
Mobile App Banking

With Mobile Check Deposit/
Remote Deposit Capture (RDC)



INTRODUCTION

Using Mobile App members can use their **It's Me 247** logon to gain access to mobile check deposit, mobile banking, transfer money, and much more. Interested in getting started with Mobile App and Mobile Check Deposit? Read this helpful booklet to learn more.

CONTENTS

MOBILE APP FEATURES	2
BRANDING AND PROMOTIONS	2
MOBILE WEB BANKING	2
MOBILE CHECK DEPOSIT	2
QUICK TRANSFER	3
BRANCH INFORMATION	3
APPLY FOR A LOAN	3
GETTING STARTED WITH MOBILE APP	4
NAVIGATION FROM THE HOME PAGE	6
SIGNING INTO THE MOBILE APP	11
LOGGING IN FOR THE FIRST TIME USING MOBILE APP BANKING	12
MOBILE WEB BANKING	15
MOBILE CHECK DEPOSIT	17
BRAND YOUR MOBILE CHECK DEPOSIT PRODUCT	17
ACCESSING MOBILE CHECK DEPOSIT	18
REGISTRATION	18
ACCEPTING REMOTE DEPOSIT USE AGREEMENT	19
DEPOSITING A CHECK	20
VIEWING CHECK DEPOSIT HISTORY	25
APPENDIX	26

Revision date: October 27, 2020

For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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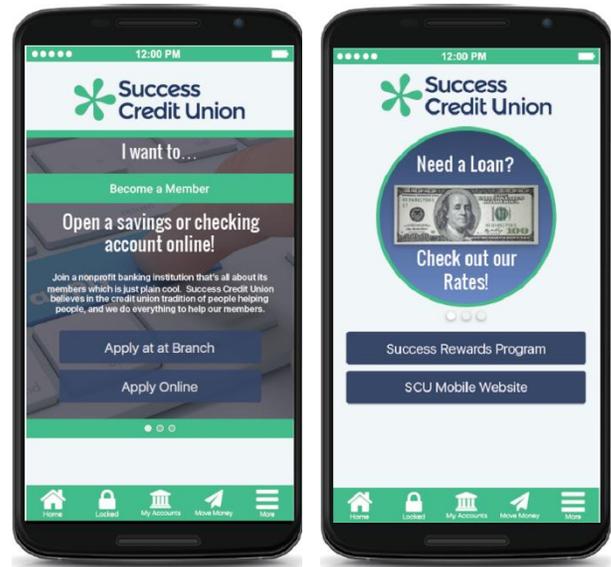
MOBILE APP FEATURES

The following features are available with Mobile App Banking.

BRANDING AND PROMOTIONS

Do you want your members to identify your Mobile App with your credit union brand? Do you want to market promotions to your members? Mobile App includes several fully customizable areas for this purpose.

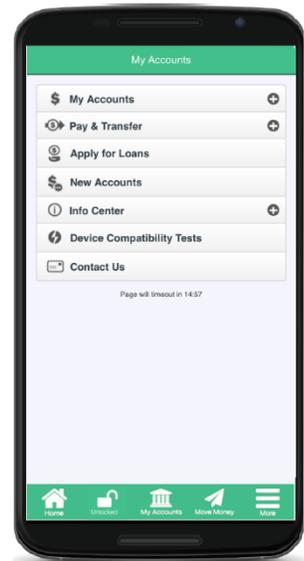
- Learn more about Mobile App Home Page customization on page 6.
- Additional customization options for Mobile Check Deposit are also available. Refer to this section of the booklet starting on page 17.



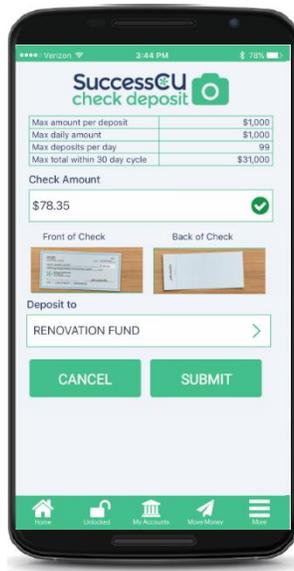
MOBILE WEB BANKING

Does your member want to access a full range of features offered in **It's Me 247**? Members can easily access nearly all banking features offered in **It's Me 247**, including viewing balances, making transfers, paying bills, opening accounts, updating personal information and more – right from within the Mobile App. Members use their **It's Me 247** username and password to gain access to this full range of features.

- Learn more about Mobile Web Banking features on page 15.



MOBILE CHECK DEPOSIT



Does your member want to deposit a check while at home or in the office? Members can use Mobile App to deposit checks remotely using their phone or other mobile device. Members first request the service, and once approved can deposit funds directly into an account of their choosing. Acceptance of a separate remote deposit Use Agreement is required.

Using Mobile Check Deposit is easy! Members simply enter their check amount, select the account in which they want the funds deposited, and take a picture of their check. Your credit union controls the daily maximum deposit limits for your credit union, even at the member level. In addition to the entry screen, several screens, including the instructions page and confirmation window are customizable. Using customized text you can guide your member through the check deposit process including how long it takes for the member to receive their funds.

Your credit union can elect to post the members' checks, or you can use the automated posting service and have CU*Answers Operations staff post the checks for you. Several different options allow you to select the frequency and time the Operations staff posts the checks, and this includes evening and weekend postings.

- Learn more about Mobile Check Deposit starting on page 17.

QUICK TRANSFER

Does your member just want to make a quick transfer? It is a snap for them in Mobile App! After entering their username and password, members can jump directly to the "Quick Transfer" page in Mobile Web Banking where they can transfer funds between allowed accounts. (These are the same accounts allowed in **It's Me 247**.)

- Learn about this feature on page 8.

BRANCH INFORMATION

Does your member want to find the closest branch or ATM? With Mobile App you can service your members by entering fully customizable information about your branch locations and ATM locations.

- Learn more about this feature on page 9.

APPLY FOR A LOAN

Without logging into Mobile App, members have access to apply for a loan on their phone.

- Learn more about this feature on page 9.

GETTING STARTED WITH MOBILE APP

There are many ways to learn more about the IRSC (Internet Retailer Support Center) and Mobile App. Below are the primary online resources.

Internet Retailer Support Center Website

The Internet Retailer Support Center (IRSC) provides project management and support to credit unions implementing virtual channel projects such as MAP, Mobile App, credit union branding, and more.



The IRSC website brings together all of these digital strategy products in one location. If your credit union wants to expand its virtual channel marketplace, you can shop and explore the offerings online as well as check the status of initiatives as they are implemented.

Learn more in the IRSC website: <https://irsc.cuanswers.com/>

Three Requirements for Mobile App

The following three things are required to get started with Mobile App. Contact the Internet Retailer Support Center to get started, or check out the links provided below.

1.) Mobile Banking Custom Theme

Your credit union must complete a Self Service Channel Custom Branding Options project for **It's Me 247** Mobile Web (a custom mobile web banking theme).

The IRSC requires the following:

1. Submitted logo (vector format)
2. Chosen primary & secondary (accent) colors

NOTE: There is a separate fee for completing this process.

To get started visit our online store at <https://irsc.cuanswers.com/product/custom-its-me-247-mobile-web-banking-theme/>



2.) Mobile-Friendly Credit Union Website

A responsive website that scales to fit any size screen is essential for the success of your credit union. All credit union websites made by CU*Answers come with a responsive design and at no additional cost. It's part of our good practices as web designers. Take a look at some our responsive designs: <https://ws.cuanswers.com/category/our-portfolio/>

3.) Online Loan Application

One additional requirement is that your credit union offer online loan applications. Members can apply for loans from the "More" area of the Mobile App.

Getting Started with Mobile Check Deposit

Everything you need to know to get started with Mobile App with Remote Check Deposit is included in the Mobile App 2.0 Getting Started guide. Access this flyer using this link:

In this brochure learn more about pricing for Mobile Check Deposit and the options for check processing. The second page includes the steps needed to get started with Mobile App.

These include:

- Sign contracts and agreements for Mobile Check Deposit through eDOC Innovations. The IRSC assists you with this process.
- Reserve your spot for your beta deployment date when your credit union tests your Mobile App. Contracts and agreements need to be signed at least two months prior to this launch date.
- Customize your Mobile App. This includes what displays on the home page of the Mobile App, in the check deposit section, and more.
- Test drive your app during the beta period with download instructions and links provided by the IRSC. Your credit union will need to provide the names of employees testing the Mobile App. This period should last at least one to two weeks.
- iDOC Vault and RDC training occurs shortly after the start of your beta period. During this time your credit union receives instruction on the administration of iDOC Vault which is used to approve members for Mobile Check Deposit, manage individual member check deposit limits, and review checks and reports.
- Next it is time to launch your Mobile App! After your beta period, your credit union selects a launch date for your Mobile App to appear in the app stores (Apple and Google Play). Once published the app is available to your members for download. (Apple does review each app and this takes approximately a week, so keep this in mind when scheduling a launch date.)

Sign Up for Mobile App with Check Deposit

It's easy to sign up and get the steps listed above in motion. Contact the Internet Retailer Support Center or visit the IRSC Store. Access the Mobile Options section and select Mobile App 2.0. Go there directly by selecting this URL: <https://irsc.cuanswers.com/product/mobile-app-2/>

CUANSWERS
INTERNET RETAILER SUPPORT CENTER

Remote Deposit with Mobile App 2.0
Members use their It's Me 247 login to gain access to Mobile Banking, Mobile Check Deposit, Transfer Money, and much more.

