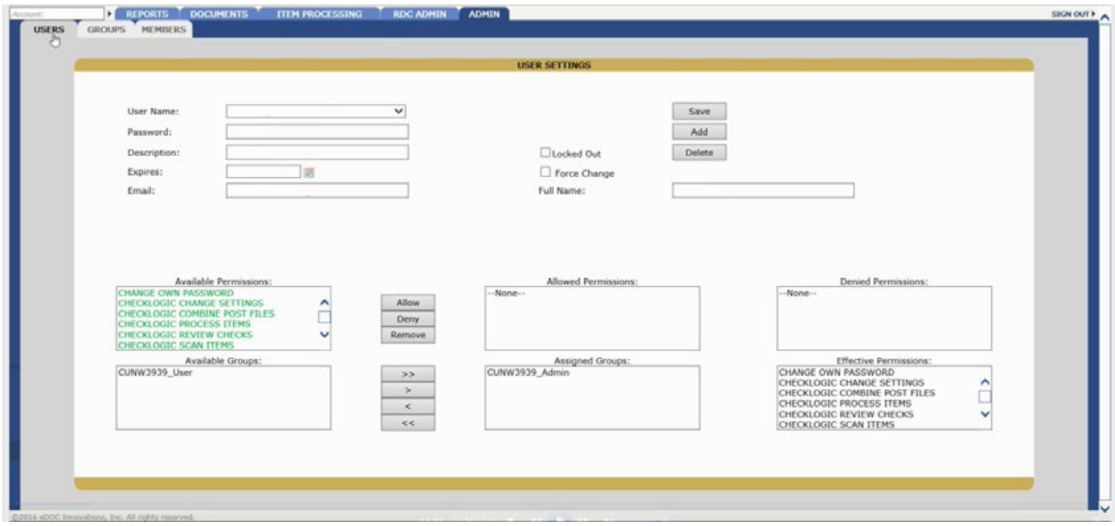




Admin Tab

The Admin tab presents three sub tabs.

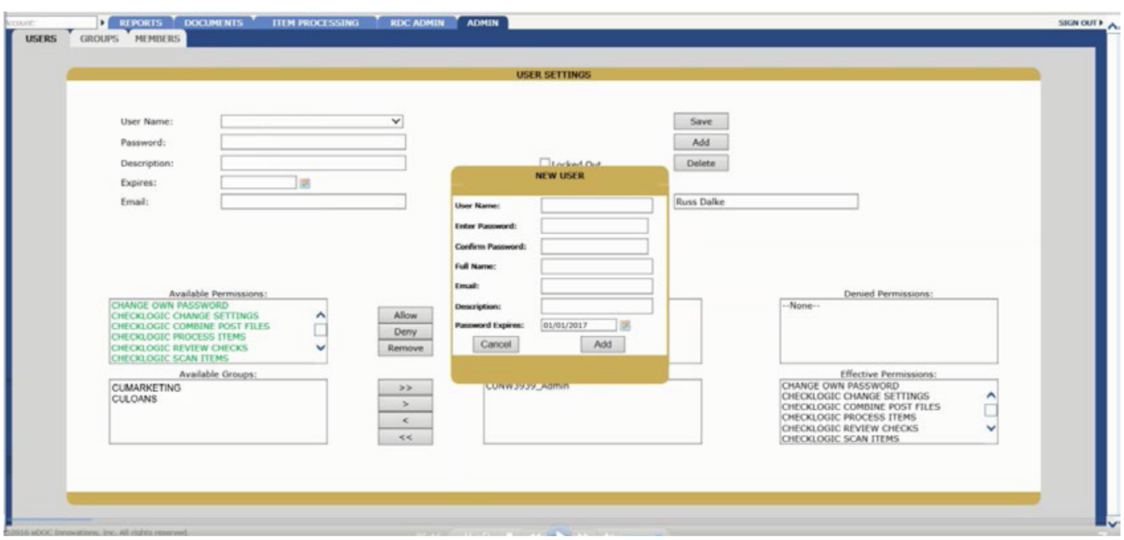
- **Users** are your credit union staff.
- **Groups** are staff within your organization that share jobs, files, and permission commonalities.
- **Members** are your credit union members.



Add a User

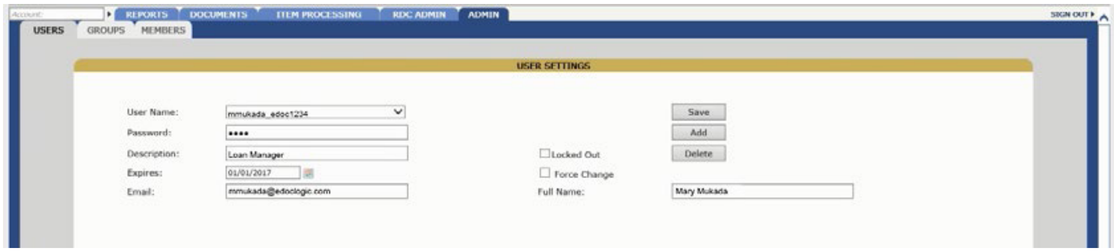
With the **User** tab highlighted, Click on **Add** to add a user. Enter a **User Name** for your staff person. eDOC Innovations recommends user names be: first initial, last name, underscore, your institution identification number.

Enter Password for the user per your institution's password rules. eDOC Innovations recommends: 8 characters, 1 upper case, 1 lower case and 1 numeric character and that passwords expire every 45 days.



After a password is entered, **Confirm Password**, enter the person's **Full Name**, **Email** address, **Description** (such as title) and when the **Password Expires**. Password expires is automatically calculated based on the password parameters set (45 days). Click on **Add**.

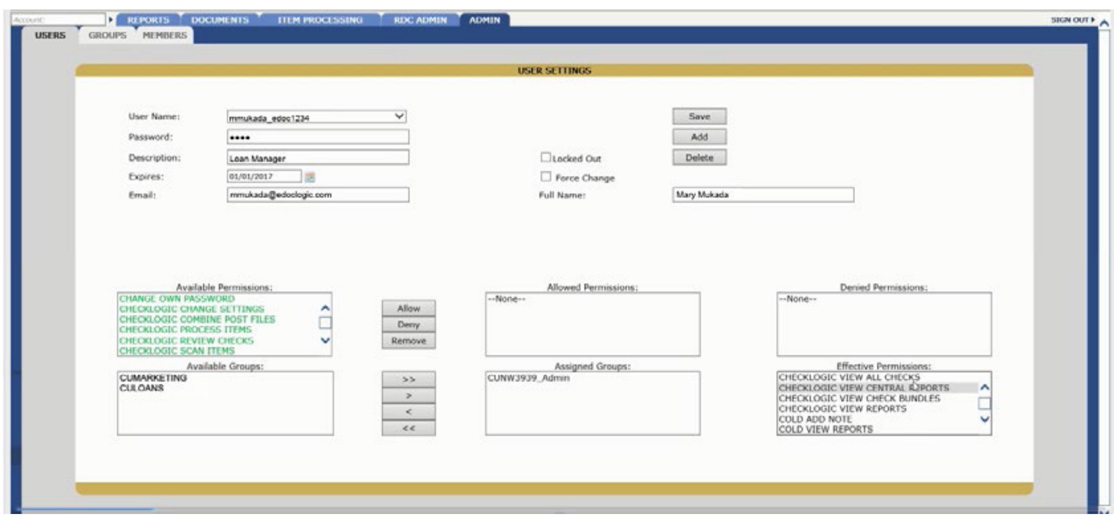
Cancel will close the new user window without saving any information that was added or changed.



Locked Out, if checked, prevents a user from logging on. An administrator will need to uncheck this box for the user to log back in.
Force Change, if checked, requires a user to change their password the next time they login.
Save commits any changes that have been made.
Add opens the **Add User** window to add a new user.
Delete opens a Confirm window asking you to confirm that you want to delete the user in the User Name field box.

Add Permissions

To Allow, Deny or Remove a permission, highlight the permission in the **Available Permissions** box then click **Allow**, **Deny** or **Remove**. Permissions that are granted based on group membership display in green.



Available Permissions displays all permissions available for assignment.
Allowed Permissions displays the permissions assigned to the user.
Denied Permissions displays permissions denied to the user.
Allow adds the highlighted permission to the Allowed Permissions.
Deny adds the highlighted permission to the Denied Permissions. (Denied Permissions will override group permissions.)
Remove deletes the highlighted permission from the Allowed or Denied list.
Available Groups shows all available groups that a user can be assigned to.
Assigned Groups shows all groups the selected user belongs to.
Effective Permissions show user permissions including group and individual permissions. To overwrite permissions from a group, select an available permission, then click **Allow** or **Deny**. To remove a permission, select the permission from the **Allowed** or **Denied** window and click **Remove**.

>> Assigns all available permissions to the selected group.
> Assigns highlighted permissions to the selected group.
< Removes highlighted assigned permissions from the selected group.
<< Removes all assigned permissions from the selected group.

Assign a User to a Group

To add a user to a group, make sure the **User** tab is highlighted and the correct name appears in the **User Name** field. Highlight the **Available Permissions** to be granted and click the right facing arrow to move it over to the **Group Permissions**. Clicking the left facing arrow will remove the user from the highlighted group.

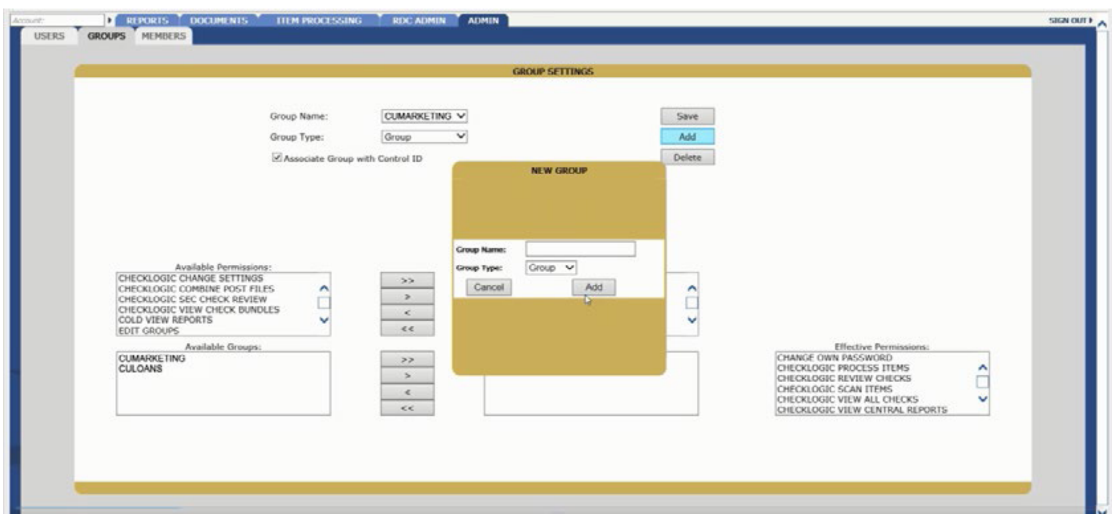
Once changes are complete, click **Save** to preserve selections.

