

Mobile Deposit

Frequently Asked Questions



How does Mobile Deposit work?

Sign on to the PA Central FCU Mobile app, then follow these simple steps:

Tap the "deposit" tab at the bottom of the screen.

Be sure to endorse the back of the check. Under your signature, print the words **MOBILE DEPOSIT ONLY TO PCFCU**, then select "deposit a check" from the deposit screen. Select the deposit account and enter the amount.

After taking the photos, tap the "make a deposit" button to complete the process.

This confirms both the amount of the check and the account to be deposited in.

Who is eligible to use Mobile Deposit?

Mobile Deposit is available to PA Central FCU members with accounts in good standing. You must be enrolled in Virtual Branch online banking with a valid email address. You must also download our mobile app.

Can I make deposits using Online Deposits and Mobile Deposits?

Yes.

Is there a fee to use Mobile Deposit?

No. There is not a fee for this service, however, mobile carrier fees may apply.

What devices can I use to deposit checks?

Mobile Deposits are available with PA Central FCU's mobile app using Android smartphones and Apple devices with rear-facing cameras.

What accounts can I deposit funds into using Mobile Deposit?

You can deposit funds into your PA Central FCU's savings or share draft (checking) accounts.

What should I do with my paper check after using Mobile Deposit?

PA Central FCU recommends that once you confirm your deposit has posted (via your Online Banking account history or monthly statement), shred the check immediately.

What are the reasons for not having an image accepted?

There are multiple reasons an image might not be accepted, including missing an endorsement, blurry images, too dark of an image, the check is wrinkled, or the amount is not legible.

Can a Mobile Deposit be declined?

Yes. Whenever a deposit is "Declined", a message may be returned within the app stating the reason why the deposit is being denied, or you may receive an e-mail from the Credit Union. The return response or e-mail will detail the reason for the denial.

Can I make loan payments using Mobile Deposit?

While you cannot apply a check deposited through a mobile device directly to a loan, you can use PA Central FCU's online or Mobile Banking to transfer available funds to the loan balance once the check has been posted to your checking or savings account.

Will I have funds available immediately after depositing a check through Mobile Deposit?

Your funds are generally made available within 2 business days of your deposit. Check deposits made using Mobile Deposit are subject to verification and will generally be available for withdrawal the business day following the accepted deposit. The status within the app will change from pending to accepted when funds are available. Mobile Deposits received on weekends, bank holidays and after 3pm (EST) are processed on the next business day.

What checks are ineligible for deposit?

PA Central FCU reviews each item deposited through Mobile Deposit and may return the check if there are issues with the deposit.

Examples of ineligible checks include:

- Checks not payable to the account owner
- Torn or damaged checks
- Altered or suspect checks
- Incomplete checks
- Checks drawn on banks located outside the United States
- Checks drawn in foreign currencies
- Checks dated more than six months prior to the date of deposit
- Checks dated in the future of the date of deposit
- Items previously processed
- Checks with unreadable MICR information

Are there any limits on how much I can deposit?

The limit for funds deposited using Mobile Deposit is a total of \$1500.00 per day. If the transaction exceeds this limit, the transaction will be declined within the app.

What happens if I discover an error on my part or PA Central FCU involving Mobile Deposits such as a check being deposited twice?

Any known issues or discrepancies should be reported to the PA Central FCU immediately. Any intentional or unintentional misuse may result in termination of Mobile Deposit access.

What are some tips for taking a good photo of my check?

- Before taking the photo of the check, review the check to ensure all check information is clearly visible on the check in dark ink: Amount, Payee, Signature of the maker, Date, Check number, MICR line, routing, and transit numbers
- Sign the back of the check and write "MOBILE DEPOSIT ONLY TO PCFCU"
Checks deposited through Mobile Deposit will be rejected if it is not endorsed.
- Smooth out the check so that it is free of wrinkles or curved-up edges
- Hold the phone directly over the check – this will avoid blurred areas common with photos taken at an angle
- Take the photo in a well-lit area, preferably without the use of flash

Who should I contact for technical support, questions or to un-enroll?

You may contact us by phone at 717-564-4661 or 800-356-3875 or e-mail us at mobiledeposits@pacentralfcu.com.