Mobile Check Deposit is Here
CUAnswers is in the RDC (Remote Deposit Capture) business with the development of CUAnswers Mobile App 2.0. Members use their It's Me 247 login to gain access to Mobile Check Deposit, Mobile Banking, Transfer Money, and much more.

We are transitioning credit unions starting in January 2017 – for those credit unions with a CUAnswers Hybrid Mobile App, members receive an update to their mobile device and not have to download a new mobile app.

Your credit union must also have completed an It's Me 247 Mobile Web Banking Theme, It's Me 247 Logo Swap, currently have a mobile website, and allow Online loan applications. Contact IRSC with any questions on these.

Get On The Schedule
Dates are already filling up fast! We have limited space to deploy new apps, so get on the schedule today! Starting in January 2017 we are deploying 5 credit unions, through the rest of 2017 we are deploying 6-8 credit unions per month.

Pricing

eDOC Setup Fee	\$3,995
eDOC Monthly Maintenance Fee	\$175
eDOC Per Item Fee	\$0.50

Automated Posting
You have the option to post these items yourself, or you can go with automated posting. Below are the options to have your files created for automated posting. This is only the eDOC side for them to create the file – CUAnswers Operations team will still need to post these files to members accounts.

Mon-Fri - 2 file/day	8AM & 4PM	\$75/month
Mon-Sun - 7 file/day	8AM & 4PM	\$100/month
Mon-Fri - 4 file/day	8AM, 12PM, 1PM, 1PM	\$100/month
Mon-Sun - 4 file/day	8AM, 12PM, 1PM, 1PM	\$125/month

CUBASE Setup Fee* \$500
CUBASE Per Process Fee* \$3

*CUBASE cost is associated with posting files to your member accounts. AutoPost processing occurs a Half Hour after the files are created by eDOC.

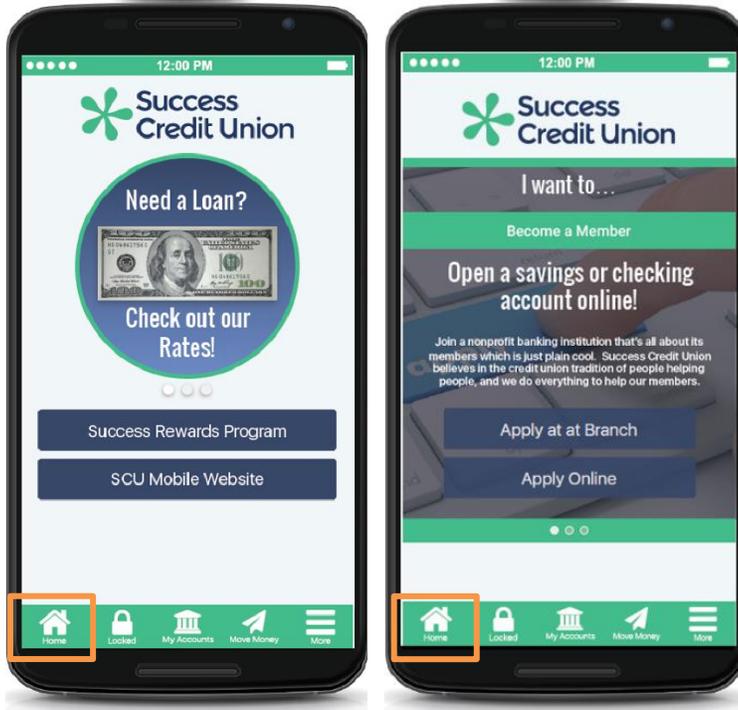
Get Started Today!
CUAnswers
Internet Retailer Support Center
6000 218th Street SE
Grand Rapids, MI 49506
(888) 322-3434
irsc@cuanswers.com
IRSC.CUANSWERS.COM

Ready to get started? [irsc@cuanswers.com](https://irsc.cuanswers.com)

NAVIGATION FROM THE HOME PAGE

This section of the booklet covers the access points to the features of Mobile App and their customization options.

Customizable Home Page



The **Home** icon on the left side of the bottom navigation bar takes the member to the Home page. This is the default view.

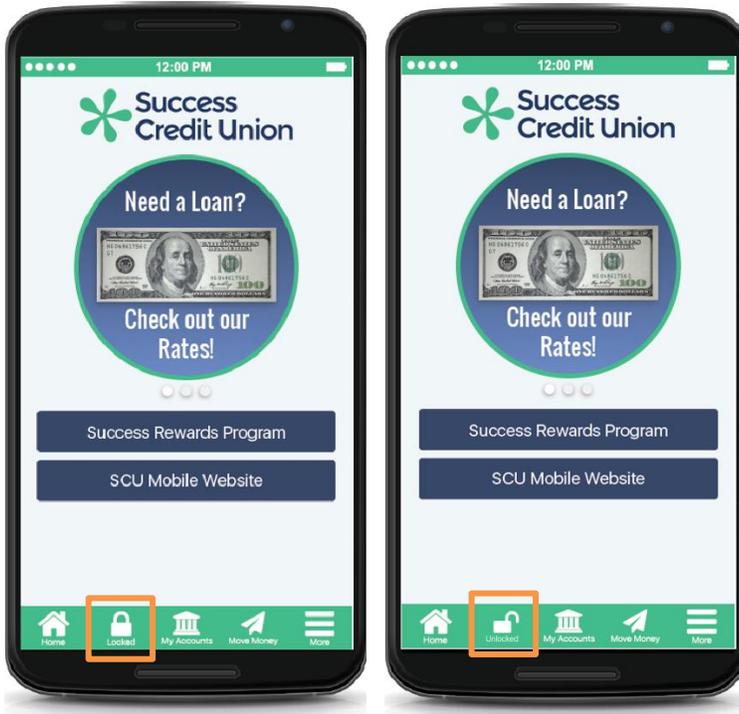
Your credit union has two customizable options for design on this page:

- Simple advertisement (Refer to left graphic. More is included below.)
- Promotion (Refer to right graphic. More is included below.)

The simple advertisement option includes up to five scrolling advertisements (linked to any URL), along with two button labels (linked to any URL). (Refer to the left graphic.)

For the promotion option, your credit union can use your online membership application (MAP) site promotions. Alternatively your credit union can create new promotions that are designed specifically for your Mobile App. Promotion content is fully customizable.

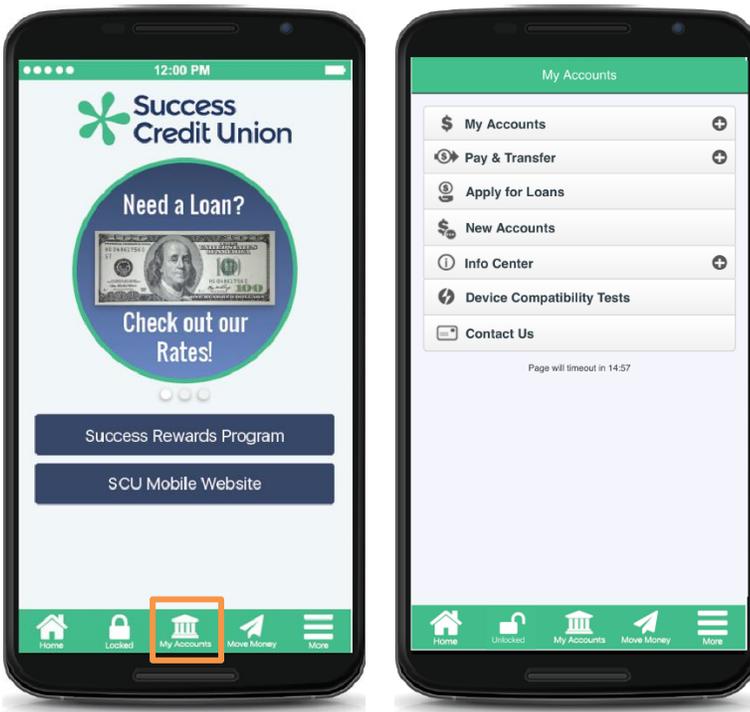
Locked/Unlocked



Locked allows the member to lock and unlock Mobile App so they can use the My Accounts and Move Money sections of the Mobile App.

- After clicking the Locked icon, the member enters their username, password, and security question answer. Then the Locked icon appears unlocked. (See right graphic.)
- The credentials the member enters are the same ones they use in the desktop **It's Me 247**.
- This is a standard feature.

