Morrill & Janes Bank

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Mobile Banking Quick Reference

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Getting Started

With Morrill & Janes Bank's mobile banking, you may access your deposit accounts anytime, anywhere by using a text message, your phone's mobile browser or our free apps for iPhone, iPad and Android. You must be enrolled in Online Banking to use Mobile Banking. To enroll click here.

Mobile Applications

Download our FREE app and utilize the built-in functions of your iPhone®, iPad® or Android™ to provide a more in-depth, customized mobile banking experience.

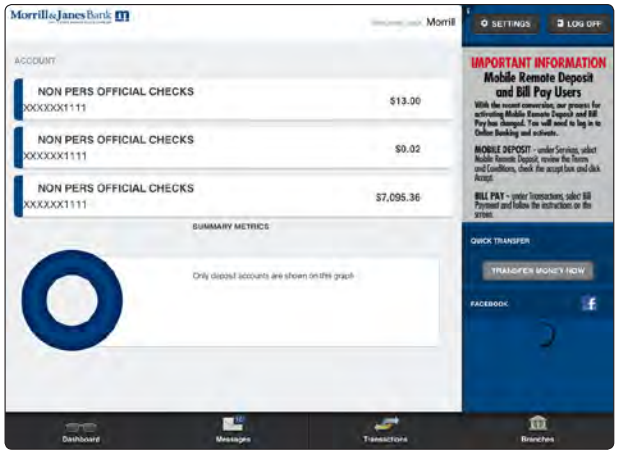
Our app icon is shown to the right. Type "Morrill & Janes Bank" in the App Store search bar and then hit the "search" button. Do not allow any additional text to be auto-filled after typing in "Morrill & Janes Bank". Our app will be displayed in the search results.

iPhone/iPad App

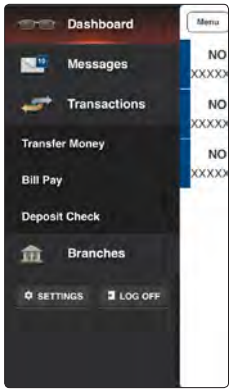
Locate the Morrill & Janes Bank app in the App Store using your iPhone, iPad or iPod.

Android App

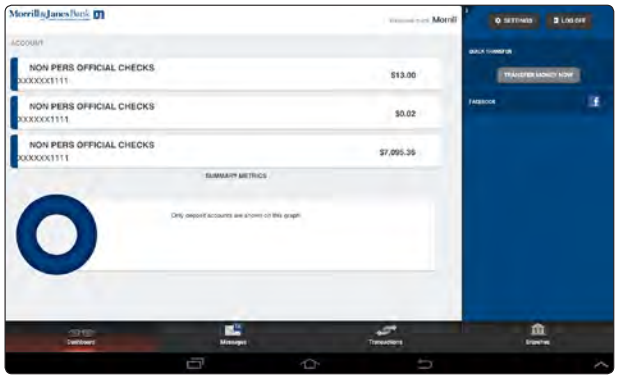
Locate the Morrill & Janes Bank app in the Android Market using your Android device.



