Cabrillo's EZ Deposit

Deposit your checks at home with this convenient service!

Save time and money with EZ Deposit!

EZ Deposit is a wonderful, safe service which allows you to deposit checks directly into your account from the comfort of your home or office using an internet-connected computer and an attached multifunction printer or other scanner device. Personal checks can be deposited in just a few simple steps.

Advantages of using EZ Deposit?

Immediate - Funds are deposited immediately (some holds may apply)
Convenient - Make deposits 24/7 from home or work
Secure - Uses your existing, secure eBranch login
Saves time - No need to visit a branch or ATM
Saves money - No stamps, envelopes or gas

How it works:

Step 1: Log in to eBranch from our homepage.

Step 2: On the left menu of your screen click the "EZ Deposit" link.

Step 3: After reading the introduction and agreeing to the Terms and Conditions, you are ready to begin making deposits. Click Continue.

Step 4: Enter the specific information for your check, including the amount and where you would like the check to be deposited. Confirm each statement in the verify item list then click Continue.

Step 5: Scanner Information. To use our built-in check scanning software, select your specific scanner from the drop-down list. Only installed scanners are listed. Follow the steps on the screen that represent your scanner type. Be sure to download any Java components or updates when prompted. To use your regular scanning application, select "Use Your Own Scanner Software" from the drop-down list and click Continue.

Step 6: Scanning. Place your check in the scanner as shown and follow the steps to scan the front and back of the check. Crop the image if necessary as instructed.

Step 7: Confirm. Carefully review the transaction details and Confirm Deposit.

Step 8: Receipt. Print the receipt for your records and click Continue.

Step 9: File Check. Annotate your check and save it for 90 days. Place it in your files with the receipt.

Step 10: You're finished! If you would like to scan another check click "Make Another Deposit."

Start saving time today. If you have questions about your eligibility, please call 800-222-7455 or see system requirements, restrictions, and Frequently Asked Questions on the following pages.

System and Scanner Requirements

Supported System Setup

Operating System: MS Windows, Windows XP, Windows Vista, Windows 7, Mac OS 10.6 or higher
Browser: Internet Explorer 8, Safari, Google Chrome, and Firefox
Scanner: Any TWAIN Compliant Scanner (Refer to your manufacturer specifications which can be found online)
Browser Plugin: Java Installed (You may be prompted to install during initial setup)

Restrictions
- Maximum check limit of $5,000 per day
- Third party checks cannot be accepted
- Some checks are not scan-able (stale dated, lightly printed or torn checks)
- Bonds may not be deposited
- Foreign checks cannot be accepted
- You will be responsible for securing the original check and voiding it after 90 days to prevent duplicate attempts

Frequently Asked Questions

Question: What types of scanners can I use with EZ Deposit?
Answer: Most of the scanners available to consumers on the market are supported by EZ Deposit. As long as your scanner is TWAIN compliant, you will be able to use your scanner with EZ Deposit. Be sure to install and test your scanner before using EZ Deposit.

Question: Will I have to download anything to use EZ Deposit?
Answer: If you would like to use the built-in scanning software (recommended) within EZ Deposit, you may need to download the latest version of Java - an application that will enable EZ Deposit to communicate with your scanner. Most computers already use Java, but it may prompt you to download a newer version. It's free and fast.

Question: How do I know where to download Java?
Answer: The first time you use EZ Deposit you may notice a yellow information bar at the top of your IE browser window. You will be prompted to Update Java. Your web browser pop up blocker must be disabled. You can also go to java.com and follow the onscreen instructions.

Question: Why is there more than one scanner driver listed in the drop down menu in EZ Deposit?
Answer: The application locates all scanner drivers available on your PC and displays them in the drop down menu. Select the scanner that you wish to use. Ensure that the scanner driver is installed and connected to your computer and turned on.

Question: What do I do if the application does not allow the deposit because the image must be smaller than 1MB?
Answer: You should validate the file size of the image. Right click on the image and select Properties. Go to the General tab to see the file size. If the image exceeds 1MB, you will need to use your scanner software or other application to resave the file with a smaller file size.

Question: What endorsements are acceptable?
Answer: The Maker's signature and the Payee's endorsement are required.

Question: How many checks can I deposit per day through EZ Deposit?
Answer: There is no limit to the amount of checks you can deposit per day through EZ Deposit as long as the amount does not exceed $5,000.00.

Question: What would cause suspension of service?
Answer: When your account is maintained in a poor manner, such as owing the credit union money due to a charged-off loan, or depositing checks from yourself that are returned unpaid.

Question: Which accounts can I deposit to?
Answer: You may deposit to any share or loan excluding IRAs and Certificates. Your eligible accounts will display in a drop down menu found in EZ Deposit.

