

# Frequently Asked Questions Mobile Deposit



**Q. Is there a fee to use Mobile Deposit?**

A. Mobile Deposit is a FREE service! (Mobile data charges from the carrier may apply.)

**Q. When are Mobile Deposit items processed?**

A. Items received before 4:00 p.m. EST will be posted the same business day. Items received after 4:00 p.m. will be posted the following business day.

**Q. Can I view a statement or history of deposits?**

A. Yes. The mobile application contains a history link.

**Q. Can I print out a copy of a check deposited by Mobile Deposit?**

A. Yes, you can print them from your History screen in Mobile Deposit up to 60 days from the date of the transaction. Thereafter, you will need to request a copy just like any other deposited item. You can also print a copy of your deposit from the receipt window.

**Q. Do I need to sign an agreement before I can start using Mobile Deposit service?**

A. You do not need to sign an agreement, but you must agree to the Terms and Conditions for Mobile Deposit that are displayed when you first access this service.

**Q. Can I scan a check right away?**

A. Yes, immediately after you access Mobile Deposit for the first time.

**Q. What types of accounts can I scan deposits into?**

A. You can scan/deposit checks into your regular share, secondary share, money market, business savings and share draft accounts.

**Q. Will I be able to see the checks I've already scanned?**

A. Yes, you can go into the history on mobile banking to view checks already scanned.

**Q. Can I still bring check deposits into a branch or ATM?**

A. Yes. Whether you are registered for Mobile Deposit online service or not, you can still make deposits by whatever method is most convenient for you.

**Q. Can I use my iPad to make deposits?**

A. Yes. On any camera enabled iPad where the app can be downloaded from the app store.

**Q. Will I be able to deposit foreign checks?**

A. No.

**Q. Will I be able to deposit money orders?**

A. Yes. Please note, some will work, some will not.



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**Q. What emails should I expect to receive regarding Mobile Deposit?**

A. You will receive notification if a deposit is rejected, if the deposit amount is revised or for any extended holds are placed by the credit union.

**Q. How many checks can be included in one deposit?**

A. Only one check can be submitted at a time with Mobile Deposit.

**Q. What is the maximum amount I can deposit into Mobile Deposit?**

A. We will not accept deposits greater than \$2,500. Additionally, there is a limit on the availability of deposited funds – typically a two business day hold.

**Q. Will the member be notified of a hold?**

A. Yes, the member will be notified at the time of the deposit that the funds will be available within 2-10 business days. Hold details are viewable within Online Banking. Members will also be notified if the holds are extended.

**Q. Can multiple deposits be submitted during one day?**

A. Yes, you can use Mobile Deposit multiple times in one day. However, there may be a business day hold placed on all the items deposited that day. If you have any questions about daily limits, please contact us at [ACCUOperationsSupport@AllianceCCU.com](mailto:ACCUOperationsSupport@AllianceCCU.com) or call 877.950.2228.

**Q. I made a deposit in the morning and got an overdraft fee that day. Why?**

A. Charges for processed checks are posted all day. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, the deposit was not yet available to pay the debit transaction, which could result in an overdraft. Debit transactions (debit card, checks, or ACH charges) should not be authorized prior to when you have funds available in your checking account. Charges for processed checks are posted throughout a business day.

**Q. What are some best practices to take a photo for Mobile Deposit?**

A. We recommend referencing the following tips when using Mobile Deposit:

1. Use a contrasting/non-reflective/plain background
2. Make the check as flat as possible
3. Position the check so it is well illuminated with little to no shadows
4. Turn off the camera flash
5. Hold the camera as steadily as possible
6. Tilt the camera slightly until the check image is horizontal
7. Move the camera toward or away from the check until it fills the image frame

