



## REMOTE DEPOSIT CAPTURE FAQ

### TABLET QUESTIONS

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**1. Will I have to accept the terms and disclosures each time I use a different device?**

Once the terms and disclosures are accepted the first time, they don't have to be accepted again.

**2. Is the deposit review process different for phones and tablets?**

Checks deposited through the tablet app will be reviewed and posted in the same manner as those being deposited via the mobile app.

**3. Are there big differences between using my phone and tablet?**

The experience is optimized for tablet banking because it's a larger work space, but the overall flow and necessary steps to complete the deposit process are the same.

### EMAIL QUESTIONS

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**1. Will I receive a confirmation for my deposit?**

When a deposit is submitted successfully, a confirmation code will display on the screen. To obtain the confirmation for reference after a deposit was made, from the deposit check screen, click on "more" tab and click "submitted" or "accepted". This will also provide you with an image of the check within the app. Confirmation does not mean that the image contains no errors. We are not responsible for any image that we do not receive.

**2. Will I be notified if my deposit was rejected or modified?**

Emails will be sent after a check has been reviewed, if an adjustment has to be made or if a check is reversed for any reason.

**3. What is the email address for the Remote Deposit Feature for Seattle Credit Union?**

Emails will come from [remotedeposit@seattlecu.com](mailto:remotedeposit@seattlecu.com); the same address can be used to send any questions, comments or concerns regarding remote deposit. Please do not include any account information in your email as this is not a secure email link. To send a secure message, log into your Seattle Credit Union Online Banking account and go to Messages or call the Contact Center at 206.398.5500 or 800.334.2489.

### DELETED & ACCEPTED TRANSACTION QUESTIONS

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**1. How will I know if my deposit was deleted?**

If a deposit is deleted, we will automatically generate an email to inform you. This email will include which deposit was deleted and why.

**2. What reason would cause a deposit to be deleted?**

The following reasons can/will cause an item to be deleted:

- Check Amount Discrepancy
- Duplicate Items
- Exceeds Daily Deposit Limit
- Improper Endorsement
- Ineligible Item
- Non-conforming Image
- Third Party Check Not Accepted

**3. What items will be accepted through the RDC feature?**

Personal checks, Government/Treasury checks, Business checks and Cashier's checks.

**4. What items will not be accepted?**

U.S. savings bonds, foreign checks, IRD (image replacement documents, or substitute checks), Money Orders, Travelers checks, third party checks and direct deposit stubs.

## 5. How should I endorse my check?

Your endorsement should include all of the following:

- Your signature
- The words “For Mobile Deposit Only” or, if there is a check box for remote deposit, the box must be checked
- The words “Seattle Credit Union”
- Your member number or account number

## 6. I made a deposit using RDC, but the check was returned by the paying institution. What can I do now?

Contact Seattle Credit Union for your available options at 206.398.5500 or 800.334.2489.

## 7. I tried to deposit my check using the RDC feature and endorsed it with “For Mobile Deposit Only,” but it was deleted. Will I be able to deposit it at a branch?

Yes. If the deposit is being made at a Seattle Credit Union branch, a branch representative can verify that the deposit was deleted and process the check as normal. If the check is presented at another institution and a problem arises, the Seattle Credit Union member services line can assist in verifying that the deposit was deleted. The check can also be deposited at an ATM.

## 8. Can I use this feature to deposit checks to another member’s account?

The feature only has the capability to deposit to accounts that you are a signer on.

## 9. How long until my funds will be available in my account?

Deposits will be posted to your account within 3 business days.

## 10. Will holds be placed on my funds, and if so, how will I be notified?

Please refer to the Funds Availability Policy.

## 11. What are the steps to make a deposit?

1. Log into the mobile app.
2. In the main menu, tap “Move Money” > “Deposit Check”.
3. Tap “To Account” and select the account you wish to deposit the check in to.
4. Tap “Amount” and enter the legal written amount.
5. Tap the “Capture Image” button and take clear images of the front and back of the check.
6. Review your images, and tap Retake Front or Back if the images do not appear clear.
7. Tap Submit Deposit button, and you’re all set.

## PICTURE RELATED QUESTIONS

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### 1. I took a picture of the check and saved it to my photos. Can I use this image?

No. The picture must be taken within the mobile app.

### 2. I can’t get a clear image. What should I do?

The best way to get a clear image of the check is to take the picture in a well-lit area with as blank of a background as possible. Hands, fingers, and shadows should be kept clear of the image. The best images can be obtained by focusing the camera (tapping on the screen to focus the camera on the image).

### 3. I keep getting an error that the images don’t match. How do I fix it?

The best way is to retake the pictures, ensuring that you’re holding the phone at the same distance from the check each time.

## LIMIT & ACCESS RELATED QUESTIONS

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### 1. Why are some members able to access RDC, while others cannot?

The availability of the service is based on your relationship and status with Seattle Credit Union. Access is subject to be revoked in result of negative deposit history.

### 2. How does the RDC feature prevent me from depositing a check over my daily limit?

Check deposits are only able to be submitted up to your daily limit. For example, if the limit is \$5000.00 per business day, you will only be able to type \$5000.00 into the “deposit amount” field.

### 3. How will I know if I am over my limits? Do I have to keep track?

While there is not a way to check where you are within your limit, you are not required to keep track. If a deposit will exceed your daily limit, the item will automatically reject and an error message will display.

- Your limit is \$5,000.00 in total deposits per business day.

## MISCELLANEOUS QUESTIONS

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### **1. I no longer have the check that I deposited. How can I obtain an image of the check?**

Contact Seattle Credit Union in branch or by phone to obtain images.

- Depending on how long ago the deposit was made, requests for these images may be subject to Seattle Credit Union's research fee.

Mobile deposit images are available through the mobile app up to six months prior. To access these images:

- From the main screen, tap "Menu" on the top left
- Tap "Move Money", then "Deposit Check"
- At the top right, tap "More", from there you will have access to previously deposited checks for reference. If you need additional information, please contact our Contact Center.

### **2. Submitting my deposit always takes a while. Is there any way to make it faster?**

Mobile carrier speed may vary based on plan providers. Connecting to a Wi-Fi network may improve performance.