Remote Deposit Capture (RDC) is a program that allows members to make deposits remotely via a mobile device. Once members have registered for and been approved as a user, they can use their cell phone to take a picture of their check and submit it for deposit. This document will walk you through the steps of making a deposit.

1. Open the Preferred Credit Union mobile banking app, click the Remote Deposit.

2. This will bring up the Sign In screen. Enter Username and Password, and select Sign In.

3. Select Make Deposit

Members can also reset their Password and Username.
4. Enter Check Information

Deposit Account: select the account you want the check to be deposited to. Members will only see the accounts they have set up. Possible accounts are Savings (000), Checking (010), Secondary Checking (011) and Preferred Money (021).

Amount: Enter the amount of the check

Front & Back: Take a picture of the front and back of the check. The check should fit within the frame on the cell phone screen. The picture needs to include the entire check and be clear. Members should endorse the check and write ‘RDC Deposit MM/DD/YY’.

Click Continue

Now what?
After the deposit is made, members will receive a confirmation email that the check has been submitted for review, and also an email when the deposit has been approved/denied.
8. Deposit has been submitted!

9. Member will get an email confirming the Deposit has been submitted for review and also when the deposit has been approved/denied.

Click on View Deposits

OR Review from the home screen

Select one: All, In Review, Approved or Rejected

- **Review**: the credit union still needs to review the deposit.
- **Approved**: the deposit has been approved. Deposits are posted at 12pm & 4pm M-F.
- **Rejected**: the deposit has denied. Click on the check amount and it will show you the reason.

Savings $1,088.55
Data is invalid
Transaction ID 11
Your check has been rejected - not endorsed properly