My Accounts (Mobile Banking)

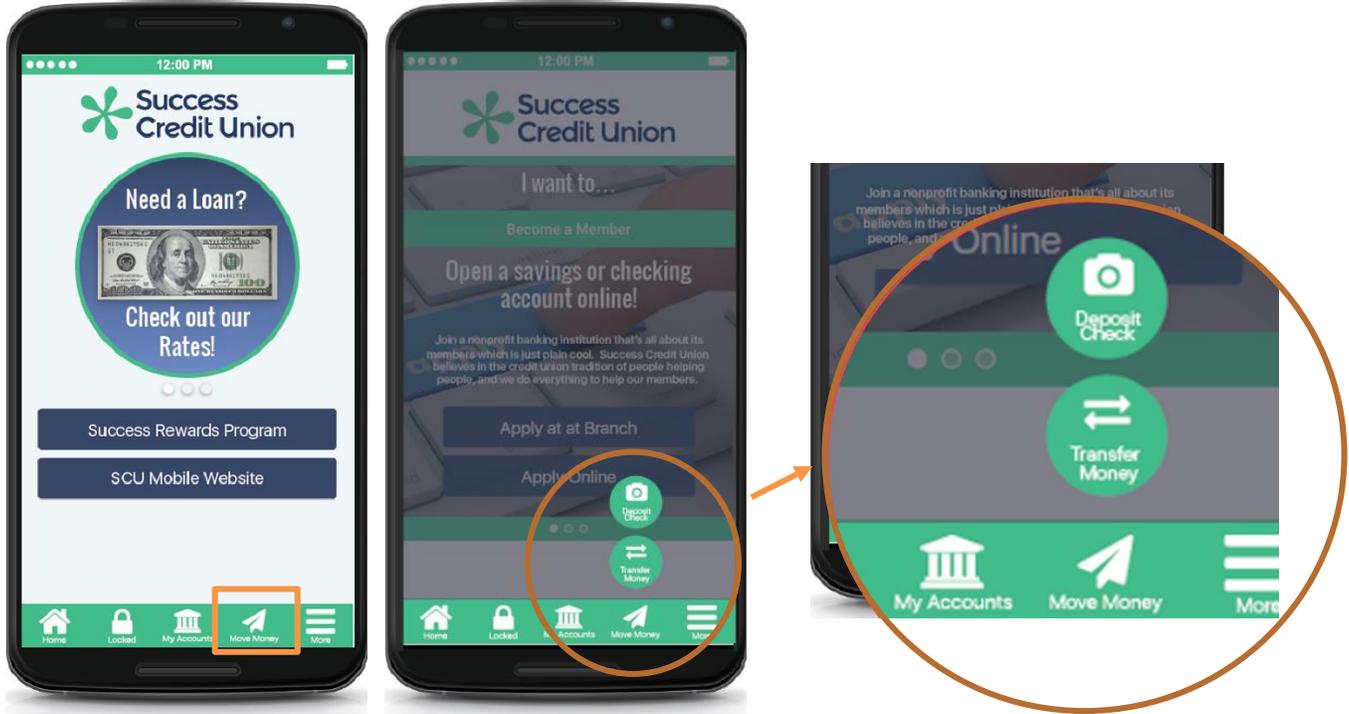


My Accounts is used to access the banking side of the Mobile App.

- After clicking the My Accounts icon, the member enters their username and password (not shown). The credentials the member enters are the same ones they use in the desktop **It's Me 247**.
- After authentication, the member moves to the Home Page of Mobile Web Banking. (See right image.)
- This is a standard feature.

Learn more about Mobile Banking features on page 15.

Move Money (Check Deposit and Quick Transfer)



The **Move Money** section to the left of the **More** icon gives the member access to ways to transfer funds. When the member clicks the icon, navigation options allow the member to select from two options.

- **Deposit Check** is used to access Mobile Check Deposit. This allows the member to take a picture of their check to deposit it without the need to bring the check to your branch. This feature has many customizable features and requires separate activation.

The member must first unlock their phone or enter their credentials directly after clicking this icon to access the check deposit feature.

Learn more about Mobile Check Deposit on page 17.

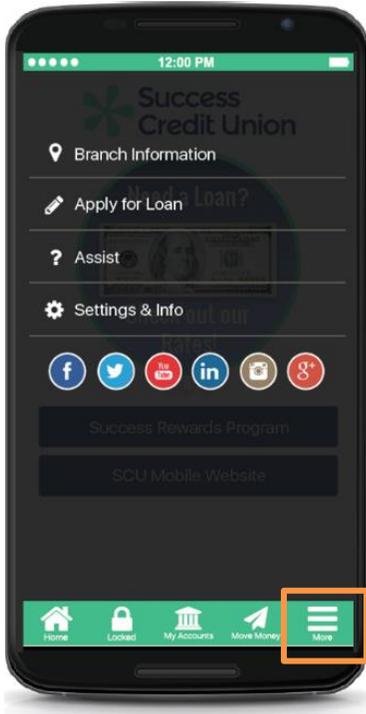
- **Transfer Money** takes the member to the **Quick Transfer** screen which allows them to easily transfer funds between allowed accounts at your credit union. These are the same accounts allowed in **It's Me 247**. The Quick Transfer feature is a standard feature of Mobile Web Banking, however, this gives the member direct access to the Quick Transfer screen.

The member must first unlock their phone or enter their credentials directly after clicking this icon to access the Quick Transfer feature.

More (Includes Branch Information)

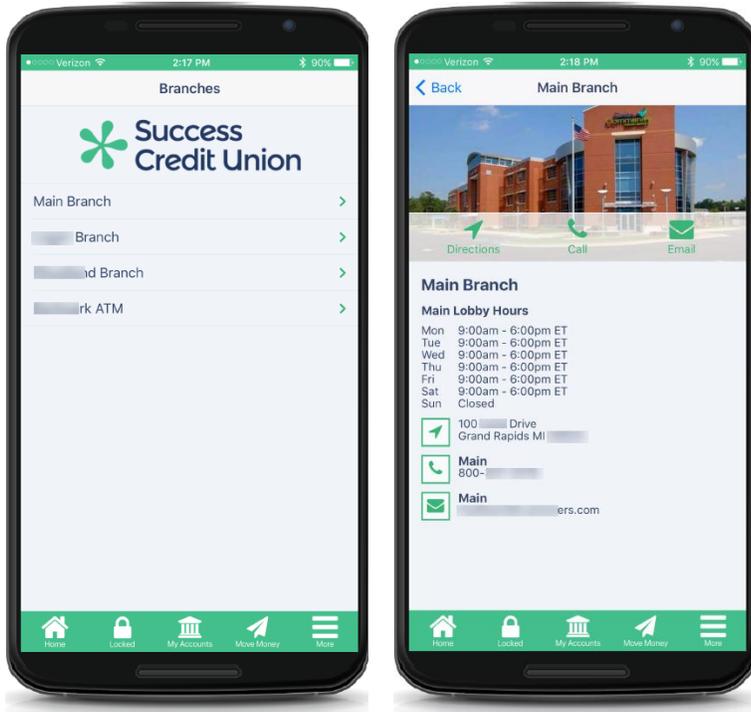
The **More** icon to the far right of the bottom navigation takes the member to a variety of customizable items listed below.

- The member does not need to login to use these features.



- **Branch Information:** An area to list information about your branches, such as addresses, ATM locations, hours of operation, and phone numbers. (See detail following.)
- **Apply for a Loan:** Access to you online loan application.
- **Assist:** An area to present and answer frequently-asked questions customized to your credit union. (See detail following.)
- **Settings & Info:** An area that allows you to present your regulatory information. (See detail following.)
- **Social Media Links:** At the bottom of this navigation on this screen is room for links to your credit union social media accounts.

Branch Information



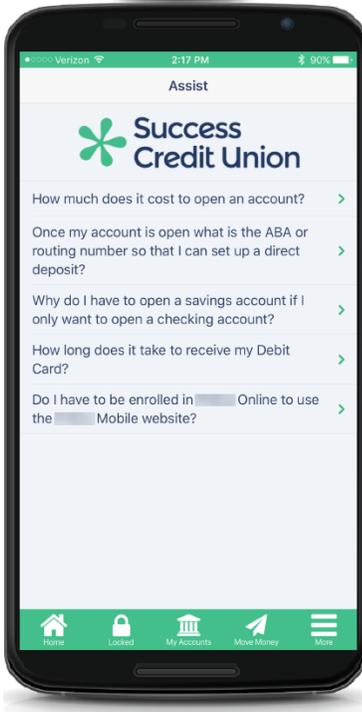
The **Branch Information** area give you an area to list information about your branches, such as addresses, ATM locations, hours of operation, and phone numbers.

Upon entry, the member sees a list of branches and ATMs. (Refer to left graphic.)

Clicking the right arrow shows more detail. (Refer to right graphic.)

More (Continued)

Assist



The **Assist** area gives your credit union an area to present and answer frequently-asked questions customized to your credit union.

Upon selection, the member is presented with a list of questions. (Refer to graphic.)

After selecting the right arrow, the answers are presented. (Not shown.)

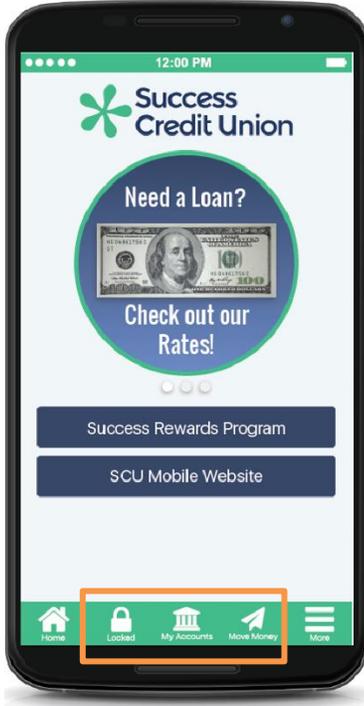
Settings & Info



The **Settings & Info** section gives you an area to display your regulatory logos and information.

