



Mobile Remote Deposit Capture FAQ's

Q. What is Remote Deposit Capture?

A. Remote Deposit Capture is a convenient service that enables you to make deposits to your accounts from anywhere, just by using a scanning device or an iPhone®, iPad® or Android® smart phone from any location with secure Internet access.

Q. Do I need to apply for this service and sign an agreement before I can start using the Remote Deposit service?

A. Yes, you will need to apply to get access to this service. You can sign up for this service one of two ways:

Online – sign up via your Online Banking account. In person – visit your local branch. Once approved, you must agree to the Terms and Conditions for Remote Deposit.

Q. How secure is Remote Deposit Capture?

A. Remote Deposit Capture features multiple layers of security including password protection, Internet firewalls, and 128-bit encryption (256-bit encryption for mobile), the highest level of security available.

Q. What do we need to use Remote Deposit Capture?

A. All you need are the following items:

- ★ For mobile deposit – a smart phone or iPad® with internet access
- ★ Canyon State Credit Union Online Banking service
- ★ Canyon State Credit Union Remote Deposit service

Q. What are the benefits of using Remote Deposit?

A. You don't need to visit one of our branch offices or go to an ATM to make check deposits. You can deposit from anywhere, 24/7.

Q. How does Remote Deposit work?

A. Remote Deposit enables you to deposit checks remotely using a smart phone through our Online Banking service. You can download an APP from the Apple store for the iPhone®, iPad® or Google Play for the Android® for using your smart phone.

Q. When can Remote Deposits be issued to the credit union?

A. You can transmit Remote Deposits to us 24-hours a day, 7-days a week, even on weekends and holidays.

Q. When are Remote Deposit items processed?

A. Items received by 3:00 p.m. (MST), Monday – Friday, will be posted by the end of the same business day. Items received after 3:00 p.m. will be posted by the end of day the following business day. For availability of funds, please refer to Canyon State Credit Union's Funds Availability Policy.

Q. What are the fees for the service?

A. Members will not be charged a monthly fee to use Remote Deposit.

Q. What types of accounts can I scan deposits into?

A. Any of our personal checking or savings accounts. Remote deposit capture cannot be used for a money market account.

Q. Once the app is updated and activated, how do I log into Remote Deposit?

A. You are “logged in” as soon as you start a Mobile Banking session. When you reach the home page for Mobile Banking, click on the “Deposit Checks” icon.

Q. Can I still bring check deposits into a branch office?

A. Yes. After you are registered for Remote Deposit online service, you can still make deposits in whatever method is most convenient for you.

Q. What emails should I expect to receive regarding Remote Deposit?

A. Once the item is scanned, the member will have the option to receive a confirmation email that the deposit was sent. You will also receive an email if a deposit is refused.

Q. What email address will I see when I receive communications about Remote Deposit?

A. The sending email address will be: remoteservices@canyonstatecu.org. For some members, these emails may be filtered into “Junk Mail” or “SPAM” folders, so be sure to check those folders periodically.

Q. If I do not receive an email that the deposit has been sent for Remote Deposit service, what should I do?

A. Your email address that we use for Online Banking is the same address that we use for all email communications to you. Confirm that we have your current email address by emailing us at memberservice@canyonstatecu.org, sending us a secure message via Online Banking, or calling 623.580.6000 or 800.224.3330.

Q. What types of checks can I submit through Remote Deposit Capture?

A. Eligible checks listed below.

- ★ Checks must be made payable to person(s) on the account. No 3rd party endorsements.
- ★ If check is payable to more than one person; all payees must be on the account the check is being deposited into.
- ★ Check does not appear to be altered or fraudulent.
- ★ Check is drawn on a US bank. No foreign checks.
- ★ Check is payable in US \$. No foreign currency.
- ★ Check date is within the last 6 months
- ★ Canyon State has requested the member to re-deposit through remote deposit capture a check that was previously submitted through RDC

