

**PSCUnow Mobile App Guide**

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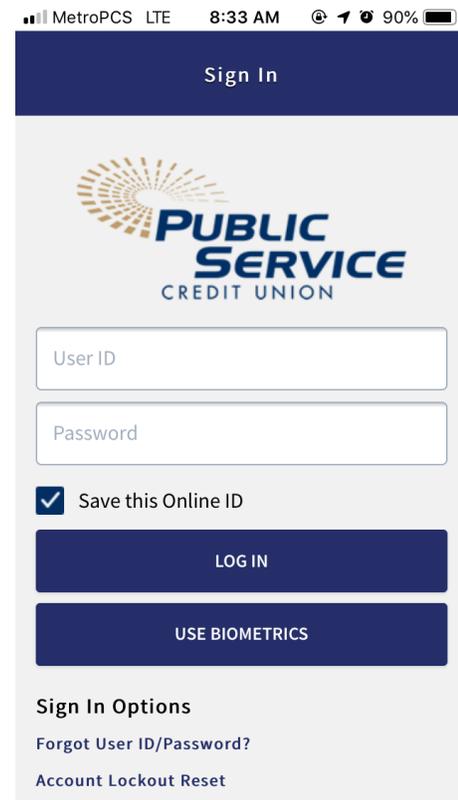
## Home Page, Setup and Logging In

### Mobile Banking Setup

1. Log into online banking on your desktop computer.
2. Click on the Mobile Banking Icon in the upper right hand area of the page.
3. You will receive a popup letting you know the account has not been setup for mobile banking. This is where you would set up fingerprint access as well. Click on the Setup Access to set your two quick view accounts.
4. Click save once you have made your changes.
5. This account has now successfully been signed up for mobile banking.

### How to access PSCUnow Mobile

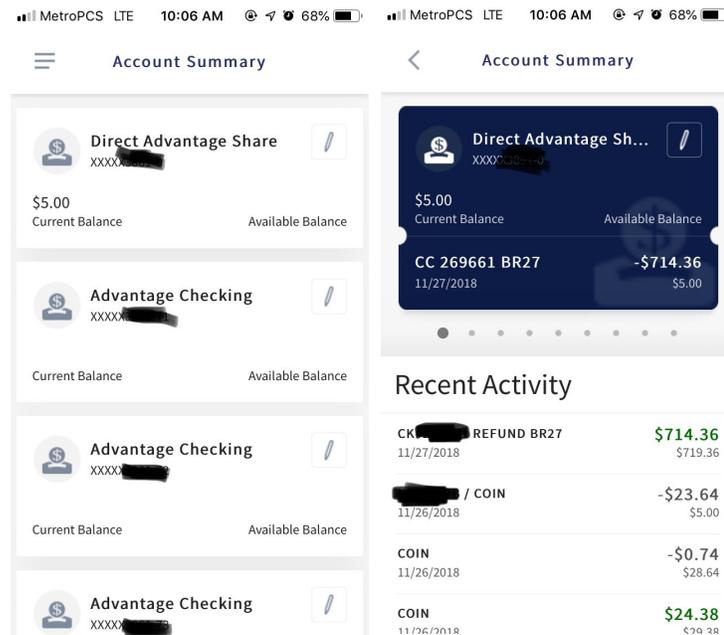
1. On your mobile device, download the PSCU now app from the AppStore or Google Play.
2. Sign in with your username and password.
3. Success, you have now logged into mobile banking! To start viewing accounts, simply tap the top left menu bar button. Standard text messaging rates apply for SMS alerts.