Add a Group

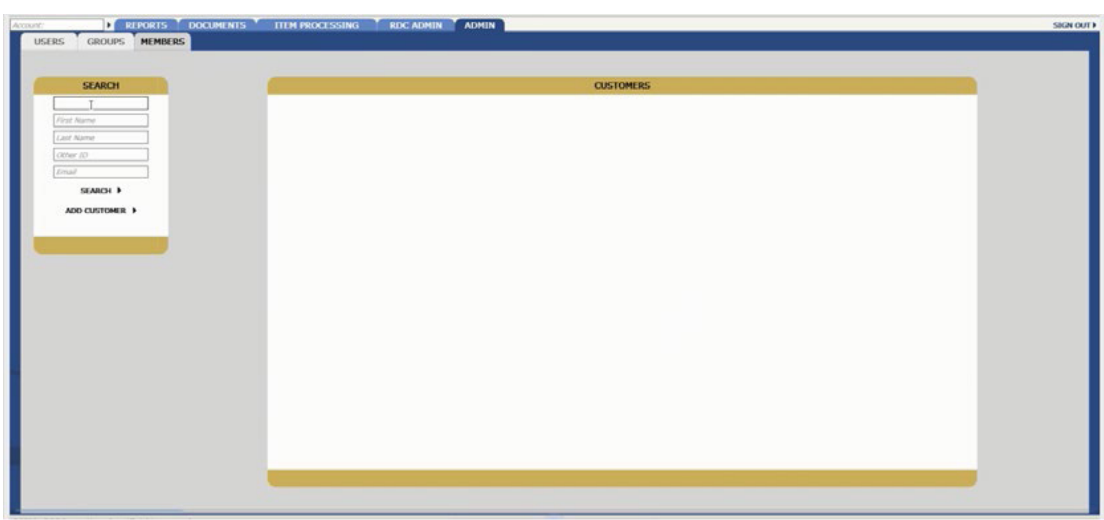
Click on the Group tab and click **Add**. This will open the **Add Group** window. Add the new **Group Name**. Click on the dropdown to select the **Group Type**. Click **Add** to add this new group.

Adding a Group is performed in the same manner as adding a User. Make sure the Group name appears in the **Group** text box. Highlight the **Available Permission(s)** to be added and click on the right facing arrow. To move all permissions click on the double right facing arrow. To remove permissions use the left facing arrow or double facing arrow to remove all permissions.

Once permissions have been added, click **Save** to preserve selections.

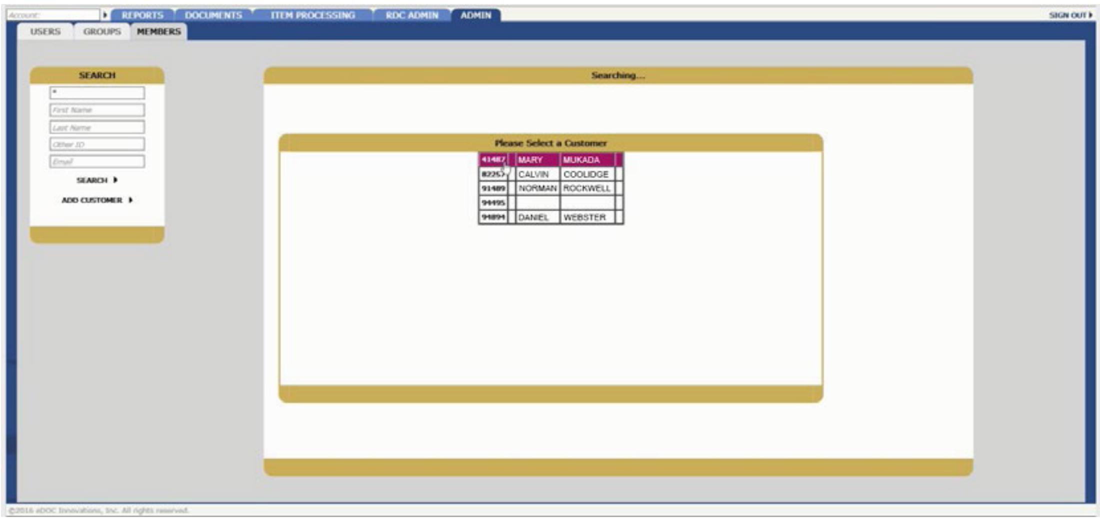


Members Tab

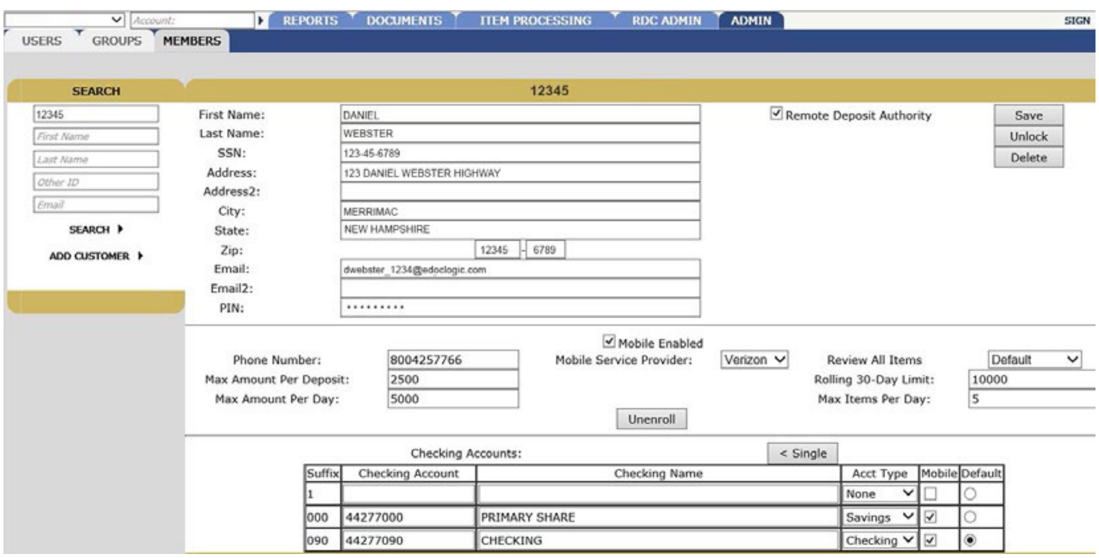


Search for a Member

To search for an existing member, enter their account number, first or last name, other ID, or email address. Click on **Search**. This will give you a list of members available within your search criteria.

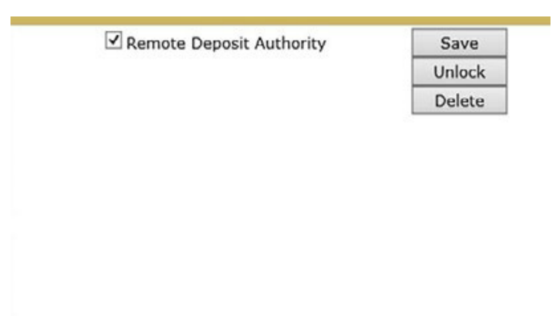


Click on a member to open the member's account information.



If the **Remote Deposit Authority** box in the upper right hand side is checked, this member has been approved for mobile deposits. Approved members can submit mobile deposits to authorized accounts listed at the bottom of the screen.

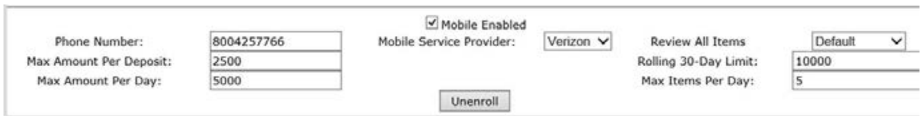
Click on **Save** to save the data that has been changed or entered.
Click on **Unlock** to unblock a member's account when locked due to too many unsuccessful login attempts.
Click **Delete** to remove the member's account.



The middle of the screen presents the mobile **Phone Number** for the member, the **Max Amount Per Deposit** andthe **Max Amount Per Day**. To change any of these settings, make the change inside the field and click on **Save** from the top of the screen. **Please note**: Max amounts are whole dollars only - 2500 is $2,500 not $25.00.

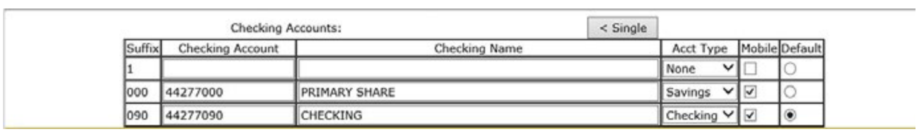
Mobile Enabled, if checked, means the member is enrolled in the mobile service. If this box is unchecked, the member is still enrolled but unable to use any mobile services.

From the dropdown box choose the member's **Mobile Service Provider**.



Member specific business rules are addressed in the right side of this box. In the **Review All Items** dropdown, you can choose, Yes, No or Default.

Yes means all items for this member must be reviewed .
No will allow the member's items to process without review, even if the credit union wide setting is to Review All Items.
Default will use the credit union wide rules.

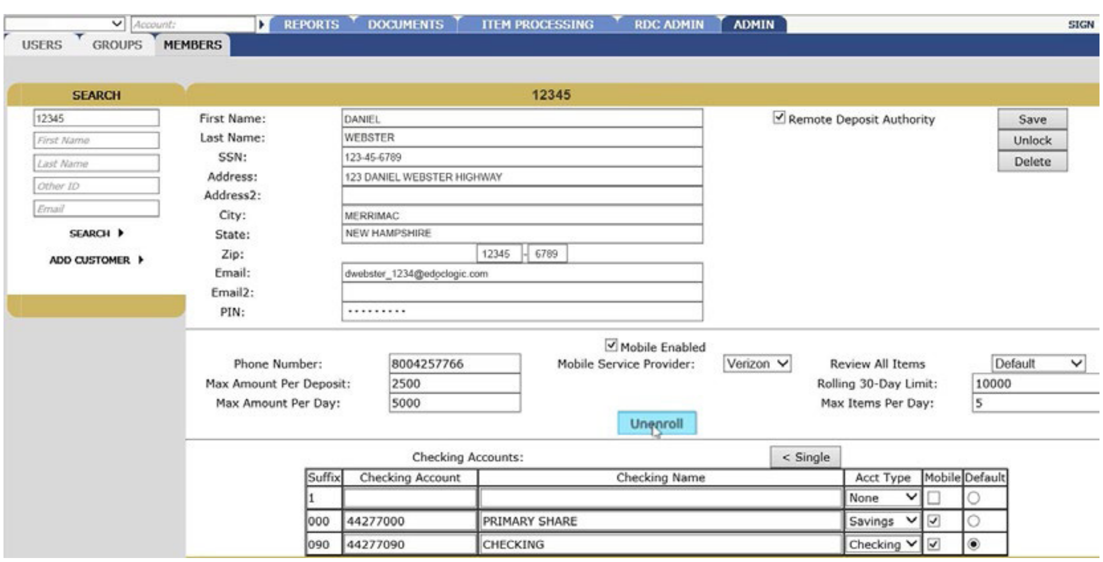


Checking Accounts listed in the bottom are passed to the mobile system when you sign up for the service.

Check **Mobile** for mobile deposit availability for that account, uncheck for no mobile.
Default is the initial default deposit account the member will see when they first log in on their mobile device. After the member's first use, the mobile application will default to the last used deposit account.

