



## **Mobile App FAQs**

### **Who is allowed to use the Atomic Credit Union Mobile Application?**

Any iPhone/iPad or Android Smart Phone user can download the Atomic Credit Union Mobile Application. In order to use Mobile Banking, you must have at least one Atomic Credit Union account.

### **How do I access the Atomic Credit Union Mobile Application?**

iPhone and iPad users must visit the Apple Store to download the application.

Android users must visit the Google Play Store to download the application.

The application is free and there is no charge associated with the features of the application.

### **What can I do within the Mobile Banking Application?**

You may use Mobile Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; (d) obtain loan account balance information; and (e) make loan payments.

### **I have forgotten my Username and/or Password. What do I do?**

If you have already created your Mobile Banking account, you can click on the "Forgot Username and/or Password" link to reset it.

### **What are the password limitations?**

Your password for Mobile Banking must contain the following:

- At least 8 characters in length
- Contain one number
- Contain one letter (upper or lowercase)

### **What is Auto Login?**

Auto Login is a feature that allows you to bypass the login screen. This is enabled through your settings menu within the application. When you enable Auto Login, a disclaimer will appear that you must accept in order to turn this feature on. You will also need to restart the application for the changes to take place.

When you enable Auto Login, you are only able to view balances and recent history. You will still be required to sign in when performing other Mobile Banking functions, such as transfers.

### **Who can use the Remote Deposit feature of Mobile Banking?**

To be an eligible user of Remote Deposit Capture, you must be an Atomic Credit Union member in good standing for at least 91 days and must be at least 16 years of age.

### **Can I use the Remote Deposit feature if I do not have a checking account?**

Yes. You can deposit checks into your S1 (Primary Savings), S2 (Secondary Savings), S3 (Business Savings), S10 (Primary Checking) or S11 (Business Checking).

### **What items cannot be deposited via Remote Deposit?**

- 1) Any item drawn on your account or affiliate's account
- 2) Any item that is watermarked "Non-negotiable"
- 3) Any item that seems altered
- 4) Any item issued from a foreign country or not payable in US dollars
- 5) Any item that is post-dated
- 6) Any item made payable to a third party and endorsed to you
- 7) Any single item exceeding the amount of one thousand dollars (\$1,000.00)
- 8) Any item that is incomplete or endorsed incorrectly (see below for endorsement requirements)

### **How do I endorse items submitted via Remote Deposit?**

All items must be endorsed as follows:

"(Member Signature) For Remote Deposit Only"

### **Is there a maximum amount I can deposit?**

Yes. No single item should exceed the amount of \$1,000.00.

You may deposit 3 items per day *totaling no more than* \$3,000.00, 10 items per week *totaling no more than* \$5,000.00 and 30 items per month *totaling no more than* \$15,000.00 via Remote Deposit.

### **When will the money I deposit be available for use?**

In most cases, funds deposited will be available *no later than* two business days after the deposit is made. Atomic Credit Union may place a hold on items submitted based on Atomic Credit Union's Funds Availability Policy.

### **What should I do with my paper check?**

You should keep your original check until your funds have been posted to your account. At this time, you need to destroy the check in a way that prevents representing for payment. *Do not bring it in to an Atomic Credit Union location.*

### **Why is my camera not working in Remote Deposit Capture?**

Some iPhone users may experience this. If you open Remote Deposit Capture and your camera is not working, please do the following:

- 1) Locate the settings on your phone
- 2) Scroll to the bottom where all of your downloaded apps are listed
- 3) Click on the Atomic Credit Union app to open the settings
- 4) You should then see "Camera". Make sure the toggle switch is activated and shows green
- 5) Reopen the Atomic Credit Union app and click on "Remote Deposit". Your camera should now be working.
- 6) Please call 800.652.2328 if this does not solve the issue

### **What is Picture Pay?**

Picture Pay is a feature within the Mobile Application in which the member can take a photo of bills and send via Picture Pay to be paid.

### **How do I use Picture Pay?**

Once logged in to Mobile Banking, navigate to the Picture Pay option in the menu.

There are two options:

- (a) “Snap A Photo” – Use this option if you have never paid this bill before using the Picture Pay feature and need to set them up as a new payee, or
- (b) “Pay Again” – Use this option if you have paid this biller before and need to pay them again.

\*Note that all new users will choose option (a) for all bills in order to set them up as a payee.

**What is the “Cards” feature?**

This feature shows all cards linked to your accounts. For example, if you have a Debit MasterCard for your Savings and Checking accounts, your card will be listed here.

**What can I do in the “Cards” feature?**

If you believe your card has been lost or stolen, this feature allows you to disable your card. This means the card will not work at ATM's or on point-of-sale purchases, preventing potential losses to our members. If the card was misplaced and you have found it, you can navigate to this page of the Mobile Application and simply enable your card again. This is a great benefit to our members because not only can they bypass calling a branch to deactivate/reactivate their card, they can also keep it deactivated as long as they wish. Feel uncomfortable having an activated card just sitting in your wallet? Simply use the mobile application “Cards” feature to disable the card and enable it when you need to use it! All of this can be completed by the member in a matter of seconds using the Atomic Credit Union Mobile Application!