## My Account

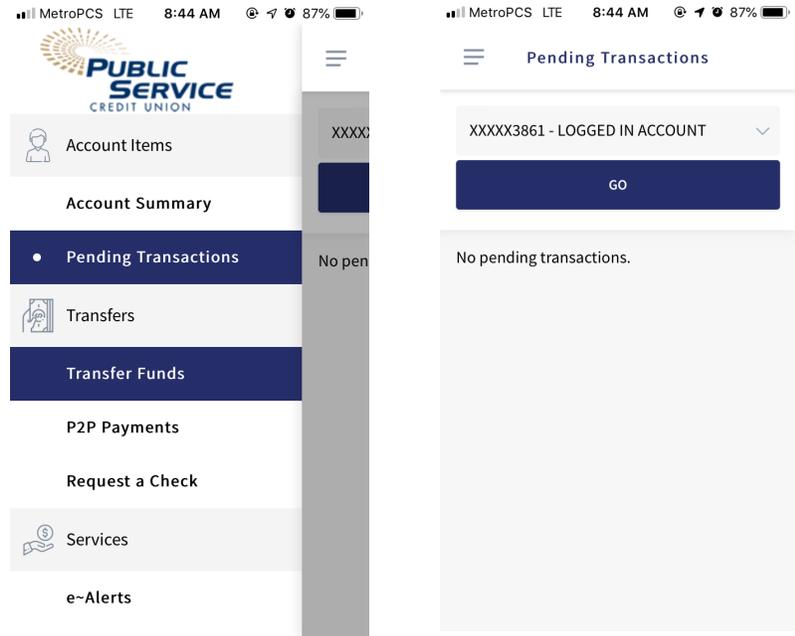
### Account History

1. Log into online banking and click on the top left corner, this will take you into a drop-down menu. Click on Account Summary to see all your accounts.
2. Select which accounts history you would like to view.
3. View your transactions!



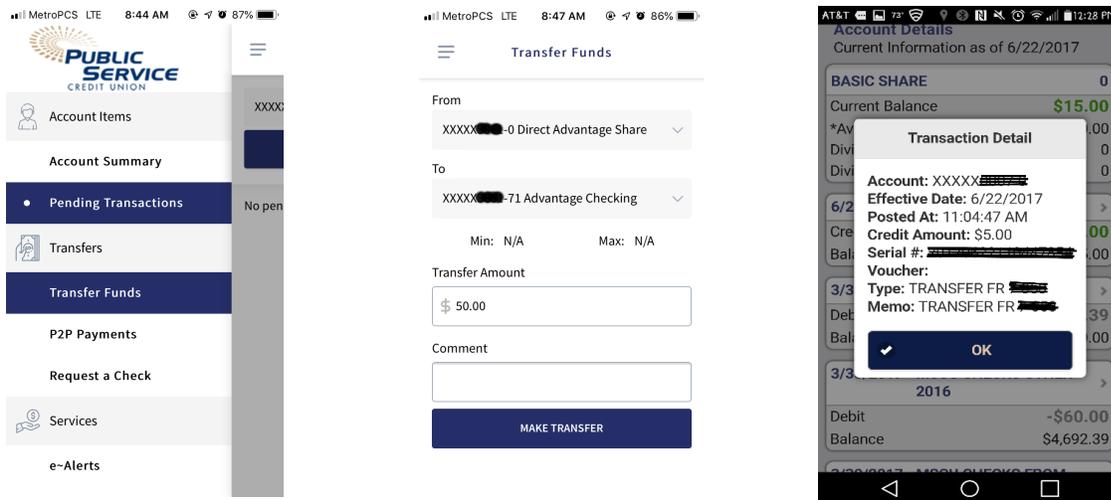
## Pending Transactions

1. On the top left corner of the app, press to open the menu drop-down.
2. Select the Pending Transactions Option. Choose the account you would like to view.



