Mobile Remote Deposit Capture Reference Guide

Mobile Remote Deposit Capture (mRDC) gives you the freedom to deposit checks anytime and anywhere using your Mobile Banking App for iPhone and Android. Use this reference guide to easily deposit your checks – saving you time and giving you faster access to your money.

New to Mobile Banking? **Click Here** for the Mobile Banking Reference Guide.

Getting Started

Using Mobile Remote Deposit Capture

First time login – After you have downloaded the mobile app you must log in. The first time you click on [Deposit Check] you will be required to [Accept] the disclosure and agreement:

1. Start by clicking on the [Deposit Checks] option.
2. Use the [Select an account] dropdown to choose the deposit account. You can also choose to set up more than one checking account for remote depositing.
3. Click [Enter an amount] to enter the deposit amount for the check.
4. To begin taking pictures of the check, select [Front of check] to activate the camera on the smartphone.
5. Follow the instructions to line up the check correctly then select the device's [Camera icon] to take a photo of the front of the check.
6. After clicking, you will return to the Check Deposit menu to see a small image of the front of the check. Now select [Back of check].
7. Sign the back of the check and underneath your signature include "For Mobile Deposit" and follow the steps to line up and photograph the back of the check.
8. You will return to the Check Deposit menu to see images of both the front and back of the check. You can now click [Deposit check] to deposit the check into your selected account.
9. When you have received the "Deposit Submitted" screen, you may choose to have the confirmation number and deposit overview sent to your eMail that is associated with your Online Banking account.

Quick tips for using Mobile Remote Deposit Capture

- Deposits will normally go through within one or two business days.
- Save the check until the amount has posted to your account.
- Use mRDC in a well-lit area to ensure the check images are correctly captured.
- Keep hands clear of the check when photographing. For best results, lay the check on a flat dark surface with moderate light.
- To avoid a deposit error, make sure the check is not folded or torn.
- Make sure the entered check amount matches the amount on the check.