



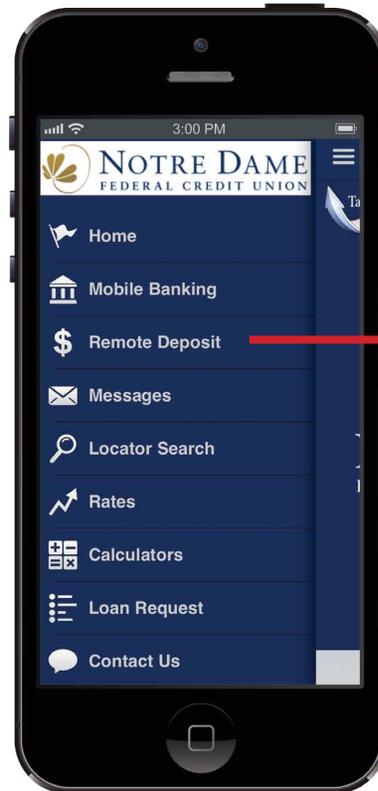
A User's Guide to Remote Deposit Capture

Remote Deposit Capture (RDC) is a new free service offered to all Notre Dame FCU members. Available within our Mobile Banking app, RDC offers you the convenience of depositing a check from anywhere, using your Smartphone camera. It's as easy as **TAP. SNAP. DEPOSIT.**

Here's what you need to know:

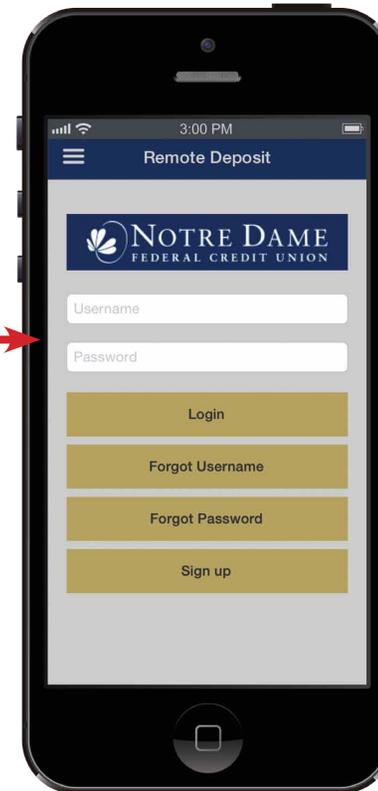
- **GETTING STARTED**
- **THE SIGN-UP PROCESS**
- **USING RDC**
- **TAKING & SENDING IMAGES**
- **FAQs**

GETTING STARTED



STEP 1

To get started with RDC, simply select **Remote Deposit** from the Notre Dame FCU Mobile Banking menu on your iPhone or Android device.

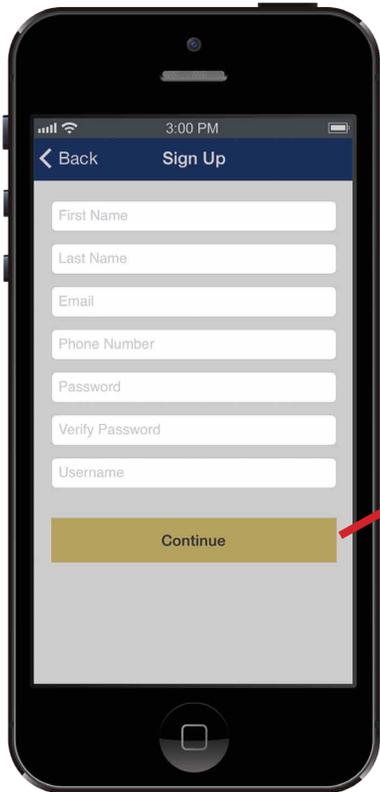


STEP 2

Registered users enter a Username and Password in the designated fields and tap the Login button.

New users tap the Sign Up button to register a Username and Password.

THE SIGN-UP PROCESS



3:00 PM

< Back Sign Up

First Name

Last Name

Email

Phone Number

Password

Verify Password

Username

Continue

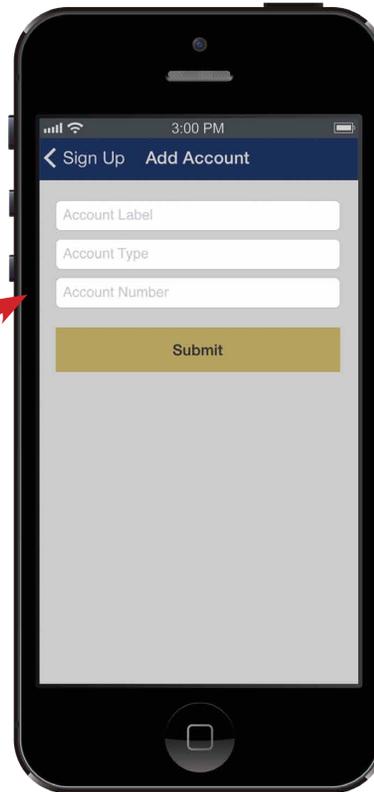
STEP 3

To register, you will need to enter:

- Your First Name
- Your Last Name
- E-mail Address
- Phone Number
- Password (+verify)
- Username*

Once your information is entered, please tap **Continue**.