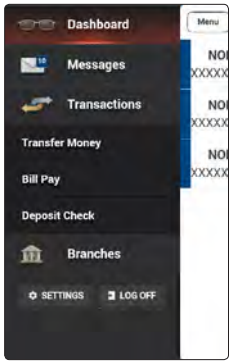
iPad



iPhone



android



android

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Getting Started

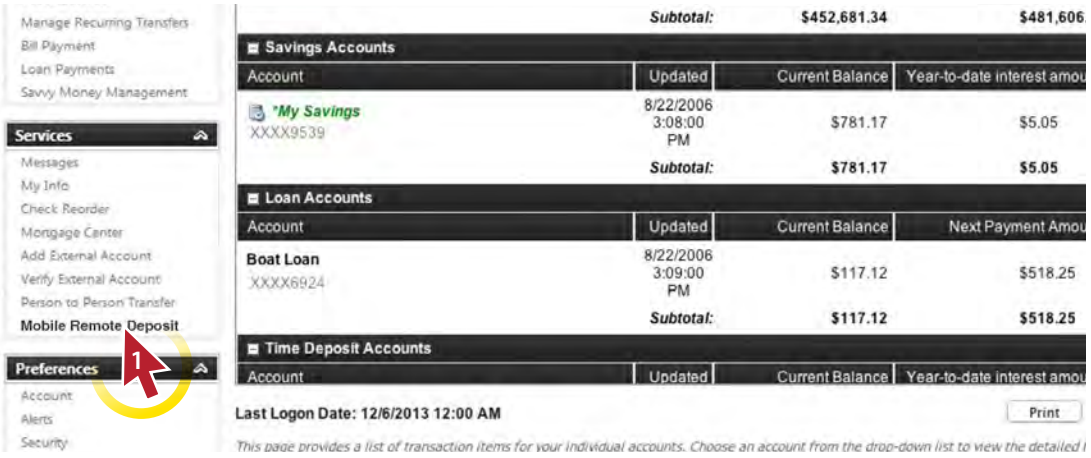
Enroll in Mobile Remote Deposit Capture

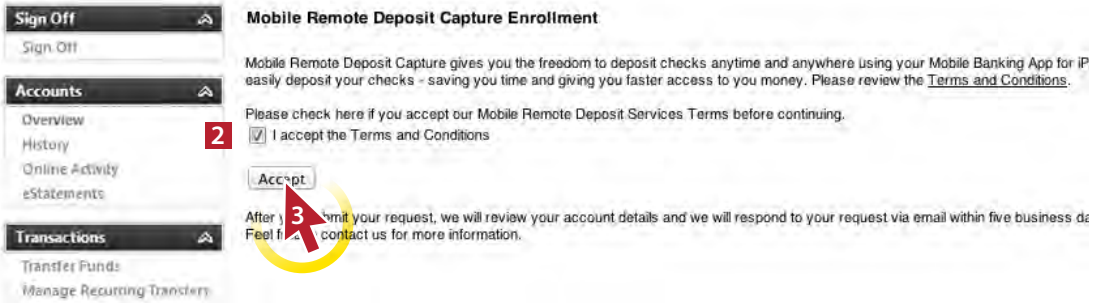
Before you can use Mobile Remote Deposit Capture on your mobile device you must enroll. To enroll, log in to Online Banking and select [Mobile Remote Deposit] from the [Services] menu.

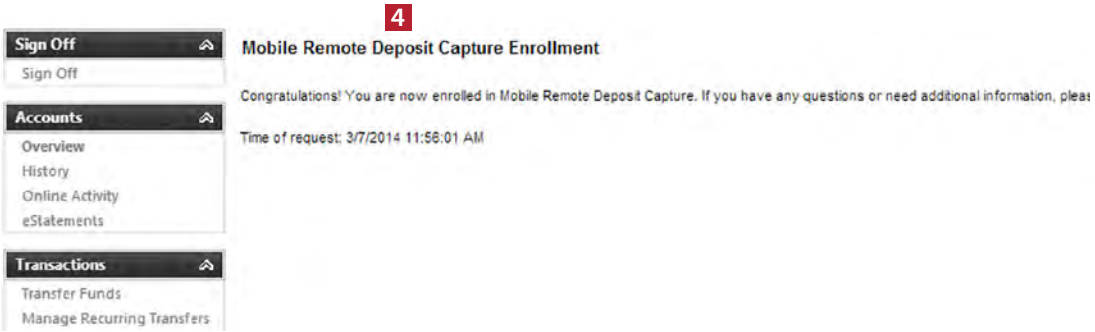
Log in to Online Banking

1. Select [Mobile Remote Deposit]
2. Check the I accept the Terms and Conditions box
3. Click on [Accept]
4. A confirmation message will appear on the screen

Once you are notified of your enrollment acceptance, you are free to begin using Mobile Remote Deposit Capture on your mobile device.







