

## What types of checks can be deposited through MWCFCU's Mobile Deposit?

Personal and business checks that are drawn on financial institutions located in the United States may be deposited through Mobile Deposit. The following items, however, CANNOT be deposited through Mobile Deposit:

- Items drawn on your accounts or on accounts of any business owned by you
- Items made payable to a party other than you, whether or not endorsed over to you
- Items stamped or watermarked "Void," "Non-Negotiable" or any other words of similar import
- Items that have been altered
- Items that are stale dated (i.e., more than six months prior to date of deposit) or postdated
- Incomplete items
- Items from Canada or any other foreign countries
- Items of poor image quality
- Savings bonds

## How secure is Mobile Deposit?

Mobile Deposit integrates completely with MetroWest Community FCU's current security systems. The password and multifactor authentication used for Mobile Banking with the touch banking app also protect your Mobile Deposit transactions.

## What do I need to use Mobile Deposits?

Mobile Deposit is a secure, smartphone app based system. You will need:

- A checking account, since deposits will be made into this account only. **Contact the credit union for access**
- To be enrolled in Mobile Banking you have to install the MWCFCU Touch Banking App
- An iPhone® or Android™ smartphone with camera capabilities(SPECIFIC ONES?)
- The MetroWest Community FCU – Touch Banking app, available for free on the Apple App Store, iTunes and Google Play and also through Virtual Branch Online Banking.

## Are there any deposit limitations of Mobile Deposit?

The total dollar amount of the per check item is \$500.00 and the daily amount is \$1500.00

## Am I able to view my deposit history within Mobile Deposit?

The deposit history can be viewed within Mobile Deposit for sixty (60) days after submission. History prior to that will be available through Virtual Branch Online Banking. **Check images are not stored on the mobile device.**

## **When can Mobile Deposits be submitted to MetroWest Community FCU?**

You can submit Mobile Deposits 24 hours a day, 7 days a week including weekends and holidays.

## **When will my Mobile Deposits be posted into my account?**

Mobile Deposits are typically processed like traditional paper deposits, and will be posted on the current or next business day depending on when they are received. In some cases, the window for processing Mobile Deposits may be extended beyond the hours for traditional paper deposits.

## **What should I do with the original paper checks after the Mobile Deposits are made?**

We recommend that you write "Remote Deposit Only" and the date of the accepted Mobile Deposit on the back of the original paper check, and then store it securely for 60 days. This will allow you to keep track of which checks you have deposited with us and which still need to be deposited. Plus, the software is designed to compare each check to all previous checks that you have deposited. If a possible duplicate item is found, MetroWest Community FCU will be alerted and all duplicates will be closely analyzed and addressed.

## **How do I know if the picture quality is acceptable?**

Picture quality is required to meet certain specifications, including:

- Checks should be written in blue or black ink
- Handwriting must be legible
- The MICR line must appear fully intact
- Checks must be made payable to the member in ownership of the receiving account
- Checks must be signed by the payer
- Checks must be properly endorsed by the member
- Checks must be properly dated
- The numeric dollar amount must match the written dollar amount

If the check picture does not meet any of these specifications, you will be alerted.