

Remote Deposit FAQs

What is Remote Deposit?

Remote Deposit is a secure online service that allows you to scan paper checks from your desktop and electronically send the images to NASA Federal Credit Union for deposit into your NASA Federal Credit Union account.

How do I know if Remote Deposit is right for me?

Any personal or business account holder who receives paper checks can benefit from Remote Deposit. It's quicker, safer, and easier than making a trip to the Credit Union. Plus, you can deposit checks even if you're not located near a branch.

How do I enroll in Remote Deposit?

Members who are prequalified for Remote Deposit will have the Remote Deposit option displayed within the left menu in eBranch. Members without the Remote Deposit option in eBranch can complete an enrollment application at nasafcu.com/EnrollRD, by visiting a branch office or calling 301-249-1800, ext. 805. Eligibility for Remote Deposit is subject to Credit Union approval.

Do I have to purchase special software or hardware to use Remote Deposit?

Remote Deposit requires that a TWAIN-compliant scanner be installed on your computer to make scan deposits. Most scanner software supports the TWAIN specification, but not all. For the latest information for your specific scanner, consult with your scanner manufacturer or user's manual about TWAIN support on your device. No special software is required, since Remote Deposit is accessible to prequalified members via eBranch online banking.

What are the minimum system requirements necessary to use Remote Deposit?

Remote Deposit works with standard device drivers used for everything from desktop flatbed scanners and all-in-one devices to multi-feed duplex scanners. Remote Deposit supports Java and Active-X controls. The minimum supported environments are:

- Windows XP with Internet Explorer 6 or higher, or Windows Vista OR 7 with Internet Explorer 7 or higher
- Windows XP, Vista or 7 with Firefox 2 or higher
- Mac OS X 10.6 with Safari 3 or higher – Safari on Mac OS X v10.6+ must be run in 32-bit mode
- Mac OS X 10.6 with Firefox 2 or higher

The recommended versions of the browsers listed above are Internet Explorer 8, Firefox 3, and Safari 3.1.

How do I access Remote Deposit?

Members enrolled in Remote Deposit can use the service by logging in to eBranch and choosing Remote Deposit from the available options on the left side of the screen. Then, choose the deposit account from the dropdown menu and click "Make A Deposit" to begin enjoying the convenience of Remote Deposit.

How should I endorse checks that I submit through Remote Deposit?

Endorse the back of each check submitted through Remote Deposit with:

1. The payee's signature
2. The words "For deposit only at NASA Federal Credit Union"
3. The account number to which the check is being deposited
4. The words "via Remote Deposit"
5. Today's date (mm/dd/yyyy)

PLEASE NOTE: If the back of the check is not properly endorsed, NASA Federal reserves the right to reject the check for deposit.

Once my check is endorsed, how do I complete a deposit via Remote Deposit?

Remote Deposit is quick, easy, and convenient. In 3 simple steps, you can make deposits without visiting a branch or mailing a deposit!

1. Log in to eBranch online banking and select Remote Deposit.
2. Scan your check images and upload deposits securely to NASA Federal Credit Union.
3. Review the details of your deposit and click Submit.

Once your deposit has been accepted by the Credit Union, you will receive an email and the deposit history in Remote Deposit will be updated.

I've used Remote Deposit before but I no longer see Remote Deposit as an available option in left menu of eBranch. What happened?

NASA Federal Credit Union uses an automatic enrollment process based on pre-determined criteria. If you no longer meet the criteria requirements, we may terminate your Remote Deposit access without notice. In this situation, you will need to mail in your deposits or take them to a convenient branch location for deposit.

What types of checks can be scanned for deposit?

Only single-party domestic checks made payable to the owner(s) of the account may be scanned for deposit with Remote Deposit. The following is a list of unacceptable items that may not be scanned and deposited with Remote Deposit:

- **NASA Federal Credit Union Check Drawn on Your Personal Account** – Online deposits of this nature may subject you to criminal prosecution.
- **Third Party Checks** – Checks payable to someone else, endorsed and signed over to you.
- **Incomplete Items** – Checks that do not contain signatures of the maker, endorsement signatures, or that are missing any other required information.
- **Non-Negotiable Items** – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- **Returned Checks** – Any check that you deposit that is returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- **Altered Checks** – Any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check.
- **Foreign Checks** – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- **Stale Dated Checks** – Certain checks contain instructions such as: “Void 90 days after issue date.” If no instructions are contained, then the check is stale 6 months after the issue date.

When will my deposit be credited to my account?

