



WCB Mobile User Guide

Mobile Banking Terms and Conditions

Thanks for downloading our app! This guide will help you get started using the app and all its great features. If you're looking for help with a particular feature, then the links below will take you to specific sections of the guide.

1. Number of Transactions on Home Screen
2. Auto-Login
3. PIN Login
4. Alerts
5. Account Nicknames

Overview

The WCB Mobile App brings Wayne County Bank to your smart phone. Inside the app you can view your account balances, transfer between accounts, view account history, locate branches and ATMs, and deposit checks.

Eligibility

The app is available for free in both the Apple App Store and Google Play. For iPhone users you will need to be on iOS 4.3 or greater. Droid Users will need to be running Android 2.1 or greater.

To successfully register you will need to be listed as the primary account holder on a Wayne County Bank account. Account holders listed as secondary can also register and use the app but will need to contact the bank prior to registration.

Registration

Note: The first time you use the app you'll need to ENROLL. WCB Mobile and Internet Banking are not connected so the users and passwords don't carry over!

Everyone needs to register before using the app for the first time.



1. Click the “enroll” button.
2. Read and accept the “Enrollment Terms and Conditions.”
3. Enter the information requested on the “Enrollment Form.”
4. Click “Continue Enrollment.”
5. Enter your date of birth.
6. Answer the automatic enrollment questions to the best of your ability, if you answer all of them, you’ll automatically be enrolled. If you can’t answer these questions, your enrollment will be reviewed and activated within a business day.
7. Click “Continue Enrollment”
8. Enrollment is complete if you reach the “Enrollment Completion” page.

The collage consists of four screenshots from the Wayne County Bank mobile app, each with a numbered callout box:

- 1:** The login screen shows the 'Enroll' button highlighted in a pink box.
- 2:** The 'Enrollment Terms' screen shows the 'I Agree' button highlighted in a blue box.
- 3:** The 'Enrollment Form' screen shows various input fields (First Name, Last Name, Account Number, Social Security Number, Preferred Username, Email Address, Address) highlighted in a green box.
- 4:** The 'Enrollment Form' screen shows the 'Continue Enrollment' button highlighted in a blue box.
- 5:** The 'Enrollment Verification' screen shows the 'Continue Enrollment' button highlighted in a purple box.
- 6:** The 'Enrollment Verification' screen shows the 'Continue Enrollment' button highlighted in a red box.
- 7:** The 'Enrollment Verification' screen shows the 'Continue Enrollment' button highlighted in a purple box.
- 8:** The 'Enrollment Completion' screen shows a confirmation message highlighted in a yellow box.



Transfers

Your WCB Mobile app gives you the ability to transfer between the accounts shown inside your app.



The “Transfers” screen will look like this.

You’ll see a list of transfers initiated within the app.

At the bottom of the screen, you will see “Schedule A Transfer.”

Click “Schedule A Transfer.”



A screenshot of a mobile application interface for scheduling a transfer. The screen is titled "Schedule Transfer" and has a "Done" button at the top left. The form includes the following fields: "From:" with a dropdown menu labeled "Select From Account"; "To:" with a dropdown menu labeled "Select To Account"; "Amount:" with a field labeled "Amount to transfer"; "Date:" with a field containing "2023-08-01"; "Memo:" with an empty text field; and "Frequency:" with a dropdown menu labeled "Single". At the bottom of the screen, there is a green button labeled "Schedule A Transfer". Five orange arrows point from the text box on the right to the "From:", "To:", "Amount:", "Date:", and "Memo:" fields.

To create a new transfer:

1. Select the account to transfer from
2. Select the account to transfer to
3. Enter the amount you would like to transfer.
4. Select the date you wish the transfer to occur.
5. Optional: Enter a note to describe the transfer.

Confirm that the “From” account is the account you want to withdraw from and the “To” account is the account you wish the money deposited.

Also make sure your amount and date are correct.

If there’s a mistake hit the “Back” Button at the top of the screen. This will take you back to the previous screen and allow you to make corrections.

If everything is correct, then click “Submit” and you should receive a confirmation that your transfer was successful.



Mobile Deposit – Support Documentation

[Mobile Banking Terms and Conditions](#)

[Mobile Deposit Terms and Conditions](#)

Overview

Mobile Deposit allows customers using an iPhone, iPad, or Android Wayne County Bank mobile application to deposit a check using the phone's camera to capture the front and back image of the check. Mobile Deposit is being offered on a limited basis to customers meeting the following criteria:

- Consumer checking account open for at least 90 days
- Current positive account balance
- No returned deposited items within the last 6 months

Eligibility

Customers may be enabled for Mobile Deposit if they fall under one of the following categories:

- If the customer is a full-time student
- If the customer has a lending relationship (in good standing) with WCB
- If an officer assigned to one of the customers' accounts, verbally approves the Mobile Deposit feature



All users will be reviewed upon their first deposit to determine if they are eligible for Mobile Deposit.

How it works:

Before you start, make sure the check is made out to you. Endorse the check and write “For Deposit Only” on the back. Keep your original check at least 90 days before destroying it.

