

Select Mobile™ User Guide

Welcome

This user guide walks you through using Select Mobile[™]. Please note that the screen captures are from the iPhone; however, Android screens are similar.

If you should have any questions about the instructions in this guide, please contact Support:

Phone: (818) 248-7425 or (800) 844-5363



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Introduction

Select Mobile[™] is a Web-based mobile application that lets a user deposit checks remotely using the camera in their SmartPhone.

The application is downloaded and installed on the mobile phone. The user can log in, type in a deposit amount, and take a picture of the front and back of the check. The image is then submitted to the user's financial institution, and after a successful acceptance process, the amount is electronically deposited into their account.

Note: Unless otherwise indicated, the screen images shown are from an Apple iPhone.

App Installation

Detailed information can be found in the Appendices of this document, or you can contact your service provider or consult the user guide for your phone.

- For the iPhone go to iTunes (Appendix A)
- For an Android go to Google (Appendix B)

Enrollment

Before making a deposit, you must enroll. Check with your Financial Institution for enrollment information.

Log In

Steps:

1 Launch the App

On the home or main screen of your phone, Tap the Select Mobile[™] Remote Deposit icon.





2 Login to the App

To log in, enter your user name and password and tap the **Login** button. If the **Save Username** option is visible, you can save your login credentials by choosing the **On** position (a slider on the iPhone or a check box on the Android), unless your Financial Institution disables saving passwords.

First-time users see an End User License Agreement page. Tap the **I Agree** button to continue.

Make a Deposit

The Main screen displays next. You can make a deposit or review a previous transaction.



Steps:

1 Begin the deposit: Enter Amount

To make a deposit, tap **Deposit** from the Main screen. The Deposit screen opens as shown below.

Tap the **Enter Amount of Check** box to type the amount of the check.

Then tap the **Deposit Into** button to see a list to choose from available accounts. If only one account is available, it already displays.

Click **Next** to proceed to the next screen.

••••• AT&T 穼	2:19 PM	-				
🗸 Menu	Enter Amount	Next				
Enter /	Amount of	Check				
Deposit into: 1233456789						
1	2	3 Def				
4 _{бНі}	5 JKL	6 MNO				
7 PQRS	8 TUV	9 wxyz				
	0	\bigotimes				

2 Photo Instructions

Read the Photo Instructions to ensure good check images.



Ensure the following:

- 1. Check is on a dark background,
- 2. There is sufficient lighting,
- 3. Check fills as much of the frame as possible without obstructions,
- 4. The check is the only thing visible in the photo and that all check edges can be seen.
- 5. Check is properly endorsed.
- 6. You hold the phone as steady as possible.

When you have read the instructions, tap the **Next** button to advance to the next screen.

3 Taking Shots of the Check



Hold the phone over the front of the check and let it fill the frame. The Mobile Auto Capture feature detects the space and size of the check and automatically captures the image. When the automatic capture is successful, the image is bordered in red and a thumbnail version of the image fills the top of the Images screen (see image on page 11).



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To repeat the process for the back of the check, tap the **Take Back Picture** button on the Images screen to open the screen for taking the picture of the back. Ensure the check is properly endorsed according to your financial institution's requirements., and position the phone over the check to fill the frame.







If the check is positioned improperly, such as being too far away, or if there is not enough light, or the phone is not held steadily enough, an alert message pops up asking you to correct the problem.

If composing the shot takes longer than 30 seconds, the app times out and enters manual mode. The screen above appears, and you can then tap the button in the bottom right corner to take the shot.



When the shot is successful, a thumbnail version of the image fills the bottom of the Images screen, which is now titled Confirm.

When both images fill the Confirm screen, and the total amount of the check is shown, the check is ready to submit. For those using an Android smartphone, the application automatically submits successful images. For those using an iOS iPhone, tap the **Submit** button on the Confirm screen (as shown) to submit the deposit.

4 Submitting the Check

Tap **Submit** on the Confirm screen to upload the images and process the information. When processing is complete, the screen changes to inform you whether the upload was successful.

Tap the **Main Menu** button to go back to the Main screen. From there, you can make another deposit, review your recent deposits, or logout and exit the application.



Review a Deposit

Previously uploaded deposits may be reviewed to monitor their status.

Steps:

1 Begin Review



Tap the **Review** button on the Main screen to open the Review screen.

A list of recent transactions displays. Each deposit's status is indicated by the symbol in the left margin.

- Those that are pending display a yellow exclamation point.
- Those that are accepted display a green check mark.
- Those that are not accepted display a red X.

A pending check is one that has been uploaded but has not yet been assigned an Accepted or Not Accepted status. Only Accepted checks have actually been deposited.

When there are many checks in the list, tap one of the status buttons at the bottom of the screen to display only those checks with that status. For example, to see all those checks which have been accepted, tap the green check mark button. Those checks that are pending or not accepted are filtered out of the visible list.

