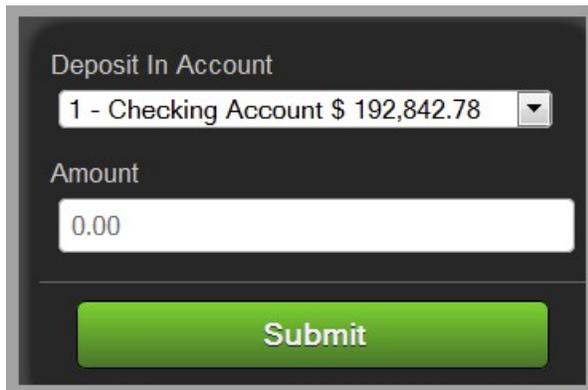


## Account Holder Functionality for Remote Deposit Capture

This functionality is most easily accessed in the Accounts section. Tap the camera icon to start the process.

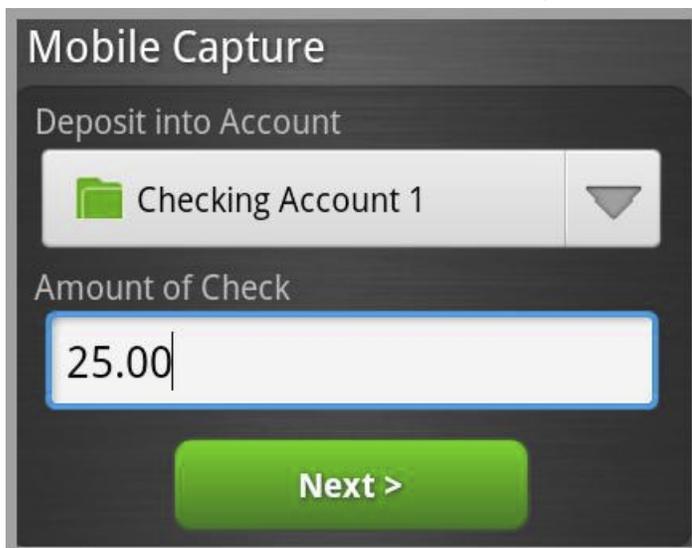
**BEFORE DEPOSITING CHECKS ENDORSE THE BACK WITH "MOBILE DEPOSIT TO FWCCU"**

The following screen opens:

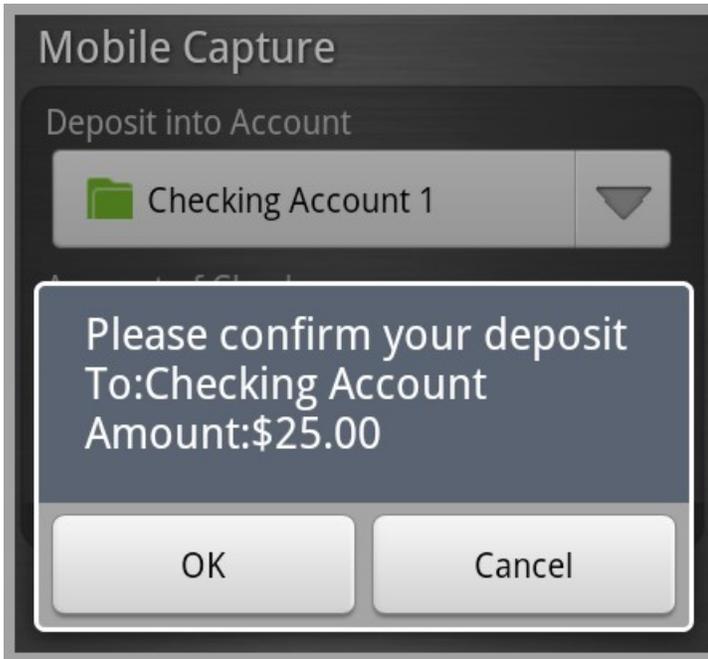
A screenshot of a mobile application form. At the top, it says "Deposit In Account" above a dropdown menu showing "1 - Checking Account \$ 192,842.78". Below that is a text field labeled "Amount" containing "0.00". At the bottom is a green button labeled "Submit".

