



## Mobile Deposit Frequently Asked Questions

### What is Gas & Electric CU Mobile Deposit?

Gas & Electric CU Mobile Deposit is an easy way to use a mobile phone to deposit checks into your checking, savings, money market or other savings account. Other commonly used terms for mobile deposit are "remote deposit" or "remote deposit capture."

### Who can use Gas & Electric CU Mobile Deposit?

All members who have enrolled in internet home banking, have a eligible deposit account (checking, savings, Money Market), and have the Gas and Electric CU Mobile App for iPhone, iPad, or Android device can use this service.

While access to the Gas & Electric CU Mobile App is available to all of our Online Banking members, we reserve the right to deny access to this service to members on a case by case basis, or put limits in place to safeguard the Credit Union.

Gas & Electric CU Mobile Apps can be found in the Apple App Store and the Android Market.  

### Is there a restriction on devices that can process Mobile Deposits?

Gas & Electric CU Mobile Deposit is available in the iOS and Android apps and can be used on an iPhone, Android, iPad and iPod touch. At this time, it is not available on Windows phones or Blackberry devices.

### I have a BlackBerry. Can I use Mobile Deposit?

Gas & Electric CU Mobile Deposit is not available for BlackBerry devices.

### Is there a cost to deposit my check with Gas & Electric CU Mobile Deposit?

This service is offered completely FREE of charge for our members!

### Can I deposit any type of check with Gas & Electric CU Mobile Deposit?

Gas & Electric CU Mobile Deposit can accept most check types, including two party (personal), payroll, and government checks. However, the following check types cannot be processed using Gas & Electric CU Mobile Deposit:

- Money Orders
- Traveler's Checks
- Foreign items
- HELOC Access & Credit Card Advance Checks
- Comdata Checks
- Third-party Checks (checks payable to someone other than you, and endorsed over to you).

Should you attempt to deposit these types of checks, we reserve the right to deny this service to you going forward.

### **What are the availability options for Gas & Electric CU Mobile Deposit?**

If the check meets all eligible rules, you should have immediate access to your funds. In certain cases (over the per check or daily or monthly limit, cannot read all data on check, written amount differs from numeric amount), a check may require validation by Credit Union staff, and therefore your availability may be delayed.

After 5 pm CST and weekends, availability may be delayed until the next business day, although you should receive verification of the deposit and that validation is required.

### **I received a message saying 'Awaiting Gas & Electric CU Approval'. I thought this was supposed to automatically give me credit?**

In most cases, you should receive immediate credit; however, sometimes a deposit requires a risk review prior to completing the deposit and crediting the account. After the deposit is submitted, customers may see one of the following statuses:

**Completed** – The deposit has been approved and customers have access to their deposited funds.

**Declined** – The request for immediate access to funds has been declined. Customers may try one of our non-immediate deposit options.

**Awaiting Gas & Electric CU Approval** – Gas & Electric CU is processing the deposit request. Customers should receive a response in less than 30 minutes on the status of the request.

### **When I take a picture of the check, do I need to capture the whole check in my picture, or is it okay to just capture the amount?**

Members should take a picture of the whole check. They will be prompted to take a photo of the front and the back when the app prompts them to do so.

### **Is there a limit on the number of checks I can deposit?**

There is not a set limit on the number of checks a customer can deposit using Gas & Electric CU Mobile Deposit, but only one check can be deposited per transaction. There is a dollar amount threshold for daily and monthly deposit volume.

### **You mentioned that there was a dollar amount threshold for daily and monthly deposit volumes using Gas & Electric CU Mobile Deposit. What does that mean?**

There are limits on the dollar amount of each deposit and the total dollar amount deposited each month. These limits are based upon several factors, including how long you've had an account with the Credit Union and your relationship with us.

### **What if I have a check that is more than my daily limit?**

This check will require review or validation by the Credit Union before you will be given credit for the deposit. During business hours, this review should take less than one hour in most cases. After 5 pm CST and weekends, availability may be delayed until the next business day, although you should receive notification if funds are not immediately available.

### **What do I do with my paper checks after I've deposited them with Mobile Deposit?**

Once you have deposited the check successfully, you should keep the check in a safe place for 30 days. After 30 days, and after you have confirmed the deposited funds have been applied to your account correctly, destroy the check or mark it "VOID."

### **Are there any helpful hints to make using Mobile Deposit more efficient?**

Make sure the check amount entered matches the amount written.

Verify that the back of your check is signed (endorsed) and labeled, "**For Mobile Deposit Only** "

Flatten folded or crumpled checks before taking your photos.

Keep the check within the on-screen corners when capturing your photo.

Capture the photos in a well-lit area.

Place the check on a solid dark background before taking photo.

Keep the phone flat and steady above the check when taking your photo.

Make sure the entire check image is visible and in focus before submitting your mobile deposit.

Clean your lens on your phone.

### **What should I do if I can't get my deposit accepted?**

There are some items that may be difficult to capture for deposit. Our experience is that larger checks (payroll checks, cashier's checks, business checks) tend to have more difficulty, because to capture the entire check you must be further away, and the MICR line at the bottom therefore becomes too small to read by our processor. It can sometimes take multiple attempts, trying different lighting or angles to finally submit successfully.

There is no limit to the number of attempts you can make to submit a deposit, but if you are still unable to deposit successfully, you will have to deposit in person, at an ATM, or send in the mail. We hope this is rare, but we cannot guarantee that every check will be able to be recognized and captured by our processor.