

**CSB Online Deposit Anywhere  
Mobile Check Deposit Service  
User Guide  
November, 2014**

# DEPOSIT ANYWHERE

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Deposit Anywhere is the mobile deposit feature of the CSB Online mobile application. The feature allows users to make a check deposit via the On The Go apps, by photographing the front and back of the check with their iPhone, iPad, or Android mobile phone, Android tablet, or Amazon Kindle device and submitting that image for deposit to their account.

The service is accessed through CSB's mobile banking downloaded application using their iPhone or Android device.

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## Tips for using the Mobile Deposit Service

Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.

Sign/Endorse the back of your check.

When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

Flatten folded or crumpled checks before taking your photos.

Keep the check within the view finder on the camera screen when capturing your photos.

Try not to get too much of the areas surrounding the check.

Take the photos of your check in a well-lit area.

Place the check on solid dark background before taking the photo of it.

Keep your phone flat and steady above the check when taking your photos.

Hold the camera as square to the check as possible to reduce corner to corner skew.

Make sure that the entire check image is visible and in focus before submitting your deposit.

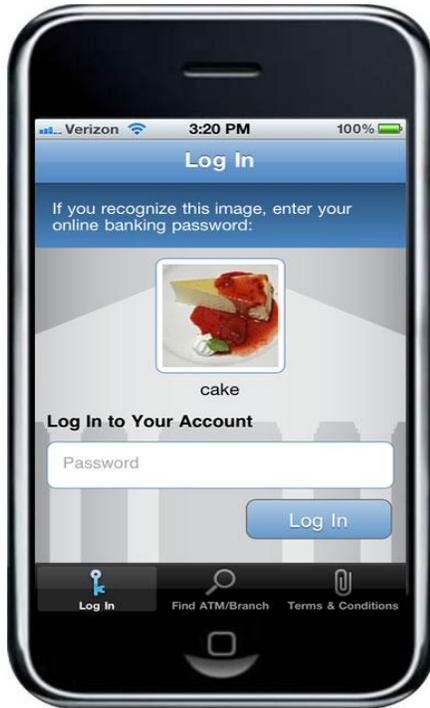
No shadows across the check

All four corners are visible

Check is not blurry

The MICR line (numbers on the bottom of your check) is readable.

## Mobile Deposit Process



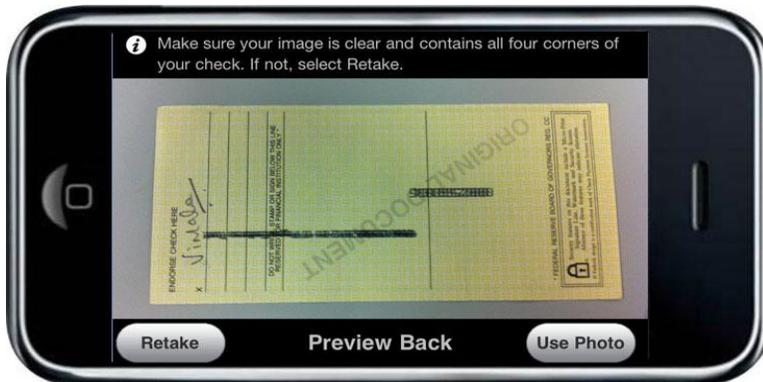
- Log on to Downloadable App with your online banking credentials.



- Select **Deposits** from the menu
- Select **New Deposit**

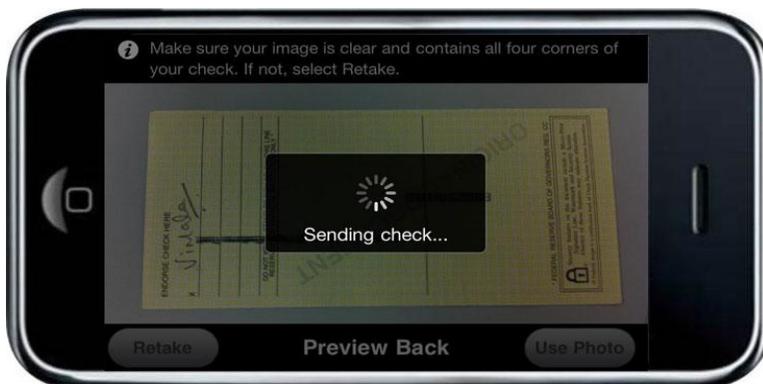
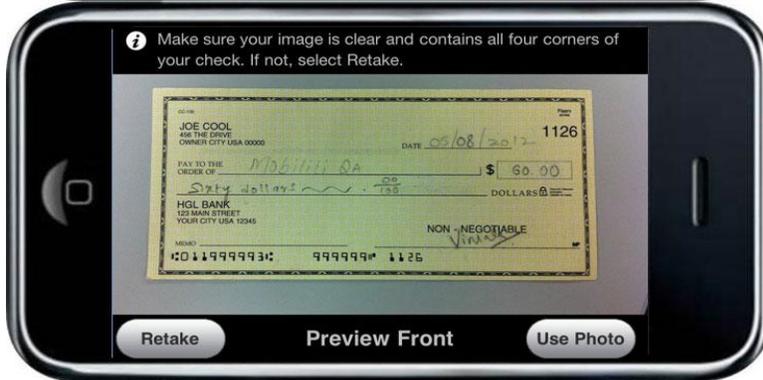


