

Remote Deposit Mobile Guide



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Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	• Sign in with your username and password. • Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	• Sign in with your username and password. • Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

Mobile Application

Associated Bank has created a Mobile Application (Mobile App or App) for Associated Connect users, available on both Apple® and Android™ devices. You **MUST** be registered on the Associated Connect platform before you set up your device for mobile access.

Minimum Requirements

Device Operating Systems

- Android version 10 API Level 31 and above
- Apple iOS version 14.5 and above

Device Browsers

- Google Chrome™ Browsers versions 70 and above
- Android browsers versions 6 and above
- Mozilla Firefox® browsers versions 62 and above
- Microsoft Edge® browsers versions 12 and above
- Apple Safari® browsers versions 10 and above

Networks in the U.S.

- All carriers where you have a data plan and with devices capable of data encryption using Secured Sockets Layer (SSL) technology supported with digital certificates.

Associated Connect Mobile is available for authorized business accounts. Message and data rates may apply. Check your carrier plan for details. Visit <https://www.associatedbank.com/disclosures/mobile-application-disclosure> for privacy policy, terms and conditions.

Mobile Functionality

Function	Associated Connect	Associated Connect - Mobile
View Current and Prior Day Account Detail	✓	✓
Create/Edit/Approve ACH	✓	✓
Create/Edit/Approve Wires	✓	✓
Create/Edit/Approve Templates	✓	✓
Create/Edit/Decision Positive Pay	✓	✓
Create/Edit Stop Payments	✓	✓
Decision Reverse Positive Pay	✓	✓
Create/Manage Internal Transfers	✓	✓
View User Entitlements (Administrators Only)	✓	✓
Manage File Uploads	✓	
View Reports*	✓	✓
Export Reports	✓	
Importing ACH Files	✓	
Importing Positive Pay Files	✓	
Access Document Center (Including Turning off mailed statements)	✓	
Access Portal Applications (I.E. Lockbox, Remote Deposit, etc.)	✓	ACH Filter and Remote Deposit Only
Creating/Editing/Deleting Users	✓	

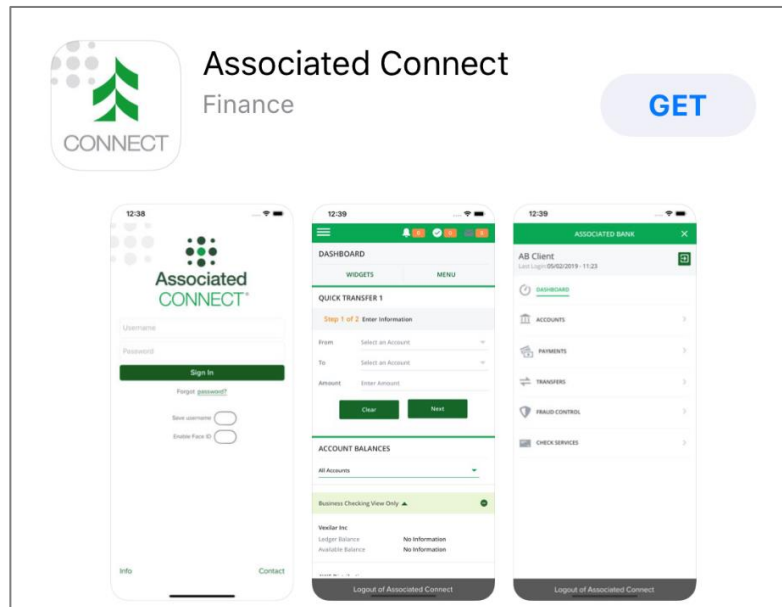
*Reporting screens within the Mobile Application do not adapt to the user's mobile device.

After running a report, it will open, but the user will have to exit the application and log in again in order to continue using Associated Connect Mobile.