The total amount of deposits made with Remote Deposit less any holds that apply, up to your available deposit limit, will be immediately credited to your account. There could be times that the program may flag a deposit for manual review and release by credit union personnel (i.e. image is not clear when received at the Credit Union, etc.). If this happens, you will see the deposit under the Deposit History tab as "Submitted Deposit" and you will not see the deposit reflected in eBranch until a Credit Union representative reviews and releases the deposit. The manual review process will occur on:

1. The same business day for manual review items submitted before 3 p.m., or
2. The next business day for manual review items submitted after 3 p.m. on a normal business day (Monday – Friday, excluding holidays) or those submitted on a weekend or holiday.

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

No. The Remote Deposit program generates an electronic record for NASA Federal Credit Union with each deposit.

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

Up to 999 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 your daily deposit limit.

How much is the deposit limit?

The daily deposit limit amount is personalized for each member. Your personalized limit is available inside the Remote Deposit service in Step 3 on the New Deposit screen.

What fees are charged to use Remote Deposit services?

Personal account holders enjoy free access to Remote Deposit. Business account holders will incur a monthly usage fee for Remote Deposit. Business fees are outlined in the Business Schedule of Fees.

For what type of accounts can I use Remote Deposit?

Remote Deposits can be made to a personal or business checking account.

What should I do with the check once it has been scanned?

Please store your check(s) in a safe place for 60-90 days from the date of your deposit. In the event of a deposit dispute, NASA Federal Credit Union may require presentation of the original check to settle the dispute. After 60-90 days, destroy the check using a secure data destruction method (i.e. shredding).

I scanned my check and clicked on continue and an hourglass is tumbling but nothing is happening. What's wrong?

If the browser hangs with an hourglass, this is caused by security software on your network blocking the outbound HTTPS connection of the ActiveX control. The ActiveX software uses a direct HTTPS connection to upload your check images for processing, and will not use a configured proxy server. For most users, this does not cause any problems. However, some users may have a non-transparent proxy that prevents this direct connection, and the browser may hang with an hourglass. The Java version of Remote Deposit properly uses your browser's proxy configuration and will correct this error.

What if I encounter problems when the credit union is closed?

Remote Deposit is designed as an easy-to-use, self-service product. Select "Help" or  on each step of the process for a detailed explanation of that step. If you still require additional help, contact a Credit Union representative by email at support@nasafcu.com and you will receive a response on the next business day. For your security, please send account related questions to us via secure message in eBranch by choosing eMailbox from the left menu.

How do I get a copy of my deposit?

Click on the Deposit History Tab at the top right corner of the Remote Deposit page, and a listing of your scanned deposits will display. If you click on the  icon, you can view the deposit details along with a copy of the items included in that deposit. If you click on the  icon, you can download a copy of the deposit in PDF format and print it or save it to your computer for your records.

How long can I view my deposit history?

Deposit history is maintained inside Remote Deposit for 18 months. For deposit history more than 18 months old, contact an eBranch representative by secure message within eBranch or by phone at 301-249-1800, ext. 805 or 1-888-NASA-FCU (627-2328), ext. 805.

The time on my computer and the time on my deposit do not match, is something wrong?

The time stamp on the deposits is in Eastern Standard Time. The time on your computer will reflect the time zone in which you reside.

How much time do I have to scan my deposits?

The Remote Deposit session will timeout after 20 minutes of inactivity. There is a Session timeout clock displayed on the top right corner of the screen. During the last five minutes of the session, the clock time will appear in red. Every time the page is changed, the clock refreshes.

I am trying to scan the back of my check and continue to receive an Image Quality Error, Image Too Light. What can I do?

Ensure you have properly endorsed the check. If not, delete the back image of the check you have scanned, endorse the item and rescan. If you have the proper endorsement on the check, it is possible your scanner is not detecting the whole check. You can try using the cropping feature below the scanned image within Remote Deposit, adjusting the brightness or contrast features of your scanner, or select 'custom' image instead of 'color' image if the option is available on your scanner. You can also try drawing small dots on each corner of the check so the scanner can clearly recognize the appropriate dimensions of the check. Click on the  next to the scan button for more detailed help for adjusting your scanner settings and for more detailed instructions about scanner and driver software.

I have scanned the front and back of my check but it is giving me an error message that the size of the back and the front of the check do not match. How can I fix this?

Proper cropping of check images is essential to ensuring that deposited checks are processed successfully. Most scanners allow images to be cropped by previewing the scanned image then moving the box to properly surround the check. Try placing the check on the border of the scanning screen to line up the front and back of the check so the scanner reads the size of the check the same way. Clicking on the  below the scanned image screen will give you more detailed instructions for properly cropping a check.