

FAQs (Help)

What is Remote Deposit Capture (RDC)?

Remote Deposit Capture is a free, secure, online banking service that allows eligible members of Vanderbilt University Credit Union to deposit funds using their smartphone (iPhone or Android – see compatibility below), into their VANDERBILT UNIVERSITY CREDIT UNION account.

What equipment is needed for RDC?

The following are the minimum currently supported environments.

For iPhone/iPad: minimum operating system 6.0+, the free VANDERBILT UNIVERSITY CREDIT UNION app available through the App Store

For Android devices: minimum 2.3+ operating system, the free VANDERBILT UNIVERSITY CREDIT UNION app available through the Android Market

For Kindle devices: any Kindle Fire versions, the free VANDERBILT UNIVERSITY CREDIT UNION app available through the Kindle (Amazon) App Store

Who is eligible for RDC?

In order to use RDC, you must be a VANDERBILT UNIVERSITY CREDIT UNION member who meets the following requirements:

1. At least 18 years of age
2. Active account open at least 60 days
3. No history of returned deposit items
4. Valid email address
5. Current user of VANDERBILT UNIVERSITY CREDIT UNION's mobile app

Are there limits on the amount of funds or number of checks I may present through RDC?

Yes, generally you will be restricted at either a \$5,000 maximum per business day with no more than 10 checks presented per business day, and a rolling 30 business day total of no more than \$25,000.00. Members who meet the basic qualification standards and have had an active account for the period of one (1) year may qualify for a \$10,000.00 per business day maximum with a \$25,000.00 max 30 business day rolling total.

Is there a fee to use RDC?

There is no fee to use RDC. Please refer to the VANDERBILT UNIVERSITY CREDIT UNION ["Fee Schedule"](#) for any associated fees that may apply.

How do I sign up for RDC?

Go into our Mobile App from your smartphone. Choose "Remote Deposit" to start the enrollment process. Complete the enrollment form and acknowledge the End User License Agreement. The Agreement explains your responsibilities and liabilities as an RDC user and the Credit Union responsibilities. You will receive a thank you message for enrolling, and a representative from our E-Operations department will respond within 1-2 business days with a notification of your enrollment status.

How will I receive notifications about RDC registration and deposits?

All notifications will be sent to the email address you listed when you enrolled in the program. You must keep this email current.

What types of checks cannot be deposited using RDC?

- Foreign Items
- Savings Bonds
- Third Party Check Items (double endorsement items)
- Checks purported to be a lottery or prize winning
- Checks previously endorsed by VANDERBILT UNIVERSITY CREDIT UNION
- Checks that contain evidence of alteration
- Stale-dated or Post-dated checks
- Incomplete checks (i.e. missing date, missing payee, improper endorsement, etc.)
- Items stamped “non-negotiable”
- Substitute Checks

How do I endorse my checks?

Endorse your check with your name as it appears on the front of the check, and include the following information:

- “For deposit only at VANDERBILT UNIVERSITY CREDIT UNION, account #, the words ‘via RDC’, your signature, date”
- Example, “For deposit only at VANDERBILT UNIVERSITY CREDIT UNION, #1234567, via RDC, John Doe, 1/15/14.”

Your check will not be accepted for deposit if it does not contain your endorsement as noted above. In this situation, you will receive an email noting the rejection of the item. In the event that an item was rejected due to a circumstance that you were subsequently able to correct, you may re-submit the corrected item or bring it to any branch. Branch staff will consult with E-Operations staff to ensure proper acceptance of the item. Duplicate presentment of the same item will be cause for removal from the RDC program and potential closure of the account if VANDERBILT UNIVERSITY CREDIT UNION suffers a loss due to the double-presentment.

If my use of RDC is revoked, how do I re-qualify?

You must wait at least 90-days (with no continued activity representing a loss to VANDERBILT UNIVERSITY CREDIT UNION) to request re-enroll in RDC and must meet the same basic qualification standards to be approved.

What happens to the images after they are scanned?

When using an iPhone or Android phone for scanning, check images captured are stored on the device until they have been submitted successfully. Please try to complete each deposit promptly. In the event that you are unable to promptly complete your deposit, please delete the associated images from the application.

How long should I save the original check(s) after scanning?

Checks should be securely stored for a period of thirty (30) days after you receive confirmation from RDC that your deposit has been accepted. This provides sufficient time for research in case there is an issue with the image quality or if the original item is required for any other reason.

Do not leave your deposited check lying around unsecured and do not put the deposited checks in trash or recycle bins unless they have been shredded first. The paper check should be stored in a secure place and should be irretrievably destroyed after the 30 day retention period. A cross-cut or diamond shredder will assist in complete destruction of the check information.

When will my deposit be credited or available?

Generally, for deposits received before 2:00 pm Central Standard Time (CST) on a business day that we are open (business days do not include Saturday, Sunday or Holidays), we will consider that day to be the day of your deposit. Deposits received after 2:00 pm CST will be considered received the following business day. Funds from your deposit generally will be available to you on the first business day after your deposit. However, VANDERBILT UNIVERSITY CREDIT UNION standard Funds Availability Policy (case by case determination) may apply to items deposited via RDC.

How can I get a copy of my image after submitting my deposit?

You may request a copy of the negotiated item by contacting the Credit Union at the number listed below. Ask for the E-Operations department and be sure to tell them it was an item deposited through RDC. Your phone may also retain a copy of the item for a time, depending on the type of phone you use.

Check image tips:

- Take the photo against a background with a strong contrast between the check and the surrounding area.
- Position the camera above the check so there is no angle.
- Move any objects that show up in the picture away from the check.
- Make sure the check is visible, contains all four corners, is well lit and in focus.
- The check must contain a readable check number, payee name, and endorsement as described below.
- The check must contain a readable character (numeric) amount of the check and legal amount of the check.
- The check must be drawn on an institution located within the United States.

Deposit Instructions:

- Endorse the item as required: "For deposit only at VANDERBILT UNIVERSITY CREDIT UNION, account #, the words 'via RDC', your signature, date"
- Log into the VANDERBILT UNIVERSITY CREDIT UNION mobile banking app, remote deposit function
- Select Make Deposit from the menu
- Select the account to receive the deposit

- Enter the amount of the check
- Take photo of the front and back of the check and press continue
- The next screen will show Deposit Submitted!
- You will receive a confirmation via email that the check is being processed
- You can review your pending, approved and rejected deposits under the review tab on the main menu
- Securely store your check for 30 days

Where can I go to receive help with Remote Deposit Capture?

Visit our website at www.vanderbiltcu.org and go to the Banking Services page. Follow the link to FAQ's and Instructions for Remote Deposit Capture. If you do not find the answers there, please call the E-Operations department at the number listed below, and we'll be glad to help.

For errors or questions about your deposits, call the credit union at 615-936-0300 (ask for extension 70270 to be directed to E-Operations) Monday through Friday (excluding holidays) during business hours or write to the credit union at PO Box 128426, Nashville, TN 37212, Attn: RDC. You must contact the credit union by either method describe above no later than sixty (60) days after the credit union has sent the first statement on which the error or problem occurred (as stated in the short-version error-resolution notice provided on each member statement).

Please refer to the "[End User License Agreement](#)" you agreed to at enrollment for complete terms and conditions of use of this product.