

## Remote Deposit Capture (RDC) Instructions

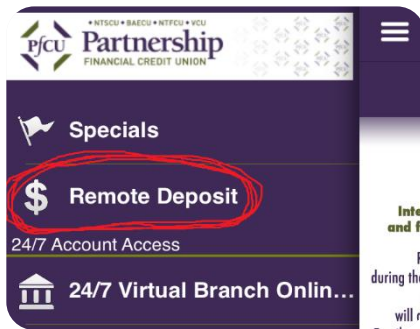
### STEP 1

Download the PfcU APP from the APP store on your Smartphone.  
Search "Partnership Financial Credit Union" and download the app.  
Once the app has finished downloading, open the app.



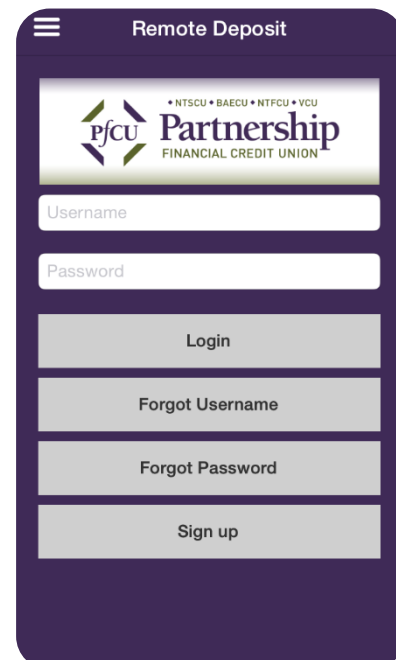
### STEP 2

To register for Remote Deposit Services, first open the PfcU App. Click on the 3 horizontal lines in the top left hand corner of the PfcU APP to display the APP Menu. Select Remote Deposit from the Menu. Please note: the Mobile App is not connected to Virtual Branch and requires a separate Sign-In from the Mobile App. However, you may use your current Virtual Branch Sign On and password if they meet the requirements in Step 4.

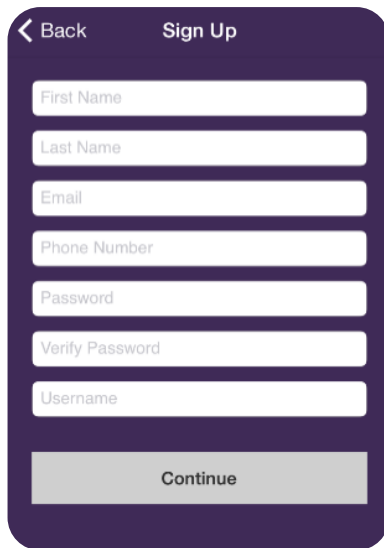


### STEP 3

Begin the registration process by pressing Sign Up.



## STEP 4

A mobile app screen titled "Sign Up" with a back arrow. It contains seven input fields: First Name, Last Name, Email, Phone Number, Password, Verify Password, and Username. A "Continue" button is at the bottom.

Enter your First Name, Last Name, Phone Number and your Email Address.

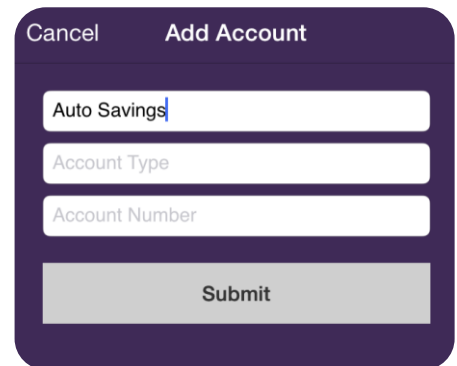
Enter a Desired Username of your choice between 4-50 characters, please do not use all numbers or characters, and do not include your PfcU account number as part of your Username. The Username that you select will be used every time you log into RDC.

Enter a Password: The password must be between 8 and 40 characters in length and can be letters, numbers & special characters. This password you select will be used every time you log into RDC. (The username and password for RDC can be the same as you use when you log into Virtual Branch – these are two different systems that do not overlap.)

Click Continue once all the information is entered. Fields with errors will be noted.

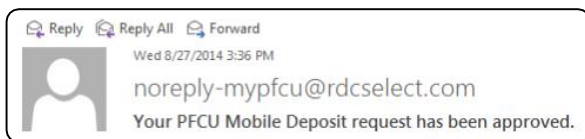
## STEP 5

On the next screen, please use the Account Label field to give your account a nickname (Such as "Joe's Checking" or "Auto Savings"). This is especially handy for managing multiple membership accounts. Then enter Checking or Savings in the "Account Type" field. Lastly, enter your account number in the "Account Number" field and tap submit.

A mobile app screen titled "Add Account" with a "Cancel" button. It contains three input fields: Auto Savings, Account Type, and Account Number. A "Submit" button is at the bottom.

