

# Remote Deposit Capture Frequently Asked Questions (FAQs)

## *-Access Community Credit Union*

### **1. What is Remote Deposit Capture?**

Remote Deposit Capture is designed so that you may deposit checks into eligible accounts from home or other remote locations by capturing a digital image of the check via an eligible mobile device.

### **2. What are the benefits of using Remote Deposit capture?**

- Freedom to deposit original checks anytime and from anywhere with your Mobile App
- Safe, fast and secure transmission of your funds
- Easily review Remote Deposit Capture history
- Save time and money by reducing trips to the Credit Union

### **3. Who is eligible to use Remote Deposit Capture?**

- Must have an eligible deposit account with us for at least 30 days;
- Must be enrolled in Online and Mobile;
- Must not be more than 30 days delinquent on any share account or loan with us;
- Your mailing address and phone number on your account with us must be current and valid;
- You cannot have any charge-off share accounts or loans with us;

### **4. What accounts are eligible for Remote Deposit Capture?**

You may deposit remotely using the RDC service into the following types of accounts:

- Primary Savings accounts and Small Business Savings accounts
- All Access Checking Accounts and Access Small Business Checking Accounts
- Money Market Account
- Second Chance Checking accounts
- Youth Checking accounts

You may not remotely deposit into the following type of accounts:

- Representative Payee accounts
- Trust accounts
- Tutma accounts
- Certificate of Deposits
- IRA accounts
- Consumer Loan, Credit Card. Or Mortgage accounts

### **5. Are there fees for using Remote Deposit Capture?**

RDC Service is currently a free service to you. The Credit Union reserves the right to make changes to the usage fee at any time. Should we decide to charge for the service, you will be notified. You are responsible with any and all applicable mobile service and internet provider fees you incur from utilizing the RDC service. All other fees as outlined in ACCU's fee schedule still apply.

**6. How do I enroll in Remote Deposit Capture?**

There is no enrollment process for RDC, but you must have an eligible mobile device and be enrolled in ACCU's online and mobile banking

**7. If I use Remote Deposit Capture, when will I see the funds?**

Deposit by 4 pm CT and your funds will usually be available within the next two business days. Please note: All deposits are subject to verification and can be adjusted upon review.

**8. Is there a limit to what I can deposit?**

Per Item Limit	Daily Deposit Limit
\$5000	\$5000

**9. How should I endorse the back of the check?**

You must endorse the check "For Mobile Deposit Only to ACCU, your name and your account number" or your check will be rejected. All deposits are subject to verification and can be adjusted upon review.

**10. What types of checks are not allowed?**

We can accept checks payable to you, drawn on a U.S. bank.

We do not accept checks:

- Payable to others or made payable to a business unless being deposited to a small business account;
- Traveler's cheques, money orders, credit card checks;
- Foreign checks;
- Insurance checks;
- Estate checks, Savings Bonds;
- Checks payable to "Cash", "Access Community Credit Union" or "ACCU", or to "Mastercard";
- Substitute checks, returned or previously negotiated checks;
- Altered checks;
- Postdated or stale dated checks (more than 6 months old);
- Checks with missing information such as the payee name, date, maker's signature, and any other required information; and
- Checks that require authorization

## 11. Tips for Remote Deposit Capture

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check.
- All four corners are visible.
- Check is not blurry.
- The MICR line (numbers on the bottom of your check) is readable.

## 12. How will I know if my check is rejected or not?

Users can view their deposit history through the mobile app. Deposits will either show as "Accepted", "Pending", or "Failed."

The Credit Union reserves the right to reject any item deposited through RDC at our discretion. An image is considered as received where the term "Accepted" is used. However, this does not mean that the image transmitted through without any error. The Credit Union reserves that right to reject any item after the image has been "Accepted" at any time at our discretion. You must check your account history to confirm that the item has been posted.

## 13. What should I do with my paper check after using Remote Deposit Capture?

**Item Retention:** After your item has been termed "Accepted" through RDC you agree to retain the original check for ten days and present the original check to us at our request. If the check is not presented to us in a timely manner after request, ACCU reserves the right to reverse the item amount from your account.

**Item Destruction:** After the ten days of item retention, you agree to destroy the original item by first marking the item as "VOID" and the properly shredding the check. You may bring any original items that you submitted to ACCU through RDC to any of our branches and we will properly destroy these for you. You agree that you will never re-present the original check.