Using the Mobile Deposit App:
Consumer and Business Members

By following this guide, you will be able to install and use the Kitsap Credit Union Mobile App or the Kitsap Credit Union Business Banking Mobile App. Additionally, you'll be able to assist others through the process.

App Requirements

The Kitsap Credit Union Mobile App or the Kitsap Credit Union Business Banking Mobile App is only available for Android™ and Apple™ devices. Your device should be running the latest operating system. However, the last 2 major software versions are supported.

The app requires a minimum of 512 MB RAM available on the device to complete the transaction. Although your phone or tablet may have the minimum requirements, it may have Apps running in the background that would decrease this availability of RAM.

Always ensure your device is not running Apps in the background. This can affect the amount of RAM available on the device at a time when you're trying to complete a mobile deposit.

It is recommended that you close out all apps prior to making a deposit.

Installing or Updating the App

- Access and download the Kitsap Credit Union Mobile App or the Kitsap Credit Union Business Banking Mobile App through either the *App Store℠* for the iPhone™ or *Google Play™* for the Android™.

- If this is an update to the existing app, the phone or tablet will show that the app needs updating. Use either the *App Store℠* or *Google Play™* to update.
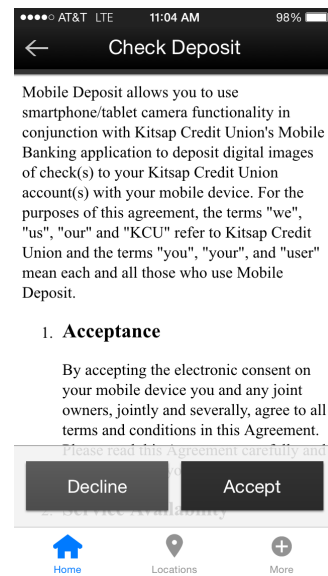
Initializing the App

1. Once the App is downloaded, follow the prompts on the App to complete the process.

   Upon completion, the **Deposit Checks** option will be available on the menu.
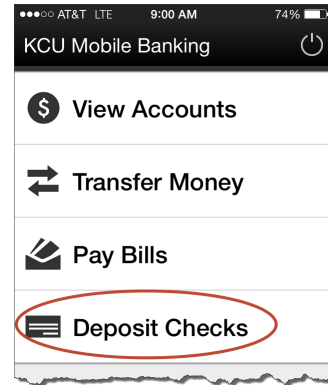
2. Tap the **Deposit Checks** area to access the End User Agreement (EUA). The Agreement will need to be accepted or declined.
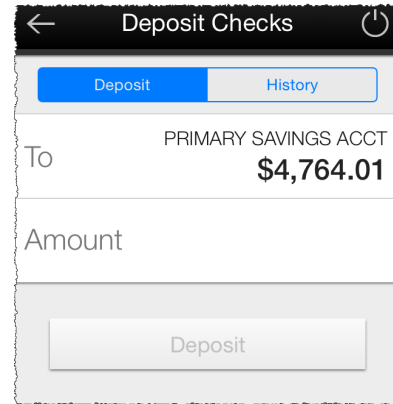
3. If the EUA is declined, you will not be able to deposit checks remotely.

   You can either call Kitsap Credit Union or click **OK**. Tapping **OK** will allow you to accept the EUA.
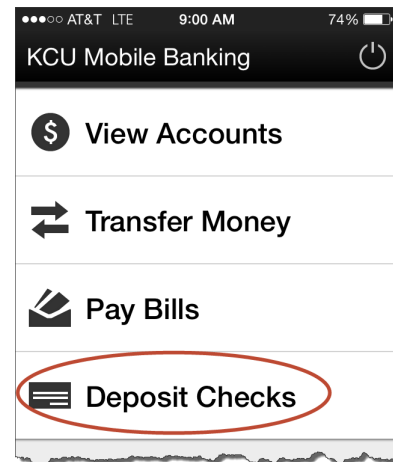
![KITSAP CREDIT UNION]
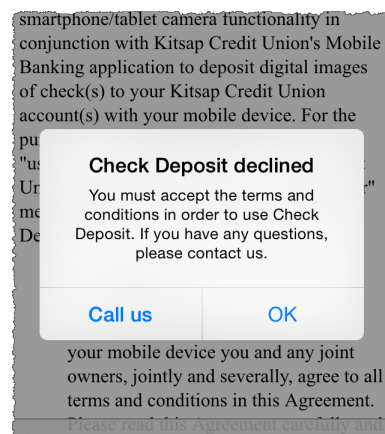
Initializing the App

