



## **Mobile Deposit FAQ**

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### **What is Mobile Deposit?**

Mobile Deposit is a feature within Mobile Account Access that allows members to make deposits electronically into their account from wherever they are. Simply take a picture of the front and back of the check from your iPhone, iPad, iPod Touch 4G or any Android mobile device and the funds are electronically deposited into your account.

### **How do I sign up for Mobile Deposit?**

Once you log into Mobile Account Access for the first time choose Mobile Deposit from the menu, select one of your accounts, and accept the User Agreement. This completes the registration process. Please Note: Eligibility is subject to Credit Union Approval. The service is provided free to members; however, usage rates from your mobile provider will apply.

### **How do I make a deposit using Mobile Deposit?**

Endorse the check as follows: All payees endorse as usual followed by **"For Mobile Deposit Only, Transportation FCU"**

- Login to Mobile Account Access
- Select the account to deposit funds
- Tap the amount field and enter the amount of the check
- Align the check to fit within the screen guidelines and tap on the screen to take the photo, front and back.
- Confirm the deposit amount is correct and both images are readable
- Tap submit
- The deposit will process and confirm if it has been accepted or is being held for review.
- Write "Electronically Presented "or "Void "on the check and keep the check in a safe place for 30 days. After 30 days the check can be shredded and disposed of.

### **Can I deposit any check with Mobile Deposit?**

You should only use Mobile Deposit for domestic checks not drawn on your own account. Checks must be made payable to an owner of the share and must have an endorsement on the back. Checks will be rejected if they are incomplete, post-dated or stale-dated, made payable to a third party, or stamped with a "non-negotiable" watermark. Be sure your checks have no evidence of alteration. Savings Bonds are not eligible for Mobile Deposit.

### **Should I endorse the back of the check?**

Yes. If you don't endorse the back of the check, your Mobile Deposit will be rejected. Your endorsement should include your signature followed by **"For Mobile Deposit Only, Transportation FCU."**

**When will the deposit post to my account?**

Many Mobile Deposits will post to your account immediately with the appropriate hold. Some Mobile Deposits will be accepted into a review queue. When your deposit is accepted, you will receive an on-screen notification, as well as an email, telling you whether your deposit was posted or sent to the review queue.

**How long are deposits in the queue before they are reviewed and posted?**

All deposits in the review queue are reviewed and posted as soon as possible provided that the deposit was made on a business day (Mon-Fri, except holidays). The exact timing depends on the volume of deposits in the queue. Most are reviewed within an hour. All deposits in the review queue will be reviewed by the end of the business day on which they were submitted.

**What conditions cause a deposit to go to the review queue?**

There is no single reason that a deposit will go to the review queue. Conditions include fields or characters on a check image that are difficult to read, a deposit that is outside your normal and historical pattern, a missing or illegible endorsement, or a check image that is a suspected duplicate of a previously deposited check.

**If my deposit was accepted, but is in the review queue, can I try to deposit it again?**

No. A second attempt will, in most cases, add to the delay, could result in a fee in accordance with our Schedule of Fees and Charges, and may result in a revocation of your Mobile Deposit access.

**How will I know when a deposit that was accepted to the review queue is posted to my account?**

When the deposit is reviewed and released from the queue you will receive an email letting you know that it has posted to your account. Rarely, a deposit will be rejected after review. If your deposit is rejected from the review queue, you will receive an email telling you the reason your deposit was rejected.

**I received an email stating that my deposit was posted and I see it in my account. Should I destroy the check now?**

Although most check images clear the account on which the check is drawn without any problem, we ask that you retain the check in a safe place for thirty days after the deposit has posted. Be sure to mark it as an item you have already deposited (electronically presented or void) so that it is not inadvertently re-deposited by you or someone else in your household.

**What if I've made an error or need to speak with someone about my Mobile Deposit?**

You can contact us about your Mobile Deposit by emailing us at [mobile@transfcu.org](mailto:mobile@transfcu.org) or calling us at 1-800-368-8432.