

## **Mobile Deposit**

### **What is Mobile Deposit?**

Mobile Deposit is a secure, mobile service that allows you to deposit checks into eligible Dort Federal Credit Union accounts using an iOS or Android device, i.e. iPhone or Android mobile phone. Using the device, a photo is taken of the front and back of the endorsed check. The images and associated deposit information are delivered electronically to Dort Federal.

### **Who is eligible for Mobile Deposit?**

Eligible Dort Federal members are at least 18 years old, have been a Dort Federal member for at least 60 days, and have an account in good standing. Other criteria include no more than six (6) checks returned for non-sufficient funds (NSF) in the last twelve (12) months, along with less than three (3) returned deposit items in the last twelve (12) months. Eligible members must also have valid contact information on file with the credit union including phone number, address, and e-mail address.

### **What mobile platforms are supported by Mobile Deposit?**

Mobile Deposit is currently available on iOS (iPhone and iPad) and Android OS (Android Phone and Android Tablet).

### **How do I enroll in Mobile Deposit?**

You can enroll in Mobile Deposit in 3 easy steps:

On your iOS or Android device:

1. Open the Dort Federal iOS or Android app.
2. Tap on the "Deposit Checks" feature.
3. Click on "Enroll Now" and accept the Mobile Deposit Terms and Conditions.

### **How does Mobile Deposit work?**

Mobile Deposit provides an easy, quick way to deposit checks from anywhere you have access to an iOS or Android device with a camera and a connection to the Internet.

1. Install the latest Dort Federal app from the App Store.
2. Open the Dort Federal app.
3. Login to your Dort Federal online banking account.
4. Select "Deposit Checks" on the main menu.
5. Select the account you wish to deposit funds to and enter the deposit amount of the check.
6. Take pictures of the front and back of the check. Make sure the back of the check is endorsed with the signature of the payee and "For Mobile Deposit."
7. Review and approve the images of the check.
8. Submit the images for deposit.

### **Are there fees associated with Mobile Deposit?**

The Mobile Deposit service is FREE to Dort Federal members making deposits to their eligible personal account(s). Charges for returned deposit items and other transactions are outlined in [Dort Federal's Fee Disclosure](#).

### **Is my financial information safe with Mobile Deposit?**

YES! The Mobile Deposit service is offered through Digital Insight, which requires you to login into online banking using your username and password each time you log in. To prevent unauthorized access to your account, be sure to log out of online banking once your online account activities have been completed.

### **How does Mobile Deposit identify and prevent fraud?**

We require each item to be endorsed with the signature of the payee and "For Mobile Deposit Only." This way, checks deposited through Mobile Deposit cannot be deposited again at a Dort Federal office or another financial institution.

### **What are the deposit and transaction limits?**

Limits are set per member. The maximum daily limit given is \$5,000 and the monthly maximum limit given is \$25,000. To inquire about your individual limit please email your inquiry to [feedback@dortfcu.org](mailto:feedback@dortfcu.org).

### **When will funds be available in my account?**

Mobile Deposit processing takes place each business day at 8:30am, 2:00pm, and 5:30pm EST. If, for example, a deposit is made before 2:30 pm on a business day, the funds would be in your account that same day. If a deposit is made after 5:30 pm on a business day (or on a non-business day), the funds will not be available until after 8:30 am on the next business day. Funds will be available as described in our Funds Availability Disclosure. Dort Federal's hold policy also applies to deposits made through Mobile Deposit.

Weekend Example: If you deposit a check through Mobile Deposit after 5:30 pm EST on a Friday, the funds will not be in your account until 8:30am on the following Monday. If you deposit a check before 5:30 pm on that Friday, your funds may be in your account the same day after 5:30 pm.

### **How many checks can be included in one deposit? Can multiple deposits be submitted each day?**

Each check must be submitted separately, however, multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed your daily deposit limit.

### **What types of checks can be deposited with Mobile Deposits**

Dort Federal's Mobile Deposit service accepts the following types of checks drawn on a U.S. financial institution in U.S. dollars:

- Personal checks
- Corporate/business checks
- Cashier's checks
- Government checks

#### **What types of checks CANNOT be deposited by Mobile Deposit?**

The following items cannot be deposited using Mobile Deposit:

- Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you);
- Checks payable to you and another party who is not a joint owner on the account;
- Checks that contain evidence of alteration, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
- Substitute checks;
- Checks with inconsistent dollar amounts, both numerical and written;
- Photocopies or any duplication of checks;
- Checks without dates;
- Checks that are more than six (6) months old;
- Checks that are post-dated (showing a future date), and/or checks that are stale dated (for example, checks containing instructions such as "void after 90 days", and presenting a check for deposit that is 90 days or more after issue date);
- Checks that you may suspect, or know to be fraudulent or not properly authorized;
- Checks not payable in U.S. currency;
- Checks issued by a financial institution outside of the U.S.;
- Money orders or travelers checks;
- Savings Bonds;
- Rebate checks;
- Checks to IRAs, Share Certificate accounts, or Representative Payee accounts;
- Checks that exceed deposit limits of the Service;
- Checks previously deposited;
- Checks that have been previously returned unpaid for any reason; and
- Non-negotiable items, i.e. any items stamped "non-negotiable".

#### **How long should I retain my original check? What happens if I discard the check and an issue arises?**

For your protection, we suggest you retain your mobile deposited checks for 30 days AFTER receiving confirmation that it has posted to your account. When you are ready to discard it, mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again.

### **Why must the check be endorsed with the words "For Mobile Deposit Only"?**

This specific endorsement ensures that checks deposited through Mobile Deposit will not be deposited again at a Dort Federal office or at another financial institution. This is one of many security measures to protect member accounts from theft and fraud. Checks that are not endorsed as specified will be rejected by Dort Federal Credit Union.

### **What do I do if my Mobile Deposit is declined?**

If your deposit item is declined, an email will be sent to the address on record indicating the reason for the decline. If you feel you need to discuss the matter in more detail, you can speak to a Member Service Representative at 810-767-8390. Here are some common reasons an item may be declined for deposit:

- Ineligible check
- Non-negotiable
- Missing signature
- Missing endorsement
- Stale dated
- Post-dated
- Duplicate check
- Poor image quality
- Daily deposit item count exceeded
- Daily deposit dollar amount exceeded
- Unacceptable item

### **What should I do if I need help using Mobile Deposit?**

The Mobile Deposit service is designed to be a user-friendly, self-service product. Our [online demo](#) guides you through the process and even provides troubleshooting suggestions. Once you've viewed the demo and if you still have questions, call our Member Service Representatives at 810-767-8390.