

How to Use iSnap Deposit (Mobile Deposit Capture)

First Time iSnap Deposit users:

1. Download iPhone (App Store) or Android (GooglePlay) app on your smartphone device.
2. Log in to the app and complete required fields.
3. Click Deposit Checks.
4. Read and accept the MSCU Remote Deposit Capture User Agreement.

First Time Log in After Approval:

1. Log in with Username and Password.
2. Click Deposit Checks.
3. Select account to deposit into (all eligible accounts will appear).
4. Enter the amount by selecting Amount and when the numeric keypad appears, enter the amount of check. Click Done.
 - a. Ensure the amount matches the written amount on the check and does not exceed the maximum daily limit of **\$5000.00**.
 - b. If you are depositing multiple checks, verify the total amount does not exceed **\$5000.00**.
5. Click Check Front to take a picture of your check.
6. Align the check within the box. Take the picture of the check in a well lit area on a flat surface for best image.
7. Keep image if all edges are shown and the amount and routing number are clearly visible or retake picture if necessary.
8. Click Check Back to take a picture of the back of the check. Do not forget to endorse the check. Make certain you also write "For Mobile Deposit" on the back.
9. Click Next.
10. Confirm To Account, Amount and both images. Then Submit.

What to do with the check after deposit:

Wait until your deposit has been posted to your account, usually within 1-2 business days, and verify it on your statement or within Home Banking. You must securely store the original check for 60 days after transmission to us and make the original check available to us at our request. Even though you have verified the deposit, we recommend you retain your original check for 60 days. A check may not be deposited more than once.

Helpful Documents:

MSCU Remote Deposit Capture User Agreement