Acme Mobile Apps Remote Deposit Capture Guide

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Acme Mobile Apps Overview

Acme creates two types of mobile apps:

- An iOS app that end users can download from the Apple Store.
- An Android app that end users can download from Google Play.

Note the following details about Acme Mobile Apps:

- A valid email address and telephone number are required.
- Acme Mobile Apps function best when the GPS or native mapping app (also called Location Services) is enabled.
- Mobile browsers, such as Safari, are not supported. Although it is possible to access ACMEonline via an Internet browser on a mobile device, that application is designed for desktop and laptop computers, not mobile devices with smaller screen sizes. Use Acme Mobile Apps to log into online banking for the most secure and consistent experience on smartphones and tablets.

Acme Mobile Remote Deposit Capture

Acme Mobility Apps Mobile Remote Deposit Capture (mRDC) allows account holders to capture images of a single check using their smartphone or tablet device's camera for deposit into their selected account through your financial institution.

Minimum requirements

Acme recommends mobile app version 5.3.0 or later, as most of mRDC's enhancements are included in these versions.

At minimum, enable the following features:

> **NOTE**
> These features require Acme Mobile Apps version 5.3.0 or above.

• Native Menu
• Native mRDC

Workflow

> ### NOTE
> For more information, see User flow.

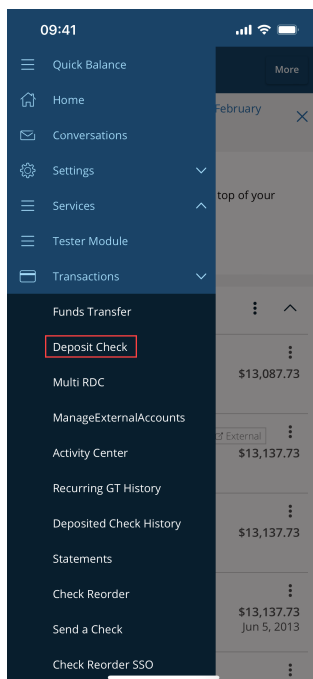From an active mobile app session, the Mobile Remote Deposit Capture (mRDC) workflow is as follows:

Deposit a check

Navigate to the **Deposit Check** option:

> ### NOTE
> Depending on your configuration, **Deposit Check** is available from the left-hand navigation menu, Mobile Thumb Bar, Mobile Quick Link, or Navigation Landing Page tile.

Enter check deposit information

Enter your deposit information on the **Mobile Deposit check** page:

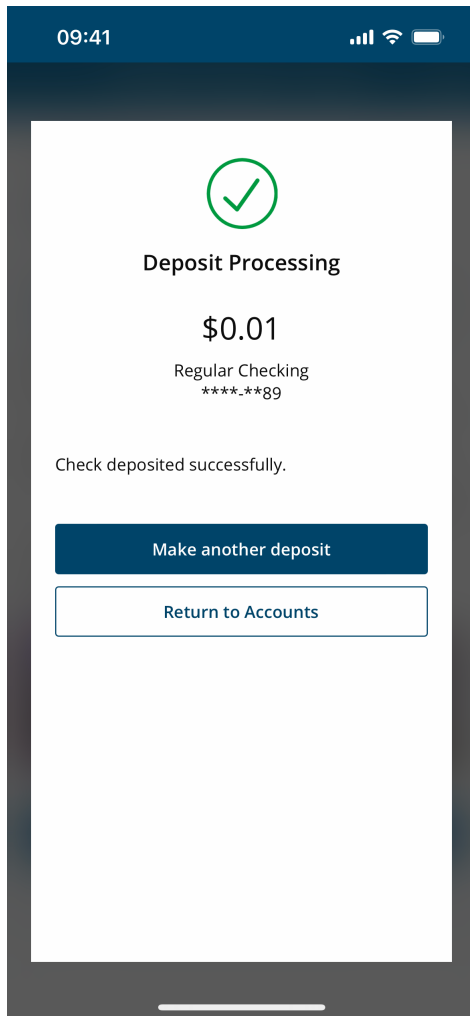# Review and submit check deposit

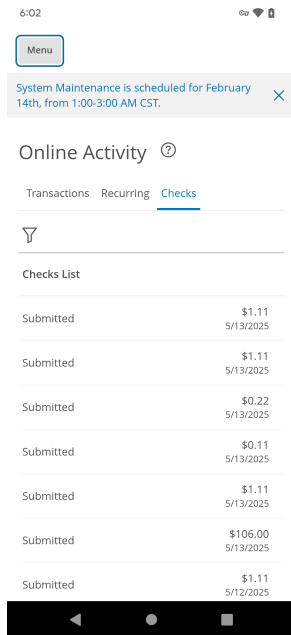Review your deposit information and select **Submit Deposit**:

Review and confirm check deposit

Review your deposit information on the **Deposit Processing** page:

View check deposit history

View submitted check deposits from the **Checks** tab in the Activity Center:

User flow

The mRDC user flow below outlines the process users follow to submit check images and deposit funds into their account.

1. Log into the Acme Mobile app.
2. Navigate to **Deposit Check**.
3. From the main deposit page, select an account where the funds will be deposited.
4. Enter deposit information from the check.
   a. If the user enters an amount that exceeds the remaining per item limit, an inline warning message will appear on the Mobile Deposit check page. This warning message will only appear if you have deposit limits configured for mRDC,

   > 🖉 **NOTE**
   > For an example image of the Mobile Deposit check page without the inline warning message, see Workflow.