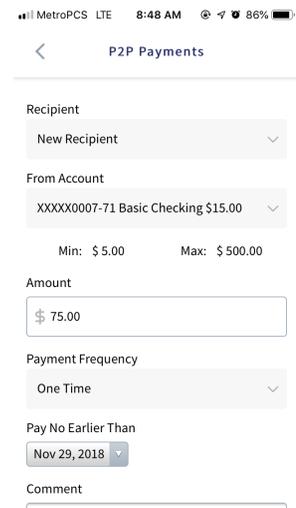
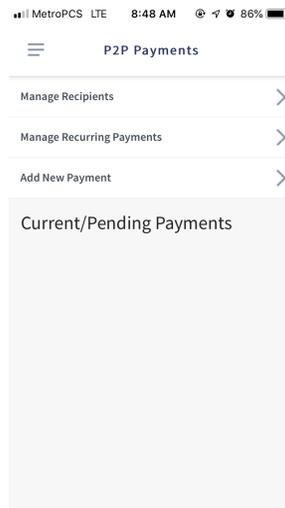
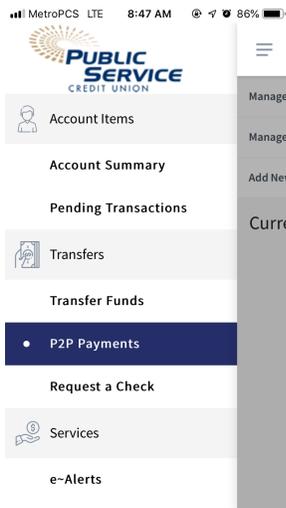
## Making a Transfer

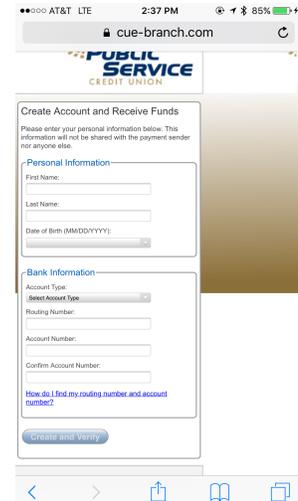
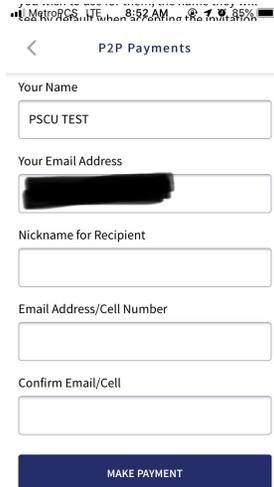
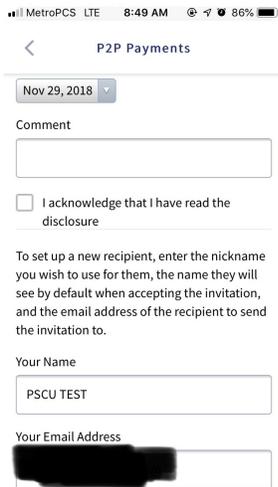
1. In the top left corner drop-down, select the “Transfer” button.
2. Select which account you want to transfer from and to. Input the transfer amount.
3. Click “Make Transfer”. Always double check your transactions for accuracy!



## P2P (Person to Person) Transfer

1. Click the top left corner of the app to go into the menu drop-down, select the “P2P Transfer” button.
2. From this screen, you can manage your recipients, view your recurring payments and start a new transfer. You can also view past payments and the status. You may only transfer from available funds.
3. In order to make a transfer, select “New Payment”. Select the recipient you would like to send money to. If it is someone new, select “New Recipient”.
4. Choose the account you would like to transfer from and enter the amount (daily minimum \$5 and maximum \$500) in their respective boxes. You are responsible for the accuracy of this information. You can only transfer from available checking accounts.
5. Choose which date you would like to make the payment. A calendar will open up in which you can select the date. You must enter a comment and accept the terms and conditions.
6. You will then enter your recipients information. You can choose to send to a recipients email address or cell phone number. Standard text messaging rates apply for the recipient receiving any text messages. Click “Make payment”. Funds availability may vary. You are responsible for making sure funds are available for any purchases.



