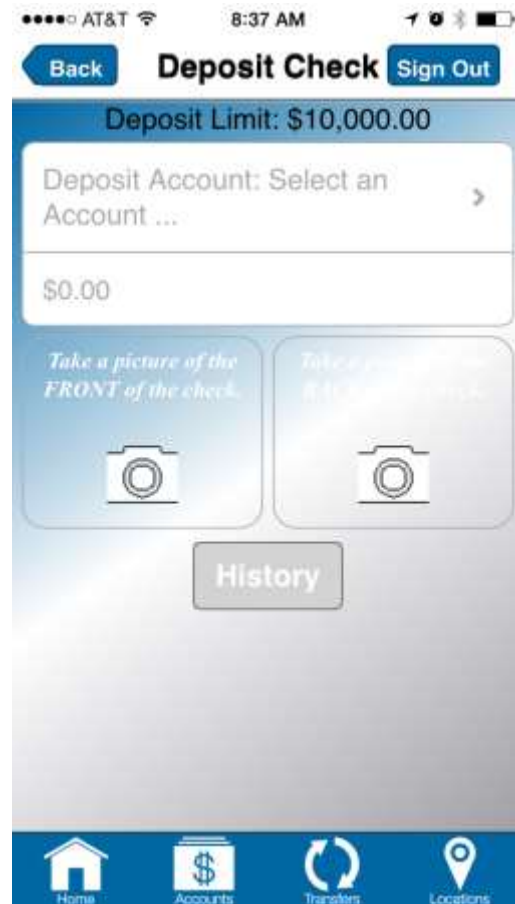# Mobile Deposit Process

I. Member scans and submits check.

1. Member opens mobile app and chooses Deposit Check.
2. Member logs in.

3. Remaining daily (and per item) Deposit Limit shows at top
4. Member chooses deposit account
5. Member enters check amount
6. Member clicks on "Take a picture of the front of the check"
7. After taking picture of front member chooses "Retake" or "Use Photo"
8. After choosing "Use Photo" app prompts for back of check
9. Member reads statement "By clicking Submit, I agree to the Terms and Conditions." (Member can click on "Terms and Conditions" to read.)
10. Member clicks "Submit".

II. Image file is created at Cachet.

III. CU Staff reviews and approves or rejects check.
Daily at 3:30pm, Mon-Fri (4:00pm – file cutoff time)
Can also be processed earlier or later, but must be processed at 3:30pm.
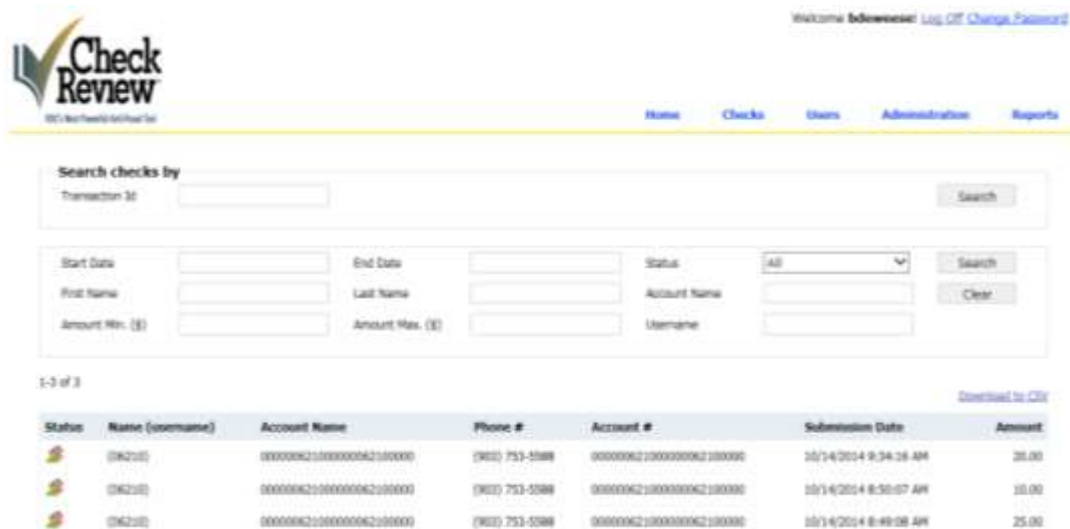
1. Check Review Site
Logon: https://telcoplus.rdcselect.com/CheckReview/Account/LogOn

Home Page

2. Review check/transaction list
Click the **Checks** link to display a searchable Transaction List, as shown.

The transaction list displays only the first 20 of all transaction records. Search for the items you want using the search criteria boxes, and click the **Search** button to narrow your results. If searching by Transaction ID, all other search criteria are ignored. Click **Clear** to remove your search criteria.