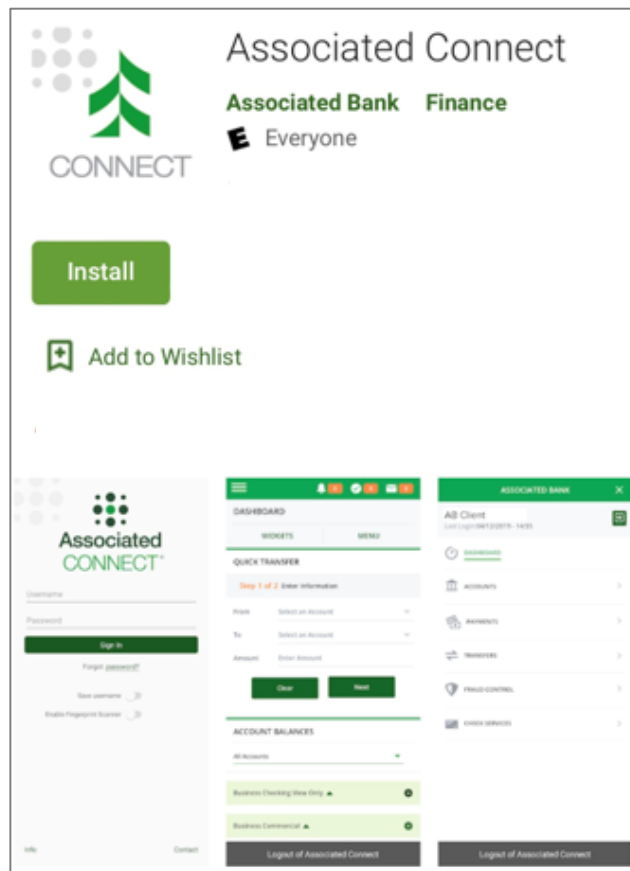
Downloading the Mobile App

The Associated Connect Mobile app is available for you to download through the Apple Store® or the Google Play™ store by searching for **Associated Connect** and downloading the app.

Apple Store

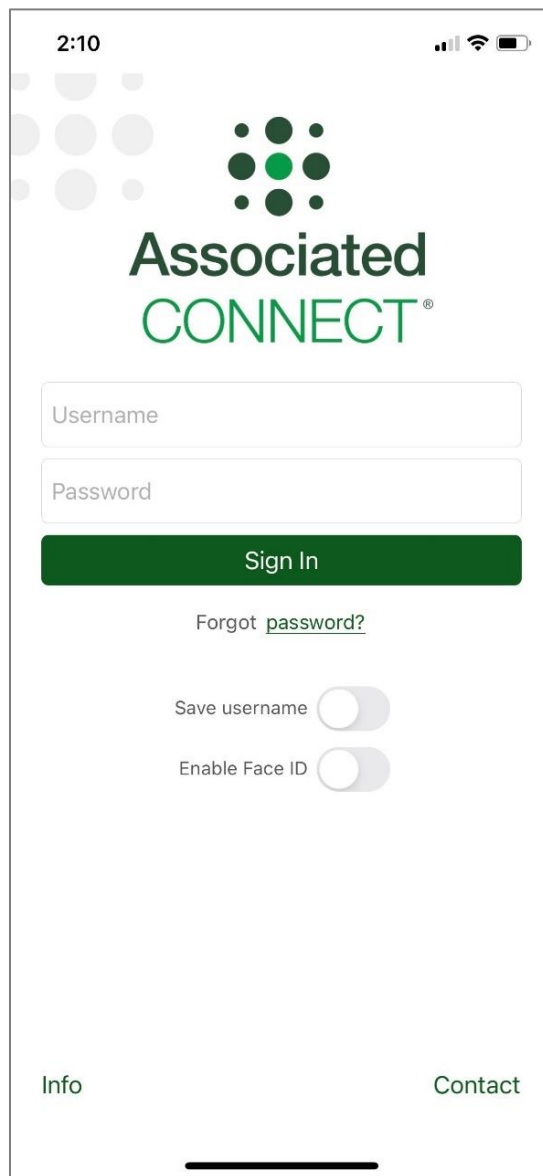


Google Play



Once the app has been installed on your phone, open the app and the sign in screen will be shown. Sign in with

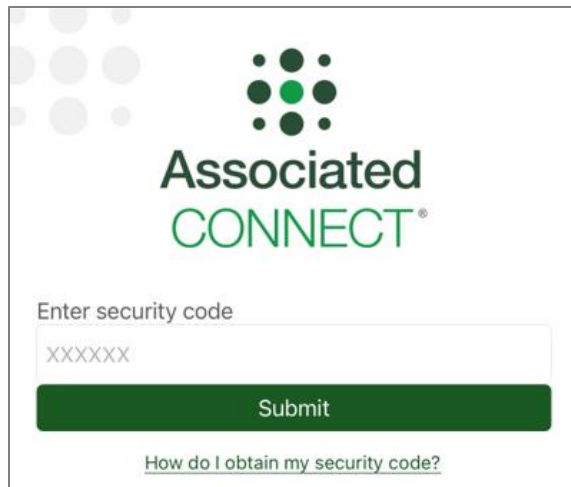
your Associated Connect username and password. On this screen you can also save your username and enable face ID.