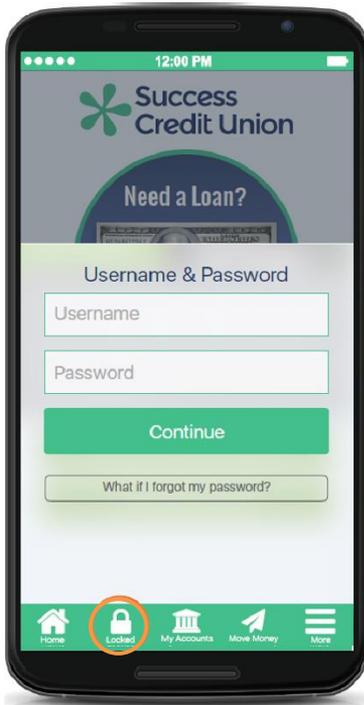
SIGNING INTO THE MOBILE APP

This section of the booklet covers how member signs into Mobile App. It also covers how a member can log into online banking for the first time using Mobile App.



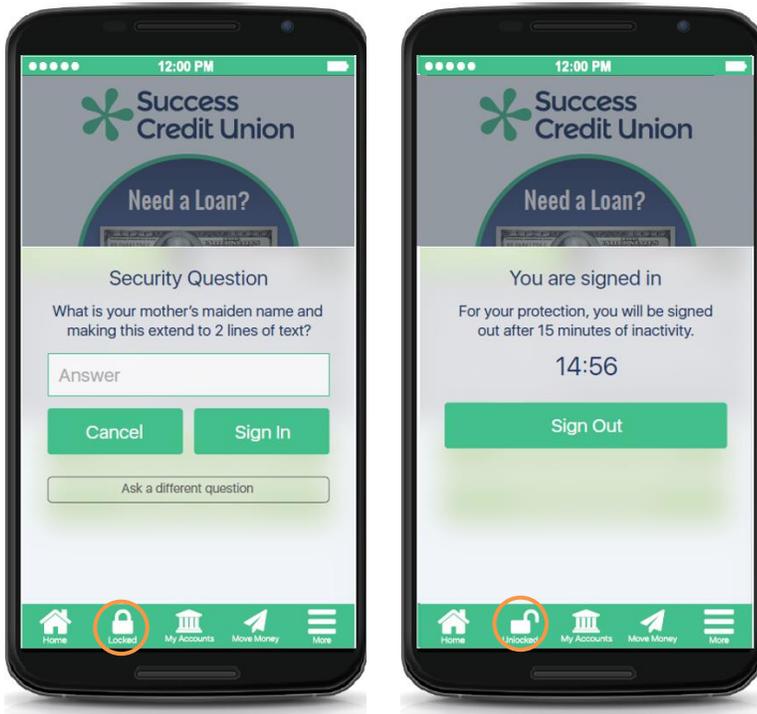
The member must first authenticate to use the banking options in Mobile App. The member can unlock the app by clicking **Locked**. Or the member can click **My Accounts** or **Move Money** (which access Quick Transfer and Check Deposit).

Only one authentication is required. If the member authenticates with **Locked**, they do not need to authenticate a second time to use the other areas.



First member enters their username (or account number) and password and clicks **Continue**.

The same credentials are used with Mobile App Banking, Mobile Web Banking, and desktop **It's Me 247** banking.

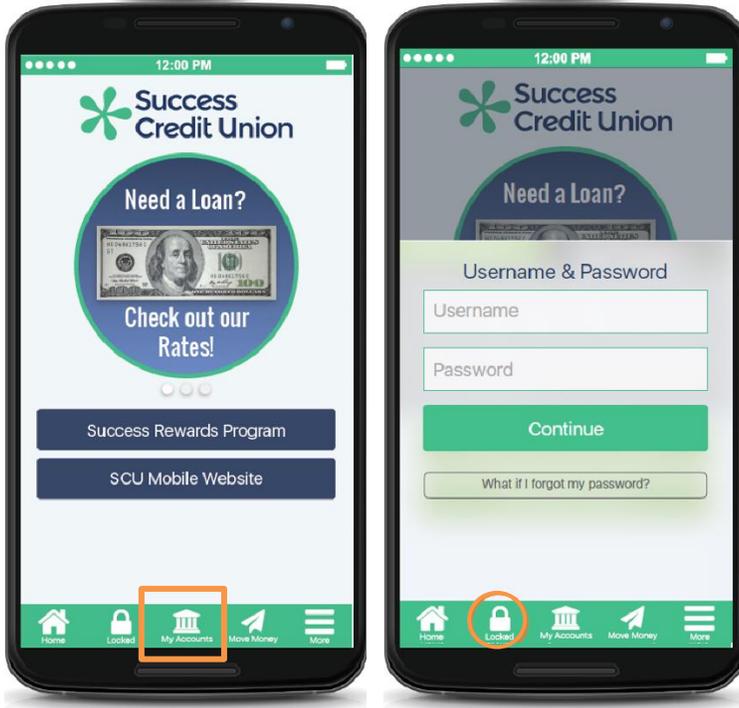


The member enters the answer to a security question and then clicks **Sign In**.

The lock symbol is now unlocked and the member can use the My Accounts and Move Money sections of the Mobile App.

LOGGING IN FOR THE FIRST TIME USING MOBILE APP BANKING

The member can log in for the first time using Mobile App Banking.

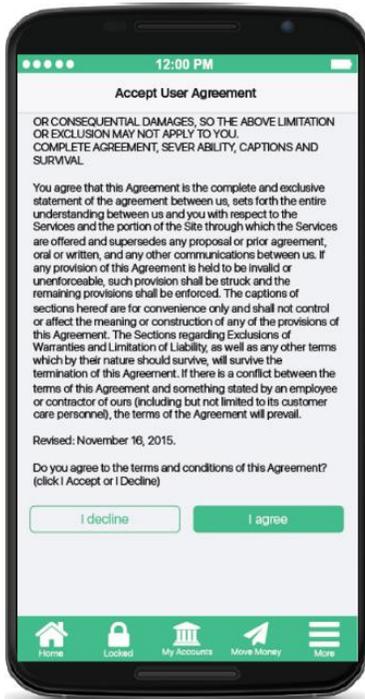
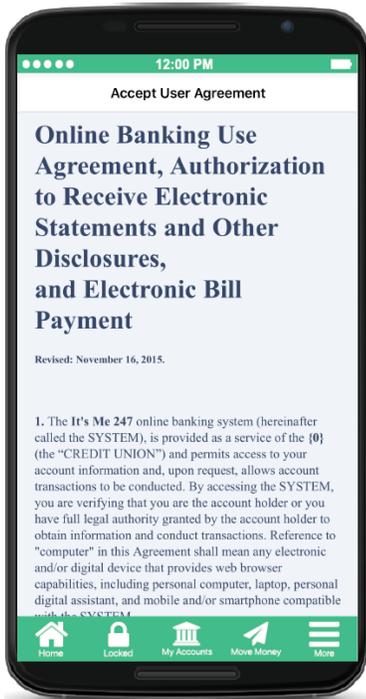


First the new member clicks **My Accounts**.

Next the **Username & Password** screen appears. Here the first-time user enters their account number and temporary password provided to them by your credit union.

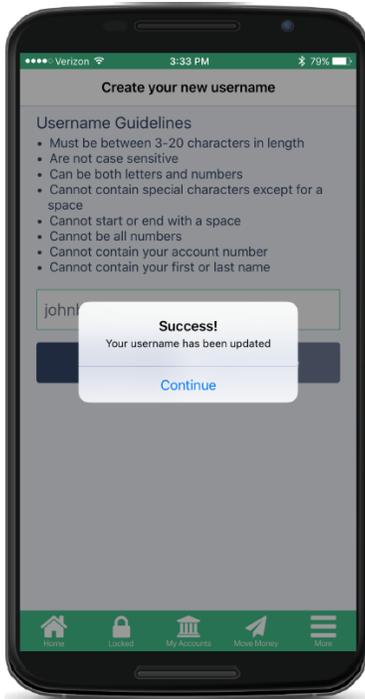
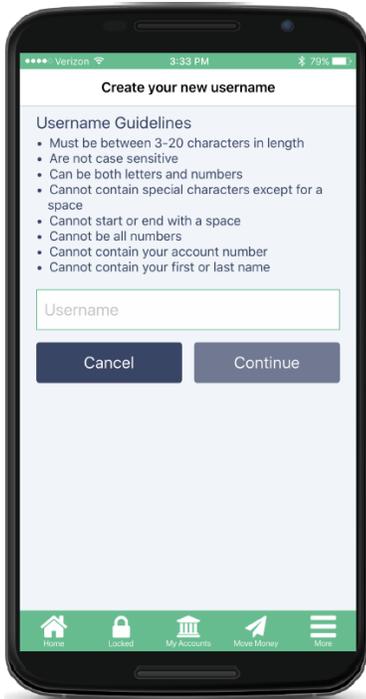
This is the same information that they would enter if they logged on for the first time in the desktop **It's Me 247**.

Next the member clicks **Continue**.



