

i-Mobile Deposit FAQs

What is DUFCU i-Mobile Deposit?

DUFCU i-Mobile Deposit is a feature of DUFCU i-Mobile App that will allow you to deposit paper checks using an Android, iPhone, iPod Touch device, iPad (Version 3 or higher) or iPad mini.

How do I deposit a check with the i-Mobile App?

Log in to the i-Mobile App and tap the **i-Mobile Deposit** icon. Choose the deposit to account, enter the amount of the check, snap photos of the front and back of the endorsed check and submit the deposit. You will be asked to verify your entries before completing the deposit.

Who is eligible to use i-Mobile Deposit?

i-Mobile Deposit is available to DUFCU members who:

- Are 18 years of age or older
- Have i-Access.
- Have a DUFCU account with Direct Deposit.(Savings or Checking)
- Have had a banking relationship with DUFCU for at least 90 days.
- Have a DUFCU account in good standing.

Why don't I see the i-Mobile Deposit icon in my i-Mobile App?

The **i-Mobile Deposit** icon will only be visible to eligible members. If you meet all the eligibility requirements, please make sure you have downloaded the most recent version of the app. For first-time app users who meet the eligibility criteria it may take 1 to 3 business days for the **i-Mobile Deposit** icon to appear.

What type of mobile device do I need to use i-Mobile Deposit?

i-Mobile Deposit is supported on devices that meet the following criteria.

- All iOS devices with a camera and operating system version 5.1 or newer (including iPods and iPhones)
- iPads from generation 3 and above (and iPad 2 by request)
- All Android devices with a camera and operating system version 2.3.4 and newer

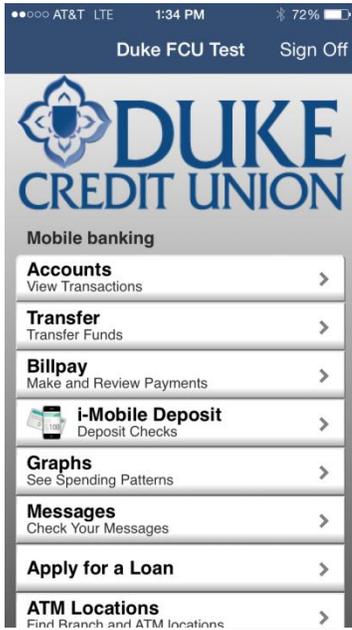
What version of DUFCU Mobile App do I need to use i-Mobile Deposit?

i-Mobile Deposit is a feature included in the most recent version of DUFCU i-Mobile App.

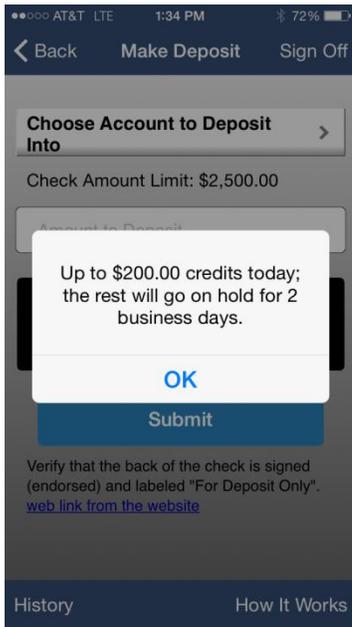
It is recommended that you use the most current version of DUFCU i-Mobile App.

How do I deposit a check with the i-Mobile App?

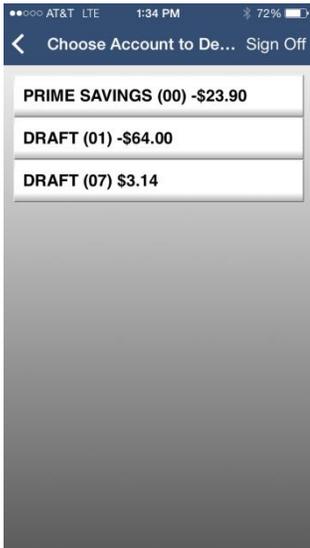
Log in to the i-Mobile App and tap the **i-Mobile Deposit** icon.



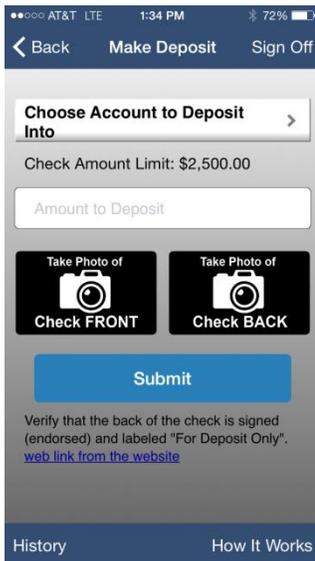
You will see a pop-up message notifying you how much of your available daily credits you're your i-Mobile check deposits are remaining including our holds policy. Click OK to continue.



Choose the account to deposit into by tapping on the drop down menu and select from the available account suffixes. You will also see the Check Amount Limits for your account.

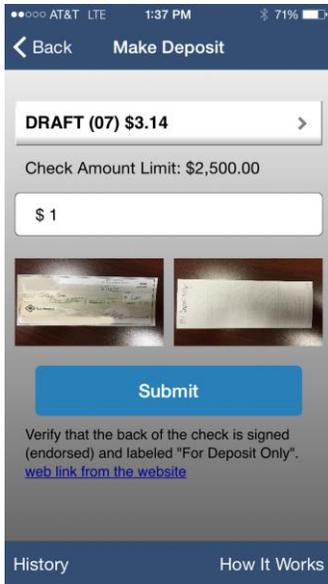


Tap on the Amount to Deposit field and enter the exact check amount shown on your check.

