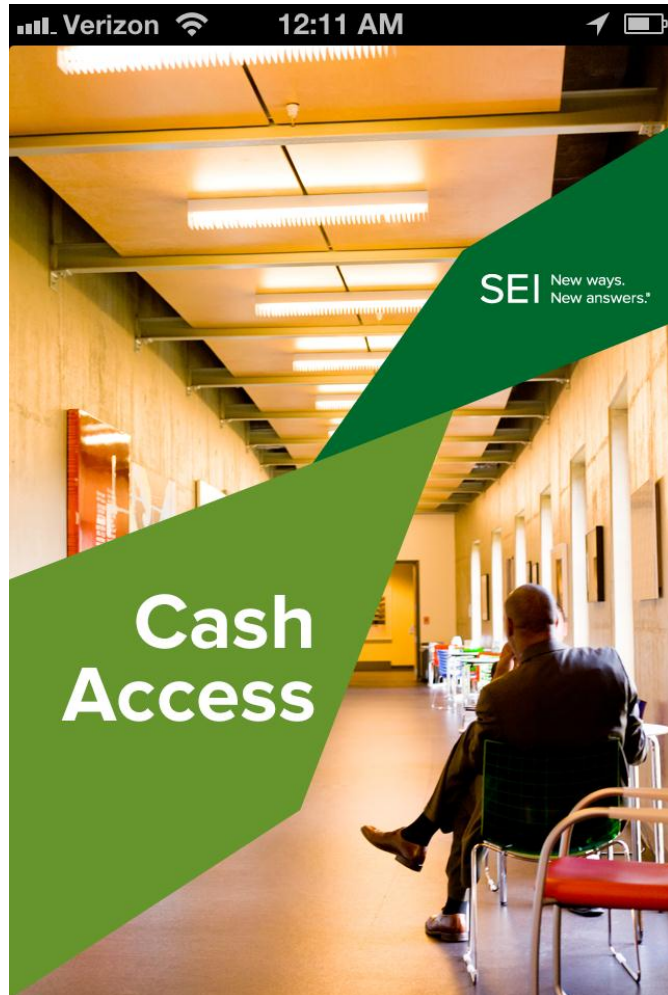# SEI

CAA

Cash Access Mobile App User Guide

Mobile Banking

Mobile App, Mobile Web, and SMS/Text Banking

SEI Cash Access offers three different types of mobile banking that are available on the market today – Mobile App, Mobile Web and Text/SMS Banking.

Mobile App

- ➤ **Mobile App:** This is the downloaded version that can be installed via the iTunes Store or Google Play. Advantages of the Mobile App include access to all banking functionalities, strong authentication, the ability to encrypt sensitive data, and many possibilities for customization.

- ➤ **Mobile Web:** Clients can access their accounts directly through the web browser on their phones. The Mobile Web allows customers to view their accounts without downloading the app, but will have fewer capabilities than the Mobile App.

- ➤ **SMS/Text Banking:** Virtually all mobile phone sold support SMS, therefore, anyone with the ability to send text messages can obtain certain account related information through simply sending a text message. This form of mobile banking is the most basic, but since customers do not have to have a specific phone type or access to a web browser, it allows the majority of the market to access mobile banking. As an added advantage, SMS can be used in conjunction with the other delivery modes. SMS messages can be up to 160 characters in length.

How Does It Work?

Customers will have access to all three mobile banking options. While customers will have the ability to access mobile banking, they must also take into consideration the mobile device they are using when choosing the best mobile banking option. Depending on the mobile banking method the customer selects, the enrollment process varies slightly.

Mobile App

Login Screen

With the Mobile App, the customer must first download the app. After the app has been downloaded, the customer can simply log into the app using his online user ID and password.

Mobile App

When a client logs into the app for the first time, they will be asked a series of questions to verify their identity. They will then be asked to agree to the Mobile Banking Terms and Conditions

Mobile App

Security Questions

➢ Just like the initial sign in process for online banking, the customer must authenticate by answering a few security questions before gaining access to their account.

➢ After completing the authentication process, the customer will have access to features such as Funds Transfer, Bill Payment, and transaction history details.