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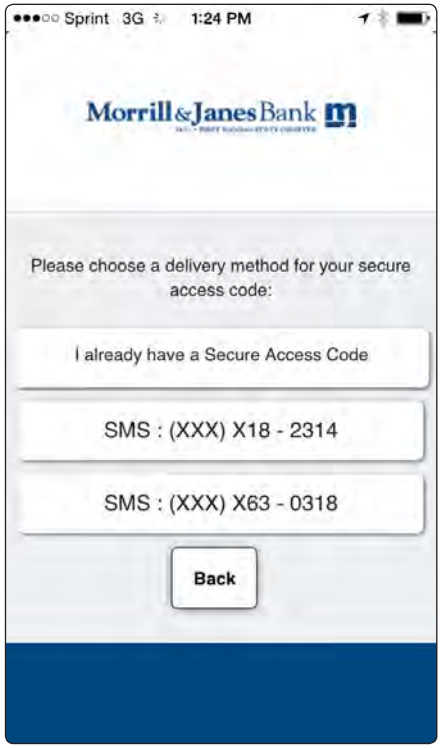
Logging in with Your Device

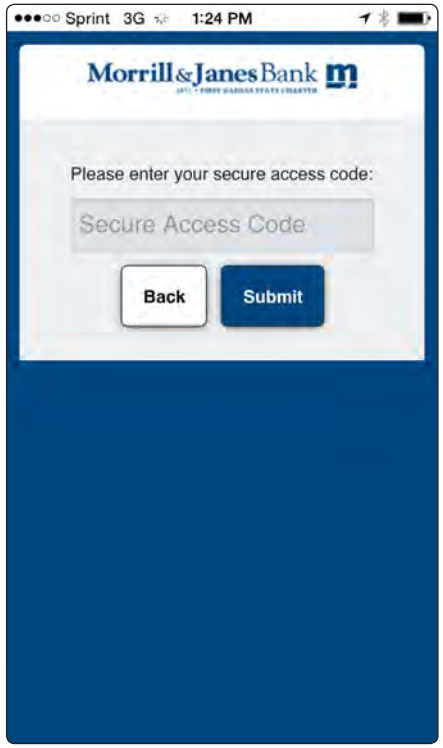
After enrolling in Online Banking, log in to your mobile device and choose to register or to receive secure access codes.

Log in using the same username and password as Online Banking.

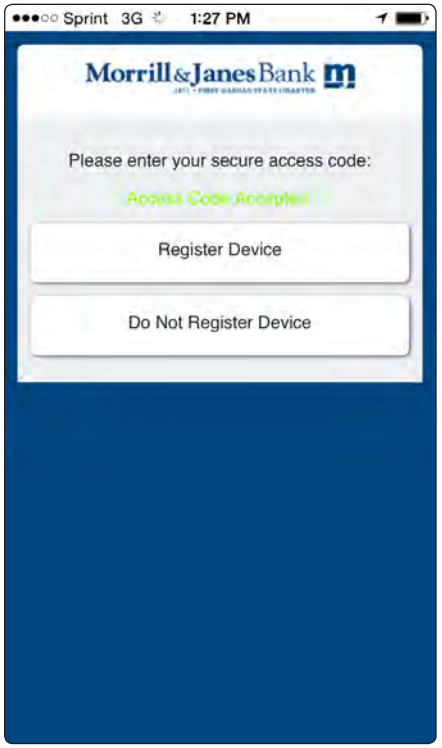
Select the delivery method for the secure access code.



Once the code is received, enter the access code and select [Submit].



Select [Register Device] if you do not want to enter an access code for each use on the current phone or [Do Not Register Device] if you would like to receive access codes.