The image shows a mobile app login screen for Associated Connect. At the top, the status bar shows the time 2:10 and signal/battery icons. The app's logo, consisting of a grid of green dots, is centered above the text "Associated CONNECT®". Below the logo are two input fields: "Username" and "Password". A green "Sign In" button is positioned below the password field. Underneath the button is a link that says "Forgot password?". Further down are two toggle switches: "Save username" and "Enable Face ID", both currently turned off. At the bottom of the screen, there are two links: "Info" on the left and "Contact" on the right. The entire screen is framed by a thin black border.

If your company is entitled to high-risk services, you will need to provide a security code upon sign in. For users with a mobile token, you will need to open the ***OneSpan Mobile Authenticator***® Application (app) on your mobile phone to generate a security code. Note that your session in the Associated Connect mobile app will remain active while you are using the ***OneSpan Mobile Authenticator*** app. If you are using a hardware authenticator (known as a physical token) you will need to press the button on your physical token, and it will generate a valid security code on its screen.

For more details on how to register and use ***OneSpan Mobile Authenticator*** app or register and use a hardware

authenticator please view the Associated Connect [Multi-Factor Authentication and Password Management Guide](#).

The image shows a login screen for Associated CONNECT. At the top is the logo, which consists of a 3x3 grid of dots with the center dot being green, above the text "Associated CONNECT®". Below the logo is a text input field with the placeholder "Enter security code" and "XXXXXX". A green "Submit" button is positioned below the input field. At the bottom, there is a link that says "How do I obtain my security code?".

Associated
CONNECT®

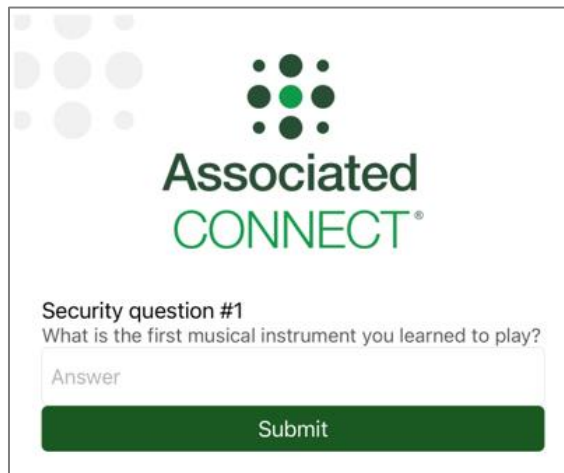
Enter security code

XXXXXX

Submit

[How do I obtain my security code?](#)

If your company is not entitled to any high-risk services (ACH Filter, ACH Origination, Bill Pay, Cash Ordering, File Transfer, FX Manager, Positive Pay, Remote Deposit, Trade Services, and Wire Transfer), users will be asked a challenge question on your first sign in and periodically going forward. You would have established the answers for these security questions when first signing into Associated Connect.

The image shows a security question screen for Associated CONNECT. It features the same logo as the previous screen. Below the logo, it says "Security question #1" followed by the question "What is the first musical instrument you learned to play?". There is a text input field with the placeholder "Answer". A green "Submit" button is located below the input field.

Associated
CONNECT®

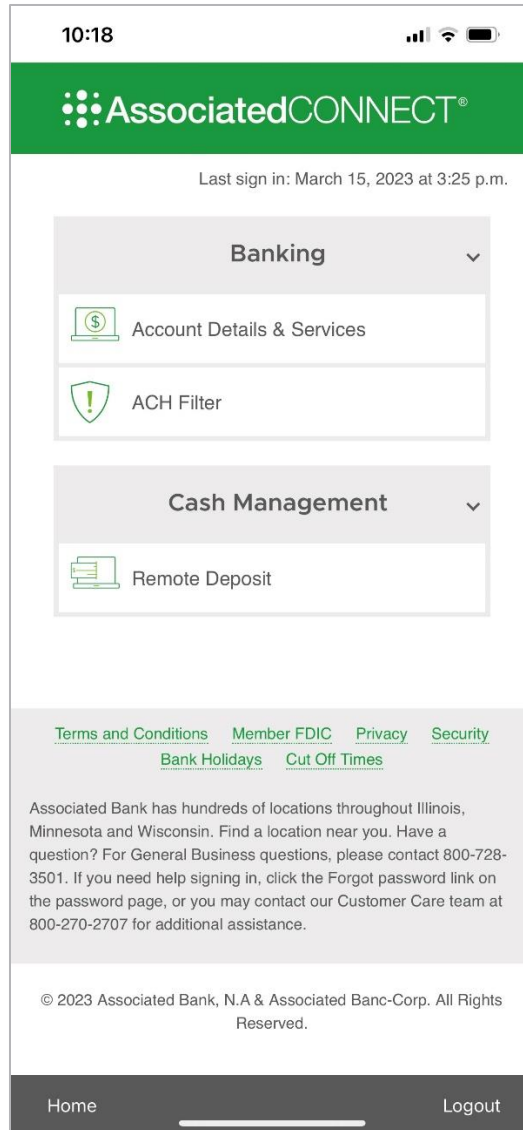
Security question #1

What is the first musical instrument you learned to play?

