IMAGE QUALITY

Mobile Deposit uses a custom camera interface to capture the front and back check images for the purpose of depositing a check into your account. To ensure the successful processing of your deposit, it is essential that you take usable pictures.

How to take a usable picture:

- Lighting Conditions: Bright but indirect light is best. Placing the check too close to lighting sources may cause shadows.
- Background Surface: Any surface of a solid color that contrasts with the check is best. Use a dark-color surface for light checks; a light-color surface for dark checks.
- Document Zooming: Make sure that the bottom of the check is aligned with the base guideline on the camera display window. Use the edge detection brackets that appear around the four corners of the check to be sure the entire check is in alignment before taking the picture.
- Image Size: Use the green guidelines to properly zoom and scale. Make sure the entire check appears in the guidelines and fills the guidelines as much as possible.

What is considered a usable check submission?

- Front and Back Images. The front and back images are taken and are in the proper sequence.
- Proper Zooming. The front and back images show the entire check. There should be nothing else in the images.
- Proper Lighting. The front check image must show the payee name, dollar amount, date, signature and MICR details (numbers that appear along the bottom of the check) as clearly visible and legible. The back check image must have an endorsement (signature) that is clearly visible. If some or all of these fields are not clearly visible, you may need to adjust your lighting and then retake the picture(s).

If you think that either image should be fixed, re-capture the front and/or back image(s). You do not need to recapture both images if there is a problem with only one of them.

IMAGE ERRORS

If you receive an error after the image was taken, you may replace the image(s) that are generating the error message by tapping the Retake button, and then select Retake picture.

The following errors apply to the front or back check image:
- Folded Corners. The check has one or more corners folded. Fix the folded corners on the check and recapture.
- Excess Skew. The check image is not properly aligned. Re-capture the image making sure to line up the guidelines correctly.
- Image Too Dark. The check image is too dark to allow proper reading. Increase the lighting and recapture the image.
- Image Too Light. The check image is too light to allow proper reading. Decrease the lighting and recapture the image.
- Below Minimum Size. The check may have been too far from the camera. Re-capture the image making sure to line up the guidelines correctly.

- Above Maximum Size. The check may have been too close to the camera. Re-capture the image making sure to line up the guidelines correctly.
- Image Too Small. The check may have been too far from the camera. Re-capture the image making sure to line up the guidelines correctly.
- Image Too Large. The check may have been too close to the camera. Re-capture the image making sure to line up the guidelines correctly.
- Excess Spot Noise. The image contains extraneous pixels that affect readability. Adjust the brightness setting and re-capture the image.
- Cropping Error. The check image appears to have not been properly cropped. Re-capture the image making sure to line up the guidelines correctly.

IMAGE WARNINGS

For the following warnings, some piece of information is missing or could not be read. If the information is present and clearly readable, you may safely ignore these warnings. If the information is missing, contact us at (503) 275-0300 for information on how to proceed.

- MICR Numbers Cannot Be Read. The machine printed numbers along the bottom of the check could not be read with Optical Character Recognition.
- Date Missing. The check date could not be located on the image.
- Signature Missing. The payer signature could not be located on the image.
- Payee Name Missing. The name of the check recipient could not be located on the image.
- Payer Name Missing. The name of the check writer could not be located on the image.

The following error applies to the back check image:

- Back Image Not in Scale. The size of the back image is not correct compared to the front image. Re-capture the image making sure to line up the guidelines correctly.

QUESTIONS? LET'S CONNECT:
INFO@USACU.ORG | (800) 452-0915

WRONG DEPOSIT AMOUNT

When the front image is taken, the application attempts to match the amount you entered to the amount on the check. If the amounts do not match, a popup window will display and ask you to verify the amount or enter a new amount.

If at any time before submitting the deposit you need to change the amount entered, simply tab the Amount field and update the amount.
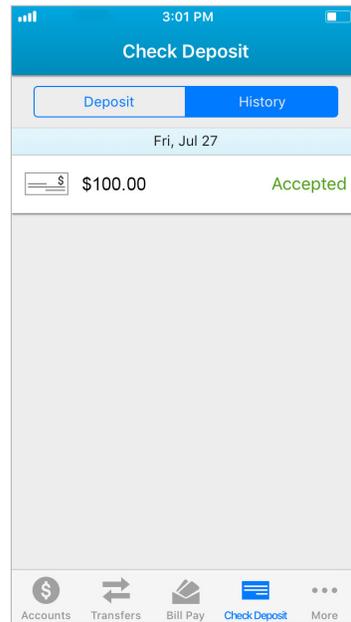
VIEWING DEPOSIT HISTORY

- Tap the History tab in the Check Deposit screen. A list of the deposits within the past 180 days will be displayed.
- To view a copy of a check deposit, tap the deposit you wish to view (Note: you can tap anywhere on the line for the deposit you wish to view). The check image(s) will display.
- Deposit history will show real time check status (pending, accepted, rejected); if the check is rejected and a reason is provided by the check reviewer, the rejection reason will be included in the Notes area at the bottom of the screen.

DEPOSIT HELD FOR REVIEW

If a check is held for review, you will see a message on the confirmation screen stating the status of deposit is Held for Review.
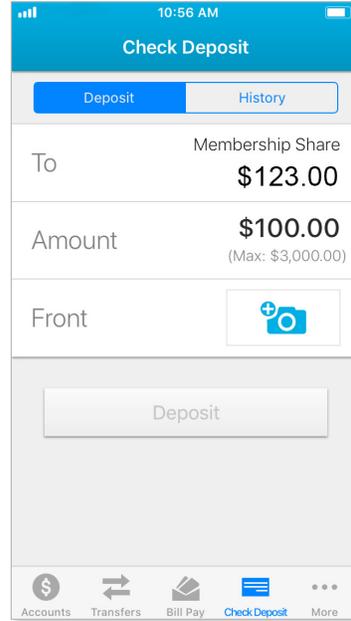
This shows the screen from which you enter the deposit amount and take your photos to make the deposit.

To view the history of Mobile Deposit, select "History" from the menu to view deposit history.