



mobile check deposit

Deposit your checks by taking a picture with your mobile phone. Simply tap, snap, deposit!

If you have further questions regarding Mobile Check Deposit, please visit www.myprospera.com/eServices for a full list of FAQ's.

Am I eligible to use Mobile Check Deposit?

To use Mobile Check Deposit you must:

1. Have a valid email address
2. Have been a member of Prospera Credit Union for at least 60 days
3. Have an active consumer checking account (business accounts are not eligible at this time)
4. Be in good standing with Prospera Credit Union

How do I sign up for mobile check deposit?

1. Open Prospera Credit Union's **Mobile App**
2. Select **Mobile Check Deposit**
3. Select **Sign-Up** (Apple) or **Register** (Android)
4. Complete all of the following fields (may not be in this order):
 - a. First name
 - b. Last name
 - c. Phone number (10 digits only, no spaces, dashes, () or other characters)
 - d. Email address (for info on enrollment and rejected deposits only)
 - e. Username (6 - 20 characters and must start with a letter)
 - f. Password and confirm password (8 - 20 characters with at least one number)
5. Press **continue** when all fields are complete without any errors
6. Type a nickname for this account in the **Account Label** (Apple) or **Account Nickname** (Android) field (i.e. joint checking, household checking)
7. Choose the appropriate **Account Type and Suffix** for the account you'd like to deposit into (Prospera staff will verify correct suffix when reviewing sign up request)
8. Type your **Account Number**
9. Press **Submit** (Apple) or **Create User** (Android)

10. If all information is filled in correctly, you will receive a message indicating that your enrollment was successful and to wait for further instructions from the credit union via email

If information submitted is not in the correct format, you will receive an error message such as “There was a problem creating a new user: Username already exists”, “User name format validation failed”, or “There was a problem creating a new user: Password format validation failed.” If you receive an error message, use the back button to correct the error until you are able to successfully create a Mobile Check Deposit user account.

How do I deposit a check using Mobile Check Deposit?

1. Endorse the check with:
 - a. Signature of all payees listed on the check (all payees must also be listed as owners on the deposit account)
 - b. “For Deposit only to Prospera CU Account # ____ (your account number)
2. Open Prospera Credit Union’s Mobile app
3. Select Mobile Check Deposit on the menu screen
4. Login with your **Username** and **Password**
5. Choose **Make Deposit**
6. Select the **Deposit Account** you wish to deposit the check into
7. Type the deposit amount of the check
8. Take pictures of the front and back of the check
9. For each image, review and select **Use** for the images of the check. Select **Retake** if the image is unacceptable.
10. Choose **Continue**
11. Accept the EULA – Mobile Check Deposit Service User Agreement
12. Submit the deposit - if successful you will receive confirmation on your device
13. Successful deposits will be reviewed by Prospera Credit Union staff
14. Prospera Credit Union staff will accept or reject the deposit
15. Deposit will be posted to your account after the image is accepted and/or check holds have cleared

Retain your check for 30 days after it has cleared your account. After 30 days, it is a best practice to shred the check or write VOID across check if you wish to retain the copy in your records. DO NOT mail the check Prospera Credit Union. **(We suggest after depositing a check, put a note on the front corner of the check with the date and Mobile Deposit, to prevent accidentally trying to deposit the check more than once. However, don’t alter check until after you receive confirmation that the deposit has been posted to your checking account.)**

What types of checks does Mobile Check Deposit not accept?

- Foreign Checks/Foreign Currency*
- Money Orders*
- Savings Bonds*
- Returned check*
- U.S. Treasury and government checks*
- Damaged Checks*
- Third Party Checks (checks made payable to someone other than account owner(s))
- Stale Dated Checks (checks with a date greater than 6 months)
- Checks Made out Incompletely or Incorrectly
- Altered Checks
- Non-Negotiable Items
- Non-legible Checks
- Cash/Change

***These items cannot be accepted via Mobile Check Deposit but may be accepted at one of our physical locations.**

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