

# ZIONS BANCORPORATION

A COLLECTION OF GREAT BANKS



# RDC Mobile v2.0 for iOS

July 2019

## **End-User/Customer Agreement**

Please read the end-user/customer agreement regarding software license and warranty terms during the installation of the application.

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# Device system requirements

RDC Mobile can be installed on iPhones or iPads running iOS 9.3.5 and up. Support for new versions of iOS is added as soon as possible after a new release.

# Downloading and installing RDC Mobile

## Prerequisites

- Your device meets the requirements outlined in "Device system requirements" on the previous page.

## Procedure

1. Open your app store.
2. Find your RDC Mobile app, and tap **Install**.

**Note:** If you already have the RDC Mobile app installed on your device, and an update is available, you can tap **Update** to update your app.

# Logging in and logging out of RDC Mobile

## Prerequisites

- Your device meets the requirements outlined in "Device system requirements" on page 4.
- You have downloaded and installed the RDC Mobile app.

## Procedure

### To log in to RDC Mobile:

1. Tap the RDC Mobile app icon.
2. In the **Username** field, enter your username for RDC Mobile.
3. In the **Password** field, enter your password.
4. Tap **Login**.

**Note:** If you are logging in to RDC Mobile for the first time, you are prompted to change your password.

You can change your password at any time by tapping **More Options** (⋮) and tapping **Change Password**.

To log in on a new mobile device, you must first unregister your old mobile device. For more information, see "Unregistering your mobile device from RDC Mobile" on page 12.

### To log out of RDC Mobile:

1. On the **Deposit History** screen, tap **More Options** (⋮).
2. Tap **Logout**.

# Depositing a check with RDC Mobile

## Prerequisites


- Your device meets the requirements outlined in "Device system requirements" on page 4.
- You have downloaded and installed the RDC Mobile app.
- You have logged in to RDC Mobile.

## Procedure

**Note:** Before making a deposit using RDC Mobile, keep in mind that you can only have one transaction per each deposit. You cannot separate the items you include in a deposit into different transactions later.

A transaction must include at least one check, and can include multiple checks. Remittances, virtual remittances, and general documents are only available in conjunction with the RDC Treasury service.


## To start a new deposit:

1. On the Deposit History screen, tap **New Deposit** ()
2. Tap the name of the **Account** for your new deposit.
3. Tap the camera button to take a picture of the front of your check.
4. Flip the check, then tap the camera button again to take a picture of the back of your check.
5. (Optional) Review and enter any necessary additional data for your check.
6. Tap **Done** to add the check to your deposit.

Tap **Delete** () to delete the check.

## To add another item to your deposit:


**Note:** You can only add additional items to your deposit if your user account has the appropriate permissions.

1. On the **Deposit Items** screen, tap the **Add Deposit Items** () button.
2. Tap the option for the type of item you want to add to your deposit.
3. Repeat steps 3-6 from the "To start a new deposit:" above for your new item.


**Tip:** RDC Mobile prompts you for any additional data or requirements needed for the item you selected.

You can add a virtual remittance to replace a paper remittance, and add information such as an account number or amount due. This functionality is only available in conjunction with the RDC Treasury service.

You can add a general document for any item you want to include with a deposit, such a contract or envelope. General

documents can be up to 20 pages in length, with any new pages added to the end of the document. You can swipe to navigate through a general document, and click **Delete** () to delete your currently selected page.

### **To submit your deposit:**

1. On the **Deposit Items** screen, review the information for the item or items in your deposit.
2. Tap **Submit** ()



## Limits and warnings in RDC Mobile

Your financial institution may have set limits on how much you can deposit:

- **Deposit limits** control the maximum dollar value of checks that you can submit in a single deposit.
- **Aggregated limits** control the maximum number of checks that you can submit during a set time period.

You may be prevented from submitting a deposit, based on the value of a deposit or aggregated limit.

## Image quality guidelines

To ensure that a photograph can be used to deposit your check, use the following guidelines:

- Before taking any check images, carefully remove any paper attached to the check, and flatten it to remove any folds or wrinkles.
- Take your photos in a well-lit area.
- Take your photos with the check placed against a solid background.
- Take your photos from directly above the check to avoid a skewed or blurry image.
- Ensure there are no shadows over the check.
- Ensure that all four corners of the check are visible in your photo.


# Unregistering your mobile device from RDC Mobile

## Prerequisites

- You have downloaded and installed the RDC Mobile app.
- You have logged in to RDC Mobile.
- You want to log in to RDC Mobile from a new mobile device.

## Procedure

### In the RDC Mobile app:

1. On the **Deposit History** screen, tap **More Options** (  ).
2. Tap **Unregister**.

### In a web application:

1. In the hierarchy, select the member where your RDC Mobile user account was created.
2. Click the **Administration** module.
3. Click the **Users** tab.
4. In the **Users** list, select your username.
5. Click **User Settings**.
6. Click the **Mobile** tab.
7. Click **Unregister**.
8. Click **OK**.