

Synergy Federal Credit Union

FAQs, Hints and Tips for Mobile Deposit

What is Mobile Deposit?

Mobile Deposit allows you to deposit checks to your savings or checking account using the camera on your mobile device or iPad through the Synergy FCU Mobile App.

How do I deposit a check with Mobile Deposit?

- Select the “Deposit Checks” tab within the Mobile Application
- Tap “To” and choose either the Share Saving or Checking accounts you want to send your deposit to.
 - *Note: Check Deposits can only be deposited to either your Regular Savings or Checking accounts. If you want the deposit to go to a special savings account within your account number, you should transfer it to the account after the deposit is posted.*
- Enter the check amount, then tap “done”
- Tap on the camera image and take a photo of the front of your check, making sure the image is in focus and within the guide-lines on your screen.
- Make sure all the edges of the check show and the amount is visible, Tap on “Keep picture”
- Flip to the back of your check. Endorse, write “For Mobile Deposit” & your account number on the back of the check.
- Take a photo of the back of your check, making sure the image is in focus and within the guide-lines on the screen. Tap “Keep picture”
- Once you’ve reviewed that the front and back photos can be seen clearly, Tap “Deposit” to submit the check for deposit.
- Keep your original check in a secure location for 60 calendar days before destroying it.

Are there any fees associated with using Mobile Deposit?

Currently, there is no fee or charges assessed by us for you to enroll in or use the Mobile Deposit service. You may, however, incur charges to receive internet service on your mobile device. You may also incur charges from your wireless carrier when sending and receiving text messages. You will be solely responsible to your wireless carrier for any such internet or text messaging charges.

How do I get access to and or enroll for Mobile Deposit?

Simply log into Synergy FCU’s Mobile Banking App on your iPhone® or Android™ mobile device and select “Deposit Checks” then “Accept” the Terms and Agreement. Members must first qualify before being approved to use Mobile Deposit.

What are the qualifications to use the Mobile Deposit service?

- Must be a member for at least 60 days
- Must be at least 18 years of age
- Must be a member in good standing
- Must qualify for Share Branching
- Must qualify for Over Draft Protection
- Must have an active Online Banking account with Synergy FCU
- Must have a current email address listed on Online Banking contact information

Are the deposits made using the Mobile Deposit product secure?

Transactions made using Mobile Deposit are safe and secure. We use a 128 bit encryption. It is very important that you take appropriate steps to protect the security of your phone as well, such as:

- Password protect your mobile device
- Keep your mobile device in a secure spot when not in use
- Secure your login information
- Notify SFCU immediately if you think your login information has been compromised

Can I view check images from my deposits on my phone?

As part of the security measure, images are not available for you to view on the phone after you have submitted the deposit.

May I enroll more than one Synergy FCU account for Mobile Deposit?

Yes, you may enroll as many accounts as you like as long as the account meets our qualifications.

Do I need to use a deposit slip to make a deposit through Mobile Deposit?

No, you only need to take a picture of the front and back of the check being deposited.

What type of checks will not be accepted for deposit?

- Third party checks - Checks payable to someone else, endorsed and signed over to you.
- Incomplete checks – Checks that do not contain signatures of the maker.
- Non-Negotiable Items – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- Checks payable to two parties and one or both are not on the account.
- Returned Checks – Any check that you deposited that has been returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- Altered checks - Any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check.
- Checks that are stale-dated or post-dated - certain checks contain instructions such as: “Void 90 days after issue date”. If no instructions are contained, then the check is stale 6 months after the issue date.
- Savings Bonds
- Foreign Checks - Checks drawn on a financial institution in a foreign country or in foreign currency
- Temporary Checks
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department.
- Checks that have previously been submitted through this service or through a remote deposit capture service offered at any other financial institution.

How many checks can I deposit using Mobile Deposit?

You can deposit as many checks as you'd like up to the per deposit limit shown when you registered. However, you can only deposit one check at a time. Remember, limits can potentially change regularly and are not guaranteed.

Note: When you tap on the deposit checks tab you will see the maximum \$ amount you can deposit per check.

What happens if I have a check that exceeds my limit?

Mobile Deposit will not allow you to take a picture of the image if the check exceeds your limit. These items can be deposited at one of our Synergy FCU branches or Shared Branches, or they can be mailed to Synergy FCU/PO Box 691730/San Antonio, TX 78269-1730

What should I do with the check once it has been submitted for Mobile Deposit?

Upon receipt of a confirmation from Synergy FCU that the deposit has been received and accepted, prominently mark the check as “*Electronically Presented*” or “*Void*” to ensure that it is not represented for payment. You will need to retain the check in a secure location for **60 calendar days** after the date of the image transmission. In the event that the image of your check cannot be processed or a deposit dispute we may ask for the original item. After that 60-day period, you should destroy, shred or properly dispose of the original check.

The photo of my check keeps getting rejected. What can I do?

Below are a few tips on taking photos of your check.

- Flatten folded or crumpled checks before taking your photos.
- Take photos in a well-lit area and place the check on a solid dark background.
- Keep your phone flat and steady above the check and hold the camera as square to the check as possible to make sure all of the corners are captured inside the guidelines.
- Make sure the entire check image is visible including all corners and the MICR line (numbers on the bottom of your check).