4. If the EUA is accepted, you will go directly to the **Deposit Checks** screen.

Depositing a Check

1. When ready, tap the **Deposit Checks** area on the App. The **Deposit Checks** screen will display.
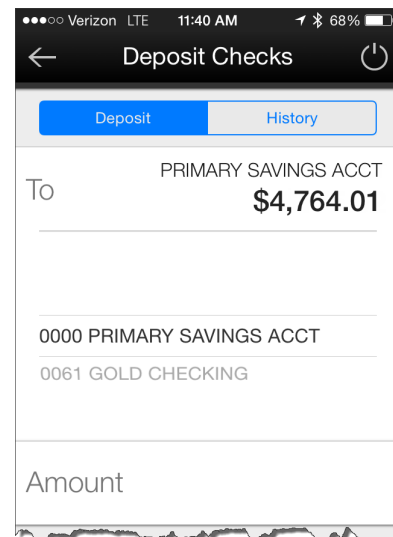
   For business members with linked accounts, select the desired account for deposit.

2. If you have more than one account, you will need to select the account you wish to use.

   Tapping the **To** area will display the available accounts.

   Tap the account you wish to deposit to.

Depositing a Check

3. Tap in the **Amount** area and enter the amount of the check you are depositing.

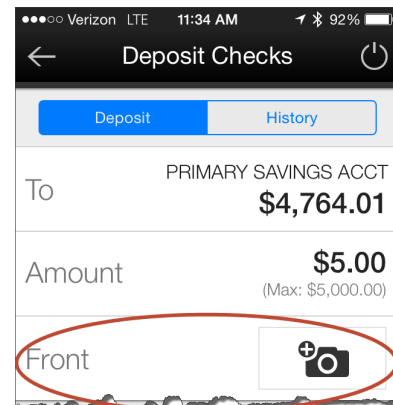   If you're a Consumer Member, you cannot deposit a check larger than $10,000.00

   If you're a Business Member, you cannot deposit a check larger than $25,000. To request an increase, please contact Business Services at 360-662-2036
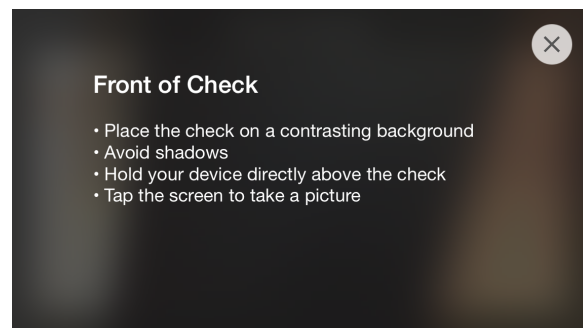
   Click the **Deposit** button.
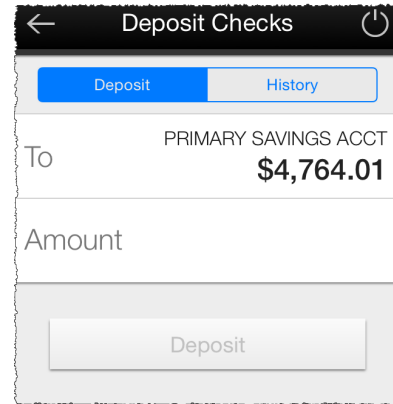
4. The **Front** Photo button will be displayed

5. If this is your first mobile deposit, the App provides tips on capturing the check.

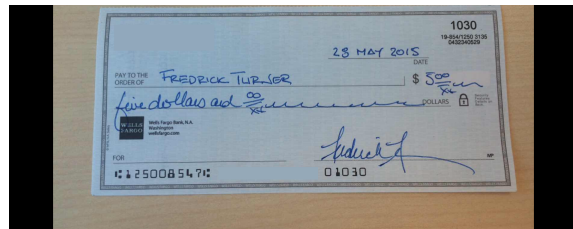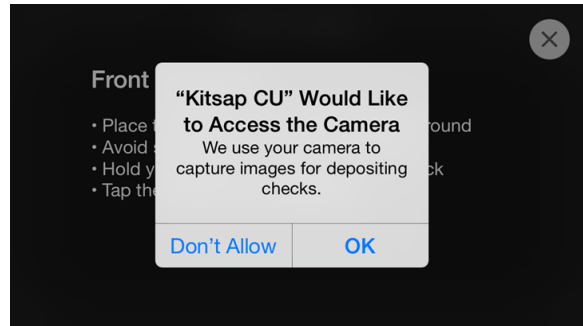   You may be prompted to permit the App

Depositing a Check

to access the camera.

