# Member Services

# Mobile Check Capture
## How-To Guide

**BCU** BAPTIST CREDIT UNION

Instructions for downloading and using
Baptist Credit Union's Check Deposit Application.
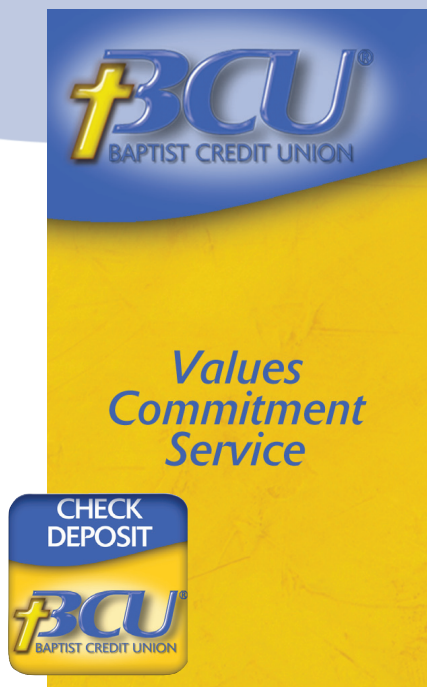
### Download the App

Go to iTunes' App Store or Google's Google Play Store and search for **"BCU CHECK DEPOS-IT".** Insure the correct application is downloaded by identifying our logo! Once the app finishes downloading, tap the "OPEN" button or close the store and find the app on the phone.

### Opening the App

Upon opening the app for the first time and thereafter, you will see our 'Splash Screen,' confirming that you are entering our mobile site.
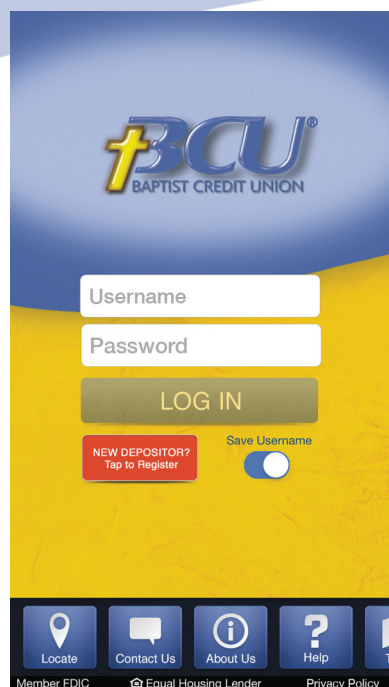
### Registration/Sign-in

First-time users must register by tapping the red button which will bypass the log-in function at this time and take you to the Remote Deposit Capture User "Agreement."

**Note:** *After registering, upon opening the app, you will simply enter your User Name and Password and tap "Log In."*
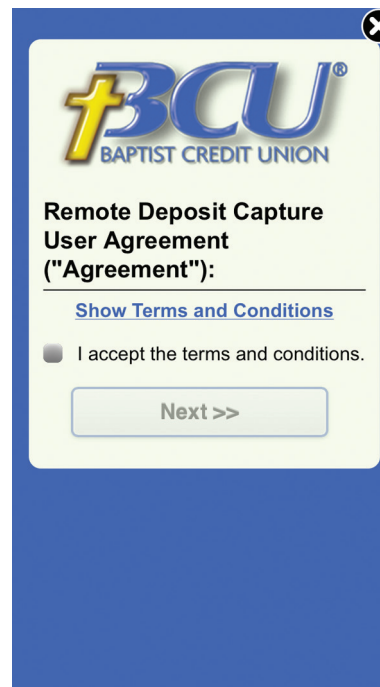
The user must agree with the User Agreement in order to use the app. Tap the Check Box next to "I accept..." then tap Next>>.

Please take time to read the terms and conditions to familarize yourself with the credit union's policies for mobile check capture and your rights.

