Mobile Check Deposit FAQs

Q. What are the requirements to use Mobile Check Deposit?

- Must have a Qualstar account in good standing (Simply Checking, Premier Checking, Vacation Fund Access, Money Market, MyCash, Star Savers account, and some Loans – eligible Loans will appear as available when depositing)
- Must have a valid email address on the account logged in to
- Must be a Mobile Banking user

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Q. Is there a fee to use Mobile Check Deposit?

No, Mobile Check Deposit is a free, convenient service provided to Qualstar Credit Union Members.

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Q. What are the hardware and software specifications for Mobile Check Deposit?

The following devices can be used for Mobile Check Deposit:

- iPhone or Android mobile device
- iPads and iPods
- Android tablets

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Q. How do I sign up for Mobile Check Deposit?

If you have an eligible account, you are automatically registered to use Mobile Deposit. Once logged in to the Mobile Banking app, you will see the "Check Deposit" option in the main menu; if you are not a Mobile Banking user you will need to first download the Mobile Banking app (iPhone and Android versions available.) You will be prompted to read and accept the Online Banking Agreement when you log-in to Mobile Banking the first time.

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Q. How do I make a deposit using Mobile Check Deposit?

1. Endorse all checks – a missing endorsement will result in the item being held for review or potentially rejected; include the following info on the back of the check(s):
    - Payee's Endorsement (signature)
    - The words "For Mobile Deposit at QCU Only" – please confirm the endorsement is accurate; not using these exact words will prompt a message to verify
    - The Account Number to deposit into
2. Log-in to Mobile Banking, select "Deposit Check."
3. Review the notice provided on the first screen, "Please Read Before Depositing Your Check."
4. From the drop-down at the top of the screen, choose a destination for the deposit (only available accounts will show in the list.) **Not verifying the destination of your check will result in a delay of depositing the funds.**
5. Take a photo of the check front, and then the back with endorsement – only an image of the front will show on the screen (the back will show a "thumbs up.")
6. Verify the amount of the check is pulled in correctly (must match the amount written on the check.)
7. Review your deposit info. and tap the "Submit" button to deposit the check

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Q. What types of accounts can I deposit into?

Deposits can be made to your Qualstar Credit Union checking, money market (if eligible), and some loans (only eligible loans will show in the drop-down.)

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Q. What types of checks can be submitted for mobile deposit?

Acceptable checks:

- Single-party, domestic checks made payable to the owner(s) of the Qualstar account.

UN-acceptable checks:

- Savings Bonds
- Foreign checks
- Third party checks
- Photocopies of checks
- Checks written to you that are drawn on any other account you may have at Qualstar
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated or post-dated checks
- Checks that contain evidence of alteration to the information on the check
- Checks purported to be a lottery or prize winning
- Checks previously submitted for deposit

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Q. Are there any deposit limits?

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

a. Per check limit – $25,000.00
b. Daily deposit limit - $25,000.00
c. Daily deposit access limit – minimum $275.00 / maximum $2000.00; based on account eligibility
d. Rolling 30-day deposit limit - $50,000.00

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Q. Do I need to include a deposit slip with my Mobile Check deposit?

No. Mobile Check Deposit generates an electronic record with each deposit. You can view your deposit history by choosing the folder icon at the top right corner of the screen.

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Q. Can I make a deposit any time of the night or day?

The Mobile Check Deposit system is offline each night at approximately 11pm-2am PST. If you attempt a deposit when it is offline, you will see a message saying you are not able to access the Check Deposit widget at that time, and to try again later.

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Q. Can multiple checks be included in one deposit?

Multiple checks can be included in one deposit, as long as the accumulated dollar amount of the deposit does not exceed the daily deposit limit (see limits above).

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Q. When will my deposit be credited to my account?

For eligible deposits done via Mobile Check Deposit that result in a "Successful" message, a minimum of $275 is available immediately per day – up to $2000 (based on eligibility); the remaining is available within two (2) business days*. Some checks may be subject to extended holds, per our Funds Availability Policy (see below.)

Some deposits may not post immediately to your account if the check needs further review by the credit union – these will show as "Held for Review." You will be notified within one business day (via email) if your deposit has been accepted; rejected deposits will also be notified via email.

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*In the event of connection issues, scheduled maintenance, or other natural disasters that may affect the network, a delay in posting can occur.

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Q. How much of my check deposit will be available immediately?

A minimum of $275 will be available per day (of all deposits), up to $2000 – individual deposit access amounts are based on eligibility and correspond with the current ATM deposit limit set on the account. If you are not sure what your limit is, please contact Qualstar at 1-800-848-0018.

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Q. How do I view deposits "Held for Review" in Mobile Check Deposit?

You can view transaction history for all deposits, including items held for review, by clicking the folder icon in the upper right corner.

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Q. What should I do with the check after it has been deposited?

You should securely store each original check(s) for a period of ninety (90) days after you receive confirmation your deposit has been accepted. After that time, 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 the checks you submit via Mobile Check Deposit.

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Q. How do I view Mobile Check Deposit history?

In the check deposit history (folder icon, top right corner of screen), you can click on each transaction to see a copy of the details and an image of the check (history goes back 12 months.) If a copy of a check is needed prior to 12 months, please contact the Credit Union at 1-800-848-0018.

Check deposits can also be viewed within transaction history for the specific account or loan it was deposited into (a copy of the check is not available.)

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Q. I tried to use "Check Deposit" on my mobile device, but it says to contact Qualstar.

You will see the "Check Deposit" button even if you are not yet enrolled. Contact our Call Center at **1-800-848-0018** to find out how you can start using Mobile Check Deposit.

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Q. What is the best way to take a picture of a check in Mobile Check Deposit?

To help ensure that your deposit is successfully deposited with no errors, photograph the check in a well-lit area on a contrasting, matte surface such as a darker piece of paper. Align the edges of the check to fit within the green guide lines while checking to make sure the image is in focus – you can choose "Manual" (tap screen to capture photo) or "Auto" (photo is captured automatically.) If you are having trouble capturing the image on "Auto," try switching to "Manual."

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Q. What will help prevent image errors in Mobile Deposit?

Some checks may be held for review due to poor image quality even though the picture appears acceptable in your mobile device. For example, checks not written in blue or black ink or have too many graphics printed on the checks may have to undergo additional review. The MICR account number line at the bottom of the check must also be readable with no extra marks, such as the payer's signature crossing into this area of the check.

In addition, instead of holding the phone/camera over the check on a flat surface, prop the check up against something and take the photo directly in front of the check. This will prevent the shadow that can occur when holding the phone/camera over it.

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Q. If I have more questions, where can I go to receive help?

If you still have questions, please send us a Secure Message in Mobile or Home Banking or contact our Call Center at **1-800-848-0018**.

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