

SecureLink eDeposit FAQs

[Mobile FAQs](#)

[Desktop FAQs](#)

[Desktop Video](#)

Q: What is SecureLink eDeposit?

A: SecureLink eDeposit is a free and secure 24/7 online/mobile service that allows you to deposit checks into eligible Power Financial Credit Union checking accounts from anywhere you have access to SecureLink Online Banking using an approved device (scanner attached to your computer or smartphone).

Q: Who is eligible for SecureLink eDeposit?

A: Members who are at least 18 years of age, have a checking account with Power Financial Credit Union and are in good standing with the Credit Union.

Q: How do I register for SecureLink eDeposit?

A: You can begin using SecureLink eDeposit within SecureLink Online Banking after accepting our SecureLink eDeposit Service Agreement. If you prefer to take pictures of your checks using your smartphone, you will need to create a user account for our eDeposit mobile app. During this setup you will also be asked to accept our SecureLink eDeposit Service Agreement.

Q: Will my deposit be held when using this service?

A: Yes, your deposits can be held according to our PFCU's [Funds Availability Policy](#). Please refer to your account for available balance.

Q: How soon do I have access to my eDeposit funds?

A: Your funds may be available the same business day if your deposit is made before 12pm noon. Deposits made after 12pm noon may be credited and available the next business day. All deposits are subject PFCU's [Funds Availability Policy](#).

Q: What types of deposits are accepted through SecureLink eDeposit?

A: Personal Checks, Cashier's Checks, Corporate Checks, Money Orders, Government Checks are all accepted. All checks must be in U.S. funds payable to the name(s) on your account and endorsed by all payees. Canadian items in U.S. funds are not acceptable.

Q: Is there a fee for using SecureLink eDeposit?

A: No. There are no fees for using PFCU's SecureLink Online Banking or eDeposit service. There are fees for returned items that are deposited. Please refer to our [fee schedule](#) for more information.

Q: Is there a limit to how much I can deposit with SecureLink eDeposit?

A: Yes, there is a limit for your SecureLink eDeposit check deposits up to \$2,000. Each deposit you make through SecureLink eDeposit will reduce your deposit limit. Once we receive and approve your deposit, the limit will increase by the deposit amount of the check(s) we approve.

Q: Is SecureLink eDeposit safe?

A: SecureLink eDeposit is available after signing into our secure and encrypted application. Please refer to our [Privacy & Security](#) section of our website for more information.

Q: When is SecureLink eDeposit available?

A: SecureLink eDeposit is available 24 hours a day, 7 days a week*. The only exceptions will be during scheduled system maintenance and month-end processing. Please note that deposits made on a weekend/holiday will be processed the next business day.

** Please note that Service availability is at all times conditioned upon the corresponding operation and availability of the communication systems used in communicating your instructions and requests to the Credit Union. We will not be liable or have any responsibility of any kind for any loss or damage thereby incurred by you in the event of any failure or interruption of such communication systems or services resulting from the act or omission of any third party, or from any other cause not reasonably within the control of the Credit Union.*

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

A: One check may be submitted as one deposit. However, multiple deposits are allowed. Each deposit must be scanned and submitted separately. You can deposit multiple checks up to your individual limit.

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

A: No. The SecureLink eDeposit program generates an electronic record with each deposit.

Q: How long can I view my deposit history? How do I obtain a copy of my deposit?

A: If you made a deposit using the Online Banking Desktop interface, your deposit history is maintained for review for 18 months within SecureLink eDeposit in Online Banking. You can view a copy of your SecureLink eDeposit by logging into SecureLink Online Banking, clicking the products and services menu item at the top of the page, and then enter the eDeposit application.

If you made a deposit using our mobile app, your deposit history is maintained for 5 days. To view your deposit, please log into SecureLink eDeposit mobile app and click Review. Your eDeposits transactions will appear in your transaction history within SecureLink Online Banking for six months.

Q: What should I do with my original check?

A: For your protection, after making your deposit through SecureLink eDeposit, please retain the original check for up to 30 days after receiving confirmation that it has been credited to your account. When you are ready to discard it, mark it “VOID” and dispose of it in a way that prevents it from being presented for payment again.

Q: How can I check the status of my deposit?

A: If you made a deposit using the desktop method, you can check the status of your deposit by logging into SecureLink Online Banking, clicking the products and services menu item at the top of the page, and entering the SecureLink eDeposit application.

If you made a deposit using our SecureLink eDeposit mobile app, you can check the status of your deposit by logging into the mobile app and clicking on the Review button.

Q: Do I need any special equipment or software to use SecureLink eDeposit with my smartphone?

A: You will need to download our mobile app from your phone's marketplace. You can find a link to the app by visiting <https://www.powerfi.org/personal-accounts/personal-online-services/securelink-edeposit/securelink-edeposit-mobile/>

Q: How do I make a deposit via SecureLink eDeposit with my smartphone?

