



*atHome*Deposit

About this Guide

This guide provides instructions for using the atHome Deposit application developed by Ensenta. atHome Deposit enables you to upload check images and create an electronic deposit, which you can transmit to OneAZ Credit Union via the Internet. As a result of uploading check images, you create an electronic archive of all checks and deposits which you can query up to six months within Online Banking.

Audience

This guide is intended for use by home users for personal banking needs.

Organization

This guide includes the following chapters.

Chapter	Title	Contents
1	Processing Overview	Overview of atHome Deposit, including minimum system requirements.
2	Operational Functions	Instructions for uploading check images and making a deposit.
3	Glossary of Terms	Industry or product-related terms that appear throughout the guide.

Support Services

OneAZ Credit Union offers several support options to help you get the maximum benefit from the atHome Deposit service.

If you have a question about atHome Deposit, first look in the printed documentation. If you cannot find the answer, contact OneAZ Credit Union at 1.800.671.1098.

Our support staff is available Monday through Friday from 8 a.m. until 6 p.m. MST.

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Chapter 1

Processing Overview

atHome Deposit Overview

After signing on to Online Banking and accessing atHome Deposit, you are prompted to select an account, enter the check amount and upload the check images. After the check images have been successfully uploaded, it will ask to confirm information about the check and display the images uploaded.

You can then print a receipt that has the image of the check with the MICR line deleted. After the online completion of each check deposit, you are prompted to void the check and then destroy it after 60 days (e.g. shred). The check image is sent to the consolidation server for review and processing.

The Ensenta EZAdmin Check Imaging Validation and Proofing System enables OneAZ Credit Union to make adjustments to deposited checks any time during the business day before the cut-off time of 7 p.m. MST. Adjustments can include a correction to the MICR field or the amount field.

The cash letter is a file sent to the image processor. If an adjustment is made to a check before the cash letter is created, the change will be reflected in the file sent to the image processor. Your account should be adjusted as required. No additional corrections need to be sent. These images are then settled with the Federal Reserve or local clearing house on behalf of OneAZ Credit Union.

User System Requirements

Computer operating system

- Windows 7 or higher
- Mac OSX 10.9 or higher
- iOS7 or higher
- Android 4.1 or higher

Internet Browser

- Chrome
- Safari
- Firefox
- Internet Explorer 10 or higher (compatibility mode is not supported)

Internet Connection

- High speed internet connection

Chapter 2

Operational Functions

Make a Deposit

Note: Please note that check images must be ready and accessible from your computer **PRIOR** to initiating atHome Deposit. Images can be created by scanning or taking pictures of the check(s) and will only be accepted in the following formats: .jpeg, .png, .tiff.

When you click on the atHome Deposit button within Online Banking, the **atHome Deposit Welcome** screen opens. You will first need to select an account and enter the Check amount. After that, you can upload the check images.

Please complete the following steps to upload the check images.

1. Click on **SELECT TO UPLOAD FRONT OF CHECK**.
2. Navigate to the folder in your computer where you have saved the check images.
3. Select the image and click **OPEN**.
4. A green arrow will appear when the image has been uploaded successfully.
5. Repeat steps 1 – 4 for the back of the check.

After uploading both images, click **SUBMIT**.

Note: Please note that you can deposit one check at a time and each check is considered a separate deposit.

Confirming Check Details

After you click the **SUBMIT** button, a confirmation box will pop up.

The screenshot displays the 'Deposit a Check' interface. At the top, there's a navigation bar with 'OneAZ' logo and icons for 'deposit', 'history', 'settings', 'Logout', and 'Help'. Below the title, a dropdown menu shows 'Savings' under 'Accounts'. The 'Checks' section lists three items, each with a thumbnail, a value of '\$1.00', and a list of errors: 'Back Signature Not Detected', 'Duplicate Primary Codeline', and 'Date Not Recognized By OCR'. On the right, there are filters for 'All checks 3' and 'Flagged only 3'. At the bottom, a 'Batch Total' shows '3' checks for '\$3.00'. Action buttons include 'cancel', 'scan more checks', and 'make deposit'.

Note: Please note that the information you will be asked to confirm may vary between transactions.

To Confirm Check Details

If the information you are being asked to confirm is correct, click the button that says **CONFIRM DEPOSIT**.

To Edit Check Details

If the information is incorrect, click the **EDIT DEPOSIT**.

If the information you are being asked to edit cannot be clearly read from the image, a new image will need to be uploaded.

Transaction Summary and Receipt

Once you have confirmed the check information, a summary of your transaction will appear as seen below.

The screenshot shows the 'atHomeDeposit' interface. At the top, there is a navigation bar with the 'OneAZ' logo and several menu items: 'deposit', 'history', 'settings', 'Logout', and 'Help'. The main content area displays a confirmation message: 'Your deposit was submitted.' Below this, a policy statement explains that funds are available on the same business day. A summary table provides the following details: Receipt number 60983517, Account x22-2244, Amount \$3.00, Deposit Time 04/07/2016 8:40 AM PT, Transaction Type Deposit, and Number of checks 3. A 'What's Next?' section lists three steps: print and file the receipt, keep the check for 60 days, and delete images. There is a form to enter an email address for sending the receipt, with a 'Send' button. At the bottom, there are buttons for 'print' and 'make another deposit'. On the right side, a 'Help' sidebar contains 'Receipt steps' with instructions to print the receipt or use the 'Make another deposit' or 'History' links.

Your deposit was submitted.

Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. In some cases, we will not make all of the funds that you deposit.

Receipt	60983517
Account	x22-2244
Amount	\$3.00
Deposit Time	04/07/2016 8:40 AM PT
Transaction Type	Deposit
Number of checks	3

What's Next ?

1. [Print](#) and file this receipt with the original check.
2. Keep the check for 60 days, then shred/destroy it.
3. Delete any images from your device immediately.

Please enter email address to send receipt to:

Help

Receipt steps

- [Print](#) the receipt for your records.
- Press [Make another deposit](#) or [History](#) to view your recent transactions.

At this point, your transaction has been completed. You have the options to:

1. Print a receipt by clicking **PRINT**.
2. Send yourself a digital version of the receipt by entering your email and clicking **SEND**.
3. Click the **MAKE ANOTHER DEPOSIT** button to deposit another check.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the atHome Deposit application.

Your deposit history can be accessed by clicking the **HISTORY** link located at the top right.

Chapter 3

Glossary of Terms

The following are industry or product-related terms that appear throughout this user guide.

Cash Letter – The electronic representation sent to the image processor. An image cash letter contains information about each check as well as images of each check.

Ensenta – The atHome Deposit technology provider.

MICR – Magnetic Ink Character Recognition refers to the line of numbers at the bottom of the check.