**Please note that your Mobile Banking Username and Password will need to be different for RDC.*



3:00 PM

< Sign Up Add Account

Account Label

Account Type

Account Number

Submit

STEP 4

The second and final screen of the registration process requires you to add information about the account you will link to RDC.

Account Label - Nickname for your account

Account Type - Savings or Checking

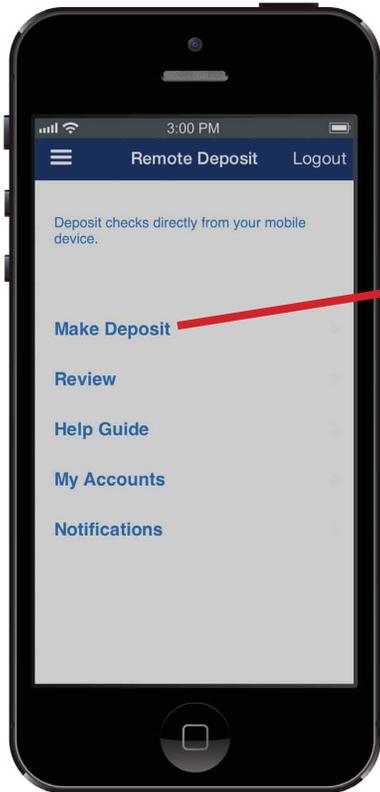
Account Number - Your member number + 000 (savings)
Your member number + 140 (checking)

When all fields are completed, please tap **Submit**.

Once you tap Submit, we will send an e-mail to your registered e-mail address confirming your request for RDC access. You will receive a second e-mail within 1-2 business days when your request is approved. You will be able to submit your remote deposit at that time.



USING RDC

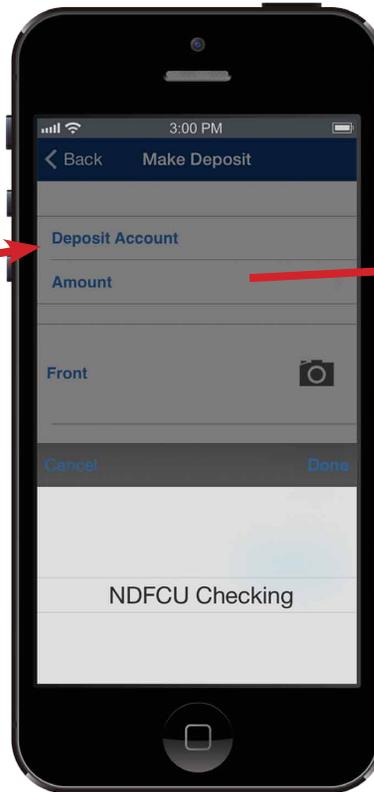


STEP 5

Log in to Mobile Banking, then choose **Remote Deposit** from the main menu.

You will then need to log in with the Username and Password that you registered for RDC.

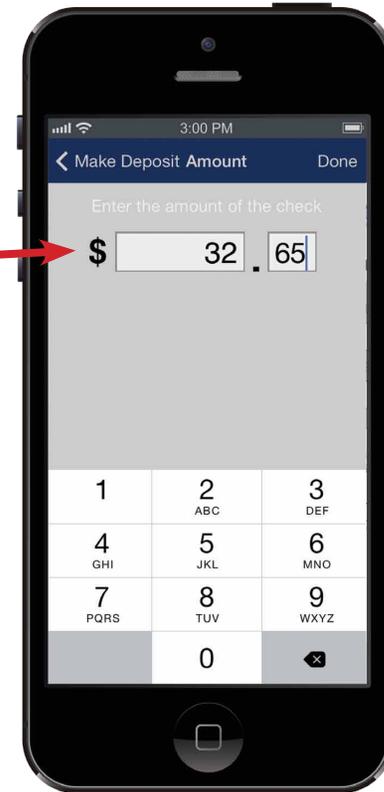
After a successful login, you will be taken to the RDC main menu. Tap **Make Deposit** to begin the process.



STEP 6

Tap **Deposit Account** to choose the account into which you wish to deposit your check.

If you only have one account associated with Remote Deposit Capture, you will only see one option. Choose the account and touch **Done**.



