

# Taleris Mobile Deposit Tutorial and FAQ

## Overview

**Taleris Mobile Deposit** (TMD) allows you to make deposits to your checking or savings account from your mobile devices by taking a picture of the front and back of a valid check and submitting it for approval.

**Eligibility:** In order to be eligible for Mobile Deposit, you need to:

- have a Taleris checking account
- be a subscriber to our online banking (teller 24e) program
- have our Mobile Banking application downloaded on your IOS or Android device
- be a member in "good standing"
- be at least 18 years old

**Limits:** Deposit up to \$5,000/day and \$10,000/month.

**Holds:** Any amount over \$225.00 will be held until the check clears, usually within two (2) business days.

**Endorsement:** Sign your name and write "For Mobile Deposit Only to TCU" in the signature area on the back of the check.

**Full Disclosure:** Full disclosures for Taleris Mobile Deposit can be found on our website on the Mobile deposit webpage at [www.taleriscu.org/rdc-disclosure/](http://www.taleriscu.org/rdc-disclosure/)

## MOBILE DEPOSIT INSTRUCTIONS

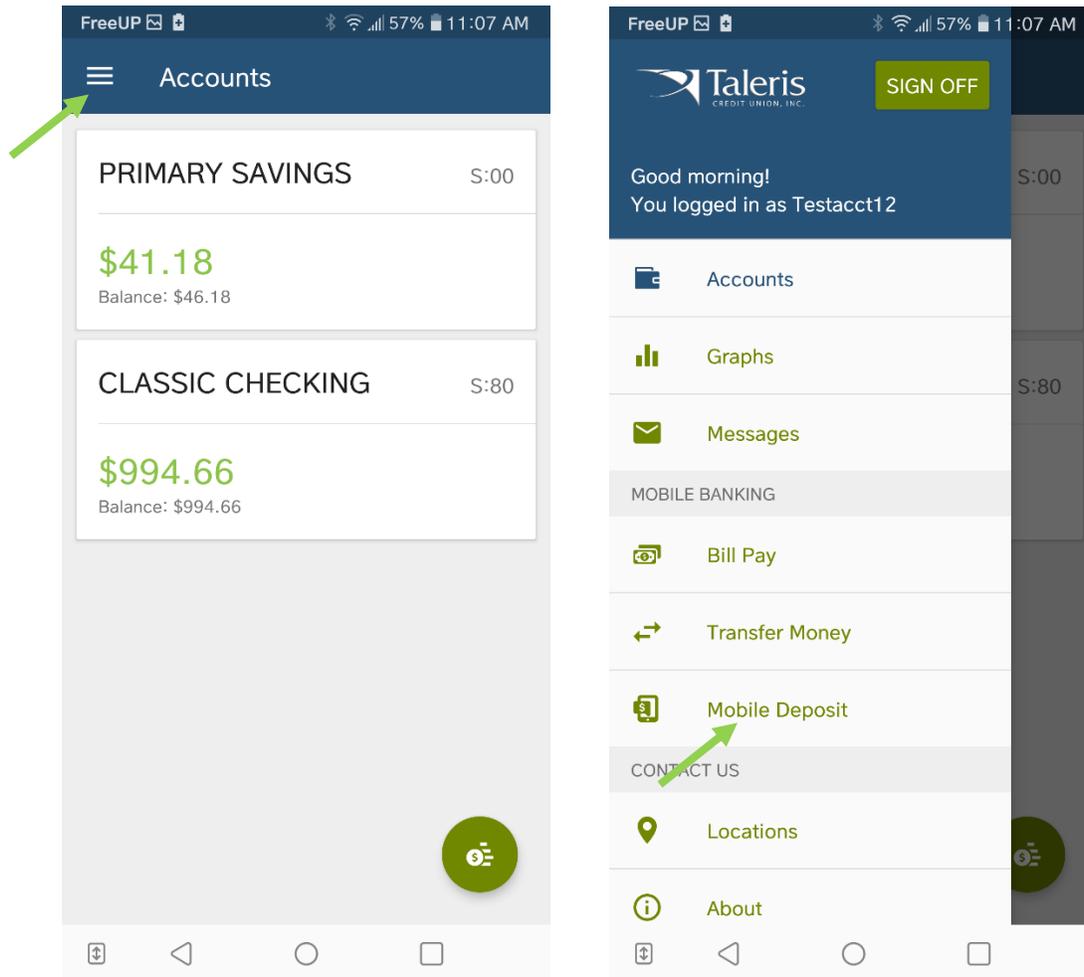
### Instructions

Below, you will find Instructions on how to use the Taleris Mobile Deposit service. If you ever encounter any issues, please feel free to contact us at [support@taleriscu.org](mailto:support@taleriscu.org) or 216.739.2300 during business hours.

