ITCU MOBILE DEPOSIT CAPTURE USER GUIDE

Mobile Deposit Capture (MDC) is an add-on to the Mobile Banking app. This feature allows you to make a check deposit by photographing the front and back of the check with your mobile phone. Please note this feature is only available via the ITCU iPhone® or Android™ app.

Mobile deposits received by 3 p.m. (CST) will be processed for funds availability on the next business day, assuming the item can be processed and no additional holds are placed. Keep in mind there is a limit of $2,500 per item and a daily limit of $5,000.

If you are eligible to use Mobile Deposit Capture, you will automatically receive access to the **Deposits** tab on your iPhone or Android app. Ineligible users will not see the **Deposits** tab.

The following eligibility requirements are required for MDC access:
- Must be a Mobile Banking user
- Must have an eligible checking account type
- Must be over the age of 18
- Account must be older than 90 days

Endorsements
All checks submitted for deposit through the service must have a valid endorsement, including required signature(s) and the account number in to which you want the check deposited. You must also include the following restrictive endorsement: *"**For Mobile Deposit at ITCU**."* Checks received that are not endorsed in accordance with this provision may be rejected. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

Making a Deposit
You access Mobile Banking using your iPhone or Android device, with your normal Mobile Banking credentials.

Select the **Deposits** tab from the top of the app.
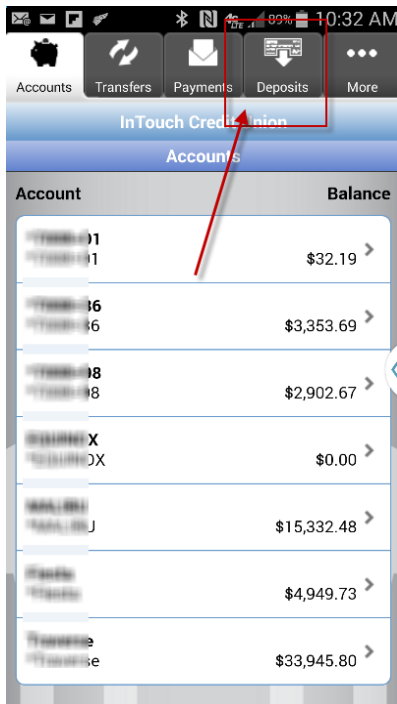
If you are eligible for MDC, the **Deposits** tab should be displayed across the top of your app, please see the eligibility requirements if this tab does not display.

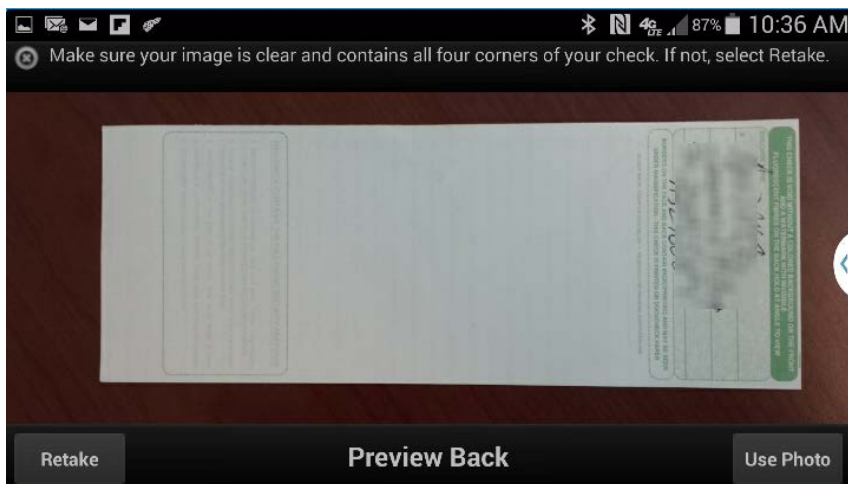To make a deposit, select **New Deposit**.
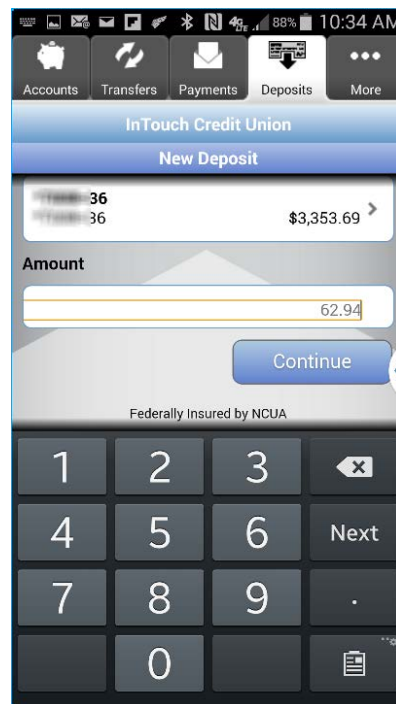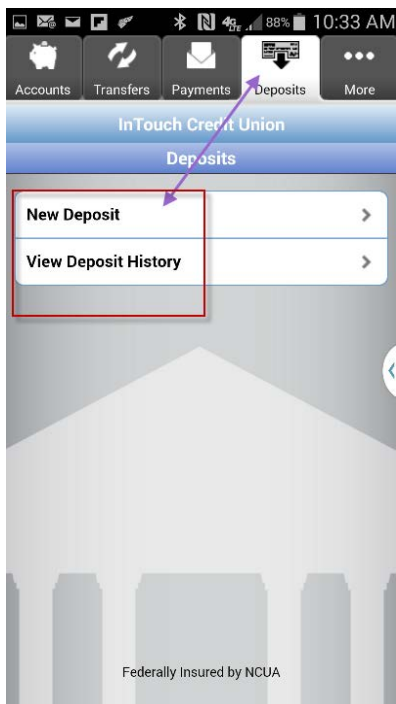
Select the account to deposit funds, enter the deposit amount of the check, then select **Continue**.

