

Southwest 66 Credit Union - Mobile Deposit Help

By reviewing this page and using the Mobile Deposit feature you are agreeing to Southwest 66 Credit Union's Mobile Banking Application Services Agreement and Disclosures, as well as Southwest 66 Credit Union's Remote Deposit Capture Agreement and Disclosure, which you can view at: <https://www.southwest66.com/terms.html> or by using the Contact Us page to request a copy.

When logged into the account and on the Mobile Deposit Capture screen:

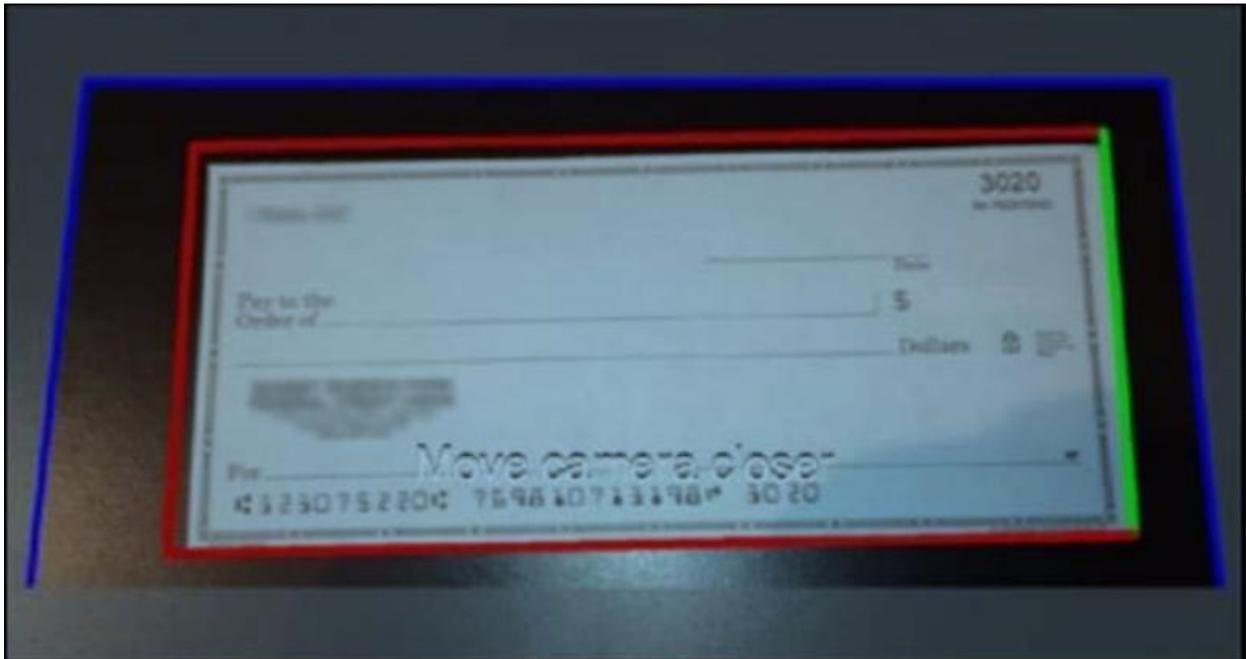
1. Select the Account to receive the deposit.
2. Enter the Amount of the check.
3. Place on dark background with good light.



