

# Mobile Deposit FAQs and Instructions:

## **Q: What is Mobile Deposit?**

A: Mobile Deposit is an easy, secure way for you to deposit checks anywhere, anytime, simply by using your camera enabled mobile device. Take photos of the front and back of your check and submit. Review the deposit and done!

## **Q: How do I get started?**

A: To get started, download the DFCU Mobile App. The DFCU Mobile application works with iPhone and Android smart phone platforms. To use the app, you must be enrolled in Virtual Branch Online Banking. To enroll in Mobile Deposit you must submit a Mobile Deposit request form, which can be found at [www.dfcu.net](http://www.dfcu.net) under the "Resources" tab. You must agree to the terms and conditions to use the feature. Your request will be reviewed in 1-2 business days. Once you are approved or denied use of the Mobile Deposit feature, you will be notified via electronic notification (text or e-mail).

**Download the DFCU Mobile App to your phone today!**



## **Q: How do I qualify for Mobile Deposit?**

A: To qualify for Mobile Deposit, you need to meet a few simple requirements. You must have a checking account with DFCU and your account must be at least 90 days old and have \$200 in deposit history. You must not have a history in ChexSystems and you must not be delinquent on any loans. Those who abuse the Mobile Deposit feature will have the service removed from their account.

By downloading the DFCU Mobile App, you agree to our [Mobile Deposit Service Agreement](#).

## **Q: Is there is any kind of limit on the mobile check deposits?**

A: The maximum amount per deposit per day is \$8,000 per account. Maximum deposit amount for one check is \$5,000 per day. This applies to joint accounts as well (ex., person 1 on the account deposits a \$5,000 check and person 2 on the account deposits \$3,000, they have reached the limit for the day).

**Q: Do the checks have to be signed?**

A: Yes, checks need to be negotiated with a signature with your account number and "Mobile Deposit" written underneath the signature.

**Q: When will my deposit post?**

A: On weekdays (excluding holidays), funds from checks deposited before 1:45 pm EST will be available the next day. Funds from checks that are deposited after 1:45 pm EST will be available in two business days.

On weekends (excluding holidays), funds from checks that are deposited before 1:45 pm EST on Friday will be available the following Monday. Funds from checks that are deposited after 1:45 pm EST Friday, or on Saturday and Sunday, will be available the following Tuesday.

**Q: How do I deposit a check into my account?**

A: Making mobile deposits is easy! First of all, make sure you have the most current version of the DFCU Mobile App. Visit [www.dfcu.net](http://www.dfcu.net)

# Educational Tips from Fiserv on Using Mobile Check Deposit:

- Be sure to sign/endorse your check with your DFCU account number and then label it "Mobile Deposit".
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos – try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on a solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting the deposit. Be sure to check for the following:
  - That there are no shadows across the check.
  - That all four corners are visible.
  - The check is not blurry.
  - The MICR line (numbers on the bottom of your check) is readable.

