

Montgomery Mobile Deposit FAQ

How does Montgomery Mobile Deposit work?

Download the Montgomery Bank app and log in. You'll key in the amount of the deposit, and take a picture of the front and back of the check. That's it! Within seconds of uploading the transaction, you'll receive a confirmation that the deposit was received successfully, that it is pending or the transaction has failed.

What types of checks are processed through Montgomery Mobile Deposit?

All personal and business U.S. checks can be processed through Montgomery Mobile Deposit. Checks from Canada and other foreign countries, food stamps, savings bonds and poor image quality checks must be deposited traditionally.

How secure is Montgomery Mobile Deposit?

Montgomery Mobile Deposit is very secure. It features multiple layers of security, giving your account and check data the highest level of safety available.

When is the cutoff for making a deposit and getting it into my account?

All approved Montgomery Mobile Deposits made before 4 PM Central Time are processed and credited that evening and are generally available on the next business day. Items deposited after 4 PM will be processed the next business day, with availability of funds generally on the business day after the day the deposit is processed. Saturdays, Sundays and Federal Holidays are not considered business days for processing purposes, even if the bank may be open on those days.

In general, if an image of a check you transmit through Montgomery Mobile Deposit is received and accepted by the Bank before 4:00 PM Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider the deposit made on the next business day we are open. Funds deposited using Montgomery Mobile Deposit will generally be made available in two business days from the day of deposit.

How are deposits made on the weekend handled?

Deposits made after 4 PM on Friday, Saturday or throughout the weekend are processed on the next business day following that weekend. Saturdays, Sundays and Federal Holidays are not considered business days for processing purposes, even if the bank may be open on those days.

How do I prevent checks from being scanned and deposited twice?

The software has built-in duplicate detection tools that detect items already captured. If the software detects potential duplicate checks, an alert prompts you to make a decision about the items in question.

How do I know the image quality is acceptable?

The software has an Image Quality Assessment (IQA) tool that automatically identifies problems with the check image. If a problem is detected, you'll be asked to retake the photo.

Can I deposit more than one check at a time?

You can deposit one check per mobile deposit. If you have several checks, each check would need to be deposited separately using the mobile deposit service.

Are there limits on the dollar amount and the number of deposits I can make?

You are limited to the number of deposits made per day and per statement cycle. You are also limited to the dollar amount of the deposits made per day and per statement cycle.

Per Item Limit: \$5,000.00

Per Day Limit: \$10,000.00

What is the cost for using Montgomery Mobile Deposit?

The first two mobile deposits, for personal accounts, per statement cycle are free. Each check deposited thereafter, will incur a \$0.50 per item fee per statement cycle.

What should I do with my check after using Montgomery Mobile Deposit to deposit it?

You must securely store the original check either until you see it deposited into your account or for 15 days after it has been submitted, whichever is less. After the retention period, you must write "VOID" across the front of the check in black or blue ink and then destroy it by cross-cut shredding or another commercially acceptable means of destruction.

Why was my check rejected?

Mobile Check Deposit could have rejected your check for any of the following reasons:

Reason: The check could not be easily read by the software

- Solution: Retake the picture. Make sure to keep a steady hand and make sure all four corners of the check are in the picture frame. Make sure that the check is lying as flat as possible and on a dark colored background.

Reason: The check could be exceeding the daily or monthly deposit limits.

- Solution #1: If you will be exceeding the limits on a regular basis, you should contact Montgomery Bank to request a change to your limits.
- Solution #2: If this is an exception item, you can deposit the check a Montgomery Bank location nearest you.

Reason: There could be a discrepancy between the amount entered and the amount for which the check is written.

- Solution: Verify that the amount written on the check matches the amount you entered.

Reason: The back of the check does not contain the proper Mobile Deposit Endorsement.

- Solution: Endorse the back of the check with “For Mobile Deposit @ Montgomery Bank” and the date of deposit, then the signature of the name(s) on the Payable to line from the front of the item.

Reason: The item has already been deposited.

- Solution: Review the transaction history on your account. Has the check already been deposited?

These are the most common reasons that a check could be rejected. If you have corrected these issues and your check is still being rejected, please contact Customer Service at 1-800-455-2275; or you may deposit the check at a Montgomery Bank location nearest you.

A check I deposited was returned, can I re-submit it through Montgomery Mobile Deposit?

No. If a check is returned for insufficient funds, you may not re-deposit it through Montgomery Mobile Deposit. You should bring it in to a Montgomery Bank location.

What kind of device will support Montgomery Mobile Deposit?

- **Google Android models**

- **Android (Froyo) 2.2 or newer**
- **Cameras with 2.0+ Megapixel resolution and autofocus**
- **Either touch screen or keyboard phones**

- **iPhone 3GS, 4, 4S, 5, 5S, and SE models**

- **Apple iOS 5.0.1 or newer**

Note: The iPhone 3G is no longer supported on the newest version of Apple's OS. Any current users that have already downloaded the APP on their phone will continue to be able to use it (and use Mobile Capture once activated), but no new users will be able to enroll for Mobiliti with an iPhone 3G.

- **iPad 3, 4 and Mini (available if contracted for iPad App)**

- **Apple iOS 5.0.1 or newer**
- **Cameras with 2.0+ Megapixel resolution and autofocus**

Note: The iPad 1 and the iPad 2 do not meet the minimum camera resolution requirements.

Deposits are subject to Montgomery Bank's Funds Availability Policy. Message and data rates may apply. Please refer to the Montgomery Bank Mobile Banking Terms and Conditions for more information.