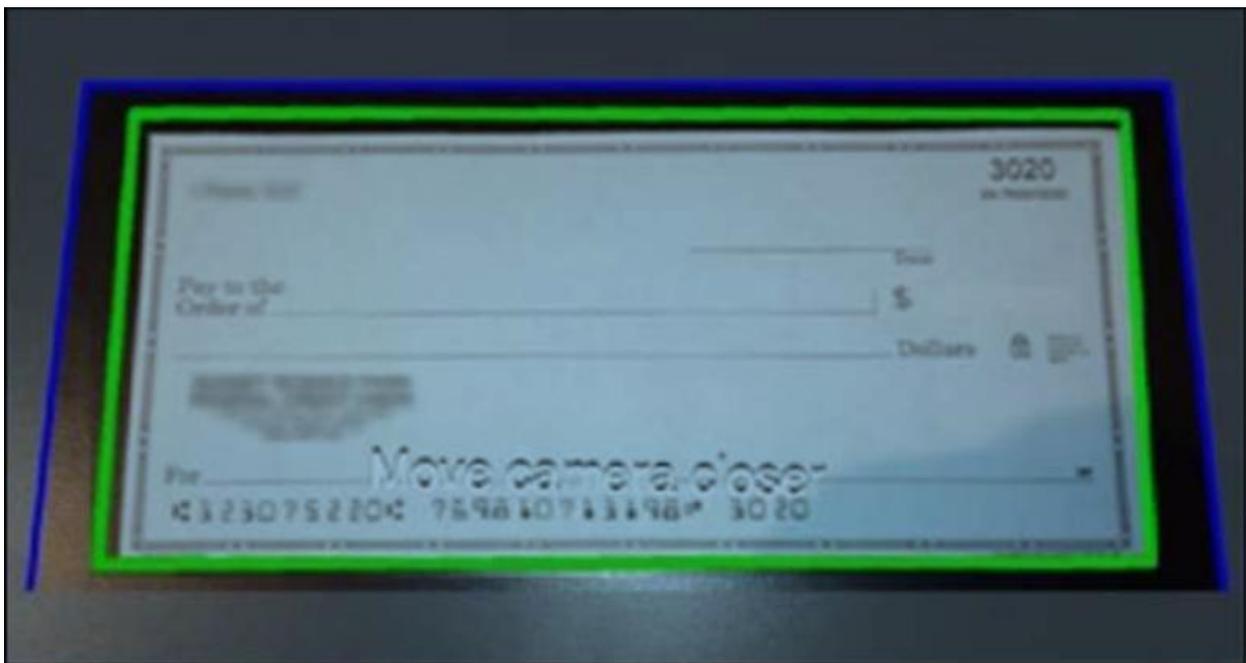
Flatten the check, ensure no corners are bent over, place the check on a **flat, dark, non-reflective, and un-patterned surface, with adequate light** which does not cast a strong shadow on the check.

4. Select Capture Front and align the check. You may find it easier to capture the image if you are standing rather than sitting. If your device has a flash or a light, hold the device directly over the check. The light will be turned on to avoid any shadows on the check. If your device does not have a flash or light, ensure the check is evenly illuminated and tilt the device at an angle to align the edges of the check with the frame in the display.

You will notice a **RED** box appear around the check.



Position the device so all four sides of the box turn **GREEN**.



When the check is aligned and has sufficient light, just hold your device steady, and the check image will **automatically be captured**. If the device does not quickly capture the check, then move to a darker, plain background with better light.

5. Confirm the check was properly captured.



You will be shown the black and white version of the check image which looks like a FAX. This image will be used for processing the deposit. If the following are **true** then tap "Yes Use", otherwise tap "No Retake":

