

## **Remote Capture FAQ**

### **What is Remote Capture?**

Remote Capture is a new feature available within Bayer Heritage Federal Credit Union Mobile Banking App which allows you to deposit checks into your accounts remotely for quicker, more convenient access to your money. This convenient feature helps save time by eliminating a trip to an ATM or a branch!

### **Who is eligible for Remote Capture?**

Remote Capture is available to Bayer Heritage Federal Credit Union members with an account that has been open for at least 30 days, and are over the age of 18 and are enrolled in Online Banking with a valid email address.

### **Is this feature available to business members?**

Yes, business members who meet the requirements above are eligible for Remote Capture.

### **Do I need to enroll in Remote Capture?**

Yes, if you are an eligible member, simply log into the Bayer Heritage Federal Credit Union Online Banking App on your supported mobile device and from the Home Page, you will see a "Mobile Deposit" option. If you are a first time user, you will be prompted to accept the Remote Capture Disclosure and Agreement. After acceptance, you will be able to proceed through the Check Deposit process.

### **Which devices support Remote Capture?**

The Remote Capture feature is available on iPhone<sup>®</sup>, iPad<sup>®</sup> and Android<sup>™</sup> devices.

### **How do I get Remote Capture on my device?**

In order to use the Remote Capture Feature you will first have to update the Bayer Heritage Federal Credit Union App on your device to the most recent version. Once the most up-to-date version of Bayer Heritage Federal Credit Union Mobile Banking App is on your device, the next time you log in using the App you will see a "Mobile Deposits" option on your phone or on your iPad.

### **How does Remote Capture work?**

Remote Capture can be done easily by using the camera on your mobile device. Just follow these simple steps:

1. Open the Mobile Banking App and login to your account.

2. Select the “Mobile Deposit” tab on your phone or iPad. *Note: If it is your first time using this feature you will be asked to read and accept the Disclosure Agreement before you make any deposits.*
3. Select the account you would like to deposit the check into and enter the amount of the check you are depositing.
4. Take a picture of the front and back of the check and make sure you properly endorse the check. Also, make sure you write "For Mobile Deposit" on the back of the check below your signature.
5. Submit and wait for authorization/confirmation message.
6. Once you receive your confirmation message, it is recommended that you retain the check in your personal files for 30 days.

Once completed, the image is delivered to Bayer Heritage Federal Credit Union electronically.

### **How do I endorse the check?**

Properly endorse the check like you normally would, by signing the back of the check. Also, make sure you write "For Mobile Deposit" on the back of the check below your signature.

### **What are some errors I may receive when using remote Capture and how can I avoid them?**

When taking the pictures you may receive one of the error messages listed below:

Folded or Torn Edges  
Amounts not Matching  
No Camera on Device  
Access Denied

Front Image not Legible  
Routing and Account Numbers Unclear  
Image is too Dark

Make sure you take both pictures in a well lit area on a contrasting background to avoid shadows and poor image quality. Also, make sure you keep your hands clear of the check while taking the pictures. This should help you avoid any of the errors above.

### **When can I use Remote Capture?**

You can use Mobile Deposit anytime, 24 hours a day, including weekends and holidays.

### **What should I do with the check once I have used Remote Capture to deposit it?**

We recommend that you keep the check in your personal files for 30 days. Securely store the paper check until you see the deposit in your Online Banking account or on your statement. Then write “VOID” on the face of the check and continue to store it securely for the remainder of the 30 days. After the 30 days you can destroy the check (e.g. shred).

### **Are there any fees for Remote Capture?**

There is no fee for using Remote Capture.

**When will my funds from Remote Capture be made available?**

Any funds deposited into your account using Remote Capture will not be available until the next business day. The first \$200 of your deposits, however, will be available the first business day after the day of the deposit. Any funds over the \$200 will be available second business day.

**Are there any limits on how much I can deposit?**

There is a daily deposit limit of \$2,500 and a 30 day deposit limit of \$5,000.

**Are there any checks that cannot be deposited with Mobile Deposit?**

Yes, the following checks cannot be deposited through the Mobile Deposit service: Third Party Checks, Incomplete Checks, Non-Negotiable Items, Returned Checks, Altered Checks, Foreign Checks, Stale-Dated Checks and Post-Dated Checks.