3. Review member account for the following:

The criteria used in the decision to allow a member to use Mobile Deposit service include:
- Must have a checking account in good standing
- Checking account must have been open at least 90 days
- No more than 3 overdrafts, and no NSFs in the past 3 months
- No current overdrafts
- Primary member must be at least 18 years of age
- No charge offs and no loan delinquency of greater than 30 days in the past 6 months
- No returned deposited items in the past 6 months

4. User maintenance in CheckReview/Cachet

<u>If member does not qualify</u> in criteria above, reject check and send email to member.

<u>If member qualifies</u> set tier (see below) as follows:
Click on Users
Search by userid/account number & Click on the new user
Click on Organization drop down & choose correct tier for user/member
Add Name, Phone number & email, then save

Limits/Tiers
The following limits will apply for all eligible accounts:
- Standard / Tier 2
    - Per Item Limit – $2,000
    - Daily Limit – $2,500
- New Member (less than 6 months) / Tier 1
    - Per Item Limit – $1,000
    - Daily Limit – $1,500
- Maximum (requires supervisor approval, see below) / Tier 3 or 4
    - Per Item Limit – $5,000
    - Daily Limit – $10,000

Supervisors may approve up to the maximum for members in good standing at least one year and that regularly make large check deposits with no return history.
Correct Tier is important to appropriately automate future check processing.

5. Click on check to be reviewed.

Icons in the Status column signal the following transaction status:

Needs Review—The transaction has broken one or more business rules and is waiting for operator intervention.

In Process—The system is processing the check to determine if any business rules were broken.

Rejected—The check has been rejected either by an operator or automatically, depending on system settings.
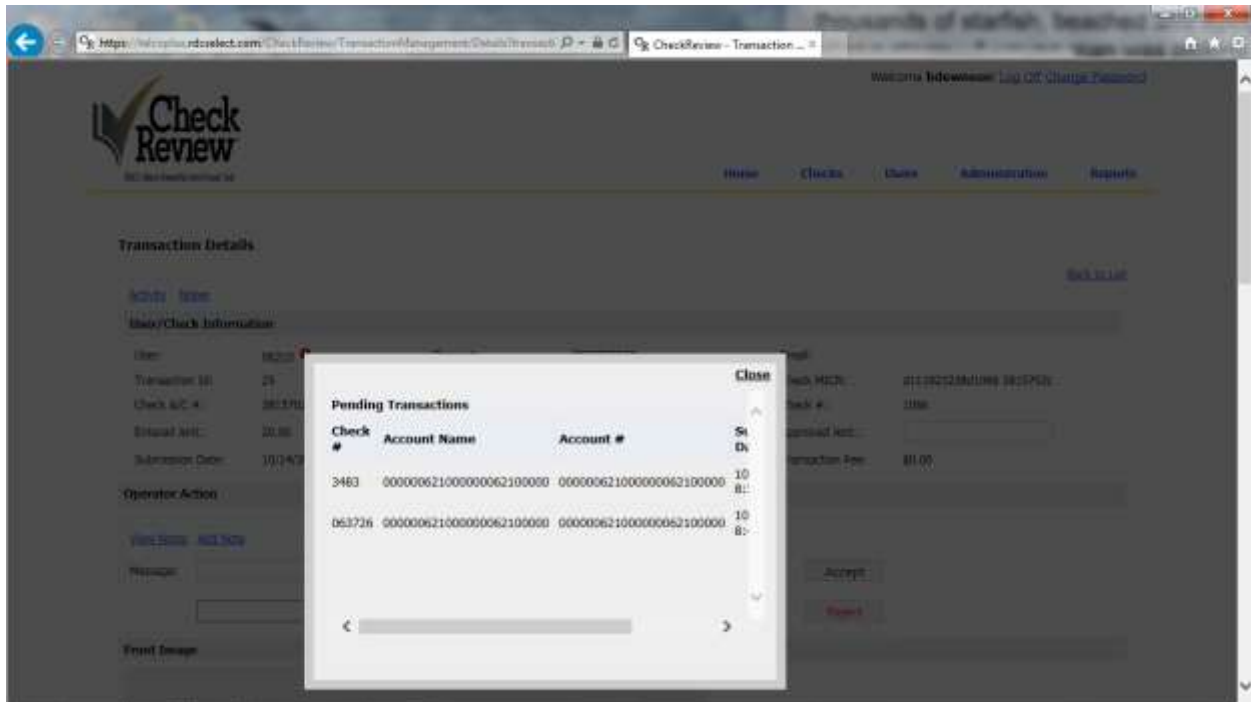
Accepted—The check has been accepted either by an operator or automatically, depending on system settings.

