2021

MOBILE REMOTE DEPOSIT ANYWHERE
QUICK GUIDE

Member FDIC

Citizens Bank & Trust

Mobile Remote Deposit Anywhere

Citizens Bank & Trust has enabled access to use Mobile Remote Deposit Anywhere, which allows you to use a mobile device to capture images for deposits anywhere, at any time. Use the following steps to become acquainted with the functionality behind mobile RDA.

The following devices have been approved for use of mobile RDA.

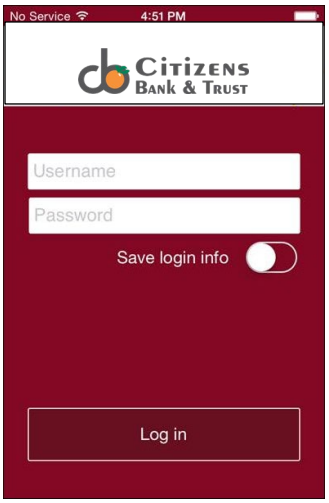
- Apple® iPhone®
- Apple® iPad®
- Android™ phones
- Windows® 7 phones

If you have not received a username and password for mobile RDA, please contact **Citizens Bank & Trust for assistance at (888) 676-7631**

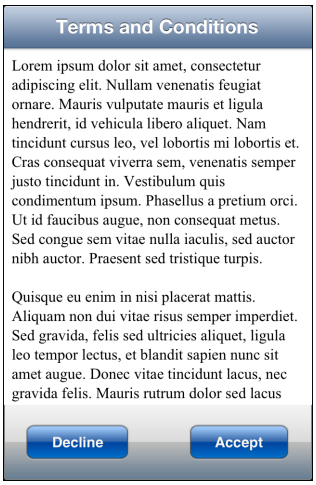
NOTE: Your menu options may differ slightly from those pictured throughout this document.

Logging In

1. Open the mobile RDA app on your mobile device. Complete the *Username* field and use your provided temporary password (case-sensitive) for the *Password* field. You have the ability to enable the **Save login info** option, which will save only your username for future use, but not your password.

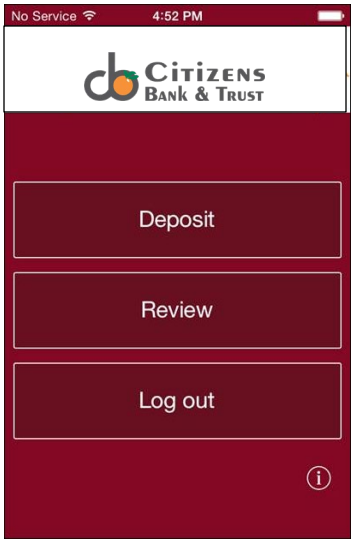


2. Select **Login**.
3. Citizens Bank & Trust may have implemented *Terms and Conditions* for you read and accept. If you are presented with *Terms and Conditions*, read the text carefully, and select **Accept** to continue to the home page.

