

APCI eMobile & APCI eDeposit

HOW TO Guide

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APCI eMobile Overview

APCI eMobile provides access your accounts securely from your mobile device – making it easier than ever to:

- Check balances
- View transactions
- Transfer funds and make loan payments within your APCI FCU accounts
- Receive account alerts
- Deposit checks using your mobile device with APCI eDeposit

APCI eMobile Access

Enjoy the convenience of the APCI eMobile App for your iPhone, Android or iPad device.

Download the APCI eMobile App

- Log in to APCIRCUIT® PC Home Banking Service > Settings > eMobile Settings and activate the accounts you want to access on your mobile device to complete web mobile enrollment
- Download the APCI eMobile App directly to your smartphone or tablet
- Log in with your APCIRCUIT ID and password



Mobile Web Option: no app required

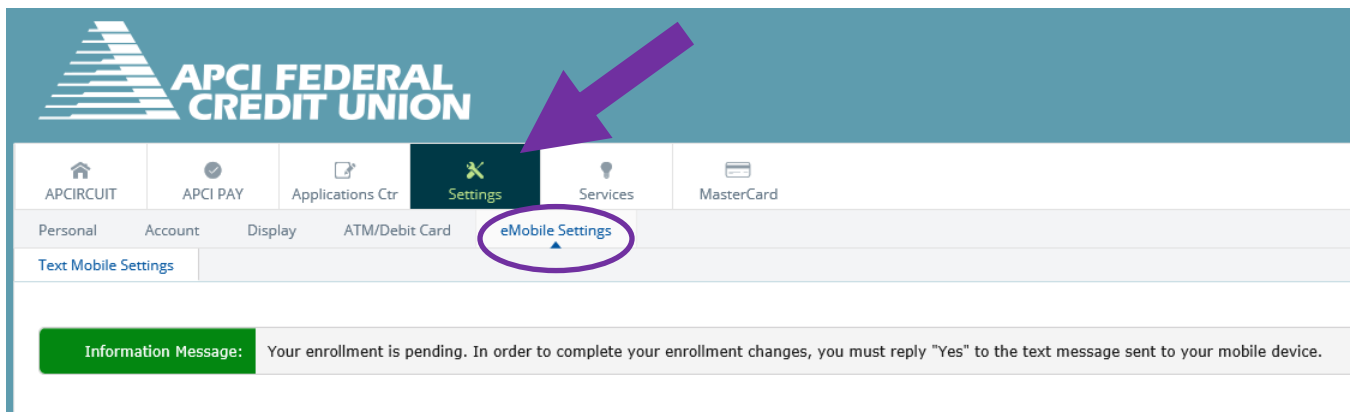
- A mobile device with internet access is needed
- Log in to APCIRCUIT > Settings > eMobile Settings and activate the accounts you want to access on your mobile device to complete web mobile enrollment
- Visit apcifcu.org/APCIeMobile
- Log in with your APCIRCUIT ID and password