6. Review Information on user

Red Exclamation
If there is a red exclamation beside User number click to open. Take appropriate steps if excessive checks or amounts.

User Activity

Click on Activity to view history and take appropriate actions, if needed.

Notes

Click on Notes
Read notes and take appropriate actions, if needed and/or add notes.

Operator Actions

Click on View Notes to view notes. (may or may not be the same as Notes above)
Read notes and take appropriate actions, if needed and/or add notes.

7. Review check
    Read any notes in red, verify, and take appropriate actions.
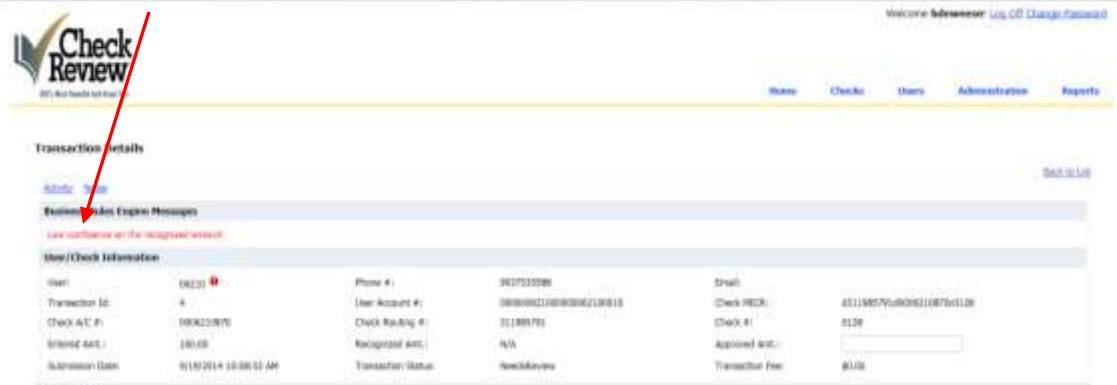
<u>View Check</u>

Scroll down to view front and back of check image.
Look at check to see that the amount and endorsement are correct.

To see greater detail, zoom in by clicking the image to open a popup zoom window.

Click a Rotate arrow to rotate the image right or left.

8.   Accept or Reject Check

<u>Enter Approved Amt</u>
For small differences, enter amount written and send email to member. For large discrepancies reject and send email. See Approved Emails at the end of this document.

<u>Check Endorsement</u>
If endorsement is incorrect and this is the first check and a good member accept and send "check accepted - endorsement incorrect" email. If endorsement is incorrect and member was previously notified or member is not a well-established member send "check rejected – endorsement incorrect" email.

<u>Accept or Reject Check</u>

Enter written amount from check.

