Mobile Deposit

Mobile Check Deposit

One of the most convenient features of the SB Mobile application is the ability to deposit checks. This secure service allows eligible accountholders to deposit paper checks into their Security Bank checking or savings accounts from anywhere at any time using their mobile device. Mobile Check Deposit is available free of charge and eliminates the need for driving to the bank and waiting in line to make deposits. All you need is a mobile device with a camera and an Internet connection.

Enrollment

There are no additional enrollment requirements for our Mobile Deposit Capture feature. When you are logged into the Mobile App you will see our Check Deposit feature in the list of available menu options. In order to begin using the Mobile Deposit feature, you must read and accept our Mobile Banking Deposit User agreement that will be presented through the application.

Eligibility Requirements

At the present time, these are the requirements for Mobile Check Deposit eligibility:
- Mobile Check Deposit is available for Personal Checking or Savings accounts only.
- The account has been open for at least 30 days.
- The account has been overdrawn no more than five (5) days within a 30 day look back period.

Tips for Mobile Check Deposit

Here are a few tips to help you through the mobile deposit process:
- Before using this new feature, you need to enroll in our Online Banking system and log in at least once.
- Mobile Check Deposit works with Android™ and iOS® (iPhone and iPad) devices.
- Endorse the back of your paper check as follows:
  For Mobile Deposit Only at Security Bank
  Your Signature
  Security Bank Account # _____
- Paper checks can be deposited into Personal Checking or Savings accounts.
- Avoid using public and free Wi-Fi connections for banking transactions.
- For mobile deposits, we recommend using your carrier's Internet connection. Usage rates from your mobile carrier may apply.
- The pictures of your endorsed check must be clear and legible. Take pictures of the check on a flat, well-lit surface and enable the camera's flash on your device if possible.
- Funds deposited through Mobile Deposit Capture will be available to you on the first business day after we receive your deposit. All deposits are subject to review and may not be available for immediate withdrawal.
- After completing your deposit, keep your paper check in a secure location for no less than 30 days before destroying it.
- If you experience an error, notify us as soon as possible and by no later than 30 days after the account statement is provided to you.

- If you need any additional instructions when making a deposit, click on the Title at the top of the app to pull up the help menu. For example, when making a mobile deposit click on "Deposit Check" at the top of the screen to see a list of instructions.
- Access to our Mobile Deposit feature is provided at our discretion. As part of our User Agreement, you agree that you will not transmit duplicate items (attempt to deposit the same check twice). In addition, you agree that you will not perform a mobile deposit and then attempt to deposit the same item elsewhere. Any violations of our User Agreement may result in termination of access to our mobile features. Refer to the full list of deposit item eligibility requirements in the User Agreement for additional information on Mobile Check Deposit.
- If you have further questions, please contact us.

Deposit Limits and Ineligible Items

Mobile Deposit limitations include:
- $5,000 daily deposit limit
- $5,000 single item deposit limit
- $40,000 rolling 20 business day deposit limit
- Daily deposit limit of 5 items
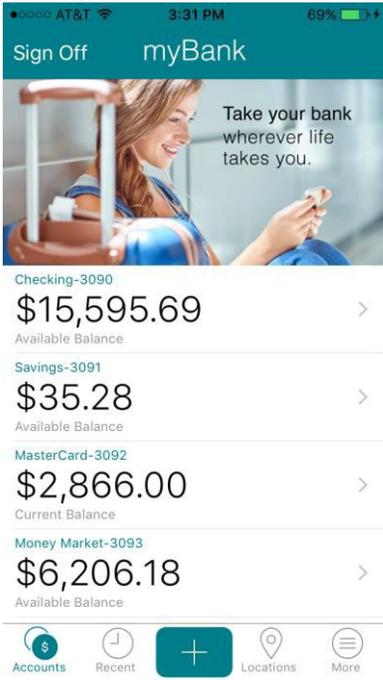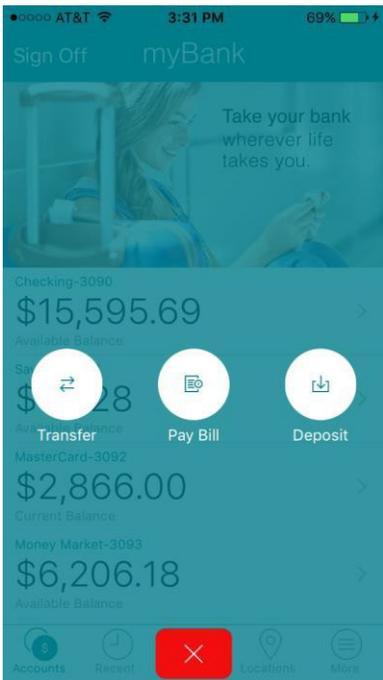- Rolling 20 business day limit of 10 deposits