A:

1. Please visit <https://www.powerfi.org/personal-accounts/personal-online-services/securelink-edeposit/securelink-edeposit-mobile>. Click on the link to enroll in our mobile eDeposit service using your computer.
2. You will be prompted to create a user account and accept our SecureLink eDeposit Mobile Agreement. For your own account security, do not use your member number as your user id.
3. You will then need to scan the QR code for your phone type. You will be taken to the marketplace for your phone where you will need to download our mobile app. You can also search for the SecureLink eDeposit Mobile app within your phone's marketplace by searching for PFCU eDeposit.

Log into the SecureLink eDeposit mobile app and follow the prompts for taking a photo of your check.

1. You will be asked to take a picture of the front and back of the checks or money orders you want to deposit
2. Confirm Deposit.
3. The deposit is sent to us through a secure Internet connection.
4. The funds will be deposited into your account after our review and approval and are subject PFCU's [Funds Availability Policy](#).

We recommend that you use black ink only for your endorsement and write legibly on the check to better enable the mobile app to capture the image.

Q: How do I make a deposit via SecureLink eDeposit with check scanner?

A:

1. Simply log into SecureLink Online Banking at powerfi.org.
2. Select Products & Services at the top of the page.
3. Select SecureLink eDeposit.
4. Select the account suffix where the funds will be deposited to.
5. Accept the SecureLink eDeposit Agreement.
6. Follow the prompts to scan, upload and deposit your check.

The prompts include the following steps:

1. Endorse the back of the check and write “For Deposit Only” below your signature.
2. Scan the front and back of the checks or money orders you want to deposit. If you previously scanned the items and saved them on your computer you can upload the images utilizing the Zero-Client option and browse for the front and back of the image.
3. Submit Deposit.
4. The deposit is sent to us through a secure Internet connection.
5. The funds will be deposited into your account after our review and approval and are subject PFCU’s [Funds Availability Policy](#).

We recommend that you use black ink only for your endorsement and write legibly on the check to better enable the scanner to capture the image.

Q: Do I need any special equipment or software to use SecureLink Deposit with check scanner?

A: A TWAIN compliant scanner is required. Most scanner software supports the TWAIN specification. Wireless scanners may not be compatible. No special software is needed. If the software does not recognize the TWAIN compliant scanner or Wireless Scanner you can upload the image utilizing the Zero Client Method.

Q: What are the minimum system requirements necessary to use SecureLink eDeposit with check scanner?

A: The minimum supported environments include:

- ▶ Windows 7 with Internet Explorer, Firefox or Chrome
- ▶ Mac OSX 10.8 (Zero-Client mode only) with Safari

Q: What can I do if my scanner is not recognized?

A: PFCU cannot diagnose general scanner and PC problems. Please consult your scanner’s documentation for guidelines on how to scan an image or utilize the Zero Client Configuration and upload the front and back of the check image.

Q: Which browsers are recommended to use SecureLink eDeposit with check scanner?

A: SecureLink eDeposit has been optimized within certified browsers. Browsers that are certified have passed our security testing. By using an unsupported browser, you may not be able to view the take full advantage of all the features within SecureLink eDeposit.

Supported Operating Systems:

- ▶ Windows 7 or greater
- ▶ Mac OSX 10.8 is supported using Load or Zero-Client features only

Supported Browsers:

- ▶ Internet Explorer
- ▶ Firefox
- ▶ Safari (Mac only)

- ▶ Chrome (Windows only)

Q: Which configuration method should I utilize for Desktop eDeposit?

A: eDeposit Desktop has three modes of operation; [ActiveX](#) (for Microsoft Internet Explorer users), [Java](#) (a cross-platform friendly downloadable java applet), or [Zero-client](#) (a pure HTML/javascript solution).. Direct scan also requires either of the downloadable modes, ActiveX or Java. In all three modes, you may alternatively load check image JPEG files that have been captured separately by your scanner software.

ActiveX Configuration:

ActiveX mode is for users of Microsoft Windows® and the Internet Explorer web browser only. Users of Windows and Internet Explorer who want the efficiency of working directly with your TWAIN compliant scanner should use ActiveX mode. This mode requires the download and installation of an [ActiveX control](#) called [EZTwainX](#) developed by Dosadi.

Installation of this ActiveX control requires your authorization, please pay close attention to the security warnings and following the installation instructions.

Java Configuration:

Java mode is for users who want the efficiency of working directly with your 32-bit TWAIN compliant scanner using a [java applet](#). This mode can work for users of Windows, and using browsers like Firefox and Chrome. Java mode requires the download and installation of a Java applet from Vertifi Software, with the embedded Morena Image Acquisition Framework from [GNOME Ltd.](#) for TWAIN capabilities.

Installation of this java applet requires your authorization, please pay close attention to the security warnings and following the installation instructions. Use of TWAIN direct scan mode requires that your browser and java software are both running in 32-bit mode.

Zero Client Configuration:

Zero client mode is for users who want a pure HTML/JavaScript experience, without the technical challenges and security warnings of downloadable software. In this mode, you are required to separately capture front and back check images (JPEG, PNG or GIF) that are properly cropped, and upload those files for deposit.

Zero client mode is the most compatible mode, but requires the most effort each time you make a deposit. You accept the responsibility of capturing, uploading, and subsequently removing check image files from your computer.