Click on Accept or Reject
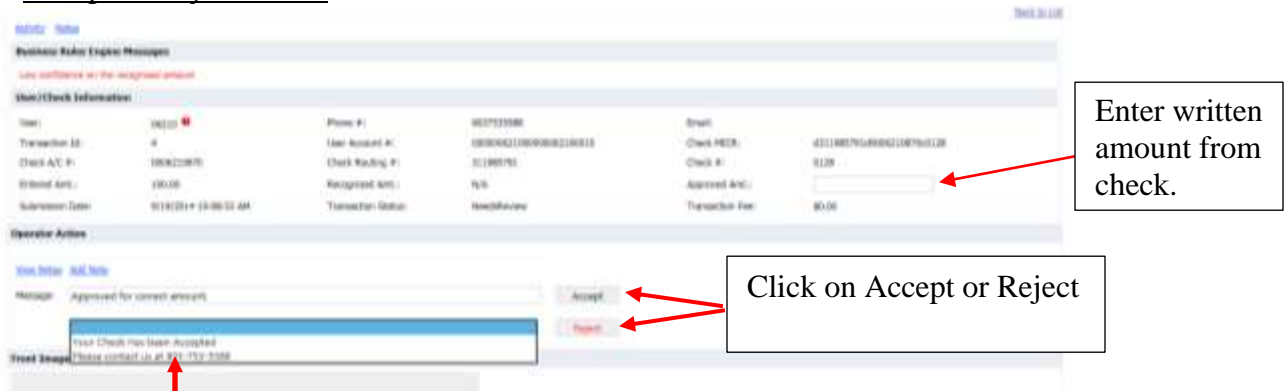
Can enter message or choose from drop down.

IV. Send member email

Send appropriate email message. Approved emails with subject lines and messages will be found at the end of this document.

V. Approved checks post to member's account

Checks clear under code rdep, G/L account 872.007

VI. Place hold(s) if needed.

VII. Set member limits in OFX properties in Sharetec.

1) Default Limit is $5,000 per check, $10,000 per day.
   Change to limits according to tier.

2) *OFX Network Member Properties. (Located: OFX\ Network Member Properties\Status)*

a) **Daily DP Max**: Setup the total amount that can be deposited daily.
b) **Per Deposit Max**: Setup the maximum amount for each deposit.
c) **Remaining DP Amount**: Initially, it will be the same as the Daily DP Max. It will adjust as deposits are made. This amount will be reset each day.
d) **RDC Limit Default checkbox:** If this box is checked and the values are changed to "0", they will no longer be able to make RDC Deposits. If the values are set to 0 and this box is not checked, it will pull in the information from the new RDC back office control to set the limits. After the limits are added from the B.O.C. the box will automatically be checked. If these limits are changed manually, it will no longer use the back office control limits.
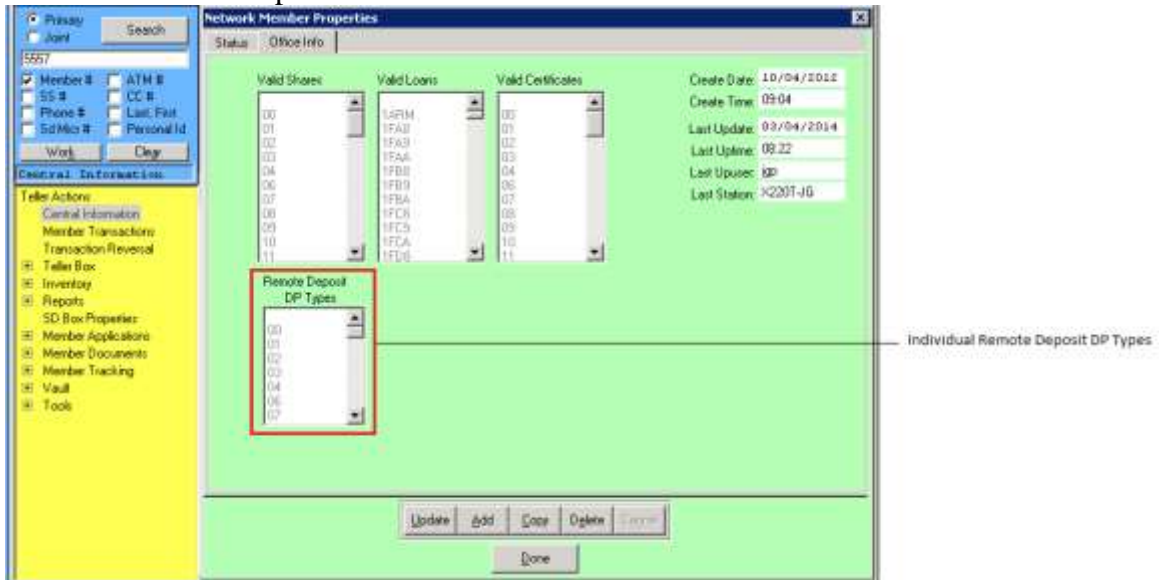e) **Disable Remote Deposit checkbox:** If checked, they will not be able to use remote deposit.