My phone won't let me take a picture of the check, why?

Your phone may not be compatible with the Mobile Deposit service. This is rare, but usually has to do with the camera in the phone.

When will my deposit be credited to my account?

If you submit a deposit on a business day before 2 pm CST, the deposit will be credited to your account on the same business day. If submitted after the cut-off time, the deposit will be credited on the following business day after 2:00 pm CST.

Note: Non-posting days will include holidays recognized at the Synergy FCU Main office location.

When are the funds deposited available for me to use?

Funds are generally available when we post it, but depending on the type and amount of check deposited a hold may be placed on the deposit.

How will I know when my deposit is received?

You will receive a confirmation message via email when the deposit has been successfully transmitted.

How should I endorse the check?

The back of each check **must** include:

- Your signature
- Your account number
- The words “For Mobile Deposit”

PLEASE NOTE: *If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.*

What happens if I forget to endorse the check?

Unendorsed checks will be rejected. After you receive the email notification that the item is rejected, you can endorse the check and deposit it again through Mobile Deposit.

Who can I contact if I have additional questions?

- Email your questions to mobiledepositinfo@synergyfcu.org
- Call 888-272-8228 or 210-345-2222 during regular business hours

Helpful Hints

- All funds may not be immediately available after the deposit is posted.
- Below the endorsement on the back of the check, write **“for mobile deposit.”** This helps us to better assist you should you need to bring the check to a branch for any reason.
- The photograph will be automatically cropped and converted into black and white.
- Selecting **“Email me the conf. #”** sends an email with the amount and confirmation number.

When taking the check image:

- Use in a well-lit area, free of any clutter, to prevent shadows or poor image quality.
- Keep hands clear of the check while taking the image to avoid pictures of fingers/hands.
- Bright but indirect light is best. Placing the check too close to lighting sources may cause shadows.
- Any surface of a solid color that contrasts with the check is best. Use a dark color surface for light checks and a light color surface for dark checks.
- Make sure that the bottom of the check is aligned within the base guide-lines on the camera when taking the picture.
- Make sure the entire check appears inside the guide-lines.

After taking the check image, ensure the following:

- The front and back images are taken and are in the proper sequence.
- The front and back images show the entire check. There should be nothing else in the images.
- The payee name, dollar amount, date, MICR data (these are the characters at the bottom of the check), and other details are clearly legible on the front of the check image.
- The back image must have a proper endorsement and account number clearly visible and the words “for mobile deposit.”

Error Images:

You may receive an error or warning message while capturing or submitting the check image. To replace the image(s) that are generating the error message tap the **Back** button to navigate to Step 2 (front check image) or Step 3 (back check image) and retake the image. You should not have to recapture both images if there is a problem with only one of them. For **image errors**, it is **REQUIRED** to replace the image by taking a new photo.

The following may cause image error messages:

- **Folded Corners.** The check has one or more corners folded or improper lighting has caused missing information at one or more of the corners. If the check has folded corners, fix the folded corners on the check and re-capture the image.
- **Excess Skew.** The check image is not properly aligned. Re-capture the image making sure to line up the guidelines correctly.
- **Image too Dark.** The image is too dark to allow proper reading. Increase the lighting and re-capture the image.
- **Image too Light.** The image is too light to allow proper reading. Decrease the lighting and re-capture the image.

- *If a check image consistently receives an **Image Too Dark** or **Image Too Bright** error, despite following all the recommendations to improve the image quality, you can use the brightness slider on your phone when taking the picture. The brightness setting lightens or darkens the image as it is being processed. Because of the way the images process, you should use the brightness slider after trying all other methods to improve the image.*
- **Below Minimum Size.** The check file size is too small. Re-capture image.
- **Above Maximum Size.** The check file size is too big. Re-capture image.
- **Image too Small.** The check may have been too far from the camera. Re-capture the image, making sure to line up the guide-lines correctly.
- **Image too Large.** The check may have been too close to the camera. Re-capture the image, making sure to line up the guide-lines correctly.
- **Excess Spot Noise.** The image contains pixels that affect readability. Re-capture the image.
- **Back Image Not in Scale.** The size of the back image is not correct compared to the front image. Re-capture the image making sure to line up the guidelines correctly.
- **Phone camera needed.** There is not a camera detected on the device you are using.
- **Access has been denied.** Access has been denied to Mobile Deposit by Synergy Federal Credit Union. Contact us if you feel you received this message in error. (You must register by accepting the Terms and Agreement, and meet the qualifications prior to using Mobile Deposit.)

Warning Messages

Image warnings appear when an important piece of information is missing or could not be read. If the information is not present or not clearly readable, recapture the image. However, if the information is present and clearly legible you may continue.

- **MICR Usability.** The numbers (bank routing number, account number, check number) along the bottom of the check could not be accurately read.
- **Date Missing.** The check date could not be located on the image.
- **Signature Missing.** The payor signature could not be located on the image.
- **Payee Name Missing.** The name of the check recipient could not be located on the image.
- **Payor Name Missing.** The name of the check writer could not be located on the image.