Tap the photo to capture the check.

You will have an opportunity to retake the picture if needed.

Tap **Keep Picture** to continue to the back.

6. You will then be prompted to capture the back of the check.

If this is your first mobile deposit, App provides tips on capturing the check.

Remember you will need to endorse all checks with your signature, business name if appropriate, and "*For KCU Mobile Deposit only*". KCU reserves the right to reject all items not endorsed as specified.

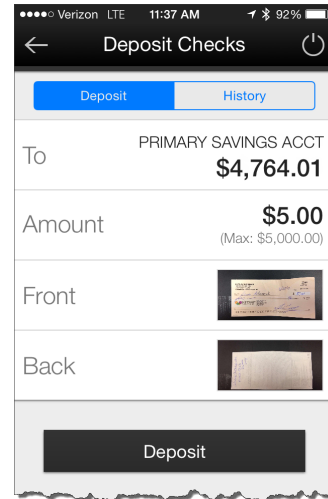It's recommended that you also include your account number on the check.
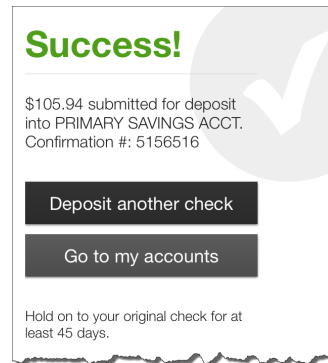
Tap the photo to capture the check.
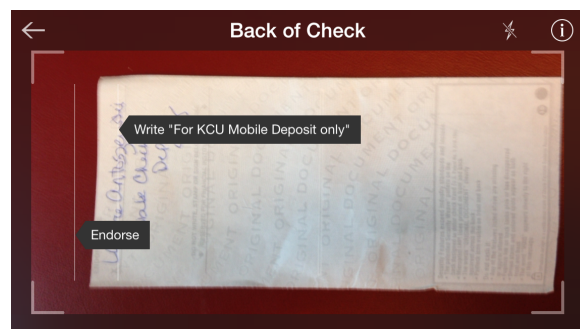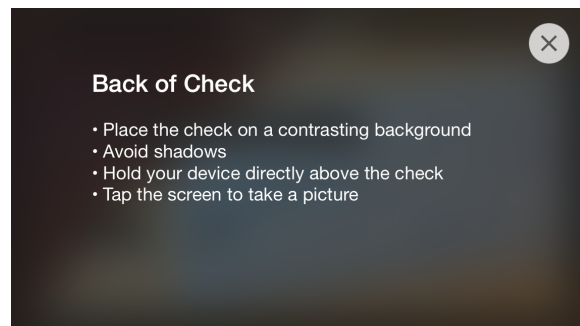
Depositing a Check

7. You will now be asked to confirm the deposit and click **Deposit** to submit.

8. When successfully submitted, the *Success*! screen will display. You need to retain your check for up to 45 days.
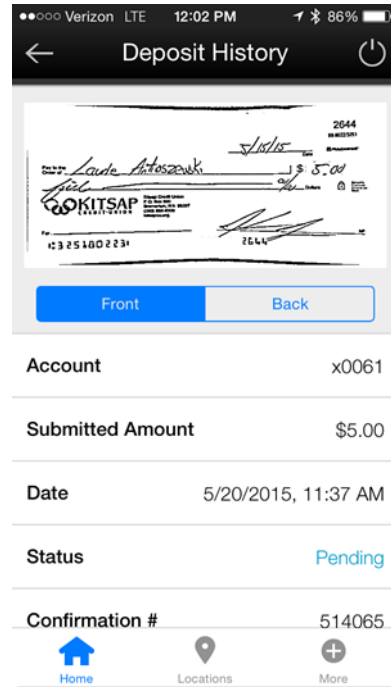
   You can then **Deposit Another Check** or **Go To Your Accounts**.

Depositing a Check

9. The deposit will display in the App's history.

   You will receive two system-generated e-mails concerning your deposit. The first will be a confirmation that the deposit was received. The second will be a notification that the deposit was approved.
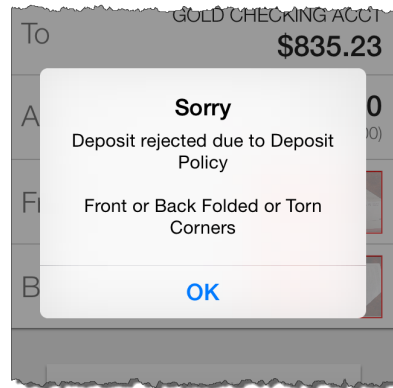
Common Errors

The following are normal mistakes that can happen when capturing a check. Most are easily remedied by re-entering the information or re-capturing the image.