Take a photo of the front and back of the check.
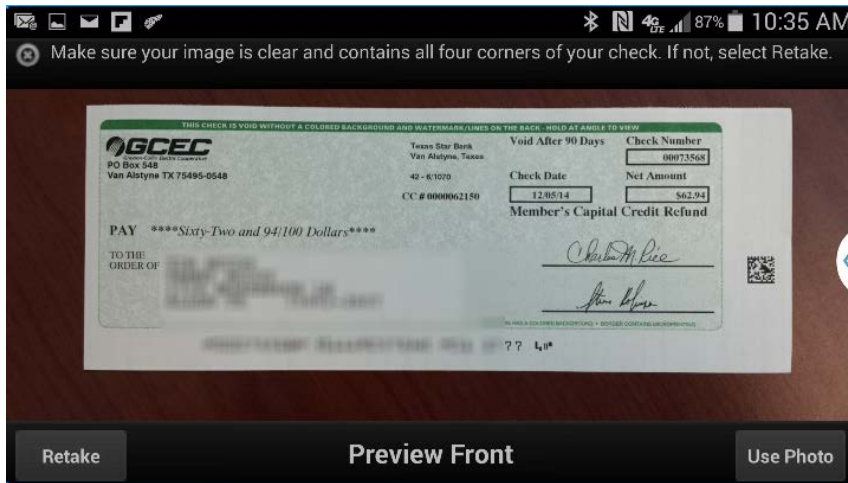
If you deem the photos acceptable and the app accepts it as well, click on **Use Photo**. If you need to, click **Retake** to redo the photo.


The images are then uploaded to the server. The check images will be validated to ensure image quality and to validate that the back of the check has been endorsed.

Once you send the image, you will be prompted to confirm the deposit amount by clicking **Yes** on the **Confirm** screen.
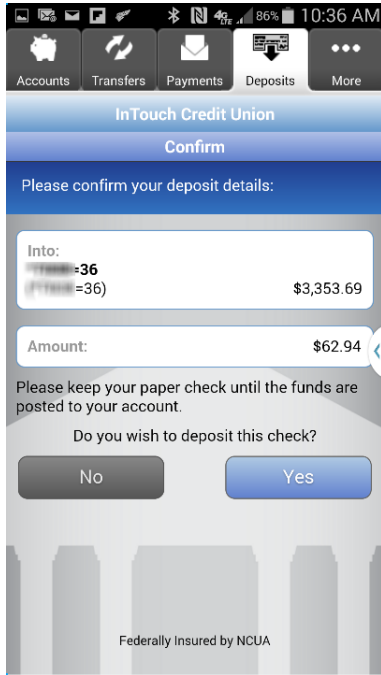