Ineligible deposit items defined in the User Agreement include:
- Checks or items payable to any person or entity other than you.
- Checks or items containing obvious alteration to any of the fields on the front of the check or 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 check or item is drawn.
- Checks or items previously converted to a substitute check.
- Checks previously deposited and returned unpaid (charge-back items).
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks.
- Checks or items not payable in United States currency.
- Checks or items dated more than 6 months prior to the date of deposit.
- A single check in an amount over the dollar limit.
- Checks or items prohibited by SECURITY BANK's current procedures relating to the Services or which are otherwise not acceptable under the terms of your SECURITY BANK account.

Making Deposits

By using the SB Mobile banking application on your smartphone or tablet, depositing a paper check is quick and easy. Here are the steps with images below:

Mobile Banking Remote Deposit Capture users will use the following steps to submit a check deposit via their mobile device.
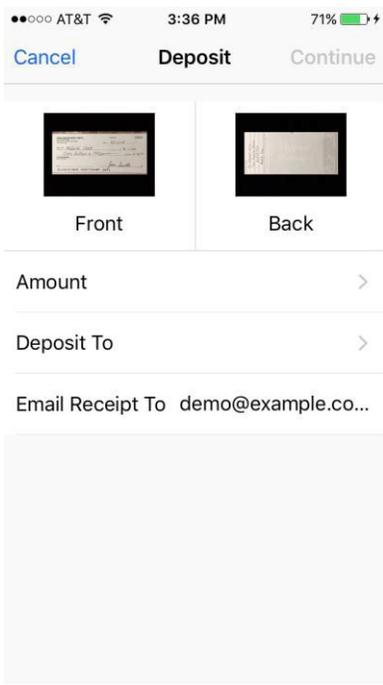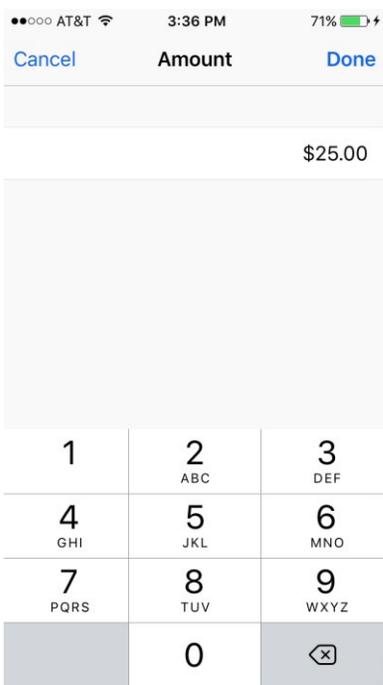
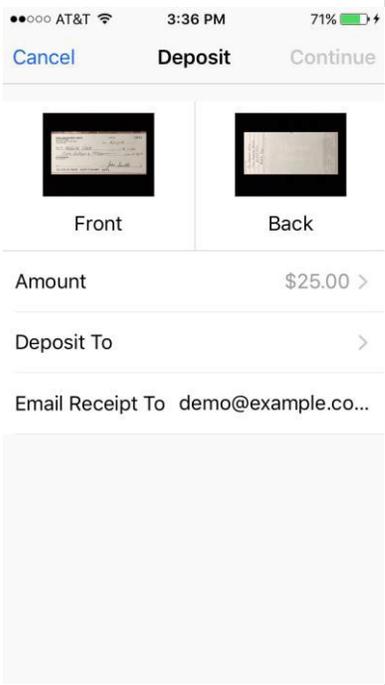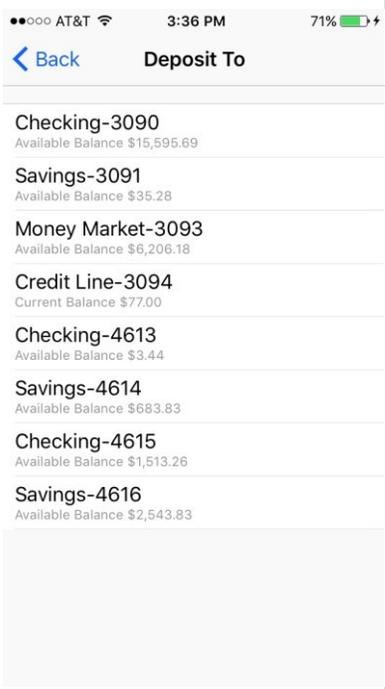| Step	Action	Display
1	To access Mobile Banking Check Deposit the user will begin by selecting the plus menu in the task bar of the mobile application.	
2	On the resulting screen the user will see options for accessible features within the mobile application. The user will select Deposit to continue.	