Folded or torn corners

If the check has folded corners or is torn, the App will reject it. The transaction will need to occur in a branch.

Front image is not legible

In the event that the image of the front of the check is not legible, this error will display.   Tap the OK area and re-take the photo.
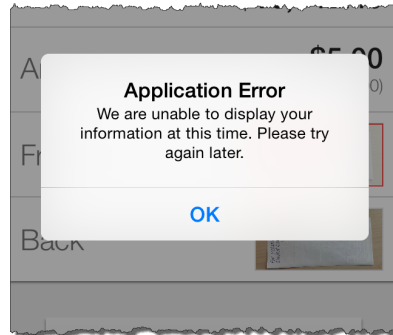
Amounts not matching

If you enter an amount that is more or less than the amount on the check, the App will display an error. Tap **Enter New Amount** and re-enter.

Bad Check Capture

If the check is not captured properly, you will be prompted to retake the photo.

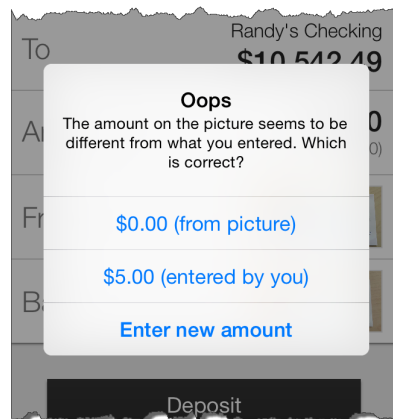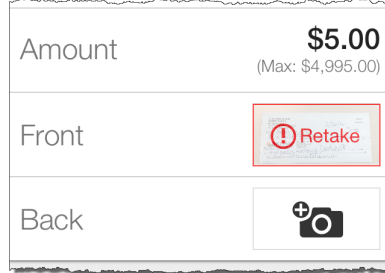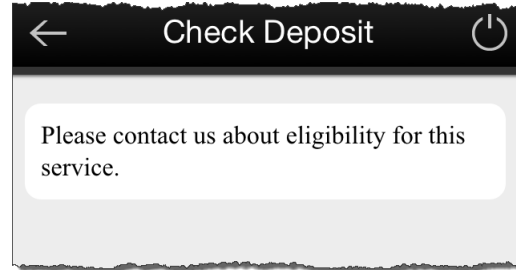| Amount	$5.00 (Max: $4,995.00)
Front	⊘ Retake
Back	📷

Ineligible for Deposit Service

If the ineligibility message appears, your account has been prohibited from using Mobile Check Deposit for a specific reason.
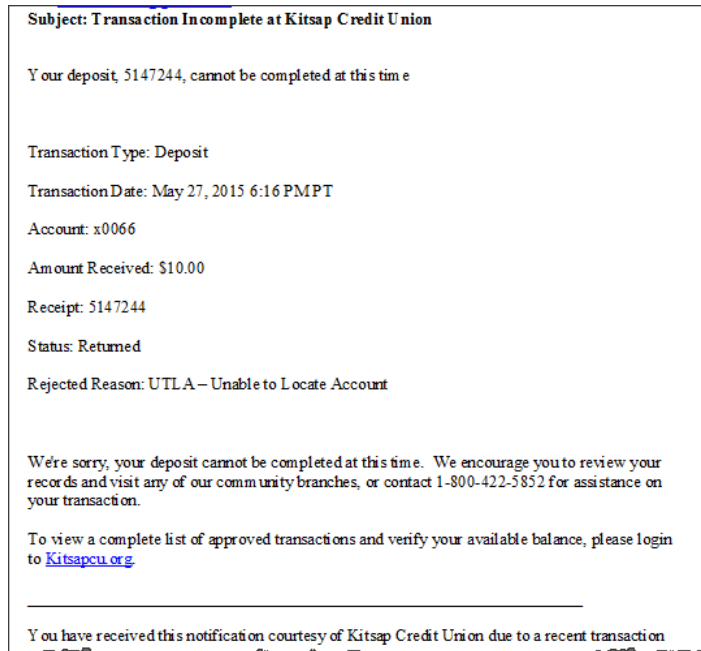
Please contact your branch or Contact Center to learn more.

← **Check Deposit** ⏻

Please contact us about eligibility for this service.