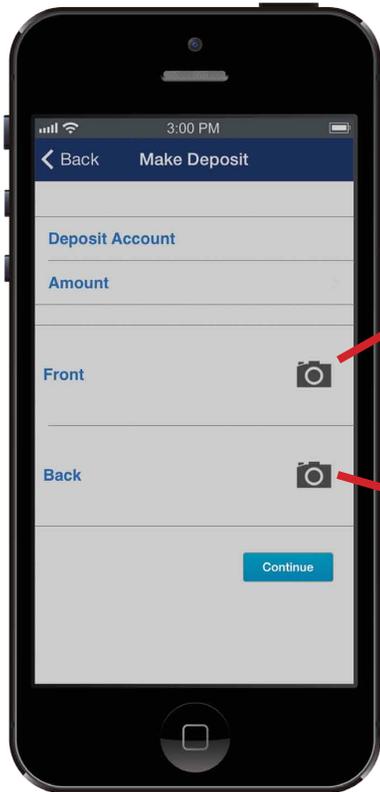
STEP 7

When you press **Amount**, you will be taken to a screen with a touch-based number pad. Enter the full amount of the check you want to deposit, both dollars and cents. Then, tap **Done** in the top right corner.

In the above example, the amount of the check is \$32.65.



TAKING AND SENDING CHECK IMAGES



STEP 8

You will then need to take pictures of the check to be deposited - both front and back.

Tap the **camera icon** to the right of the word **Front** to take a picture of the front of the check.

Tap the **camera icon** to the right of the word **Back** to take a picture of the back of the check.

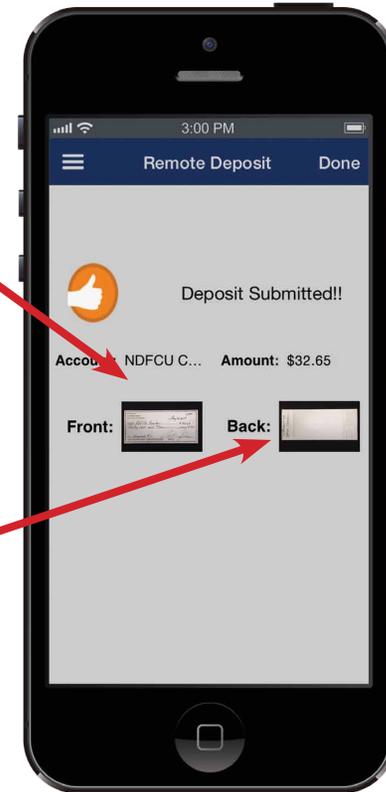


STEP 9

Always ensure that the check fills as much of the frame guides as possible and that there is a definite contrast in color between the check and the background. Also, make certain that the check is the only object in the photo.

Once you are satisfied with the check position, press the **camera icon**.

Repeat Steps 8 and 9 to take a picture of the back of the check.



STEP 10

When both pictures are taken, you will be returned to the **Make Deposit** screen. You will be able to review all of the information here, and once approved, click the **Submit** button.

If there is a problem with any of the information or either of your check images, you will be notified in a pop-up screen. Otherwise, you will receive a confirmation that your deposit was submitted.



FREQUENTLY ASKED QUESTIONS

Q. Why do I need a separate Username and Password for RDC?

A. Because RDC is a specialized feature within Mobile Banking, it requires a specialized login for security reasons. Additionally, your remotely-deposited checks are processed separately from your other Mobile Banking transactions, making it necessary to verify your unique identity with our designated RDC staff.

Q. What if I forget my Username or Password for RDC?

A. The Forgot Username and Forgot Password buttons are available on the RDC login screen. Touch the appropriate button to receive an e-mail with a link to change/update the necessary information online.

Q. Do I need to endorse the check I am photographing?

A. Yes. Always endorse the back of the check before you take the picture. It's also good practice to write, "For RDC deposit only" above your signature in the event that the endorsed check is lost or stolen.

Q. Once my check is deposited, what should I do with the original?

A. It is important to hold on to the check you photographed until you see that the funds have been officially deposited into your designated account. If, for any reason, there is a problem with the electronic submission, you will have the original check for verification purposes. Once the funds have been deposited, you may shred the check, if you wish.

Q. How long does it take for the funds of my check to be made available to me?

A. On average, the Remote Deposit process takes 1-2 business days before the check you photographed is deposited into your designated account.

Q. How can I review my deposits?

A. The Review button in the RDC main menu gives you access to a list of your remotely-deposited checks. Tapping on a check will bring up a detail screen, showing you the status of the check, the approved amount, the date of acceptance, as well as your check images. If there is a problem with a check in any way, it will be shown on this screen.

