



Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

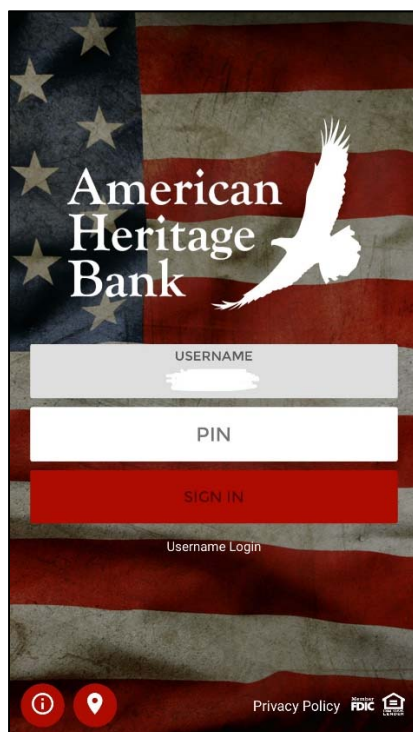
In order to use Mobile Deposit Capture, you must be enrolled in Internet Banking. Also, you must have downloaded our AHB Mobile Banking App off the Google Play Store (Android) or the Apple App Store (iPhone).

MDC can only be done on an iPhone or Android mobile phone, or an iPad or Android Tablet.

1. Open your AHB Mobile Banking App.



2. Log into your Mobile Banking App with your Internet Banking Username and Password. Or log in using your Pin # or Face/Fingerprint ID. To use one of these options, you must set them up in the app.