Answer

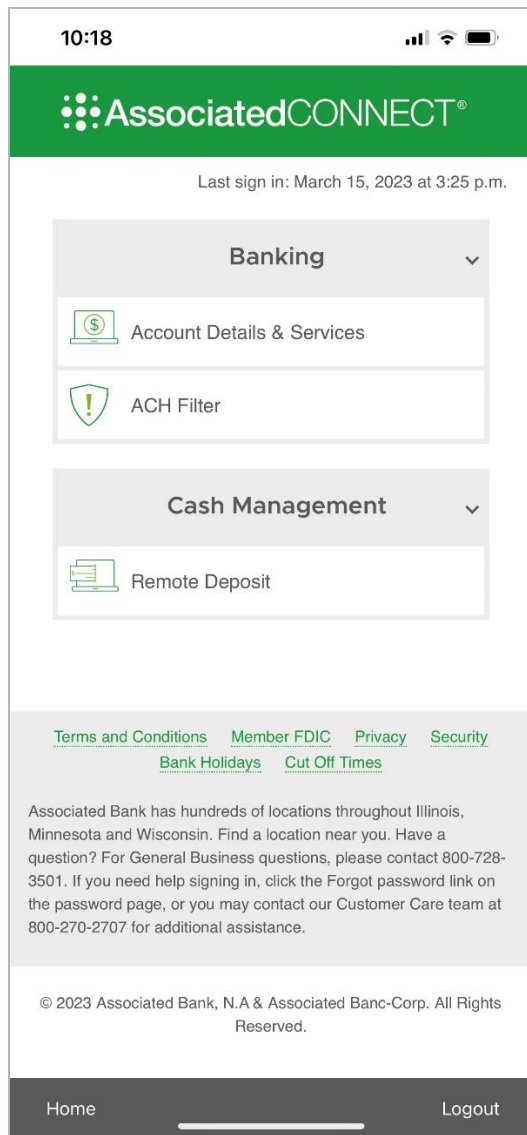
Submit

Upon successful sign in, the Associated Connect Portal will appear.



Using the Mobile App

The Associated Connect Mobile Application opens to the portal, where you have access to your Account Details & Services as well as ACH Filter and Remote Deposit (if applicable). Click the Remote Deposit option under Cash Management to get started.



A banner at the bottom of the page is viewable in portrait or landscape layout. Regardless of the screen you are on in the application, you can click on Home to return to the portal page or Logout to safely leave the application.