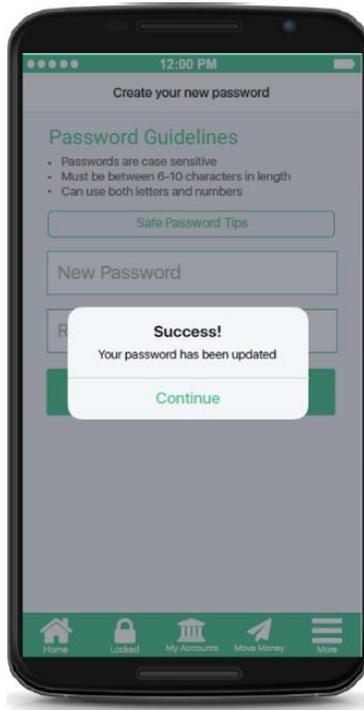
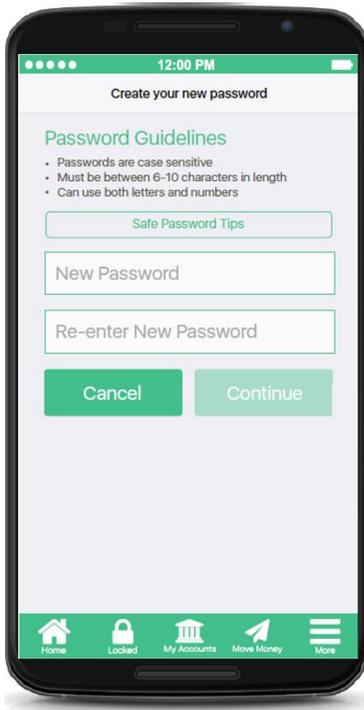
After the user enters their account number and temporary password, the Online Use Agreement is presented. The member scrolls down to read the Agreement and clicks **I agree**.

The Agreement that the member is the same one they are presented in desktop **It's Me 247**.



The **Create your new username** screen appears next if your credit union requires that the member set up a personalized username to use in place of their account number when logging in.

After the username is entered, the member clicks **Continue** (which then is active) to advance.

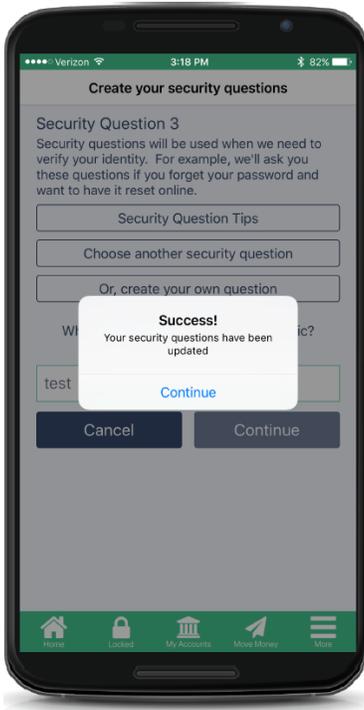


The **Create your new password** screen directions reflect your credit union password requirements. If your credit union uses complex password requirements the text explains that the member must enter a capital letter, lower case letter and special character.

After the password is entered and re-entered, the member clicks **Continue** to advance.

After the member sets up the password, the **Success** message appears. Next the member sets up security question answers.

The member clicks **Continue** to advance.



The **Create your security questions** screen requires the member to set up three security questions and answers.

After the question/answers combination is entered, the member clicks **Continue** (which then is active) to advance to answer the next question.

After the member sets up three questions, the **Success** message appears. The member clicks **Continue** to advance.

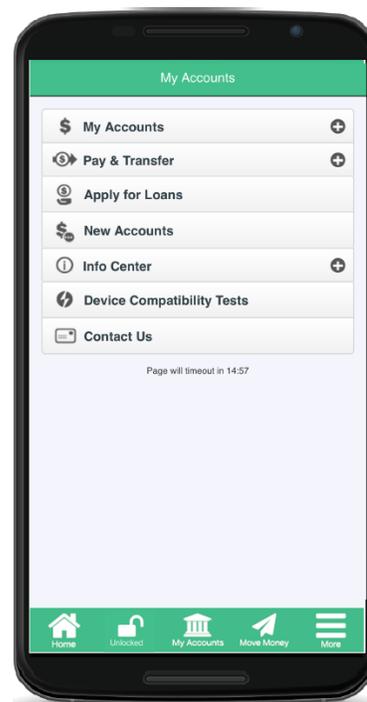
Finally, your member enters the Home Page of Mobile Web Banking. Here they have a full range of banking features, including viewing balance information, paying bills, making transfers, applying for loans, and opening accounts.

A full list of Mobile Web Banking features is listed on the following two pages.

MOBILE WEB BANKING

Mobile Web Banking is the free banking service used by Mobile App Banking. Members access this banking side of Mobile App by clicking **My Accounts** from the Home Page. After the member authenticates using their **It's Me 247** username and password, they have access to the following large list of banking features:

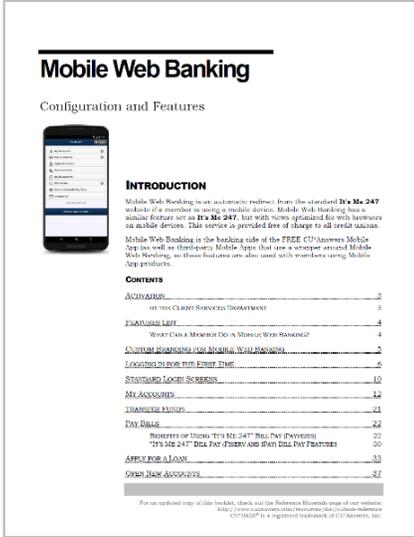
- **Check account balances** of savings, checking, certificate, credit card and loan accounts (both available and current balances).
- **View transaction history** for these accounts.
- **View funds on hold** for savings and checking accounts
- **View pending authorizations** for credit cards (if they exist)
- **Transfer funds** to other accounts, including to and from accounts with the CU*BASE Account to Account (A2A) relationship
- **View if a check has cleared** (cancelled checks)
- **View pending ACH transactions** (if they exist) – (available under “My Accounts”)
- **Pay bills and other bill pay features**
 - NOTE: If your credit union uses **It's Me 247 Bill Pay (Powered by iPay)** or **It's Me 247 Bill Pay (Powered by Fiserv)**, your members pay bills, update payments, view payees, and view payment history. Your member must add payees in the desktop **It's Me 247** and cannot initiate Person-to-Person (P2P) transfers.
 - NOTE: If your credit union uses **It's Me 247 Bill Pay (Powered by Payveris)**, your member has a full range of bill pay features including the ability to add payees and initiate Person-to-Person (P2P) transfers.
- **View online banking messages**
- **Update their personal information**, such as email address, address and code word
- **View the credit union rate board**
- **Apply for a loan** (submit a loan application)
- **Open a new sub account** - savings, checking or certificate account
- **Jump** to another membership they have with the credit union
- **Change username**
- Set and change **security questions**
- Accept the **It's Me 247 Use Agreement**
- Accept the **credit union PIB profile**
- **Contact the credit union** for assistance
- View **login history details**
- Set and change their **preferred contact preferences** (such as email or cell phone) and **opt out certain credit union communications**
- **View if features are compatible** with their phone
- Use the **I forgot my password** feature
- Hide their challenge question answer using the **Hide My Typing** feature
- **Request a different challenge question** be presented at login
- View **interest and dividend** information
- Place a **stop payment on a check**
- Enroll in **eNotices**
- Create a balance **eAlert** or any other eAlert
- Change the **Certificate renewal options**
- **Bump the rate of a certificate** to a higher rate



- **Skip a payment** on a qualifying loan
- Enroll in **text banking** and view text banking features once enrolled.

Configurations and availability of features in Mobile App follow your **It's Me 247** configuration settings.

Viewing eStatements and the My Documents section of Mobile Web Banking are currently not available in Mobile App.



Interested in learning more about these Mobile Web Banking features? Check out the booklet devoted to this subject.

<https://www.cuanswers.com/wp-content/uploads/MobileWebBanking.pdf>

MOBILE CHECK DEPOSIT

Interested in Mobile Check Deposit? Contact the Internet Retailer Support Center for more information or check out their online store at <https://irsc.cuanswers.com/product/mobile-app-2/>. The IRSC store has access to getting started materials as well as the opportunity to purchase all services needed to begin implementing Mobile Check Deposit as a service for your credit union.

BRAND YOUR MOBILE CHECK DEPOSIT PRODUCT

The Home Page of Mobile Check Deposit is completely customizable.

- (1) Your credit union can provide any logo and brand your mobile check deposit. This can differ from the logo that shows on the homepage
- (2) The title text is customizable on all Mobile Check Deposit registration status screens.
- (3) The description text of the instructions/marketing message is customizable.
- (4) Your credit union can optionally also place advertisements on the Home Page. These ads rotate and are also touch enabled. Mobile App Banking supports up to five ads in this area.