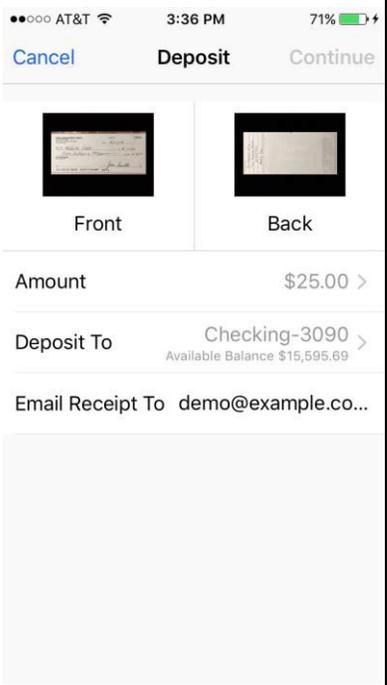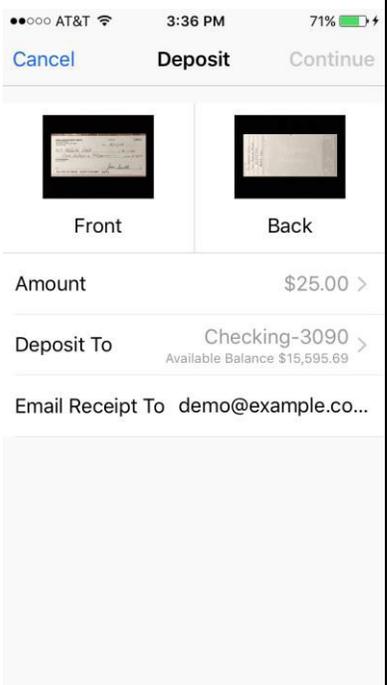| Step	Action	Display
3	The application will take a moment to load the Remote Deposit Capture functionality. The user will see the pinwheel icon spinning along indicating that the application is "updating". The Deposit screen then appears presenting guidelines for making deposits. The user proceeds by selecting Continue.	
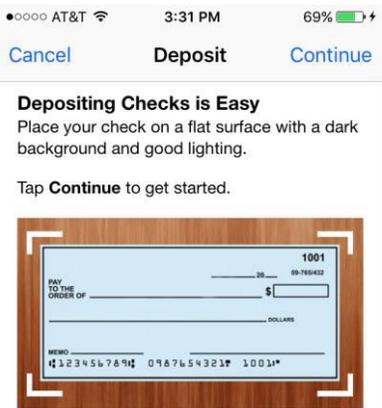
Note: *If the user is denied access to the Mobile Banking RDC service they will be presented with the error "No eligible accounts were found for this service based on requirements established by your financial institution". Users who receive this error must speak to our customer service for information on why they were denied.*
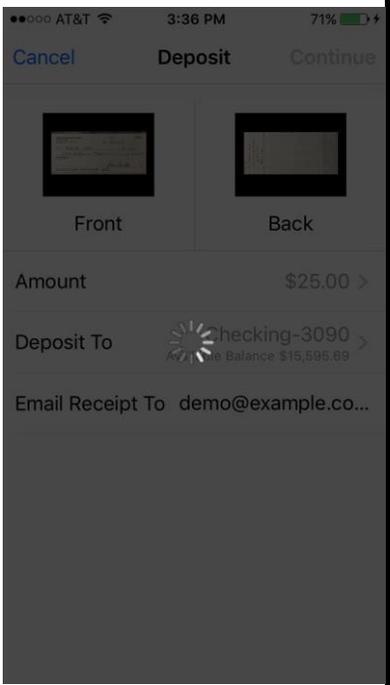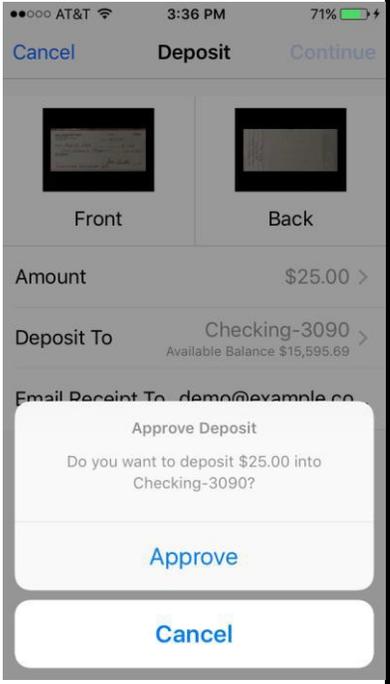
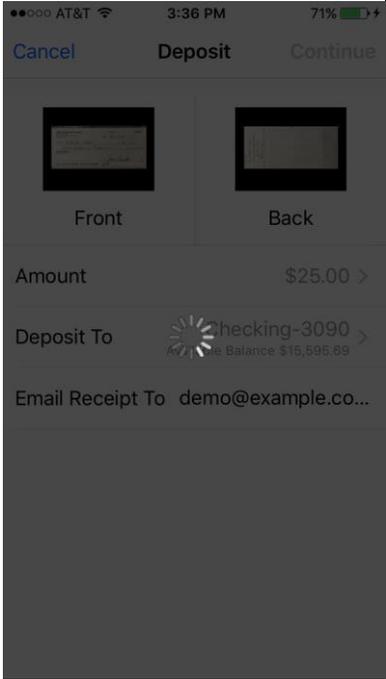| Step	Action	Display
4	The Deposit screen appears. On this screen the user has four options: • **Front:** Allows users to capture an image of the front of their check. • **Back:** Allows users to capture an image of the back of their check. • **Amount:** Allows users to enter the amount of the check they are depositing. • **Deposit To:** Allows users to choose the account to receive the deposit. • **Email Receipt To:** Allows users to enter an email address where a deposit receipt will be sent. The user will start by selecting Front to capture an image of their check.	●oooo AT&T 📶 3:31 PM 69% 🔋⚡ Cancel **Deposit** Continue 📷 Front 📷 Back Amount ＞ Deposit To ＞ Email Receipt To demo@example.co...
5	The device camera launches within the Mobile Banking app. Corner icons are displayed so that the user can ensure to align the check within the available boundaries. A camera shutter button (indicated by a white circle) appears allowing the user to capture the image. An X also appears which allows the user to cancel the image capture. Users can also obtain instructions on how to capture their check image by selecting the info icon. **Note:** *For best results, the check should be placed on a dark background. All four corners of the check must also fit within the boundary indicated by the app.* Select the shutter to take the picture of the check.	
6	After capturing the image, the shutter button changes to a green circle with a checkmark. The user will select this button to accept the photo and save the check image. On the left, the X changes to an arrow which will allow them to go back and attempt another capture if necessary.	

