

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 on a particular feature then the links below will take you to specific sections of the guide.

[Registration](#)

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1. Number of Transactions on Home Screen
2. Auto-Login
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Overview

The WCB Mobile App brings Wayne County Bank to your smart phone. Inside the app you are able to 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.

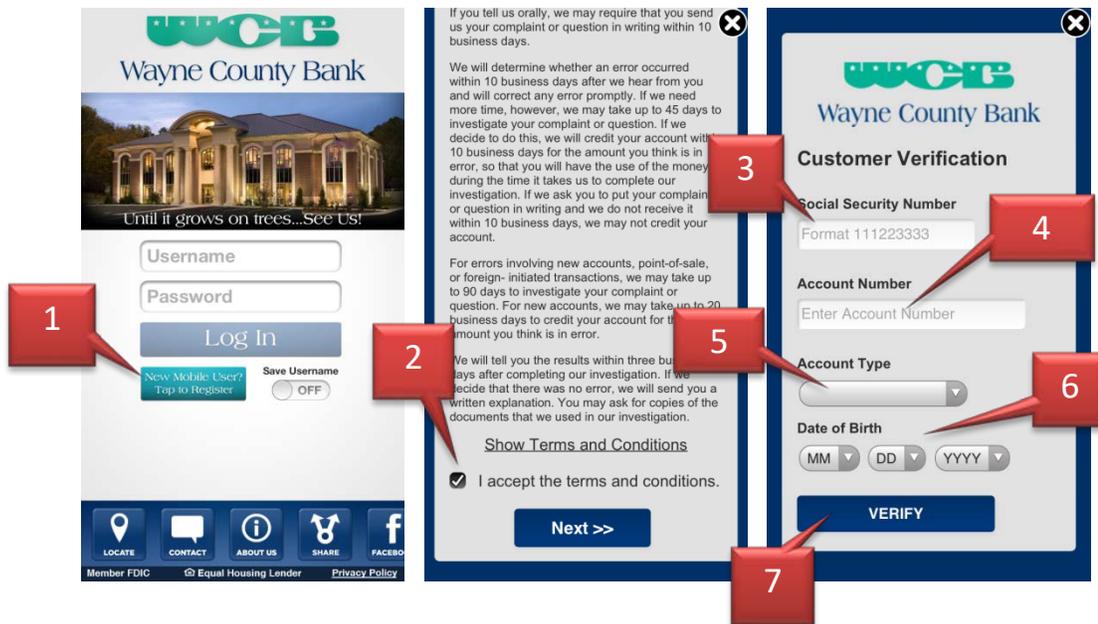
To successfully register you will need to be listed as the primary account holder on a Wayne County Bank account. Account holders listed as secondary can also register and use the app but will need to contact the bank prior to registration.

Registration

Note: The first time you use the app you'll need to REGISTER. 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 "New Mobile User" button
2. Read and accept the "Mobile Banking Terms and Conditions" then click "Next"
3. Enter your social security number (Don't use dashes)
4. Enter your account number
5. Select the type of account that you entered from the menu
6. Select your Date of Birth from the menus.
7. Click "Verify"



Once your customer information has been verified you'll be taken to next screen which will allow you to choose your username and password.

Wayne County Bank

Choose New Username and Password

Username

Username must be between 6 and 20 characters

Email

Phone
 -

Password

- Password must be at least 8 characters
- Include at least 1 number
- Include at least 1 upper case letter
- Include at least 1 lower case letter
- Include at least 1 special character: (!@#%&* _+=()[]{}|;:./?)

Confirm Password

SUBMIT

- 1) Choose a username between 6 and 20 characters. This username should be something you can remember but not easily guessable.
- 2) Enter your email.
- 3) Enter your phone number
- 4) Choose and enter your password
 - a) Your password must be at least 8 characters
 - b) It must include a NUMBER
 - c) It must include an UPPER CASE LETTER
 - d) It must include a LOWER CASE LETTER
 - e) It must include one of the following symbols (! @ # \$ % ^ & * _ += () [] {} | ; : , . / ?)
- 5) Reenter your password
- 6) Click "Submit"

Wayne County Bank

Select Primary Account

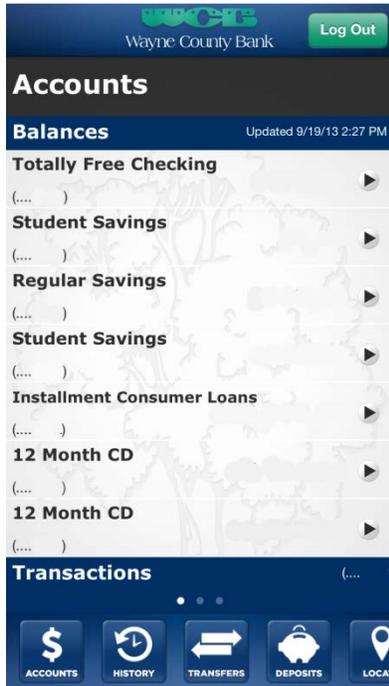
Shares

Transactions from your primary share will be displayed on the "Shares" screen. You may change your primary share at any time through the "Settings" option.

