

## Mobile/Remote Deposit FAQs

### Q: What is Mobile/Remote Deposit?

**A:** Mobile/Remote Deposit is a convenient, secure, and free service offered by floridacentral Credit Union. Using your Smartphone or tablet, you can deposit your checks into your floridacentral accounts through our Mobile app. Likewise, with your desktop scanner and computer, you can scan and electronically deposit your checks into your floridacentral accounts through Internet Banking.

### Q: What are the requirements to use Mobile/Remote Deposit?

**A:**

- Have a floridacentral checking account in good standing
- Have a floridacentral account open for a minimum of 30 days
- Have a valid email address
- Be a floridacentral Internet Banking user

### Q: How does Mobile/Remote Deposit work?

**A:** Mobile/Remote Deposit gives floridacentral members the ability to deposit a check into their floridacentral account from a remote location, such as an office or home, without having to physically deliver the check to the financial institution. For Mobile Deposit, members can take a picture of their check using their Smartphone or tablet and submit it to our Mobile/Remote Deposit system. For Remote Deposit, this is accomplished by scanning a digital image of a check into a computer, then transmitting the image into the Mobile/Remote Deposit system. This practice became legal in 2004 when the Check Clearing for the 21st Century Act (or Check 21 Act) took effect. Through Check21, the Mobile/Remote Deposit system allows floridacentral to capture the information from a check and clear it electronically, without a paper check being present, through the ACH (Automatic Clearing House) system.

### Q: Is there a fee to use Mobile/Remote Deposit?

**A:** No, Mobile/Remote Deposit is a free, and convenient service provided to floridacentral Credit Union members. However, if a check is returned for any reason, all other fees and charges apply. Please refer floridacentral's Fee Schedule for additional information.

### Q: What are the hardware and software specifications for Remote Deposit?

**A:** Remote Deposit works with desktop flatbed scanners, all-in-one devices, or multi-feed duplex scanners. Remote Deposit supports multiple operating systems and browsers, as well as Java and ActiveX controls. The following are the minimum currently supported browser environments:

- Internet Explorer 8, 9, and 10 (if errors occur with IE 9.0, please use 32-bit version)
- Firefox (Current release 22)
- Google Chrome (Current release 27)
- Safari 5.17
- Opera (Current release 12.15)
- Operating systems include: Windows XP, Vista, Windows 7, Windows 8, Mac OSX, Android (apps), iPhone

A TWAIN-compliant document scanner is also required. To find out if your scanner is compliant, please refer to the documentation that was supplied with the scanner. For help with your scanner, log in to your floridacentral Internet Banking account and click on the "Make a

Deposit” icon in Remote Deposit on the top navigation bar. Then click on "Help with Scanners and Drivers" near the bottom of the screen.

**Q: For Remote Deposit, can I use my home scanner?**

**A:** Yes, Remote Deposit uses the TWAIN specification for communicating with scanners. Most scanner software supports the TWAIN specification, but not all. For the latest information for specific scanners, sign into Remote Deposit and click "Help with Scanners and Drivers" near the bottom of the New Deposit screen or consult with your scanner manufacturer for information on their support for TWAIN on your device.

**Q: How do I sign up for Mobile/Remote Deposit?**

**A:** To register, simply login to your Internet Banking and Click on Remote Deposit tab or download the floridacentral’s Mobile app and click on the Deposit icon. Read and accept the End User Agreement and allow three (3) business days for your registration to be reviewed and approved. You will receive an email notification with the status of your registration request.

**Q: How do I make a deposit using Remote Deposit (scanner)?**

**A:**

1. From your Internet Banking page, select the Remote Deposit icon.
2. Select the account into which you wish to make a check deposit then click "Submit."
3. Endorse the check: To endorse the check, include the following information on the back of the check(s):
  - a. The words “For deposit only at floridacentral Credit Union”
  - b. The Account Number (you wish to deposit into)
  - c. The words “via Remote Deposit”
  - d. Payee’s Endorsement (your signature)
4. Select your scanner (the first time you use the service you will be prompted to install a scanner. You will only need to do this once as long as you do not change scanners.)
5. Scan the front and back of your check(s)
6. Review, make adjustments (if needed) and Submit your deposit

**Q: How do I make a deposit using Mobile Deposit (Smartphones and Tablets)?**

**A:**

1. From your floridacentral Mobile app, select the Deposit icon.
2. Select the account into which you wish to make a check deposit
3. Enter the amount of the check
4. Endorse the check: To endorse the check, include the following information on the back of the check(s):
  - a. The words “For deposit only at floridacentral Credit Union”
  - b. The Account Number (you wish to deposit into)
  - c. The words “via Mobile Deposit”
  - d. Payee’s Endorsement (your signature)
5. Take a clear picture of the front and back of your check(s)
6. Review, make adjustments (if needed) and press Send.