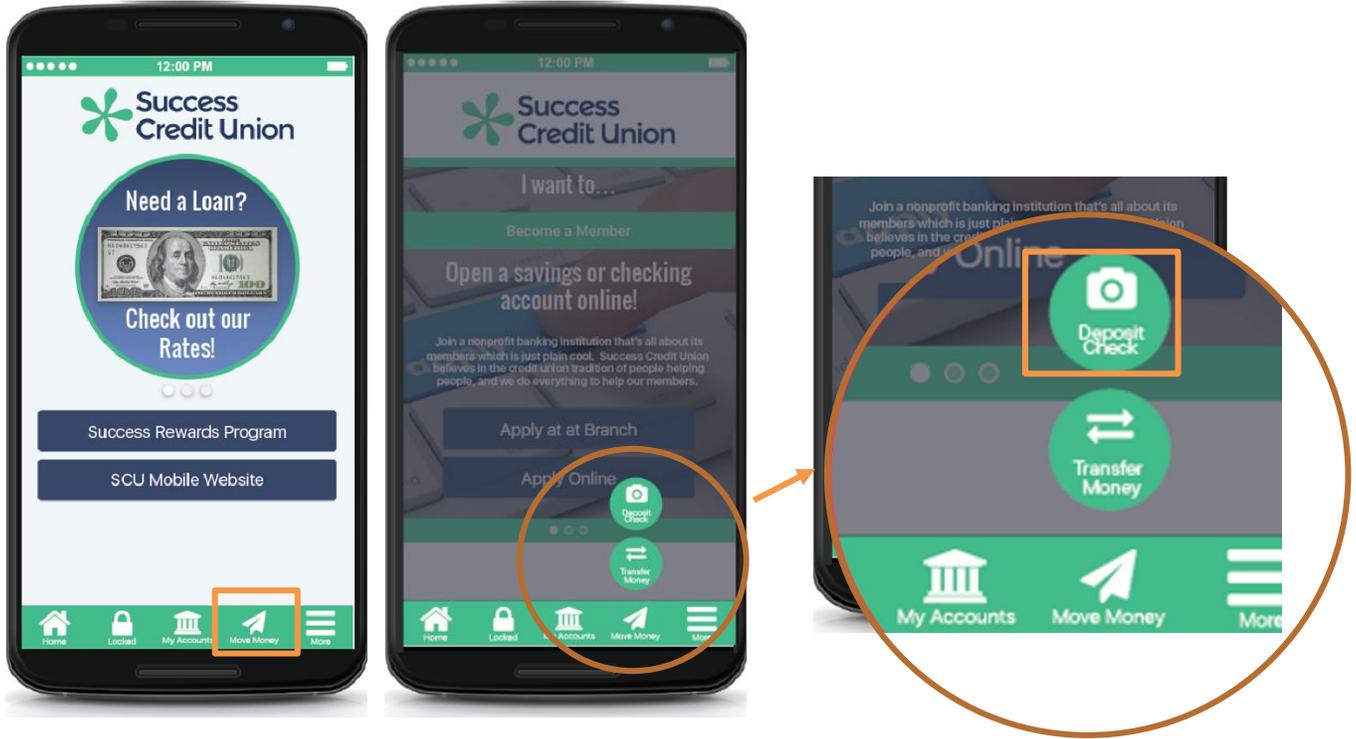


Members Can Pay Loans via Remote Deposit Capture (if Configured)

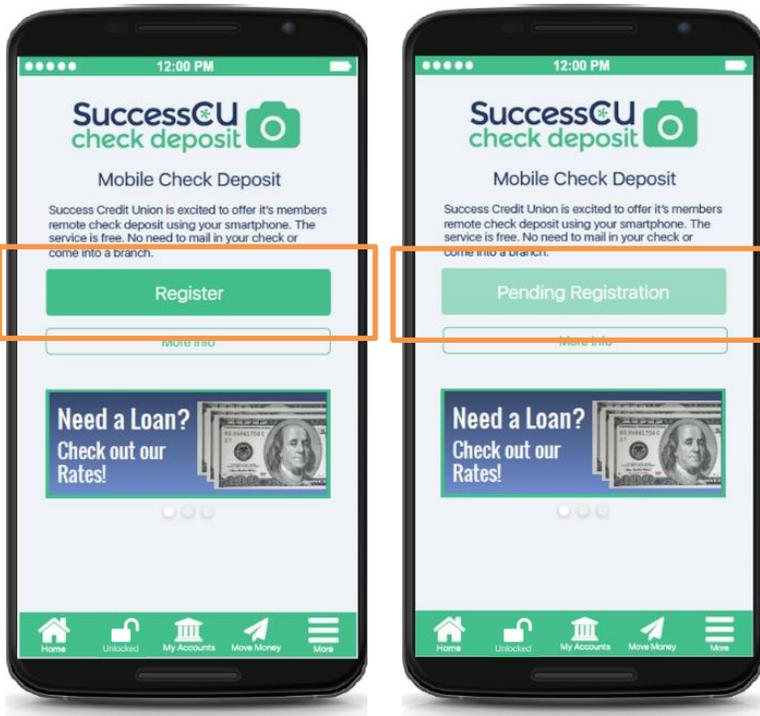
Configure loan categories so that the accounts associated with them allow direct loan payments via RDC. Simply select the “Audio/PC Bank” button on the loan category configuration (Tool #458) and check “Allow Payments via RDC.” These accounts will appear as a deposit account when the member deposit funds via Remote Deposit Capture. (You can also restrict savings and checking accounts from showing in the deposit list by unchecking “Allow deposits via RDC” in the Dividend configuration (Tool #777), then the “Audio/Online Banking” button.)

ACCESSING MOBILE CHECK DEPOSIT

To access Mobile Check Deposit, the member clicks **Move Money** and then **Deposit Check**.



REGISTRATION

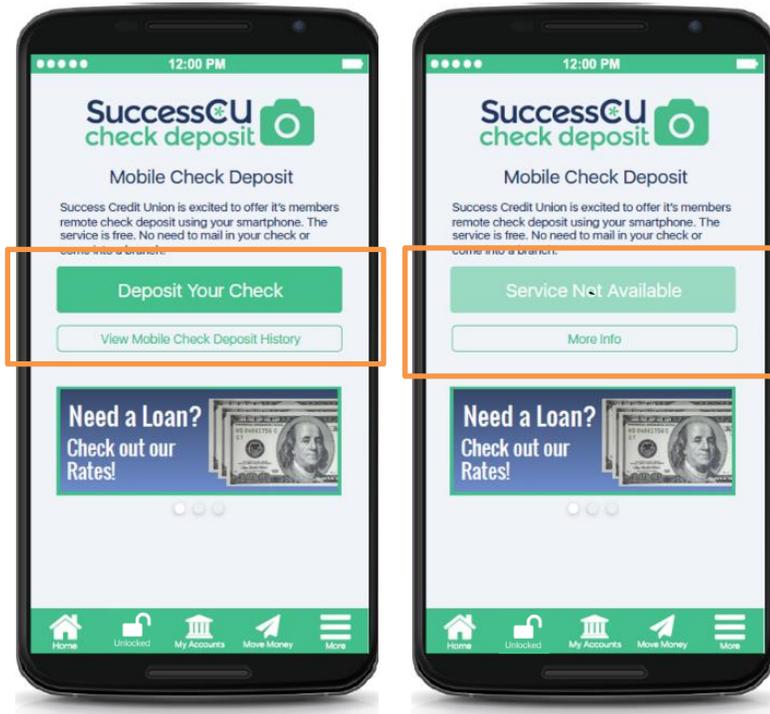


When the member clicks **Check Deposit** for the first time, the member is asked to click **Register** to request approval for the service. (Refer to the left graphic.)

Then until you approve the member, the member sees **Pending Registration**. (Refer to the right graphic.)

NOTE: You will also use iDOC Vault to approve members. During approval, you see a list of the member's accounts and can deselect accounts (for example a Christmas account) to which you don't want to allow deposits. You also select a default deposit account.

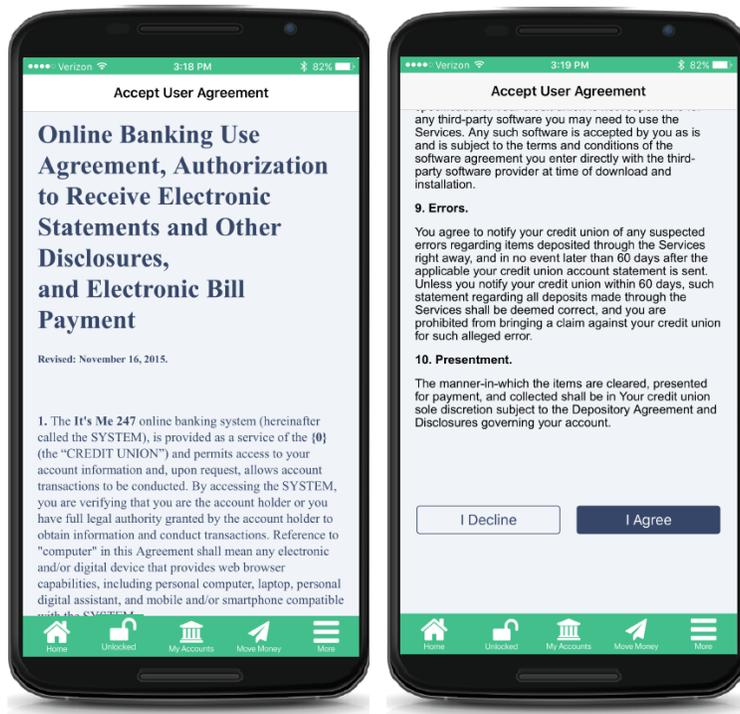
Registration Messaging



Once the member is approved, the member sees **Deposit Your Check**. (Refer to the left graphic.)

