

Mobile Deposit Enrollment

1. In order to set up Mobile Deposits on Home Banking, the member will first need to enroll.
To do so, have the member go to the Preferences tab on the left side of the screen; then, select the tab that appears which says “Mobile Deposit Enrollment.”
2. The member will then need to read and accept the terms and conditions.
3. Once that is done, make sure the member logs out of Home Banking and then back in.
4. Mobile Deposit should appear as an option under the Transactions tab on the Cyprus app.

MD Rules

- The member needs to properly endorse the check or else it will be rejected. **The check must be signed on the back of the check and it must have “For Mobile Deposit @ Cyprus CU” under their signature.**
- Members will want to keep their check for at least 30 days in case it is returned.
- The check cannot be a signed over check/third party check.
- To see if a mobile deposit can be released early, ask your managers or team leads.

MD Error Reasons/ “RCD Unavailable”

- **It’s a Fresh Start account:** Account’s cannot be a Fresh Start (S0521).
- **Shared branching is disabled:** Make sure to turn it on if they are eligible for it.
- **Notes on the account:** Make sure there are not any notes that would affect mobile deposits, such as a fraud note on the account.
- **Camera issues:** If the background is too busy and the camera cannot focus it can cause issues with processing a mobile deposit. Have the member try again with the check on a flat, solid colored surface with proper lighting.
- **Wrong consumer level:** Make sure the HB profile in Q2 is at “Con Level 1” or higher.

Mobile deposit check limits are as follows:

MOBILE DEPOSIT LIMITS:			
Consumer Deposit Limits:		Business Deposit Limits	
Same Day Release Limits (Consumer)			
Tier Levels	Daily	Weekly	Monthly

Consumers (non-business accounts) may enroll themselves into Mobile Deposit by logging into the Cyprus Credit Union Mobile App, select the 'preferences' tab, and then follow the prompts for 'Mobile Deposit Enrollment'. All consumer accounts are automatically enrolled in the Bronze Level for mobile deposit. Members may request to be moved to a higher level in mobile deposit; but must qualify by meeting the below listed criteria first:

Silver Level	Gold Level	*Business Accounts*

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If a business member would like a mobile deposit released earlier on a business account, you will need to contact [REDACTED] in business services.