Step	Action	Display
7	After selecting the checkmark, the Deposit screen appears, this time showing a smaller version of the image captured from the front of the check. Select Back to capture the endorsed side of the check.	
8	Again, the device camera launches within the Mobile Banking app. Corner icons are displayed so that the user can ensure to align the check within the available boundaries. A camera icon appears allowing the user to capture the image. An X also appears which allows the user to cancel the image capture. **Note:** The check itself should be endorsed before the image is captured. Checks should be endorsed as: *For Mobile Deposit* *Only Your Signature* *Security Bank Account #_____* Select the camera to take the picture of the check.	
9	After capturing the image, the shutter button changes to a green circle with a checkmark. The user will select this button to accept the photo and save the check image. On the left, the X changes to an arrow which will allow them to go back and attempt another capture if necessary.	

Step	Action	Display
10	After selecting the green check mark, the Deposit screen appears, this time showing a smaller version of the image captured from both the front and back of the check. Select Amount to enter the dollar amount of the check deposit.	●●○○○ AT&T 3:36 PM 71% Cancel **Deposit** Continue Front Back Amount > Deposit To > Email Receipt To demo@example.co...
11	A number pad launches within the app. Enter the dollar amount of the deposit exactly as it appears on the check including dollars and cents. When complete, select Done to store the amount of the check being deposited.	●●○○○ AT&T 3:36 PM 71% Cancel **Amount** Done $25.00 1 2 ABC 3 DEF 4 GHI 5 JKL 6 MNO 7 PQRS 8 TUV 9 WXYZ 0 ⌫

Step	Action	Display
12	After entering the amount, the Deposit screen appears, showing the amount of the check the user is attempting to deposit. Select the Deposit To field in order to select the account into which the funds will be placed.	
13	A list of eligible accounts appears. Select the account to receive the deposit from the list of eligible accounts. **Note:** *If a particular account you wish to use for this deposit does not appear in the list you must speak to our customer service area to ensure that your account meets eligibility requirements, is available for viewing in online and mobile banking, and has been sent to the FXD service as an available account.*	

Step	Action	Display
14	The Deposit screen appears again. The user will need to enter an email address for a receipt of the deposit. **Note:** *The last used email address will prefill if the user has completed a deposit before via either the phone or tablet application.*	●●○○○ AT&T 🔅 3:36 PM 71% 🔋⚡ Cancel **Deposit** Continue Front Back Amount $25.00 > Deposit To Checking-3090 > Available Balance $15,595.69 Email Receipt To demo@example.co...
15	Now that all the fields are completed users should see the front and back image of their check, along with the amount, account to accept the deposit, and the email where they would like a receipt delivered. The user can select Cancel to end the process of depositing a check or select Continue to proceed.	●●○○○ AT&T 🔅 3:36 PM 71% 🔋⚡ Cancel **Deposit** Continue Front Back Amount $25.00 > Deposit To Checking-3090 > Available Balance $15,595.69 Email Receipt To demo@example.co...

Step	Action	Display
16	The screen darkens and a pinwheel icon appears, indicating to the user that the deposit information is being uploaded. At this point, the system is checking over the supplied check image, and payment information for issues such as blurry text, cut-off images, and missing information. Users will be prompted to resupply any pieces of information that are not included or accepted before they can continue.	
17	If the system accepts the user's check images and deposit information, a dialogue box appears asking the user to approve their deposit. Users can select cancel to make any changes to the deposit information. The user will select Approve to upload the check information and continue.	

Step	Action	Display
18	The pinwheel icon appears, indicating to the user that the deposit information is being submitted. At this point, the RDC system is uploading all the check information to the FIS Xpress Deposit (FXD) service.	
19	The user is returned to the Accounts screen where they will see an indication at the top of the screen that the deposit has been successfully scheduled.	
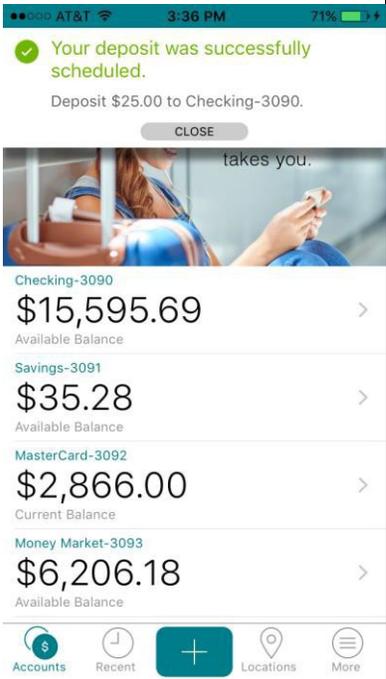
Note: *Once the deposit has been made, it is up to the FXD area to ensure that the check is eligible for deposit. Various pieces such as accurate amount, account information, duplicate, etc. are reviewed. Users receive email confirmation from FXD when the check has been accepted. Conversely when the check is denied, an email is also sent to the user. Users will need to contact their financial institution's customer service department for more information on why RDC deposits were denied.*