Question: When will funds be available?
Answer: Deposits received electronically are processed and verified and will post to your account immediately (some holds may apply).

Question: What if the check I deposit is returned (i.e. NSF)? How will I be notified?
Answer: Once the Credit Union is notified of a returned item we will send you a secure email through eBranch.

Question: What checks are not allowed to be deposited using EZ Deposit?
Answer: The following checks are not accepted through online deposit: Foreign checks, Third party checks, and some checks that are not scan-able (stale dated, lightly printed or torn checks).

Question: Is there a cost for this service?
Answer: No. This service is completely free.

Question: How do I deposit multiple checks?
Answer: Once you are finished scanning your first check, repeat the process by clicking the "Make Another Deposit" button.

Question: Does my joint owner have access to EZ Deposit?
Answer: Yes, joint owners will have access to EZ Deposit under the qualifying account, utilizing the account's standard eBranch log-in credentials. If a joint owner qualifies for EZ Deposit under his/her own separate account then he/she will have the ability to make deposits to that account as well.

Question: I think I completed my deposit but I don't see it in my account history within eBranch. How do I know it went through?
Answer: The deposit has been accepted when you reach the "Receipt" screen, and your current balance will immediately include the deposited funds (holds may apply). If not, your check was not deposited correctly, and you will have to start the process over. Contact the credit union if the problem persists. Do not attempt to deposit a check again, once it has already been accepted.

Question: EZ Deposit did not allow my check to be deposited. Why?
Answer: Checks are analyzed thoroughly for meeting multiple, specific requirements, which may not be discernable in the scan. Please call the Credit Union for further information.

Question: How does Cabrillo guard against manipulated check images?
Answer: We use multiple layers of anti-fraud measures, both procedural and technological.

Question: If I have trouble setting up my scanner who should I call?
Answer: Please consult your scanner's documentation for guidelines on how to scan an image with the required attributes.

Question: I see references to Ensenta or ensenta.com during my check upload. Who is Ensenta and is this system secure?
Answer: We've partnered with Ensenta to deliver this service. During the process of making an EZ Deposit, if you see messages referring to Ensenta, you can trust that they are legitimate and secure.

Question: How do I log out of an EZ Deposit session?
Answer: Click the "Logout" link found in the upper right hand corner of the screen.

Question: Can the physical condition of a check prevent it from being deposited?
Answer: Yes – sometimes checks will not scan well due to light print or other problems. The image quality of the scan could prevent the system from reading key information such as the Routing Transit Number and account number of the check.

Question: Are there any restrictions on when deposits can be made?
Answer: You can deposit 24-hours a day, 7-days a week, including weekends and holidays.

Question: Can I deposit post-dated checks?
Answer: No. Checks post-dated will be returned.

Question: What if I am unable to process a check with this service?
Answer: You will need to deposit your paper check at your nearest branch, Shared Branch, or ATM.

Question: Can I use the software that came with my scanner?
Answer: Yes. The images should meet the following requirements so scanner should be configured accordingly:

- JPEG format (with medium quality compression)
- Grayscale (or B/W)
- Resolution of 200dpi or higher
- File size under 1MB each

For security reasons, make sure to delete the images from your computer after uploading. These scanned images can be found in the folder you have designated when you setup the scanner.

Troubleshooting

Are you using the following to make your deposit?

Operating System: MS Windows, Windows XP, Windows Vista, Windows 7, Mac OS 10.6 or higher
Browser: Internet Explorer 8, Safari, Google Chrome, and Firefox
Scanner: Any TWAIN Compliant Scanner (Refer to your manufacturer specifications which can be found online)
Browser Plugin: Java Installed (You may be prompted to install during initial setup)

Problem: eBranch session times out while making a deposit.
Answer: You must complete the deposit within the maximum time limit (30 minutes).

Problem: Error "You are now logged out" when using the Safari browser.
Answer: Select Preferences and open the security tab. Allow sites to set cookies "Always."

Problem: The scanner add-on seems to "hang" when using an older version of Internet Explorer.
Answer: The scanner is taking a high resolution scan and may require more time. If the problem persists, try upgrading to the latest edition of Internet Explorer.

Problem: Error when scanning front of check "Account number not recognized."
Answer: Select UNDO and then re-CROP item. This will allow more of the check to be visible allowing a better crop.

Problem: Continuous errors when scanning front or back of check.
Answer: Take a ballpoint pen and make a tiny dot in the four corners of both the front and back of the check. This allows the scanner to better recognize the edges of the check.

Problem: Check image is not being accepted because the file is too large.
Answer: Try lowering the image compression quality setting in your scanning.