### How It Works

In order to use TMD, you must have signed up for **Teller 24e Online Banking**. Once you have done that, you can download the Taleris Mobile Banking application on your mobile device (IOS or Android).

1. When you log into your Taleris Mobile Banking application, you will look for the drop down menu which looks like three (3) lines in the upper corner of your screen. From the drop down list, choose "Mobile Deposit."

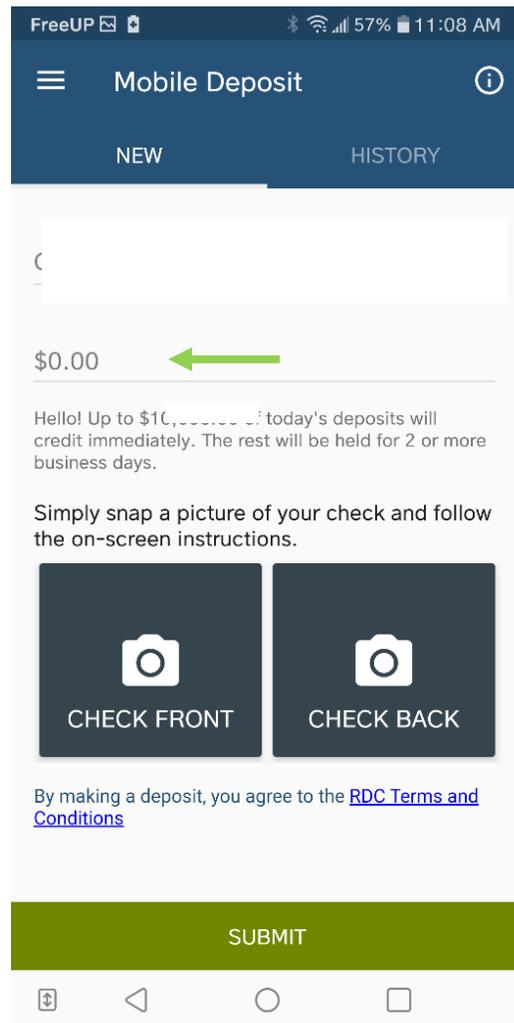
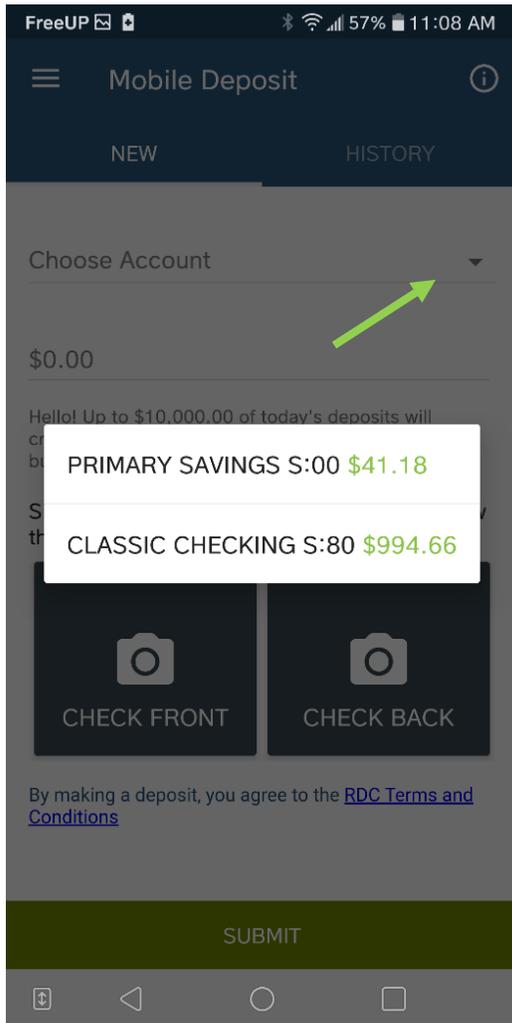


2. When you tap that menu item, a quick behind-the-scenes eligibility check makes sure you have accounts that are authorized for accepting mobile deposits. As long as you do, you're sent to the mobile deposit screen where you can:

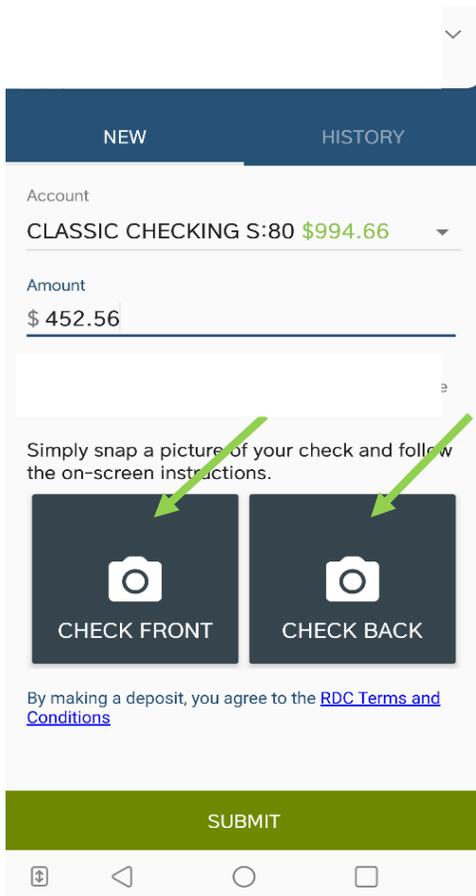
- make deposits by taking photos of checks
- choose between eligible destination accounts
- view your mobile deposit history, including the check images

3. At this point you will need to choose a destination to deposit your check. Click on the arrow under "Choose Account" to see a drop down menu of your eligible deposit accounts.

4. Once your deposit account is chosen, you will need to fill in the exact amount of your check. Be sure to right the EXACT amount as any deviation from the amount written on the check will trigger an error and delay the processing of the check.



5. Next, you will need to take a photo of the front and back of your check.



#### Taking the photographs:

- When you are taking a picture of the check, do not get too close to the check itself. Photos must be clearly recognizable to the app for submission.
- Position the edges of the check within the guidelines displayed on the camera viewer.
- If the check is light in color, place it on a dark background; if the check is a dark color, place it on a light background.
- Make sure you allow permission for your camera to work with the mobile deposit app (if necessary).
- The app will indicate if your photo was accepted or not

6. After taking pictures of the front and back of the check, thumbnails will appear on the deposit screen. You can retake either image by tapping it. After entering all the required information and taking clear pictures of the check, click on “Submit “ and you will be directed to the “Confirmation” screen.

7. Once you arrive at the Confirmation screen, click on “Confirm”. If the deposit is accepted, you will see the “Success” Deposit Complete screen. From there, you can return to your Accounts Overview, make another deposit, or exit Mobile Banking.

8. If the deposit is not accepted, the description of any image processing errors are show. Best bet is to try and retake any photo that doesn’t look good and resubmit.

## History

When you are in your Mobile Deposit app you will notice two tabs at the top of your screen. One is NEW, where you can deposit a new check and the other is HISTORY. If you click on HISTORY, you can review all your deposits as well as view the checks you deposited.

## TALERIS MOBILE DEPOSIT FAQ

### **Q: What is Mobile Deposit?**

**A:** Mobile/Remote Deposit is a convenient, secure, and free service offered by Taleris Credit Union. Using your Smartphone or tablet, you can deposit your checks into your Taleris accounts through our Mobile app.

### **Q: What are the requirements to use Mobile/Remote Deposit?**

**A:** Please see bulleted items below:

- have a Taleris checking account
- be a subscriber to our online banking (teller 24e) program
- have our Mobile Banking application downloaded on your IOS or Android device
- be a member in "good standing"
- be at least 18 years old

### **Q: How does Mobile Deposit work?**

**A:** Mobile/Remote Deposit gives Taleris members the ability to deposit a check into their Taleris account from a remote location, such as an office or home, without having to physically deliver the check to the financial institution. For Mobile Deposit, members can take a picture of their check using their Smartphone or tablet and submit it to our Mobile Deposit system. This is accomplished by scanning a digital image of a check into a computer, then transmitting the image into the Mobile/Remote Deposit system.

### **Q: Is there a fee to use Mobile/Remote Deposit?**

**A:** No, Mobile Deposit is a free, and convenient service provided to Taleris Credit Union members. However, if a check is returned for any reason, all other fees and charges apply. Please refer to Taleris' Fee Schedule for additional information.

### **Q: How do I sign up for Mobile/Remote Deposit?**

**A:** Mobile Deposit is already a feature on your Mobile Banking Application. If you are subscribed to Teller24e online banking and you have already signed up for Mobile Banking you should be good to go unless there is a flag of some sort for Mobile Deposit. If that is the case, please contact our Member Services Department and they will discuss the issue with you.