HOW TO – Access the App for APCI eMobile

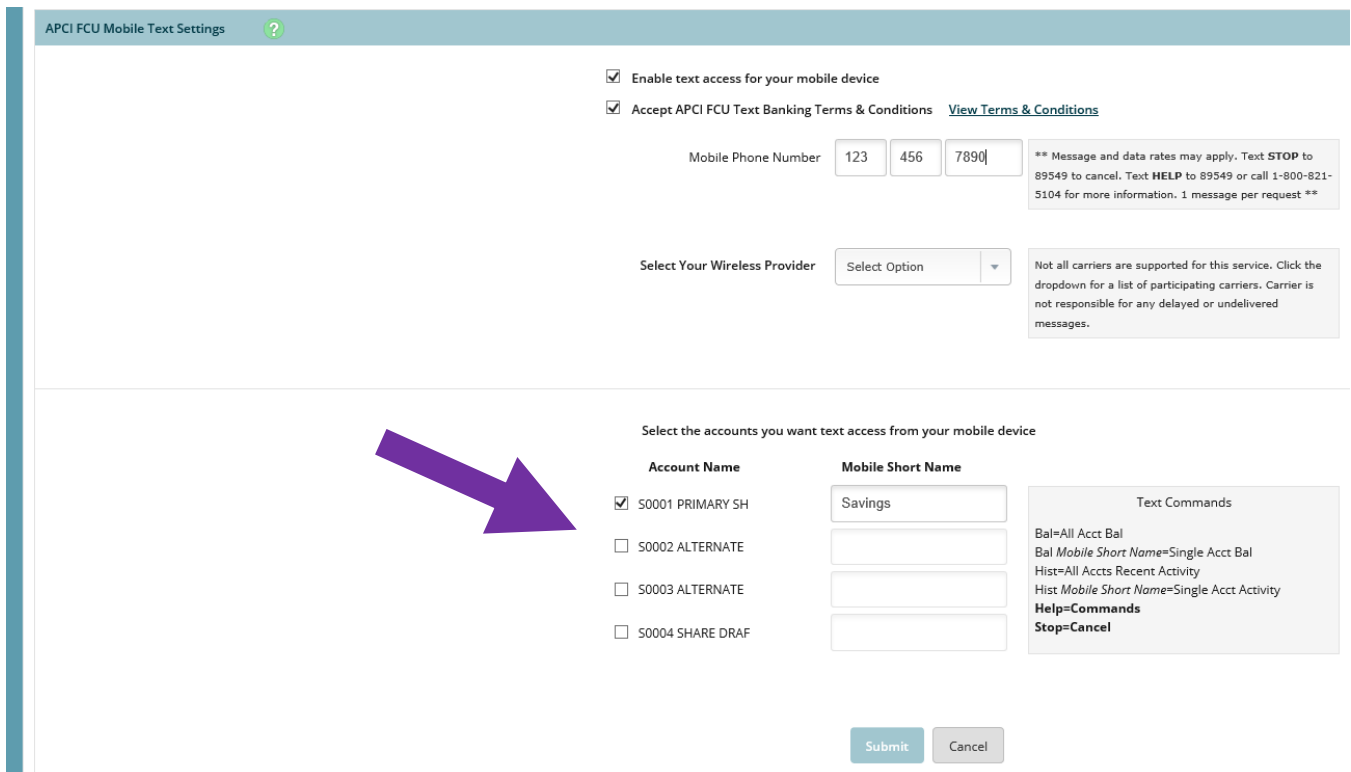
APCI eMobile allows you to access your accounts securely from your mobile device. You can check balances, view transactions, transfer funds and make loan payments within your APCI FCU accounts, receive account alerts and deposit checks using your mobile device with APCI eDeposit.

1. To access APCI eMobile, you must first activate the accounts you wish to access.

- a. Log in to APCIRCUIT by visiting apcifcu.org.
- b. Click the “Settings” tab followed by “eMobile Settings.” Enter your mobile phone number and select your wireless provider. Check the box next to the accounts you want to access on your mobile device and click “Submit” to complete web mobile enrollment.



Information Message: Your enrollment is pending. In order to complete your enrollment changes, you must reply "Yes" to the text message sent to your mobile device.



APCI FCU Mobile Text Settings

Enable text access for your mobile device

Accept APCI FCU Text Banking Terms & Conditions [View Terms & Conditions](#)

Mobile Phone Number: 123 456 7890 ** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 or call 1-800-821-5104 for more information. 1 message per request **

Select Your Wireless Provider: Select Option Not all carriers are supported for this service. Click the dropdown for a list of participating carriers. Carrier is not responsible for any delayed or undelivered messages.

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name	Text Commands
<input checked="" type="checkbox"/> S0001 PRIMARY SH	Savings	Bal=All Acct Bal Bal Mobile Short Name=Single Acct Bal Hist=All Accts Recent Activity Hist Mobile Short Name=Single Acct Activity Help=Commands Stop=Cancel
<input type="checkbox"/> S0002 ALTERNATE		
<input type="checkbox"/> S0003 ALTERNATE		
<input type="checkbox"/> S0004 SHARE DRAF		

Submit Cancel

2. **Download the APCI eMobile app directly to your smartphone or tablet.** Go to the iTunes app store or Google Play app store and search for: APCI eMobile