If you do not approve the member for Mobile Check Deposit, the member sees **Service Not Available**. They can then click **More Info** for additional customized instructions. (Refer to the right graphic.)

ACCEPTING REMOTE DEPOSIT USE AGREEMENT

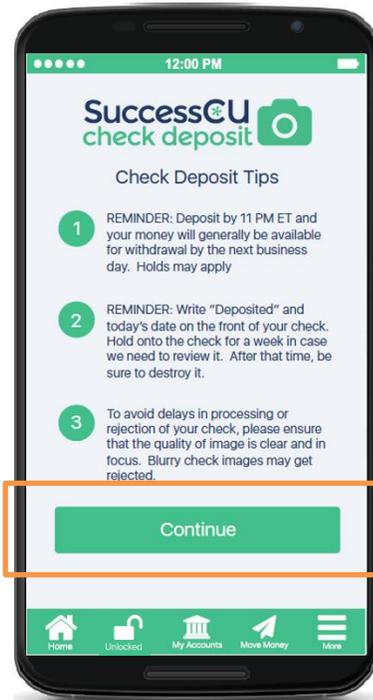


The next time the member selects to access the Check Deposit area, they are presented with a separate Use Agreement specifically for remote deposit. The member scrolls down the page and select **I Agree**.

The Agreement that the member is presented is included in the Appendix of this document.

DEPOSITING A CHECK

Viewing Check Deposit Tips

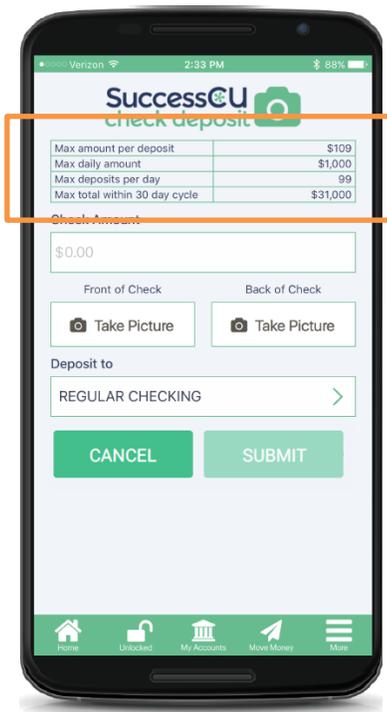


After clicking **Deposit Check** (see graphic on previous screen), the first thing the member sees are directions provided by your credit union. Both the title and three tips are configurable by your credit union.

Tips you might include are the following:

- The time of day that checks are deposited.
- Hints on taking a good picture of the check.
- Recommendation to hold on to the check until the funds are available.
- Recommendation on what to write on the check to indicate it has been deposited remotely.

The member clicks **Continue** to advance to the next screen.



Max amount per deposit	\$109
Max daily amount	\$1,000
Max deposits per day	99
Max total within 30 day cycle	\$31,000

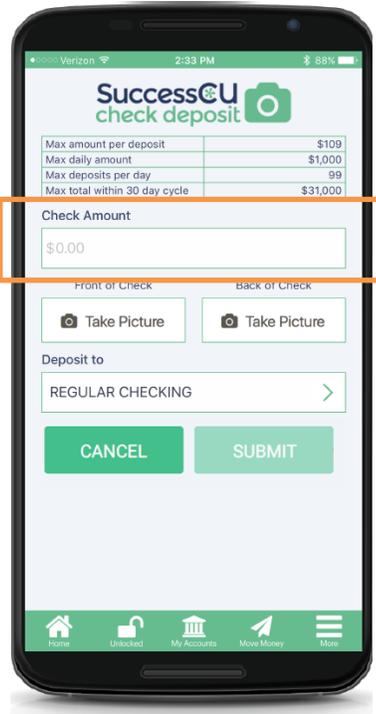
Next the member advances to the main check deposit screen where the member enters the amount of the deposit in the **Check Amount** field.

At the top of the screen, the member views your credit union configured business rules.

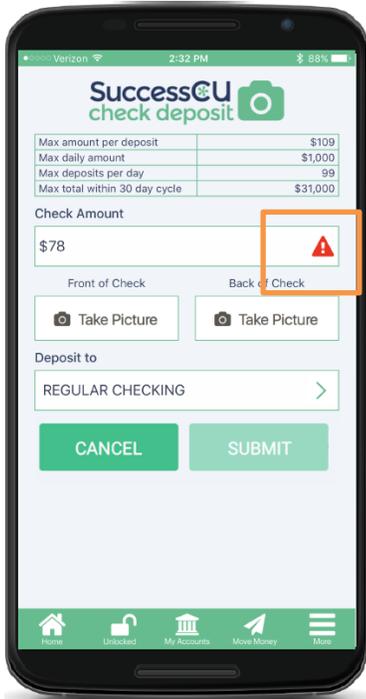
- Your credit union sets default business rules prior to Mobile App launch.
- When each member is approved for mobile check deposit they are assigned the default. However, you can change this on a per member basis.

Business rules, including adjustments by member are configured by your credit union using iDOC Vault. Your credit union receives training on iDOC Vault during your beta period.

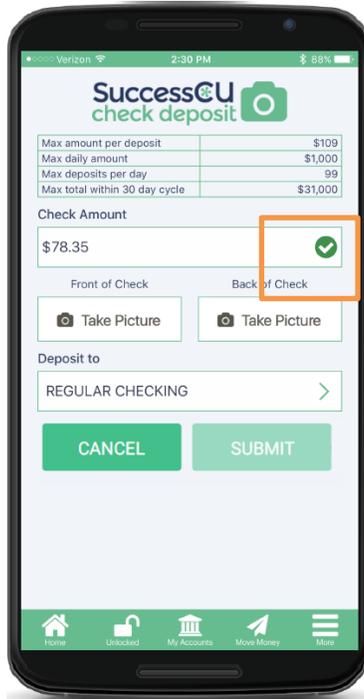
Entering the Check Amount



Next the member advances to the main check deposit screen where the member enters the amount of the deposit in the **Check Amount** field.

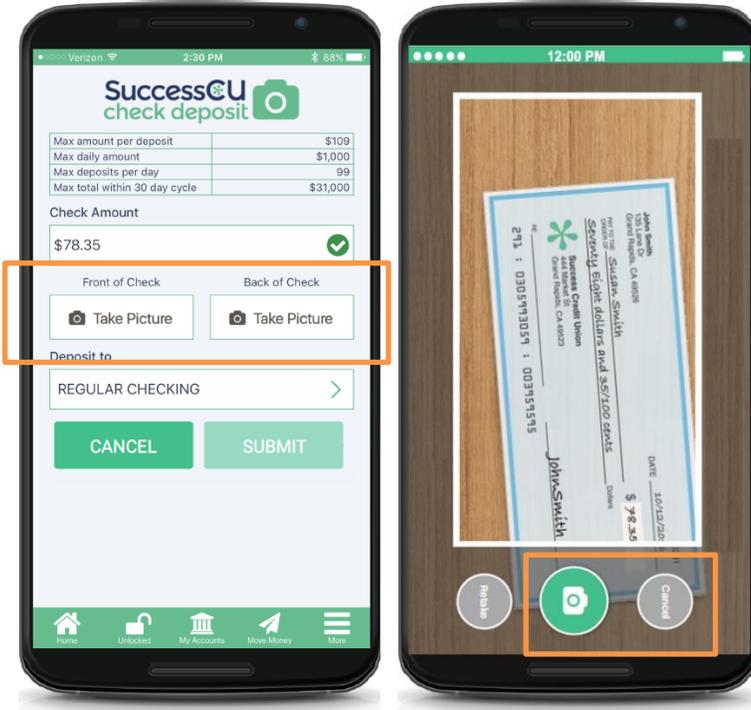


If the amount entered does not include cents, the member cannot advance and sees a red warning symbol. (Refer to the left graphic.)



Once cents are added, a green check appears. (Refer to the right graphic.)

Taking a Picture of the Front and Back Side of the Check



Now the member is ready to take a picture of their check. To access the camera feature on the phone, the member clicks the **Take Picture** for the **Front of Check**.

The member places the check in the space provide and clicks the **Camera** icon.

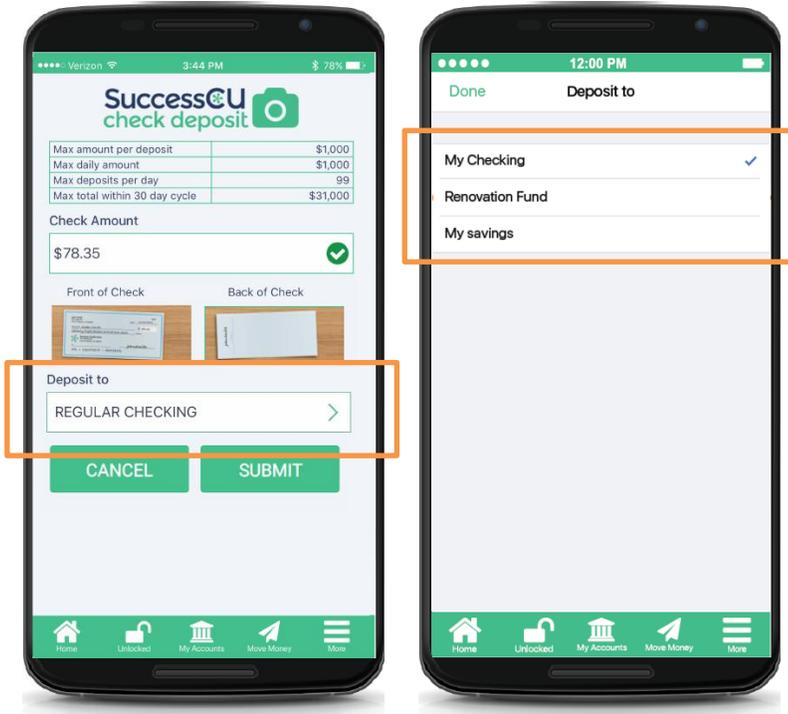
The **Cancel** icon allows the member to clear the image and take another picture of the check.