3) <u>Individual DP Types for Remote Deposit</u>.
*ONLY IF WE WANT TO RESTRICT DEPOSIT TYPE. IF NOT CHANGED ON THIS
SCREEN THE FOLLOWING (IF OPEN) WILL BE AVAILABLE:*

00	01	02	03
04	05	07	08
09	10		

(Located: OFX\ Network Member Properties\Office Info)
This area will allow you to change the DP Type for an individual member. Only the
selected types will be displayed on the remote deposit account selection screen. If this has
not been manually updated for an individual member it will use the DP Types in the
Network Control Properties.

4) <u>Initial Remote Deposit date</u>. *(Located: Member Properties\Services)*

After a member makes their first remote deposit, the Remote Deposit checkbox is
checked and the date is entered.
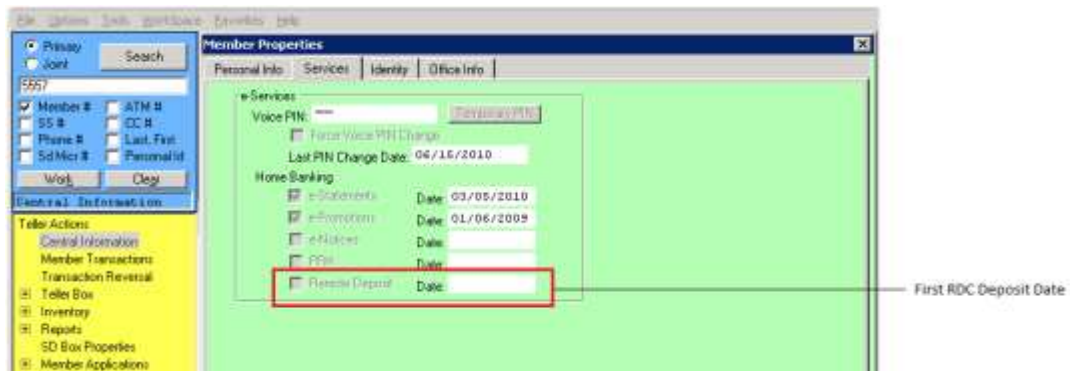
VIII. Cachet releases X9 file

Cachet will send the file of released/approved checks at 4pm Central Time. It takes approximately 30 min. for the file delivery.

IX. Check clearing

Checks process, clear, and return in much the same way as checks deposited at ATM.

X. Other Check Review/Cachet Reports

Users Tab

May not need the New Check/Review User button
We do not use the New Phone User button.

Adminstration Tab

For administrators only. May not be visible to all users.

REPORTS
Select report from drop down

User Enrollment Report

Daily Reports

Account Activities Report

Enter Search Criteria, click Download, then open
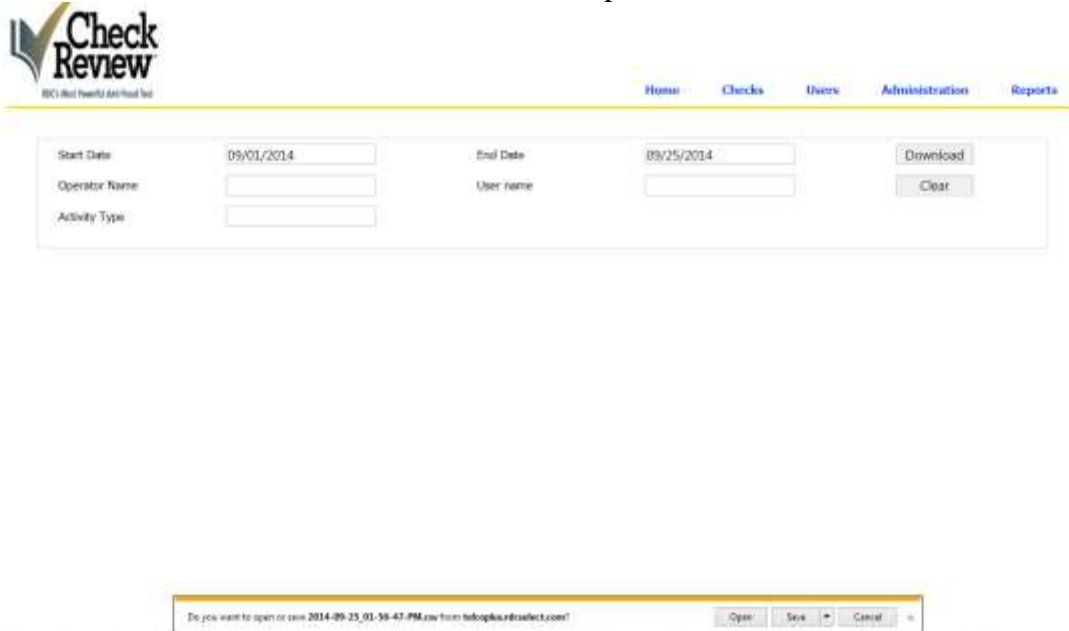
Example of Report from search