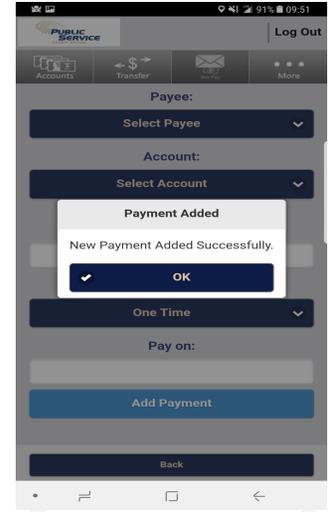
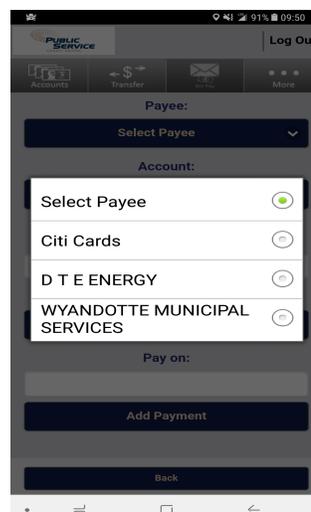
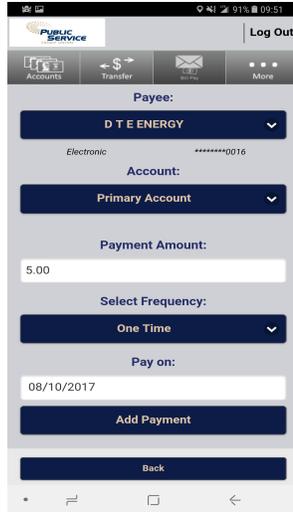
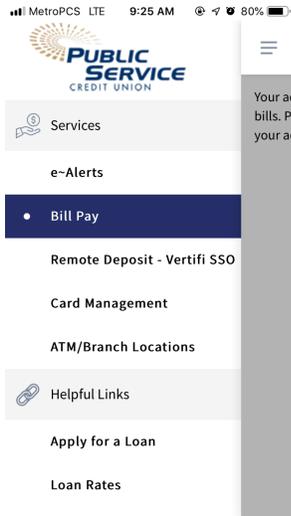


## Receiving P2P Payments

1. You will receive an email or text message depending on the choice the person transferring the money made. Standard text message rates apply for all text message. You must accept within 24 hours before the payment gets cancelled.
2. Click on the link shown to accept your money. You will be asked to enter an email address and password to continue. Hit “Continue” to move on to your banking information.
3. You will be able to type in your information from here to receive funds. You are responsible for making sure your banking information is accurate. Once you have checked for accuracy, hit “Create and Verify”.
4. You will receive an email confirmation. Make sure to confirm your email by clicking the email link within 6 hours. This will also give you access to the payment portal link to see any pending payments.

## Bill Pay

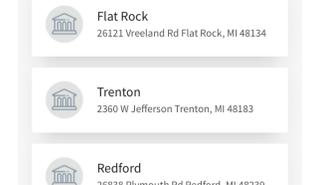
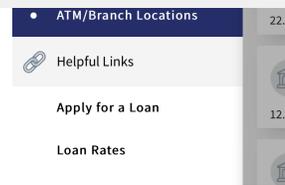
1. From the drop-down, select the “Bill Pay” button. From here you will be able to view details of existing payments and in some cases, make revisions.
2. Click “Select Payee” to add the bill you will be paying. These payees should have been set up through your bill pay account on your desktop version.
3. Choose the account you would like to pay from, and input the amount of your bill, how often you would like to pay it, and the date you would like to begin. Click “Add Payment”. Funds availability may vary. You are responsible for making sure funds are available for any bills.



## Location Guide

1. Go back to the drop-down menu and select the “Locations” button.

2. Locations will be sorted in order of closest to furthest. Clicking on a location will give you directions to that location.