Mobile App
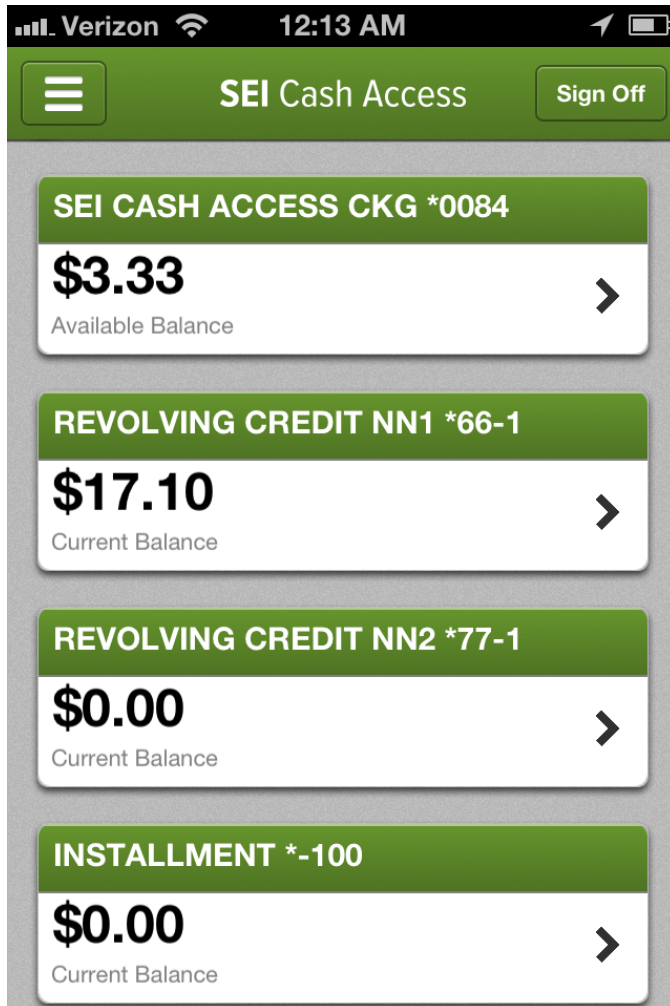
Accounts Screen

➢ Once the client has logged into the app, the home screen will appear listing all of their accounts.

➢ Clients can select an account to view detailed transaction history.

Account Summary

Clients are able to view their recent account activity, view a summary of total cash received and spent per month, and search their activity via the account search tool.

Recent Account Activity

Monthly Summary

Search Account Activity

Mobile App

Menu Icon

➢ Clients can select the Menu icon, located in the top left corner, to select another action.

➢ Clients will have the following options:
- Accounts – *the main home screen*
- Bill Pay
- Check Deposit
- Transfers
- Help
- About

Menu Options

Accounts
Bill Pay
Check Deposit
Transfers
Help
About

Bill Pay

Bill Pay
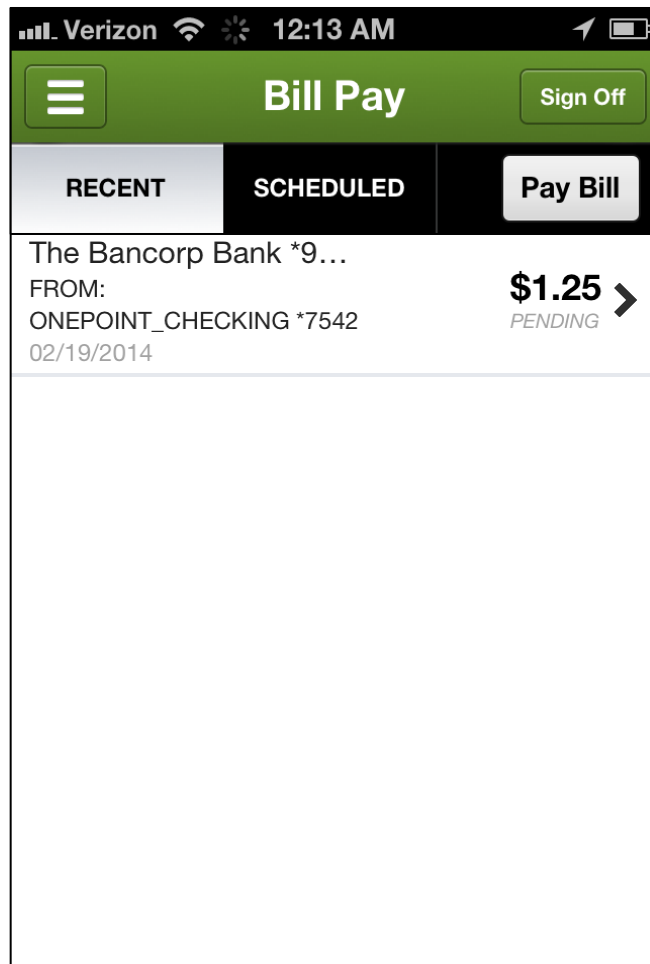
➢ Clients can view recent bill pay transactions as well as initiate new payments.