Cachet Technical Support:
Phone: 855.277.9097
Email: support@rdcselect.com

Telco Plus Credit Union Introduces

Our newest feature in the Telco Plus Apple or Android app is Mobile Deposit. In the following pages we will give you a brief how-to for this new feature.

Once logged in this is what the deposit Check page looks like.
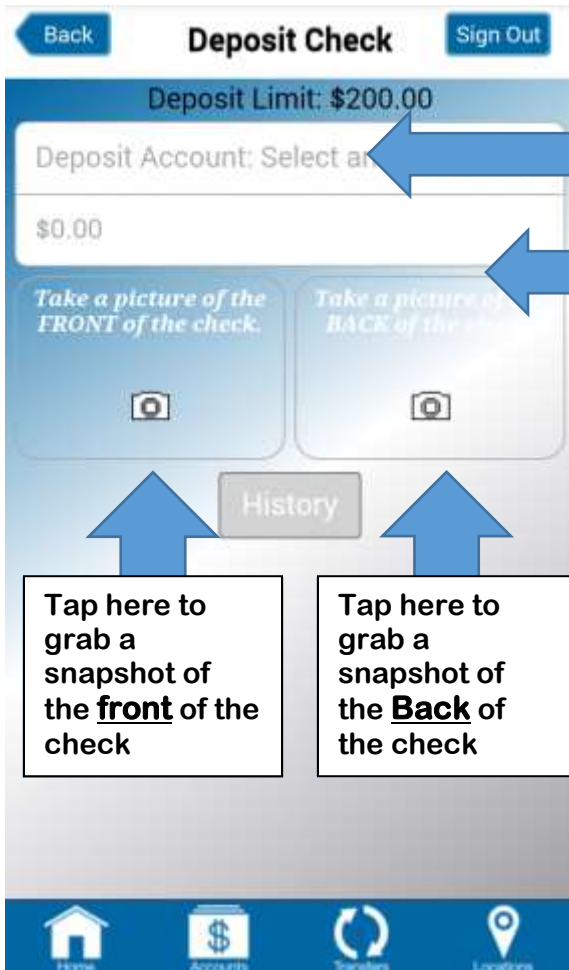
Tap to choose the account you want to deposit to

Type in amount of Check

Tap here to grab a snapshot of the front of the check

Tap here to grab a snapshot of the Back of the check

The check should be clear and easy to read. Keeping the corners of the check within the frame.

The back of the check must show the proper endorsement. (See Example)
It must show:
  ➢ **Payee signature**
  ➢ **Date signed**
  ➢ **"Telco Plus CU mobile deposit only"**
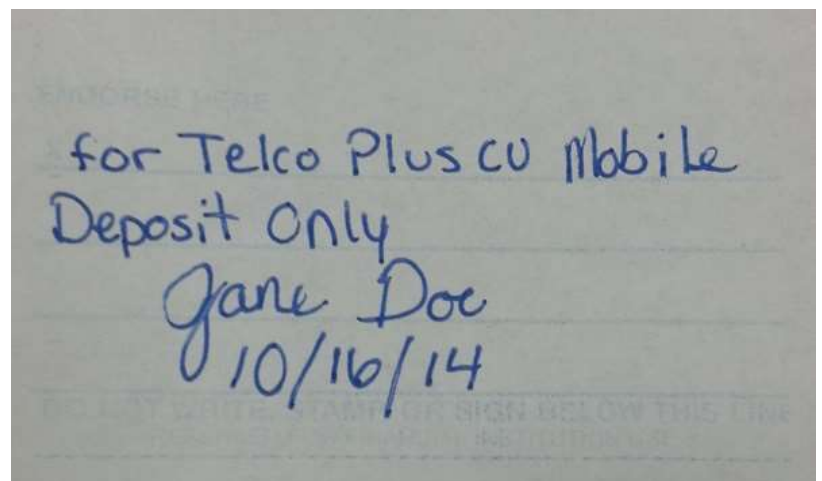
Note All checks are subject to approval, complete check may be rejected.