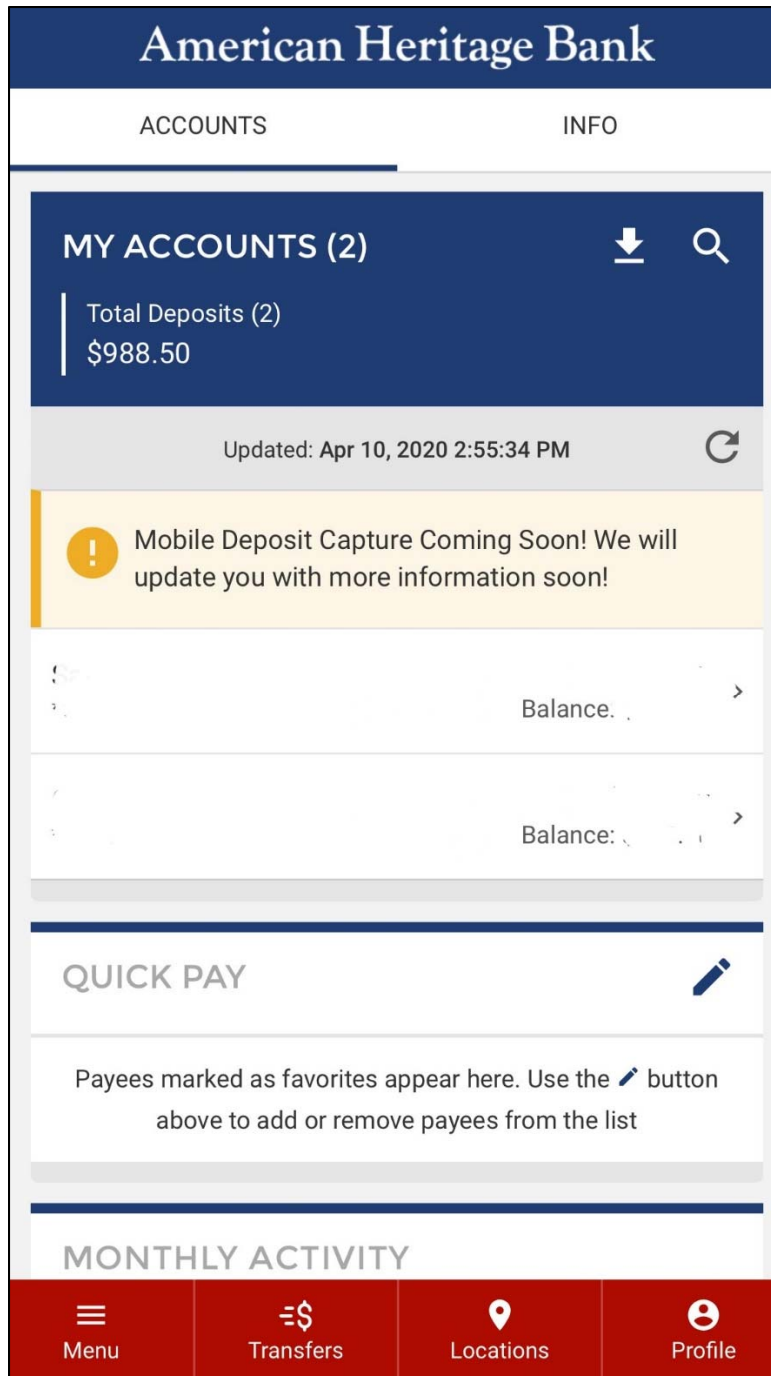




Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

- When successfully logging in, the “My Accounts” screen will appear. All your accounts, or loans that you have here at AHB should show up here.

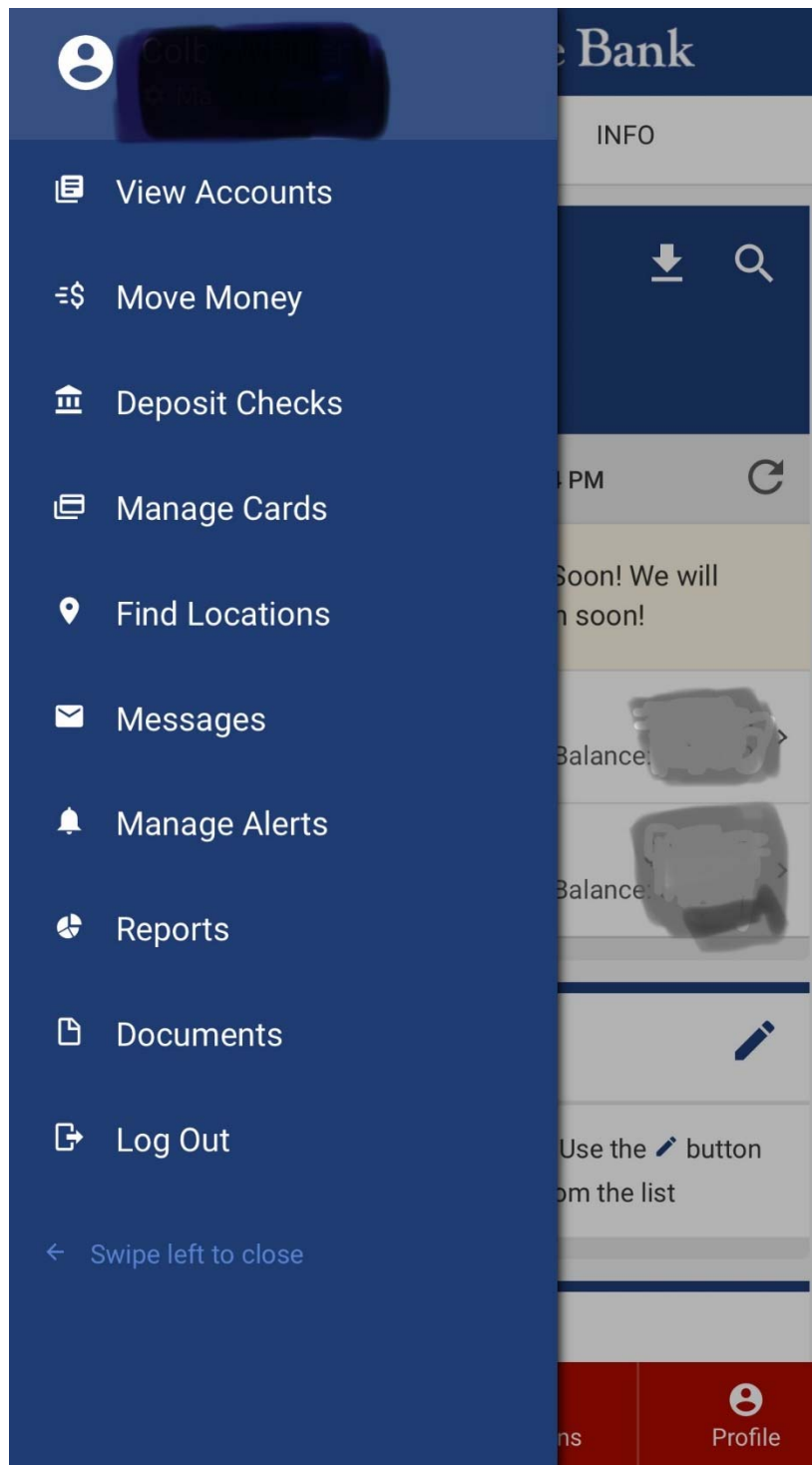




Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

4. Click on the Menu tab at the bottom-right of the screen. This will allow a list of Menu options to open up. Please pick "Deposit Checks".