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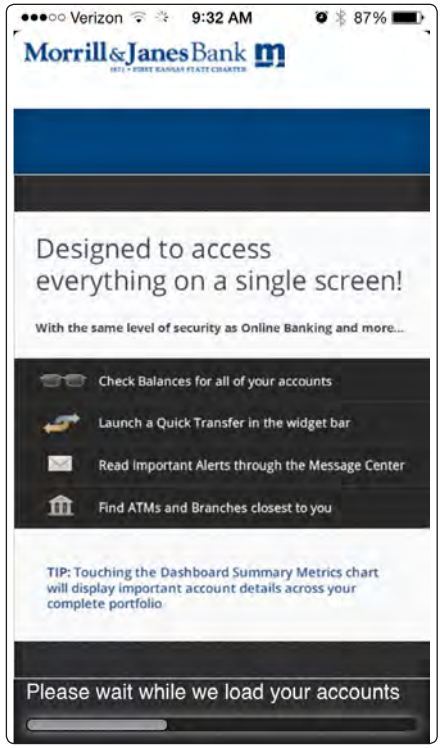
Using Mobile Remote Deposit Capture

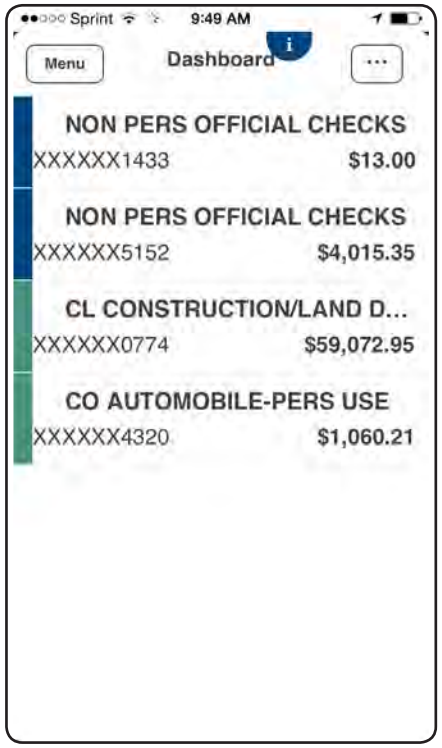
Once you are logged in to Mobile Banking, proceed to the Dashboard where you can choose to deposit a check.

This screen will appear after a successful login.

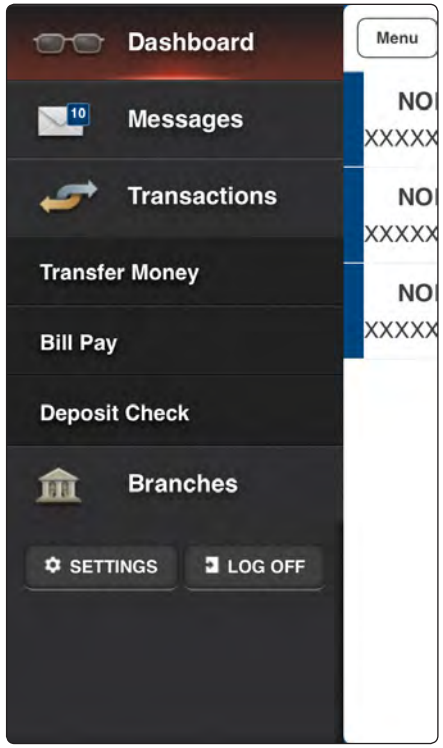


The accounts linked to your Online Banking username will appear on the screen.

Select [Menu].

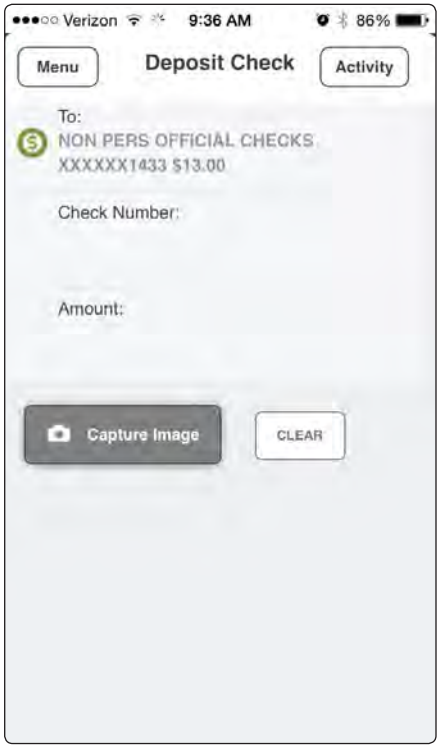


Select [Deposit Check].



