

## DNCU MOBILE DEPOSIT CAPTURE REQUIREMENTS & TIPS



- Before logging into the Mobile Deposit App, close all other apps running in the background on your mobile phone
- Sign/ Endorse the back of your check and write your account number
- Below your name, write **“For Mobile Deposit at DNCU.”** PLEASE NOTE any check without **“For Mobile Deposit at DNCU”** will be rejected.
- Retain the check for **60 calendar days** after check has been accepted
- Payee must be the owner of the account. NO paid over checks will be accepted
- Select the To Account you wish to make the deposit into
- Carefully enter the check amount to ensure it matches the legal amount written on your check
- Flatten any folds on the check before taking your photo
- Place the check on a solid dark background before taking the photo
- Keep the check within the view finder on the camera screen when capturing your photo
- Try not to include too much of the area surrounding the check
- Take the photos of your check in a well-lit area
- Keep your phone flat and steady directly above the check when taking your photo, not at a slant
- Hold the camera as square to the check as possible to reduce corner to corner skew
- Make sure that the entire check image is visible (all four corners) and in focus before taking photo
- No shadows across the check
- The MICR line (numbers on the bottom of your check) must be readable
- Take a picture of the reverse side of check the with the same instructions for the front
  - **Cut-off times to submit items for processing are 8:30 a.m. and 2:30 p.m. M-F on regular credit union business days.**
  - **Each item will be reviewed and is subject to acceptance. Check your email inbox for confirmation of acceptance, notice of denial, or a request to resubmit.**
  - **NOTE: Even if accepted, checks are subject to holds as if they were deposited in person at a branch.**

For questions, please consult our Member Service Center at 505 661-DNCU (3628) or 877 818-DNCU (3628).