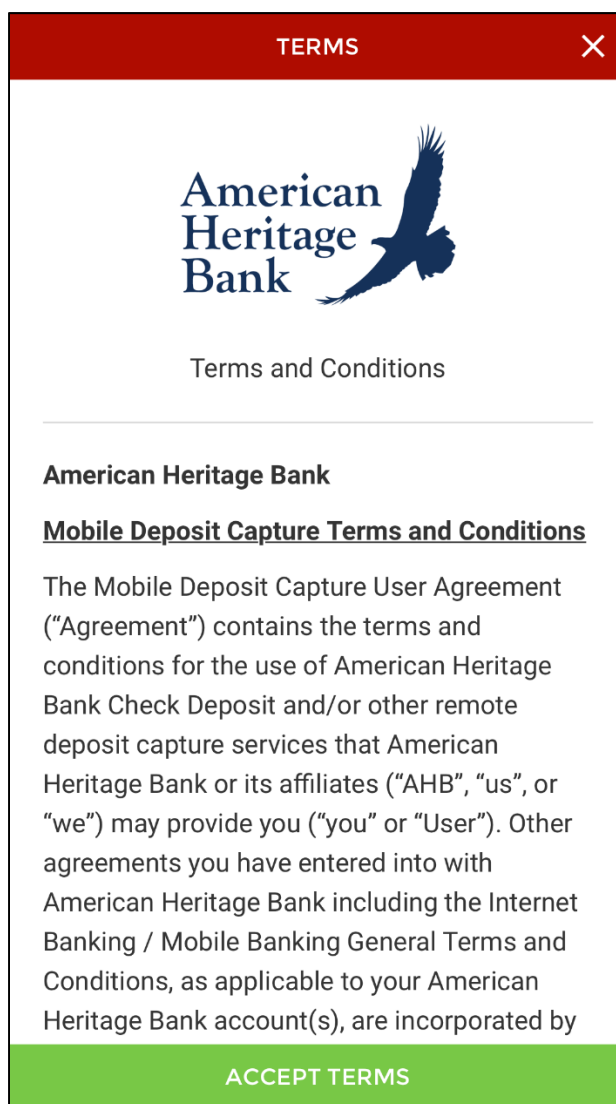


Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

5. The very first time you click on “Deposit Checks”, a Terms & Conditions Screen will come up. Please read the Terms & Conditions, then click “Accept Terms” to continue on.

NOTE: You will only have to do this the first time you access “Deposit Checks”, unless the Terms & Conditions are updated. If there are updates to the Terms & Conditions, you will be required to read through them and accept the terms again.





Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

6. Once you accept the terms, the screen will appear where you will start the Mobile Deposit process.

a. Make sure you endorse the back of the check as: **“Mobile Deposit Only, American Heritage Bank, and Signature”**. Mark the **“Remote Deposit Capture”** on the back of the check, if your check has one.

FAILURE TO ENDORSE PROPERLY WILL RESULT IN A RETURNED CHECK!