1. Open the Wayne County Bank Mobile App and select “Deposit.”
 - a. (IF you have Auto-login enable, you will be required to sign in)
2. Click the “Plus” button to create a deposit.
3. Choose the account you wish to deposit to
4. Enter the deposit amount.
5. Take photos of the front and back of your check. (Keep the check in the designated area)
6. Click Submit
7. Get confirmation that your images have been successfully uploaded.

*If you receive an error message on this step, follow the instructions on the screen and try resubmitting.

Open the Wayne County Bank Mobile App and sign in.

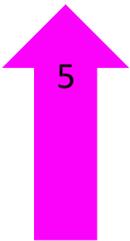
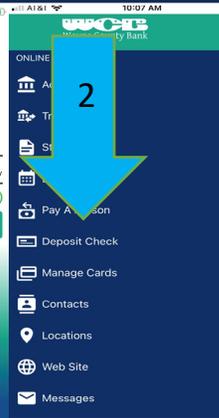
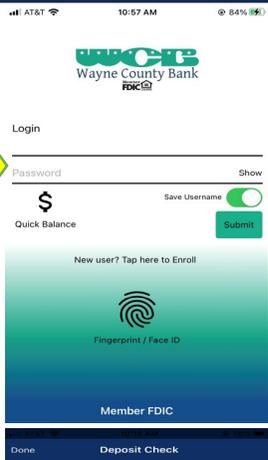
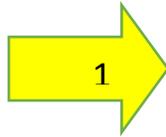
Click the menu button in the top left corner and click “Deposit Check.”

Click “Start A Deposit”

Enter the amount of money on the check.

Tap next to capture pictures of your check.

For any additional questions or assistance contact the IT Dept. at Wayne County Bank at 931-722-5438 or email support@waynecountybank.com.



Cut Off Times and Funds Availability

Funds deposited between 8am and 4pm on business days are generally available for use the same day after processing.

Funds deposited after hours and on weekends will generally be available on the following business day.

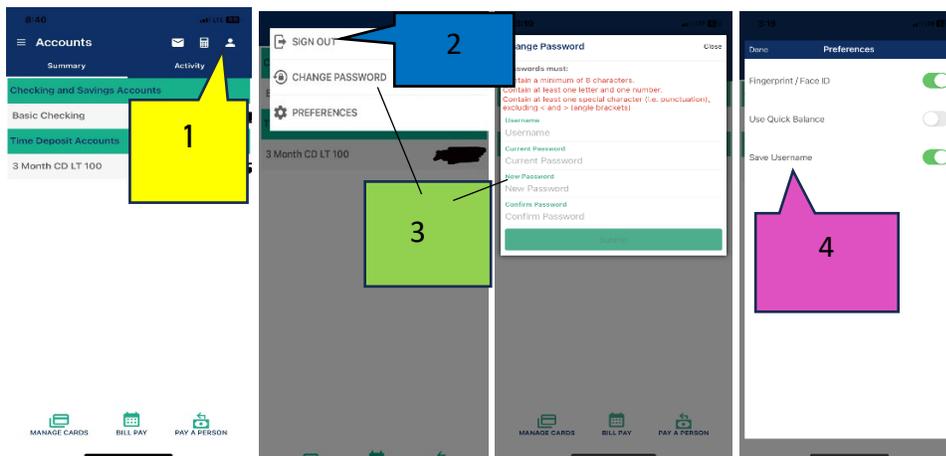
Deposits may be subject to review to insure validity of deposit and this could delay processing by up to one business day.



Preferences

Preferences will allow you to sign out and change your password. It also can enable face ID, fingerprint, show quick balance, and save your username.

1. Click the “preference” icon in the top right corner.
2. Click sign out to log out of the app.
3. Click change password to change your current password to a new one.
4. Click preferences to enable fingerprint/face ID, use quick balance, or save your username.





Wayne County Bank will attempt to contact the user by the phone number they provided when registering for mobile banking to notify them of any rejected deposits.

Mobile deposits are processed at 8:30am, 12:30pm, and 4:30pm Monday-Friday.

Appendix A – Mobile Deposit Error Messages

1. Please retake photo. Have steady hands, good lighting, and four check corners visible
2. Could not find endorsement on back of check: make sure check is endorsed and marked "DEPOSIT ONLY"! Retake photo
3. This check has already been submitted. We cannot accept it again
4. Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
5. Cannot find check in the image. Please retake. Ensure focus and four corners visible
6. Check picture is too small. Please retake. Move closer; ensure focus and four corners visible
7. Shadow detected. Please retake photo with good lighting. Ensure focus and four corners visible
8. Low contrast detected. Please retake with darker background. Ensure focus and four corners visible
9. Cannot read acct. data on bottom of check. Please retake. Ensure focus and all four corners visible
10. Significant rotation detected. Please retake photo. Keep check upright and four corners visible
11. Large angle detected. Please retake photo. Hold phone flat above check and four corners visible
12. It appears you submitted 2 images of front of check. Please retake both front and rear photos



13. The amount you entered did not match the amount detected. Please re-enter amount and retake photo
14. One or more Check 21 tests failed. Please retake photo: focused, well lit, all 4 corners visible
15. Unknown Error

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