

Mobile Deposit

Step by Step Instructions for Remote Deposit



Once a member completes a request for mobile deposit access a “Deposits” option will display as a menu item within mobile banking after log on.

Step 1 – Member Logs On to Mobile Banking

- Member logs onto mobile banking with their online banking password.
- Mobile Banking uses the online banking login authentication rules (password, challenge questions).
- Upon login, “Deposits” becomes one of the menu items available to the member



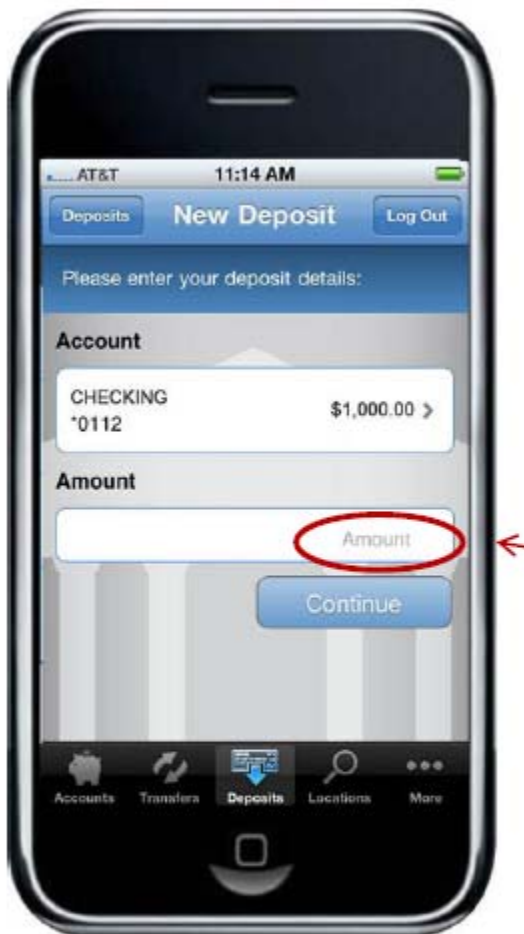
Logon with OLB
Credentials



Select Deposit on
Main Menu

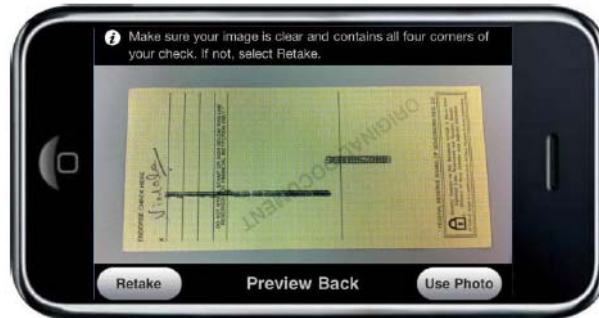
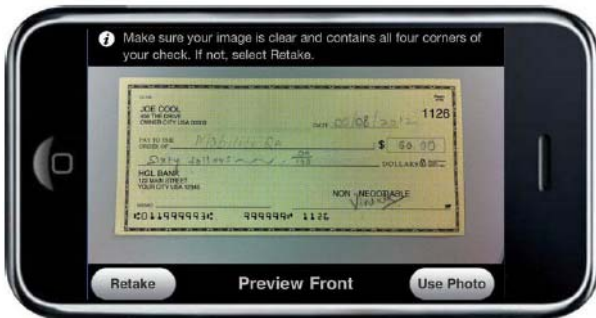
Step 2 – Member Enters Amount to be deposited

- When the member selects the Deposits option, they are presented with a screen where they can select the account into which they want to make the deposit.
- The member selects the account and then enters the deposit amount
- Member selects the Continue button to initiate deposit



Enter Amount to
Deposit

Step 3 – Member Captures & Submits Check Image



- User is prompted to take a picture of the front and back of the check
- After each image is taken, the user selects “use” to send the image (or “retake” to take new pictures)
- The images are then uploaded to the server

Step 4 – Deposit Confirmation

- Once the member sends the image, they will be prompted to confirm the deposit amount
- Member selects “Yes” to confirm the amount deposited and submit the deposit
- The images are then enhanced and converted to a Check 21 compliant image for image exchange
- The images are also validated to ensure image quality and that the back of the check has been endorsed