**Q: What types of accounts can I make deposits into using Mobile/Remote Deposit?**

**A:** Deposits can be made to your floridacentral Credit Union checking, savings, or money market account.

**Q: What types of checks can be deposited using Mobile/Remote Deposit?**

**A:**

**Acceptable checks:**

Single-party, domestic checks made payable to the owner(s) of the floridacentral account.

**Unacceptable checks:**

- Savings Bonds
- Foreign checks
- Third party checks: check made payable to an individual not listed on the account.
- Photocopies of checks
- Checks written to you that are drawn on any other account you may have
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated or post-dated checks
- Checks that contain evidence of alteration to the information on the check
- Checks purported to be a lottery or prize winning
- Checks previously submitted for deposit
- Other types of checks that are deemed unacceptable after submitted

**Q: Are there any deposit limits?**

**A: Yes, default deposit limits are set as follows and are subject to review and change at any time.**

Per Deposit Limit: \$1,000.00

Daily Deposit Limit: \$5,000.00

Rolling 30-Day Deposit Limit: \$50,000.00

**Q: Is Mobile Deposit (with my Smartphone or Tablet) and Remote Deposit (with my scanner) considered the same system? Do the deposit limits and other guidelines apply to both systems or are they considered separate?**

**A: Yes, both systems are considered the same. Daily limits and other guidelines are considered one.**

**Q: Do I need to include a deposit slip with my scanned or picture check deposit?**

**A: No. Mobile/Remote Deposit generates an electronic record with each deposit.**

**Q: How many checks can be included in one deposit? Can multiple deposits be submitted each day?**

**A: Yes, multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the \$1,000 Per Deposit Limit or the \$5,000 Per Daily Deposit Limit.**

**Q: When will my deposit be credited to my account?**

**A: Deposits received before 9:00 am Eastern Standard Time (EST) will be credited to your account on the same business day. Deposits received after 9:00 am EST will be credited to your account on the next business day.**

**Note:** Business days are Monday through Friday, excluding Saturdays, Sundays, and holidays.

**Q: Is the hold policy for checks different when they are deposited through Mobile/Remote Deposit?**

**A: No. The check hold policy is the same as defined in the Funds Availability Account Disclosure.**

**Q: What should I do with my check once I have completed the Mobile/Remote Deposit process?**

**A: You must securely store each original check(s) for a period of sixty (60) days after you receive confirmation that your deposit has been accepted. You will receive an email notification when your deposit is accepted, or you can reference your account in Internet Banking or your**

monthly statement to monitor your deposits. Once you acknowledge acceptance of the deposit, you can destroy the original check(s) by shredding or another secure method. Please note: you are solely responsible and liable for the security and storage of the original checks and take full responsibility for any loss or misappropriation of these checks.

**Q: How do I get a copy of my deposit?**

**A:** For Remote Deposit, if you click on the Deposit History Tab at the top right corner of the page, a listing of your scanned deposits will be displayed. If you click on the icon, you can view the deposit details along with a copy of the items included in that deposit. You can also download a copy of the deposit and print it or save it to a file on your computer for your records. For Mobile Deposit, the history of your deposit will be saved in the Mobile App under the Deposit tab. Once the deposit is processed, the image of the check will not save in the history.

**Q: How much time do I have to scan my deposits into Remote Deposit?**

**A:** Twenty (20) minutes. The Remote Deposit session, through Internet Banking, will timeout after twenty minutes of inactivity. There is a Session timeout clock displayed on the top right corner of the screen. During the last five minutes of the session, the clock time will appear in red. Every time the page is changed, the clock refreshes. Keep in mind that your Internet Banking may timeout before Remote Deposit. You can adjust this setting within your Internet Banking's User Options under the 'Change Your Timeout' option. You can choose between 5 – 60 minutes.

**Q: How do I get help if I encounter a problem?**

**A:** Mobile/Remote Deposit is designed as an easy-to-use, self-service product with built in "Help". Select "Help" on each line of the process for a detailed explanation, helpful hints and a short video explanation of each process step. If you have any questions, please email us at [mobiledeposit@floridacentralcu.com](mailto:mobiledeposit@floridacentralcu.com) if depositing via mobile device or at [remotedeposit@floridacentralcu.com](mailto:remotedeposit@floridacentralcu.com) if depositing via desktop scanner or call 813-879-3333 or 800-528-3330 for more information.