



# Mobile Deposit Frequently Asked Questions

**1. When using Mobile Deposit, are check images stored on my phone?**

No. As a security precaution, no check images are stored on your mobile device. After you have made your deposit, there is no way for you or anyone else to access any check images.

**2. What devices support Mobile Deposit?**

iPhone® or Android™ smartphone or tablet (does not currently support the Kindle Fire)

**3. Do I have to download the app to use Mobile Banking and Mobile Deposit?**

Yes. The Mobile Deposit function is only available on the Mobile Banking App.



**4. Is there an age requirement for Mobile Deposit?**

No, as long as the account is signed up with Online Banking and has any type of 7 17 checking account.

**5. Can I deposit my check to a savings account through Mobile Remote Deposit?**

No, all deposits must go to a 7 17 checking account that is linked through NetWorth24 Online Banking.

**6. What are the standard deposit limits?**

Three limits have been established:

	Standard	High	Low	Business
Per Check Deposit Limit	\$5,000	\$7,500	\$3,400	\$15,000
Daily Deposit Limit	\$5,000	\$7,500	\$3,400	\$20,000
Rolling 30 day Limit	\$9,500	\$15,000	\$7,500	\$50,000

**7. Can I request a higher Mobile Deposit limit?**

- a. Requests can be emailed to [mobiledeposit@717cu.com](mailto:mobiledeposit@717cu.com). Requests can also be taken via phone or at a branch.

**8. Are there holds on checks deposited through Mobile Deposit?**

- a. There may be. Mobile deposits over \$1,000 may have a 2 day hold on the funds. A notification will be emailed on the same day of the deposit if a hold is placed. You will be able to see the held check in your transaction history, but it will not be shown in your available balance until the hold is released.

**9. Will I be able to see my deposited items in my account?**

- a. Only after a successful deposit will the transaction appear in your account history. An email notification is automatically sent once the deposit has been accepted. You also have the option to use the in-app feature to send yourself an email confirming the deposit.

**10. Are there certain types of checks that will not be accepted?**

Yes.

- Checks drawn on your Account.
- Checks made payable to cash.
- Checks stamped with a “non-negotiable” watermark.
- 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.
- Checks that are “stale dated” (more than six months old) or “postdated” (dated later than the actual date).
- Checks that have been previously negotiated.
- Checks that are incomplete.
- Savings Bonds, travelers checks, money orders, or postal money orders.
- Checks drawn on a financial institution outside of the United States.
- Checks not payable in U.S. currency.
- Checks that are not endorsed or do not contain “For Mobile Deposit” written on the back of the check below your endorsement.
- Check was illegible.
- Check was already deposited and is a duplicate.

**11. Are there any special instructions to follow when taking a picture of a check for mobile deposit?**

Yes.

- Hold your device in a horizontal position.
- Place the check on a dark background.
- Avoid shadows.
- Make sure all edges show and the amount is visible.
- Endorse your check.
- Write “For Mobile Deposit” below your endorsement.

**12. What do I do with the check after I have submitted it for deposit?**

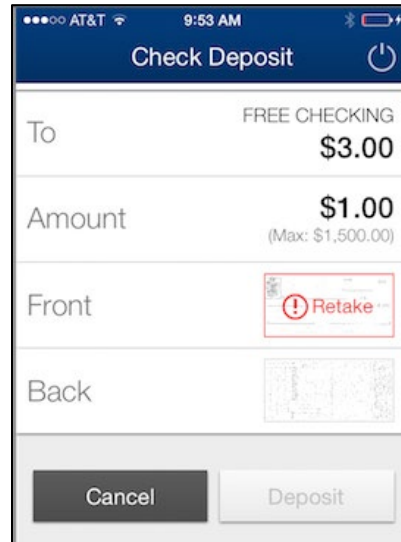
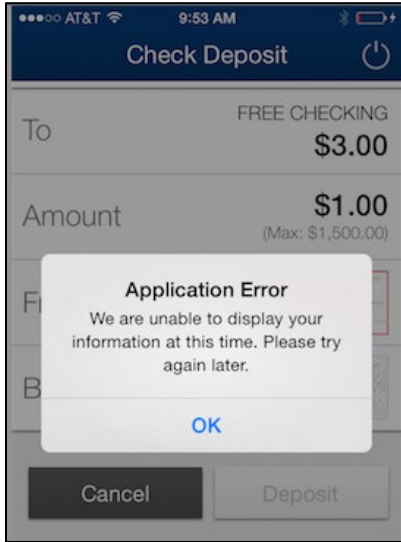
- a. Once the deposit is reflected in your account, please void the check and retain it for 60 days. Do not void the check before it has been deposited into your account in case it is denied and you need to resubmit the check. **Note: 7 17 cannot produce a check for you if you destroy it. You will have to go back to the payee.**

**13. When will my deposit be in my account?**

If the deposit was made before 3:00 pm, it will be posted by midnight of the same day. If it is deposited after 3:00 pm, it will be posted by 9:30 am of the following business day.

**14. Why am I seeing “Application Error: We are unable to display your information at this time. Please try again later.” when taking pictures of my check?**

- a. If the image is too far away or there is not enough light, the application is going to throw an error. After hitting OK, you are prompted to retake the picture. To avoid retakes, there are tips that you should follow which are displayed as you take pictures of your check.



**15. Why isn't my deposit showing in my account (during the specified time frames)?**

There is a possibility that the item was rejected. An email notification will be sent to the email address that we have on file. Keeping your email address up-to-date at 7 17 Credit Union is very important so you can receive information from us on a timely basis, especially if you are enrolled in any of our electronic services. You can update your email address within Online Banking or at any branch.