Preferred Remote Deposit Capture
Frequently Asked Questions

How Do I Enroll In Remote Deposit Capture (RDC)?
Open the Preferred Credit Union mobile banking app, click the Remote Deposit icon and select Register. From here, you will be prompted to create a Username, password and your name, phone number and email. The next screen will ask for the following information:

1. Create an account nickname (ex. Savings or Checking)
2. Select type of account (this will link to your specific suffix/sub account)
   - Savings: 000
   - Checking: 010
   - Secondary Checking: 011
   - Preferred Money: 021
3. Enter account number: use your base number, do not include any suffix or check digits. You can locate the number on your monthly statements or on the account card provided at account opening.

After your registration request has been submitted, your account will be reviewed within one business day. You will be notified via email once your account has been approved or declined.

Can I deposit to any account with RDC?
No. RDC is limited to your primary savings (000), Primary checking (010), secondary checking (011) and Preferred Money (021). If you need to make a deposit to a different account or a loan payment outside of these suffixes, make the deposit to the primary savings (000) and transfer once the funds are available.

Will I Need A Different Username And Password For RDC?
For added security, you must create a separate user name and password to use RDC. However, you will only need one login per base account (meaning you could have one login for your Savings and Checking accounts, if they are under the same base account).

What are the Username requirements?
Your password must follow these requirements: 1) 8-10 characters; 2) Must start with a letter.

What are the password requirements?
Your password must follow these requirements: 1) 8-20 characters; 2) One uppercase letter; 3) One number; 4) One special character.

Is There A Fee To Use Preferred’s RDC?
No - our RDC product is free to all eligible Preferred members.

How Long Does It Take For A Check To Post Using RDC?
Funds will typically appear in your account after your "deposit" has been approved. This is usually within 24 hours (similar to an in-person check deposit) provided there are no issues with the deposit. You should be notified by email if there are any issues with your check deposit. RDC deposits will be posted at 12pm and 4pm EST, Monday – Friday (excluding federal holidays).
Note: All deposits are subject to review and funds from RDC may not be available for immediate withdrawal.

**Are there different “check hold” rules for RDC?**
No, the same hold rules apply as if someone was depositing at the teller line.

**What Devices Are Currently Supported?**
As long as you can use Preferred’s Mobile App, you will be able to use RDC.

**Can Any Member Enroll In Mobile Deposit?**
There are some restrictions in the RDC approval process that include things like length of membership, account activity and credit score. Fresh Start Checking account members are not eligible for RDC at this time. The credit union will notify you if you have been approved or denied for RDC.

**Do I Need To Provide Any Additional Information On My Check When Using RDC?**
Yes - To aid in processing, please make sure to include the words “RDC Deposit MM/DD/YY” on the back of the check along with a proper endorsement.

**Do I Need To Keep My Check After Submitting It Using RDC?**
Yes. It’s a good idea to hold onto all checks you deposit until you can confirm the funds are in your account. Once confirmed, be sure to safely destroy them.

**Where Can I Find A History Of My Mobile Deposits?**
After logging in, you can select “Review”. This will show all checks from the last 90 days that were deposited through RDC. There is a tab for All, In Review, Approved and Rejected. If a check has been rejected, select the ‘Rejected’ tab and the check that was rejected. This will display a copy of the check along with the reason we could not accept the deposit.

**My Check Image Keeps Getting Rejected, What Can Am I Doing Wrong?**
For security reasons, there are certain aspects of each check that must be clearly identifiable with each photo image. If any of these aspects are not clearly identifiable, your check may come back rejected.

Here’s a few tips for best photo quality:
- Lay the check on a flat, well-lit surface. If the check is crumpled or folded, do your best to flatted it out.
- Checks with a light background: take the picture on a solid, dark surface
- Make sure all corners of your check are within the frame on your cell phone
- Be sure that the check is not blurry
- Avoid shadows

**Are There Limits To The Checks Members Can Deposit?**
The credit union has deposit guidelines we take into account when reviewing the deposits. There are limitation to the program and will notify you if we have questions or concerns with your deposit.

**Have other questions?**
**Phone:** 800.328-4131 or **e-Mail:** RDC@preferredcu.org