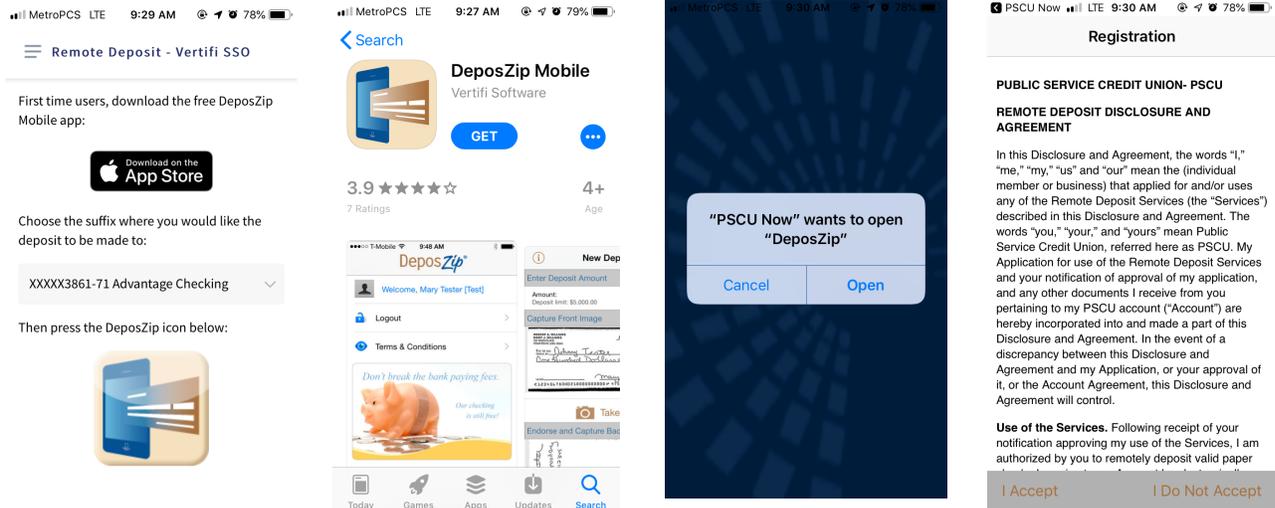


## Depositing a Check

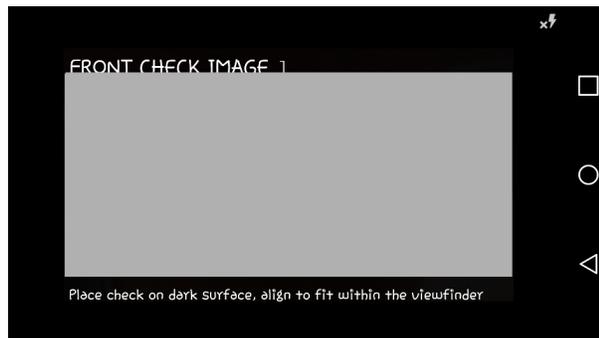
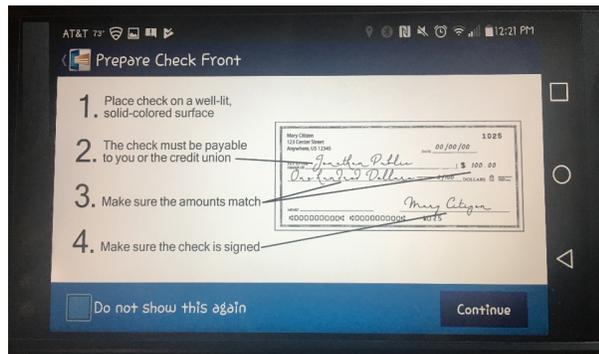
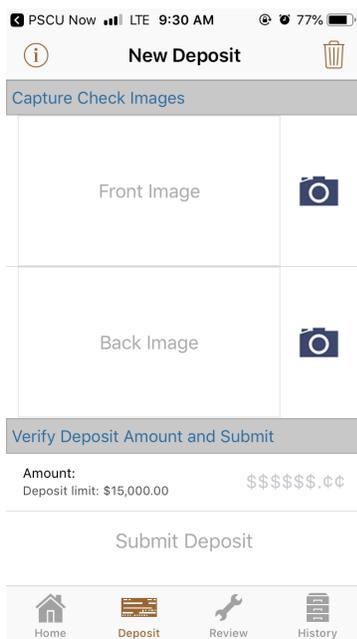
1. From the top left select the menu drop down, then select Remote Deposit - Vertifi SSO.