Tap on the [To:] box.

Select the account you would like funds deposited to in the drop-down menu.



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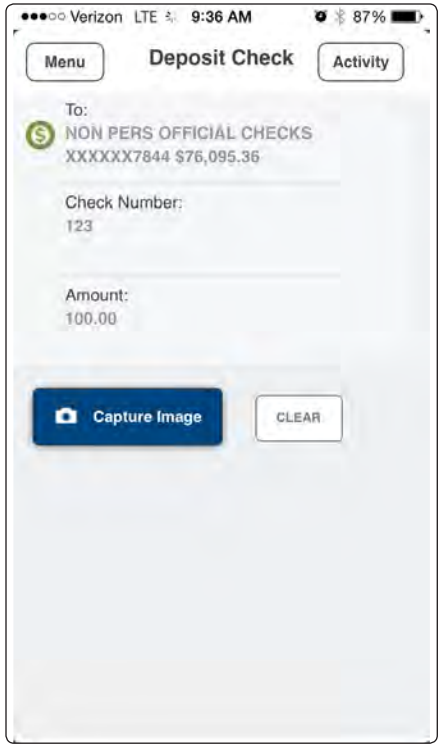
Using Mobile Remote Deposit Capture

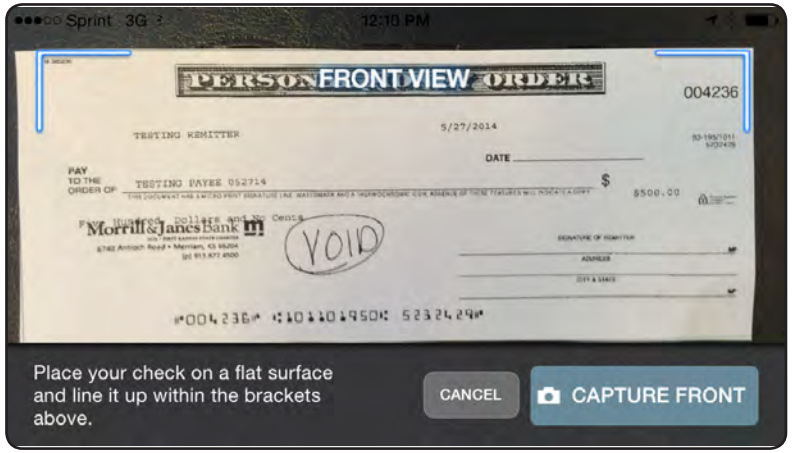
Enter the details of your deposit and take photos of your check.

Enter the Check Number and the Amount of the check being deposited.

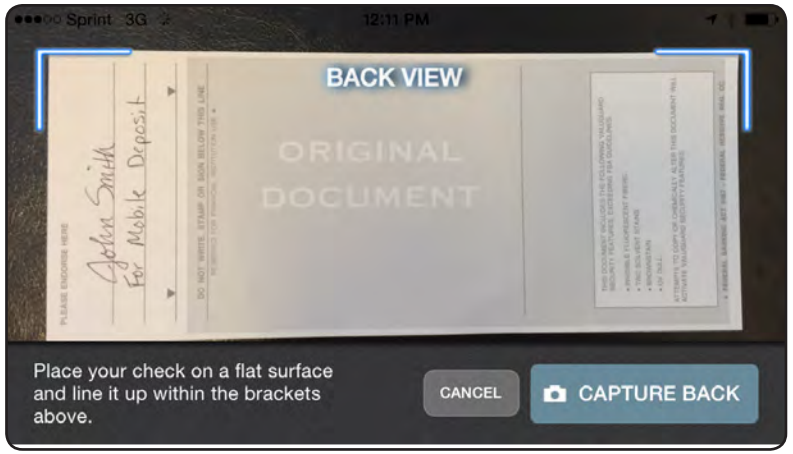
Select [Capture Image].



Line up the check to the brackets and select [Capture Front].



Line up the check to the brackets and select [Capture Back].