SUBMIT

The final step to registration is selecting your Primary Account. Transactions for this account will be displayed on the first screen you see upon logging in. You're now ready to use the WCB Mobile App!!

Once you're logged into the app you'll see a screen that looks like this:



This shows a list of all the accounts that you are listed on as the primary account holder. Accounts that you are listed as the secondary account holder can also be added if you contact the bank.

Clicking an account will take you to the transaction history of that account

Below the list of your accounts is a list of the most recent transactions on your “primary account”. Swipe your finger towards the top of the screen to scroll and see this list.

Along the bottom of the screen you'll see a row of buttons. Each of these buttons takes you to a different feature within the app. (This menu may be under a menu button on Droid phones)



This is the accounts button. Hitting it will bring you back to the first screen you see upon login.



This is the “History” button. Clicking this allows you to choose any of the accounts in your app and then see an extended history of that account.



This is the “Transfers” button. Clicking this button will take you to the feature that allows you to transfer between the accounts in your app.



This is the “Settings” button. Under settings you'll find the options to customize your app experience including: Auto-Login, PIN login, Primary Account, Account Settings, and number of transactions to show on the “Accounts” page.



This is the “Deposits” button. This button will take you to the feature that allows you to deposits checks from your phone.



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 top of the screen you will see a “create” button and a “cancel” button.

Hitting the “cancel” button will allow you to choose a transfer that hasn’t been executed yet and cancel it.

Hitting the “create” button allows you to create a transfer and takes you to the “Create Transfer” screen.



To create a new transfer:

1. Select the account to transfer from
2. Select the account to transfer to
3. Select the date you wish the transfer to occur
4. Enter the amount you would like to transfer
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

The screenshot shows the 'Submit Transfer' screen in the Wayne County Bank mobile app. At the top, there are 'Back' and 'Log Out' buttons. The main content area has a light blue background with a faint tree logo. The fields are as follows:

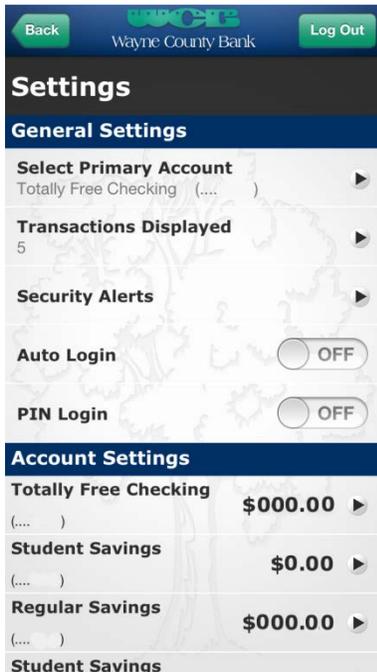
Submit Transfer	
From	(...)
To	(...)
Deliver By	Sep 19, 2013
Amount	\$1.00
Note	optional note

A blue 'Submit' button is located at the bottom center of the screen.



Settings

In the “Settings” screen you can make changes to personalize your experience within the WCB Mobile App.



General Settings

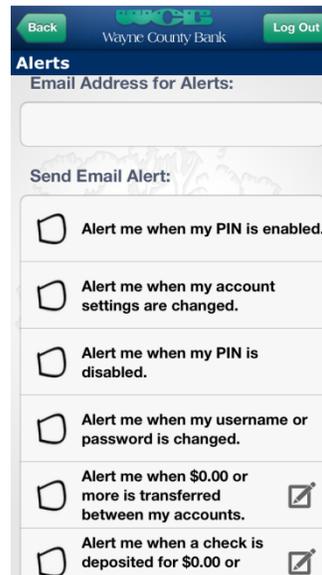
1. Select Primary Account- This allows you to change the account that displays on your home page
2. Transactions Displayed- This option sets the amount of transactions from the “Primary Account to be displayed on the home screen.
3. Security Alerts- Clicking here will take you to the “Alerts” screen to set up your alerts.
4. Auto Login- Turn your auto login on or off. Auto Login will only be available if a single user has logged into the app on a device.
5. Pin Login- Allows you to set up a PIN to use instead of a password.

