



BayVanguard Bank

Built on Tradition Focused on Community
Since 1873

Mobile Deposit Capture User Guide

- ❖ Endorse the back of your check as indicated below
- ❖ Take an image of the front and back of your check
- ❖ Select your account
- ❖ Verify the check information
- ❖ Submit
- ❖ You're done!

Enrolling into Mobile Deposit Capture

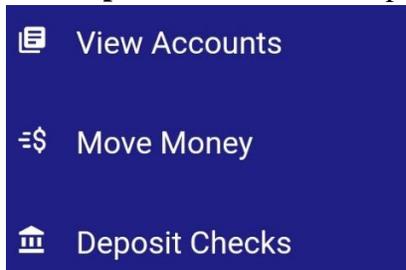
1. Log into the BayVanguard Bank Mobile app on your smartphone.
2. Select **Menu**.
3. Select **Deposit Checks** from the left task bar.
4. The first time you use Mobile Deposit you will be required to agree to the terms and conditions.
5. After reviewing the terms and conditions, select **Accept** if you agree or select **Cancel** if you do not agree to the terms and conditions and do not wish to use Mobile Deposit at this time.

Making a Mobile Deposit

1. Select **Menu**.



2. Select **Deposit Checks**. The Deposit screen displays.



3. Handwrite "**BayVanguard Bank mobile deposit only**" below your signature and your account number in the endorsement area on the back of the check or the deposit will be rejected.

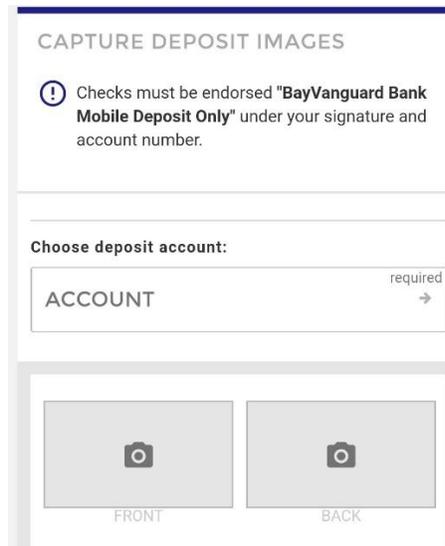
4. Select **ACCOUNT**. Scroll down through the accounts displayed and select the account into which you wish to deposit the check.



Choose deposit account:

ACCOUNT required →

5. Select the box that reflects “**FRONT**”.



CAPTURE DEPOSIT IMAGES

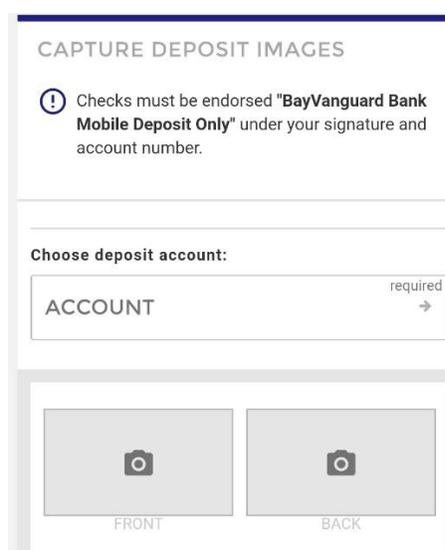
ⓘ Checks must be endorsed "**BayVanguard Bank Mobile Deposit Only**" under your signature and account number.

Choose deposit account:

ACCOUNT required →

FRONT BACK

6. Place phone horizontally over the front of the check; the system will automatically capture the check image.
7. Select the box that reflects “**BACK**”.



CAPTURE DEPOSIT IMAGES

ⓘ Checks must be endorsed "**BayVanguard Bank Mobile Deposit Only**" under your signature and account number.

Choose deposit account:

ACCOUNT required →

FRONT BACK

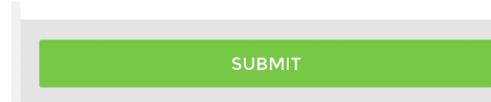
8. Place phone horizontally over the back of the check; the system will automatically capture the check image.

9. Select **AMOUNT**. Enter the amount of the check, then select **ACCEPT** (*Limit \$2,500.00 per business day*).



The image shows a form field with the label "Enter deposit amount:" above it. The field itself contains the text "AMOUNT" and a small "required" label with a right-pointing arrow next to it.

10. Review deposit information then select **SUBMIT**.



The image shows a green rectangular button with the word "SUBMIT" in white capital letters centered on it.

11. You will receive a **SUCCESS** alert after it is submitted to the bank for approval.
12. Funds are not deposited until they are viewed and approved by the bank.
13. Mobile deposits received by 3:00pm EST will be viewed and approved by the bank and credited to the account on the business day it is received. Mobile deposits received after 3:00pm EST will be viewed and approved by the next business day. ****Reg CC holds apply****
14. Go to the **HISTORY** tab to view the submitted deposit.