Unenroll a Member

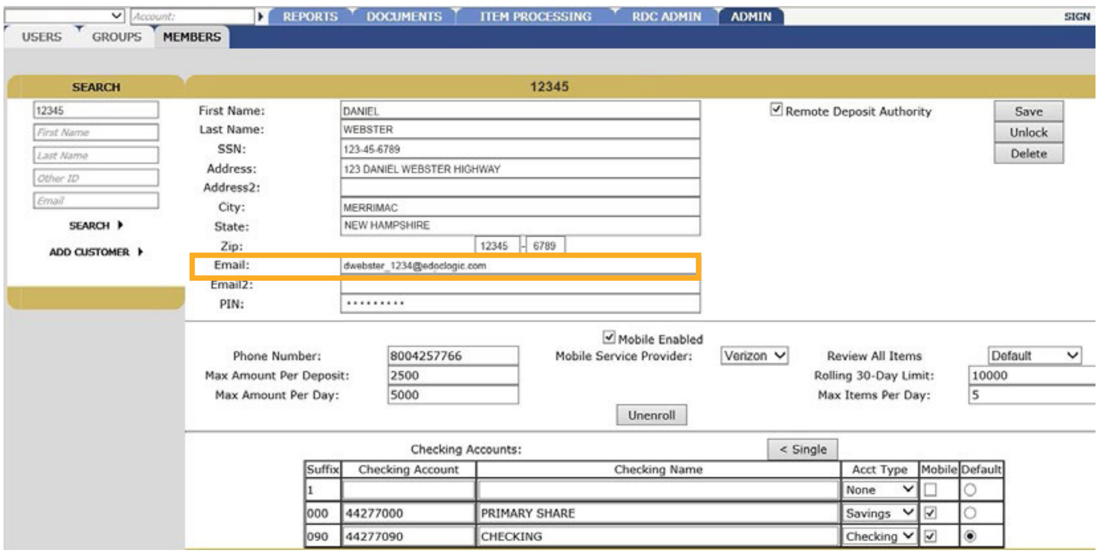
To unenroll a member, click on the **Unenroll** button. The button will turn blue when a member is unenrolled. In the RDC Admin, the date the member was unenroll will be visible. Once a member in unenrolled the only way they can become an active mobile user again is to re-enroll.



Set up Email Notifications for Members With a Rejected RDC

If a member's remotely deposited check (RDC) is rejected for any reason, you can send a reject notification to that member via email. There are two steps to ensuring a member is informed via email when a remotely deposited check has been rejected:

1. On the **MEMBERS** tab, ensure the member has an email address associated with them. If no email address is present, in the corresponding field, enter an email address and click **SAVE**.

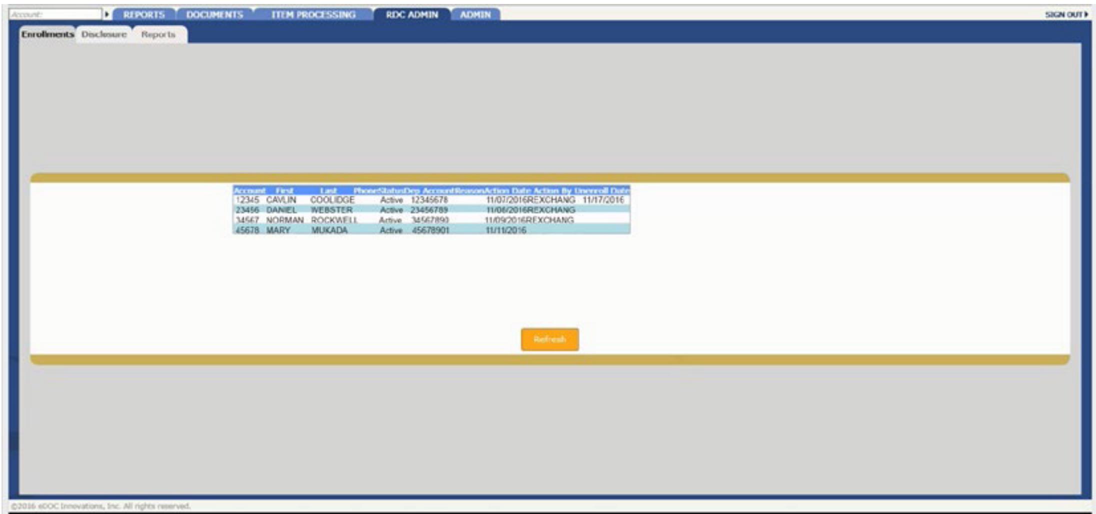


2. Submit a help ticket to eDOC's Client Services team requesting that "Email Notifications for Members With a Rejected RDC" be turned **ON** (https://edoclogic.com/email-our-client-service-team/).

RDC Admin

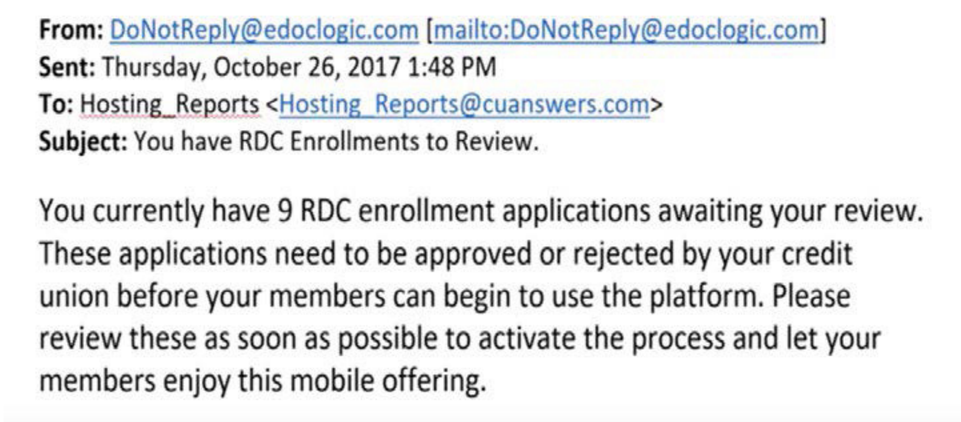
Enrollment Tab

Members who are enrolled will present in the **Enrollment** sub tab. It will display if the member is Active and if the member has been unenrolled. If the member has been unenrolled, the date of the unenrollment will be displayed.



Enrolling a Member

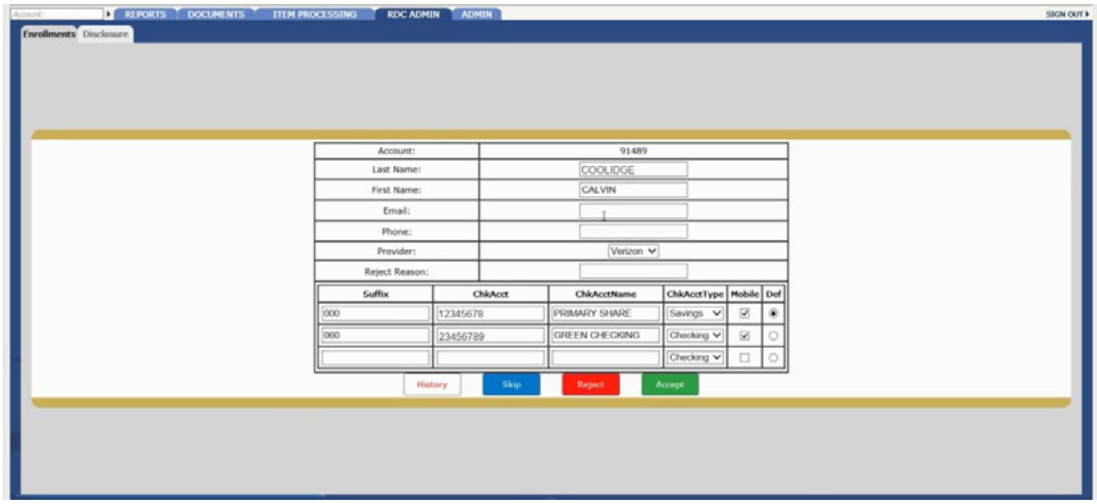
Members enrolling in eDOCMobile Remote Deposit sign-up directly from the mobile deposit app sponsored by their financial institution. The member's information will be populated into the fields of the Enrollments page below. You will receive an email notification when you have pending enrollents. Emails are sent at 8:00 AM, Noon, 4 PM, and 8 PM Monday – Saturday when there are enrollments to process. Below is a sample email you will receive.



From: DoNotReply@edoclogic.com [mailto:DoNotReply@edoclogic.com]
Sent: Thursday, October 26, 2017 1:48 PM
To: Hosting_Reports <Hosting_Reports@cuanswers.com>
Subject: You have RDC Enrollments to Review.

You currently have 9 RDC enrollment applications awaiting your review. These applications need to be approved or rejected by your credit union before your members can begin to use the platform. Please review these as soon as possible to activate the process and let your members enjoy this mobile offering.

From the screen below, you can **Reject** or **Accept** to enroll the member, Skip for a later time, or view the **History**, which will take you back to the screen above.



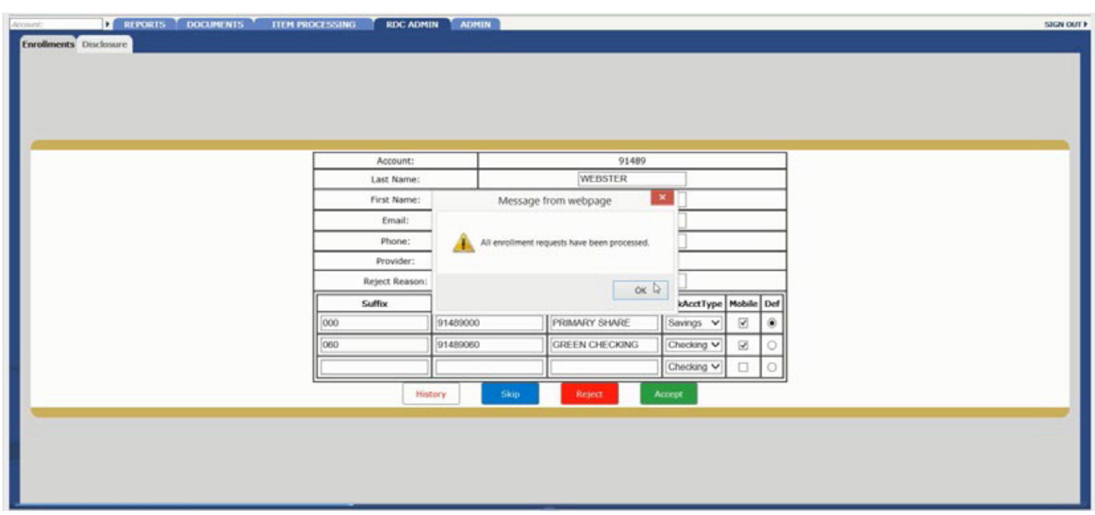
To process an enrollment, click **Accept**.

If you choose to **Reject** a member from enrollment, specify the **Reject Reason** in the field box. The reason keyed for the rejection is for CU viewing only. It is not sent back to the member.

Check or uncheck the accounts you want approved for mobile deposits.

Select the initial default deposit account the member will see when they first log in on their mobile device. After the first use by the member, the mobile application will default to the last used deposit account.