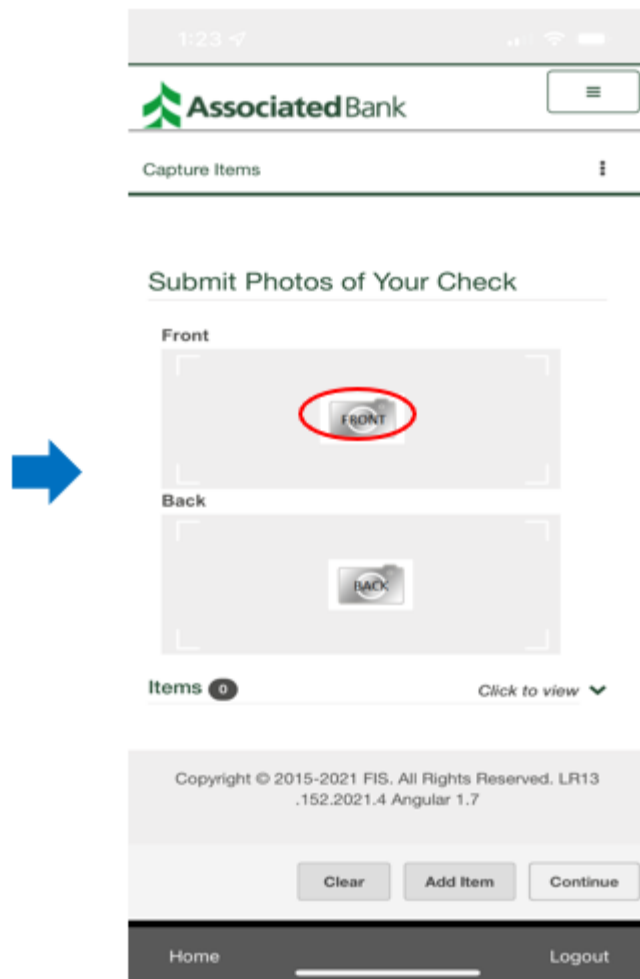
Creating a Deposit

The screenshot shows the Associated Bank mobile app interface. At the top, there's a header with the Associated Bank logo and a hamburger menu icon. Below the header, there's an 'Alerts' section with a warning message: 'Some functionality may not be available on this device.' Below that, a 'Welcome AB Client' section displays the current date and time, the user's last sign-in time, and a customer care phone number. The main section is titled 'Create Deposit'. It contains several fields: 'Location' (a dropdown menu with 'HQ' selected), 'Account' (a dropdown menu with 'Operating One' selected), 'Control Total' (a text input field with '\$ 10.00'), 'Location #' (a text input field with '12345'), and 'Memo' (a text input field). Three blue arrows point to the 'Location', 'Account', and 'Control Total' fields, indicating they are mandatory. At the bottom of the form, there are two buttons: 'Create Tape' and 'Create Deposit'.

Under the 'Create Deposit' section, select a Location & Account from the dropdowns. Also enter the control total, the sum of all checks being deposited. This amount must contain dollars and cents. For example, 1.00. These are mandatory fields.

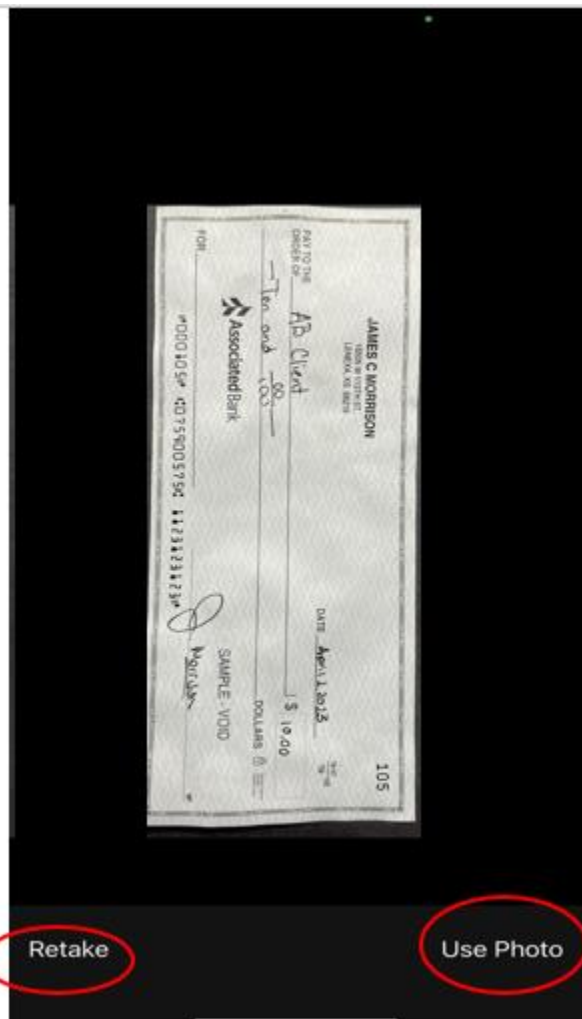
If applicable, complete the optional fields by entering any location or memo data pertaining to the deposit. This information will reflect on the deposit ticket, as well as in certain reports. Click the green Create Deposit button to continue.

Creating a Deposit- Front of Check



Once 'Create Deposit' has been selected, the 'Capture Items' screen will appear. Tap on the camera outline marked 'Front' to snap a photo of the front of the check. This will activate the mobile device's camera.

