



Remote Deposit Capture

Q. What is Remote Deposit Capture (mobile deposit)?

A. Remote Deposit Capture is a service that allows you to deposit checks into your personal accounts without visiting a branch or ATM. This mobile deposit can be done anywhere with the use of your Smartphone or iPad. (Requires a minimum two mega-pixel camera with autofocus for your device.)

What are the requirements for Remote Deposit Capture (mobile deposit)?

- You must have a Centris account open for at least 90 days.
- Your account must reflect an Average Daily Balance of \$300.
- You are limited to \$2,500 per check and up to \$3,000 max per day in deposits.
- You can only deposit one check per deposit.
- Your Smartphone or iPad must have a minimum two mega-pixel camera with autofocus.
- Your check must be unfolded and placed flat in a well-lit area with a solid background when taking the image of the check.
- Ensure all corners of the check can be seen and there are no shadows.
- *Note: Availability of this service to any member is subject to review by Centris at any time.*

Q. Are there any account exclusions?

A. Account exclusions include: Business Accounts, IRA, Conservatorships, Guardianships, Estates and UTMA's (custodial accounts).

Q. Are there any fees to use Remote Deposit Capture (mobile deposit)?

A. There is no fee for depositing a check using our mobile application.

Note: Data and message rates may apply from your wireless provider.

Q. What devices are supported with Remote Deposit Capture (mobile deposit)?

- iPhone* 4 models or newer with iOS 6.0 version or higher
Requires minimum two mega-pixel camera with autofocus
- iPad* 3, 4, 5 (Air), Mini, Mini 2 models – iOS 5.0.1 or newer
Requires minimum two mega-pixel camera with autofocus
- Android* Phone OS version 2.2 (froyo) or newer
Requires minimum two mega-pixel camera with autofocus



*iPhone and iPad is a registered trademark of Apple Inc. Android is a trademark of Google Inc.
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Q. How do I enroll in Remote Deposit Capture (mobile deposit)?

A. Download/install the Centris Mobile Banking application found at the iTunes App Store or the Google Play App store.

Q. How do I use Remote Deposit Capture (mobile deposit)?

A. Simply sign into the Centris Mobile Banking application, click on the “**Deposits**” icon and follow the prompted instructions.

Q. How should I endorse the check?

A. You should endorse the back of the check as “**FOR DEPOSIT ONLY, Centris Federal Credit Union Account # _____**” or as otherwise instructed by the Credit Union.

Q. When will my deposit be available?

A. Funds deposited using Remote Deposit Capture (mobile deposit) will generally be made available on the third business day after the date of transmission. (Business days exclude Saturdays, Sundays and federal holidays.)

Q. What should I do with my paper check?

A. Keep your check in a safe place for at least **30 days** in case it is needed for verification. Please review your account history to verify your deposit has been credited. You should write “**Remote Deposit**” on the front of the check so it is not accidentally deposited a second time.

Q. What is the status definitions of my mobile deposit?

A. 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.

Q. Why is the image of my check not being accepted?

A. Please refer to the message that the application is providing.

Common error messages include:

- Image is not clear
- Bad Lighting
- No endorsement
- Check image is not fully visible
- Front and/or back was not submitted
- Amounts do not match
- The check image has been previously submitted

Q. Who should I contact if I encounter any issues regarding remotely depositing my check?

A. Please notify Centris at **(402) 758-6500** or **(800) 334-2328 (then press 2)** if you have any issues regarding your Remote Deposit.