Bill Pay

> Clients can pay their bills through the mobile app by selecting a Cash Access account to debit the funds and a payee to send the bill.

Check Deposit
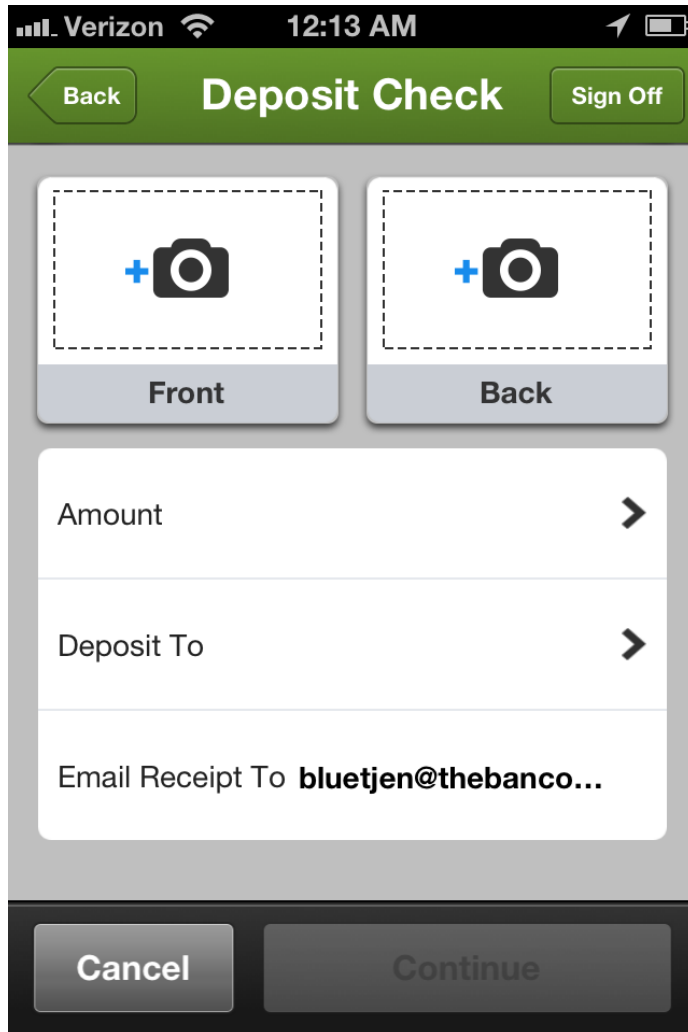
Check Deposit

Clients can view recent check deposits as well as initiate new remote deposits. This feature is only available through the mobile app.

Check Deposit

➢ Clients will take an image of the front and back sides of the check, ensuring that the image can be seen clearly.

Check Deposit

➢ When selecting the Amount Icon, the following screen will appear to enter a dollar amount

➢ The "Deposit To" line will populate with a list of the Cash Access accounts that are available for deposit

➢ The client's registered email address will populate in the "Email Receipt To" field.

Check Deposit Troubleshooting

There are three error messages that clients may receive when submitting the image of the check:

Please Note: images below are samples and are not branded

Photo Error
Blurred image. Please retake photo, hold camera steady and possibly also a bit further away.

Photo Error
Cannot read acct. data on bottom of check. Please retake. Ensure focus and all four corners visible.

Check Limit Error
Mobile deposits are currently limited to $25,000 per check.

Check Deposit - Email

After the deposit has been made, customers will receive an e-mail showing the last four numbers of the account affected by the deposit and the deposit amount in addition to a link to the website.

Please Note: The image shown below is from the Bancorp's generic branch and is not branded for SEI Cash Access.

Check Deposit - Email

After the deposit has been processed, customers will receive an e-mail showing that the deposit has been processed and approved. The funds will now be available to the client in their Cash Access account.

