



U-Deposit: FAQs

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What is U-Deposit?



U-Deposit is a secure service offered by UNITED SA Federal Credit Union. It is available by downloading UNITED SA Mobile to your Apple or Android device. The service allows you to take a picture and electronically deposit checks to your UNITED SA account through E-Teller online banking.

Is U-Deposit secure?



There are several layers of security with U-Deposit. UNITED SA uses advanced technology to protect the confidentiality and security of your financial activities while you are online. We require a user ID, password and device authentication to access any account information using U-Deposit. Other security features include SSL technology and security certificates.

What are the requirements to use U-Deposit?



Must be 18 years of age

Must have a UNITED SA savings or checking account (a waiting period may apply)

Must have a valid e-mail address

Must be an E-Teller online banking user

Is there a fee to use U-Deposit?



No, U-Deposit is a free*, convenient service provided to UNITED SA Federal Credit Union members.

*Note: Business accounts will incur a per-item fee if the number of checks deposited exceeds the allowed limit. Please refer to the [UNITED SA Federal Credit Union Business Fee Schedule](#).

How can I sign up for U-Deposit?



You can register for U-Deposit by downloading the UNITED SA Mobile app. Log in to E-Teller online banking from the app and click on the U-Deposit menu option to get started.

What are the hardware and software specifications for U-Deposit?



U-Deposit works with a variety of supported smartphones and other devices utilizing the built-in camera for the capture of check images. The list of supported devices is as follows:

Apple's App Store

Devices with iOS version 5.1.1 or later

Compatible with iPhone, iPad and iPod Touch

Optimized for iPhone 5

Google Play (i.e. Android)

Smart devices with the Android 2.3.3 Operating System or greater

What types of accounts can I scan deposits into?



Deposits can be made to your UNITED SA Savings or Checking account.

Can any type of check be scanned for deposit?



No. Acceptable checks are single-party, domestic checks made payable to the owner(s) of the UNITED SA account, and must **NOT** be any of the following types of checks:

- 1) Any item drawn on my account or my affiliate's account at UNITED SA.
- 2) Any item that is stamped with a "non-negotiable" watermark.
- 3) Any item containing obvious alteration to any of the fields on the front of the check or item, or which I know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the item is drawn.
- 4) Any item issued by a financial institution in a foreign country.
- 5) Any item that is incomplete.
- 6) Any item that is "stale dated" (more than six months from its date) or "post dated" (date in the future).
- 7) Savings Bonds
- 8) Any third-party check, (i.e., any item that is made payable to another party and then endorsed to me by such party.)
- 9) Any item purported to be a lottery or prize winning.
- 10) Any item previously submitted for deposit.
- 11) Any item previously converted to a substitute check, as defined in Reg CC.
- 12) Any item that is a remotely created check, as defined in Reg CC.
- 13) Any item prohibited by UNITED SA's current procedures relating to the Services or which are otherwise not acceptable under the terms of my UNITED SA account.

How do I make a deposit using U-Deposit?



1. Download [UNITED SA Mobile](#) to your smart device from the appropriate store (App Store or Google Play).
2. Open the app and login using your E-Teller online banking credentials.
3. Select the U-Deposit menu option, review the deposit instructions, then tap "Deposit" to get started.
4. Choose the account suffix and check type, and enter the amount of your deposit.

5. To endorse the check, include the following information on the back of the check(s):

- Your signature
- Your Account Number
- The words “via U-Deposit”

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

6. Scan the front and back of your check(s).

7. Review and submit your deposit.

8. Securely store the check(s) until you receive confirmation via the deposit history on U-Deposit that the deposit has been accepted. Then write “VOID” on the check and destroy the check by shredding or another commercially acceptable means of data destruction.

Do I need to include a deposit slip with my scanned check deposit?



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No. U-Deposit generates an electronic record with each deposit.

When am I able to submit my deposits?



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Deposits can be submitted 24 hours a day, 7 days a week.

How quickly will the deposit be credited to my account?



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Checks submitted for deposit by 4:00 pm Central Standard Time (CST) will be credited to your account on the same business day. Deposits submitted after 4:00 pm CST will be credited to your account on the next business day. Business days are Monday through Friday, excluding holidays.

How quickly will the funds be available for me to use?



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Please refer to our [Funds Availability Policy](#) to find out how soon your deposit will be available for your use.

Are there any deposit limits?



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Yes, default deposit limits are set as follows and are subject to review and change at any time:

Per Check Limit: \$5,000.00

Daily Deposit Limit: \$5,000.00

Rolling 30-day Deposit Limit: \$25,000.00

I am trying to scan the back of my check and receive an error. What can I do?



Ensure you have placed the check on a dark background, and that you have good lighting. When taking a photo of your check, make sure it is the only thing visible in the photo, and that all check edges can be seen.

How many checks can be included in one deposit? Can multiple deposits be submitted per day?



Unlimited checks can be included in one deposit and multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed the daily deposit limit.

How long should I hold on to my check(s) after I scan it using U-Deposit?



You must securely store each check until you are notified via the deposit history on U-Deposit that your deposit has been accepted. If you are using the services to deposit items into an account in the name of a Business to which you are a party, the original item(s) must be accessible only [under dual control] by your authorized personnel. Persons who have access to the items must be fully bondable and have passed thorough screening. Once you verify the deposit has successfully been received, you should prominently mark the item as “VOID” and destroy the item by shredding or another commercially acceptable means of data destruction. Please note you are solely responsible and liable for the security and storage of the original check(s) and take full responsibility for any loss or misappropriation of the check(s).

****Important:** When using U-Deposit, check images captured using your mobile device are stored on the device only until the associated deposit had been successfully submitted. Please try to complete each deposit promptly. In the event that you are unable to promptly complete your deposit, you must ensure that your mobile device is securely in your possession until the deposit is completed or please delete the associated images from the application.**

How do I get a copy of my deposit?



You may click on the Review tab while in U-Deposit in UNITED SA Mobile to see a listing of your pending and processed deposits. Under processed deposits, you may click on the item for additional detail and to view the check image.

How long is my deposit history available for viewing?



Deposit history is available for viewing online for 18 months. For deposit history older than 18 months, you can contact our Call Center at 1-800-531-8456.

I scanned deposits before but now I am receiving the message, “Access has been denied.” Why?



Your ability to use this service may be terminated without notice if you fail to meet the requirements or fail to comply with the requirements of the services. If you no longer meet the requirements, you will not be eligible to scan deposits. You will need to mail in your deposits or take them to a convenient branch location for deposit.

If I have questions, where can I go to receive help?



For more detailed information on any of these questions you can review these topics in the [U-Deposit Disclosure and Agreement](#), or you can also send an e-mail to credit.union@unitedsafcu.org* or call 1-800-531-8456.

**** Please do not include any sensitive information when contacting us via e-mail. E-mail is not a secure method of communication. To protect the security of your accounts, we will not send secure information to you via e-mail. For transactions or inquiries requiring the exchange of sensitive information, please contact our Call Center at the number listed above or send us a secure e-mail within E-Teller.**