- Select the account to deposit funds
- Enter the deposit amount of the check
- Select **Continue**



Take the front and back of the check

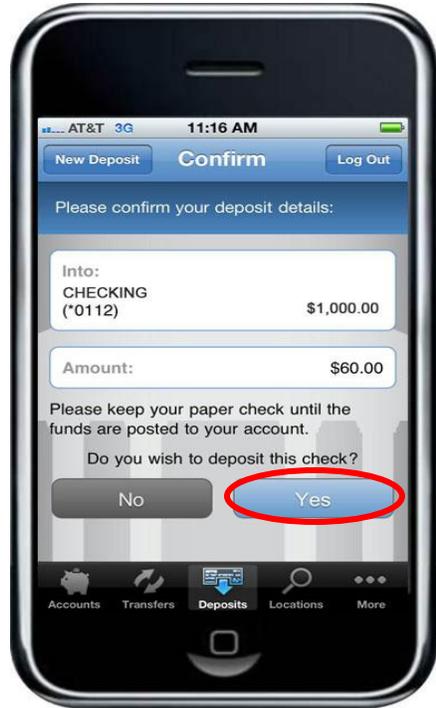
After each image is taken, you may select to **Use Photo** to accept the image or **Retake**



Deposit verifications are performed and will prompt the user if there is an issue.

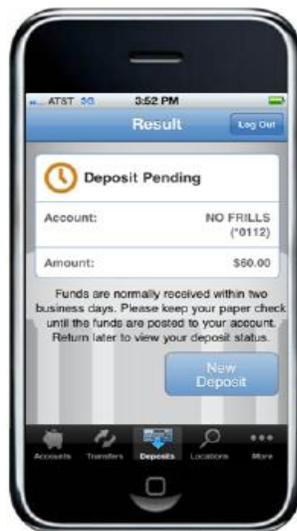
## Submit a deposit

Verify all information on the screen is correct and confirm your deposit amount.



## Deposit pending

If the deposit passes all the real time tests, it is submitted to the bank for additional processing. All deposits are manually reviewed; for this reason, the deposit shows as **Pending** until the review is completed by our staff.

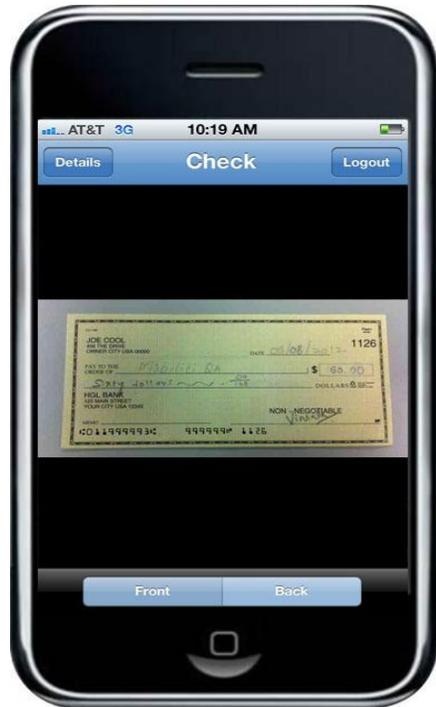


## View Deposit History

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



- Click deposit to view more details
- The user can also click **View Check** to view the image



The user can:

view **Details**

**Logout**

view **Front**

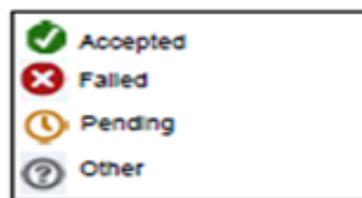
view **Back**



**Note.** Retain your physical check for 30 days. A check could be rejected by after being accepted by Bank staff (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.

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## Deposit Status Definitions



**Pending** - Successfully submitted to the bank for further processing

**Accepted** - Submitted by bank staff for final validation and processing.

**Failed** - Handset submission failed or the bank staff rejected the deposit for various reasons.

## Common 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

**Support Contact Information**

**Community State Bank of Orbisonia  
Deposit Operations**

**Email: [ebanking@csborbisonia.com](mailto:ebanking@csborbisonia.com)**

**Phone: (866) 874-5552**

**or by calling or visiting your local branch office**