



MOBILE DEPOSIT CAPTURE FAQs

What is Mobile Deposit Capture?

Mobile Deposit Capture (MDC) is a secure service that allows you to make deposits into your checking or savings account by taking a picture of the check with your mobile phone through our Kahului FCU Mobile App.

What are the benefits of using Mobile Deposit Capture?

MDC offers you the convenience of making deposits on your time schedule whether you're at home or on the go. You no longer have to drive to your branch and wait in line.

Who is eligible to use Mobile Deposit Capture?

MDC is available to members in good standing. Eligibility can be revoked at any time and without notice. To get started, you will need to be enrolled in Virtual Branch/E-Banking and have our Mobile App downloaded on your phone.

Are there fees for using Mobile Deposit Capture?

There are no fees to use this service, it is absolutely free to members. However, there may be data usage fees associated with your mobile services. Please check with your wireless carrier for more information.

Which mobile devices are supported for Mobile Deposit Capture?

Apple IOS and Google Android Smartphones.

What accounts can I deposit checks to?

You can only make deposits to your checking or savings account at Kahului FCU. However, once the funds become available then you can transfer funds to your other accounts via the Mobile App.

Are my transactions secure?

Yes, MDC is a component of Kahului's Mobile App. The same technology we use to protect you and your accounts while using our app keeps you protected while using Mobile Deposit Capture.

Do I need to endorse a check submitted with Mobile Deposit Capture?

Yes, we require proper endorsement on the back of the check. You must sign your name and write "**FOR KFCU MOBILE DEPOSIT ONLY**".

Is there a limit on the number and total dollar amount of checks that I can deposit via Mobile Deposit Capture?

Yes, you can deposit a single item up to \$6,000 or an aggregate total of \$10,000 from multiple deposits on any single business day. For the purposes of these limits, Saturdays, Sundays, and federal holidays are considered part of the next business day.

What is the cut-off time to submit deposits via Mobile Deposit Capture?

Mobile Deposits submitted prior to 2:00 p.m. Hawaii Standard Time each business day, will generally be processed on the same day. Checks submitted after 2:00 p.m. Hawaii Standard Time, or on a day that is not a business day, will be processed on the next Business Day. A Business Day is considered Monday through Friday, except for federal holidays.

When will my mobile deposit be available? Are mobile deposits placed on hold?

Funds made through MDC will generally be available the first business day after receipt. However, the deposit may be delayed up to 3 business days after receipt depending on the circumstances. Please refer to our Funds Availability Policy and read all provisions in order to fully understand when funds may be available from certain deposits.

What types of checks does Mobile Deposit Capture accept and NOT accept?

We will accept original checks payable solely to you. You should not use MDC to deposit third-party checks, Cashier's checks/Teller's checks, substitute checks, copies of checks, post-dated checks, checks that are more than 6 months old, checks drawn on a foreign bank or payable in a foreign country, travelers checks, money orders, or savings bonds.

For more information on Eligible Items and Prohibited Items refer to the Mobile Deposit Capture Agreement (Page 5) found on our website.

How do I know if the check has been deposited to my account?

When you take the photograph of the front and back of your check and submit it to Kahului FCU via the Mobile App, you will receive a message on your device stating 'You have successfully submitted a check deposit'.

You can view the status of your check deposit by accessing the 'Deposit History' feature in the Mobile App. Otherwise, you can view your account history to check your account balance, to confirm the check deposit and to confirm when the funds will be available.

How will I know if there's a problem with my mobile deposit after I submit it?

If we are unable to process your deposit or a correction is required, an email notice will be sent via the email address we have on file. The status of your check deposit can be viewed by accessing the 'Deposit History' feature in the Mobile App. Please Note: status information provided by the app may be subject to change.

What should I do with my original paper check?

You should retain the original of all imaged checks that have been deposited via Mobile Deposit until you have verified your check has been successfully deposited and funds posted to your account balance; continue to keep for (15) calendar days after the day of deposit, then destroy the check by marking it VOID and shredding it. Proper destruction and disposal of the original check is the responsibility of the member.

How will I recognize my deposit on my account statement?

Your deposit will be reflected as 'FiservIP Check DEP' on your account statement and through E-Banking history.

Where can I get a copy of the full *Mobile Deposit Capture Agreement*?

You can visit our website at www.kahuluifcu.com and print a copy from our Mobile Deposit Capture section under the 'Services' tab.

What should I do if I need help using Mobile Deposit Capture?

You can visit our website at www.kahuluifcu.com. Email your questions to MDC@kahuluifcu.com. You can also call us at (808) 871-7705 or visit our branch during regular business hours.