Back   **Deposit Check**   **Sign Out**

Deposit Limit: $ 00.00

Deposit Account: ( ) **Main Shares** >
Current Balance: $25.00

$20.00

Verify all information is correct.

Need to retake the picture? Click on the image

Need to retake picture? C...

Click to read Terms
and Conditions

By clicking Submit, I agree to the *Terms and Conditions*.

Submit

Click "Submit" to send check images.

Home   Accounts   Transfers   Locations

Success!

Your deposit has been submitted

Ok
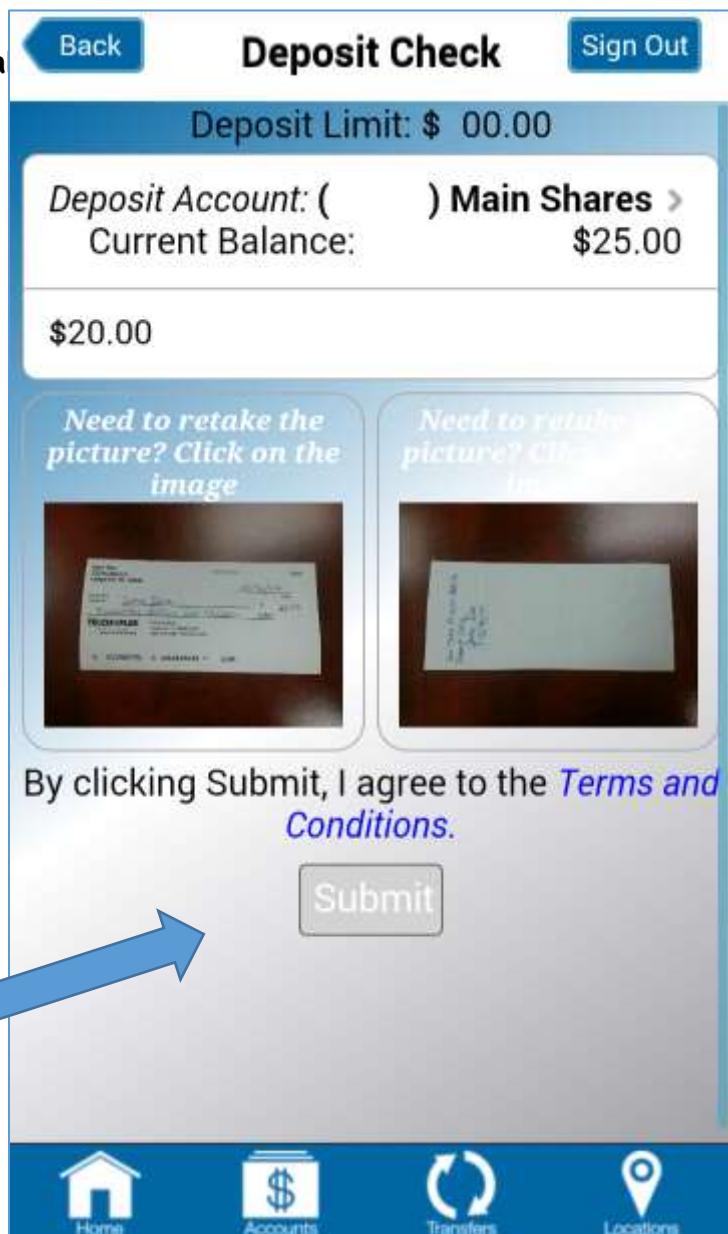
This success screen shows the check has been submitted for review.

Original Check Retention: Once your check image has been credited to your account, you must mark the original check as "VOID" and retain the check for sixty (60) days. Immediately after this 60-day period, you may destroy the original paper check.