Routing and account numbers unclear

Transactions can be captured and accepted but later rejected. This can be due to the Routing or Account Numbers being incorrect, altered or unclear.

The next step would be to visit the branch or call the Contact Center to investigate the issue.

Subject: Transaction Incomplete at Kitsap Credit Union

Your deposit, 5147244, cannot be completed at this time

Transaction Type: Deposit

Transaction Date: May 27, 2015 6:16 PM PT

Account: x0066

Amount Received: $10.00

Receipt: 5147244

Status: Returned

Rejected Reason: UTLA – Unable to Locate Account

We're sorry, your deposit cannot be completed at this time. We encourage you to review your records and visit any of our community branches, or contact 1-800-422-5852 for assistance on your transaction.

To view a complete list of approved transactions and verify your available balance, please login to Kitsapcu.org.

_____

You have received this notification courtesy of Kitsap Credit Union due to a recent transaction
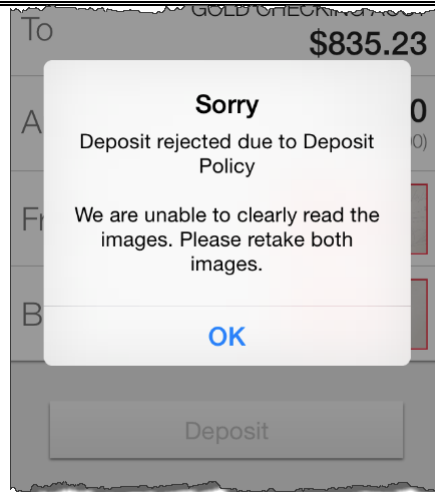
![KITSAP CREDIT UNION]

Rejected Image Capture

This error includes:

- Back image too dark
- Front image file too small
- Front image too dark
- Front image too light
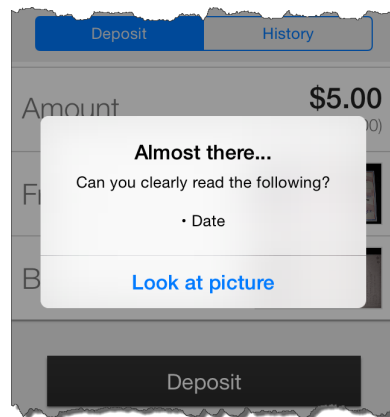
You will need to recapture the image.

Check Element Not Recognized by App

If the App cannot read a specific element of the check, you will be prompted to check the photo and retake if necessary.

As shown, the elements can include any of the following or combination of them:
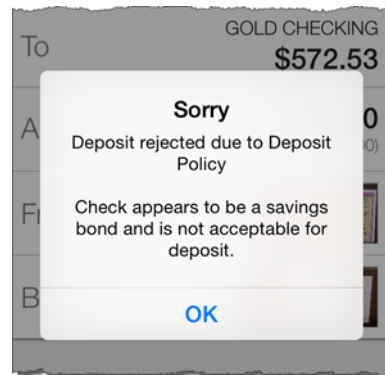
- Date
- Signature
- Payee

Rejected Deposit

A deposit may be rejected for different reasons. The majority of the time, the reason will be explained.

- Savings Bonds cannot be deposited and must be deposited at a branch.
- Travelers Checks cannot be deposited and must be deposited at a branch.

Amount Exceeds Limits

If your deposits exceed the daily limits, you will be unable to complete that transaction.

The App will display the running total for the business day. It's recommended that you hold the deposit until the next business day.

If you're a Business Member, you can request an increase by calling Business Services at 360-662-2036
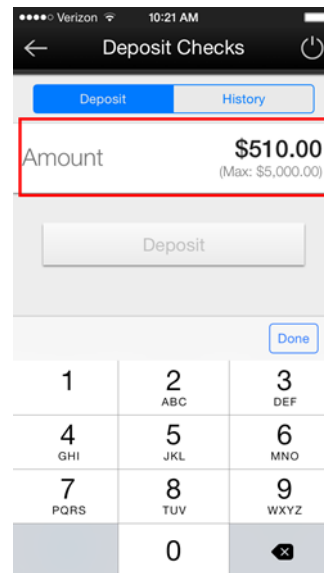
General Camera Issues

For Android™, the minimum pixel resolution is a width of 1600 for the camera specs. The app supports a minimum of 1600 pixel width to have enough resolution for proper check image detail extraction. This approximately equates to a camera with a 3.3 megapixel range depending on the height/ width specs. It's best to consult your Owner's Manual