### **Q: Are there any deposit limits?**

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

- Per Deposit (Check) Limit: \$2,500.00
- Daily Deposit Limit: \$5,000.00
- Monthly Deposit Limit: \$10,000.00

### **Q: Do I need to include a deposit slip with my scanned or picture check deposit?**

**A:** No. Mobile/Remote Deposit generates an electronic record with each deposit.

### **Q: How many checks can be included in one deposit? Can multiple deposits be submitted each day?**

**A:** Yes, multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the \$2,500.00 Per Deposit Limit or the \$5,000.00 Daily Deposit Limit.

**Q: When will my deposit be credited to my account?**

**A:** In general, if an image of an item you transmit is received AND ACCEPTED before 3:00 p.m. EST, Monday through Friday, we will consider that the day of deposit. Otherwise, we will consider the deposit was made on the next business day that we are open.

**Q: Is the hold policy for checks different when they are deposited through Mobile/Remote Deposit?**

**A:** No. The check hold policy will generally be the same as defined in the Taleris Credit Union Funds Availability policy which allows for up to \$225.00 to be immediately withdrawn and, generally, remaining funds will be made available within two (2) business days from the date of deposit. Items transmitted using Mobile/Remote Deposit capture are not subject to the funds Availability Requirements of the Board of Governors of the Federal Reserve Regulation CC therefore, longer holds may apply.

**Q: What should I do with my check once I have completed the Mobile/Remote Deposit process?**

**A:** You must securely store each original check(s) for a period of sixty (60) days after you receive confirmation that your deposit has been accepted. You will receive an email notification when your deposit is received and accepted. Once you acknowledge acceptance of the deposit, you can destroy the original check(s) by shredding or another secure method. Please note: you are solely responsible and liable for the security and storage of the original checks and take full responsibility for any loss or misappropriation of these checks.

**Q: How do I view my completed deposits?**

**A:** For Remote Deposit, if you click on the History Tab in the Mobile Deposit application where a listing of your scanned deposits will be displayed.

**Q: How do I get help if I encounter a problem?**

**A:** If you have any questions, please email us at [support@taleriscu.org](mailto:support@taleriscu.org) or call 216.739.2300 to speak to a Member Services Representative.

**Q: What kind of checks are ineligible for Mobile Deposit?**

**A:** Please see bulleted items below:

- Checks made payable to any person other than the person that owns the account that the check is being deposited into.
- Checks containing alterations or any item of which you know or suspect, or should know or suspect, fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks payable jointly, unless deposited into an account in the name of all payees and have endorsements of all payees
- Third party checks (e.g., a check payable to someone else, endorsed and signed over to you).
- Checks previously negotiated
- Duplicate items
- Checks previously converted to a substitute check, as defined in the Board of Governors of the Federal Reserve Regulation CC
- Checks drawn on financial institutions located outside the U.S. and/or checks not payable in U.S. Currency
- Checks that are remotely created, as defined in the Board of Governors of the Federal Reserve Regulation CC
- Checks marked non-negotiable
- Checks dated more than 90 days prior to the date of deposit
- Checks that are post-dated
- Checks that require an authorization (ex: COMCHECKS)
- Savings bonds, money orders, travelers checks, or demand drafts

- Checks that are drawn on your account at Taleris Credit Union
- Checks made payable to “Cash”
- Checks that are incomplete
- Checks that are not properly endorsed, as described in this Agreement.
- Checks that are in violation of any federal or state law, rule, or regulation
- Check or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn

**Q: What do I do if the deposit will not process? A:** There may be instances when the application will not recognize your check for deposit. If that occurs, chances are the application is rejecting your check photos. Try to take clearer photos and try again. After that, if you are still unable to complete a deposit using the Mobile Check Deposit Application, please give us a call or take the item to your nearest branch.

**Q: What are some tips for using mobile deposit?**

**A:** Endorse your check just as if you are bringing it to a teller. Image quality is key to successfully making a mobile deposit. Be in a well-lit area, avoid casting shadows, and be willing to retake an image if your device’s camera isn’t focusing properly. The quality of the check also plays a part. Ideally, an image of the check should be clear and the necessary parts of the check should be in its respective places. Persistence and patience may be required to get a good image.

**Q: Are there special requirements for endorsing the back of my checks?**

**A:** Yes. All checks must be endorsed with your signature and the words “**For Mobile Deposit Only to Taleris Credit Union**”. Any mobile deposits received without this endorsement will be rejected. If the check is made payable to you OR your joint owner, either of you may endorse the check. If the check is made payable to you AND your joint owner, both of you MUST endorse the check. Taleris Credit Union reserves the right to reject any item that is not properly endorsed.