If the deposit is accepted by the app, it is passed to ITCU for processing. ITCU staff will manually review most deposits. The deposit will show as **Pending** upon submission until ITCU staff review it.
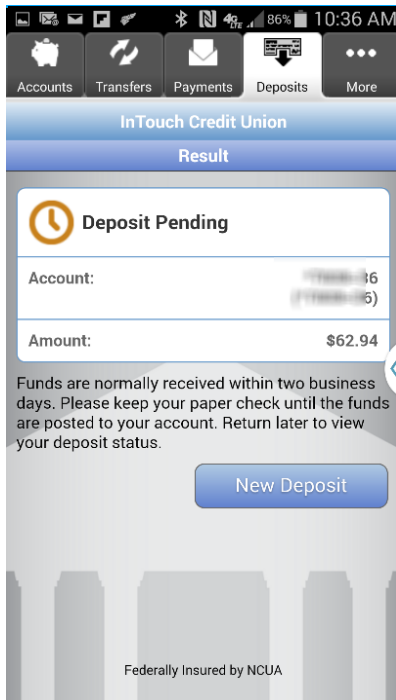
View Deposit History

The **Deposit History** reflects the status of each check capture, not the posting of the check to your account, for that you must view your **Account History**. You are able to view 30 days of deposit history captured from your mobile device under the **Deposit History**. Check image captures are available for 45 days. After 45 days, you will receive an error, items over 45 days can be found in your **Account History** instead. If Mobile Deposit Capture accepts an item initially, only to be later rejected by the Credit Union for reasons such as a stop payment, that information can only be found in the **Account History**, not the **Deposit History**.

To view captured checks, open the **Deposits** tab then click on **View Deposit History**:
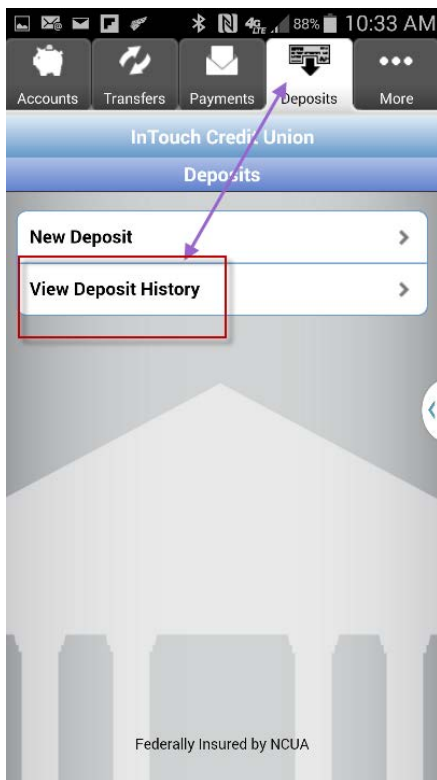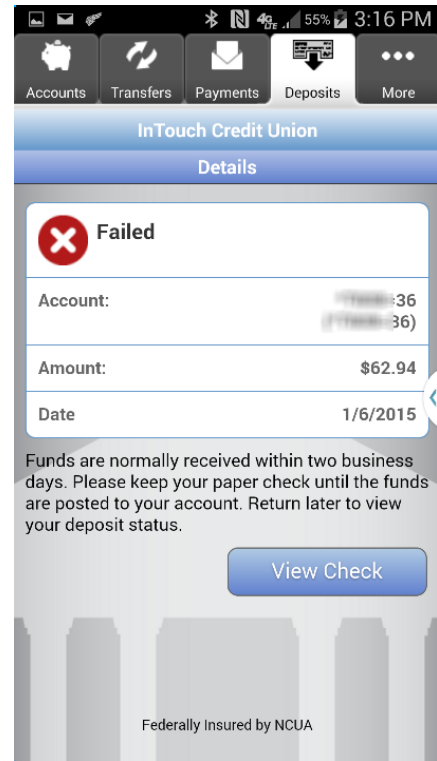
From the **Deposit History** screen, you can see a symbol indicating if a check's status is **Accepted**, **Failed**, **Pending** or **Other**.
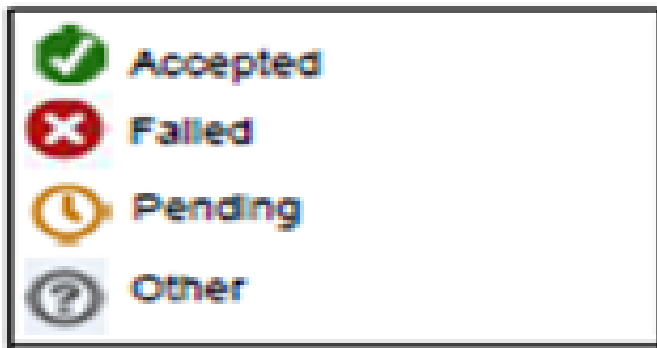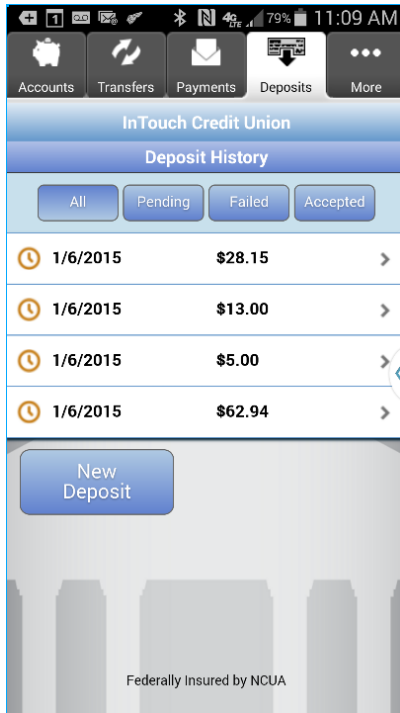
Click a deposit to view more details. Then click **View Check** to view the check image. From there you can view **Details**, the **Front** of the check and **Bank** of the check:

You will find **Failed** deposit items under the **All** tab or the **Failed** tab.
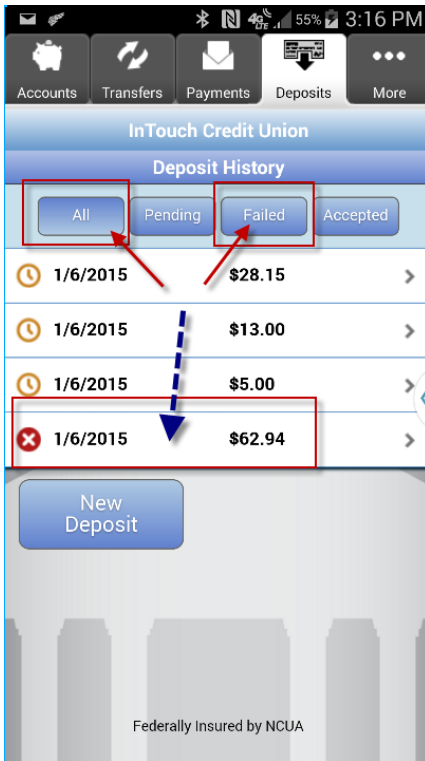
If an item is **Accepted**, it will show as displayed below in your **Transactions** list:

Failed Deposits and Error Processing

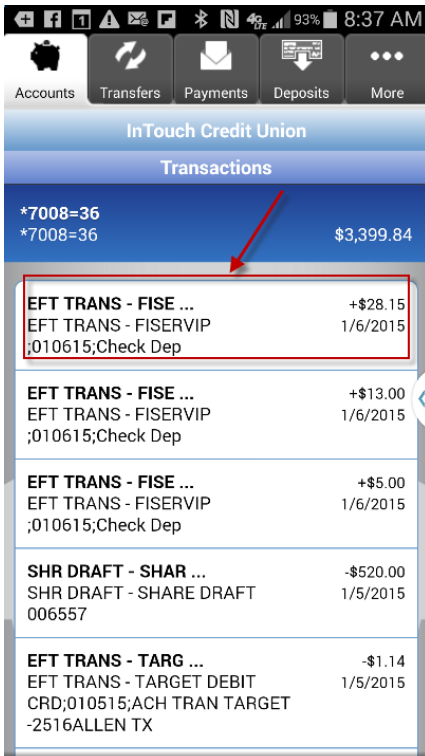Deposits can fail when the deposit is submitted or later during deposit review by ITCU. If an error is encountered that causes the item to fail during submission, the user is notified of the error immediately and may be given the option to retake the image.