Please Note: The image shown below is from the Bancorp's generic branch and is not branded for SEI Cash Access.

Check Deposit - Email

If the deposit has been declined, the client will receive the following notification email explaining the reason for the decline. More information can be provided to the client via Customer Service.

Please Note: The image shown below is from the Bancorp's generic branch and is not branded for SEI Cash Access.

Transfers

Clients can conveniently transfer funds between their linked SEI account and CAA through their mobile app and also between their CAA and a registered external bank account

Transfers
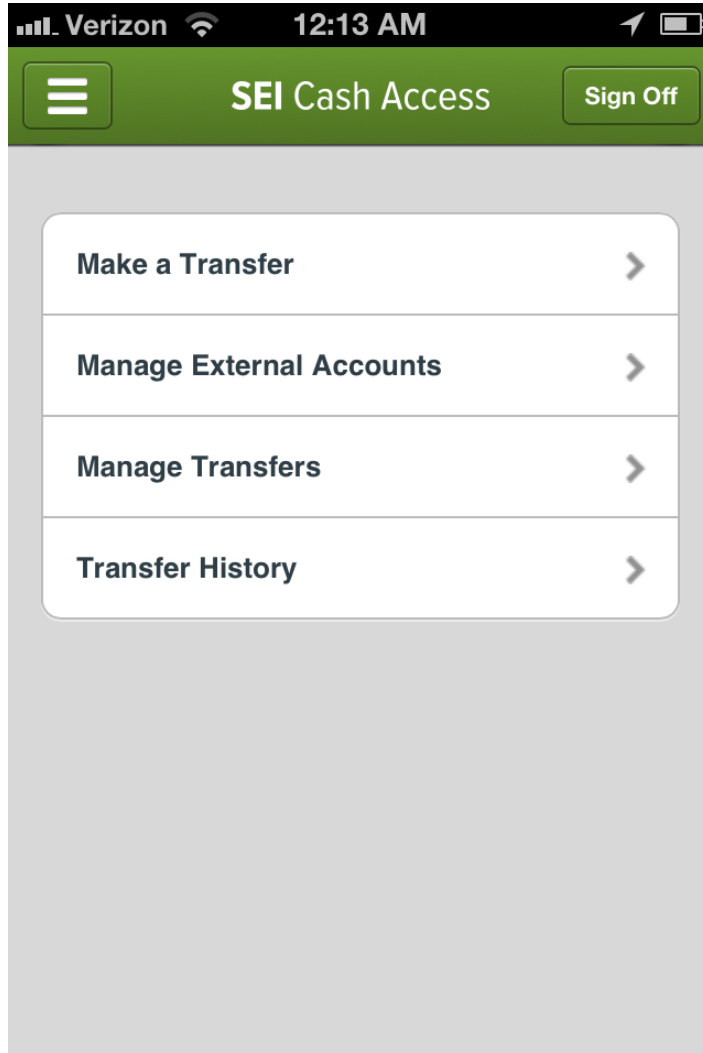
➤ The mobile app will allow you to perform the following transfer tasks:

- Make Transfers
- Manage External Accounts
- Manage Transfers
- View Transfer History

Make a Transfer

- The user can initiate a transfer from the mobile app to any external account that has been registered to the account, including their SEI account

- To register a new external account, go to "Manage External Accounts"

Manage External Accounts

- ➢ Clients can register bank accounts or credit cards from other financial institutions

- ➢ Any external accounts that had previously been registered online will be shown in the mobile app