Follow the steps below to deposit a check through Florida West Coast Mobile Capture using an Android device:

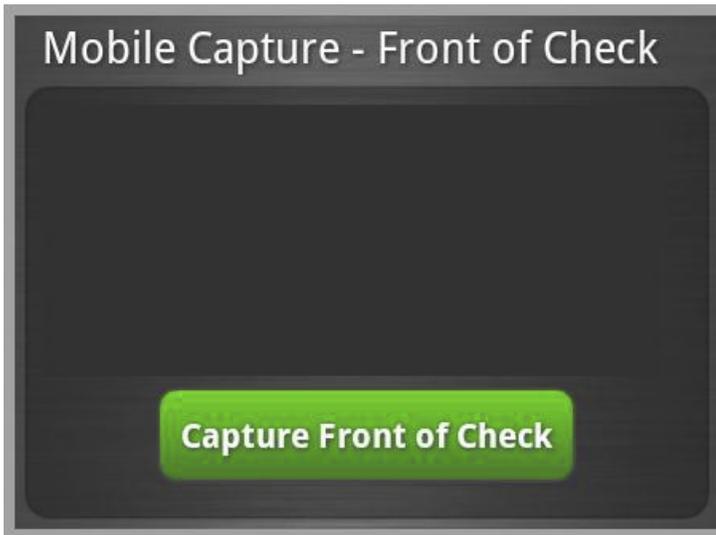
1. From the dropdown menu, select account to deposit the check into.
2. Enter the amount of the check; then, tap *Next*.

A screenshot of a mobile application screen titled "Mobile Capture". It features a dropdown menu labeled "Deposit into Account" with "Checking Account 1" selected. Below that is a text field labeled "Amount of Check" containing "25.00". At the bottom is a green button labeled "Next >".

3. Confirm the amount of the check; then, tap *OK*.



4. Tap *Capture Front of Check*; then, take a snapshot of the front of the check with the camera on the device.

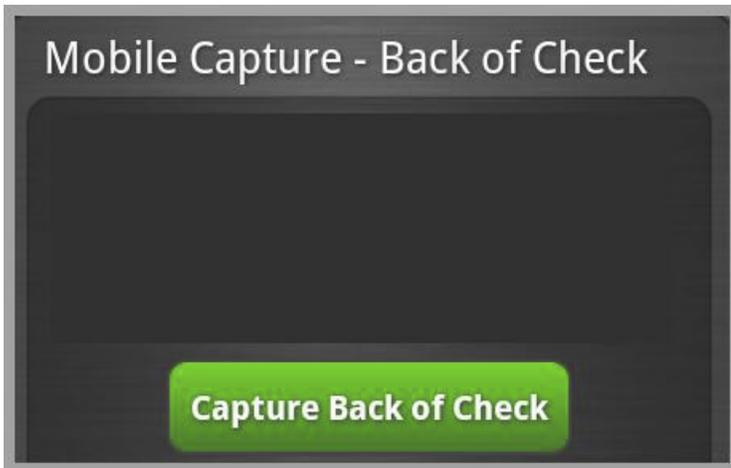


After taking a snapshot of the front of the check, the following icons are available in the footer.



- Paper clip: Tap this icon to save the image and advance to taking a snapshot of the back of the check.
- New: Delete the previous image and take a new snapshot.
- Trashcan: Delete the image and exit FWCCU Mobile Capture.

5. Tap **Capture Back of Check**; then, take a snapshot of the back of check with the camera on the device.



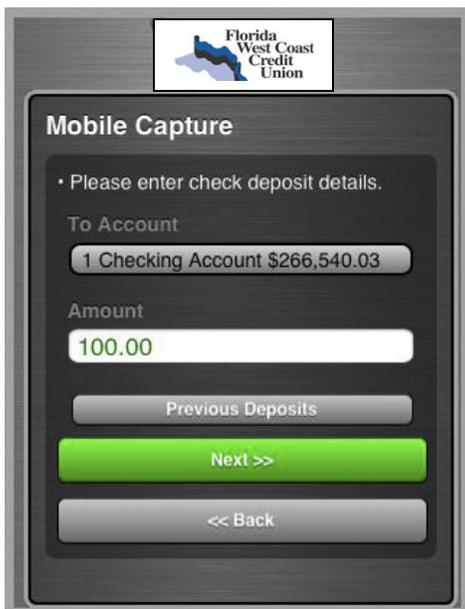
After taking a snapshot of the back of the check, the following icons are available in the footer:



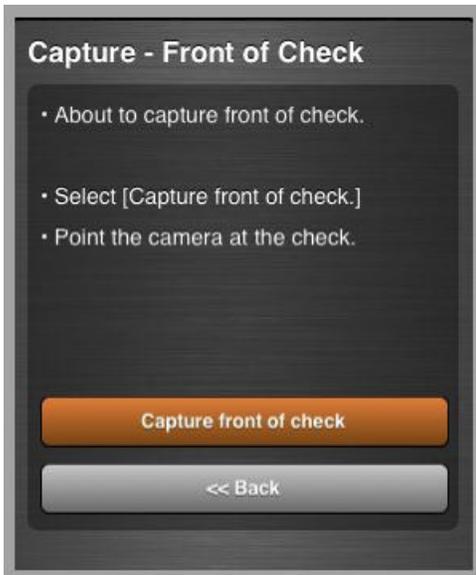
- Paper clip: Tap this icon to save the image.
  - New: Delete the previous image and take a new snapshot.
  - Trashcan: Delete the image and exit FWCCU Mobile Capture.
6. A confirmation page is available; tap **Confirm**. The process to deposit the check is then started.

Follow the steps below to deposit a check through FWCCU Mobile Capture using an iPhone device:

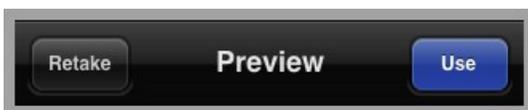
1. Type in the amount of the check; then, tap **Next**. To view the history of checks deposited using this feature, tap **Previous Deposits**.



2. Tap **Capture front of check**, then take a picture of the front of the check. The snapshot must be clear and include all four corners of the check.



3. An image of your snapshot appears in the next screen. At the bottom of the screen, tap **Retake** if you are not happy with the snapshot of the check, or tap **Use** to move to the next step.



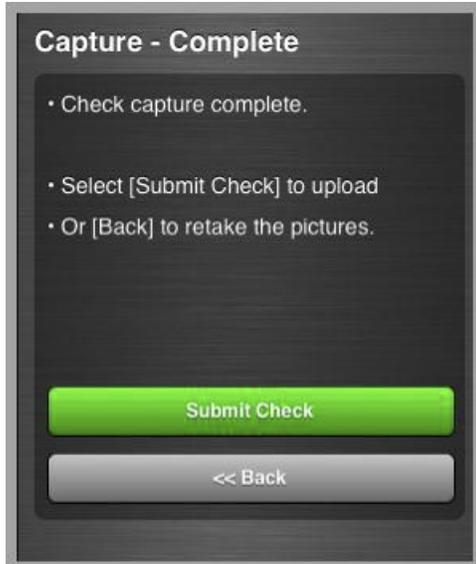
4. Tap **Capture back of check**; then, take a snapshot of the back of the check. All four corners of the check must be visible.



5. Tap **Use** to approve the snapshot to send, or tap **Retake** to attempt another snapshot of the back of the check.



6. Tap *Submit Check* to send the check for deposit, or tap *Back* to retake the snapshots.



A check may not be processed for a variety of reasons, and the account holder may be prompted to retake a snapshot of the check. Reasons for instruction to retake photo may include the following; these error messages display to the account holder:

- Can't read check. Please retake photo. Have steady hands, good lighting and four check corners visible.
- This check has already been submitted. We cannot accept it again.
- Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
- Cannot find check in the image. Please retake. Ensure focus and four corners visible.
- Check picture is too small. Please retake. Move closer, ensure focus and four corners visible.
- Please retake photo with good lighting. Ensure focus and four corners visible.
- Low contrast detected. Please retake with darker background. Ensure focus and four corners visible.
- Significant rotation detected. Please retake photo. Keep check upright and four corners visible.
- Large angle detected. Please retake photo. Hold phone flat above check and four corners visible.
- It appears you submitted 2 images of front of check. Please retake both front and rear photos.
- One or more Check 21 tests failed. Please retake photo; focused, well lit, all 4 corners visible.
- Could not find endorsement on back of check make sure check is endorsed! Retake photo (this is an optional feature).
- Cannot read acct data on bottom of check. Please rotate. Ensure focus and all four corners are visible (this is an optional feature).
- The amount you entered did not match the amount detected. Ensure entered amount is correct (this is an optional feature).

### **Remote Capture Posting History**

Account holders can view a posting history through FWCCU Mobile Capture using history in the Accounts section.