Apple Device Users:



Android Device Users:



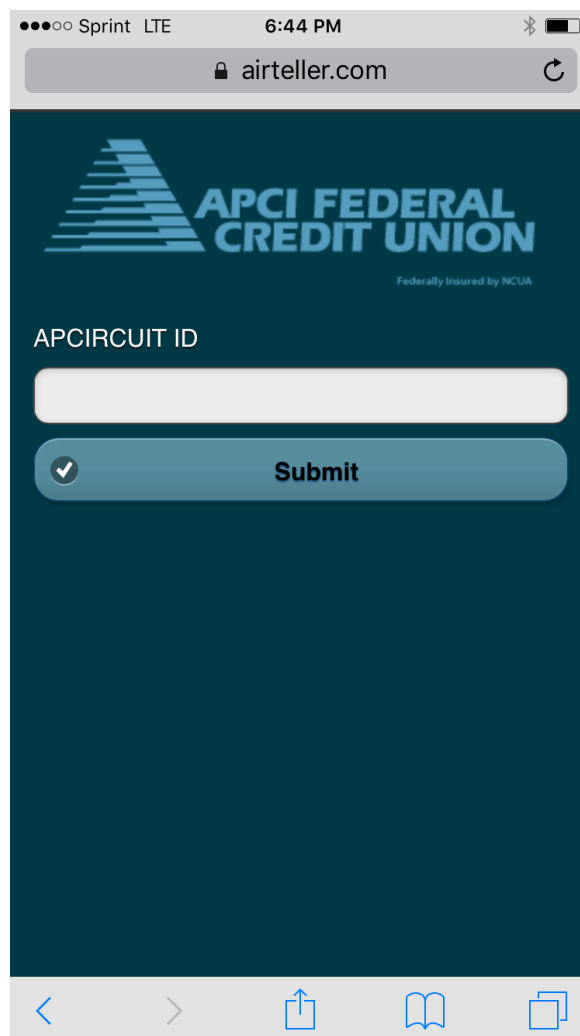
3. **After the app is installed on your mobile device, log in with your APCIRCUIT ID and Password as you would when using APCIRCUIT.**



HOW TO – Access the Mobile Website for APCI eMobile Without Installing the APCI eMobile App

If you wish to view account balances and/or account activity, or perform transactions using your smartphone or mobile device, but do not want to install our app, you can access your accounts using our mobile web option.

- 1. Using your smartphone or mobile device (must have internet access), go to our browser-based version of APCI eMobile at: apcifcu.org/APCIeMobile**
 - a. Log in with your APCIRCUIT ID and Password as you would when using APCIRCUIT® PC Home Banking Service.
- 2. You will be able to view the same accounts using this mobile web option as you do when accessing APCIRCUIT via your desktop computer or the APCI eMobile app.**



APCI eDeposit Overview

Make mobile deposits anytime - on your time! APCI eDeposit is a feature that is integrated into our APCI eMobile service. This technology allows you to take a picture of a check and securely deposit it using your mobile device, eliminating the need to travel to the Credit Union or an ATM.

► **Important:** The proper way to endorse an APCI eDeposit check is to write "**For mobile deposit only**" under your signature on the back of your check. Please use this endorsement every time you deposit a check with APCI eDeposit.

APCI eDeposit Eligibility

- APCI FCU members who are at least 18 years old
- Members must be in good standing as defined by our Bylaws

Types of Checks that Can Be Deposited Using APCI eDeposit

- Properly endorsed personal and business checks, government/treasury checks or cashier checks that are issued in US dollars
 - Checks from Canada and other foreign countries, food stamps, savings bonds, money orders, traveler's checks, and poor-quality checks must be deposited traditionally

Availability of Funds

- The funds should be available in your account immediately; in some cases, longer delays may apply

APCI eDeposit Limits

- APCI FCU reserves the right to impose, at our sole discretion, limits on the number of deposits you transmit and/or the amount of any one or combined deposits you transmit and may modify limits from time to time
- If you have the need to increase your daily or monthly limits, please complete our APCI eDeposit Dollar Limit Change Request form

APCI eDeposit Access

Deposit checks securely from your iPhone, Android or iPad device.