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Using Mobile Remote Deposit Capture

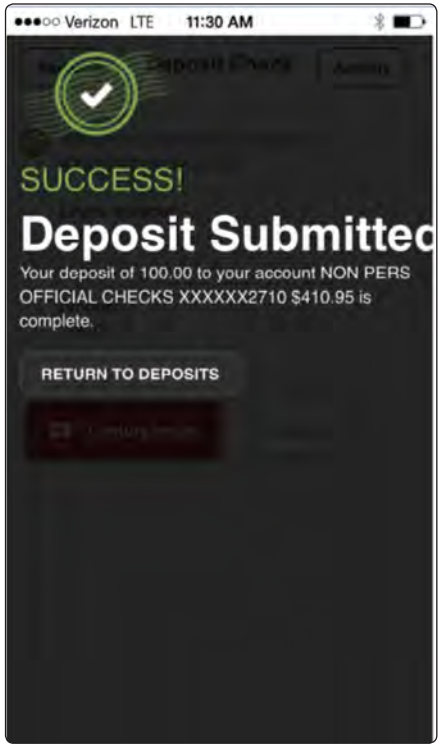
Review the check images and submit your deposit.

Review the images of both the front and back of the check.

Click on [Retake Front/Back] to retake a photo that is unclear.

If both images are clear, select [Submit Deposit].

A confirmation message will appear if the deposit was successful and passed all the real-time image reviews.



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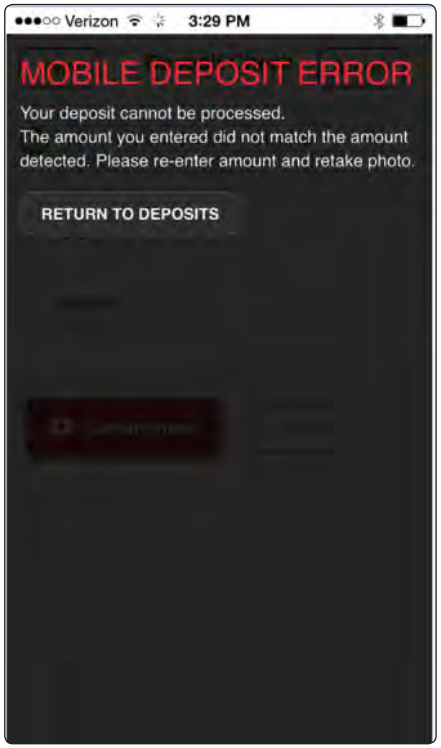
Using Mobile Remote Deposit Capture

NOTE: The following errors could appear for the customer to retry the deposit.

- Please retake photo. Have steady hands, good lighting, and four check corners visible.
- Could not find endorsement on back of check: make sure check is endorsed! Retake photo.
- This check has already been submitted. We cannot accept it again.
- Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away.
- Cannot find check in the image. Please retake. Ensure focus and four corners visible.
- Check picture is too small. Please retake. Move closer; ensure focus and four corners visible.
- Shadow detected. Please retake photo with good lighting. Ensure focus and four corners visible.
- Low contrast detected. Please retake with darker background. Ensure focus and four corners visible.
- Cannot read acct. data on bottom of check. Please retake. Ensure focus and all four corners visible.
- Significant rotation detected. Please retake photo. Keep check upright and four corners visible.
- Large angle detected. Please retake photo. Hold phone flat above check and four corners visible.
- It appears you submitted 2 images of front of check. Please retake both front and rear photos.
- The amount you entered did not match the amount detected. Please re-enter amount and retake photo.
- One or more Check tests failed. Please retake photo: focused, well lit, all 4 corners visible.

If there is an error with the deposit, a message will be displayed on the screen and the option to [Return To Deposits] is displayed.



