MobileCheck Deposit Q&A - 2/12/13

- 1. How do you get the app with MobileCheck Deposit? Update or download the First State Bank app on or after February 25th. Many devices check during the day for updates and may automatically update or notify the user that an update is available for the app. We are not charging for the update or download of the app but a carrier's data rates may apply.
- 2. How does a customer get enrolled for MobileCheck Deposit?
 - 1. The customer will need to have a mobile device with one of our apps on it (Android, iPhone, or iPad), an active online banking ID, and an active checking account.
 - 2. The customer will log into the app with their online banking ID, choose the Deposits tab and answer the three enrollment questions (mobile number, email address, and checking account number).
 - **3.** The Business Banking department will review and accept all enrollments, unless otherwise directed by the branch, within one business day. Customer receives notifications of enrollment approval. They will then have the access to make deposits.
- 3. How does a customer make a deposit once enrolled?
 - 1. Log into an app using the online banking ID and password.
 - 2. Click on the Deposits tab.
 - **3.** If on Android/iPhone, they will need to click the Deposit Check option. The iPad app already has this page pulled up.
 - **4.** Choose which account to deposit into and enter in the amount.
 - **5.** Take pictures of the front and back of the check, as directed.
 - 6. Click Submit.
 - **7.** A reference number will be received to confirm receipt and the deposit will be set to a "Needs Review" status.
 - **8.** A text message will be received by the customer once the deposit has been accepted for deposit.
- **4.** What kind of accounts can be enrolled? Consumer checking accounts are the only kind of accounts that can be enrolled at this time. DBAs and sole proprietorships are considered business-purpose accounts.
- 5. How many checks can be deposited at a time? Only one per deposit.
- 6. What kind of items cannot be deposited?
 - 1. No foreign checks
 - 2. No bonds
 - 3. No third party checks
 - 4. No returned or re-deposited items
 - 5. No rebate checks
 - **6.** Money orders can be attempted but may not be able to image them. Western Union is most likely to work.
 - 7. Split deposits cannot be made

- 7. If I have a question about an enrollment or a deposit, who do I contact? The Business Banking Department, at mobiledeposit@first-state.net
- **8.** What happens if a customer's enrollment is rejected? This means that the Business Banking personnel has rejected the enrollment. This will only be done at branch discretion. The enrollment will still appear as pending to the customer so the branch will be contacted to let the customer know of the rejected enrollment.
- **9.** What happens if a customer's deposit is rejected? The customer will receive a text message with information on why the deposit was rejected.
- **10.** What are the limits on deposits? There is no limit on the number of checks that can be deposited. The daily limit is \$500. The rolling 30-day limit is \$2000.
- **11. If I want a customer's limits changed, how do I do that?** A branch manager's approval will need to be emailed to mobiledeposit@first-state.net detailing the change in limit and which account and Alias/NetTeller ID this pertains to.
- **12.** How can I tell if a customer is enrolled in MobileCheck Deposit? The User Message (white line) on a customer's CIF will state MobileCheck.
- **13. Is there a fee for MobileCheck Deposit?** No. The app update is free and the there is no charge per deposit. Message and data rates may apply and a customer will need to check with their communications service provider regarding fees.
- **14.** Why is a customer's deposit not showing up on the account? The deposits will not memo-post during the day. These will hard post during end of day processing on the same business day the deposit is made. If made after 4pm CST, the deposit will post at end of day on the following business day.
- **15.** How can I check on a customer's deposit? The customer can view past checks on the Transactions page on the Deposit tab of the mobile app. If you need further assistance, please contact the Business Banking Department or email mobiledeposit@first-state.net.
- 16. If I have a customer who should not have this ability, how can I prevent them from using MobileCheck Deposit? Please place an alert message at the CIF level if you do not wish a customer to have access to MobileCheck Deposit.
- **17.** What about the risk of fraudulent checks?! To decrease the risk of fraud, each individual check is visually reviewed and must be approved by the Business Banking department before being it is deposited.
- **18.** What about a customer who uses MobileCheck Deposit to make a deposit and then depositing the paper check at ours or another bank? IPS gets reports that catch double deposits within the bank. We are already at risk of a customer depositing a check at two different banks, as a customer can do mobile deposits at other banks and then bring the check into our bank. Any of this type of activity will cause a user to be immediately unenrolled and the branch contacted.