2. Choose the “Remote Deposit” option. In order to complete the process, you must download the “DeposZip” app. If it is already downloaded, skip to the next step. ALWAYS MAKE SURE TO OPEN THE DEPOSZIP APP FROM YOUR PSCUNOW MOBILE APP. THIS WILL ENSURE IT LINKS PROPERLY.

3. Select which account you would like to deposit to. Press the “DeposZip” icon.



4. Once you are taken to the “Deposzip” app, make sure the tab at the top that says “Deposit” is selected.



5. Click on the camera for the front of the check. Follow the guidelines to take a picture of your check. Do the same with the back of your check.

6. Verify the amount of the check. Click “Submit Deposit”. Checks are subject to normal check depositing guidelines. Please see our website or contact a member service representative for any questions.

7. You can view history and checks being reviewed by selecting the tabs at the top of the “DeposZip” app.

## e-Alerts

1. From the top left select the menu drop down, then select e-Alerts.

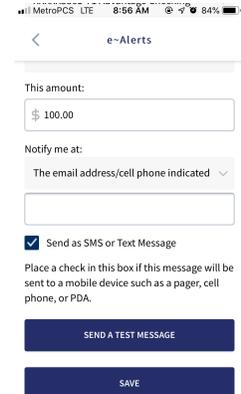
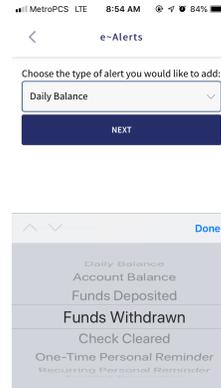
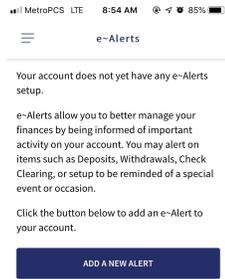
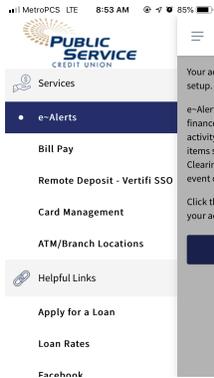
2. Choose the “e-Alerts” option.

3. Choose the type of alert you would like to add. You can choose from: Daily Balance, Account Balance, Funds Deposited, Funds Withdrawn, Check Cleared, One-Time Personal Reminder,

4. Once the alert is selected then insert the email or phone number you would like to be notified at.

5. You can then send a test message if you wish.

6. The final step is to click save to save the alert.



## **Frequently Asked Questions**

### **General**

#### **How can I find the app?**

You can look for it simply by searching 'PSCU now' in your app store.

#### **What new features and functionality does PSCU's mobile banking offer?**

Our user-friendly system offers great new features like remote check deposit, transfers, quick balance view, and a responsive design that makes it easy to do your banking on the go.

#### **Is there a cost associated with online or mobile banking?**

NO! Our online and mobile banking are completely free to use!

### **Remote Check Deposit**

#### **What is DeposZip?**

DeposZip is a secure, convenient service for Public Service Credit Union members. By using your computer with a scanner, smartphone or tablet with a built-in camera, you can image-capture and electronically deposit checks to your PSCU account.

#### **What are the requirements for members to use DeposZip?**

- Age of at least 16 years
- Account(s) and loan(s) in good standing
- A valid email address
- Internet access
- Online account registration with PSCU
- For Mobile DeposZip, access to PSCU's Mobile Banking App

#### **Is there a fee to use DeposZip?**

No, DeposZip is a free, convenient service provided to eligible PSCU members.

#### **What are my daily DeposZip limits?**

After you register and are approved for DeposZip, you will receive an email indicating your daily and rolling 30-day deposit limit(s). Deposit limits will also display while using DeposZip.

#### **Can I use any home scanner?**

Yes. DeposZip uses the TWAIN specification for communicating with scanners which is the most common. For additional information, please access DeposZip and click "Help with Scanners and Drivers" near the bottom of the DeposZip page or consult with your scanner manufacturer for information on their support for TWAIN on your device.

