



## Remote Deposit Capture FAQ's

### ***What phones and devices are compatible with the Tulare Federal Remote Deposit Capture (RDC)?***

iPhone® and Android™ phones are all compatible. Tablets are not compatible at this time.

### ***Are there eligibility requirements to use RDC?***

Yes, to be eligible for Mobile Deposit, you must meet all of the following criteria:

- You have been a member with the Credit Union for a minimum of ninety (90) days
- You are eighteen (18) years of age or older
- You maintain an active checking account
- You are a member of good standing with the Credit Union
- You must be enrolled in online banking

### ***Is My Deposit Secure?***

Yes, all information is stored in our multi-layer secure system and not on your device.

### ***Is there a deposit limit for Mobile Deposit?***

The deposit limit is \$10,000 per day.

### ***How many checks can be deposited at a time?***

Only one check at a time can be accepted; however, you may deposit multiple checks during a single session up to a total of \$10,000 per day.

### ***Should I endorse my check when using Mobile Deposit?***

The following should be written on the back of the check prior to depositing:

- Endorse check- Please note, the app does not detect a stamp as an endorsement.
- We encourage you to write "mobile deposit", as a reminder that your check has already been deposited via RDC.

### ***What types of checks cannot be deposited?***

- Items displaying a "non-negotiable" or "void" notation or watermark.
- Items containing an alteration on the front of the check, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Items dated more than six (6) months prior to the date of deposit.
- Items previously converted to a substitute check or items that are remotely created checks as defined by Federal Reserve Board Regulation CC.
- Items issued by or through a financial institution in a foreign country.
- Items not payable in United States currency.
- Items with incomplete or illegible information.
- Items that are money orders, traveler's checks or savings bonds.
- Items made payable to a third party (i.e., any person or entity other than you).
- Items that are in violation of any federal or state law, rule, or regulation.
- Checks or items prohibited by the Credit Union's current procedures relating to the Mobile Deposit service or are otherwise not acceptable under the terms of your Credit Union account.

- Items with any endorsement on the back other than what is specified in this Agreement.
- Items the system cannot read due do special charters, formatting, etc.

***When will my deposit be processed? How will I know when my check has been deposited?***

Generally, the deposit will be processed within one business day or sooner. Deposits received before 1:00 PM PST on a business day, will be credited to your credit union account that same day. Deposits received after 1:00 PM will be credited to your account within one (1) business day.

***Will my Mobile Deposit still be subject to check holds?***

Yes, these deposits will still be subject to check holds, just as if they were made at a branch or ATM.

***What should I do with my original check once it's deposited?***

We recommend that you store your original check ninety (90) days after you receive confirmation. Original checks should be destroyed to ensure it is not re-presented for payment.

***I keep getting an image quality error – what should I do?***

There are several factors that may cause this error, such as insufficient lighting, the background, distance, or faint writing on the check. Please try again:

- Make sure there is enough light to distinguish the check from the background.
- Make sure the check is lined up with the horizontal and vertical guides provided on your device.
- Ensure the image elements are clear and readable.