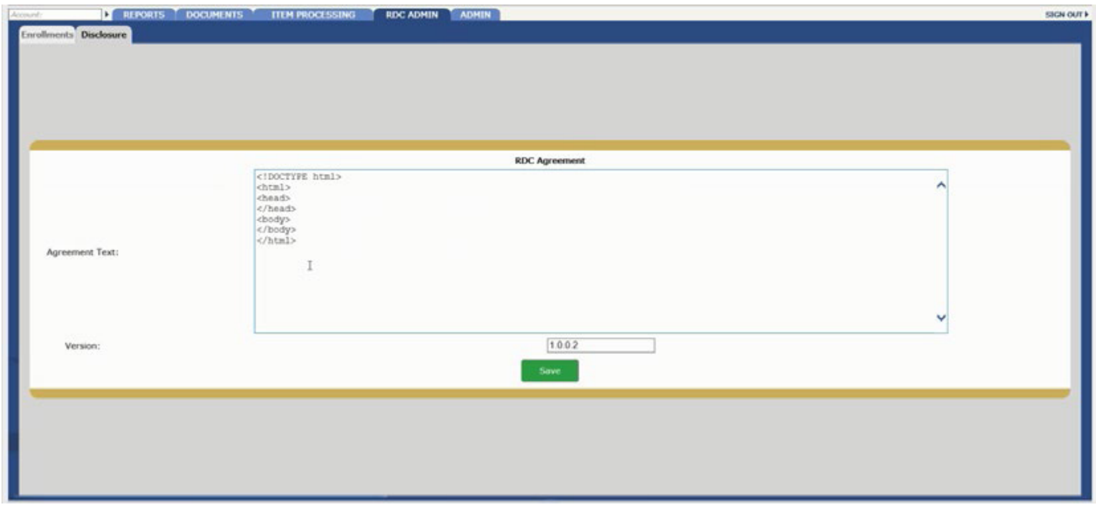
When you accept a registration, you will receive a pop up message. Click **OK**. This will take you back to your list of enrollments and push a message to the member that they have been successfully enrolled.



Disclosure Tab

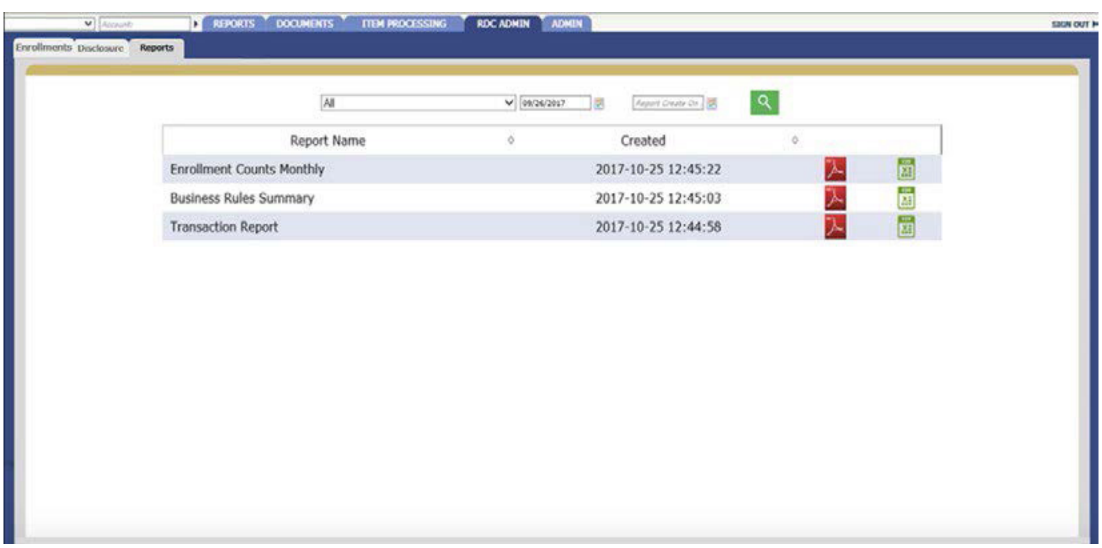
The **Disclosure** tab is where your credit union sets up their disclosure statement or end user license agreement (EULA) and version number (in HTML format) that members will read and accept (in text format) before enrolling in the eDOCMobile Remote Deposit. From this screen your credit union administrator can update the disclosure statement and assign a new version.

If you add a new disclosure, the next time a member logs in, it will make take them to the new disclosure page where they will need to read and accept again.

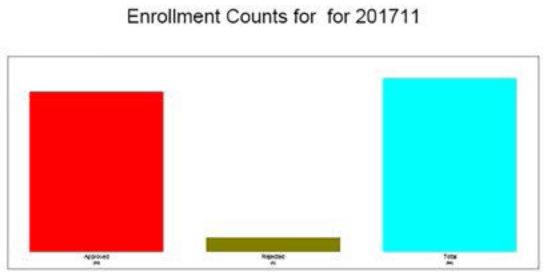


Reports Tab

Click on the **Report** tab to see a list of admin reports that can be displayed in either a pdf or CSV format. These reports can be download, printed and shared.



Enrollment Counts Monthly contains the details of the monthly enrollments.

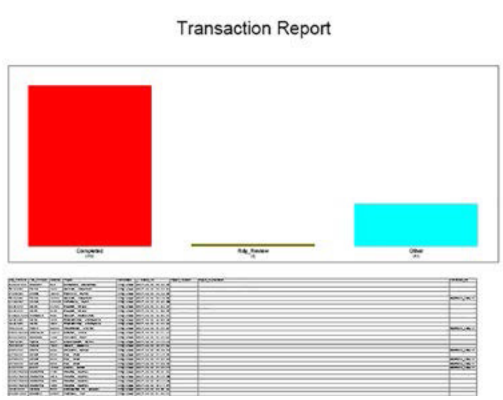


Account	LastName	FirstName	Status	ReviewDate	ReviewedBy
[illegible]	[illegible]	[illegible]	Active	2017-10-02 07:43:34	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-02 07:44:31	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-02 07:45:20	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-02 13:41:28	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-02 16:05:27	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-03 07:30:13	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-03 07:44:21	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-03 07:45:06	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-03 16:44:49	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-04 07:35:16	[illegible]
[illegible]	[illegible]	[illegible]	Active	2017-10-04 07:37:17	[illegible]

Business Rules Summary contains a list of members that were accepted or rejected. It also shows member specific settings. (Settings that are set to Zero, utilize the established global business rules.)

Transaction Report has the detail of all RDC checks processed and their disposition.

Completed – Check has been accepted by the clearing house
Submitted – Check is in Process to be sent to the clearing House
Rejected – Check was rejected either by automated business rules, image quality, or CU Staff
Rdy_Reveiw – Check is awaiting review by CU Staff

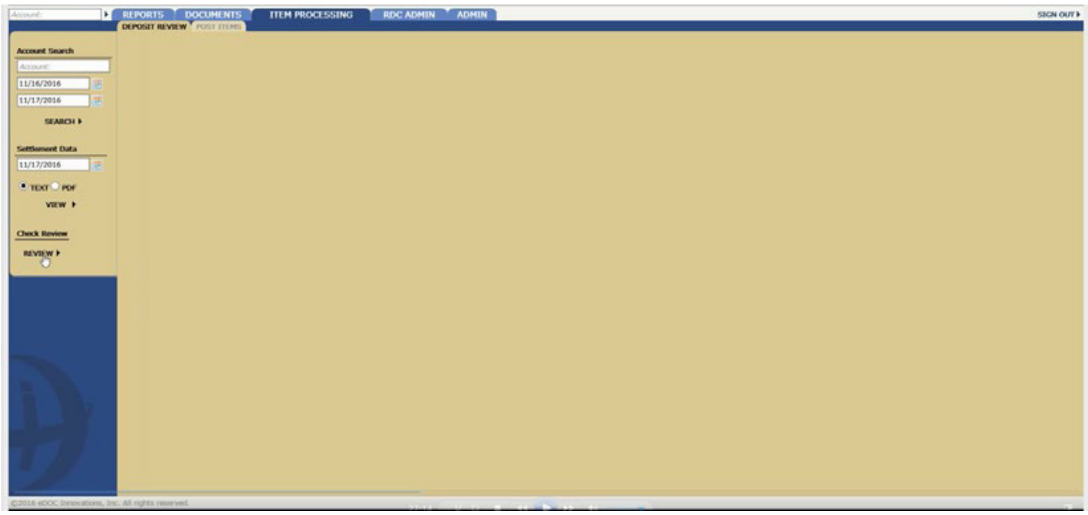


Item Processing

Deposit Review

An email will be sent to your credit union at a specified email address set up by your administrator to let your credit union know that there are items to review.

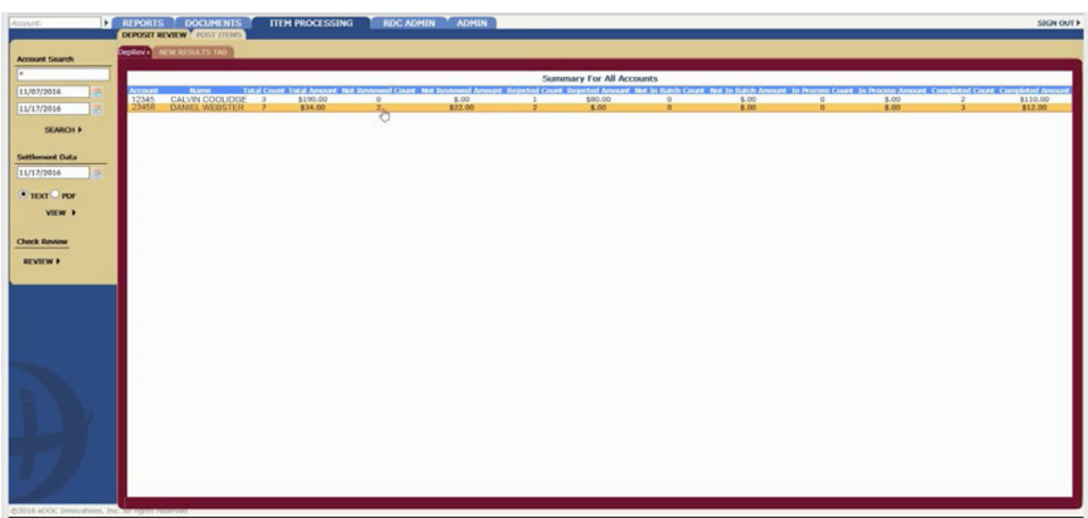
To review deposits, click on the **Item Processing** tab and the **Deposit Review** sub-tab.



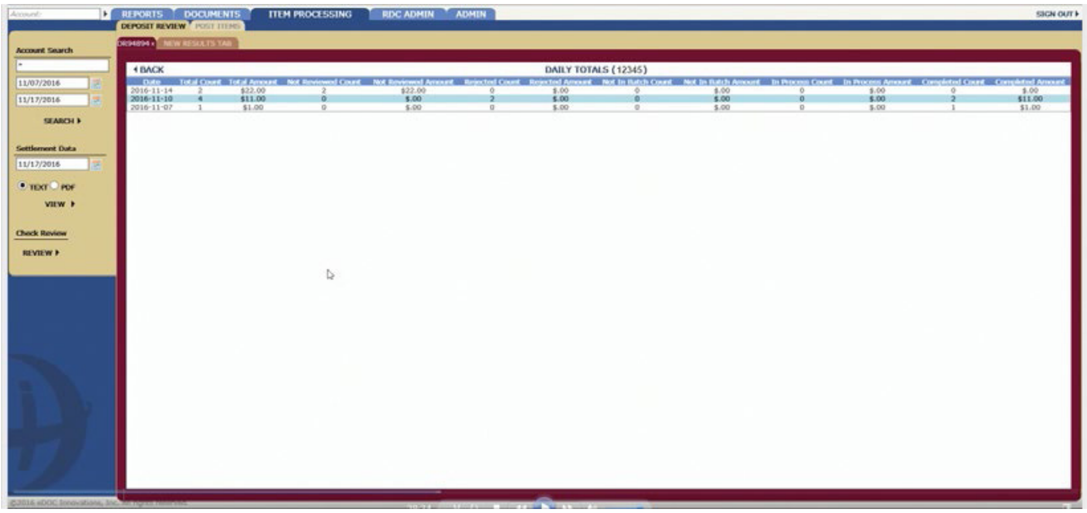
Clicking on **Check Review** from the left column will bring up the first item ready to be reviewed.