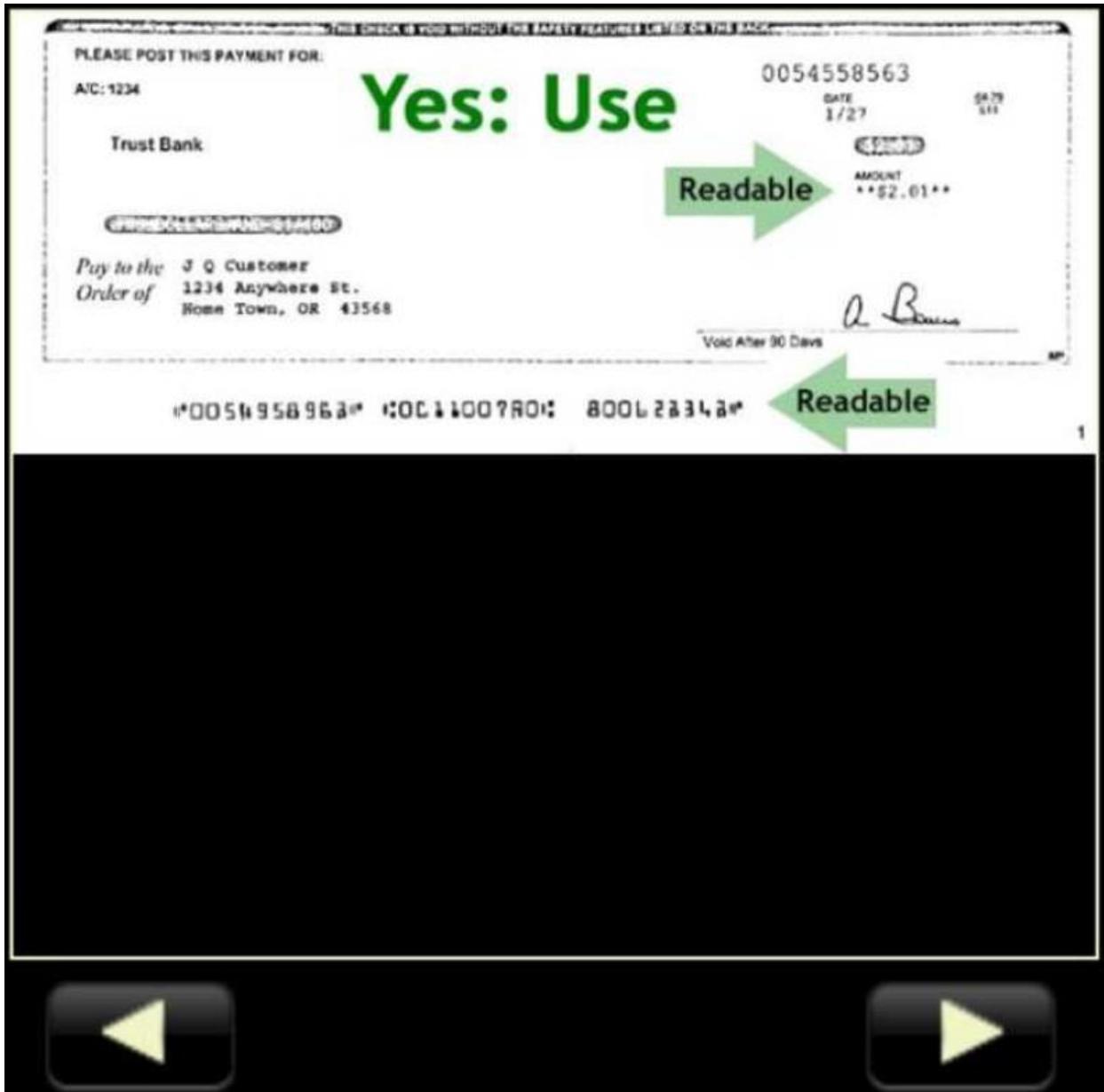
1. You must be able to read the amount and the numbers along the bottom of the check. The background and other details of the check may not be clear and may be distorted like a fax image.
2. The check must be square with all of the corners visible.

3. On the backside image, the endorsement must be visible, but the other markings and printing on the check will most likely not be visible.