Note if you use the Auto Login feature, we highly recommend password protecting your device



Clicking an account in the “Settings” screen will take you to the “Account Settings” for that particular account.

In Account Settings you can choose to “Hide” an account so it doesn’t show in the app or set up a “Nickname” for an account.



The “Alerts” screen is available by clicking “Security Alerts” on the “Settings” screen.

On this screen you can enter an email address to have security alerts sent to and choose what security alerts you would like to enable.



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:

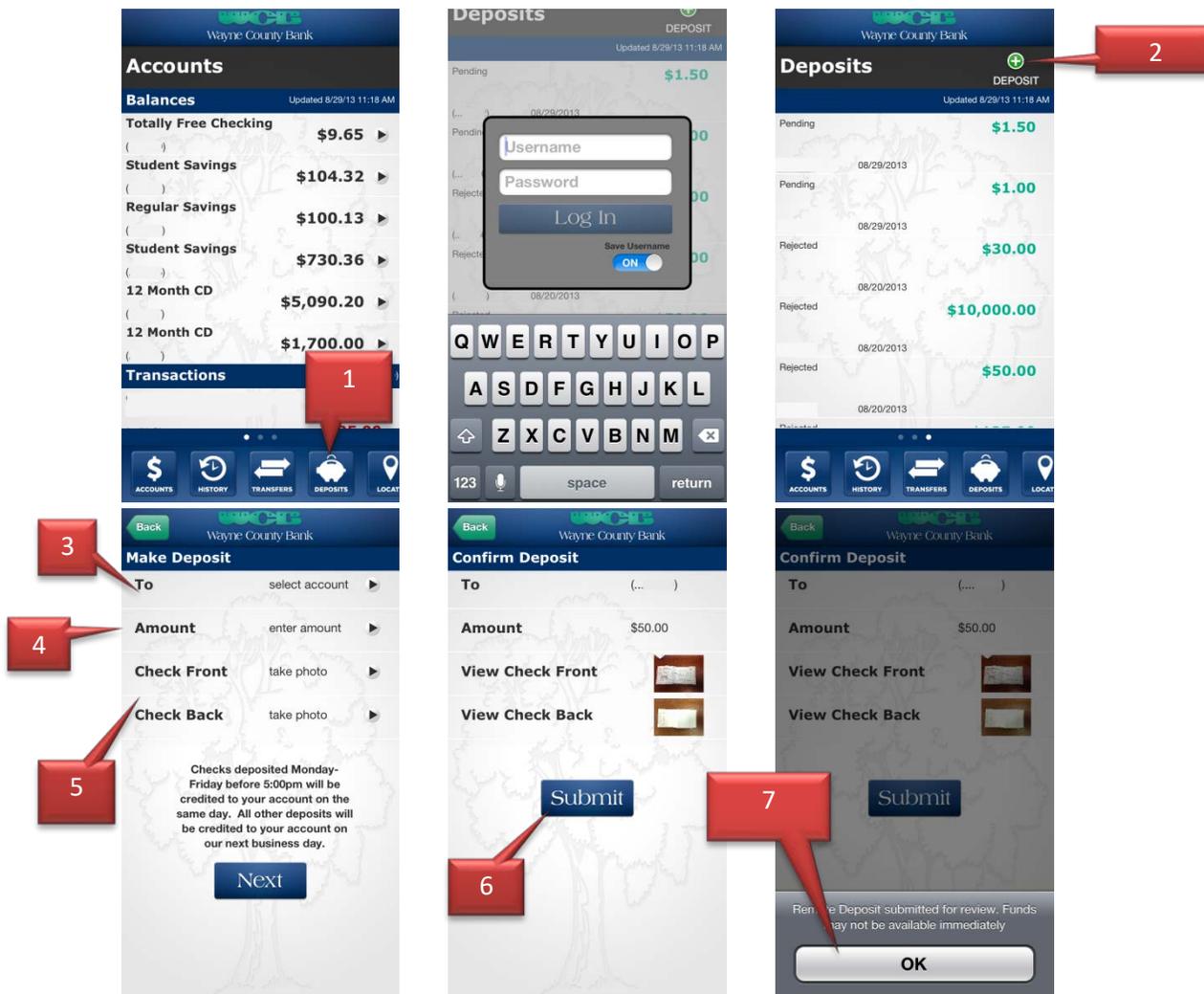
- If the customer is a full time student
- If the customer has a lending relationship (in good standing) with WCB
- If an officer assigned to one of the customers' accounts, verbally approves the Mobile Deposit feature

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.



Cut Off Times and Funds Availabilty

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.

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

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