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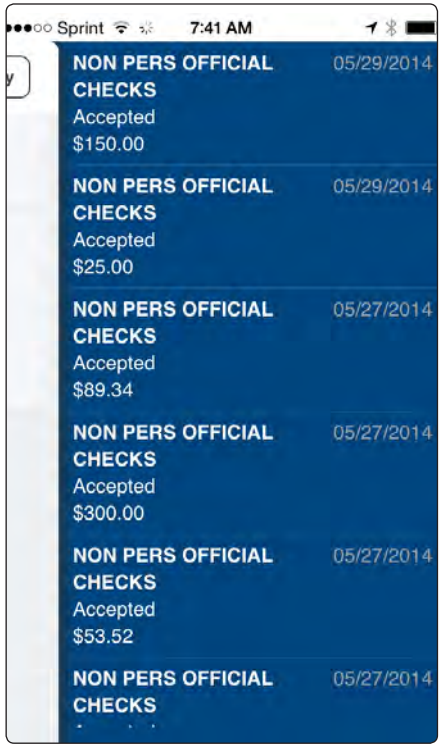
Using Mobile Remote Deposit Capture

If an error occurs with the deposit, selecting [Return To Deposits] takes you back to the Deposit Check screen.

From the Deposit Check screen, select the [Activity] option.

Tap on the deposit for the details.



If the deposit was rejected after the real-time review, the reason will be shown. This will typically be if the check was over the deposit limit or if it had already been deposited.

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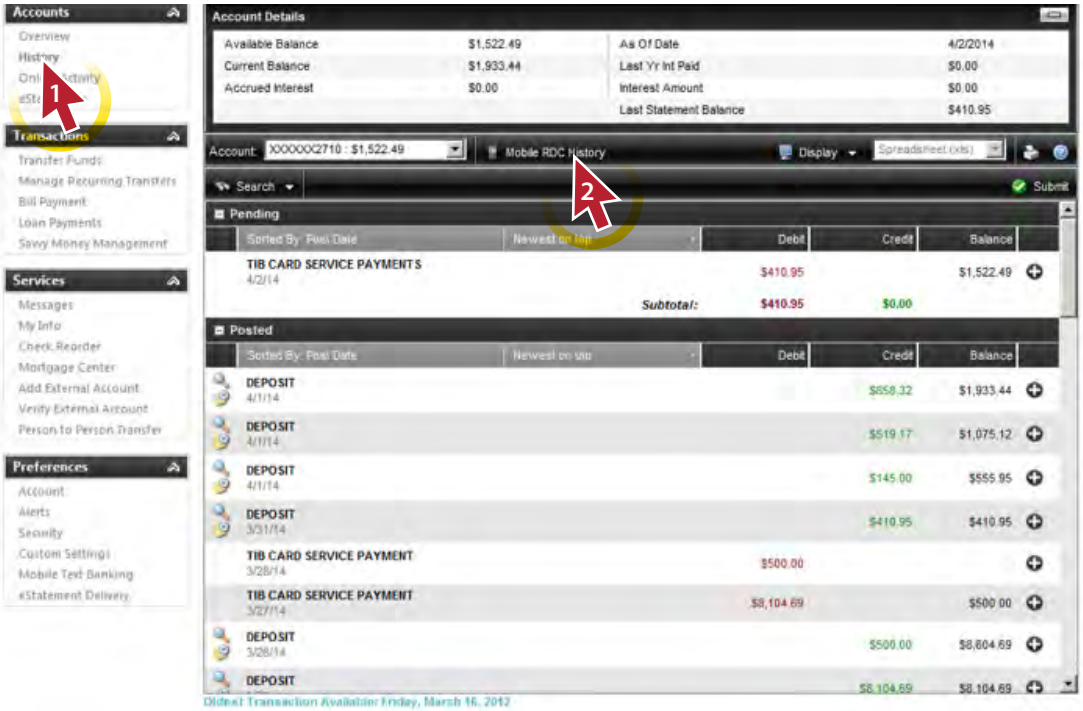
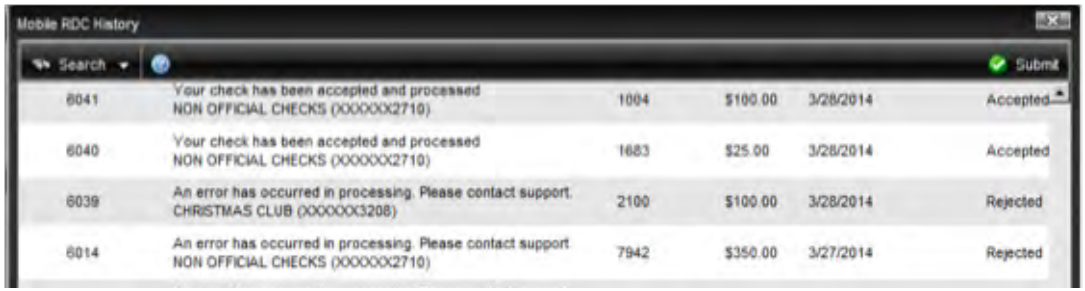
Using Mobile Remote Deposit Capture