To search an account, add the account number to bring up that account, or add **to and from dates** to bring up all accounts within that time frame. If the account field is left blank, all accounts for the specified search date range are displayed. This will open the **Summary for All** account for those dates.

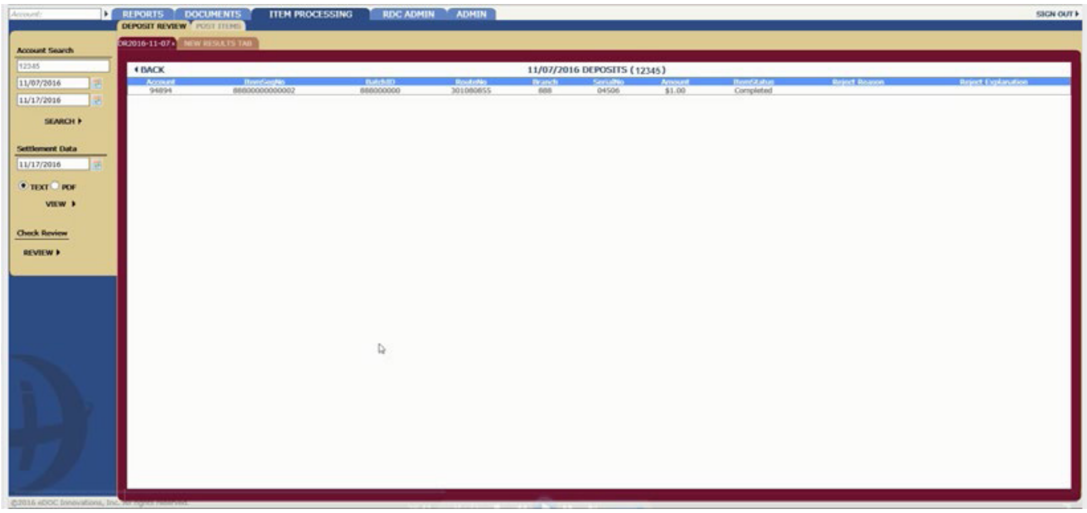
Click on a line item to view more details for that account summary.



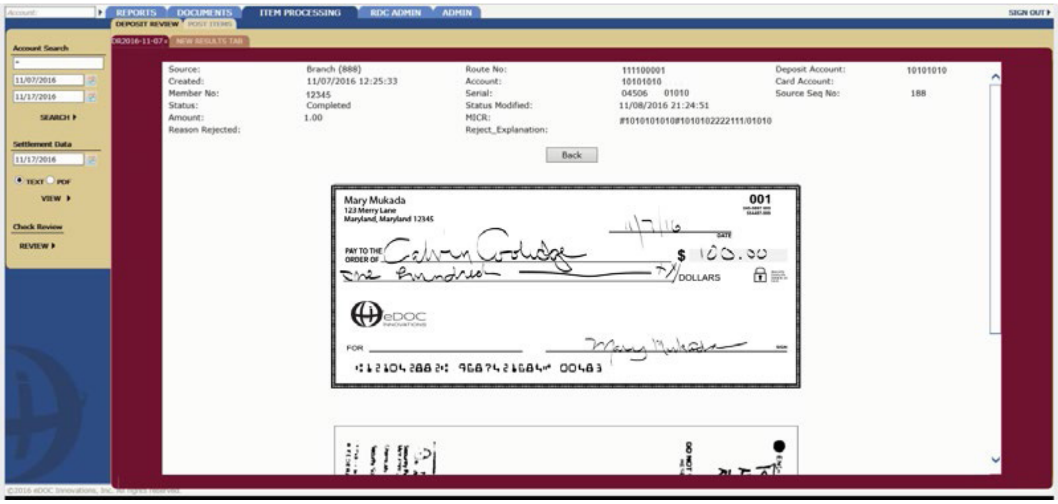
The **Daily Total summary** is available by selecting an item from the summary list.



By selecting the item in the **Daily Total** list the deposit status is displayed.

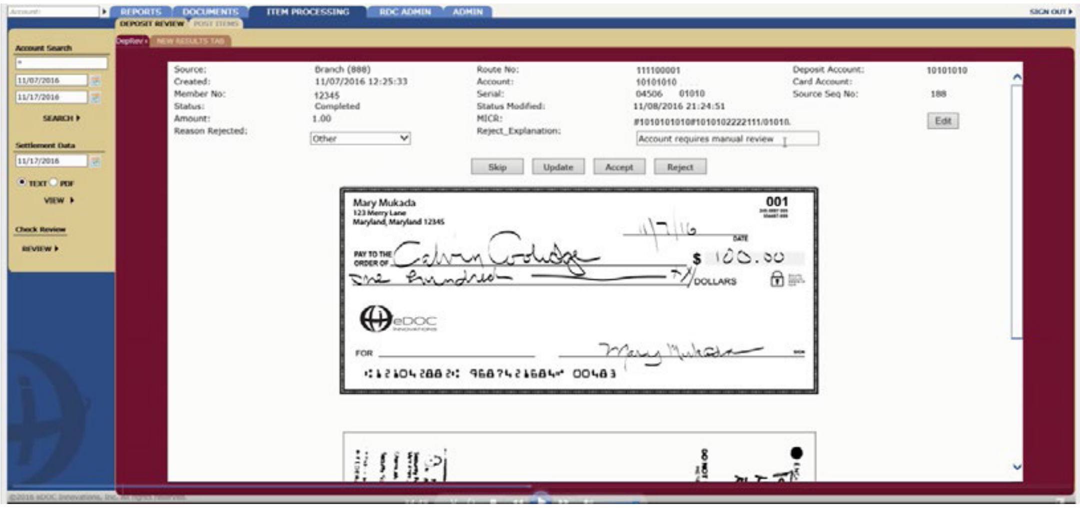


Click on a line from the screen above to open the deposit for review.

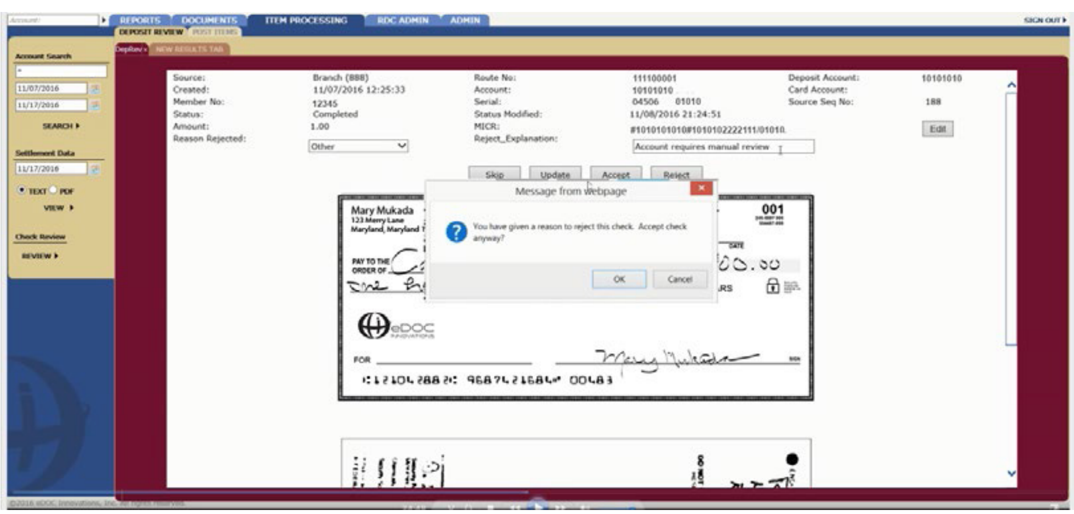


Rejected Items

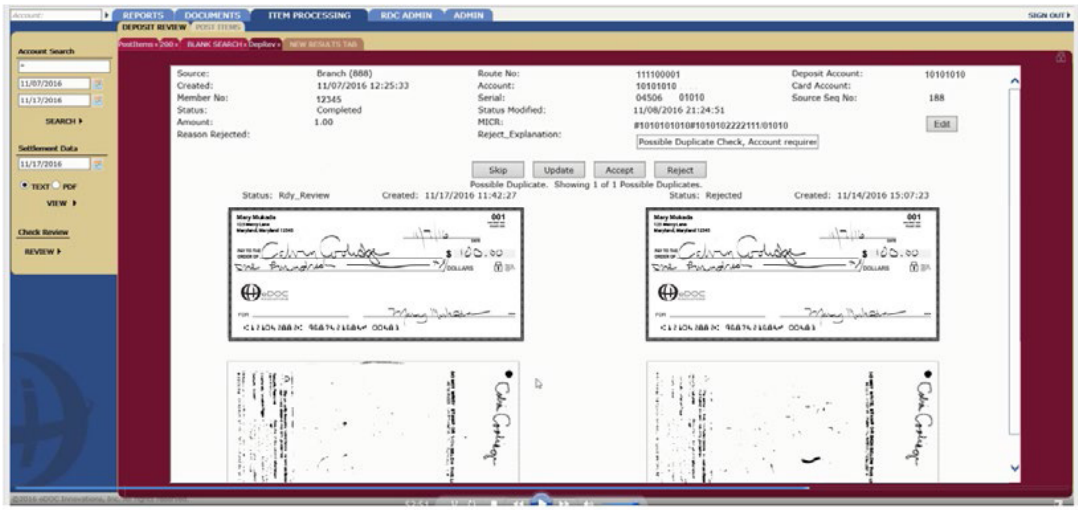
This item below was rejected because it required a manual review. This was a default set up by the credit union. This and other default set ups can be overridden if the credit union desires.



Once a deposit has been manually reviewed, the reviewer can select **Accept** and a pop up window will open. Click **OK** to accept this check.



Mobile deposit items pass through multiple layers of business rules. The first occurs at the time of deposit before a deposit is accepted into the system. This verifies the image quality of the deposit submitted. The second layer applies global and/or user specific business rules specified by the institution. Items verified in the first two layers then run through duplicate detection. Potential duplicate items are presented to the institution for review and are then manually accepted or rejected by the institution. The check below was rejected because it was duplicated.



The image on the left is the current image under review. The image on the right is the original image, which the program believes is being duplicated.

Other reasons for a check to be rejected could be that the check was not signed or over max. In the event of a MICR* error, click on the **Edit** button to correct. To correct an item without accepting or rejecting it, click **Update** and it will stay in the **Ready Review** list. If the rejected reason is blank when clicking **Update**, a message will display and ask: **Accept check anyway?** To continue past a check without accepting or rejecting, click **Skip**. Once all checks are reviewed, any check skipped will redisplay to be reviewed.

To approve checks, Click **Accept**. To reject a check, click **Reject**.