*Note: User agrees to always provide current contact information including, phone numbers, email address, and mailing address.*
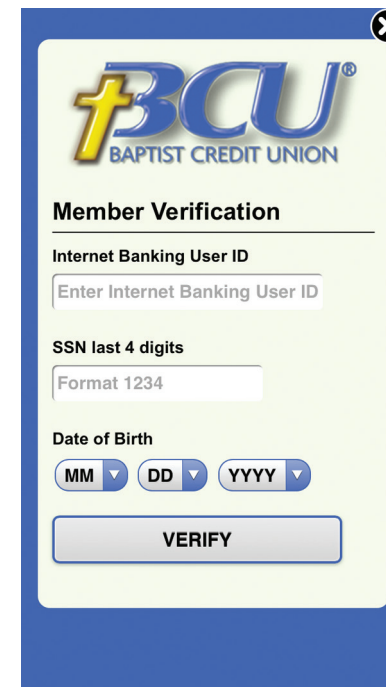
### Member Verification

First-time users must verify their I.D. by entering their Internet Banking User I.D. (if you do not have one, please contact the cedit union to obtain one), the last 4 digits of their Social Security number, and their Date of Birth. When you tap the MM button, a scrolling screen will appear at the bottom of your screen. Scroll the month, then tap "Done."
Tap DD for the day and the scroll appears again, etc. until you have completed all three.

## Enter New Password

**Username**

*Username must be between 6 and 20 characters*

**Password**

- *Password must be at least 8 characters*
- *Include at least 1 number*
- *Include at least 1 upper case letter*
- *Include at least 1 lower case letter*
- *Include at least 1 special character:*
  *( ! @ # $ % ^ & * _ + - = ( ) [ ] { } | : ; , . / ? )*

**Confirm Password**

**SUBMIT**

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**Deposits** +

Updated 4/3/14 3:58 PM

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< Back    Log Out

**Make Deposit**

| To | select account > |
| Amount | enter amount > |
| Check Front | take photo > |
| Check Back | take photo > |

**Checks deposited Monday-Friday before 3:00pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day.**

NEXT

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< Back    Log Out

**Enter Amount**

$0.00

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Then the app will take you to the "Enter New Password" screen and you must select a username and a password. Follow the instructions under each data entry field to supply your choices. Enter your new password again in the "Confirm Password" data entry field and click "Submit."

The app will return to the sign-in screen. Sign in using your new username and password.
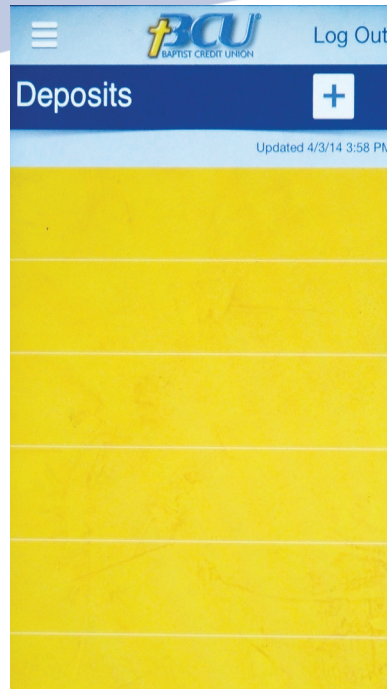
Once signed in, the Deposits screen will appear. This screen reflects the status of previously deposited checks. It will be blank the first time, but thereafter will show previous deposits.

*To deposit a check, tap on the "+" sign in the upper right corner of the screen.*

Now you will make your deposit in *4 easy steps:*
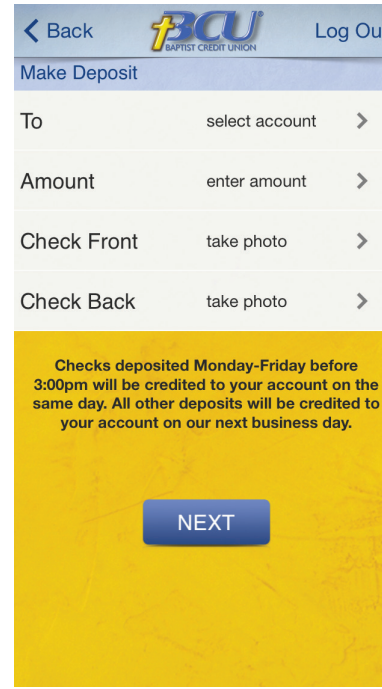
**Step 1** - Select an account by tapping the arrow to the right of the "select account." This will take you to a list all of your deposit accounts. Tap the account you wish to select for the deposit to go into; it will take you back to the previous screen for Step 2. Your selection will show in the "To" line.

