



# ONB Mobile Deposit

ONB Mobile Deposit is a product that enables an Olmsted National Bank (ONB) checking account holder to take a photo of a check through a mobile device and deposit the check to their account.

**Note:** You must download the ONB Mobile Banking App to use the ONB Mobile Deposit product. To use the ONB Mobile Banking App, you must be an Olmsted National Bank Internet Banking user.

## Posting Policy

Checks are temporarily posted to your account (memo-posted) at the time the check is scanned by a device. After the file is accepted\* by ONB, the check image is sent into the payment processing system (hard-posted) for collection. Items sent for processing are subject to the normal payment system requirements and subject to funds available in the account the check was issued. Acceptance by ONB does not guaranty that the item is collectible.

## Account Holder Functionality

This functionality is most easily accessed in the Accounts section. Tap the camera icon to start the process.



The following screen opens:

A screenshot of the mobile deposit form. The form has a dark background with white text and input fields. At the top, it says "Deposit In Account". Below that is a dropdown menu showing "1 - Checking Account \$ 192,842.78". Underneath is a label "Amount" followed by a white input field containing "0.00". At the bottom of the form is a large green button with the word "Submit" in white text.

\* ONB reserves the right to reject any deposit within two business days after the item is submitted via ONB Mobile Deposit.



Follow the steps below to deposit a check through ONB Mobile Deposit using an **Android™** device:

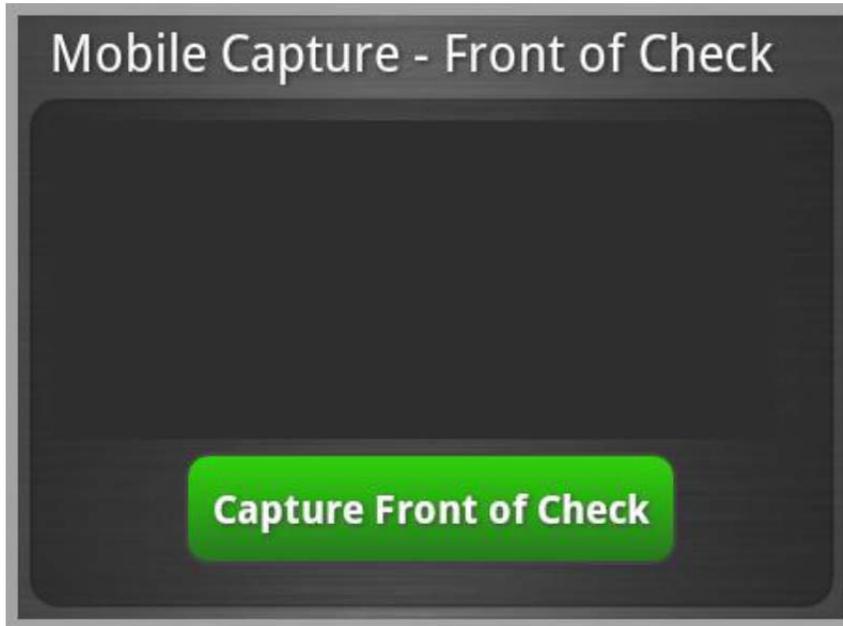
1. From the dropdown menu, select account to deposit the check into.
2. Enter the amount of the check; then, tap *Next*.

A screenshot of the "Mobile Capture" app interface. At the top, the title "Mobile Capture" is displayed in white on a dark background. Below the title, the text "Deposit into Account" is shown. A dropdown menu is open, showing a green folder icon and the text "Checking Account 1" with a downward-pointing arrow on the right. Below this, the text "Amount of Check" is displayed. A text input field contains the value "25.00" with a blue border and a cursor. At the bottom, there is a prominent green button with the text "Next >" in white.

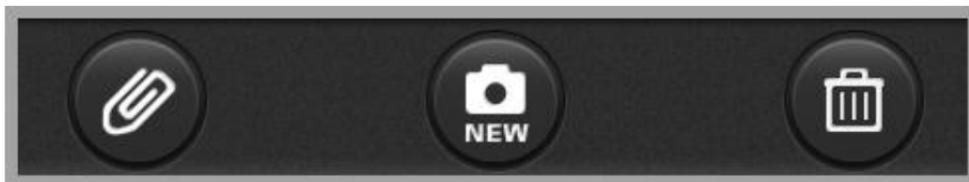
3. Confirm the amount of the check; then, tap *OK*.