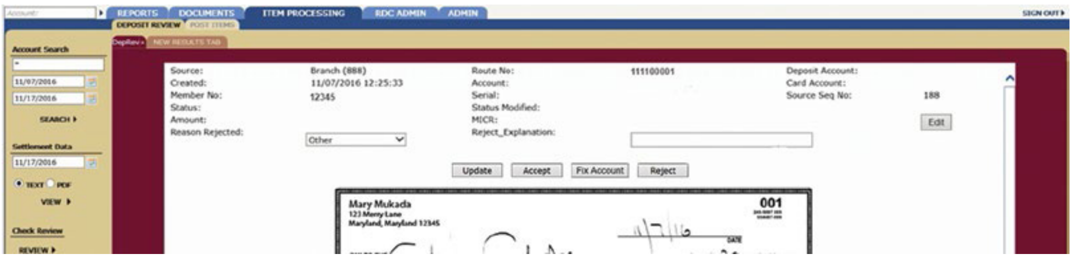
If an item is rejected and no reason is specified, a message will display: **Please Provide a Reason for Rejecting the Check**. Click **OK** to return to the **Review** window. The **Reason Rejected** dropdown box will be highlighted. Click **Reject** again.

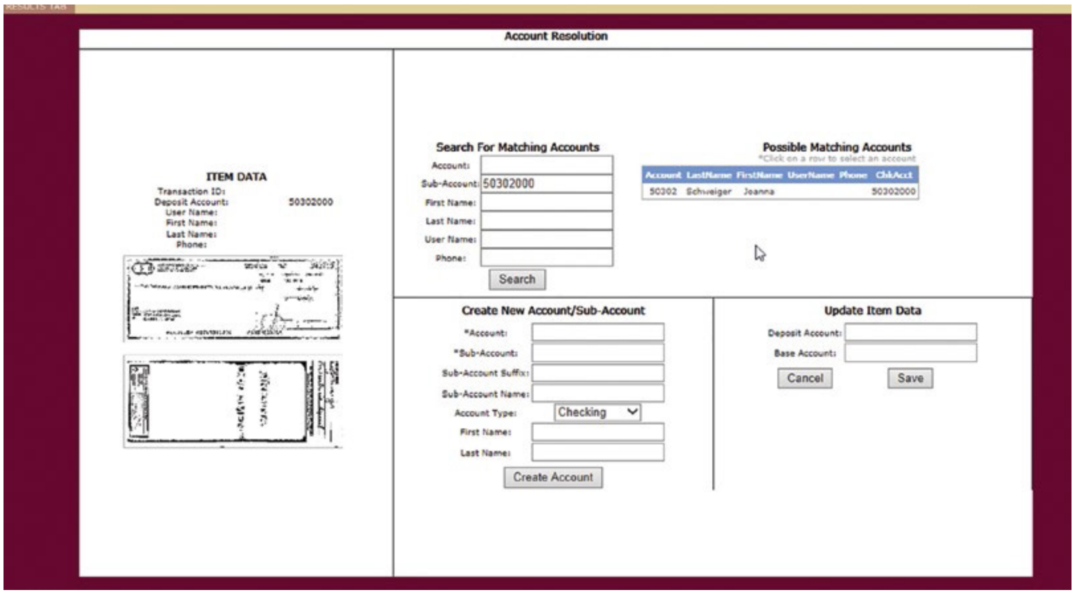
An on-demand ICL Settlement report is available for mobile check items. Select the settlement date in the **Settlement Data** option and click on the radio button for the desired report format (Text and .PDF are supported). Then select **View**.

Account Resolution

This does not apply to credit unions utilizing the eDOCMobile RDC application integrated with CU*Answers Mobile App.

When the RDC solution passes to eDOC a deposit account that is not associated with a member account in the iDOC System, a **Fix Account** button will display on the menu page. Clicking on the Fix Account button will open the **Account Resolution Page** where you can search to find the member account for that item. This will allow your staff member to link the deposit account to the member record stored within the iDOC System. This scenario is possible for credit unions utilizing 3rd party RDC solutions from providers such as Cachet, Nitro, CU Mobile Apps, Banno, etc.



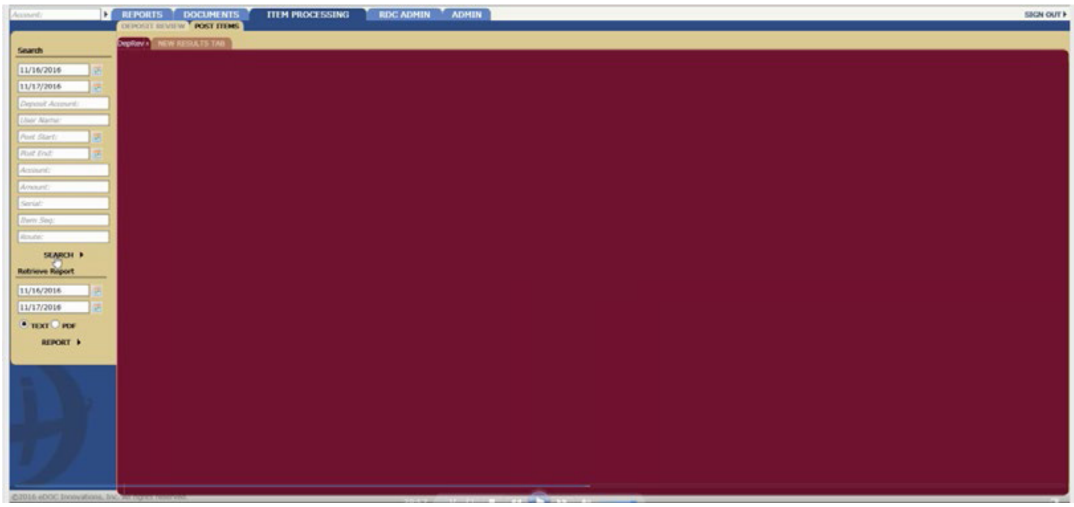


The **Item Data** column on the left displays the item and any available data from the item transaction. The **Search For Matching Accounts** box on the right lets you add data from the **Item Data** box. Click on **Search** to find any account records that might exist. If the correct record exists in the **Possible Matching Accounts**, click on it to populate the **Update Item Data** box in the lower right. The objective is to add the **Base Account** number in the lower right **Update Item Data** field box and save the information. If the deposit sub-account is wrong, correct this information using the update function in the **Update Item Data** box.

If no member account or sub-account exists, obtain the information from other sources and create the account and sub-account using the **Create New Account/Sub-Account** box. This will populate the **Update Item Data** box. Click **Save** in the **Update Item Data** box to commit your changes. Clicking on **Cancel** will close this window without saving any changes.

Post Items

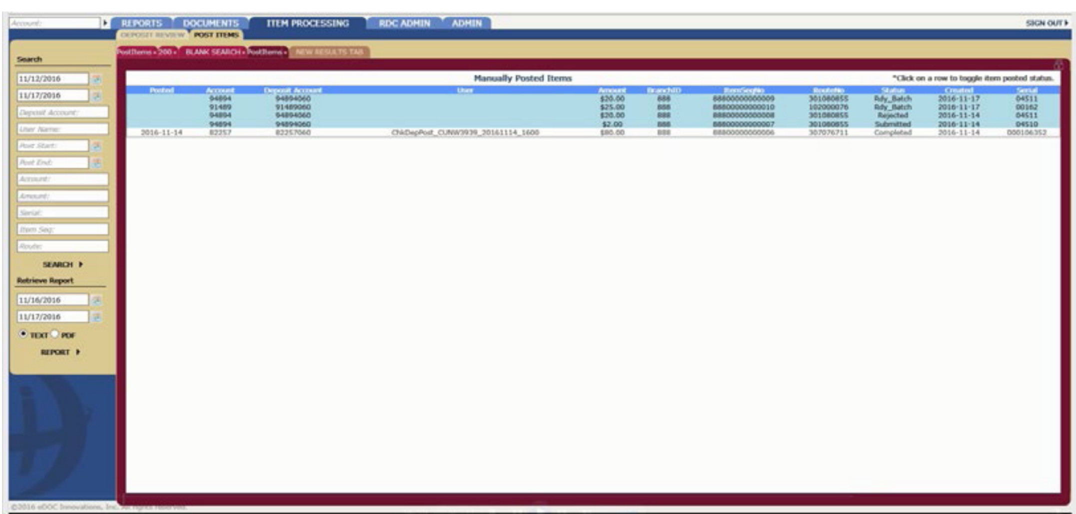
Enter a search criteria and click **Search** to view items that meet the specified criteria you are seeking.



Deposit details are displayed to enable the user to manually enter item information into the core processing system. Deposits that have not been marked 'posted' are highlighted.

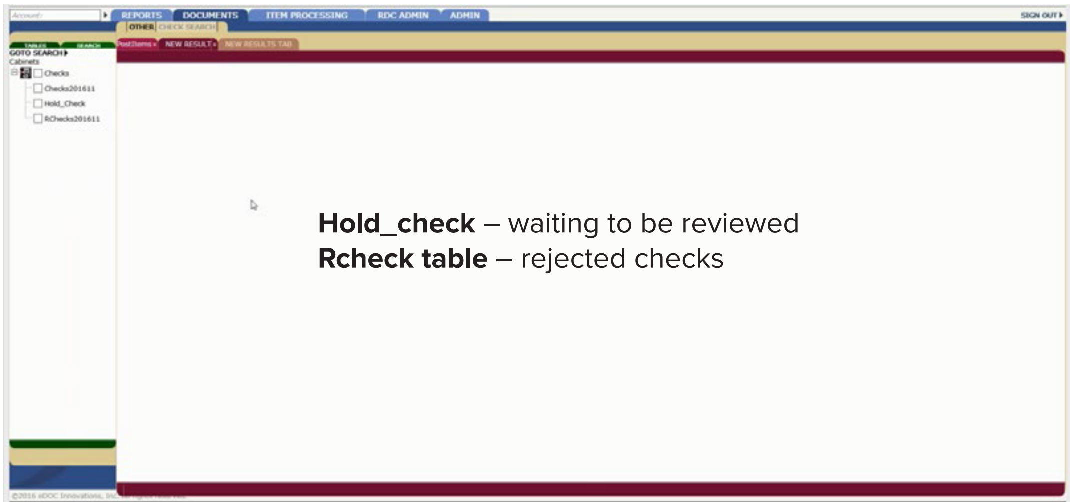
To mark an item as 'posted', click on the item in the **Manually Posted Items** list. The date will appear in the Posted column indicating the item now has a status of 'posted' in the system.

If you are using automated posting do not click on any of the line items. Once a user name and/or date is assigned to any line item it will not be picked up for automated posting and it will have to be manually posted.

