



Educational Tips on using Mobile Check Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
 - Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
 - No shadows across the check
 - All four corners are visible
 - Check is not blurry
 - The MICR line (numbers on the bottom of your check) is readable.



Mobile Deposit.

Mobile Deposit is an integrated solution offered as an add-on capability of Mobiliti. The mobile deposit feature allows our customers to make a check deposit via Mobiliti, by photographing the front and back of the check with their iPhone or Android mobile phone and submitting that image for deposit to their account. This feature is available via the downloadable app channel only—and only on the iPhone or Android device.

Demand Deposit Account customers are subject to eligibility and approval for Mobile Deposit. Eligibility and deposit limits depend on your relationship with Financial Federal and considerations include, but are not limited to, balances in your accounts, responsible account usage, etc. Users do not need to enroll for Mobile Deposit. If the user is designated as eligible by Financial Federal, the Deposit menu item will show up in their Mobiliti downloadable app. If the eligible user does not have any eligible accounts, the user will receive an error message indicating the feature is available for eligible accounts.

Credit for Deposited Checks: Successfully submitting your check image with your mobile device will begin the deposit process, but the processing time to complete your deposit may vary. Checks successfully submitted by 2:00 p.m. Central Time on a business day (every day except Saturdays, Sundays, and Federal or other scheduled Holidays) are normally available for withdrawal on the first business day after the day of the deposit. If you successfully submit the check deposit after 2:00 p.m. Central Time or on a day that we are not open, we may consider that the deposit was made on the next business day that we are open. If your deposit is rejected, we will email you the notice by the first business day after the day we receive your deposit. Deposits may be subject to additional case-by-case or exception holds.

View Deposit History. The history reflects the status of the check capture, not the posting of the check to your Demand Deposit account. The user is able to view 30 days of deposit history captured from their mobile device. Check images captured on their mobile device are available for 45 days within the Mobile App. After 45 days, the user will need to check their account history for deposit transactions. Note: A check could be rejected during processing after being “accepted” initially in the Mobile Deposit system due to stop payment, account closed, etc. Users must check their account history to confirm the check was posted.

For checks to be eligible for deposit, they must be:

- Payable only to you. Joint checks or checks made payable to “Cash” are not allowed.
- Must not be drawn on a foreign bank or payable in foreign currency.
- Must not be altered on the front of the check in any way.
- Must have an authorized signature. Demand drafts or remotely created checks are not allowed.



- Must not be dated more than six months prior to the date of the deposit.
- Must not have previously been returned stop payment, insufficient funds, or account closed.
- Must be properly endorsed and read: "For Deposit Only"

Retention of Deposited Checks. Checks that have been deposited using Mobile Deposit should be safely stored until final settlement and then disposed in a secure manner.