Once the image is centered in the provided area, the member clicks **Use**.

The member repeats these steps for the **Back of Check** area.

(Optional) Selecting a Different Deposit Account

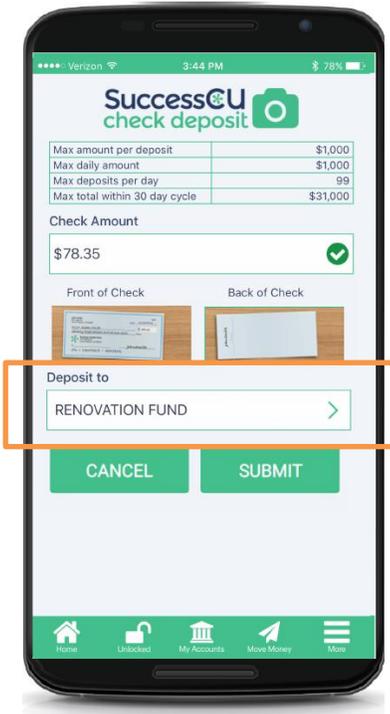


During the approval process, your credit union selects allowed deposit accounts and a default deposit account. This default is presented the first time the member deposits a check.

Members can elect to deposit the funds into another allowed account. To change the account for the deposit, the member clicks the arrow next to the account listed in the **Deposit to** area.

The member is presented with their other allowed accounts and selects the desired one from the list.

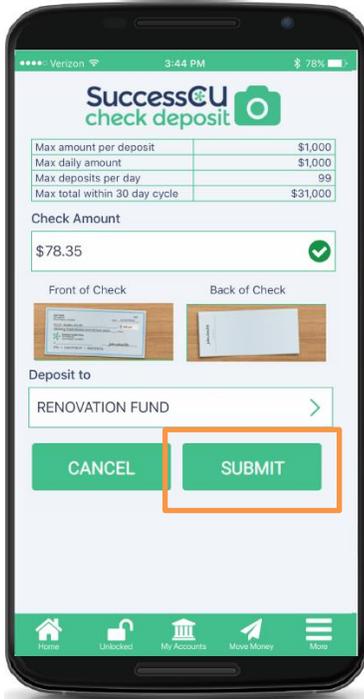
- As shown in the example, nicknames created for these accounts are presented to aid in the selection.



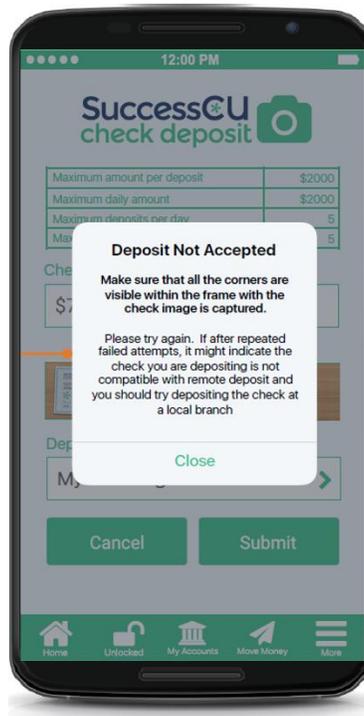
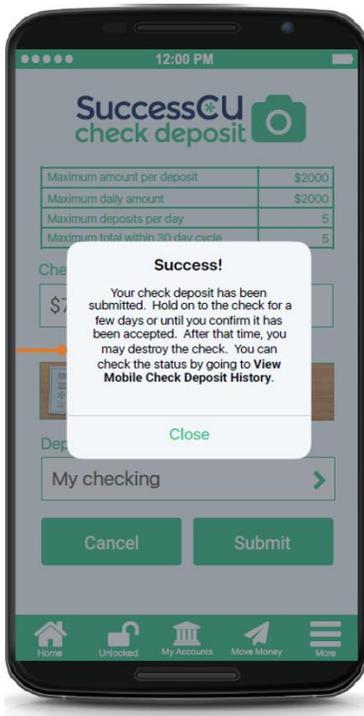
The member then returns to the main check deposit page with the new account selected as the deposit account.

- The next time the member deposits a check, the member's selected deposit account is presented first.

Submitting the Check and Confirmation Messaging



To finalize the deposit of the check, the member clicks **Submit**.



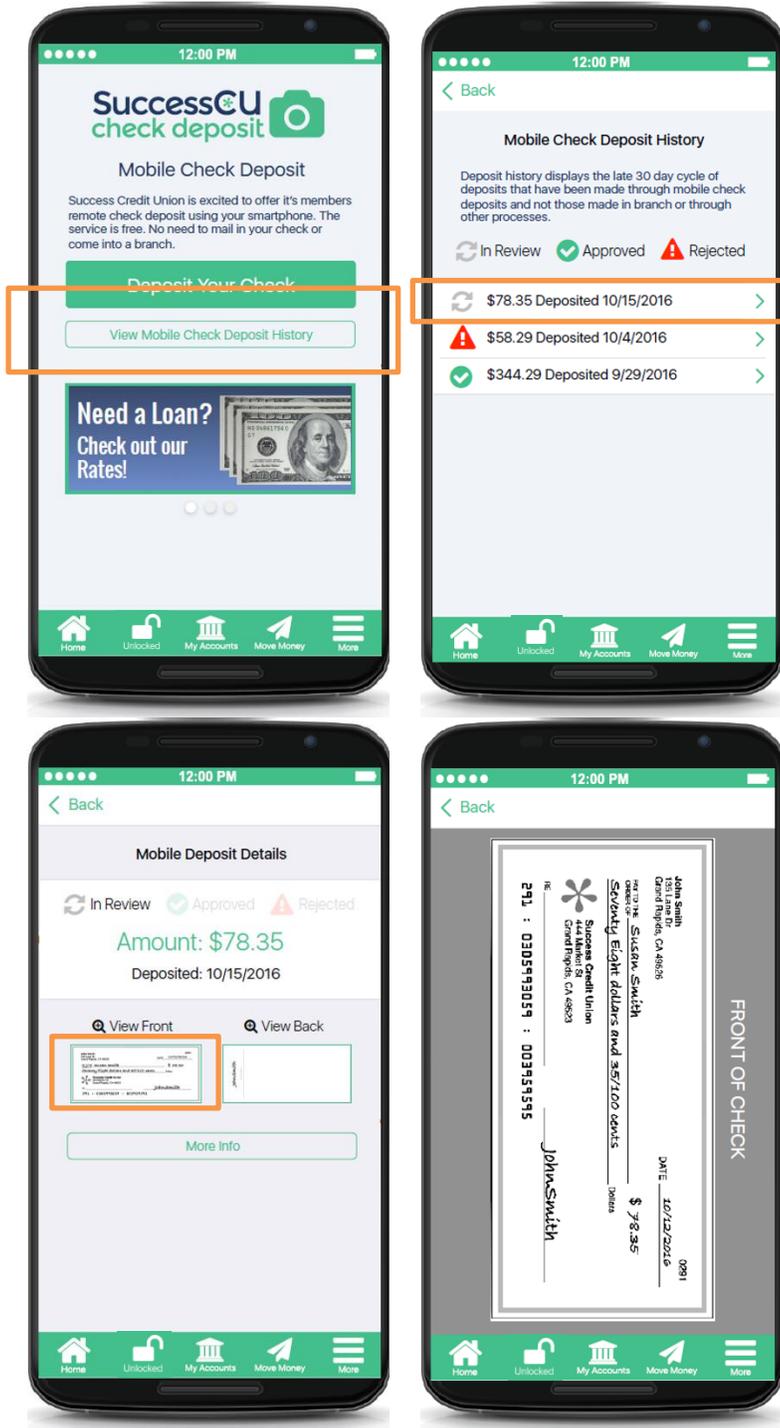
The member then receives one of two messages.

The **Success!** message indicates that the check was successfully deposited. The text of this message is configurable by your credit union. (Refer to the left graphic.)

If the check was not successfully deposited the member sees the **Deposit Not Accepted** message. This message is standard and is not configurable by your credit union. (Refer to the right graphic.)

VIEWING CHECK DEPOSIT HISTORY

Once the check is deposited, the member can view the status and details of the deposit in the **Check Deposit History** section of the Mobile App.



To access this area, the member clicks **View Mobile Check Deposit History** from the home Check Deposit screen.

From there the member advances to a listing of all their check deposits. Helpful graphics indicate if the deposit is “In Review,” “Approved,” or “Rejected.”

By selecting a check the member can advance to the details of the deposit and see a picture of the check.

- Up to 30 days of check history is available to the member.

APPENDIX

- Remote Deposit Capture End-User License Agreement: “EULA”