



Mobile Deposit Frequently Asked Questions (FAQ)

Q: What is Mobile Deposit?

A: Mobile Deposit allows you to electronically deposit checks to any of your checking, money market or savings accounts using the camera on your compatible Apple or Android smartphone or tablet. Health Savings Accounts and Individual Retirement Accounts are not eligible.

Q: Who is eligible to use Security Bank of Kansas City Mobile Deposit?

A: Mobile Deposit is available to Security Bank of Kansas City personal customers who have:

- An active Online Banking account;
- The most recent version of the app for your internet-enabled Apple or Android device;
- An active checking, savings or money market account that are in good standing; and
- Any loans you may have with Security Bank of Kansas City must be in good standing.

Q: Is Mobile Deposit available for Businesses?

A: Mobile Deposit using a smartphone or tablet is not available for businesses. Contact our Cash Management Department to inquire about our "Express Deposit" service.

Q: How do I enroll for Mobile Deposit?

A: Simply download the Mobile Banking App, select Remote Deposit, and complete the registration as prompted.

Q: How do I obtain the Security Bank of Kansas City Apple or Android app?

A: The Security Bank of Kansas City app is free to download in the app store on your device.

Q: Are there any fees associated with using Mobile Deposit?

A: No

Q: What type of checks can I deposit with Mobile Deposit?

A: Most checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit. Some business size checks (the long ones) may not work with Mobile Deposit. There can be no ambiguous payees on the checks being deposited.

The following examples are types of payments/checks which cannot be deposited through Mobile Deposit:

- Checks or items payable to any person or entity other than you
- Checks or items containing any alteration or missing information in any field on the front of the check including the MICR line
- Checks previously converted to an electronic item
- Checks or items that are stale-dated
- Federal Government Checks, Cashier's Checks, Money Orders, Traveler's Checks, Savings Bonds or Insurance Drafts
- Foreign Checks (not drawn on a US bank)

Q: Should I endorse my check before taking a picture?

A: Yes. Please include your signature, account number and the words "For Mobile Deposit Only".

Q: Do I need to use a deposit slip for Mobile Deposit?

A: No. Our system will automatically create an electronic deposit slip to credit the deposit to your account. You will only need to take a picture of the front and back of the check.

Q: What do I do with the check after I deposit it through Mobile Deposit?

A: Once you verify that the funds have been applied to your account correctly, you should shred the check within **15** business days.

Q: When will the funds be available from a Mobile Deposit?

A: If your deposit was accepted prior to 5:00 PM CST Monday through Friday (excluding holidays), your deposit will generally be available the next business day -- unless a hold is applied. If a hold is applied, you will be notified.

Q: Are there limits for deposits made through Mobile Deposit?

A: Yes, accounts have a daily and monthly deposit limit (dollar amount and number of checks).

Mobile Deposit users will generally have the following limits when using the service:

- Daily: 4 checks or \$2,000
- Monthly: 10 checks or \$5,000

Lower limits may apply.

Q: How can I take a good photo of my check?

A: It is important that the check photo is easy to read. We will contact you to retake the photo if the image is not clear.

1. Use an area that is well-lit to prevent shadows
2. Place the check on a dark surface
3. Make sure there are no folded or torn corners
4. Keep your hands clear of the check
5. Remove objects or other items from view
6. Make sure all four corners of the check are visible. Use the guides built into the App to help you line up the picture
7. Position the camera directly above the check

Q: How can I review the Mobile Deposit Agreement?

A: When enrolling for Mobile Deposit, you will need to read and accept the Mobile Deposit Agreement and Disclosure. It is also available on our website under Helpful Documents.

Contact your Banker with any other questions you may have about Online/Mobile Banking.

We appreciate your business!