

Mobile Deposit FAQs:

I have an Android, is my phone compatible?

Not all Android's are compatible. The word Android refers to an operating system not a specific phone. Many Android phones were built with different hardware, technical specs, and cameras. Some of these devices are not capable of running the Remote Deposit feature because they don't have a processor or camera that can support the app. Please refer to the list below to see if your phone is compatible.

Note: The below list is of phones model numbers *not* their name. For example a Galaxy S3 refers to a name but the model number will differ based on the year and time it was built. To find out what your phones model number is look it up using the "about" section of your Android or look on the back of your phone. If you need further help, check online for directions specifically for your phone.

List of compatible phones: Galaxy Nexus, GT-I9152, GT-I9295, GT-I9300, GT-I9500, GT-I9505, GT-I9505, GT-N8013, GT-P3113, GT-P5113, GT-P5200, MB886, SAMSUNG-SGH-I317, SAMSUNG-SGH-I337, SAMSUNG-SGH-I437, SAMSUNG-SGH-I537, SAMSUNG-SGH-I717, SAMSUNG-SGH-I727, SAMSUNG-SGH-I747, SCH-I200, SCH-I535, SCH-I545, SCH-I605, SCH-I959, SCH-R530C, SCH-R970, SGH-I337, SGH-I747, SGH-M919, SGH-T699, SGH-T889, SGH-T989, SGH-T999, SGH-T999L, SGH-T999V, SM-T210, SPH-D710, SPH-D710VMUB, SPH-L710, SPH-L720, SPH-L900

I already have a Valley CU app, do I need to re-download the app?

No, the app will update to include this feature, but make sure that you have updated your app in the update section of the app store. If you are having trouble with getting the update to work, delete the app and reinstall it.

What do I do with the check after I submit the deposit?

You will receive a confirmation message after you tap Deposit Check indicating that the check images are being processed. It is recommended that you make a note on the face of the check once the images have been accepted. Retain the actual check until the deposit is in your available balance. Once the deposit has posted to your account you should store the check in a secure location for at least 60 days before destroying it.

What should I do if I receive a message that the images have not been accepted?

Network problems or other temporary conditions may cause the check images to not be accepted by the server. If you receive an error message after taping Deposit Check your deposit is not being processed. Follow the instructions on the error message. You may try the deposit again after a couple of hours or when you have a better network connection.

Will I receive an email confirming the receipt of the deposit?

Yes, you will receive an email notice to the address you set up with your account.

Why do I have to tilt the device back?

If your devices does not have a light, tilting the device back at an angle helps remove shadows which may reduce the quality of the captured image. The app automatically corrects the image to a proper rectangle.

Is the mobile deposit process safe?

Yes, this app uses secure and encrypted SSL technology to ensure the check images are only seen by those authorized to process your deposit.

What do I do if the app is not working correctly?

If the app is not operating correctly it is likely because of a temporary network problem. Please try again in a few hours. If it continues to not operate correctly please use the Contact Us button on the Home screen to let us know about the problem.

I can't see my endorsement in the captured image, what do I do?

If the endorsement is not visible use a bold black pen to make the endorsement and recapture the image of the back side of the check.

The app does not capture the check, what do I do now?

Move the check to a plain dark surface with good lighting, insure the check is flat with no bent corners, align the check with the gray box until there is a green box around the check, then hold the device steady until the image is captured.

I get a check image which is not square, how do I prevent that?

This is most likely caused by the check not being on a plain background or the corners of the check are bent or missing. Flatten the check, ensure no corners are bent over, place the check on a flat dark, non-reflective and un-patterned surface with adequate light which does not cast a strong shadow on the check. If the check is badly damaged or wrinkled you may need to present the check to a teller so it can be processed manually.

Does it charge me anything to use the new feature?

Nope! The app is 100% free to our members and there are no hidden deposit fees or charges.

How soon until I have access to the money that has been deposited?

There is a three day hold on your check while Valley waits for the final approval from the Federal Reserve.

Where is the remote deposit feature located in the app?

The remote deposit feature is located under the "My Account" section of your app. For Apple: Simply click the name "Deposit Check" in the top right corner of the app and you will be transferred to the remote deposit screen. For Android: Click on the image of a camera in the bottom section of your "My Account" page. Once there, follow the on screen steps to deposit the check.

How should I endorse the check?

Use a dark pen to endorse the check. It is a good idea to include the account number where you want the check deposited.