*Note:* In the upper left and right corners are link buttons to take you "Back" to the previous screen or allow you to "Log Out." *Do not tap the "Next" button before completing all 4 steps on this screen.*
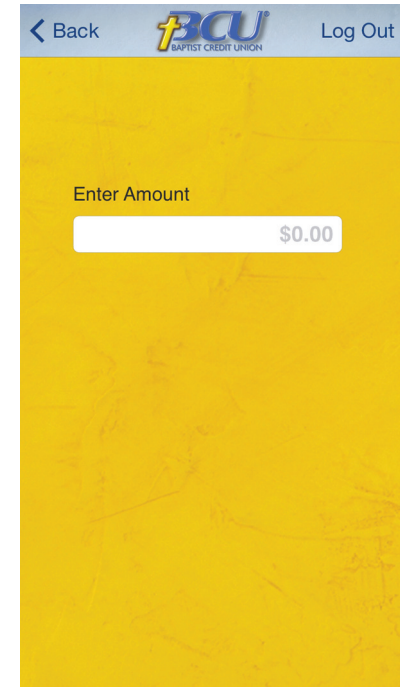
**Step 2** - Tap the arrow to the right of "Amount" to enter the amount of the check in dollars & cents by simply entering the numbers in sequence. The keyboard will pop up on the bottom of the screen when you tap in the data entry field. When finished, tap "Done."

*Note:* If you make an error while entering the amount, simply use the backspace button in the numbers keyboard to delete the entry you have made, one number at a time.

Position check image inside window
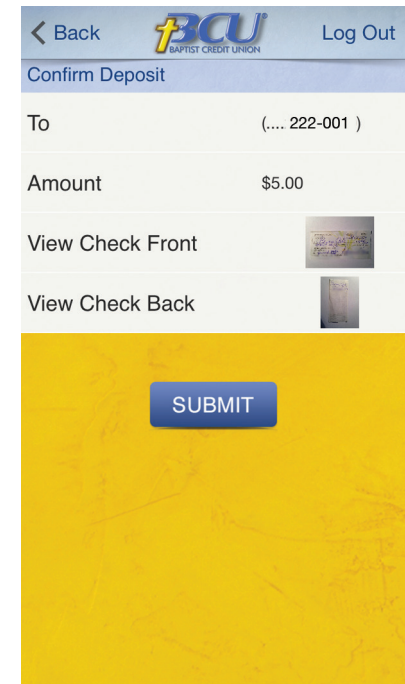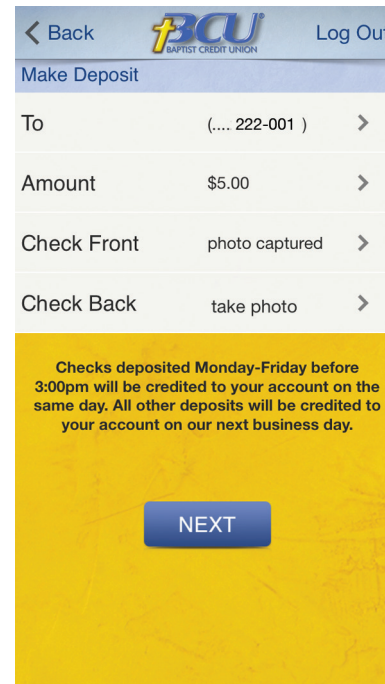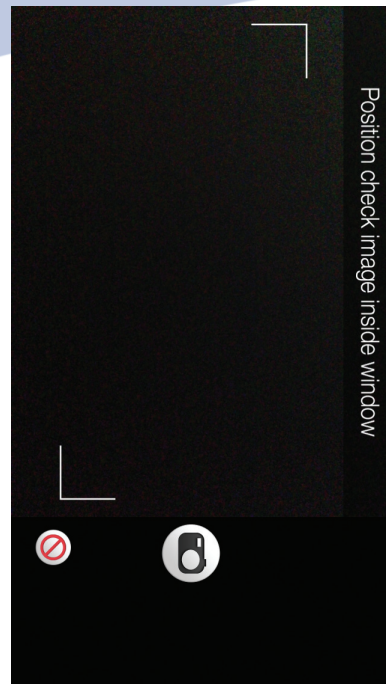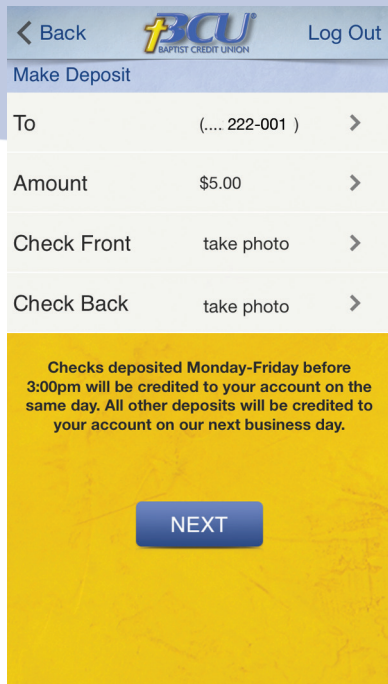