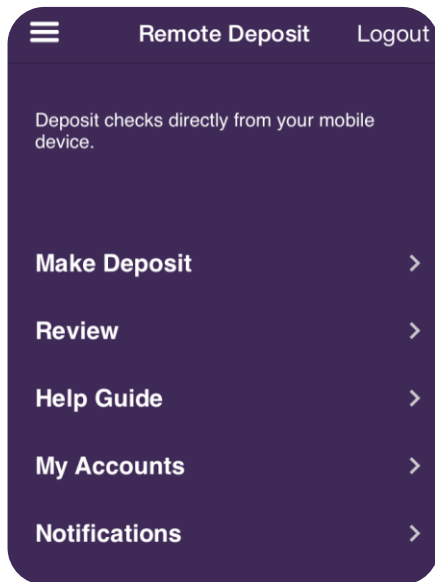
## STEP 6

Tap on Checking and choose either checking or savings. Enter your PfcU 9 digit account number and click DONE. Click on "Create User" to submit your application. You will be able to use your PfcU remote deposit capture service when your registration has been approved. A confirmation email will be sent from noreply-mypfcu@rdcselect.com to the email address you provided in the registration process. Once you have been approved, you will be able to add additional PfcU accounts for RDC by utilizing MY ACCOUNTS tab on the RDC menu.



## STEP 7 Using Remote Deposit

Once your registration is approved, you can begin to use RDC to make mobile deposits. In order to complete your first deposit you will need to accept the End User License Agreement. Right before you submit your first check through Remote Deposit, a window will appear and you will be prompted to accept the End User License Agreement.



## STEP 8

Log in to RDC by using the username and password you chose during the registration process and click Sign In. The RDC Home Screen will appear.

Select Make Deposit to begin the deposit process

Select Review to view pending, approved or rejected checks.

Select Help Guide for these instructions

Select My Accounts to edit and add additional PfcU memberships and accounts to RDC.

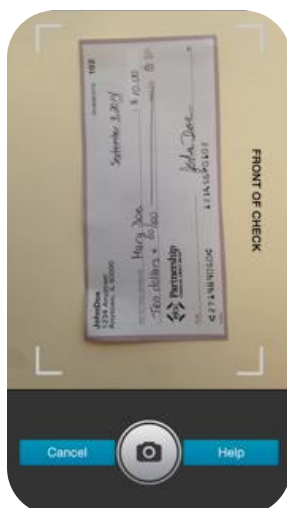
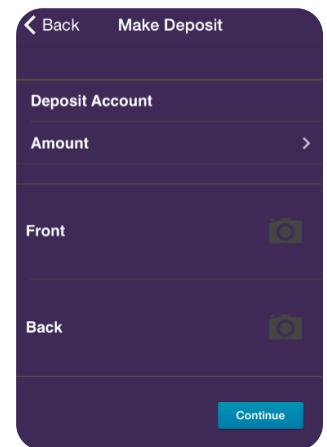
You can use the Notifications option to have notifications sent directly to your device.

## STEP 9 Making a Deposit

Here you will select the account you want to make a deposit to.

Enter the amount of the check you are depositing. You can only enter 1 check at a time. So if you are depositing multiple checks you will need to enter each check individually.

1. Click on "Deposit Account" to choose the account you want to deposit into.
2. Click on "Amount" to indicate the amount you are depositing.
3. Enter the amount and tap "Done" in the upper right hand corner.

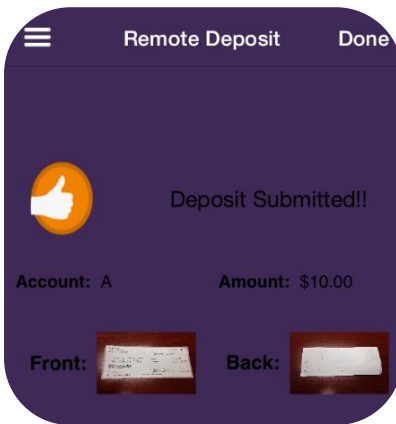


## STEP 10

Select Front to take a picture of the front of the check. Make sure the four corners of the check are in the camera screen. The image will auto focus once the camera is pressed. If you stand up and aim the camera directly at the check, you will obtain a better image and reduce the risk of the deposit being rejected. (You will have the option to "Use" or "Retake" if the image is unclear.

## STEP 11

Select Back to take a picture of the back of the check. Make sure to endorse the check as you would if you made the deposit in person with your signature.



## STEP 12

Verify deposit information and press “submit.” Then click “Done” in the upper right hand corner to return to the Remote Deposit Menu screen.

To make another deposit to this account, click on new deposit.

If you are done making deposits, you can click on view deposits or sign out.

## When will my deposit be recorded in my account?

PfCU will accept remote deposits Monday – Friday. There are three cutoff times for submitting remote deposits:

10 A.M., 12 P.M. and 4 P.M. CST, with approved deposits posting to your account(s) at approximately 10:30 AM, 12:30 PM and 4:30 PM CST Monday through Friday.

Deposits are not approved or posted on weekends or holidays. If your item is deposited and accepted before the cutoff time, then you can expect to see it credited into your account as indicated above. If your item is deposited after 4:00 PM you will see your deposit in your account(s) at approximately 10:30 AM on the next business day. The description on your account will read: PfCU RDC MOBILE RDC ELEC CHK.

Normal holds will apply and the credit union reserves the right to extend holds or decline checks.

Please consider these posting times if you need immediate access to the deposit as you may want to consider making the deposit in person.