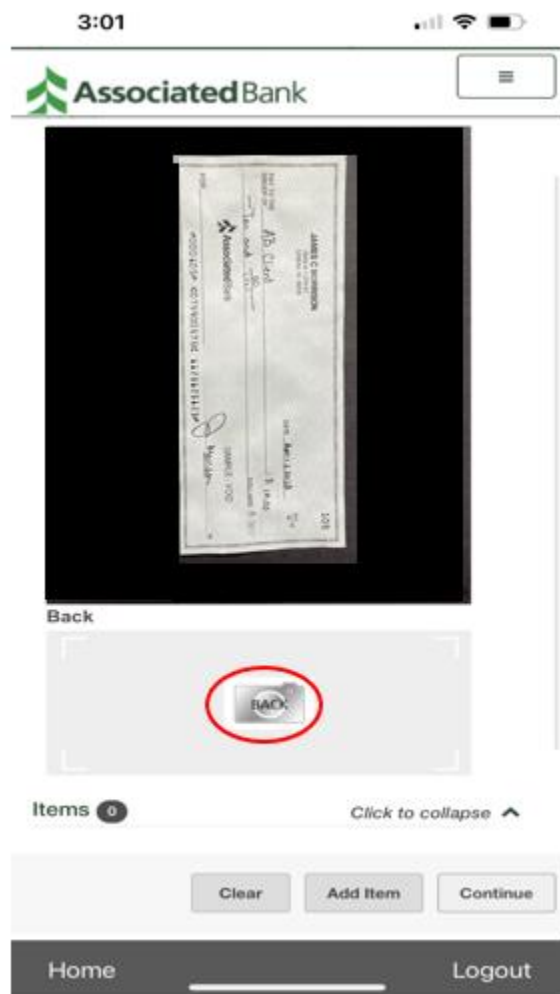
Creating a Deposit- Snapping the Front of a Check



Ensure the check is laid flat on a black background and the captured photo is clear. The options that appear on the bottom of this screen will be dependent on your specific phone. Android phone may have these labeled as: “Retry/ OK”. Once a clear photo has been obtained, tap ‘Use Photo’ or ‘Ok’. This returns you to the ‘Capture Items’ screen and reflects the ‘front’ photo.

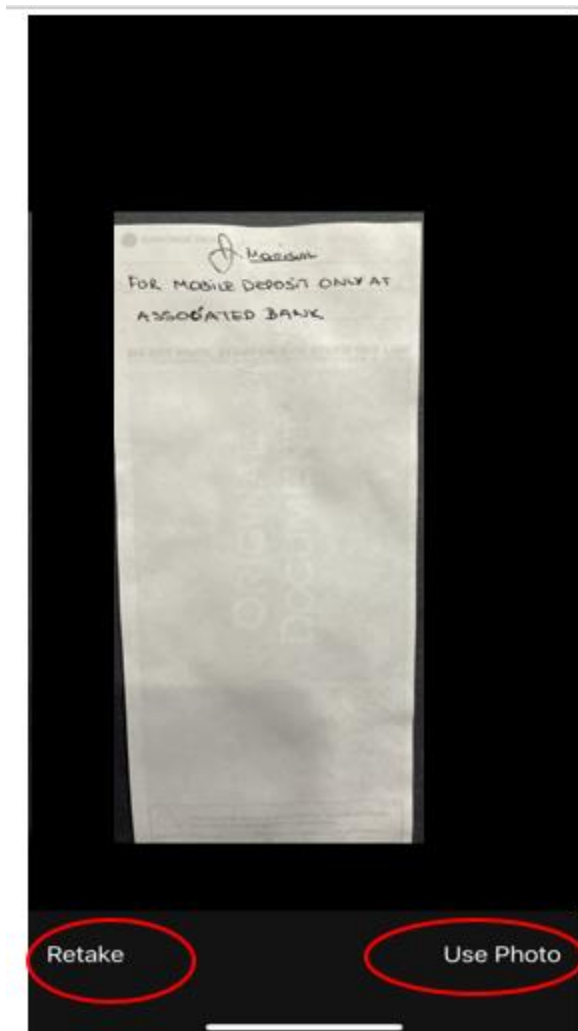
If warranted due to poor picture quality, tap ‘Retake’ or ‘Retry’.

Creating a Deposit- Back of the Check



Next tap on the camera outline marked 'Back'.

