

## Mobile Deposit (Remote Deposit Capture) FAQ's

### What is Mobile Deposit?

Mobile Deposit is a service that allows you to deposit Drafts/Checks into your personal credit union accounts; without visiting a branch or ATM. This service can be done anywhere using your mobile device (SmartPhone or iPad) with a minimum two mega-pixel camera with auto-focus.

### What are the requirements for Remote Deposit Capture?

- At least 18 years of age or older.
- A Best Reward account open and in good standing for at least 90 days with e-Statement enrollment.\*
- There is a limit of \$3,000 max per day in deposits.
- There is a limit of one Draft/Check per deposit.
- Mobile devices (SmartPhones or iPad) must have a minimum two mega-pixel camera with auto-focus.
- Drafts/Checks must be placed flat in a well-lit area with a solid background when taking the picture/image.
- Ensure that all corners of the Draft/Check can be seen and that there are no shadows.

\*Availability of this service to any member is subject to review by Best Reward Federal Credit Union at anytime.

### Are there any account exclusions?

Members may deposit to any Best Reward account. There are some account exclusions including; Business Accounts, IRA's, Conservatorships, Guardianships, Estate, and UTMA's (Custodial Accounts).

### Are there any fees to use Mobile Deposit?

There is no fee for this service using our Mobile Application; however based upon wireless network availability you may be charged for services by your wireless carrier.

### What do you mean when you say "you may be charged for services by your wireless carrier?"

Every wireless carrier has a different rate plan for messaging and data services access. You may be charged per use or pay a flat rate for unlimited usage each month. You may also have different fees for messaging and data services access. Please contact your wireless carrier directly if you aren't sure what fees may be charged for messaging and data services.

### What mobile devices are supported with Mobile Deposit?

- iPhone\* 5 Models with iOS 6.0 Version or Newer
- iPad\* 3, 4, 5 (Air), Mini, Mini 2 Models with iOS 5.0.1 Version or Newer
- Android\* Phone OS with Version 2.3 or Newer
- All devices listed above require a minimum two mega-pixel camera with auto-focus.

\*iPhone and iPad is a registered trademark of Apple Inc. Android is a registered trademark of Google Inc. The trademarks, service marks, and company names used above are the property of their perspective owners.

### How do I enroll for Mobile Deposit?

1. Be sure you have had a Best Reward account open and in good standing for at least 90 days.\*
2. Enroll for Best Reward Online – if not already enrolled.
3. Enroll for e-Statements – if not already enrolled.
4. Download Best Reward's Mobile Banking App in the Apple App Store or Google Play App Store
5. Visit us Online or in the Branch to Complete the Mobile Deposit Application
6. Once approved, you will see "Deposit" as an option within Best Reward's Mobile Banking App
7. Begin Using Mobile Deposit

\*Availability of this service to any member is subject to review by Best Reward Federal Credit Union at anytime.

### How do I use Mobile Deposit?

1. Open Best Reward's Mobile Banking App
2. Select Deposit
3. Select the account you want to deposit the Draft/Check into.
4. Enter the amount of the Draft/Check you wish to deposit.
5. Take a picture of the front of the Draft/Check.
6. Take a picture of the back of the Draft/Check.

7. Confirm and submit the deposit.
8. Under Remote Deposit History, you can verify the status of your deposit at anytime.

### **How should I endorse the Draft/Check?**

The Draft/Check should be endorsed on the back: FOR MOBILE DEPOSIT TO BEST REWARD, [Insert Account #], then Sign Your Name or as otherwise instructed by the credit union.

### **When will my deposit be available?**

Funds deposited using Remote Deposit Capture will generally be made available on the third (3rd) business day after the date of transmission. Business days exclude Saturdays, Sundays, and Federal Holidays.

### **What should I do with my paper Draft/Check?**

First, review your account history to verify that your deposit has been credited. Upon your receipt of confirmation from BRCU that we have received an image that you have transmitted; you agree to retain the Draft/Check for at least 60 calendar days from the date of the image transmission. After 60 calendar days, you agree to destroy the Draft/Check that you transmitted, mark it "VOID" or otherwise render it incapable of further transmission, deposit, or presentment. During the time that retained Draft/Check is available, you agree to promptly provide it to BRCU upon request.

### **What are the status definitions of my Mobile Deposit?**

Your deposit will appear in the Remote Deposit History as Pending, Accepted, or Failed:

- Pending – The Draft/Check image has been accepted for review.
- Accepted – The Draft/Check image has been reviewed and accepted for deposit.
- Failed – The Draft/Check image has been reviewed and rejected.

### **Why is the Draft/Check image not being accepted?**

Please refer to the message that the application is providing:

- Image is Not Clear
- Bad Lighting
- No/Wrong Endorsement
- Check Image is Not Fully Visible
- Front and/or Back was Not Submitted
- Amounts Do Not Match
- The Check Image Has Been Previously Submitted

### **Items That Cannot Be Deposited:**

Most Drafts/Checks are eligible. However, the following types of Drafts/Checks **ARE NOT ELIGIBLE**:

- Drafts/Checks payable to any person other than you. Be sure that the name of the Payee is on the account.
- Drafts/Checks payable to you jointly with one or more persons, unless deposited into an account in the name of all payees.
- Drafts/Checks that have been previously negotiated (including those that may have been returned), remotely created, Sight Drafts, or more than 6 months old (Stale Dated).
- Drafts/Checks drawn on a financial institution located outside the United States, not in United States currency, or issued by the U.S. Treasury Department.
- The following **ARE NOT** eligible and should be reviewed and verified prior to Mobile Deposit:
  - Insurance Claim Drafts/Checks
  - No Foreign Drafts/Checks
  - No Savings Bonds
  - No Third Party Drafts/Checks
  - No Returned or Re-Deposited Drafts/Checks
  - No Rebate Drafts/Checks
  - No Cashier Drafts/Checks
  - No Traveler's Drafts/Checks
  - No Post Dated Drafts/Checks
  - No Drafts/Checks Drawn on Best Reward Federal Credit Union
  - No Money Orders (Postal or Money Gram)
  - No Credit Card Cash Advance Drafts/Checks

### **Who should I contact if I encounter any issues regarding my remote deposit?**

Contact Best Reward's Electronic Services Department at 440-232-9540 or at [electronicservices@bestrewardfcu.coop](mailto:electronicservices@bestrewardfcu.coop).