Manage Transfers
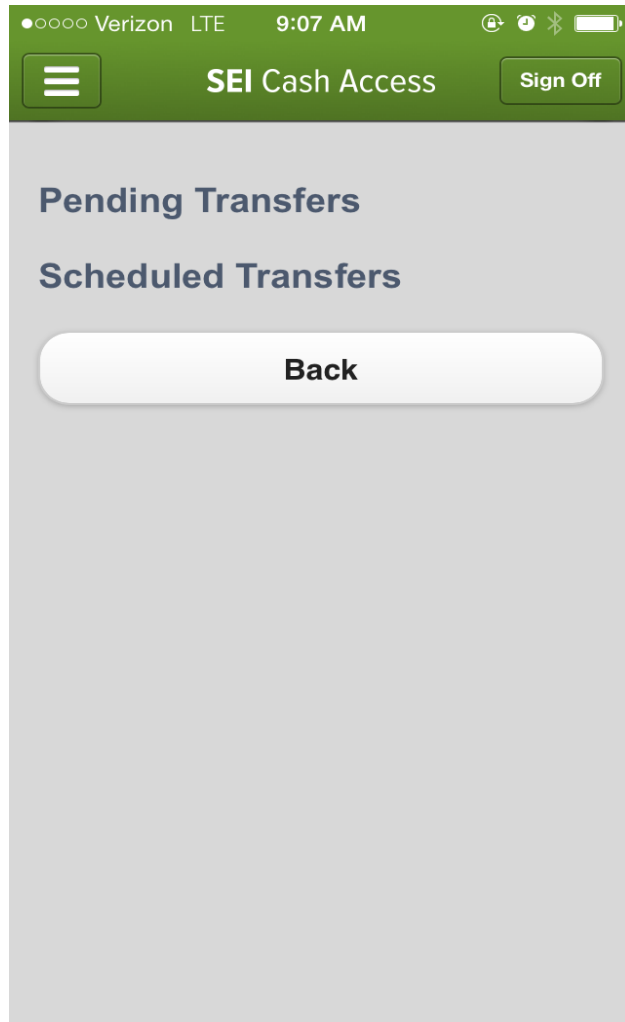
➢ Once a transfer has been initiated it will be listed under Pending or Scheduled Transfers

- Pending Transfers lists all transfers that are in the process of being completed now

- Scheduled Transfers are any transfers that are scheduled for a later date

- Once a transfer has been successfully completed, it will appear in the Transfer History tab

Transfer History
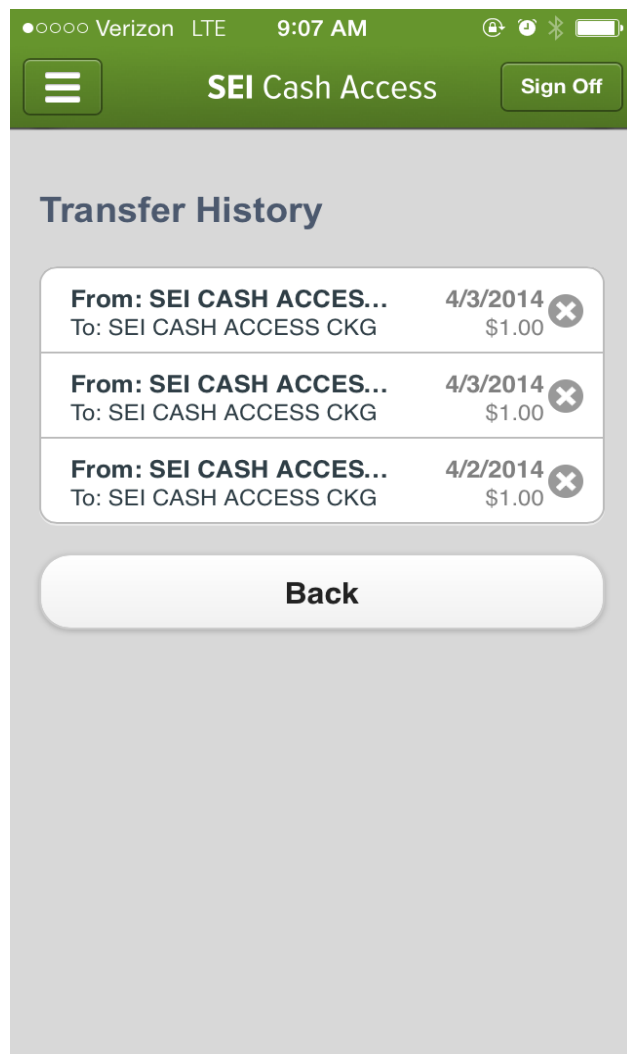
➢ All transfers previously made will be listed in the Transfer History tab.

Mobile Web & SMS/Text Banking Enrollment Process

Enroll Online

Before utilizing the Mobile Web or SMS/Text Banking option, a customer must first sign up through the online banking website.

➤ First, the customer must sign into his or her account online and proceed to the Account Services Section where he can begin the registration process by selecting "Manage mobile banking settings."