**Step 3** - Tap the arrow to the right of "Check Front" to go to the Image Capture Screen.

This screen uses your smart phone's camera to capture an image of the check. Rotate the phone until the check appears bracketed by the two white "corners" that appear on the screen. Take the picture. The app will either accept the image or reject it. If the image is too blurred or fuzzy, it may request that you take it again.

*Note:* It is important to hold the phone still when taking the picture. iPhones and Androids are somewhat different. If your phone gives you a message "Please turn your device to landscape," you

may need to adjust the setting in your camera preferences.

**Step 4** - If the image of the Check Front is accepted, the app will return to the previous page to allow you to tap the arrow at the right of "Check Back" and take the picture.

*Note:* The back of the check must be endorsed with the account holder's name before the check will be approved for deposit.

After the Check Back image has

been accepted, the app will return to the previous screen. Tap "Next." The app will now show you the images you have taken for your review to insure that they are clear and legible. ***If everything appears legible and acceptable, tap "Submit."***

Once you tap "Submit," the Deposit Summary Screen will show the item as pending.
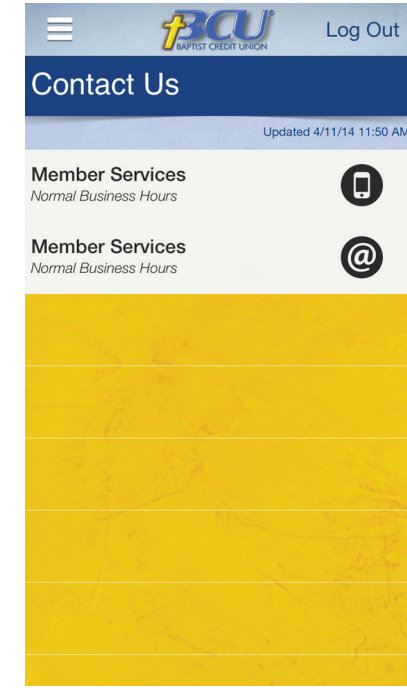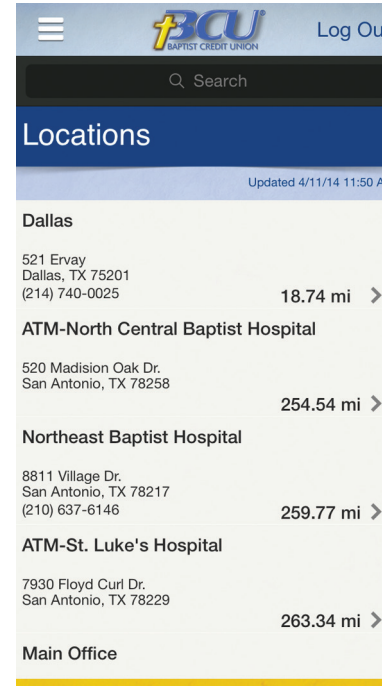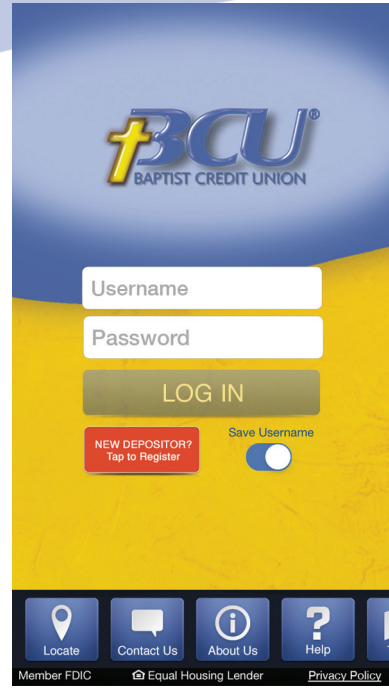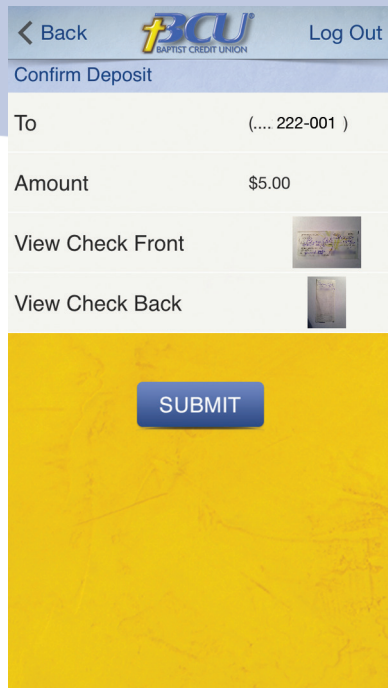
Ensure the check is defaced by making a note on the item (i.e. "Mobile Captured on mm/dd/yyyy"). This will prevent duplicate deposits. If a check is deposited twice by error, the system will identify it as a duplicate and reject it. Processing will occur several times during the day and member will have to log back on the app to see the status of previous deposits. You may cancel the deposit process at any time by pressing the Home key of your phone, or you may log out by tapping the "Log Out" in the upper right corner of the screen.

*Note: Please retain posted items for a minimum of two weeks.*

**Other Screens for Preferences & Maintenance**

There are *5 buttons* at the bottom of the *Sign-In Screen* for your convenience:

**Locate** - the 'Locate' button brings up the our branch locations with addresses and phone numbers.

**Contact Us** - The 'Contact Us' button allows you to quickly call or email the credit union's Member Services desk for assistance.

