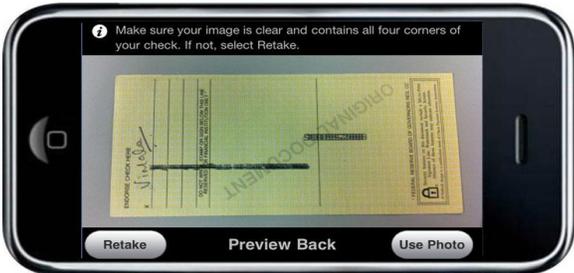
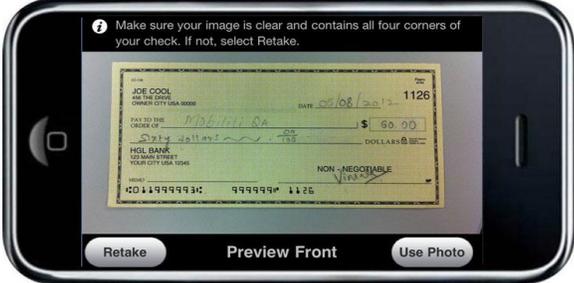


# Unison Mobile Deposit

To deposit a check through Mobile Banking, the user accesses Mobile Banking via our Unison Mobile downloaded application using their iPhone or Android device.

	<ul style="list-style-type: none"><li>• User logs onto Mobile Banking with their online banking credentials.</li></ul>
	<ul style="list-style-type: none"><li>• Select <b>Deposits</b> from the menu</li><li>• Select <b>New Deposit</b></li></ul> <p>The <b>Deposits</b> menu becomes available to the user, <i>based on user eligibility</i>.</p> <p>Note: If the Deposits menu item is not displayed, then the user is not flagged as eligible by Unison Bank.</p>
	<ul style="list-style-type: none"><li>• Select the account to deposit funds</li><li>• Enter the deposit amount of the check</li><li>• Select <b>Continue</b></li></ul>

 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Back Use Photo</p>	<p>Please Endorse Checks:</p> <p><b>Unison Mobile Deposit and sign the check.</b></p> <ul style="list-style-type: none"> <li>The user is prompted to capture images of the check</li> </ul> <p>After each image is taken, user selects <b>Use Photo</b> to send the image or <b>Retake</b></p> <ul style="list-style-type: none"> <li>The images are then uploaded to the server</li> </ul> <p>The images are validated to ensure image quality and to validate that the back of the check has been endorsed</p>
 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Front Use Photo</p>	<p>Real time tests are performed to:</p> <ul style="list-style-type: none"> <li>Verify it has not been deposited before via phone</li> <li>Compare amount read from image to amount entered</li> <li>Verify the check amount doesn't exceed Unison Bank defined limits</li> </ul>
 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Back Use Photo</p>	

## Submit a deposit

Once user sends the image, they are prompted to confirm deposit amount.



## Deposit pending

Some deposits may be manually reviewed; for this reason, the deposit shows as **Pending** upon submission.



## View Deposit History

The history reflects the status of the check capture, not the posting of the check to the financial account. The user is able to view 30 days of deposit history captured from their mobile device.



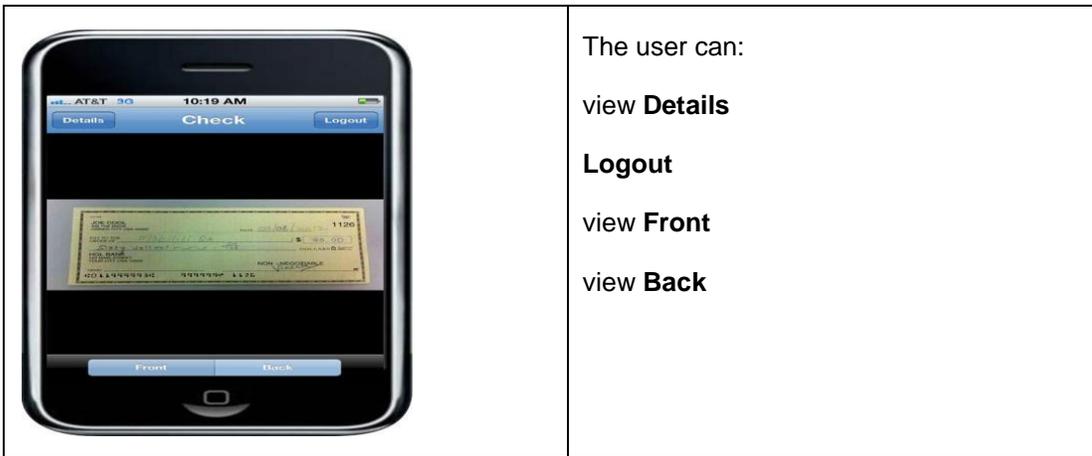
**Note.** If users try to access check images from their deposit history after more than 45 days, they will receive an error. Users should be instructed to view their account history instead.



