

# MOBILE DEPOSIT



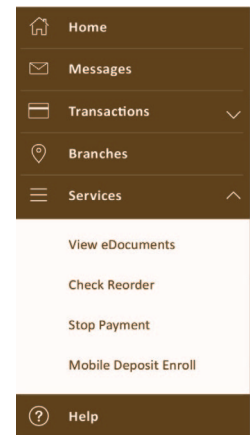
## Get Started: Activating Mobile Deposit

Log in to mobile or online banking. Under Services, go to Mobile Deposit Enroll 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.

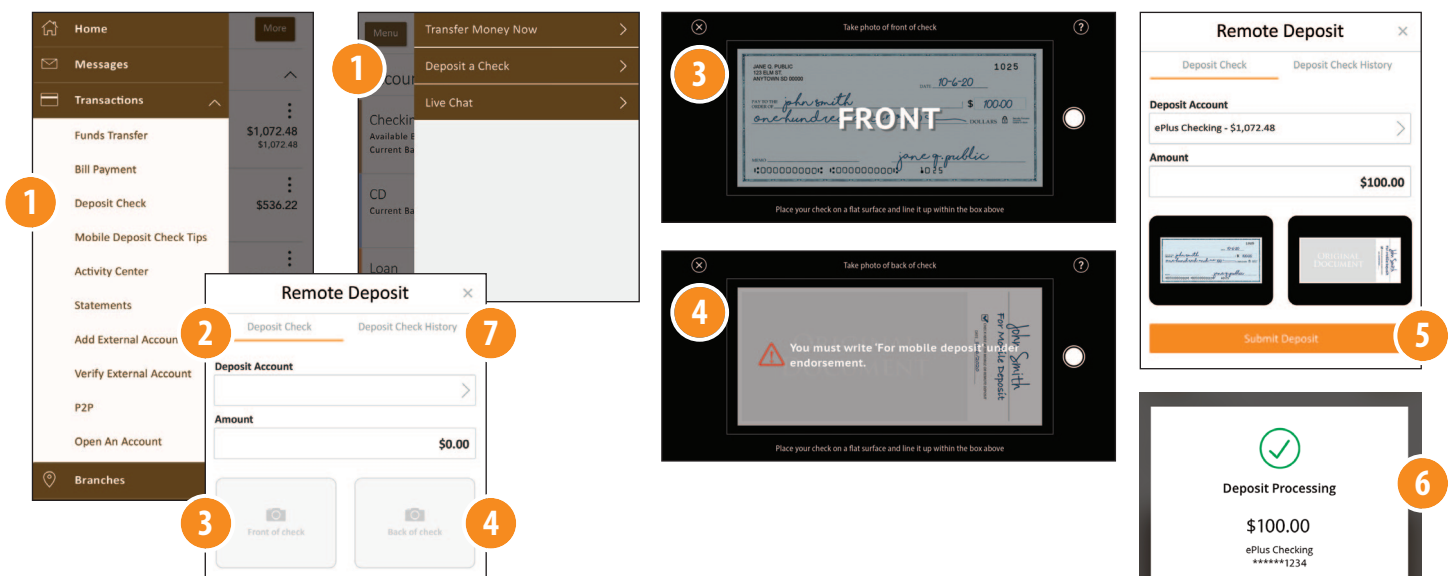
## How To: Using Mobile Deposit

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. If the endorsement area contains a checkbox regarding mobile deposit, check the box and fill in the date in addition to providing 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.
7. The following business day, confirm that your deposit has posted by selecting the Deposit Check History tab in Mobile Deposit. This will display a list of checks you've deposited through Mobile Deposit.



Get Started



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

Items deposited by 12:00 p.m. CT Monday through Friday will generally be available on the same banking day. Items received after 12:00 p.m. CT on any banking day, on weekends, or on federal holidays will be available no later than the next banking day.

### 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

- Make sure the back of your check is endorsed with your signature and the phrase "For Mobile Deposit." If the endorsement area contains a checkbox regarding mobile deposit, check the box and fill in the date in addition to providing your signature.
- **The background surface must be a dark, consistent color** without any patterns or obvious texture (i.e. marble countertops or wood grain tables.) If your background is not a solid contrasting color to the check, place a sheet of dark paper or another dark item behind the check.
- The check should be as flat as possible with no damage or folds.
- Make sure lighting is optimal without any shadowing.
- Do not use flash.
- Hold the **camera parallel to the surface** and align the **edges of the check inside the guidelines on the screen**.
- Take the clearest photo possible of both the front and back of your check.
- Checks with special security features such as holograms may not process.
- If you do not have access to a solid contrasting background surface, you may place a small dot in each corner of the check (about the size of a pencil eraser) to aid in processing the image.

## Get the App

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

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 1-800-253-0362.