### **What are the supported browsers for DeposZip?**

Our website supports the three most recent publicly available versions of Chrome, Internet Explorer, Firefox and Safari.

### **What type of mobile device is required?**

The PSCU Mobile Banking App is available for Apple and Android device and works with a variety of supported smartphones and tablets utilizing the device's built-in camera\* for capturing check images.

\*Smartphone/Tablet must have a 2.0 megapixel (or greater) camera.

### **What types of accounts can I scan deposits into?**

- Deposits can be made to your PSCU savings, checking and money market accounts (excluding IRAs, HSAs, and Share Certificates).

### **Should I send any other documents with my DeposZip?**

No. Simply submit the check(s) you would like to deposit to your account.

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

No. DeposZip generates an electronic record with each deposit.

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

Multiple 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 the daily deposit limit.

### **How do I endorse my check?**

Please sign the back of each check and include the following endorsement information:

- "Deposited by RDC at PSCU only"

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

### **How do I make a deposit using DeposZip and my computer with scanner?**

1. Log into your account online and select the DeposZip link from the Accounts drop-down menu.
2. Select the account into which you wish to make a check deposit, then click "Submit".
3. Select your scanner (the first time you use the service you will be prompted to select a scanner control; you will only need to do this once).
4. Enter the total deposit amount of your check(s).

5. Scan the front and back of your endorsed check(s).
6. Review and submit your deposit.

### **What types of checks are and are not accepted through DeposZip?**

#### **Acceptable Checks:**

- Single-party, domestic checks made payable to the owner(s) of the PSCU account.

#### **Unacceptable Checks:**

- Any item drawn on your PSCU account
- Any item that is stamped with a “non-negotiable” watermark
- Any item that contains evidence of alteration to the information on the check(s)
- Any item issued by a financial institution in a foreign country, or not payable in US Dollars
- Any third-party check(s) (i.e., any item that is made payable to another party and then endorsed to you by such party)
- Any item that is presented more than six months after the date on the item
- Any item that is incomplete
- Any item that is presented with a date in the future
- Savings Bonds
- Money Orders
- Non-negotiable items
- Checks previously submitted for deposit
- Checks purported to be a lottery or prize winning

### **How quickly will my deposit be credited to my account?**

Checks submitted for deposit prior to 4 p.m. (CST) will be credited to your account within the same business day. Deposits submitted after 4 p.m. (CST) will be credited to your account on the next business day. Business days are Monday through Friday, which therefore excludes Saturdays, Sundays, Federal holidays, and Credit Union observed holidays.

### **How quickly will the funds be available for me to use?**

Please refer to the Funds Availability section of our Disclosure and Agreement which is available during the time of registration as well as on the Disclosures page of our website.

### **Do I need to keep my original check?**

Yes, please retain your original check for 60 days in a secure location then destroy by shredding it. Please do not attempt to duplicate the deposit.

### **How long is my deposit history available for viewing?**

DeposZip history is available for viewing online for approximately 18 months.

## **P2P (Person to Person) Transfers**

### **What accounts can I make transfers from?**

- Basic Checking Account
- NextGen Checking Account
- Direct Advantage Checking Account
- Direct Advantage Plus Checking Account
- Business Checking Account

P2P payments draw on available funds. Transactions that put you in overdraft or courtesy pay are prohibited.

### **Who can I transfer to?**

Our system allows you to transfer to anyone with a valid email address/cellphone number.

### **What information do I need to make a transfer to someone?**

You can make a transfer to someone through our app if you know their email address or cellphone number. It is the responsibility of the member and recipient to ensure all information is accurate before submitting the request.

### **Are there any limits to the amount of transfers I make?**

You can make as many transfers as you please, but each transaction must be a minimum of \$5.00 and a maximum of \$500.00. Funds availability may vary. You are responsible for making sure funds are available for any purchases.

### **Is there anything else I should know about P2P transfers?**

In order to complete the request, you **MUST** write a comment into the comment field.