



MOBILE DEPOSIT – MEMBER FAQ

What is Mobile Deposit?

Mobile Deposit provides a convenient, easy way to electronically deposit checks into your SMFCU deposit account from your mobile device. You can take a photo of your check, enter the check information, and securely submit your deposit for processing.

How do I know if I am eligible to use mobile deposit?

South Metro requires that members have had their account open 30 days before using Mobile Deposit. If a deposit is attempted within the first 30 days, it will reject at the end user experience.

What do I do with the check after I submit the deposit?

A pop-up confirmation message displays after you tap “Deposit Check” to indicate that the check images are being processed. Make a note of the date & time on the face of the check once the images have been accepted. Once the deposit has posted to your account, you should retain the check in a secure location for 60 days before destroying it.

Will I receive an email or text confirming the receipt of the deposit?

Yes, a notification is sent to your account’s primary email address.

Is mobile deposit safe?

Yes. The app uses secure and encrypted SSL technology to ensure that check images are seen only by those who are authorized to process your deposit.

Will a hold be placed on my check?

Funds deposited through mobile banking are processed like all other deposits and are subject to our Funds Availability Policy. We reserve the right to hold funds on a mobile deposit to ensure the item is fully processed and cleared before funds are available for use. If an extended hold is necessary, you will be contacted. You may be asked to produce the physical check for verification.

How do I properly capture the check image?

To ensure you are capturing the full image of your check, flatten the item and make sure that none of the corners are bent. Place the check on a flat, dark, non-reflective and un-patterned surface with adequate light. Try not to cast a strong shadow on the check. If the check is badly damaged or wrinkled, you may need to present the check to a teller so it can be processed manually rather than using Mobile Deposit.

I can’t see my endorsement in the captured image. What should I do?

If the endorsement is not visible, use a bold black pen to make the endorsement and then recapture the image of the back side of the check.



What items can be deposited?

Checks to be deposited should meet the following requirements:

- Readable check number, endorsement, and payee name.
- Readable Magnetic Ink Character Recognition (MICR) line.
- Readable numeric characters in the check amount and a readable legal amount.

Only complete, unaltered checks in U.S. currency drawn on a financial institution in the U.S. are accepted. The item must be payable to the account owner and must be properly endorsed - no 3rd party checks are allowed. The item must also be dated less than six months from the deposit date.

What type of item cannot be deposited?

No foreign items, traveler's checks, savings bonds, or returned/re-deposited items (Image Replacement Documents or IRDs.)

Are there limits to how much I can deposit?

Yes. The limit is \$10,000.00 per day. The cut-off time is 5:00 pm CST.

What does it cost to use Mobile Deposit?

There is no fee charged by SMFCU when you use Mobile Deposit. Wireless message and data rates may apply. Please check with your wireless service provider.

General Mobile Deposit Tips

1. Close all other apps running in the background of your mobile device.
2. Endorse the back of your check, and write:

"For Mobile Deposit Only"
3. Ensure the written amount and the numeric amount of your check match.
4. Flatten crumpled checks before taking photos.
5. Keep the check within the view finder on the camera screen when capturing photos.
6. Take the photo in a well-lit area on a solid dark surface.
7. Make sure the entire check image is visible and in focus before submitting your deposit.
8. Ensure the MICR line on the bottom of the check legible.
9. Retain the check for 60 days after depositing

Other Questions or Comments?

Please visit www.southmet.com or contact us at 952-445-0888