

Mobile Deposits

You can deposit checks to your qualified 360FCU accounts using one of our mobile apps and the camera on your device. Make sure that you are enrolled in Web24, have signed in online to validate your account and have installed one of our mobile apps to your mobile phone or tablet.

How to Use Mobile Deposits:

Endorse the back of your Check(s) with your signature and “**for deposit only Via Mobile # _____**” fill in the blank with your 360FCU account number.

Login to Web24 using one of the Mobile Apps and Select the Deposits button.



Select the **Account** to Deposit to and enter the **Check Amount**

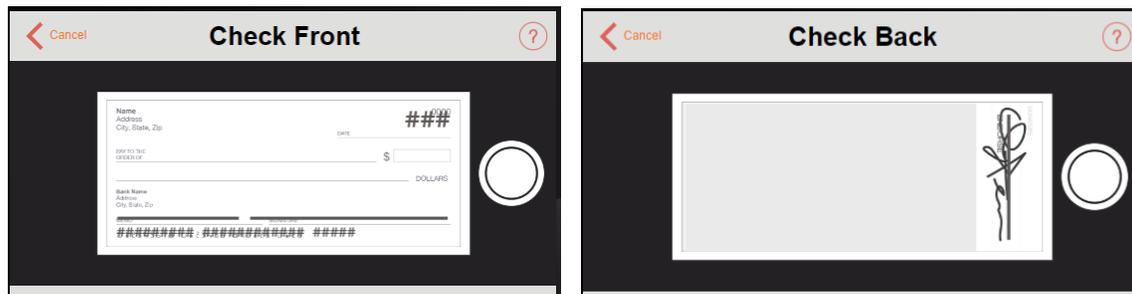
Funds are normally received within two business days. Please keep your paper checks until the funds are posted to your accounts.

Deposit into Select to account >

Amount Enter amount

Take photos

Take a picture of the **front** of the check and **then the back** of the check.



The app will validate the quality of the check and several other verification points to ensure that the check is good.

If any of the required validation points are not met, you will be notified of the problem and asked to either correct the issue or you will be advised that the check cannot be deposited through mobile RDC – in which case it must be deposited at one of our branches.

If the required validation points are met, your deposit is then sent to us for further review. 360FCU has the right to refuse any mobile remote deposit capture item at our discretion. If the item is rejected, you will be notified in the mobile apps “Deposit History” screen and we will send you an email as well letting you know why the deposit failed.

Once the checks have made it through these validation points it will be posted to your 360FCU account.

Timing for Mobile Deposits;

If your mobile RDC completed before 3:00 pm on a business day they are deposited to your account effective that business day. If your mobile RDC is done after 3:00 pm on a business day or on a holiday or weekend, they are deposited the NEXT business day.

Check Holds for Mobile Deposits;

A hold will be placed on each check as follows; the whole check is held for the first business day, we will make \$225 available the next business day, then the entire deposit is released on the third business day. 360FCU has the right to extend holds on checks as we deem necessary.

Mobile Deposit History;

This is an example of the Deposit screen – you can check the status of your deposits here. If there was a problem you will see a message pending in your Web24 mobile messages with the reason why the deposit failed.

Deposit History			
All	Accepted	Pending	Failed
JUL 6, 2020			
🕒	Pending	\$20.00	>
JUL 5, 2020			
❌	Failed	\$10.00	>
JUL 4, 2020			
✅	Accepted	\$10.00	>

Tips for using Mobile Deposits;

- Before logging into our mobile app, close other apps running in the background
- Sign/endorse the back of your check; **“for deposit only Via Mobile #_____”**
- Make sure the amount on the check is the amount you enter to deposit
- Flatten folded or crumpled checks before capturing the image
- Keep the check within the view finder on the screen when capturing the image
- Capture the image in a well-lit area
- Place the check on a solid dark background when capturing the image
- Keep your device flat and steady above the check and not on an angle
- Make sure the entire check image is visible and in focus before you submit your deposit
- There can be no shadows across the image
- The MICR line (numbers on the bottom of the check) must be readable
- Check your Deposit History to make sure your check has been accepted