

# **Mobile Deposit Questions and Answers**

**Currently, Mobile Deposit is for personal and business use.**

## **How does the customer enroll in Mobile Deposit?**

*Customers don't need to enroll. It's already part of the Mobile Banking App. However, we have the capability of turning it off for individual clients, if necessary.*

## **What does the customer need in order to use Mobile Deposit?**

*Our Mobile Deposit App and a smart phone with a camera.*

## **What are the specific instructions on how it works?**

1. *Using the Mobile Deposit App, select "Deposit" from the menu, then select "Deposit Check".*
2. *Select the account you want to deposit to.*
3. *Enter the amount of the check you wish to deposit.*
4. *Endorse the check on the back with your signature and the notation "Mobile Deposit" under your signature.*
5. *Select "Front Image", "take a photo of check", then take a photo of the front of the check and select "use". All four corners of the check must be within the boundaries on the photo screen. It's best to have a plain darker background behind the check.*
6. *Select "Back Image", "take a photo of check", then take a photo of the back of the check and select "use". All four corners of the check must be within the boundaries on the photo screen. It's best to have a plain darker background behind the check.*
7. *Select "Next" and it will validate your deposit.*
8. *You will see a "Confirm Deposit" screen, click on "Confirm".*
9. *You will see a screen that says "Deposit pending" and a notation that tells the customer that funds are normally received within two business days. It also asks them to keep the paper check until the funds are posted to their account. We would like the customer to keep that item for at least 30 days, then shred it.*

## **Which accounts qualify for Mobile Deposit?**

- *Personal Checking*
  - *Personal Savings and Personal Money Market Savings*
  - *UTMA Savings (for the custodian's use only)*
- cannot deposit to any type of CD, HSA, IRA, Christmas Club)**

## **Is there a cost for Mobile Deposit?**

*There is no charge to use Mobile Deposit. However, message and data rates may apply.*

### **Is Mobile Deposit Secure?**

*Yes – it is very secure. There are multiple layers of security that gives your account and check data the highest level of safety available.*

### **What is the daily deposit limit?**

*One check per deposit, and a daily dollar limit of \$2,000.00 per caller record. In other words, if the person has two accounts, they will **not** be able to deposit \$2,000.00 to each account. That one person is limited to a total of \$2,000.00. However, if the accounts are joint, and the other owner also has Mobile Deposit, the other owner would be able to do a \$2,000.00 deposit as well.*

### **What types of checks can be deposited?**

*Most personal and business sized checks can be deposited. Below is a list of the checks that **cannot** be deposited.*

- *Checks payable to any person other than the person that owns the account that it is being deposited into*
- *Checks containing alterations to any fields on the front of the item or which you know or suspect or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the item is drawn*
- *Checks payable jointly, unless deposited into an account in the names of all payees*
- *Items previously converted to a substitute check, as defined in Reg CC*
- *Checks drawn on a financial institution located outside of the United States*
- *Check not payable in US funds*
- *Items that are remotely created checks, as defined in Reg CC*
- *Checks that have previously been submitted through Mobile Deposit or through a remote deposit capture service offered at any other institution*
- *Checks dated more than 6-months prior to the date of deposit*
- *Items or checks prohibited by our current procedures relating to Mobile Deposit or which are otherwise not acceptable under the Terms and Conditions of Your Account*
- *Items or checks with any endorsement on the back other than that specified in these Terms and Conditions*
- *Money Orders, Postal Money Orders, Traveler's Checks, Insurance Company Drafts and Checks, Cashier's Checks, Credit Card Advance Checks, Checks drawn or issued by the US Treasury Department*

**When will the customer have access to the funds deposited through Mobile Deposit?**

*If the item is deposited prior to 4:00 our time, and the bookkeeping department has not returned it (declined it) for any reason or placed a hold on the item, it will be available after we do our update for that day (around 4:30). It isn't available as a memo-post like deposits we take at the teller line.*

**What if the customer tries to deposit the same item twice?**

*The system has a duplicate detection tool that will actually disallow the customer from duplicating a deposit. For example, if the customer deposits check #123 from John Smith drawn on Bank One today, and he tries to deposit that same check into his account a few days later, it will not let him do it. He will see a message that will say "This check has already been submitted. We cannot accept it again." If someone else tries to deposit that same item into another account here using Mobile Deposit, they will get the same message. Duplicates are detected for 45 days from the date it was first deposited.*

**What should the customer do if the check he/she is depositing is accepted, but bookkeeping returns the item? For example, maybe the endorsement was incorrect.**

*Either mail the check to us for deposit or bring it into the bank for deposit. That check cannot be deposited again through Mobile Deposit. The system's duplicate detection system will identify it as a duplicate.*

**What if the customer no longer wants Mobile Deposit?**

*We can turn it off. Just ask someone in New Accounts to send something to the computer department for that customer's account number(s).*

**What will the customer receive/see if their deposit is accepted but Bank of Zumbrota returns the item for some reason?**

*After we have done the update for the day, the customer will be able to see their deposit, along with a Deposit Correction Decrease for the same amount. The customer can click on that description and see a notation that tells him to contact the Bookkeeping Department because his Mobile Deposit was declined. The Bookkeeping Department will also attempt to contact the customer before the end of the day so that the customer is aware of the decline and why it was declined. There is an example attached to this of what the customer will see. We will also prepare a notice that we can either mail or secure email to the customer. An example is attached.*

**What happens if the customer's deposit requires a hold?**

*The Bookkeeping Department will place a hold on it and mail or secure email a hold notice to the customer. Our funds availability policy pertains to deposits made using Mobile Deposit.*



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ACCOUNT: 8026 10/07/2016  
P.O. BOX 3  
ZUMBROTA, MN 55992-0008  
Bookkeeping (507) 732-8710  
Loan Department (507) 732-7555

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EMPLOYEE CHECKING ACCOUNT 8026

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
TOYOTA FIN ONLINE PMT	[REDACTED]		09/30/16	[REDACTED]
CHECK # 1045	[REDACTED]		09/30/16	[REDACTED]
ASSOCIATED BANK MBS DRAFT	[REDACTED]		10/03/16	[REDACTED]
X MOBILE DEPOSIT		X 1.00	10/04/16	[REDACTED]
WePay EDI PYMNTS		.04	10/04/16	[REDACTED]
WePay EDI PYMNTS		.04	10/04/16	[REDACTED]
WePay EDI PYMNTS		.05	10/04/16	[REDACTED]
WePay EDI PYMNTS		.10	10/04/16	[REDACTED]
XX DEPOSIT CORRECTION DECREASE	1.00 X		10/04/16	[REDACTED]

XX customer can click on this item & see the actual deposit correction notice with any remarks we added.

## Customer Notification of Account Adjustment

Original Amount:

Correct Amount: (\$1.00)

Adjustment Amount: \$1.00

We have adjusted your account to correct an error in your deposit. For convenience, we have provided the images of the deposit correction, including your deposit ticket. If you have any questions or need any assistance, please call us at (507) 732-8710. Thank you for doing business at Bank of Zumbrota.

Debit		Deposit Correction	
<small>(Decrease)</small>			
<b>Bank Of Zumbrota</b>			
Original Amount:	\$0.00	Date:	10/4/16
Correct Amount:	-\$1.00	Auxiliary On-us:	
Adjustment Amount:	-\$1.00	Routing Number:	091910028
Corrected by:	darcher	Account Number:	●●●8026
Remarks: contact bookkeeping -- mobile deposit declined			

Debit \$1.00

Check #1048 \$1.00