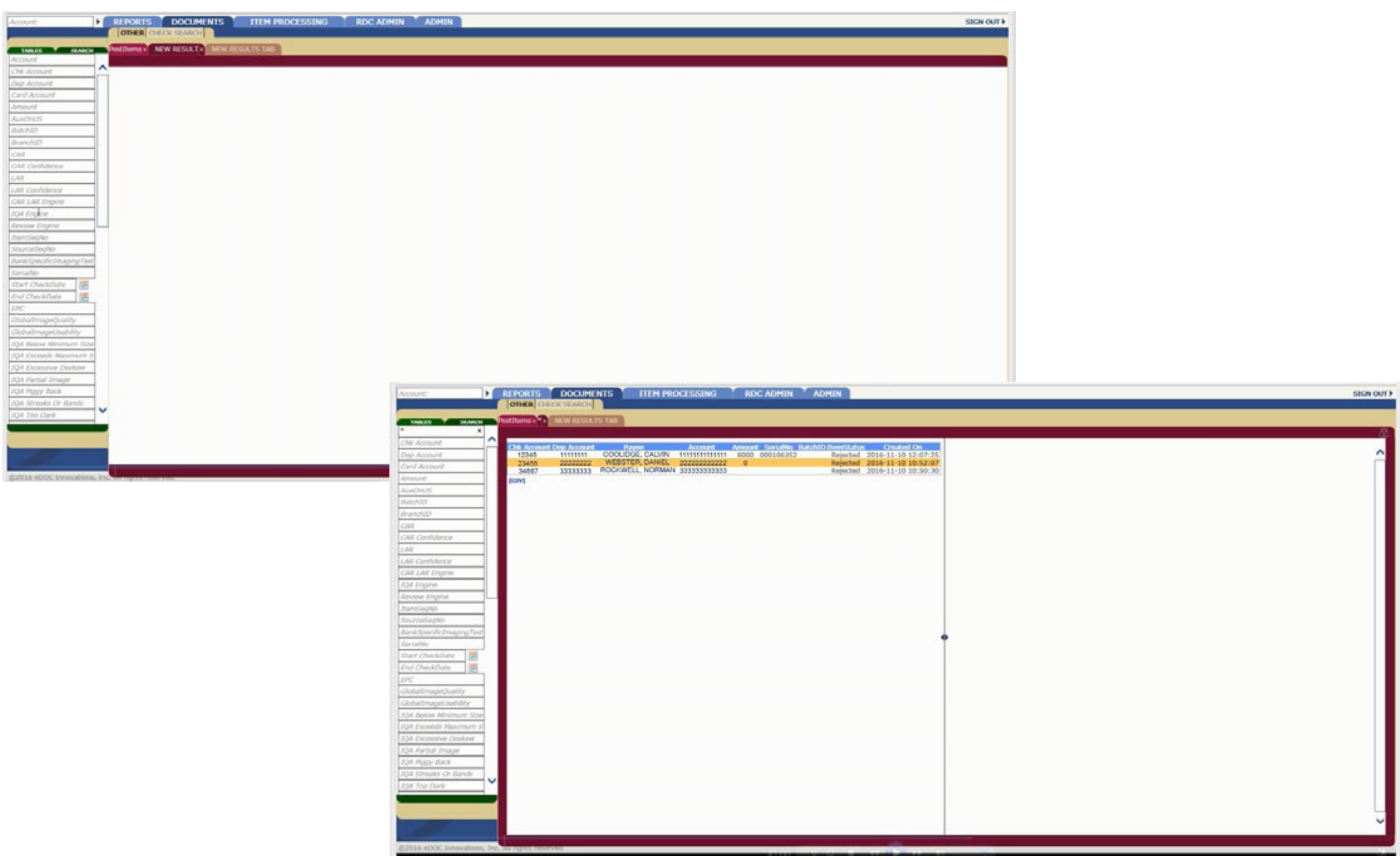


Documents Tab

The **Documents** tab is where you can locate items by adding information into the field tables. The **Other** tab lets you individually select a table that you want to search. **Search** will search for checks. Click on Checks or Table depending on your search.



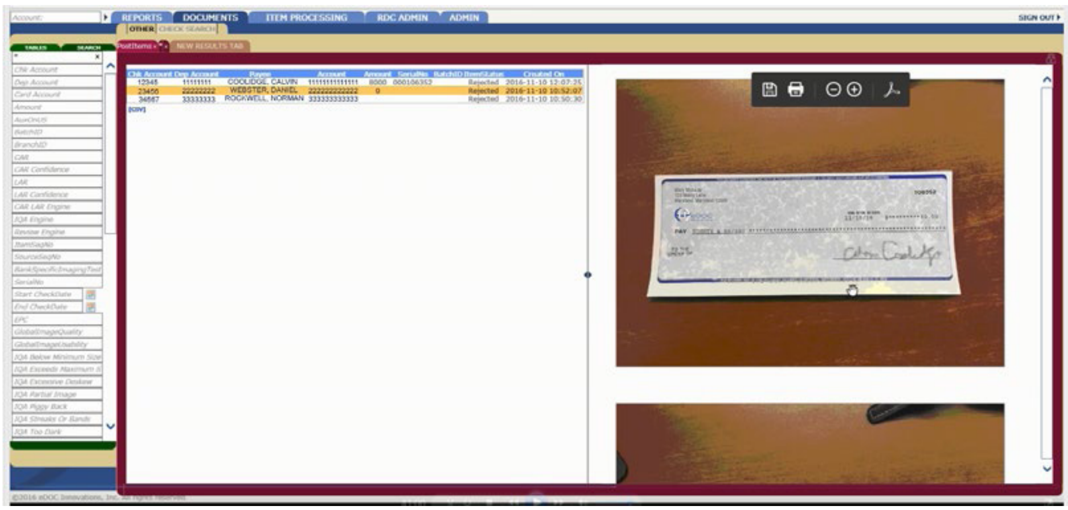
Clicking on the rejected checks table box will open a blank screen with many fields on the left hand side. Fill in the fields with information and click on **Search** at the bottom of the column to view items within your criteria.



Clicking on a document in the results list will display in the right pane. Depending on congfiguration, or if only one document is found, the first doucment in the list will automatically display.

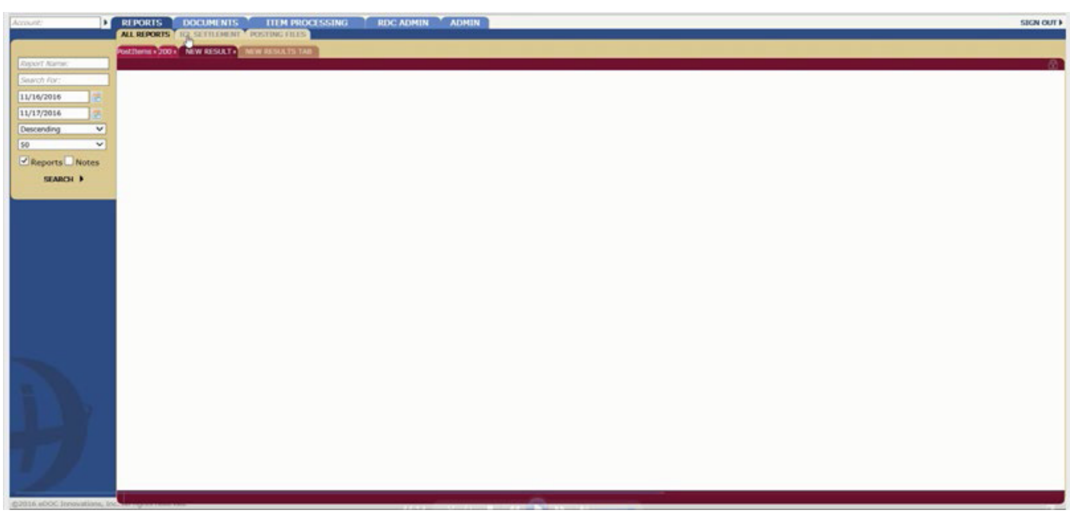
Click on **Search** at the bottom of the **Tables** box to launch the search based on the selected tables and field values. A list of documents matching the criteria will display in the results left window pane.

The documents will open in a PDF format where you can save, print, email, etc., from the menu above the document.



Reports

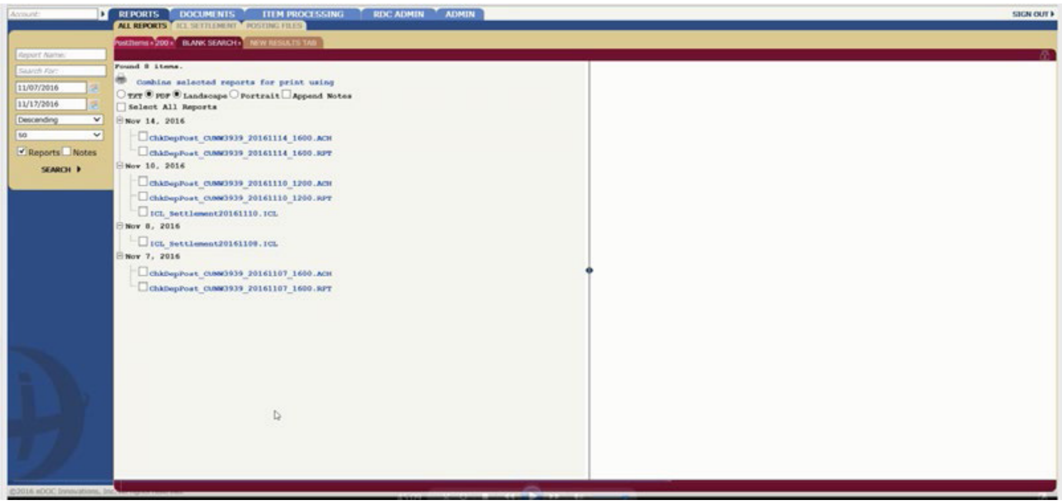
Highlight the **Reports** tab and fill in the desired criteria, click **Search**.



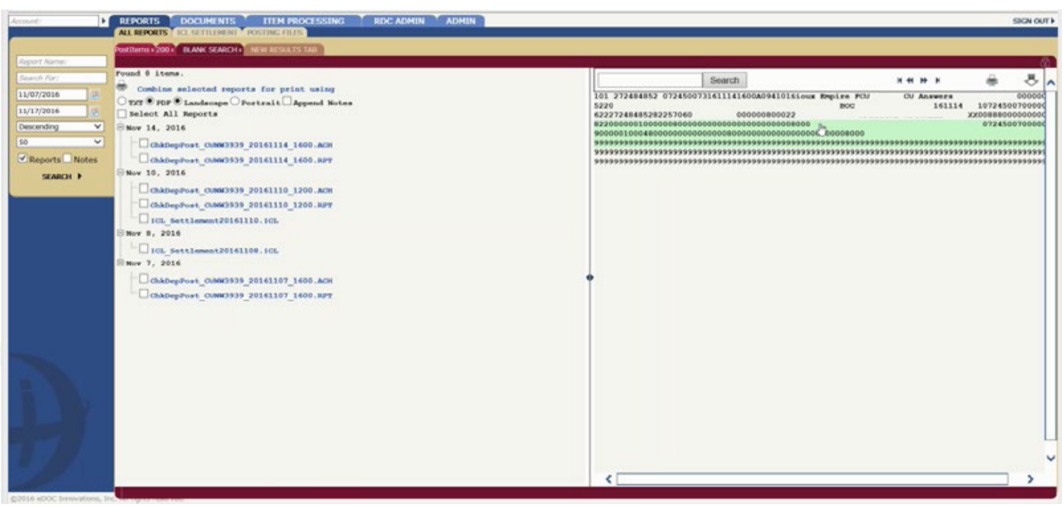
Search Reports

The search results display in the left window pane in the red tab that is open. Multiple tabs can be open at the same time, but search results will overwrite any results that may be in the tab open. To open a blank tab for new search results, click on the **New Results Tab**.