- Log in to APCIRCUIT PC Home Banking Service > Settings > eMobile Settings and activate the accounts you want to access on your mobile device to complete web mobile enrollment
- Download the APCI eMobile App directly to your smartphone or tablet

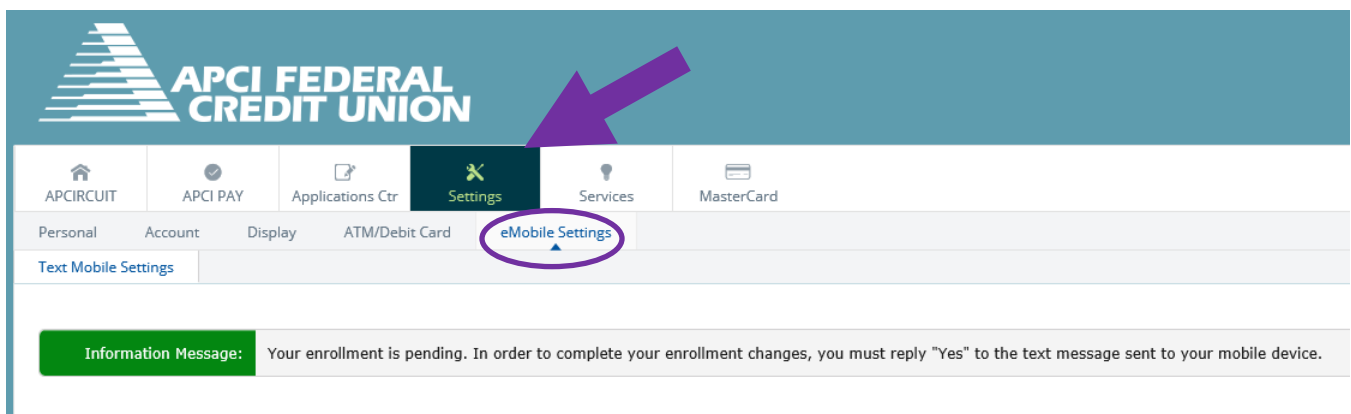


- Log in with your APCIRCUIT ID and password
- Select “APCI eDeposit” from your left navigation
- Complete the user registration to be able to begin depositing checks

HOW TO – Complete a Mobile Check Deposit Using APCI eDeposit

APCI eDeposit is a part of APCI eMobile. It allows you to take a picture of a check and deposit it securely using your mobile device.

1. If you have already downloaded the APCI eMobile app, please skip to step 8. If you do not yet have the APCI eMobile app, please visit apcifu.org, log in to APCIRCUIT and complete steps 2 - 7.
2. Agree to the terms of the APCI eMobile Agreement.
 - a. Go to the Settings tab, then select “eMobile Settings.”
 - b. Complete the required fields, then click “Submit.”



APCI FCU Mobile Text Settings ?

Enable text access for your mobile device

Accept APCI FCU Text Banking Terms & Conditions [View Terms & Conditions](#)

Mobile Phone Number: ** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 or call 1-800-821-5104 for more information. 1 message per request **

Select Your Wireless Provider: Not all carriers are supported for this service. Click the dropdown for a list of participating carriers. Carrier is not responsible for any delayed or undelivered messages.

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input checked="" type="checkbox"/> S0001 PRIMARY SH	<input type="text" value="Savings"/>
<input type="checkbox"/> S0002 ALTERNATE	<input type="text"/>
<input type="checkbox"/> S0003 ALTERNATE	<input type="text"/>
<input type="checkbox"/> S0004 SHARE DRAF	<input type="text"/>

Text Commands

Bal=All Acct Bal
 Bal *Mobile Short Name*=Single Acct Bal
 Hist=All Accts Recent Activity
 Hist *Mobile Short Name*=Single Acct Activity
 Help=Commands
 Stop=Cancel

3. **Read and confirm that the information is correct and select “I accept these full terms and conditions”, then click “Confirm.”**
 - a. You will receive a text message and an email confirming your enrollment.
4. **Download the APCI eMobile app directly to your smartphone or tablet. Go to the iTunes app store or Google Play app store and search for APCI eMobile.**

