

Mobile Deposit FAQ's

What is Remote Deposit Capture (mobile deposit)?

Remote Deposit Capture is a service that allows you to deposit checks into your personal checking account without visiting a branch or ATM. This mobile deposit can be done anywhere with the use of your Smartphone.

What are the Qualifications for Mobile Deposit?

- Current user of the NPOCU Mobile App.
- Valid email address is required.
- All accounts must be in good standing (Savings, Checking, Loans)
- At least 18 years of age
- Must be a member for at least 60 days.

How do I enroll in Mobile Deposit?

Apply online at www.npocu.org.



Are there any fees to use Mobile Deposit?

There are no fees for depositing a check using our mobile application.

What are the requirements for Mobile Deposit?

- Check limit per day is \$3,000.00.
- Deposits must be received before 4:00 PM CST on a business day we are open. Deposits received after 4:00 PM CST will be considered received the following business day.
- Domestic checks payable to the owner(s) of the NPOCU checking account.

How do I use Remote Mobile Deposit?

Simply sign into the NPOCU Mobile App, click on the “**Deposits**” icon and follow the prompted instructions

How should I endorse the check?

You must endorse the back of the check with your “**signature**” and the words “**NPOCU Mobile Deposit Only**” or the deposit will be rejected.

When will my deposit be available?

Funds deposited using Mobile Deposit will generally be made available on next business day after the date of transmission. (Business days exclude Saturdays, Sundays, and federal holidays.)

What should I do with my paper check?

Keep your check in a safe place for at least **45 days** in case it is needed for verification. Please review your account history to verify your deposit has been credited. You should write “**Void**” on the front of the check so it is not accidentally deposited a second time. Do not leave deposited checks lying around unsecured and dispose of deposited checks by shredding- do not just throw away in the trash, safely discard documents.

What are the status definitions of my Mobile Deposit?

Your deposit will appear in the “**Remote Deposit History**” as **Pending**, **Accepted** or **Failed**.

- **Pending** - The check image has been accepted for review.
- **Accepted** - The check image has been reviewed and accepted for deposit.
- **Failed** - The check image was reviewed and rejected.

Tips on using Mobile Check Deposit:

- Hold the camera as square to the check as possible
- Use in a well-lit area
- No shadows across the check
- All four corners of the check are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable
- Make sure the amount you enter matches the amount written on your check

What types of checks CANNOT be deposited using Mobile Deposit?

- Third Party Checks (payee on a check is not on the account)
- Restrictive Endorsements- checks payable to you and a lien holder
- Foreign Checks (drawn on a bank located outside the United States)
- Checks not payable in United States currency
- Savings Bonds
- Stale Dated or Post Dated Checks
- Items stamped "non-negotiable"
- Checks that contain evidence of alteration
- Checks previously presented for deposit
- Substitute checks as defined by Reg. CC
- Non-legible checks