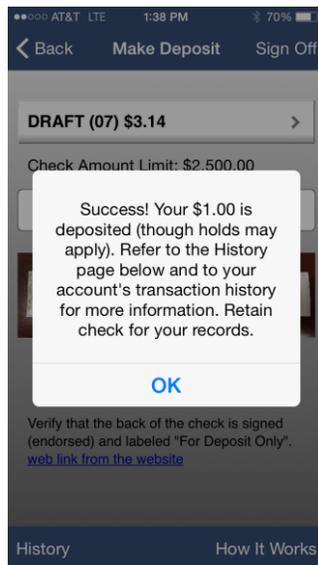
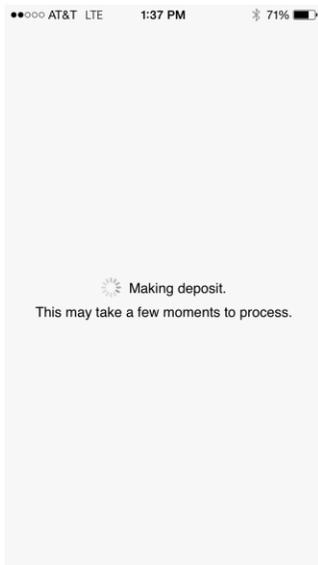


Take a photo of the check FRONT by tapping on the icon and taking the photo by following the onscreen instructions. Endorse the back of the check "For Deposit Only". Take a photo of the check BACK by tapping on the icon and taking the photo by following the onscreen instructions.

Once all fields are complete, tap on the "Submit" icon. If anything needs to be adjusted, please follow the on screen instructions



The “Making Deposit” screen will show while your check is being processed. Wait for the “Success” notification before closing the app.



You will then receive an email similar to this one confirming the deposit. Although your deposit has been accepted, normal holds will apply and all funds may not be immediately available unless the amount deposited is under your daily hold limit.

From: dukefcu-rda@duke.edu [<mailto:dukefcu-rda@duke.edu>]

Sent: Friday, May 08, 2015 2:23 PM

To: John Doe

Subject: Deposit Notification: Your deposit has been Approved

Your i-Mobile deposit submitted on 5/12/2015 9:38:56 AM, totaling \$1.00 has been APPROVED for processing. Reference #123456789.

Questions or need additional information? Contact Duke University Federal Credit Union 919-684-6704.

Possible Error Messages:

- Error: Your Account is currently not eligible for this service. Please contact us at 919-684-6704 for additional information.
- You must endorse your check "For Deposit Only".
- The check has already been submitted. We cannot accept it again.
- Cannot read check.
 - Please retake photo. Have steady hands, good lighting, and four check corners are visible.
- Cannot read account data on bottom of check.
 - Please retake. Ensure focus and all four corners are visible
- The amount you entered did not match amount detected.
 - Please re-enter amount and retake photo

What type of checks can I deposit with i-Mobile Deposit?

The following checks types can be submitted using i-Mobile Deposit:

- Checks payable to you
- Domestic checks payable to you

The following check types are unacceptable and **should not** be submitted using i-Mobile Deposit:

- Traveler's checks
- Savings bonds
- Money orders
- Federal government checks
- Foreign checks
- Checks payable to any person or entity other than you

Other unacceptable items that should not be submitted using i-Mobile Deposit

- Photocopies of checks
- Items stamped "non-negotiable"
- Stale-dated checks (dated more than 6 months ago)
- Post-dated checks (dated for a future day)
- Altered checks
- Checks from a lottery or prize winning
- Checks previously submitted for deposit

When will my i-Mobile Deposit funds be available?

Check deposits made using i- Mobile Deposit are subject to verification and will generally be available for withdrawal after 2 business days from the date of your deposit. i-Mobile Deposits received on weekends, CU holidays and Monday through Friday after 4 pm ET are processed on the following business day.

What is the cost for using i-Mobile Deposit?

i-Mobile Deposit is a free and convenient service provided to our qualified members. However, if a check is returned for any reason, fees/charges apply.

Are there limits for deposits made using i-Mobile Deposit?

You are not limited to the number of deposits you can make using i-Mobile Deposit. However, there are daily and monthly limits on the deposit amounts that can be processed per user.

- Member deposit limits: \$2,500.00 per day per check/\$2500.00 Daily aggregate limit/ \$7,000.00 monthly aggregate limit.

What do I do with my paper check after an i-Mobile Deposit has been submitted?

Once you have deposited the check successfully, mark the front of your check with “i-Mobile deposit”. You should keep the check in a safe place for 90 days. After 90 days, and after you have confirmed the deposited funds have been applied to your account correctly, shred the check and dispose of it accordingly.

What are some tips on using i-Mobile Deposit?

- Make sure that all other apps running in the background are closed
- Make sure that the check amount entered matches the amount written on your check
- Verify that the back of your check is signed (endorsed) and labeled “For Deposit Only.”
- Flatten folded or crumpled checks before taking your photos
- Keep the check within the on-screen corners when capturing your photos
- Capture the photos of your check in a well-lit area
- Place your check on solid dark backgrounds before taking your photo
- Keep your phone flat and steady above the check when taking your photos
- Make sure that the entire check image is visible and in focus before submitting your deposit
- Turn the phone sideways when taking the photo of the front and back of the check

Removal of Service

- Depositing checks that are not allowed
- Re-depositing checks that you have recently deposited
- Depositing consistently returned checks
- Causing a loss to the DUFCU in any form.