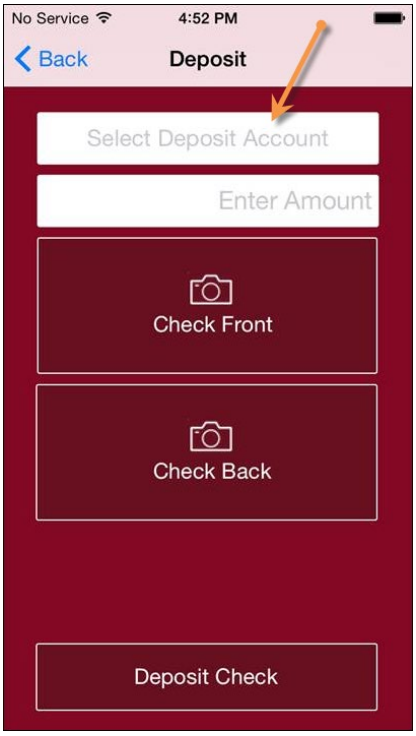


Making a Deposit

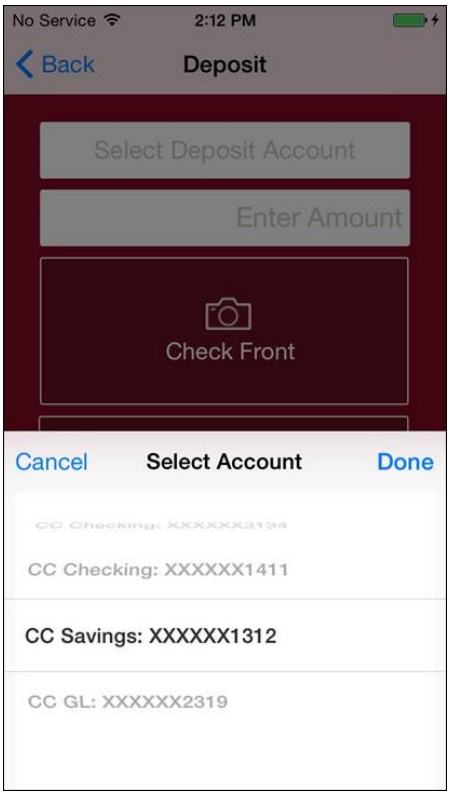
1. From the home page, select **Deposit**.



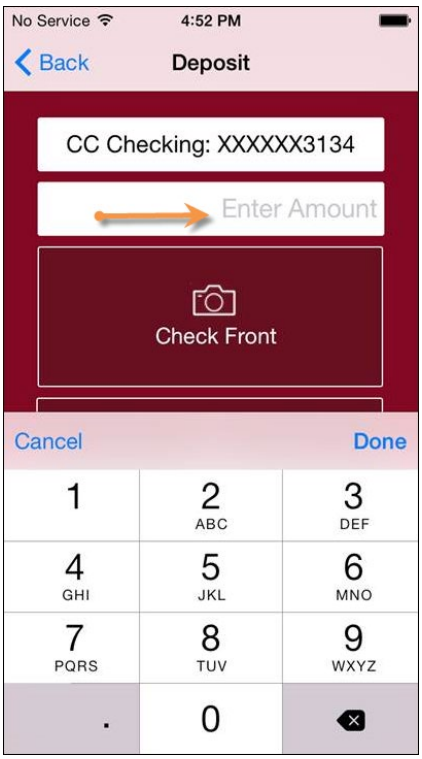
2. The *Deposit* page appears. In the **Select Deposit Account** field, select an account where the deposit will be made.



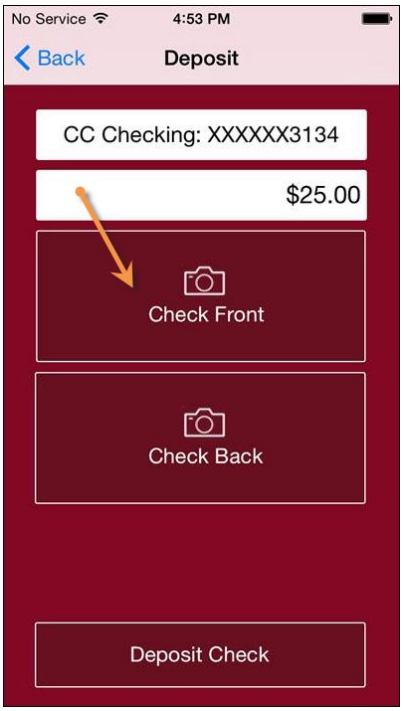
3. From the *Select Account* menu, designate in which account this deposit will be made and press **Done**.

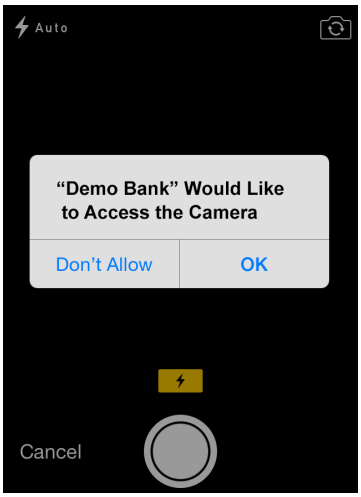


4. From the deposit page, in the *Enter Amount* field, enter the numerical value of the check you wish to deposit (only one check may be deposited at a time), and select **Done**.