Creating a Deposit- Snapping the Back of a Check

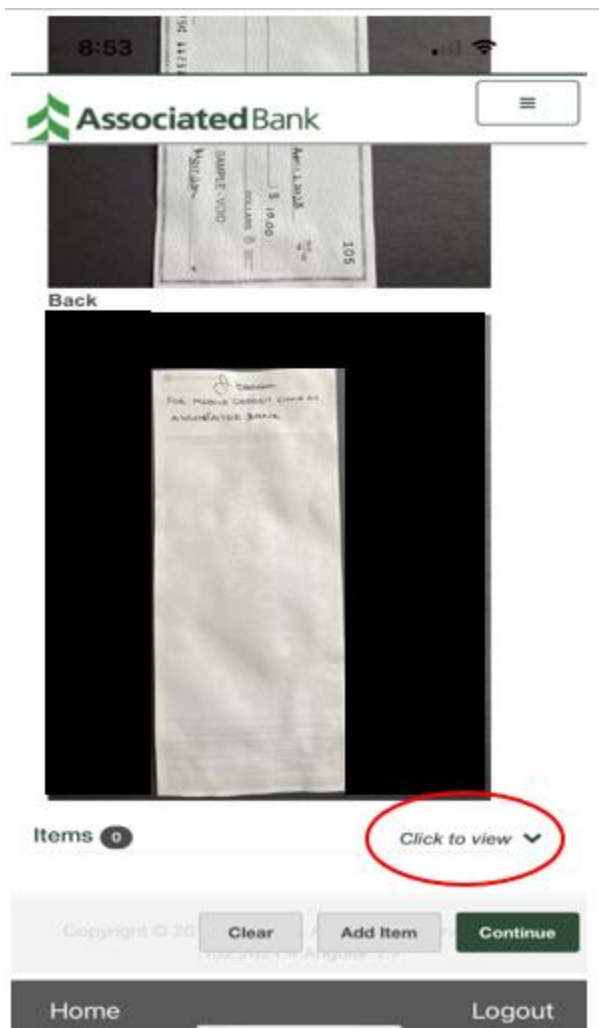


This will once again activate the mobile device's camera.

Important: Prior to snapping the photo ensure that the back of item is endorsed with 'For Mobile Deposit Only at Associated Bank' as shown.

Again, ensure the check is laid flat on a black background and the captured photo is clear.

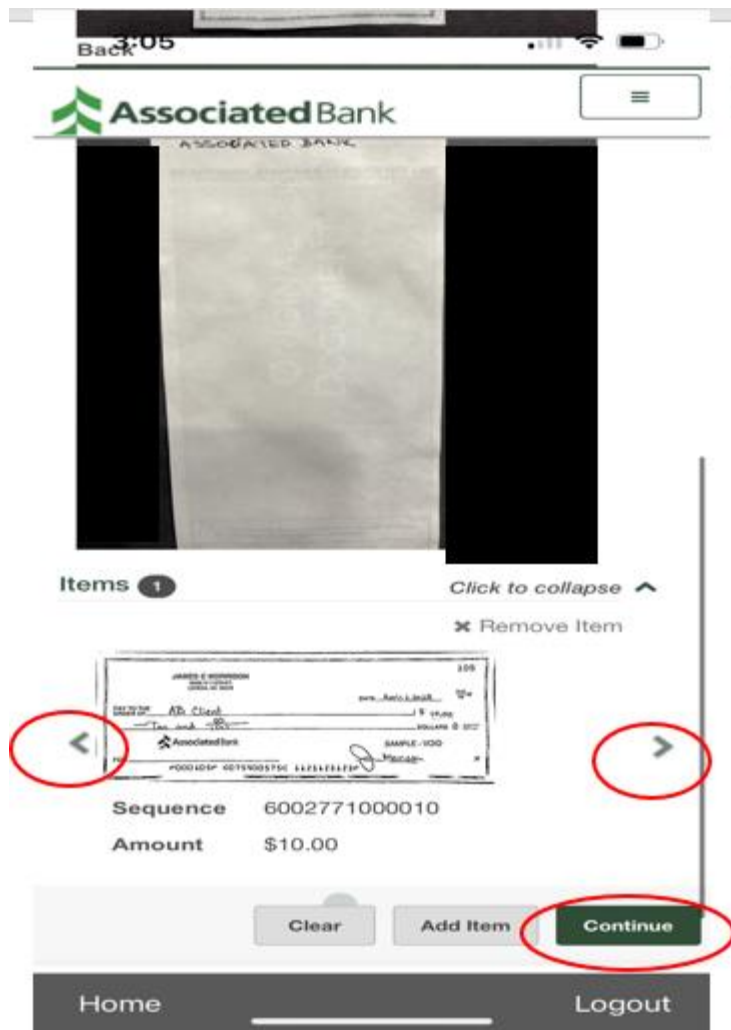
Creating a Deposit- Snapping the Front of a Check



Once the front & back photos have been captured, add additional items for deposit by tapping the Add Item button. All captured items will be listed in the lower portion of the window.

Optional, Choose Click to View to see captured items in the deposit.

Capturing Items



If Click to View was selected, the item's corresponding images will appear. Icons to the left of the image allow for unique view options. When ready to proceed, click 'Continue'.