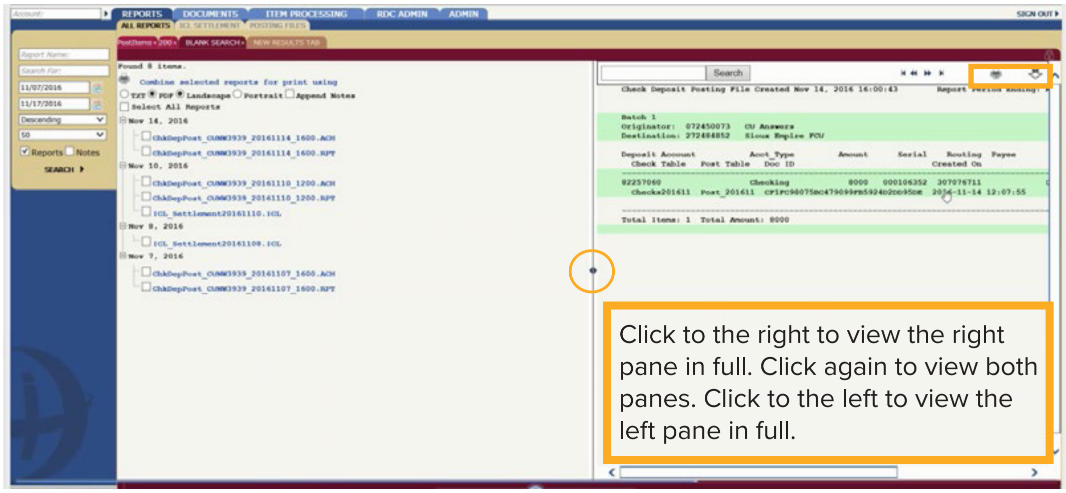
Click on a line item to open the report. The report will open in the right panel.



Reports can be opened in an ACH or RPT version. The RPT version is more friendly version for the end user

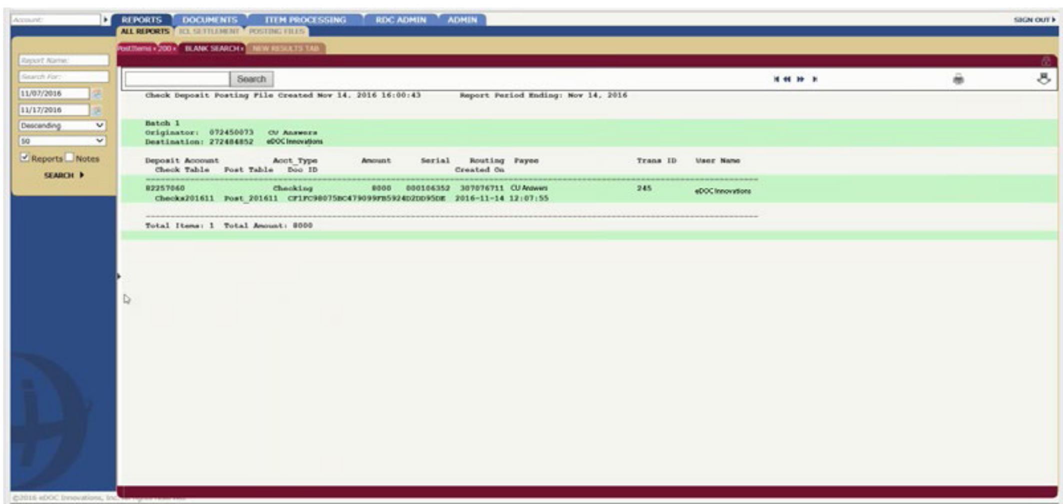


ACH Version

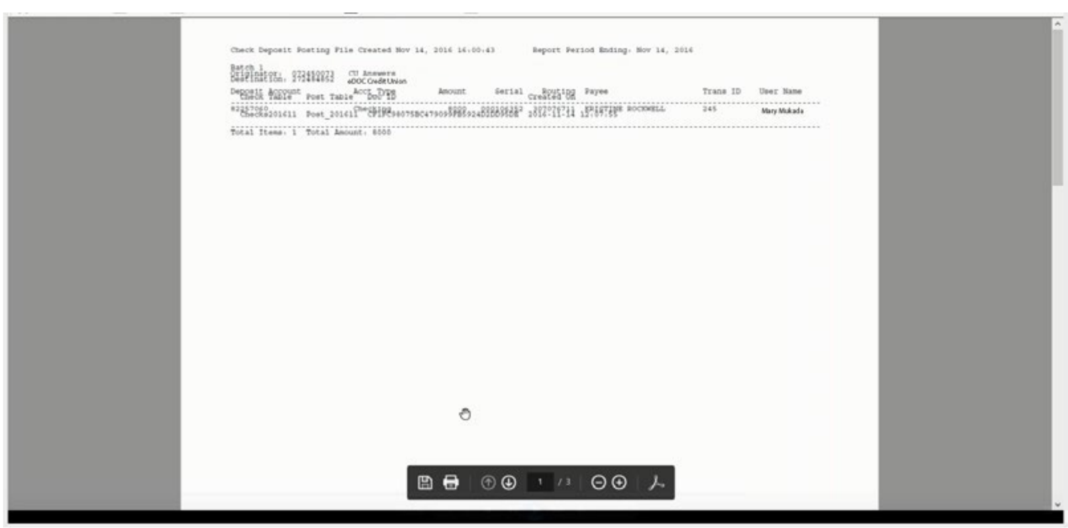


Click on the print icon to print, or click the download icon to download the report.

RPT Version

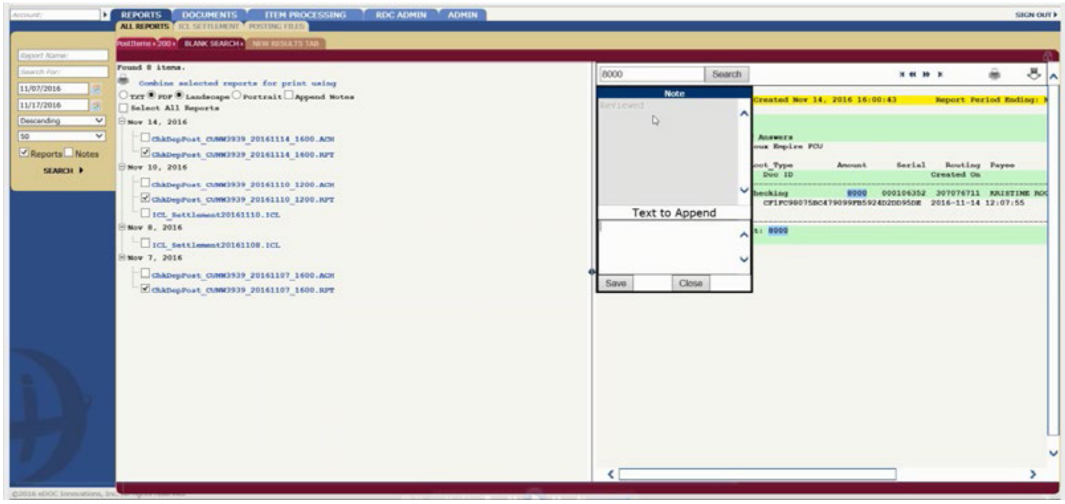


You can combine Selected Report for Printing and print in a text or PDF/portrait or landscape setting.

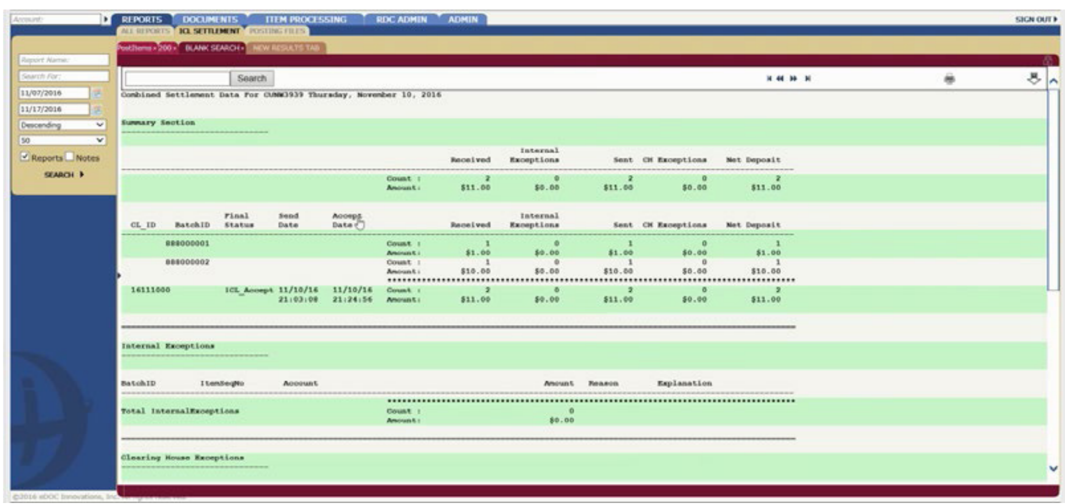


Right-clicking on a line in the right window will open a **Note** box where users can attach a note to the report. Enter text for the note and click **Save**. To close the **Note** box without saving changes, click on **Close**.

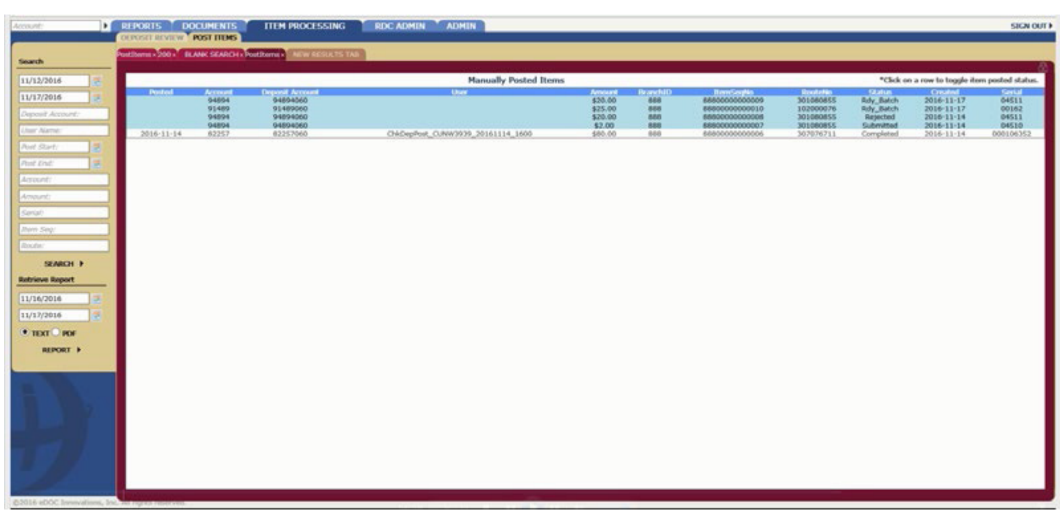
Once you save the page and refresh, the note will be on the report highlighted in yellow lines.



The ICL settlement (image cash letter) will show those reports for check settlement.



The Post Items sub-tab will display posted items in white and unposted items in blue.



Index

Support

eDOC comprehensive support is our warranty to you and is available 24 hours a day, seven days a week.

Our professionally trained, skilled, and motivated Client Service Representatives are available Monday through Friday from 8:00 AM – 7:00 PM to assist with all your service and support needs. They can be reached by filling out our web form. After-hours and federal holiday support* is also available.

To contact support, visit https://edoclogic.com/email-our-client-service-team/.

For after-hours support, visit https://edoclogic.com/after-hours-support/.

* **Additional charges may apply**

E la carte additional support services

eDOC Innovations offers additional support not currently included in your support agreement through our fee-based e la carte services.

To see a list and pricing of these services: http://edoclogic.com/wp-content/uploads/e-la-carte1.pdf

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