- Click deposit to view more details



- The user can also click **View Check** to view the image



**Note.** A check could be rejected during further processing by Unison Bank (i.e. stop payment, etc.) *after being "Accepted" by the Mobile Deposit system.* Users must check their account history to confirm the check was posted.

## Error processing

Deposits can fail real time as the deposit is submitted or they can fail during processing by Unison Bank.

If an error is encountered that causes the item to fail during submission, the user is notified of the error immediately and may be given the option to retake the image.



This image is an example of a failed deposit during submission.



**Note.** If Unison Bank, during processing, rejects the deposit; a bank staff member will contact the depositing customer.

## Errors

This table lists errors a user may encounter. The table lists the condition (what), the error the users receives and the users option in the App to resolve the error.

Error Message Text	Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	Retake
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	Retake
This check has already been submitted. We cannot accept it again.	New Deposit
Poor lighting or contrast detected. Please retake the photo with good lighting.	Retake
Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.	Retake
Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners visible	Retake
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	Retake
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	New Deposit

## Exception messages

The following exception messages provide certain conditions that may result in an error message.

Condition	Error Message	Support/Solution
The user selects <b>Continue</b> when an amount has not been entered.	Please enter the check amount.	User
The user selects <b>Continue</b> when an invalid amount has been entered.	Enter only numbers (dollars and cents) for the deposit amount.	User
The deposit amount exceeds the user's daily threshold amount for deposits.	You have exceeded the maximum cumulative deposit amount allowed in a day.	User/Unison Bank 800-708-8348

The deposit amount exceeds the user's threshold amount for a single deposit.	You have exceeded the maximum amount allowed for a single deposit.	User/Unison Bank 800-708-8348
The image upload for either the front or back image fails.	Your image upload has failed. Please retake the photo or try again later.	User
The deposit fails due to an unknown source capture system error.	We were not able to complete your deposit at this time.  Please try again with a new deposit.	User/Unison Bank 800-708-8348

## Educational Tips on using Unison Mobile Deposit

- Before logging into the Unison Mobile app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, **AND** label it “Unison Mobile Deposit”.

Sample Check Back:



- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Only one check may be submitted per deposit within your daily deposit limit.
- Checks deposited prior to 4 PM Central Standard Time (CST) will be credited the same business day. Those received after this cut-off will be processed on the next business day.
- Your deposit will not appear on online banking until after 4:00 PM CST. Processing times may vary up to 5:00 PM CST.
- If for some reason your deposit is rejected by the 4:00 PM CST cutoff time, we will contact you directly.
- You can track your check's progress by reviewing “Deposit History” in the mobile app.
- Destroy the check once you are certain that the deposit was credited to your account. Verify by reviewing your account statement.

**Tips for a good photo:**

- Take photo in a well-lit area.
- Place check on a solid, dark background.
- Hold camera as square to the check as possible to reduce corner to corner skew.
- Keep phone flat and steady above the check.
- Keep the check with the view finder on the camera screen.
- Avoid capturing too much of the areas surrounding the check.
- Make sure entire check image (all four corners) is visible.
- Make sure image is in focus and not blurry.
- Make sure MICR line (numbers on the bottom of your check) is readable.
- Flatten folded or crumpled checks.
- Do not submit images with shadows across the check.

**We do not accept the following items for mobile deposit:**

- Checks drawn on a bank outside the United States
- Third party checks
- Image replacement documents
- Savings Bonds