   > 🖉 **NOTE**
   > The ability to display Deposit Limits is based on vendor specifications.

5. Upload and submit images of the check.

   > 🖉 **NOTE**
   > If requested, grant your mobile device permission to access the camera.

   a. Select **Front of check** and capture a photo of the front of the check using the camera UI that appears. Once captured, the following options will appear for the final check image:
      • **Use image**—use the captured check image and proceed to the next step.
      • **Retake**—don't use the captured check image and return to image capture.

b. Select **Back of check** and capture a photo of the back of the check using the camera UI that appears. Once captured, the following options will appear for the final check image:

> **NOTE**
> If Restrictive Endorsement text is configured, it will display in the center of the image capture UI.

- **Use image**—use the captured check image and proceed to the next step.
- **Retake**—don't use the captured check image and return to image capture.

6. Select **Submit Deposit** to confirm and send the check deposit for processing.

> **NOTE**
> In some instances, error messages may display, based on vendor specifications or your configuration. See below for example error messages.

- Soft error—warns the user that the information they entered may not be completely accurate, but doesn't prevent them from proceeding to the next step of the workflow.
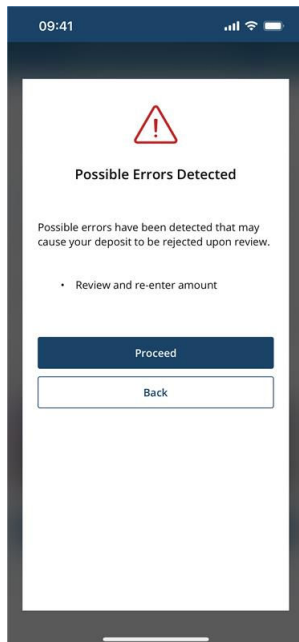
- Hard error—prevents the user from proceeding to the next step and forces them to return to the previous step of the workflow to resolve the issue.
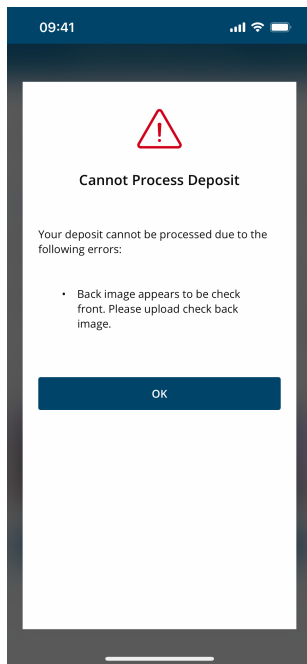
Features

As mRDC can support a number of different vendors, some of its base features may only be compatible with certain vendors. Feature availability may depend on which vendors are configured within your environment. mRDC supports the features as shown in the image below and outlined in the following sections.

⚠️ **CAUTION**

Each vendor supports different features, and features for your mRDC workflow are available based on what each vendor supports.

Email notifications

Support for email notifications depends on your mRDC vendor and adapter, as some vendors may support the ability to send email notifications for submitted check deposits and others may not.

Check Deposit

1. Deposit account selector—users can select the account where their check funds will be deposited.
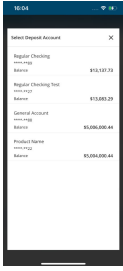
> **NOTE**
>
> With Acme Configuration Builder version 4.2.3 and above, the accounts that display in the list are determined by the specific adapter and vendor. Some vendors can add additional specifications that further refine which accounts are displayed in the accounts list.

2. Upfront deposit limits—users can see the deposit amount limit you have configured before submitting their check deposit. Inline validation warnings will display if a user submits a check deposit that exceeds the per-item deposit limit. For vendors that support deposit limits, you can configure the limits within the vendor or adapter to assign specific limits within your mobile app's UI.

> **NOTE**
>
> If your vendor doesn't support deposit limits, Acme can configure a deposit limit for all of your users.

- Acme Mobile Apps supports displaying one of each of the following three deposit limits:
  - Amount limit—limits the total cash amount that can be deposited within a configurable time interval, such as days, weeks, months, and so on.
  - Item count limit—limits the number of items that can be deposited within a configurable time interval.
  - Item amount limit—limits the total deposit amount per check that can be deposited within a configurable time interval.

> **NOTE**
>
> When configured, limits are displayed using the limit for the smallest configured time interval. For example, if both daily limits and weekly limits are configured, users will only see daily limits, as that is the smaller interval.

3. Deposit Check History—users can see a list of all check deposits that have been submitted for processing which, by default, is sorted by deposit date. Deposit Check History is accessible from **Deposit Check History** on the Mobile Deposit check page, which routes the user to the **Checks** tab of the Activity Center.

6:02

Menu

System Maintenance is scheduled for February 14th, from 1:00-3:00 AM CST. ✕

Online Activity ⍰

Transactions   Recurring   Checks

▽

Checks List

Submitted	$1.11
	5/13/2025
Submitted	$1.11
	5/13/2025
Submitted	$0.22
	5/13/2025
Submitted	$0.11
	5/13/2025
Submitted	$1.11
	5/13/2025
Submitted	$106.00
	5/13/2025
Submitted	$1.11
	5/12/2025