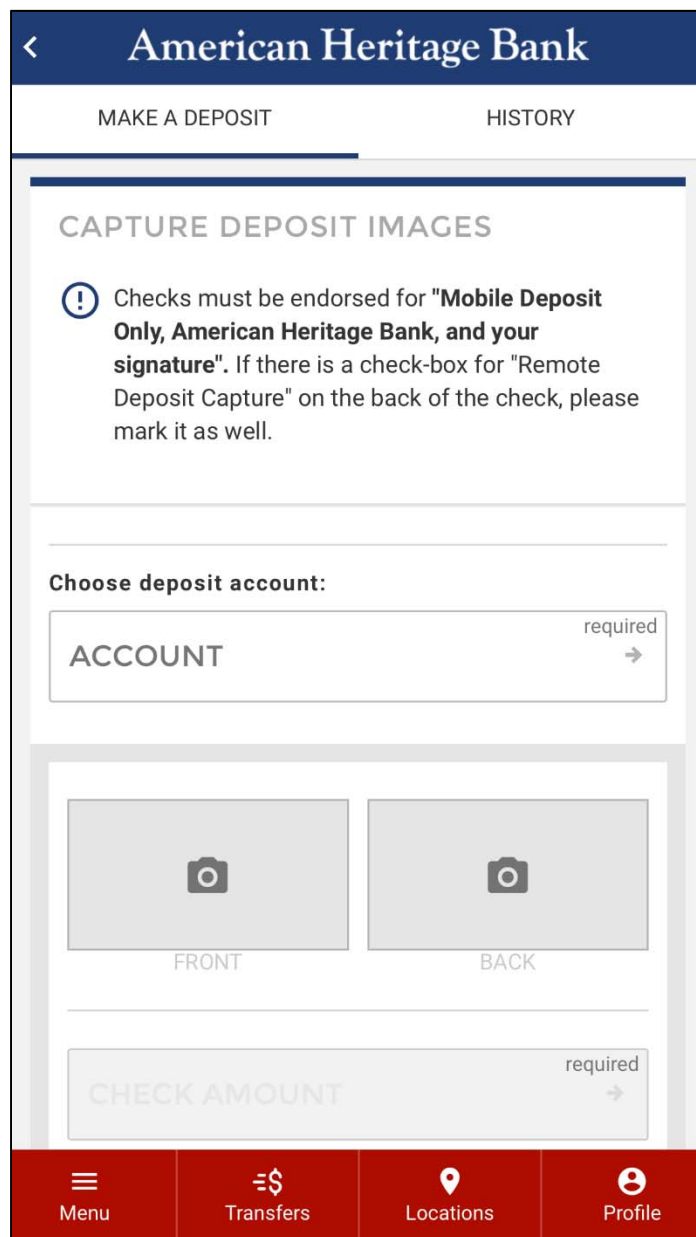
b. Then choose which account you want to deposit the check into. To do this, click on **“ACCOUNT”** and then a list of your accounts should come up. Select the account that you want credited.

c. Click on **“Front”** icon, which will ask you to allow the app to access your photos, click **“Allow”**. Once clicking allow, your camera will turn on. Follow the steps on the screen and take the picture.

d. Then click on **“Back”** icon, and your camera will turn on again. Follow the instructions on the screen to capture the photo of the back of the check.

e. Click the **“Check Amount”**, and input the amount of the check.

f. Once completed, click the **“Submit”** button.





Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

g. A review screen will come up with the amount of the check, as well as what account you want the deposit to go into.

7. Once you have submitted a Mobile Deposit, you will receive an email to the email address that your Internet Banking is tied to. This email will state that the Mobile Deposit was received by American Heritage Bank, as well as list the account it will be deposited to, the amount, the receipt number, and the Date submitted.

Management in bank will review the checks throughout the day. If checks are deposited after 2:00 PM, they will be marked-up, but will not hard-post to your account until the next business day.

8. Once the check has been reviewed, if there is a proper endorsement and the image of the check is good, the check will more than likely be accepted and you will receive an email that the check has been accepted. The funds of the deposit will mark up on the account in real-time. Check will hard post to the account overnight and will show up in your Internet Banking account.

IF THE CHECK DOES NOT HAVE THE PROPER ENDORSEMENT, THE CHECK WILL BE RETURNED! You will receive an email stating that it was denied, as well as the reason it was denied. If check is lacking proper endorsement, endorse the check to reflect the proper endorsement and try re-depositing the check again. If you receive an error message, you may be required to bring the check into the bank for it to be deposited. Please call the bank first and we may be able to assist you.

9. Once the check has been deposited, write "DEPOSITED" on the check, as well as the date you deposited it through MDC. Please keep the check for 30 days. After 30 days, properly dispose of the check.



Mobile Deposit Capture (MDC)

STEP BY STEP PROCEDURES

DO NOT TRY TO RE-DEPOSIT AN ALREADY DEPOSITED CHECK!! This action will cause you to lose your Mobile Deposit Capture privileges!

If you have another check, go ahead and deposit it the same way. There are daily limits for how much you can deposit per day. If you are depositing a check over your limit, please call the bank.

As always, let us know if you have any questions! We are thankful you have chosen our Bank to be your "Partner in Progress".

Happy Mobile Deposit Banking! 😊