



Mobile Deposit FAQs for Members

1. What is “Mobile Deposit”?

This is a new feature in the free CAMPUS Mobile app (iPhone or Android smartphone) that will allow members to deposit checks to their savings, checking, or money market account remotely by taking a photo of their check(s) via their mobile device.

2. Is this the same as Remote Deposit Capture (RDC) or Mobile Remote Deposit?

Yes, the industry term for this feature is Remote Deposit Capture (RDC) or Remote Deposit. This is a feature within the mobile app that allows you to deposit checks from your phone. This feature will show on the mobile app menu as “Deposit Funds”.

3. Is there a fee to use Mobile Deposit?

No, mobile deposit is a free, convenient service provided to eligible CAMPUS USA Credit Union members.

4. Who is eligible for the feature?

The system will verify your account daily. If your account meets the criteria below, you will be able to use this feature:

- You have an open checking and savings accounts
- Your account has been open and active for two (2) months
- You have a qualifying credit score
- Your account has no restrictions
- Your account is not in default on any loan, credit card or other obligation to CAMPUS USA Credit Union (Thirty (30) days or more)
- No more than 1 returned item (NSF and/or any returned deposit) within last two (2) months

We will not be offering Mobile Deposits to business accounts at this time. Business accounts require multiple check deposits at one time.

5. What is the enrollment process?

Once you meet the requirements, the Deposit Funds menu option will be available to you via the mobile app.

6. How soon will I have access to my funds?

Checks deposited via this service by 4pm will be available **the next business day** unless a hold is placed. Any amount over \$200 will be on hold for 2 additional business days.

7. How do I know my deposit has been received?

Once a deposit is submitted, it goes through an acceptance/review process. There may be some time between the acceptance/review process and when the deposit reflects in your account. **You will NOT receive an electronic notification (email or text) when the deposit is accepted and posts to your account. It is your responsibility to ensure that your deposit has been accepted and credited to your account.** You can check the status of your deposit in the “view deposit history” section of the CAMPUS Mobile app. You will see one of the following status notifications:

- **Pending** – The item is being reviewed against acceptance criteria.
- **Rejected** – The item was rejected. Please contact member services for questions.
- **Approved** – The item was accepted and has been submitted for processing. A credit should appear in your account according to our funds availability policy.



8. What happens if my deposit is rejected?

You will **NOT** receive an electronic notification if your deposit is not accepted and does not post to your account. It is your responsibility to ensure that your deposit has been accepted and credited to your account. You can check the status of your deposit in the “view deposit history” section of the CAMPUS Mobile app. If your deposit is rejected, visit a service center or contact member services.

9. What types of checks are eligible for Mobile Deposit?

Only complete, (full MICR) single party, domestic checks made payable to the owner(s) of your CAMPUS USA Credit Union account are accepted. Third-party checks, checks older than six (6) months from the date of attempted deposited, and post-dated checks will not be accepted.

10. Are there deposit limits?

Yes, deposit limits are set as follows and are subject to review and change at any time:

- Maximum per check limit: \$2,500.00
- Maximum daily deposit limit: \$2,500.00

11. How many checks can be included in one deposit?

One check per deposit is allowed at this time.

12. What should I do with the check once it has been imaged/deposited?

You should securely store original check(s) for a period of 90 days after you have verified that your deposit has been accepted. Please note that you are solely responsible and liable for the security and storage of the original checks and for any loss or misappropriation of these checks. Upon expiration of the 90-day period, you should destroy/shred any items deposited via Mobile Deposits.

13. Where can I view my deposited items?

You will be able to review images of your deposited items for 30 days by visiting the “view deposit history” section of the CAMPUS Mobile App.

14. What mobile devices currently support this added feature?

The mobile deposit feature has been added to the (iPhone or Android smartphone). It is currently not available in CAMPUS QUE or Windows phones.

15. When will this feature be available in CAMPUS QUE?

CAMPUS USA Credit Union made the decision to include this feature in the CAMPUS Mobile App first because the feature is easier when the camera is built into the device. CAMPUS QUE presents a few challenges and will require a scanner; therefore, adding this feature to CAMPUS QUE has yet to be deployed. We feel member satisfaction and adoption is better on the mobile channel. We will work on adding it to CAMPUS QUE in the future.

16. If I have questions or encounter a problem, where can I receive help?

The mobile deposit feature is designed as an easy-to-use, self-service product; however, should you encounter any problems or have questions on the process, please contact 1-800-367-6440, option 5.