Remote Deposit History can also be seen on Online Banking by selecting the [History] menu.

1. Select [History] from the Accounts menu.
2. Select [Mobile RDC History].
3. A history of transactions for remote deposit will appear including the status of the deposit



3



Quick tips for using Mobile Remote Deposit Capture

- Deposits, made before 6:00 p.m., will normally go through within one business day.
- Save the check until the amount has posted to your account.
- Use Mobile Remote Deposit Capture in a well-lit area to ensure the check images are correctly captured.
- Keep hands clear of the check when photographing. For best results, lay the check on a flat dark surface with moderate light.
- To avoid a deposit error, make sure the check is not folded or torn.
- Make sure the entered check amount matches the amount on the check.

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Mobile Web Banking

Mobile Web Banking is simple and secure. Just log on to www.mjbtrc.com using your existing Personal Online Banking User ID and Password and your phone's web browser.

Mobile Web Banking allows you to:

- View account balances
- Review transaction history
- Transfer Funds
- Pay Bills

Message and data rates may apply from your wireless carrier.

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Text Banking

Receive instant account information by sending text-based commands from your cell phone. Get account balances and receive recent transaction history without logging in.

How to Enroll

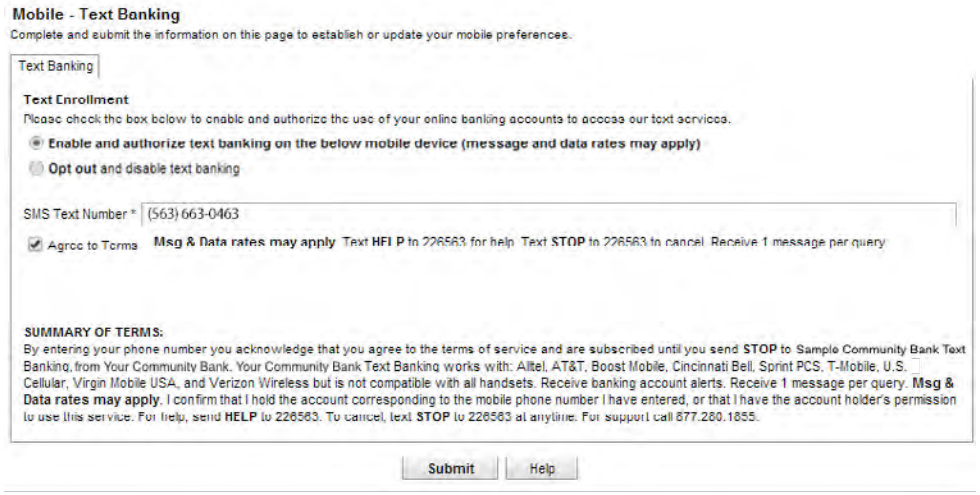
To enroll in Text Banking, log in to Morrill & Janes Bank's Personal Online Banking and look for Mobile Text Banking under the Preferences section.

Using Text Banking

Just text a short command to 226563, and you will quickly receive the information you want. Here are some of the requests you can make with Text Message Banking:

- **BAL** - Primary account balance
- **HIST** <account nickname> - Account History
- **XFER** <account nickname1> <account nickname2> <amount> - Transfer amount from account 1 to account 2
- **HELP** - Website and phone number to get help on text banking
- **STOP** - Disable Text Banking for this mobile device #
- **LIST** - Receive a list of available commands

Message and data rates may apply from your wireless carrier.



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