

# MOBILE DEPOSIT



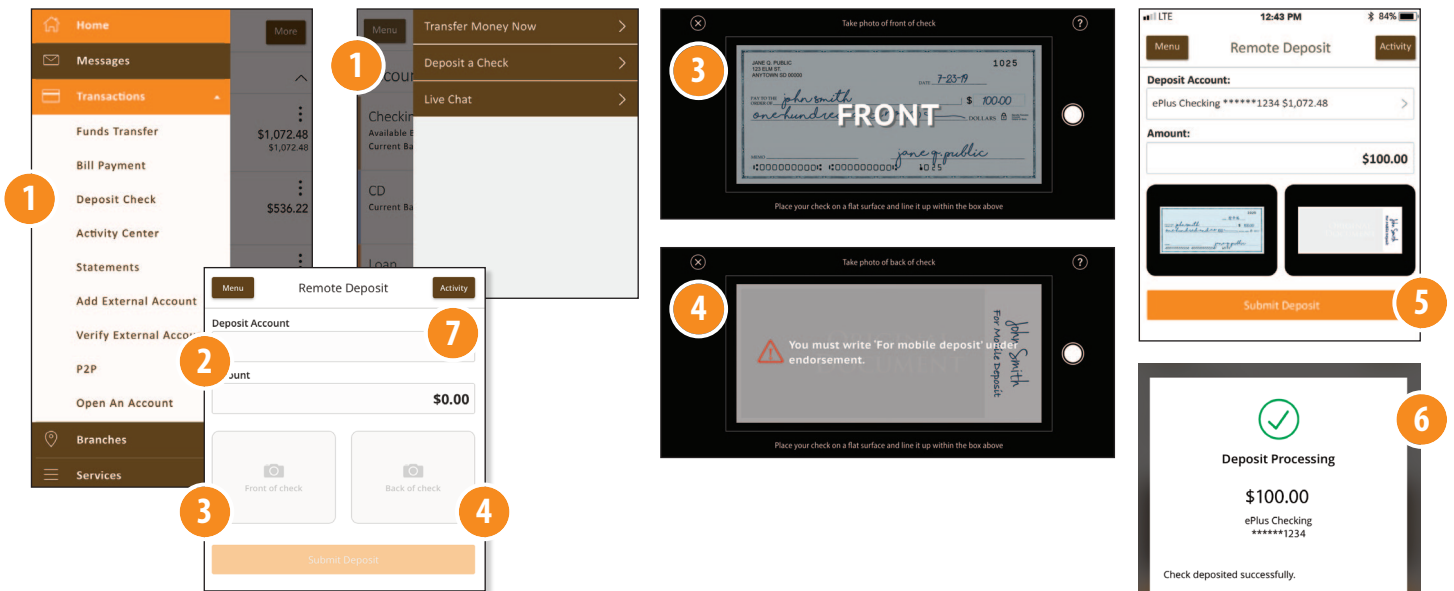
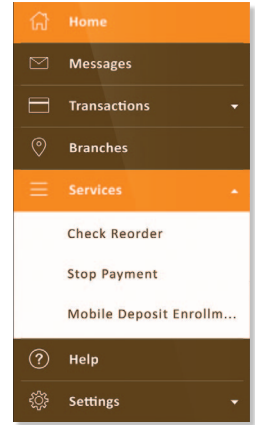
## Get Started: Activating Mobile Deposit

Log in to mobile or online banking. Under Services, go to Mobile Deposit Enrollment and click "I Accept." The Deposit Check feature will show in your mobile banking app's menu under Transactions. The Deposit a Check feature can also be found in the More menu in the upper right corner of the app's Home screen.

## How To: Using Mobile Deposit

After logging in to Mobile Banking:

1. Select Menu>Transactions>Deposit Check or More>Deposit a Check.
2. Fill in the account you wish to deposit to, and the amount of the check.
3. Tap the "Front of Check" button. Line up the check within the box and take the photo. Review the image and select Use Image if it is acceptable, or Retake if you need to take a new photo.
4. Tap the "Back of Check" button. Line up the check within the box and take the photo. Review the image and select Use Image if it is acceptable, or Retake if you need to take a new photo. **Note: The back of the check must be endorsed with the phrase "For Mobile Deposit" below your signature.**
5. Review your deposit information and images, then Submit Deposit.
6. Upon successfully submitting your check deposit, you will receive a message that says "Deposit Processing." You will also receive an email informing you that the deposit has been received. Upon review and approval by BankWest, you will receive a second email confirming that the deposit has been approved. Successful deposits received by 6:30 p.m. CT will post to your account by the next business day.
7. The following business day, confirm that your deposit has posted by using the Activity button in Mobile Deposit. This button will display a list of checks you've deposited through Mobile Deposit.



Deposit checks in a snap!

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Tips for Mobile Deposit Success >>>

Mobile Deposit customers may make 20 mobile deposits per monthly statement cycle at no charge. A Remote Deposit Fee of \$1.00 will be assessed for each mobile deposit in excess of 20.

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## Things to Remember

### Funds Availability

For funds to be available the following business day, checks must be deposited by 6:30 p.m. CT.

### Handling of Deposited Paper Checks

After confirming your check deposit was processed, please retain your deposited check for 60 days and then securely destroy it. This allows you to retrieve the check if there is any issue with the deposit or if you need to pull information from the check for any reason.

## Tips for Mobile Deposit Success

- Take the clearest photo possible of both the front and back of your check.
- Damaged or folded checks may not process well.
- Make sure the back of your check is endorsed with your signature and the phrase "For Mobile Deposit."
- Checks with special security features such as holograms may not process.

## Get the App

Download our app for Android and iOS devices at Google Play or the Apple App Store.

If you already use online banking, you can use the same username and password to log in to mobile banking .



**Questions?** Please contact our eBanking Center at (605) 224-7391 or (800) 253-0362.