Redstone Federal Credit Union®
Hints and Tips for Mobile Deposit

Frequently Asked Questions

What is Remote Deposit?
With Remote Deposit, depositing a check is as simple as taking a photo. Simply log into the mobile app on your iPhone or Android device and make real-time deposits into your account.

What are the qualifications for the Remote Deposit service?
- Must be 13 years old or older
- Must be a member for at least 90 days
- Must have an active savings account
- Must have online banking service password to access account information via RFCU® mobile app

Are deposits made using the Remote Deposit App secure?
Like all Redstone features, transmissions made using the mobile app are safe and secure. It is very important that you take appropriate steps to protect the security of your phone like:
- Password protecting your mobile device
- Keeping your mobile device in a secure spot when not in use
- Securing your login information
- Updating passwords periodically

Let Redstone know immediately if you think your login information has been compromised.

How should I endorse the check?
The back of each check must include:
1. The payee's signature
2. The words, "For Mobile Deposit at RFCU"

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

What should I do with the check once it has been submitted for remote deposit?
Upon receipt of a confirmation from Redstone that the image of an item has been received, prominently mark the check as "Electronically Presented," or "Void" to ensure that it is not represented for payment. You will need to retain the check, or a sufficient copy of the front and back of it, in the event of a deposit dispute.

What types of checks can be accepted for deposit?
Only single-party domestic checks made payable to the owner(s) of the account may be deposited. The following is a list of unacceptable items that may not be deposited using Remote Deposit:
- Redstone Federal Credit Union check drawn on your personal account
- Third Party Checks – Checks payable to someone else, endorsed and signed over to you
- Incomplete Items – Checks that do not contain signatures of the maker
- Non-Negotiable Items – The online deposit of any item stamped with a "non-negotiable" watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- Returned Checks – Any check that you deposited that is returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- Altered Checks – Any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check.
- Foreign Checks – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- Savings Bonds
- Stale Dated Checks – Certain checks contain instructions such as: "Void 90 days after issue date." If no instructions are contained, then the check is considered stale 6 months after the issue date.

How many checks can I deposit using Remote Deposit?
You can deposit as many checks as you'd like up to the deposit limit. However, you can only deposit one check at a time.

When will my deposit be credited to my account?
The total amount of deposits made (less any holds that apply according to the Funds Availability Policy, up to your available deposit limit), will be immediately credited to your account. There could be times that the program may flag a deposit for manual review and release by credit union personnel (i.e., image is not clear when received at the Credit Union, etc.). The manual review process will occur on:
1. The same business day for manual review items submitted before 4:30 pm CST, or

2. The next business day for manual review items submitted after 4:30 pm CST on a normal business day (Monday through Friday, excluding holidays) or those submitted on a weekend or holiday.

Helpful Hints
- **All funds may not be immediately available after the deposit is made.**
- Below the endorsement on the back of the check, write "For Mobile Deposit at RFCU." This helps us to better assist you, should you need to bring the check to a branch for any reason.
- If the Deposit Amount is wrong, tap the **Back** button to navigate back to Step 1, and re-enter the amount. You do not need to re-capture the images. However, if the Deposit Amount you entered is correct, re-capture the front of the check to see if the amount was read incorrectly.
- The photograph will be automatically cropped and converted to black and white.
- Selecting **Email me the conf. #** sends an email with the amount and confirmation number.

When taking the check image:
- Use in a well-lit area, free of any clutter, to prevent shadows or poor image quality.
- Keep hands clear of the check while taking the images to avoid pictures of fingers/hands.
- Bright, but indirect light is best. Placing the check too close to lighting sources may cause shadows.
- Any surface of a solid color that contrasts with the check is best. Use a dark-color surface for light checks; a light-color surface for dark checks.
- Make sure that the bottom of the check is aligned with the base guideline on the camera when taking the picture.
- Use the green guidelines to properly zoom and scale. Make sure the entire check appears in the guidelines and fills the guidelines as much as possible.

After taking the check image, ensure the following:
- The front and back images are taken and are in the proper sequence.
- The front and back images show the entire check. There should be nothing else in the images.
- The payee name, dollar amount, date, MICR data, (the characters at the bottom of the check), and other details are clearly legible on the front check image.
- The back check image must have an endorsement that is clearly visible. Below it, write "For mobile deposit at RFCU."

Error Messages

You may receive an error or warning message while capturing or submitting the check image. To replace the image(s) that are generating the error message, tap the **Back** button to navigate to Step 2 (front check image), or Step 3 (back check image), and retake the image. You do not need to re-capture both images if there is a problem with only one of them. For image errors, it is **REQUIRED** to replace the image by taking a new photograph.

The following may cause image error messages:
- **Folded Corners.** The check has one or more corners folded or improper lighting has caused missing information at one or more of the corners. If the check has folded corners, fix the folded corners on the check and re-capture.
- **Excess Skew.** The check image is not properly aligned. Re-capture the image making sure to line up the guidelines correctly.
- **Image Too Dark.** The image is too dark to allow proper reading. Increase the lighting and re-capture the image.
- **Image Too Light.** The image is too light to allow proper reading. Decrease the lighting and re-capture the image.

  *If a check image consistently receives an **Image Too Dark** or **Image Too Bright** error, despite following all the recommendations to improve the image quality, you can use the brightness slider when taking the picture. The brightness setting lightens or darkens the image as it is being processed. Because of the way the images process, you should use the brightness slider after trying all other methods to improve the image.*
- **Below Minimum Size.** The check file size is too low. Re-capture image.
- **Above Maximum Size.** The check file size is too high. Re-capture image.
- **Image Too Small.** The check may have been too far from the camera. Re-capture the image making sure to line up the guidelines correctly.
- **Image Too Large.** The check may have been too close to the camera. Re-capture the image making sure to line up the guidelines correctly.
- **Excess Spot Noise.** The image contains pixels that affect readability. Re-capture the image.
- **Back Image Not in Scale.** The size of the back image is not correct compared to the front image. Re-capture the image making sure to line up the guidelines correctly.
- **Phone Camera Needed.** There is not a camera detected on the device you are using.

- **Access Has Been Denied.** Access has been denied to Remote Deposit by Redstone Federal Credit Union. Contact us if you feel you received this message in error.

Warning Messages

Image warnings appear when an important piece of information is missing or could not be read. If the information is not present or not clearly readable, re-capture the image. However, if the information is present and clearly legible you may continue.

- **MICR Usability.** The numbers (bank routing number, account number, check number) along the bottom of the check could not be accurately read.
- **Date Missing.** The check date could not be located on the image.
- **Signature Missing.** The payor signature could not be located on the image.
- **Payee Name Missing.** The name of the check recipient could not be located on the image.
- **Payor Name Missing.** The name of the check writer could not be located on the image.