Most items will be sent for deposit review by ITCU before clearing an account. Once the deposit passes review, it will be listed with an **Accepted** status on the **Deposit History** screen.

If the item is rejected during deposit review, it will be listed with a **Failed** status on the **Deposit History** screen. You must check the **Deposit History** list to know if an item has **Accepted** or **Failed** status to ensure processing.

Below are some examples of **Error Messages** that can appear at the moment of deposit. See the next page for solutions to each possible error.
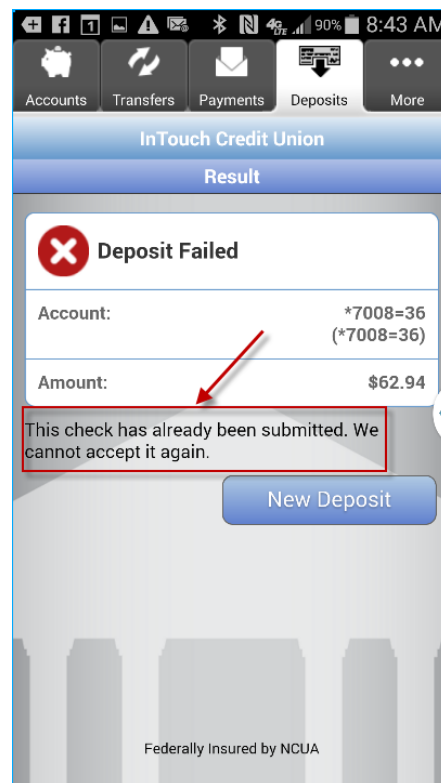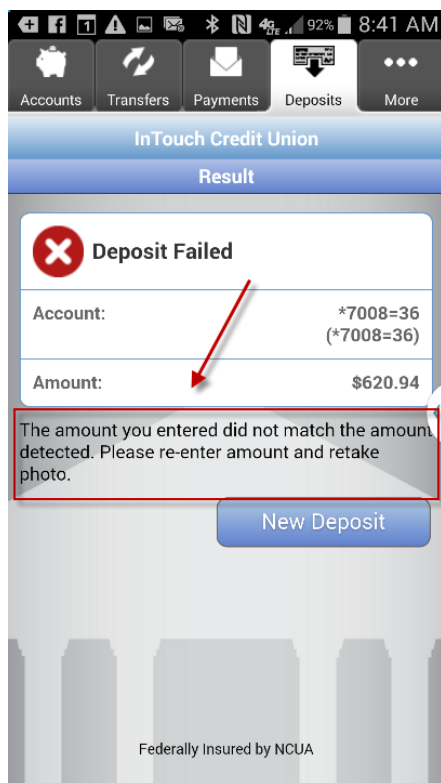
Errors

The table below lists possible errors you may encounter and the best option in the App to resolve the error.

Error Message Text	Resolution
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	Retake
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	Retake
This check has already been submitted. We cannot accept it again.	New Deposit
Poor lighting or contrast detected. Please retake the photo with good lighting.	Retake
Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.	Retake
Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners visible	Retake
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	Retake
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	New Deposit
We were not able to complete your deposit at this time. Please try again with a new deposit. (Note: This error message is a "catch all" used for a variety of reasons, including that the check was not fully visible in the photo (the image bled outside of the designated box and all four sides of the check are not fully visible) and the image was blurry and could not be read.	New Deposit or Retake

The following conditions may also result in an error message.

Condition	Error Message
The user does not have any eligible Deposit capture funding account. Contact ITCU for a possible adjustment to eligibility.	*You do not have any eligible Deposit capture accounts.*
The user selects **Continue** when an amount has not been entered.	*Please enter the check amount.*
The user selects **Continue** when an invalid amount has been entered.	*Enter only numbers (dollars and cents) for the deposit amount.*
The deposit amount exceeds the user's daily threshold amount for deposits	*You have exceeded the maximum cumulative deposit amount allowed in a day.*
The deposit exceeds the number of deposits allowed in a day.	*You have exceeded the number of deposits allowed for a day. Please try again later.*
The deposit amount exceeds the user's threshold amount for a single deposit.	*You have exceeded the maximum amount allowed for a single deposit.*
The image upload for either the front or back image fails.	*Your image upload has failed. Please retake the photo or try again later.*
The deposit fails due to an unknown app error.	*We were not able to complete your deposit at this time. Please try again with a new deposit.*