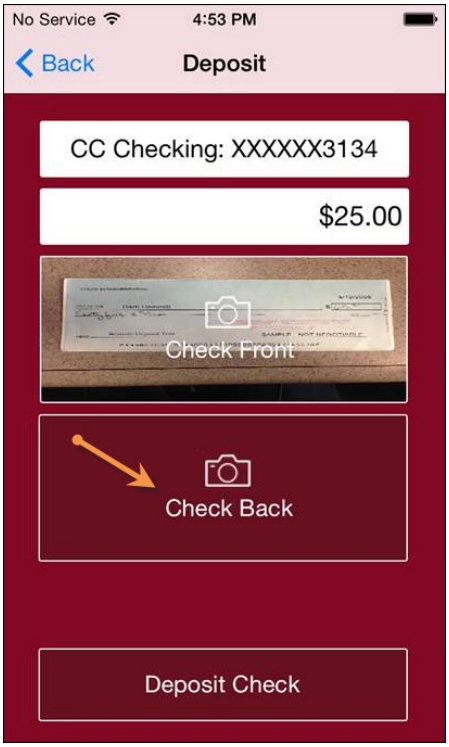
5. From the *Deposit* page, select the **Check Front** option to begin capturing an image of the front of the check for deposit. The mobile device may ask you to confirm the RDA application to access the device's camera functionality. Select **OK** to continue.





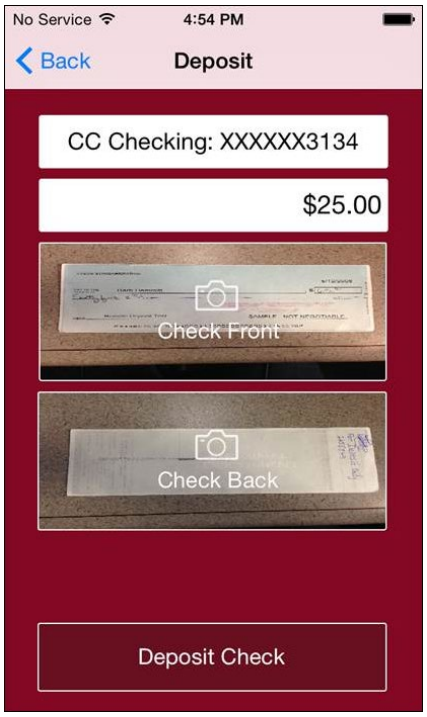
6. Take a picture of the front side of the check. Use the following guidelines to ensure your picture will be captured and read correctly.
    - Make sure there is sufficient lighting.
    - Place the check in front of a dark background.
    - Ensure all edges of the check are visible in the picture.
    - Avoid blurry images.
7. Once you have your photo, select **Use Photo** to continue.

8. From the *Deposit* page, select **Check Back** to take a picture of the back side of the check using the same guidelines for a good image.

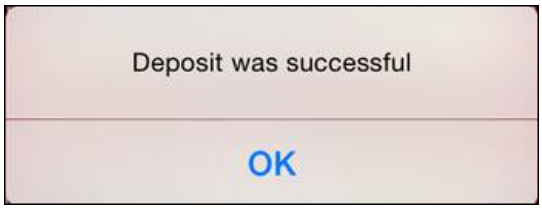


Once you have a good image for the back of the check, select **Use Photo** to continue.

9. From the *Deposit* page, select **Deposit Check** to generate the deposit.



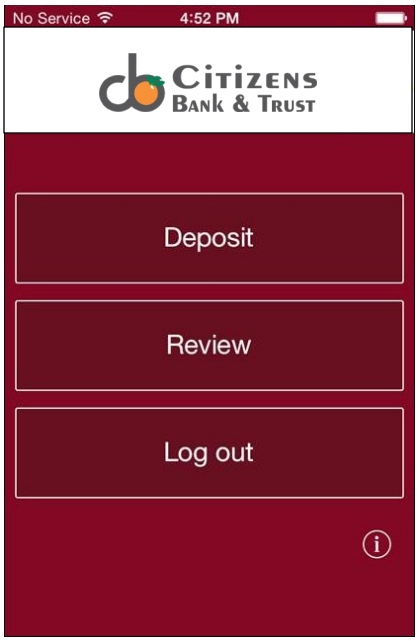
10. A **Confirmation for Deposit** displays. Click **OK**.



Reviewing a Deposit

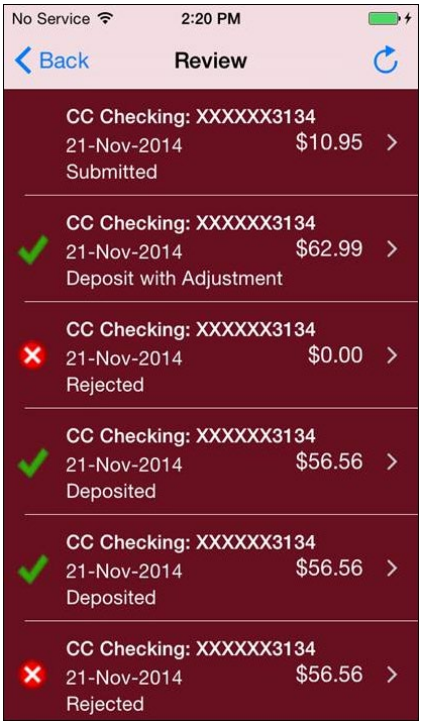
Once you have made a deposit, you can opt to review its details.