- **Deposits made by Mobile Deposit will not show on your account until after reviewed and submitted. Checks are reviewed and submitted anytime during the day, on our regular open business days, but not later than 3:30 p.m. Central Time. Checks deposited after 3:30 p.m. Central Time on a regular open business day will not be reviewed, submitted and posted until the next regular open business day. Holds may apply.**

- **Telco Plus Is not liable for any fees you may incur for use of mobile data and/or texting. See your mobile provider for rates.**

- **Please review the Terms and Conditions for detailed instructions and full disclosures.**

APPROVED EMAILS

Accepted Email (no issues)
Don't forget to change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

We know that you will find it to be convenient and user friendly. Go to
http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

     Your per check deposit limit is: $2,000.00
     Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or
(903) 597-4321 with any questions or comments about this or any other service
offered by Telco Plus Credit Union.

Check Accepted – Discrepancy in Amount Entered
Don't forget to enter check amounts and change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

<u>Please note that we have accepted your check for an amount different than the one entered.</u>

> **Check amount entered: $**
> **Check amount accepted: $**

We know that you will find it to be convenient and user friendly. Go to
http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

> Your per check deposit limit is: $2,000.00
> Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or
(903) 597-4321 with any questions or comments about this or any other service
offered by Telco Plus Credit Union.

Check Accepted – Hold Placed

Don't forget to enter check hold amounts and release date and change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

Please note that we have accepted your check for deposit with the following hold:

Hold amount: **$**
Hold release date:

We know that you will find it to be convenient and user friendly. Go to http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: $2,000.00
Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – Discrepancy in Amount Entered

Don't forget to enter check amounts and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to a discrepancy in the amount entered and the negotiable amount on the check.

Check amount entered: **$**
Negotiable check amount: **$**

Please rescan, enter correct amount and resubmit.

We are sorry for this inconvenience. Go to http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: $2,000.00
Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Check Accepted – Endorsement Incorrect
Don't forget to change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Thank you for using our new Mobile Check Deposit Service.

We know that you will find it to be convenient and user friendly. Go to
http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: $2,000.00
Your daily check deposit limit is: $2,500.00

Your check was accepted for deposit; however, in the future please use the
following guidelines when endorsing your check for mobile deposit.

Endorsement. For any check deposited as an image through Mobile
Deposit, you must endorse the check as follows: "For Telco Plus CU Mobile
Deposit only, then sign & date" or as otherwise instructed by us before you
scan the check.

Example:

Checks received that are not endorsed in accordance with this provision
may be rejected.

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or
(903) 597-4321 with any questions or comments about this or any other service
offered by Telco Plus Credit Union.

Checked Rejected – Endorsement Incorrect
Don't forget to change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to accept your check for deposit; please use the following guidelines when endorsing your check for mobile deposit, then rescan and submit again for deposit.

Endorsement. For any check deposited as an image through Mobile Deposit, you must endorse the check as follows: "For Telco Plus CU Mobile Deposit only, then sign & date" or as otherwise instructed by us before you scan the check.

Example:
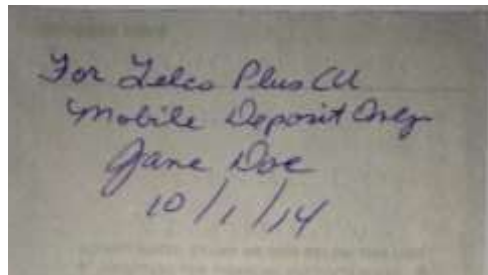
Checks received that are not endorsed in accordance with this provision may be rejected.

We are sorry for this inconvenience. Go to http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

        Your per check deposit limit is: $2,000.00
        Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.
Checked Rejected – Image Quality

Don't forget to enter reason, copy and insert section of agreement that applies, and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to:
        Image Quality

We are sorry for this inconvenience. Please rescan front and back of check and resubmit.

Go to http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

        Your per check deposit limit is: $2,000.00
        Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – other

Don't forget to enter reason, copy and insert section of agreement that applies, and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to:

We are sorry for this inconvenience.

Go to http://youtu.be/IZd20IMHHs4 for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

      Your per check deposit limit is: $2,000.00
      Your daily check deposit limit is: $2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.