6. Repeat the capture process for the back side of the check, then select "Deposit Check".

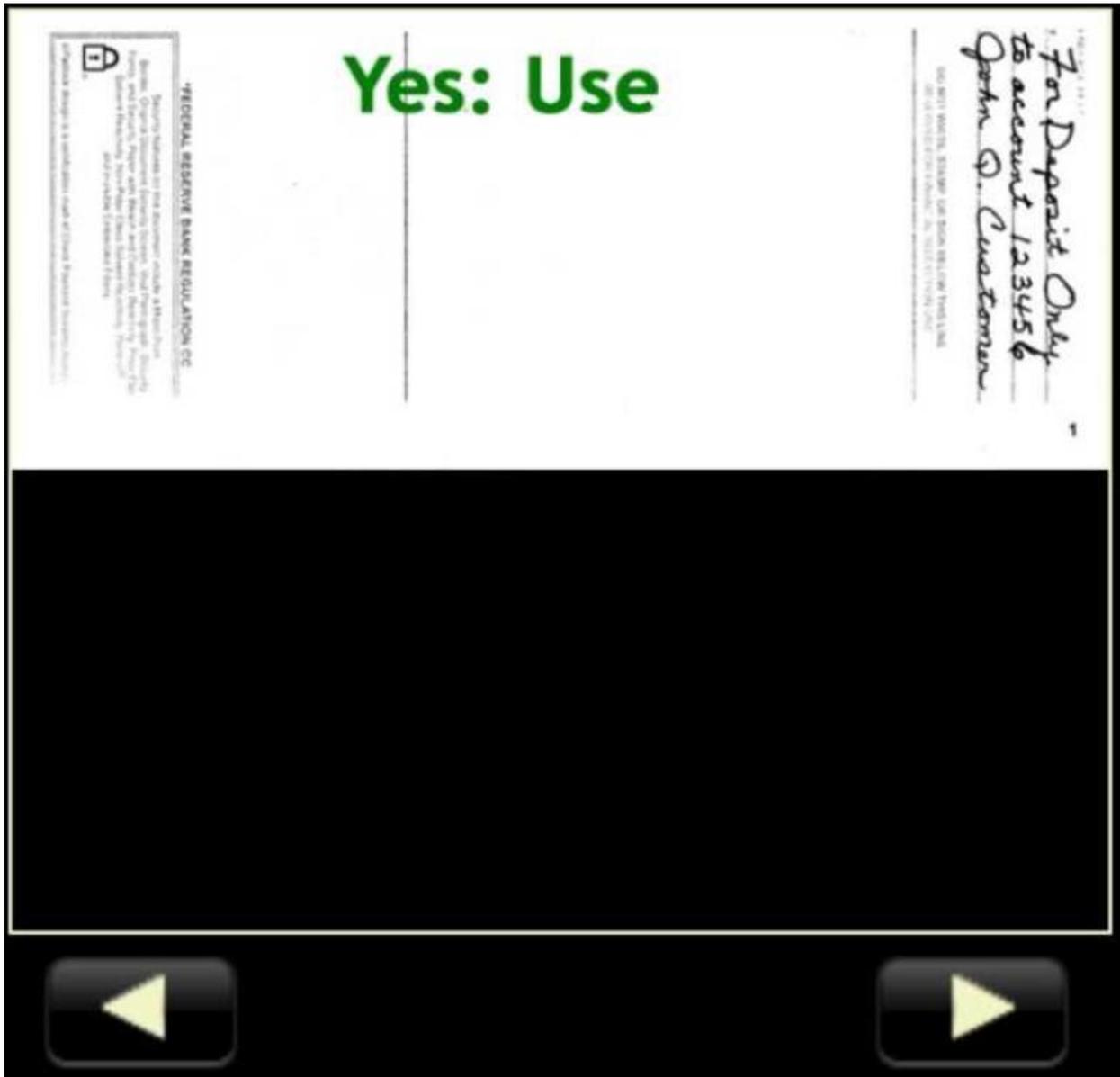
7. Use the "History" button to view the current status of the deposit.

Front side check image example:



Notice that some portions of the image are not readable. As long as the check is square with all four corners visible, you can read the amount, and you can read the numbers along the bottom, the captured image is satisfactory for processing. The image of the check looks a lot like a fax image.

Back side check image example:



Notice that some portions of the image are not readable or visible. As long as the check is square with all four corners visible and you can see the endorsement, the captured image is satisfactory for processing. The image of the check looks a lot like a FAX image. If the endorsement is not visible, use a bold black pen to make the endorsement and retake the image.

Mobile Deposit FAQ:

What do I do with the check after I submit the deposit?

You will receive a confirmation message after you tap "Deposit Check" indicating that the check images are being processed. It is recommended that you make a note on the face of the check once the images have been accepted. Retain the actual check until the deposit is in your available balance. Once the deposit has posted to your account, store the check in a secure place for 60 days before destroying it.

What should I do if I receive a message that the images have not been accepted?

Network problems or other temporary conditions may cause the check images to not be accepted by the server. If you receive an error message after tapping "Deposit Check", your deposit is not being processed. Follow the instructions on the error message. You may try the deposit again after a couple of hours or when you have a better network connection.

Why do I have to tilt the device back?

If your device does not have a light, tilting the device back at an angle helps remove shadows which may reduce the quality of the captured image. The app will automatically correct the image to a rectangle.

Is the mobile deposit process safe?

Yes, this app uses secure and encrypted SSL technology to ensure the check images are only seen by those authorized to process your deposit.

What do I do if the app is not working correctly?

If the app is not operating correctly, it is likely because of a temporary network problem. Please try again in a few hours. If it continues to not operate correctly, please use the Contact Us button on the home screen of the app to let us know about the problem.

I can't see my endorsement in the captured image, what do I do?

If the endorsement is not visible, use a bold black pen to make the endorsement and recapture the image of the back side of the check.

The app does not capture the check, what do I do now?

Move the check to a plain dark surface with good lighting, ensure the check is flat with no bent corners, align the check with the gray box until there is a green box around the check, then hold the device steady until the image is captured.

I get a check image which is not square, how do I prevent that?

This is most likely caused by the check not being on a plain background, or the corners of the check are bent or missing.