

# Remote Deposit Member Instructions

**Note:** In order to use Remote Deposit, the BVSCU Mobile Banking App\* must be downloaded from the app store. In addition, Remote Deposit Service must be accepted in Online Access before Remote Deposit will be viewable on your phone. Upon your next login to the BVSCU Mobile Banking App, you will be presented with the Remote Deposit Agreement and Disclosure. BVSCU Mobile Banking is available for iPhone and Android smartphones.

1. Endorse the back of the check with **your signature** and the words **"Remote Deposit to BVSCU Only"**. (See image at right.)
2. Launch and log in to the BVSCU Mobile Banking App.
3. Select **Remote Deposit Capture** from the menu.
4. Select the account in which funds should be deposited.
5. Enter the deposit amount of the check.
6. Select continue.
7. Place the check on a solid dark background. Turn your phone sideways and take a picture of the front of the check. Make sure all four corners are visible on your screen. If they are, select **Use Photo**. If all four corners are not visible, select **Retake**.
8. Flip the check over and repeat for the back of the check.
9. Review the check information and confirm that you want to make the deposit by selecting **Yes**.
10. Touch **Activity Tab** and you will be able to see your pending deposit. The Activity Tab will show pending checks and 45 days of remote deposit check history.
11. **Keep the check in a safe secure place for 60 days after your deposit is verified, if check is declined you will be contacted by a representative and will need to resubmit your deposit again.**



ENDORSE CHECK HERE  
x Jane Doe  
  
Remote Deposit to  
BVSCU Only  
DO NOT WRITE STAMP OR SIGN BELOW THIS LINE  
↓

## Things to keep in mind...

- The BVSCU Mobile Banking App has to be downloaded to use Remote Deposit.
- Deposits made after 5:00 pm will be held and reviewed the next business day.
- BVSCU may request the original check within 5 business days.
- A transaction limit is 5 checks/\$5,000 in a seven day period, 10 checks/\$7,000 in a 30 day period.
- The maximum amount for a check is \$3,000.

\*Message and data rates may apply. Check with your service carrier for fees and availability.



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## Unacceptable Checks for Deposit

- Checks not properly endorsed with a signature and "Remote Deposit to BVSCU Only"
- Checks that have the box marked that indicates the check is for "mobile deposit only" will be rejected.
- Checks drawn off a BVSCU account and third party checks are not acceptable and will be rejected.
- Checks written for over \$3,000
- Checks with qualified or conditional endorsements (for example: "Payable to Brazos Valley Schools Credit Union without recourse")
- Checks payable to more than one individual where all parties are not signers on the account (this includes government checks)
- Any item stamped "non-negotiable"
- Bonds, money orders, and U. S. Treasury checks
- Insurance checks
- Any item issued by a financial institution in a foreign country or in foreign currency
- Any item that is "stale dated" or "post-dated"
- Any item that is incomplete
- Any item that contains evidence of alteration to the information on the check
- Checks written in unreadable pen colors (Ex. Red, pink, green) or damaged or torn checks
- Checks with busy illustrations, pictures, or watermarks as the system may be unable to process them

## Processing Times

- Mobile deposits may take two business days or more to be credited to your account.
- Business days are Monday through Friday, excluding holidays.

## Remote Deposit Photo Tips

- Important: Please sign the check and write Remote Deposit to BVSCU Only on the back of the check before you take the picture.

**A check received without "Remote Deposit to BVSCU Only" written on it WILL BE REJECTED.**

- Foreign checks, money orders, U.S. Treasury checks and checks with busy backgrounds will not be accepted through the RD system.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on the check.
- Place the check on solid dark background before taking the picture.
- Flatten crumpled or folded checks before taking the picture.
- Keep the check within the brackets on the camera screen. Try not to get too much of the areas surrounding the check.
- Make sure that you can see all four corners of the check and the MICR line on the bottom of the check in the view finder on the camera.
- Keep your phone flat and steady above the check when taking the picture(s).
- If depositing multiple checks, each check must be submitted separately.

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