1. From the *Home* page, select **Review**.



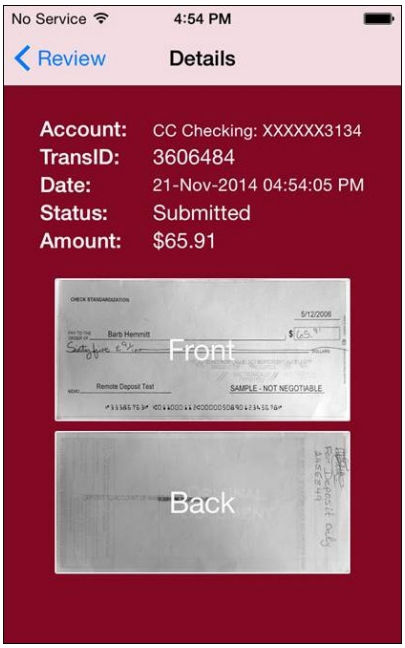
HOME PAGE

2. The *Review* page appears with deposits made within the last five days. A ✓ check next to a deposit entry indicates the deposit was made successfully. An ✗ next to a deposit entry indicates the deposit was unsuccessful. No check or "x" indicates that the deposit has not yet been processed. Select a deposit to view more details.



REVIEW PAGE WITH DEPOSIT(S) LISTED

3. The *Details* page appears with the *Account*, *transaction ID* (*TransID*), *Date*, *Status*, and *Amount* listed. You may also select the **Front** or **Back** image to enlarge its display.



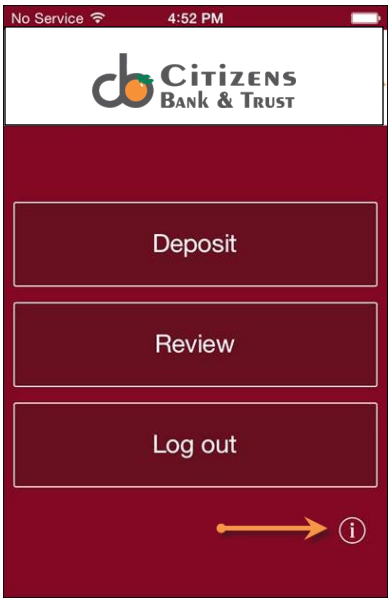
The following table lists the *Deposit Status* types that you may encounter when submitting a check for deposit.

Deposit Status	RDA Action
Submitted	The deposit has been closed and the item(s) are being reviewed for accuracy and errors. Once finished, the status will change and move to the appropriate deposit status.
Deposited	The item(s) have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the Approved status, and an email notification has been sent.
Rejected	The deposit may have been rejected if an item has exceeded an adjustment limit, may be a duplicate transaction, or was rejected in Keying & Balancing.
Deposit with Adjustment	The deposit indicates that one or more items within the deposit cause an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount, and an email notification has been sent.

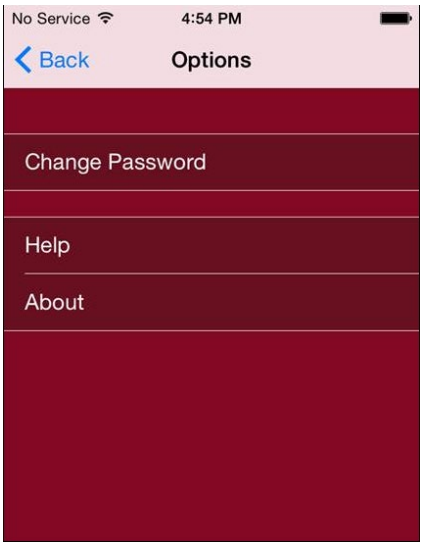
Additional Features

Within Mobile RDA, you can also change your login password or read more information about the application itself.

1. From the home page, click **Information**.



2. The *Options* page appears.
    a. To change your login password, select **Change Password**.
    b. Select the **Help** option to read more about how to take a good picture of a check for deposit.
    c. Select the **About** option for details about the application.


No Service
4:54 PM
Back
Options
Change Password
Help
About