Please Note: The following images are samples and are not branded

Enroll Online

Once the customer selects the mobile banking option, they are linked to the Mobile Banking Center where the choices are either Enroll a Mobile Device (for first time users) or Enroll another mobile device.

Enroll Online

Once the customer has decided to enroll in mobile banking, additional information is required. The Bancorp Bank requires:

- ➤ The mobile device's phone number
- ➤ Select the carrier from the drop down menu
- ➤ Select that they have read and accept the terms and conditions

Enroll Online

Enrollment Complete

You must use your mobile device to complete the activation process within 24 hours.

You have successfully enrolled ▮▮▮▮▮▮▮▮ for Text Banking and Mobile Banking!

To start, you'll need to activate Text Banking and then Mobile Banking on your mobile device. Activation ensures a secure association with your device. It's easy, just follow these steps:

Mobile Information
Phone number: ▮▮▮▮▮▮
Carrier: Verizon

Activation Information
Activation code: 577883
Expires on: Sat. Mar 15, 2014 08:28 AM CDT
                    If your activation code expires, visit https://employee.thebancorp.mybankingservices.com/ to get a new activation code.

Activation Instructions   Print Activation Instructions

1 **Get text banking message.**

- If you are activating Text Banking, a text (SMS) message will be sent to: (484) 995-0427 from 79680. 79680 is the SMS code for The Bancorp Bank Employees.

- If you have not received the message in 10 minutes, or if you are re-activating Text Banking on this phone, send us your activation code by SMS to 79680.

- If (484) 995-0427 is not your phone number, please go to https://employee.thebancorp.mybankingservices.com/ to edit or change your phone number.

2 **Reply with activation code.**

- To complete Text Banking activation, reply to this message with your Activation Code: 577883   Please be certain to only enter the 6 digit code in your reply.

- Your activation code will expire Sat. Mar 15, 2014 08:28 AM CDT. If you try to activate after this time, you'll need to obtain another activation code from https://employee.thebancorp.mybankingservices.com/.

3 **Get Mobile Banking message.**

- If you are activating Mobile Banking, you will receive a confirmation message containing a Mobile Banking link (URL).

After agreeing to the terms and conditions, the customer will then be presented with the opportunity to decide which type of mobile banking they would like: Text Banking, Mobile Banking or both.

Once a customer has decided which banking options to enroll into and selects "Continue" the enrollment is completed and the customer will receive a confirmation screen with next steps.

If he selected the text banking option, he will also receive a confirmation screen with the activation code.

Mobile Web
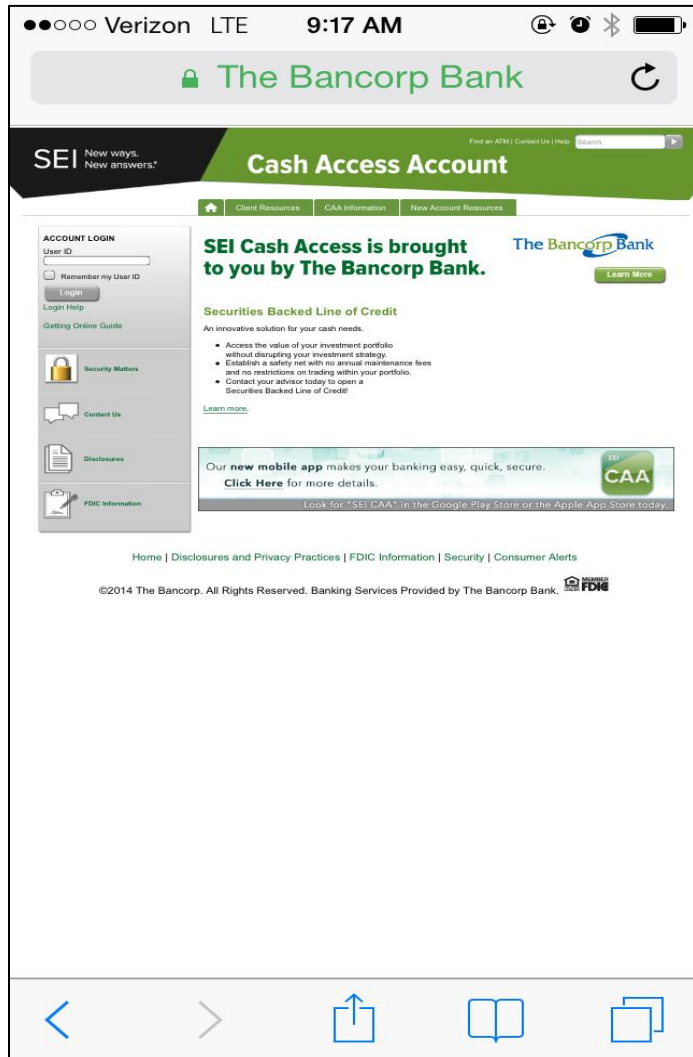
➢ After completing the registration online, the customer simply needs to access the Cash Access website and login using their online banking credentials. Depending on the options that the customer has selected when signing up for mobile banking, they may be provided with an activation code. This activation code is not needed for the Mobile Web option. When accessing the Mobile Web for the first time, the customer will be asked a series of security questions including:

- First Name
- Last Name
- Date of Birth
- Out-of-Wallet Questions

➢ The Mobile Web appearance from the customer's perspective is exactly the same as it is when using the Mobile App. The only difference between the two options is that the Mobile Web does not have Funds Transfer or Remote Deposit Available.

FAQs

FAQs

- ➢ **Q: Do joint users have the ability to sign into the Mobile App and/or Mobile Banking?**
  - • A: Yes, as long as they have a online login, they will be able to log into the Mobile App or access Mobile Banking.
- ➢ **Q: If a joint user has their own login credentials, will they be presented with out-of-wallet questions relating to themselves or will the questions relate to the primary accountholder?**
  - • A: The out-of-wallet questions presented are for the customer whose online credentials are used at login (e.g. it's tied to the customer record, not the bank account).
- ➢ **Q: How many attempts does the customer have to answer the out-of-wallet questions? If they answer them incorrectly, will they get locked out?**
  - • A: The maximum of 7 quiz questions sets will be presented to a customer within a 24 hour period. If the customer answers the questions incorrectly all seven times, he will be locked out of the system for 24 hours.

FAQs

- ➢ **Q: Will a temporary password work when logging into the app?**
  - • A: No. Mobile does not permit entry with a temporary/starter password. The client must first login online to create a permanent password for the account.
- ➢ **Q: If someone has had his or her identity stolen, sometimes he is unable to answer Security Questions. Is there any way to bypass the Security Questions?**
  - • A: No, the security questions cannot be bypassed. The user should contact the Cash Access Customer Care Center.
- ➢ **Q: Is the balance information provided within the App/Mobile Web real-time?**
  - • A: Mobile reflects current and available balance information.
- ➢ **Q: Will Business Accounts have access to Mobile Banking?**
  - • A: Yes, as long as the Business Account has online access.

FAQs

- ➤ **Q: When do emails go out to a customer once they complete a check deposit through the Mobile App?**
  - A: The first is the received notification that a customer receives soon after completing the Mobile Deposit. The second is the approved notification that a customer receives once the deposit has been approved by the bank.
- ➤ **Q: Can a customer deposit a third party check through the Mobile App?**
  - A: Third party checks are listed in the prohibited section of the "Mobile Deposit" Disclosures and Privacy Practices. These Disclosures can be located on the Cash Advantage website.
- ➤ **Q: What is the timeframe for the deposit limits?**
  - A: Clients have a $25,000 per check as well as per day limit.
- ➤ **Q: Where are the deposit limits available for a customer to see?**
  - A: The customer can view the deposit limits in the Disclosures section of the Cash Access site by clicking on the "Disclosures and Privacy Practices" link and then click on the "Mobile Deposits" link.

FAQs

- ➢ **Q: If something goes wrong during the deposit process, will the customer receive notification that their Mobile Deposit has not processed?**
  - • A: After the customer submits their Mobile Deposit, they will receive the first confirmation via email. They will receive a second email informing them that the check deposit has been processed or declined.
- ➢ **Q: If something goes wrong during the normal check depositing process once both of the emails have gone out the customer, will the customer receive an email?**
  - • A: If the bank is unable to process the check through the normal check depositing process (ex. the check is returned due to insufficient funds, uncollected funds, or missing endorsement) the bank will send them a notification via mail along with a paper substitute check.
- ➢ **Q: When the customer selects "Other" as his mobile carrier when registering his device online, is he asked any additional questions?**
  - • A: No, the customer is not asked any additional questions.