

Mobile Check Deposit

Step By Step Guide

Features

No forms to fill out

Convenience of depositing your checks on the go

Easy access through the Mobile Banking smart phone app

Standard Requirements:

Online Banking username and password

Application linked in the Mobile banking App

Endorsement Requirements:

The Payee's signature (your endorsement)

"For Deposit Only"

Account Number

Step-by-Step:

1. Launch Mobile Banking
2. When prompted, enter your User ID and password.
3. Click on "Check Deposit" on the left tab.
4. (The first time you use this service, you will be asked to review and accept the *Mobile Deposit Services Disclosure and Agreement* before you can continue. Once you accept the agreement, you will be taken to the "Deposit a Check" screen to make your deposit) .
5. Tap "Deposit check" at bottom of screen and continue.
6. Select "Front"
7. To capture the front check image: Place the check, with the front side facing up, on a well-lit surface, free of any clutter.
8. To capture the "Back" check image, repeat step 6.
9. Tap on "Amount" and enter the amount of the check, click done.
10. Tap on "Deposit to" and choose account where check should be deposited.
11. Enter email address for receipt.

12. Ensure that the front and back images are of good quality. Once deposit information has been confirmed; press the continue button.
13. Verify Information and click “Approve”.
14. If you have more than one check to deposit, repeat the above steps.
15. After you have received notification that the check(s) have been APPROVED, dispose of the check(s). Once a check has been captured in Mobile Deposit and APPROVED it cannot be presented again.
16. Sign off Mobile Banking.

Tip: You might find that you get a more accurate picture of your check if the color of the background is solid and contrasts with your check.

- Align the check within the green guidelines, making sure the entire check is completely within the guidelines and there is nothing else in the image.
- Take the picture. The image will be automatically cropped to the guidelines needed. If there are any errors with the image, they will be identified with an error image and you will need to repeat the process.
- Tap “OK” to continue. Image will then be converted to black and white. Be sure to verify that all of the information on the check is viewable and readable.
- Follow the same steps to capture an image of the back of the check (properly endorsed) after selecting “Capture Check Back.”
- Ensure that the front and back images are of good quality. Once deposit information has been confirmed; press the “Done” button.
- If you have more than one check to deposit, repeat the above steps.
- Log off Mobile Banking.

Please be aware that incorrect information may lead to review of your deposit and a delay in your deposit being accepted by the Bank. Availability of funds is based on the Funds Availability Policy within your Deposit Account Agreement.

You will receive an email, to the address entered at the time of deposit, notifying that the check is accepted or rejected. If your check is rejected for any reason, the email will contain a reason. If the item was due to missing endorsement, etc, you can correct the error and attempt to deposit again.

Once Bank of Walker County has accepted and APPROVED your check, the funds will appear in your account. At this time it is your responsibility to dispose of the check. Once a check has been captured in Mobile Deposit and APPROVED it cannot be presented again.

The following are limits for Mobile Deposit.

Mobile Deposit is a discretionary courtesy and not a right of the customer or an obligation of Bank of Walker County. It can be removed at any time for misuse of this service.

Limits for Mobile Deposit:

\$1,000.00 daily limit (3 item limit in one day)

\$1,500.00 weekly limit (7 item limit in one week)

Bank of Walker County's commitment is to always provide you with the best level of service, now and in the future.

If you have any questions, please call us at 205-295-0033.