

Image Deposit Direct® Mobile

Deposit checks anytime and anywhere with greater efficiency using a smartphone.

If you and your employees collect check payments in the field, holding checks for hours or days until they can be dropped off at a central deposit location delays access to your funds.

Eliminate these inefficiencies with Image Deposit Direct (IDD) Mobile and deposit checks in seconds and from any U.S. location. IDD Mobile enables you and your staff to use smartphones to photograph and capture check images electronically at the point of receipt into your organization's J.P. Morgan Demand Deposit Account (DDA).

Intuitive and easy to use, IDD Mobile is fully integrated with our desktop IDD solution, providing your organization with real-time check processing, proven scalability, dynamic security and robust functionality.

How it works

IDD Mobile only requires a certified smartphone device, a connectivity service plan, a wireless signal, and J.P. Morgan DDA account. When you sign up for IDD Mobile, we will provide you and your staff with the permissions to download the application (SDM) to a smartphone.

After logging in, you will see the main menu. Select "Deposit a check" and the appropriate deposit account, enter the check amount, and photograph the front and back of the check.

Before approving the deposit, you will have a chance to preview the check images. If the images are unreadable, retake the photos.

Key features and benefits

- Deposit U.S. denominated checks at the point of receipt into your J.P. Morgan DDA
- Optimize funds availability
- Eliminate administrative and courier costs associated with transporting checks to bank branches, lockbox locations or a centralized office
- Consolidate and access all mobile and desktop-captured payment history, reporting and images from any PC online, speeding account research and customer service delays
- Maximize efficiencies by using your IDD desktop scanners and Mobile solution together or separately

After verifying the transaction details and the clarity of the images, choose "Submit check". Check images and data are then transmitted to J.P. Morgan for processing and deposit into a central DDA account or multiple accounts.

In addition:

- No sensitive data or check images are stored on a smartphone. Once the deposit is completed, the check images are submitted for processing.

Administrator control

You have full control over establishing permissions for all users and defining user IDs and passwords.

For an extra level of control, you can opt to have users at your office review and approve mobile deposits.

Safety and security

All communications between smartphones and J.P. Morgan are securely encrypted using Secure Sockets Layer (SSL) protocols with data encryption to keep your transactions secure.

Whether you capture check images on a desktop scanner or smartphone, deposit history, image retrieval and reporting are consolidated on one system.



Opening IDD Mobile from an iPhone®

(Continued)

For more information, please contact your J.P. Morgan Treasury Services representative or visit jpmorgan.com/ts.

- Duplicate deposits and checks with invalid magnetic ink character recognition (MICR) are rejected automatically, eliminating errors
- IDD Mobile users are not able to modify MICR information with their smartphones
- Smartphone user names and passwords must be re-entered with every use.

You maintain full control over the number of users and their level of access.

Time-saving functionality

Upload same day comma-separated values (CSV) files of check, coupon and associated keyed data into your accounts receivable solution.

Consolidated reporting

Whether your staff deposits checks remotely via IDD Mobile or your IDD desktop scanners across your organization, all deposit history, images and related information is fully integrated on one system.

Once checks are scanned, you have instant access to check images and deposit information online with our IDD desktop solution for up to 25 months through our online archive. This helps simplify the account research and customer service process.

In addition, you may:

- Access 14 days of deposit history on the smartphone
- Obtain detailed reporting for all deposit activity, including summary- and transaction-level reports with clearing detail on a next-day basis through J.P. Morgan ACCESS®

Additional solutions

J.P. Morgan ACCESSSM Mobile – Put the power of J.P. Morgan ACCESS in the palm of your hand with a mobile application that provides anytime, anywhere, secure cash management on smartphones and tablets.

From wherever you are, you can view business critical account information, tailored to your needs for informed and quick decision making. And it's all supported with

J.P. Morgan's award winning multi-level security protocol designed to protect privacy, preserve data integrity and maintain operational control.

Did you know

J.P. Morgan processes more than 25 million images daily and 6 billion images annually. In addition, we are recognized worldwide as leaders in our industry.

- #1 in Check Clearing – Ernst and Young Survey, Remote Deposit Sites – 2011
- #1 in EDI Initiated Electronic Payments – Ernst & Young Survey – 2003-2011
- #1 in ACH Originations for 37 consecutive years – NACHA, 2012
- As a founding member and board representative of The Clearing House (formerly SVPCO), we are one of the first owner banks exchanging images of items electronically.