Correct Items

2:46

 **Associated Bank**



Correct Items

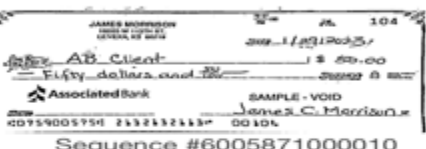


Correcting 1 of 1








Sequence #6005871000010

Duplicate Item

Click to view 

Amount

\$ 50.00

MICR

 075900575

 2132132113

 00104

Exceptions 

 Duplicate Item

Remove

Verify MICR

Accept

Home

Logout

If a discrepancy is detected, the system may prompt one or both of the following: Correct Items or Balance Deposit. For example, if a duplicate item was submitted in a prior deposit, a correction would be needed. If corrections are needed, you'll see the 'Exceptions' list on the lower left. Tap 'Click to view' to see the exception items.

 **Associated Bank**

18

Correct Items

2:50

Correcting 1 of 1



Sequence #6005881000010

Duplicate Item [Click to collapse](#)



Captured 02/21/2023 Sequence #2374883000010

Amount

\$ 70.00

MICR

⑆ 075900575 ⑆ 2132132113

⑈ 00107

Exception [Remove](#) [Verify MICR](#) [Accept](#)

Home Logout

Update or remove any indicated item(s) by clicking 'Remove' or 'Accept' at the bottom of the screen based upon the system prompts.

Remove Deposit



a

At any moment prior to submitting a deposit you can delete the deposit by selecting the three dots icon in the upper right and choosing Remove Deposit. Select “OK” to confirm the deletion.

Balance Deposits

1:28

Associated Bank

Balance Deposit

Deposit Information

Debit Total \$10.00

Difference **\$9.00**

Control Total \$ 1.00

Items 1

Sequence 2377823000010

Amount \$ 10.00

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Capture Select Accounts

Home Logout

A 'Balance Deposit' screen will appear if the system detects a deposit is out of balance with the originally entered 'Control Total'. Review the item(s) in the list and update the control total or the check amounts accordingly. Use the left and right arrows to view item images and compare to the captured amount.

Balance Deposits

1:28

Associated Bank

Balance Deposit

Deposit Information

Debit Total \$10.00

Difference \$0.00

Control Total \$ 10.00 

Items 1



Sequence 2377823000010

Amount \$ 10.00 

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.152.20

Capture Select Accounts

Home Logout

Once you've balanced the deposit, click the save icon (in the shape of a floppy disk) to the right of either the item being updated or the control total being updated, then tap 'Select Accounts' to move to the next screen.

Select Accounts

1:29

AssociatedBank

Select Accounts

Select Deposit Accounts \$10.00

Primary Account

Operating One

75.00 %

\$ 7.50

Secondary Accounts

First Class Funds

25 %

\$ 2.50

Add Account

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Balance Review

Home Logout

By default, the full deposit will be made to the Primary Account. If multiple accounts are available, the deposit total can be split by percentage or dollar amount between accounts. Select to split between more than two accounts by choosing the Add Account button. Once a percentage or dollar amount has been specified, the other field will auto-calculate accordingly. Click 'Review' to proceed.

Reviewing Your Deposit-Virtual Deposit Ticket

1:29

Associated Bank

Review Deposit

Merchant Capture Deposit Ticket

LOW TEST RETRO BUILDING INC
Account Number: 12345
Date: 02/23/2023 01:29:10 PM
Amount: \$ 7.50

DEPOSIT TO ACCOUNT \$ 7.50 / 100000007000

Deposit Information

Location	HQ
Item Count	1
Date	02/23/2023 1:29:11 pm
Tracking Number	M002377823
Control Total	\$10.00

Accounts

Operating One	\$7.50
First Class Funds	\$2.50

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Select Accounts Submit

Home Logout

A virtual deposit slip and a summary of the deposit information will show. This is the last review of the deposit before submitting it to the bank. If everything is correct, click “Submit”.

Reviewing Your Deposit-Submit

1:29

Associated Bank

Review Deposit

✓ The deposit was submitted successfully!

Merchant Capture Deposit Ticket

LOG TEST METRO BUILDING INC.
Account Number: 12345
Date: 02/23/2023 01:29:10 PM
Amount: \$ 7.50

160024403476 171457 700000007500

Deposit Information

Location	HQ
Item Count	1
Date	02/23/2023 1:29:11 pm
Tracking Number	M002377823
Control Total	\$10.00

Accounts

Operating One	\$7.50
First Class Funds	\$2.50

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Home Logout

Receipt ▾

The deposit has now been successfully submitted to the bank for processing and a success message will appear above the deposit ticket image. Also, the 'Submit' button will update to say 'Receipt'. Tap the Home button to return to the main Create Deposit screen, or view reports.

Please note: Reports are best viewed on a PC and can not be downloaded to your mobile files folder.

Please note: Reports are best viewed on a laptop and can not be downloaded to your mobile files folder.

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