A screenshot of the "Mobile Capture" app interface showing a confirmation dialog. The title "Mobile Capture" is at the top. Below it, the text "Deposit into Account" is visible. A dropdown menu shows "Checking Account 1" with a downward arrow. A large, semi-transparent dialog box is overlaid on the screen with the text: "Please confirm your deposit To:Checking Account Amount:\$25.00". At the bottom of the dialog, there are two buttons: "OK" and "Cancel".

4. Tap *Capture Front of Check*; then, take a snapshot of the front of the check with the camera on the device.

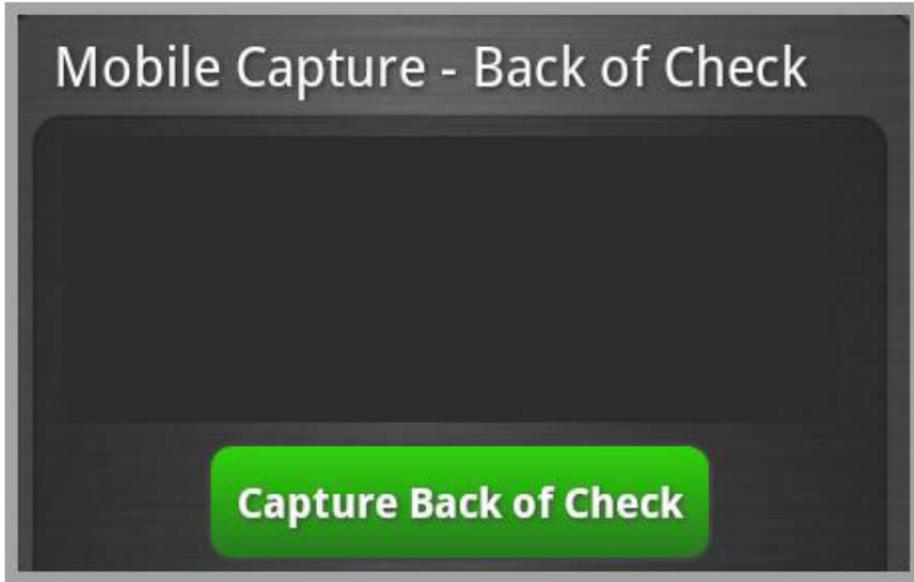


After taking a snapshot of the front of the check, the following icons are available in the footer.

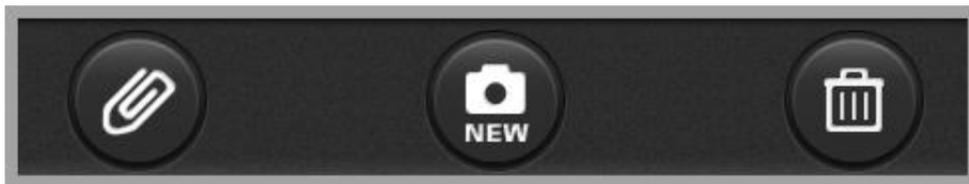


- Paper clip: Tap this icon to save the image and advance to taking a snapshot of the back of the check.
- New: Delete the previous image and take a new snapshot.
- Trashcan: Delete the image and exit ONB Mobile Deposit.

5. Tap *Capture Back of Check*; then, take a snapshot of the back of check with the camera on the device.



After taking a snapshot of the back of the check, the following icons are available in the footer:

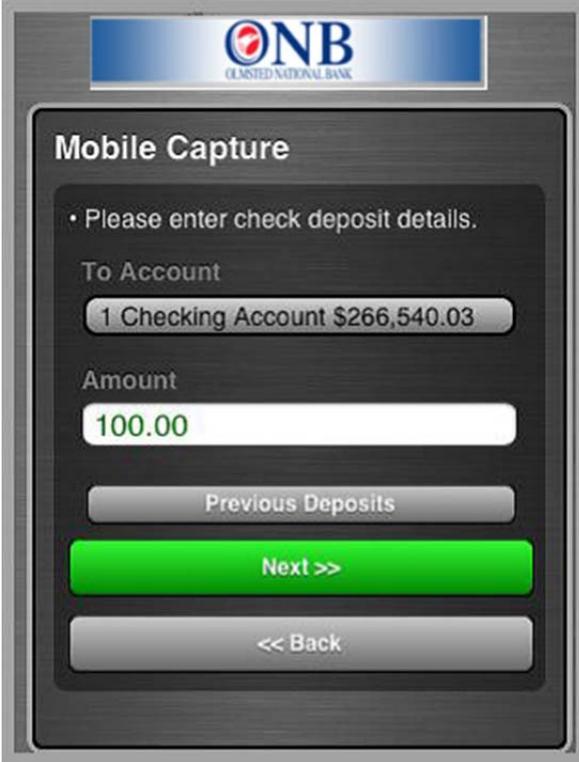


- Paper clip: Tap this icon to save the image.
  - New: Delete the previous image and take a new snapshot.
  - Trashcan: Delete the image and exit ONB Mobile Deposit.
6. A confirmation page is available; tap *Confirm*. The process to deposit the check is then started.