Apple Device Users:



Android Device Users:



5. **After the app is installed on your mobile device, log in with your APCIRCUIT ID and Password as you would when using APCIRCUIT.**
6. **Read and click the box in the bottom right corner of screen to accept the APCI eMobile Disclosure and Agreement.**
7. **From the drop-down menu in upper left corner, select “eDeposit” and follow prompts to complete the eDeposit User Registration.**



APCI eDeposit
User Registration

First Name
John

Last Name
Sample

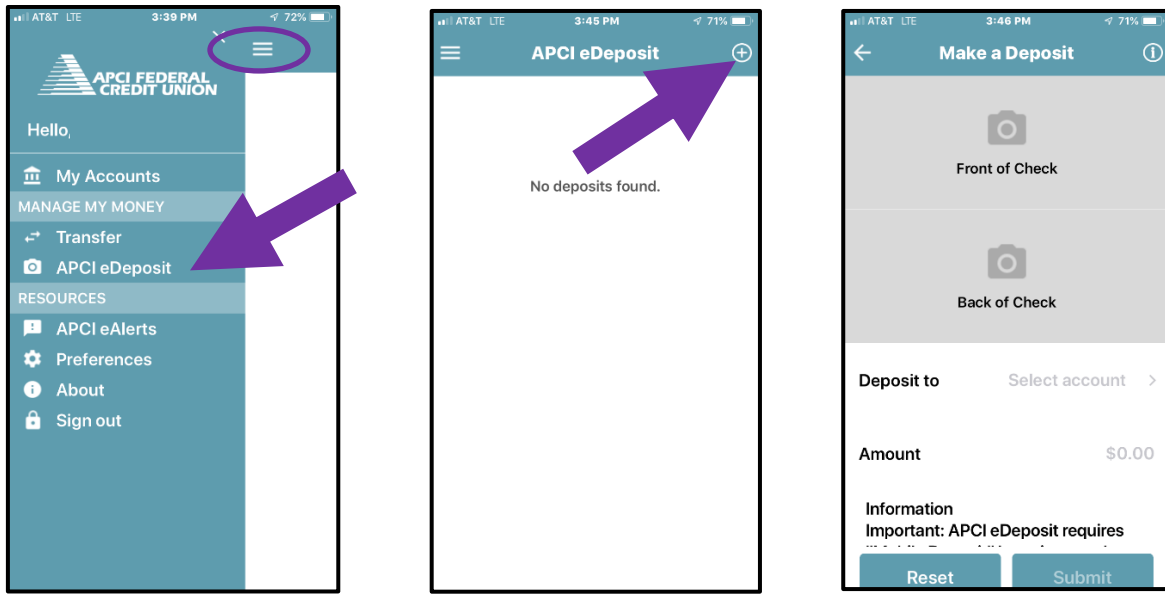
Email
John_Sample@gmail.com

Confirm Email
John_Sample@gmail.com

Cancel Continue

8. To make deposits after completing registration:

- a. Select APCI eDeposit from the drop-down menu.
- b. Tap the “+” in the upper right corner to bring up the “Make a Deposit” screen.



9. From the “Make a Deposit” screen:

- a. Select “Check Front” to open your phone’s camera. Please be sure to center your check within the outline on the screen. A picture of the front of the check will be taken automatically.
- b. When the picture is successfully taken, you will receive a “Thank you for submitting your APCI eDeposit” message and be automatically directed back to the “Make a Deposit” screen.
- c. Select “Check Back.”
- d. Be sure to sign the back of the check using black or blue ink and write “For Mobile Deposit Only” under your endorsement. Do not use self-inking “For Deposit Only” stamps.
- e. Center your check within the outline on the screen. A picture of the back of the check will be taken automatically, and the “Thank you for submitting your APCI eDeposit” message will appear again.
- f. When returned to the “Make a Deposit” screen, select “Deposit to Account,” then which account you want the check to be deposited in.
- g. Enter the amount of the check you are depositing.
- h. Select “Submit.”
- i. Your eDeposit is now complete. You will receive a message confirming your deposit.