



Access Deposit FAQ

General Questions

What is Access Deposit?

Eligible Solano First members can deposit checks using their iPhone, iPad, or Android device through Access Deposit. Access Deposit is a free feature available through Solano First's iOS Application and Google's Android operating systems.

Is Access Deposit available to all Solano First Members?

Access Deposit is available to Access and Free Checking accountholders, whose accounts have been open a minimum of sixty (60) days and are in good standing with the credit union.

To be in "good standing" an account must not have delinquent loans, excessive overdrafts, operate outside of Courtesy Pay guidelines, had services revoked, need an updated physical or email address, be restricted by legal/government action, or have caused a loss to the credit union.

Is Access Deposit secure?

Yes. We use SSL encryption to communicate securely with our services, as well as state-of-the-art security measures to protect your personal information and account(s).

What are the system requirements for Access Deposit?

You must have Solano First's iOS App version 3.0 or higher or our Android App version 3.0 or higher, operating on Google's Android operating system.

Do I have to enroll in Access Deposit to use it?

Yes. You will be asked to accept the terms of agreement the first time you use Access Deposit.

Can my Access Deposit be revoked?

Yes. Solano First reserves the right to revoke the use of Access Deposit without prior notification.

Can I deposit to any shares with Access Deposit?

You can use Access Deposit to deposit to your Savings, Access or Free Checking, and Money Market accounts.



Is Access Deposit available through HomeBanking using my desktop computer and a scanner?

Not at this time.

Using Access Deposit

How do I deposit money with Access Deposit?

If it is your first time using Access Deposit, follow these steps:



1. Select Access Deposit  on your Solano First iPhone or Android App.
2. In order to continue, accept the Terms and Conditions.
3. The Access Deposit home screen will appear. Select Deposit to deposit a check.
4. A screen will appear asking you to select to which account you would like to deposit. Click in the field and eligible shares will appear. Click to select the share.
5. Click in the “Amount” field to enter the amount of the check. Click the green OK button when you are done.
6. Click on the “Capture Check Front” field. That will enable your device’s camera so that an image can be taken of your check.
7. Click on the “Capture Check Back” field. That will enable your device’s camera so that an image can be taken of your check.

Can I deposit ANY check with Access Deposit?

You should only use Access Deposit for domestic checks not drawn on your own account. Checks must be made payable to the owner of the share and must have an endorsement on the back, followed by “Access Deposit.” Checks will not be accepted if they are incomplete, post-dated, stale-dated, made payable to a third-party, stamped with a “non-negotiable” watermark or are illegible. Be sure that your checks have no evidence of alteration or contain a restrictive endorsement. Solano First cannot negotiate Savings Bonds.

Should I endorse the back of the check?



Yes. If you do not endorse the back of the check, your Access Deposit will not go through. Your endorsement should include your signature, the account number to which you are making the deposit (including the share ID), and the words "Access Deposit".

What should I do with the check once it has been accepted by Access Deposit?

Ensure that you have written "Access Deposit" below your endorsement. This will help you easily identify the checks you have already deposited. Retain the check in a safe place for fourteen (14) days and then it should be destroyed. This is a completely electronic process. You do not need to mail/physically submit the check to Solano First.

Are there deposit limits with Access Deposit?

Your daily deposit limit will be displayed in Access Deposit. This may change without prior notification.

How will I know when my money is available for use?

A notification will be sent to your email address on file when the deposit is made to your account. To change the email address, log in to HomeBanking through the website at www.SolanoFirst.com.

1. eMail addresses can be added/changed through the Options-Settings and eAlerts-eMail Set-up on the left side of your screen.

When will my money be available for use?

Generally, most deposits are made available for immediate use once accepted and processed by the Credit Union. However, in some cases, a hold may apply. Refer to our Funds Availability Disclosure for more information. You will receive an email notification of a hold placed on funds deposited through Access Deposit.

Why is my balance not reflecting my recent Access Deposit?

In some cases, your Access Deposit will be held for review and not immediately posted to your share. During the Access Deposit session, you will be notified if your deposit will be immediately posted or held for review. The review process should take no longer than one (1) business day. Once the Access Deposit has been reviewed, you will receive an email notification that the funds are in your account or that the deposit was rejected, adjusted or placed on hold.



Can I view the deposited images online?

Not at this time.

I inadvertently selected the wrong account for the deposit. What should I do?

You can transfer the funds via HomeBanking or mobile once the funds are available.

Troubleshooting

Steps to capturing the check image:

- Prepare to take the check image by placing the check on a dark background, clear of shadows, in good lighting.
- After entering account where being deposited and the dollar amount of the check, tap “Capture Check Front” to enable the camera.
- After successfully capturing the front image, wait for “Capture Check Back” to appear and then tap it to enable the camera.
- If the camera does not focus properly on the image, close the camera window and click “Capture Check Front” or “Capture Check Back” to re-enable the camera.

Troubleshooting if the check image is not accepted:

- Ensure that there was sufficient lighting for the camera.
- Place the check on a dark background.
- Take the image far enough away that the dark background is visible, but the check corners are marked in green.
- Be sure to hold the camera steady.
- Try lightening or darkening the image by sliding the bar below the check before accepting the image.
- Ensure that the numbers printed on the bottom of the check’s MICR (Magnetic Ink Character Recognition) line are clear and readable.
- Check for any stray writing or other marking on the MICR line that could prevent Access Deposit from clearly reading the numbers.
- Ensure that the MICR lines were not cropped out, which would prevent Access Deposit from clearly reading the numbers.
- Verify that the check’s written and numeric amounts are the same.



- Try removing the camera from its case. Some cases have deeper camera wells that impact the quality of the image.

Who can I contact for more information or assistance with the application?

If you need further assistance, contact us through HomeBanking's secure email messaging system or by phone at (707)422-1342 or (800)422-6988.