Q. What types of checks are not allowed to submit through Remote Deposit Capture?

A. Ineligible checks listed below.

- ★ Savings bonds
- ★ Foreign checks

- ★ Third party checks and insurance checks.
- ★ Items stamped “non-negotiable”
- ★ Incomplete checks
- ★ Stale-dated checks (more than 6 months old)
- ★ Post-dated checks (dated for a future day)
- ★ Any checks that contain evidence of alteration to the information
- ★ Checks purporting to be a lottery or prize winning
- ★ Checks previously submitted for deposit, unless requested by Canyon State Credit Union.
- ★ Any US Treasury Check

If you have any questions, email us at remoteservices@canyonstatecu.org or call us at 623.580.6000 or 800.224.3330.

Q. What do I do if I have questions about the Remote Deposit service?

A. You can also email us at remoteservices@canyonstatecu.org, send us a secure message via Online Banking, or call us at 623.580.6000 or 800.224.3330.

Q. How many checks can be included in one deposit?

A. Only one check can be submitted at a time with Remote Deposit.

Q. Is there a daily limit to the total deposit amount?

A. Current limits are set at \$2,500 daily with a total maximum of \$2,500 per rolling seven consecutive days.

Q. Can multiple deposits be submitted during one day?

A. Yes. Please remember though that current limits are set at \$2,500 daily with a total maximum of \$2,500 per rolling seven consecutive days.

Q. If I discover I’ve entered an incorrect amount for a deposited check, should I re-deposit the check?

A. No. The check can only be deposited into Mobile Deposit once. If you’ve entered the check amount incorrectly, in many cases a representative will review the deposit and correct the amount, allowing the check to process. If the check does move to a pending status pending further review, you will receive an email from remoteservices@canyonstatecu.org. For questions regarding a pending review, you can email us at remoteservices@canyonstatecu.org or calling 623.580.6000 or 800.224.3330.

Q. How far back can I get copies of the checks I have scanned?

A. You can request a copy by emailing us at remoteservices@canyonstatecu.org or calling 623.580.6000 or 800.224.3330.

Q. Will holds be placed on checks submitted through Remote Deposit?

A. Yes, there may be. All deposits are subject to the Terms and Conditions in the Membership Account Agreement you received when you joined the Credit Union. Please refer to Canyon State Credit Union’s Funds Availability Policy.

Q. Can I expect that all checks will scan correctly?

A. No. Variation in check sizes, colors and designs can impact the readability of the check. If a check does not scan, the software on your smart phone will advise you. You may bring it to one of our branch offices, or mail it with a checking deposit slip to: Canyon State Credit Union, 3440 West Deer Valley Road, Phoenix, AZ 85027. NOTE: It is for this reason that we recommend that you not destroy your checks for 60 days.

Q. How do we know if the image quality is acceptable?

A. The software has an Image Quality Assessment (IQA) tool that automatically identifies checks with missing or unreadable fields.

Q. What should I do with a check once it has been scanned successfully?

A. Store it in a secure location for at least 60 days, then destroy it (preferably with a shredding machine) once you have confirmed in your account statement that the deposit has posted to your account.

Q. Are the check images stored on our mobile phone?

A. No. All electronically deposited items are stored at the credit union for 12 months.

Q. I made a deposit in the morning and got an overdraft fee that day. Why?

A. Overdraft fees are charged the day after the check is received to debit your account. Pending RDC deposits will be reviewed prior to returning a check and will be paid with a fee.

Q. I submitted a check through remote deposit capture, then I received an email instructing me to bring the check to a branch office. Why?

A. The submitted check was outside the criteria for your account. There can be various reasons for this, but generally it would be due to the check being illegible. Therefore, the check should be brought to one of our branches.

Q. The amount I entered for a deposit is different from the amount I got credit for. Why?

A. After reviewing the deposited item, it was determined that the amount entered was different from the legal amount on the check. If you still have a question, email us at remoteservices@canyonstatecu.org or call us at 623.580.6000 or 800.224.3330.

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