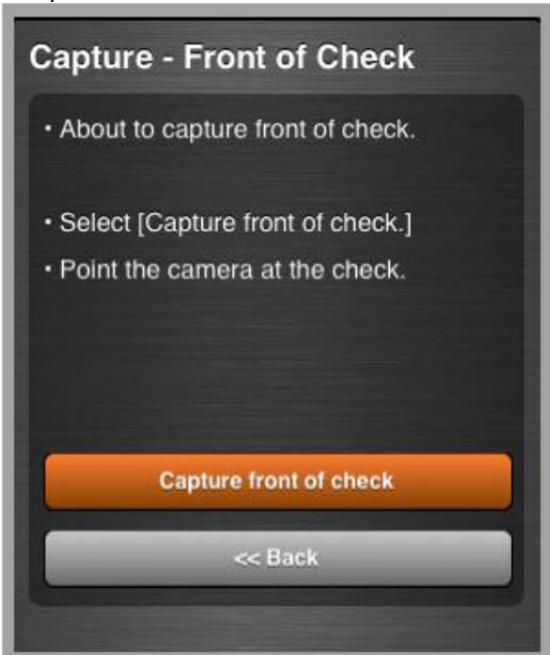


Follow the steps below to deposit a check through ONB Mobile Deposit using an **iPhone®** device:

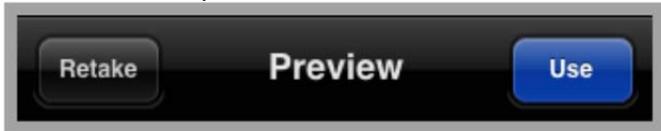
1. Type in the amount of the check; then, tap Next. To view the history of checks deposited using this feature, tap Previous Deposits.



2. Tap Capture front of check, then take a picture of the front of the check. The snapshot must be clear and include all four corners of the check.



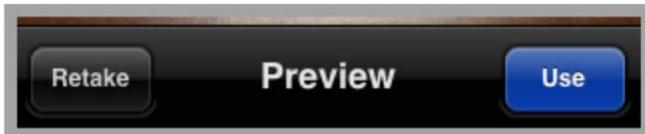
3. An image of your snapshot appears in the next screen. At the bottom of the screen, tap *Retake* if you are not happy with the snapshot of the check, or tap *Use* to move to the next step.



4. Tap *Capture back of check*; then, take a snapshot of the back of the check. All four corners of the check must be visible.



5. Tap *Use* to approve the snapshot to send, or tap *Retake* to attempt another snapshot of the back of the check.



6. Tap *Submit Check* to send the check for deposit, or tap *Back* to retake the snapshots.



A check may not be processed for a variety of reasons, and you may be prompted to retake a snapshot of the check. Reasons for instruction to retake photo may include the following; these error messages display to you on your Smart Phone:

- Can't read check. Please retake photo. Have steady hands, good lighting and four check corners visible.
- This check has already been submitted. We cannot accept it again.
- Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
- Cannot find check in the image. Please retake. Ensure focus and four corners visible.
- Check picture is too small. Please retake. Move closer; ensure focus and four corners visible.
- Please retake photo with good lighting. Ensure focus and four corners visible.
- Low contrast detected. Please retake with darker background. Ensure focus and four corners visible.
- Significant rotation detected. Please retake photo. Keep check upright and four corners visible.
- Large angle detected. Please retake photo. Hold phone flat above check and four corners visible.
- It appears you submitted 2 images of front of check. Please retake both front and rear photos.
- One or more Check 21 tests failed. Please retake photo; focused, well lit, all 4 corners visible.
- Could not find endorsement on back of check make sure check is endorsed! Retake photo.
- Cannot read acct data on bottom of check. Please rotate. Ensure focus and all four corners are visible.
- The amount you entered did not match the amount detected. Ensure entered amount is correct.

**ONB Mobile Deposit Posting History** You can view a posting history through ONB Mobile Deposit using history in the Accounts section.

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