

# Mobile Deposit – Support Documentation

[Mobile Banking Terms and Conditions](#)

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## Overview

Mobile Deposit allows customers using an iPhone, iPad, or Android Wayne County Bank mobile application to deposit a check using the phone's camera to capture the front and back image of the check. Mobile Deposit is being offered on a limited basis to customers meeting the following criteria:

- Consumer checking account open for at least 90 days
- Current positive account balance
- No returned deposited items within the last 6 months

## Eligibility

Customers may be enabled for Mobile Deposit if they fall under one of the following categories:

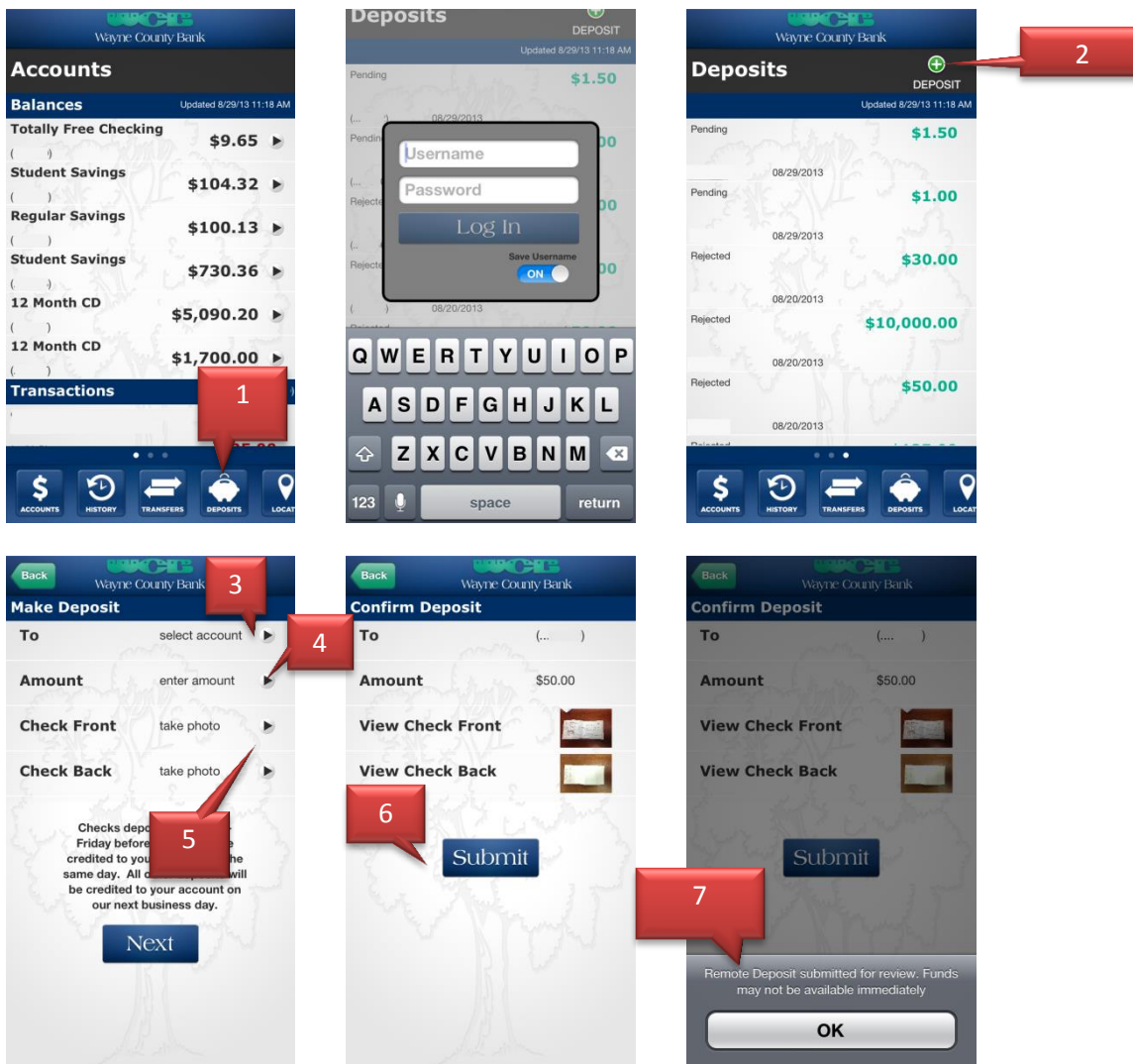
- If the customer is a full time student
- If the customer has a lending relationship (in good standing) with WCB
- If an officer assigned to one of the customers' accounts, verbally approves the Mobile Deposit feature

All users will be reviewed upon their first deposit to determine if they are eligible for Mobile Deposit.

## How it works:

Before you start, make sure the check is made out to you. Endorse the check and write “For Deposit Only” on the back

1. Open the Wayne County Bank Mobile App and select “Deposit”
  - a. (IF you have Auto-login enable, you will be required to sign in)
2. Click the “Plus” button to create a deposit
3. Choose the account you wish to deposit to
4. Enter the deposit amount
5. Take photos of the front and back of your check. (Keep the check in the designated area)
6. Click Submit
7. Get confirmation that your images have been successfully uploaded.  
\*If you receive an error message on this step, follow the instructions on the screen and try resubmitting.



For any additional questions or assistance contact the IT Dept. at Wayne County Bank at 931-722-5438 or email [support@waynecountybank.com](mailto:support@waynecountybank.com).

## Appendix A – Mobile Deposit Error Messages

1. Please retake photo. Have steady hands, good lighting, and four check corners visible
2. Could not find endorsement on back of check: make sure check is endorsed and marked "DEPOSIT ONLY"! Retake photo
3. This check has already been submitted. We cannot accept it again
4. Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
5. Cannot find check in the image. Please retake. Ensure focus and four corners visible
6. Check picture is too small. Please retake. Move closer; ensure focus and four corners visible
7. Shadow detected. Please retake photo with good lighting. Ensure focus and four corners visible
8. Low contrast detected. Please retake with darker background. Ensure focus and four corners visible
9. Cannot read acct. data on bottom of check. Please retake. Ensure focus and all four corners visible
10. Significant rotation detected. Please retake photo. Keep check upright and four corners visible
11. Large angle detected. Please retake photo. Hold phone flat above check and four corners visible
12. It appears you submitted 2 images of front of check. Please retake both front and rear photos
13. The amount you entered did not match the amount detected. Please re-enter amount and retake photo
14. One or more Check 21 tests failed. Please retake photo: focused, well lit, all 4 corners visible
15. Unknown Error