

Mobile Remote Deposit Capture FAQ's

What is mobile remote deposit capture (mRDC)?

- Bank SNB's mRDC is a quick, easy way to make a deposit with your smartphone or device from virtually anywhere at any time.

Is Bank SNB's mRDC secure?

- Yes. Mobile deposit uses the same security parameters as your Online Banking account. Making a deposit with your phone is as safe as using Online Banking.

Who is eligible for Bank SNB's mRDC?

- Retail customers that have an active checking account, Online Banking with our bank, and a mobile device such as iPhone, Android, or a tablet.

How do I sign up for and use Bank SNB's mRDC?

- Mobile deposit is offered in conjunction with mobile banking. You can enroll for mobile banking via your Online Banking account under 'Other Services' → 'Mobile Banking' → click 'Enroll'. Once enrolled in mobile banking, simply download the Bank SNB mobile app and locate the 'Deposit' option located on the menu bar.

Are there fees associated with Bank SNB's mRDC?

- No. There are no bank fees associated with this service, but your mobile carrier may charge for Internet access and/or text messages.

What types of checks can I deposit through Bank SNB's mRDC?

- Checks issued by or payable to an owner of a Bank SNB deposit account or business checks that are payable to the owner of the Bank SNB deposit account.

What types of checks are not eligible for deposit?

- Third-party checks, checks made payable to cash or the bank, checks not properly endorsed, incomplete checks, poor quality images of checks or checks with missing information, stamped 'Non-Negotiable' checks, returned checks, altered checks, non-domestic checks, travelers checks, bonds, stale-dated checks (more than 6 months old), and checks that exceed the deposit limits of \$2,500 per deposit and/or \$2,500 per day.

How do I endorse my check for mobile deposit?

- The check should be signed and accompanied with the verbiage, "For Deposit Only – Bank SNB."

Can more than one check be included in a deposit? How many deposits can be made in a day?

- No. Only one check per deposit with up to 5 deposits per day.

What are the deposit limits?

- \$2,500 per deposit; \$2,500 per day

Do I need to use a deposit slip?

- No. An electronic deposit slip will be generated.

Are the check images saved to my phone?

- No. Images will not save to your phone.

When will the deposit be credited to my Bank SNB account?

- Deposits submitted on a normal bank business day before 5:00 PM CST will generally be posted to your account the next business day. Deposits made after 5:00 PM CST or on weekends or holidays will generally be processed the next business day and credited to your account within two business days after the deposit is submitted. Our standard hold policies apply, and any holds placed are at the sole discretion of the bank.

How long should I retain the check I deposited with Bank SNB's mRDC?

- The item should be retained for a minimum of 45 days.

How long does it take to submit a check deposit through Bank SNB's mRDC?

- The transmission time varies depending on signal strength and speed of your mobile network, but normally it should take less than a minute.

Can I split a mobile deposit between multiple accounts?

- No. A check can only be deposited to a single checking account. After the deposit has been credited to your checking account, you can then make transfers to other accounts.

Do I need to take a picture of both the front and the back of the check, and how should it be oriented?

- Yes. To successfully complete a mobile deposit, you must take a picture of the front and the back of the check. The check should be positioned in landscape format.

Can I make a mobile deposit with a check made payable to a joint owner on my account?

- Yes. As long as the individual is a joint owner on the account and the check has been properly endorsed.

Can I cancel Mobile Banking at any time?

- Yes. You can un-enroll from Mobile Banking via your Online Banking account under 'Other Services' → 'Mobile' → click 'Un-enroll'.