## History

Baptist Credit Union was chartered in 1955 as Memorial Hospital Employees Federal Credit Union by employees of the Baptist Memorial Hospital System of San Antonio, Texas. The credit 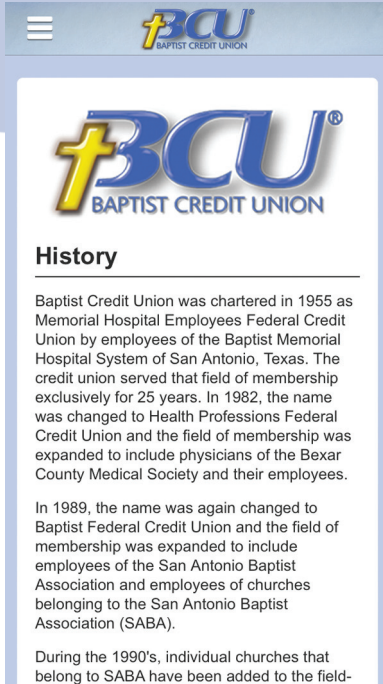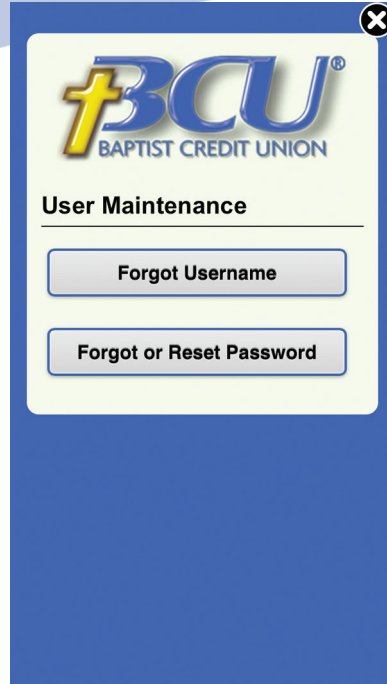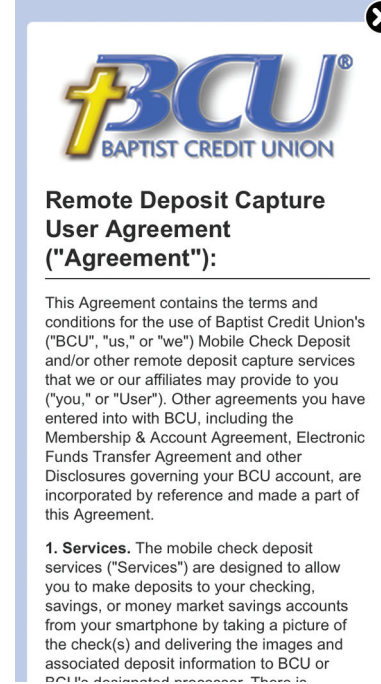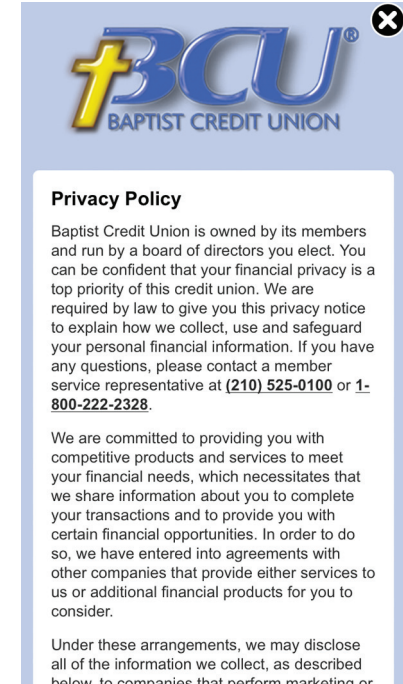union served that field of membership exclusively for 25 years. In 1982, the name was changed to Health Professions Federal Credit Union and the field of membership was expanded to include physicians of the Bexar County Medical Society and their employees.

In 1989, the name was again changed to Baptist Federal Credit Union and the field of membership was expanded to include employees of the San Antonio Baptist Association and employees of churches belonging to the San Antonio Baptist Association (SABA).

During the 1990's, individual churches that belong to SABA have been added to the field-

## User Maintenance

**Forgot Username**

**Forgot or Reset Password**

## Remote Deposit Capture User Agreement ("Agreement"):

This Agreement contains the terms and conditions for the use of Baptist Credit Union's ("BCU", "us," or "we") Mobile Check Deposit and/or other remote deposit capture services that we or our affiliates may provide to you ("you," or "User"). Other agreements you have entered into with BCU, including the Membership & Account Agreement, Electronic Funds Transfer Agreement and other Disclosures governing your BCU account, are incorporated by reference and made a part of this Agreement.

**1. Services.** The mobile check deposit services ("Services") are designed to allow you to make deposits to your checking, savings, or money market savings accounts from your smartphone by taking a picture of the check(s) and delivering the images and associated deposit information to BCU or BCU's designated processor. There is

## Privacy Policy

Baptist Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at **(210) 525-0100** or **1-800-222-2328**.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or

**About Us** - This screen recounts our history for our new members.

**Help** - This screen will assist you in recalling your Username or resetting your Password.

**Terms** - This screen gives you access to the User Agreement after the initial registration has occurred.

**Privacy Policy** - this link is located under the Terms button. Look for "Privacy Policy."