2 Open Details

Tap the transaction to open and review specific detail data for a deposit.



Tap a status symbol to display only transactions with that status.



2 Deposit Summary and View

When you tap the transaction on the Review screen, the deposit detail summary for that check displays. To view either the front or back of the check, tap the **View Images** button at the top of the screen.

Status In Process > Account 1233456789 Entered Amount \$147.67 Read Amount \$149.67 Date Received October 13, 2015	Keview	2:27 PM Detail	View Images	••••• AT&T 穼	2:27 PM Front Image	Flip
Status In Process > Account 1233456789 Entered Amount \$147.67 Read Amount \$149.67 Date Received October 13, 2015	INDALASI		FALL LINE	LI RUD X C		
Account 1233456789 Entered Amount \$147.67 Read Amount \$149.67 Date Received October 13, 2015	Status		In Process >	dia dia h		
Entered Amount \$147.67 Read Amount \$149.67 Date Received October 13, 2015	Account		1233456789			
Read Amount \$149.67 Date Received October 13, 2015	Entered Amou	nt	\$147.67			
Date Received October 13, 2015 Fox Ref. 143, 67 Fox 149, 67 On Body and Weight Mark and	Read Amount		\$149.67	Cachet Financial Solu persons sos tars creati Cachet Financial Solutors - I www.pactretinar.col.com	Sions	1316
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The image of the check opens.

Note that you may see the image for the check's other side by tapping the **Flip** button.

Change Your Password

1 Tap the Change Password Button

On the bottom of the Main Menu screen, logged-in iPhone users tap the **Info** button to open a screen with a **Change Password** button. Android users see a **Change Password** button at the top of the Main Menu screen. Tap the **Change Password** button.



The next screen is the Change Password screen. Type the Old Password (the "Current Password" on the Android), followed by the New Password, and type the new password again in the next box to confirm. Then tap the **Change Password** button.



2 Type the Old and New Passwords

The new password must follow the password rules set by your financial institution. For example, a typical requirement is that the password must be between 8 and 20 characters and must contain at least one upper case, one numeric, and one special character.

3 Tap the Change Password Button

4 Forgotten Password

When the password has been forgotten or you can't log in, navigate to the **Contact Us** screen from the Main Menu to contact your financial institution.

They will send you an email with a link and instructions to change your password.



Appendices

Appendix A: iPhone

To download the RDC application to your iPhone, you must have an iTunes account. If you don't already have iTunes on your computer, type the following URL into your internet browser: <u>http://www.apple.com/itunes/download/</u>.

Click the blue **Download iTunes** tab and follow the instructions. When the install is complete, click **Finish** and iTunes automatically starts.

To create an account, click **Store** in the top menu bar and then **Create Account**. Follow the screen instructions.



Two methods are available to download the RDC Select Application to your iPhone.

Downloading to a computer:

- 1. Open iTunes and click **Store** in the menu on the left
- 2. Click App Store in the upper menu bar
- 3. In the search box at the upper right, type the name of your Financial Institution's mobile app, and click the search icon.
- 4. Follow the screen instructions for downloading the RDC Select application.
- 5. Sync your iPhone to your computer.

Downloading directly to your iPhone:

- 1. Tap the **App Store** icon on your iPhone.
- 2. Search for the name of your Financial Institution's mobile app.
- 3. Tap the icon and follow the screen instructions for downloading and installing.

Appendix B: Android

Downloading to a Computer:

- 1. Type the following URL into your internet browser: <u>https://play.google.com/store/apps</u>.
- 2. Sign in to Google Play.
- 3. Use the search feature to search for the name of your financial institution's mobile app.
- 4. In the search results, click the **Install** button next to the app, and attach your phone to your computer using a USB cable.
- 5. The app downloads and installs automatically.
- 6. When the app has finished downloading, the icon is listed under **All Apps**.
- 7. To place a shortcut on the main screen of your phone, hold your finger on the **Play Store** icon. The screen changes from the **All Apps** screen to the main screen; lift your finger and the app shortcut is now on the main screen.

Downloading directly to your Android:

- 1. On your Android phone, tap the Google Play Store icon. Most Android SmartPhones come with a Google Play Store shortcut on the main screen. If there is no shortcut, the Play Store icon can be found in the **All Apps** listing.
- 2. Using the search feature in the Play Store, search for the name of your financial institution's mobile app.
- 3. Tap the **Download** icon and follow the directions for downloading and installing.
- 4. When the app has finished downloading, the icon is listed under All Apps.
- 5. To place a shortcut on the main screen of your phone, hold your finger on the **Play Store** icon. The screen changes from the **All Apps** screen to the main screen; lift your finger and the app shortcut is now on the main screen.