

## **FREQUENTLY ASKED QUESTIONS**

### **Mobile Remote Deposit Capture**

#### **What is Remote Deposit Capture (RDC)?**

Remote Deposit Capture is a free, secure, online banking service that allows eligible members of The Tennessee Credit Union to deposit funds using their mobile device directly into their TTCU account.

#### **Who is eligible for RDC?**

In order to use RDC, you must be a TTCU member who meets the following requirements:

1. At least 18 years of age
2. Active account open at least 60 days
3. No history of returned deposit items
4. Valid email address
5. Current user of TTCU's mobile app

#### **Are there limits on the amount of funds or number of checks I may present through RDC?**

Yes, generally you will be restricted to a \$5,000 maximum per business day with no more than 5 checks presented per business day.

#### **Is there a fee to use RDC?**

TTCU charges no fees to use RDC.

#### **How do I sign up for RDC?**

Remote Deposit functionality is available immediately in the TTCU Mobile app. Simply click the "Deposit" button, choose Deposit Check, enter the amount and take an image of the front and the back of the check. Click Confirm and you will see a confirmation screen if the deposit has been successfully submitted. For a Quick Guide on Mobile Remote Deposits, [click here](#).

#### **How do I know if Remote Deposit is right for me?**

Any account holder who receives paper checks can benefit from Remote Deposit. It's quicker, safer and easier than making a trip to the Credit Union. You can make mobile deposits 24 hours a day, 7 days a week including weekends and holidays.

#### **Before, I had two user names and two passwords to access TTCU mobile banking and remote deposit – has this changed?**

Yes, now authentication is accomplished with a single sign-on (one User Name/ID and one password) to access mobile banking and remote deposit with the new TTCU app. You will use the same log in credentials (User ID/Name and Password) that you use for Online Banking.

#### **How secure is making a deposit with my phone?**

We have built a number of security features into the app to transmit the image and data, deposit confirmation messages once we receive your deposit, and allowing you to view images of checks deposited through the app (no check images are stored on your device).

### **What types of checks cannot be deposited using RDC?**

- Foreign Items (Checks drawn on foreign banks and drawn in foreign currency)
- Savings Bonds
- Traveler's Checks
- Third Party Check Items (double endorsement items)
- Checks purported to be a lottery or prize winning
- Checks previously endorsed by TTCU
- Checks that contain evidence of alteration
- Stale-dated or Post-dated checks
- Any item that is presented with a date in the future.
- Checks that have been returned Non-Sufficient Funds
- Incomplete checks (i.e. missing date, missing payee, improper endorsement, etc.)
- Items stamped "non-negotiable"
- Substitute Checks

### **How do I endorse my checks?**

You have two options for endorsing the back of the check:

Option 1: "For deposit only, RDC"

**OR**

Option 2: Your full signature, "RDC"

This streamlined endorsement requirement protects the credit union while still helping to minimize your exposure to risk and the impact of any fraud. Checks not endorsed properly with either "For Deposit Only, RDC" OR Your Signature, "RDC" may be rejected or held for manual review. Duplicate presentment of the same item will be cause for removal from the RDC program and potential closure of the account if TTCU suffers a loss due to the double-presentment.

### **How will I know when my deposit is complete?**

You will receive a confirmation message immediately on your mobile device when a deposit has been successfully transmitted.

### **How can I check the status of my remote deposits?**

You can immediately review your check deposit history using the mobile app. Click the Deposits button, choose Check Deposit History. You will see color-coded vertical bars next to each remote deposit you made indicating its status. Click > to see additional information on the deposit and view the check image. If you see a Failed status (highlighted with a red vertical bar), you will receive an email from TTCU indicating the reason for the failure.

### **Why am I unable to deposit my check?**

There are a few reasons that checks may not be able to be deposited:

- Folded or torn corners
- Front image is not legible
- Amount entered does not match the amount read by the scanning software
- Routing and account numbers are unclear
- Image is too dark.

### **Will checks deposited through the app be available to be viewed on my mobile device?**

Yes, you will be able to view the check image for any checks deposited via Remote Deposit through Deposit History.

**Can I deposit multiple checks in one deposit?**

No, each check must be a separate deposit. Select Deposit on your phone, enter the amount of the first item, and take an image of the front and the back of the check. After you see a confirmation screen, select "Make Another Deposit" to repeat the process.

**If my use of RDC is revoked, how do I re-qualify?**

You must wait at least 90-days (with no continued activity representing a loss to TTCU) to request reenrollment in RDC and must meet the same basic qualification standards to be approved.

**Should I retain the check after the deposit has been made?**

Yes. We ask that you retain the check in a secure location for 30 days. In the event that the image of your check cannot be processed, we may ask for the original item. After 30 days, the original check should be shredded.

**When will my deposit be credited or available?**

Generally, Remote Deposit Cut-Off Times are as follows:

- Mobile Remote Deposits received ON OR BEFORE 2 PM Central Time on a business day when TTCU is open will generally post to your account on the SAME DAY after 3 PM.
- Mobile Remote Deposits received AFTER 2 PM Central Time on a business day when TTCU is open will generally post to your account the NEXT BUSINESS DAY after 3 PM.
- Mobile Remote Deposits made on a WEEKEND (Saturday or Sunday) or on a HOLIDAY when TTCU is closed will generally post to your account WITHIN 2 BUSINESS DAYS after 3 PM.

Certain other restrictions may apply. Checks not endorsed properly with either "For Deposit Only, RDC" OR Your Signature, "RDC" may be rejected or held for manual review. Longer holds are possible depending on your account status or the type of check being deposited.

**Check image tips:**

- Take the photo against a clean background with a strong contrast between the check and the surrounding area.
- Smooth out folds and flatten the check before taking your photo.
- Position the camera above the check so there is no angle. Keep your phone flat and steady.
- Ensure the entire check is visible within the view finder, shows all four corners, and is well lit and in focus. Be sure there are no shadows across the check.
- The check must contain a readable check number, payee name, character (numeric) amount of the check and legal written amount of the check; the MICR line (numbers on the bottom of your check) must also be readable.
- Keep hands clear of the check while taking the pictures to avoid pictures of fingers/hands.
- Verify that the back of the check is properly endorsed; it must have the required endorsement either "For Deposit Only, RDC" OR Your Signature, "RDC."
- The check must be drawn on an institution located within the United States.

**Where can I go to receive help with Remote Deposit Capture?**

Visit our website at [www.TTCU.org](http://www.TTCU.org) and go to the Mobile and Online Services page. Under Remote Deposit Capture, view the [Mobile Deposit Quick Guide](#) for instructions.

For errors or questions about your deposits, call the credit union at 800-622-2535, Monday through Friday (excluding holidays) during business hours (8 AM-5 PM Central Time) or write to the credit union at 1400 8th Avenue South, Nashville, TN 37203, Attention: RDC. You must contact the credit union by either method described above no later than sixty (60) days after the credit union has sent the first statement on which the error or problem occurred (as stated in the short-version error-resolution notice provided on each member statement). Please refer to the End User License Agreement you agreed to at enrollment for complete terms and conditions related to the use of this product.