



## **Remote Check Deposit Capture**

### **Frequent Asked Questions (FAQs):**

#### **What is Remote Check Deposit Capture?**

Remote Check Deposit Capture is a new feature available within the Tri Boro FCU Mobile Application which allows you to deposit checks into your accounts remotely without visiting a branch location.

#### **Who is eligible for Remote Check Deposit Capture?**

Remote Check Deposit Capture is available to Tri Boro members and business members with an account, over the age of 16, and is enrolled in Home Banking with a valid email address.

#### **Do I need to enroll in Remote Check Deposit Capture?**

Yes, you must be signed up for Home Banking and sign the Terms and Conditions for Mobile Banking in order to access the app. The "Deposit Check" feature is included within the app.

#### **Which devices support Remote Check Deposit Capture?**

The Remote Check Deposit Capture feature is available on Apple Devices - iPhone, iPad, and iPod through the App store and on Android devices through the Google Play Store.

#### **How do I get Remote Check Deposit Capture on my device?**

In order to use the Remote Check Deposit Capture you will first have to download the Tri Boro Federal Credit Union App on your Apple or Android device and log on with your home banking username and password.

#### **Are there any fees for Remote Check Deposit Capture?**

We do not pass fees on to members using Remote Check Deposit Capture at this time, but this is subject to change with notice.

### **How does Remote Check Deposit Capture work?**

Remote Check Deposit Capture can be done easily by using the camera on your mobile device. Just follow these simple steps:

1. Open the Mobile Banking App and login to your account.
2. Select the "Deposit Checks" tab on your phone.
3. Select the account you would like to deposit the check into and enter the amount of the check you are depositing.
4. Take a picture of the front and back of the check and make sure you properly endorse the check. Also, make sure you write "For Tri Boro FCU Mobile Deposit Only" on the back of the check below your signature.
5. Submit and wait for authorization/confirmation message.
6. Once you receive your confirmation message, it is recommended that you retain the check in your personal files until you can verify that it has cleared your account.
7. Once completed, the check is sent to Tri Boro Federal Credit Union for approval. Once the check is approved, it will appear in your account.

### **Are there any limits on how much I can deposit?**

There is a daily deposit limit of \$3,500

### **Are there any checks that cannot be deposited with Remote Check Deposit Capture?**

Yes, the following checks cannot be deposited through the Remote Check Deposit Capture service: Money Orders, Cashier's Checks, Travelers Checks, Checks not Drawn on a US bank, Insurance Checks, Third Party Checks, Incomplete Checks, Non-Negotiable Items, Returned Checks, Altered Checks, Foreign Checks, Stale-Dated Checks and Post-Dated Checks.

### **When will my funds from Remote Check Deposit Capture be made available?**

All checks deposited will hold \$225 which will be available the next business day after the initial deposit was made. The balance will be available on the 2<sup>nd</sup> business day after the deposit. We will also follow our Funds Availability to make that determination for the hold.

### **How do I endorse the check?**

Properly endorse the check like you normally would, by signing the back of the check. Also, make sure you write "**For Tri Boro FCU Mobile Deposit Only**".

### **When can I use Remote Check Deposit Capture?**

You can use Remote Check Deposit Capture anytime, 24 hours a day, including weekends and holidays. Check will only be approved during business hours.

### **What are some errors I may receive when using Remote Check Deposit Capture and how can I avoid them?**

When taking the pictures, you may receive one of the error messages listed below:

- Endorsement Present – No endorsement on the check.
- Duplicate Check – Check has already been submitted.
- Focus of Image – Blurry image. Please retake the photo.
- Cut corners – Cannot find check in the image. Retake and focus on four corners.
- Image too small – Check picture is too small. Retake and zoom in.
- Shadow on Image – Shadow detected. Retake with good lighting.
- Contrast of Image – Low contrast detected. Please retake with darker background.
- MICR Confidence – Cannot read account data on bottom of check. Retake photo.
- Rotation Angle – Significant rotation detected. Retake photo.
- View Angle – Large angle detected. Retake photo by holding the phone flat above the check.
- 2 front images – It appears you submitted 2 images of front of check. Retake front and back photos.
- Amounts Match – The amount you entered did not match the amount detected. Re-enter amount and re-take photo.

Make sure you take both pictures in a well-lit area on a contrasting background to avoid shadows and poor image quality. Also, make sure you keep your hands clear of the check while taking the pictures. This should help you avoid any of the errors above.

### **What should I do with the check once I have used Remote Check Deposit Capture to deposit it?**

We recommend that you keep the check in a safe place until you receive your statement and confirm your deposit was credited to your account before destroying the check. Destroy your check by shredding it.