

Frequently Asked Questions for Mobile Deposit

What is Kirkwood Bank & Trust Mobile Deposit?

Mobile Deposit allows you to make a deposit directly into your personal checking or savings account using the Kirkwood Bank & Trust App on supported iPhone, iPad or Android devices. It allows you to submit photos of the front and back of your endorsed check.

What are the fees for Mobile Check Deposit?

There is no cost! Kirkwood Bank & Trust Mobile Check Deposit feature is free.

Is Mobile Deposit secure?

Yes. Using Mobile Deposit via our mobile banking app offers the same security features and protection as our online banking service, including security login, as well as a timeout feature when your mobile device is not in use. We use advanced encryption and security technology:

- When you log in with your smartphone, we confirm your credentials and device.
- Online banking credentials are not stored on your mobile device.
- Check images are not stored on your mobile device.
- We require frequent password changes.
- You can view accounts by nicknames you define, not by account numbers.
- 128-bit encryption masks your sensitive information.

In addition, please follow these best practices to secure your mobile device:

- Keep passwords, usernames and authentication information confidential and do not share them with others.
- Always remember to log off properly when you have completed your mobile banking session.
- Do not leave your mobile phone unattended.
- In the event that your mobile device is lost or stolen, your mobile banking service can be disabled by calling 800.492.4955.
- Lost or stolen phones should be reported to the carrier promptly.

- Password-protect your device
 - Always lock your device when it's not in use.
 - Set your device to automatically lock after being idle for a set amount of time.
 - Set your device to use a longer and stronger password than the default 4-digit unlock code if this option is available on your phone.
- Never send personal information (account numbers, passwords, social security number, etc.) using text messaging. If a message is intercepted or your phone is stolen, it could be used in ID theft.
- To ensure the safety of your personal and account information, only download mobile apps from reputable sources (i.e. Google Play or Apple App Store).

Who can use the Mobile Deposit service?

You can use the Mobile Deposit service if:

- You are enrolled in Kirkwood Bank & Trust Personal Online Banking.
- You have downloaded the Kirkwood Bank & Trust App and enrolled in Mobile Banking.
- You have a supported iPhone, iPad or Android device.
- You are an owner on an active personal checking or savings account.
- You read and accept the Mobile Deposit Terms and Conditions.

How does Mobile Deposit work?

Deposits can be made quickly and securely. Follow these simple steps:

- Endorse the back of your check, and include the words "KB&T Mobile Deposit."
- Login to Mobile Banking.
- Select the deposit tab and new deposit.
- Select the account to deposit funds and enter the deposit amount of the check.
- Take a photo of the front and back of the check. Take the photo against a background that gives a strong contrast, remove any objects that show up in the picture, ensure the entire check is visible, in focus and well lit (see below for additional guidelines for taking photos).
- Confirm the deposit amount.

- Result screen will indicate either Deposit Pending or Deposit Failed. Depending on the reason the deposit failed, you may be given an option to retake the image (see below for Guidelines for Resolving Error Message or Exception Message).
- View Deposit History to check the status of your deposit. Statuses include pending, failed and accepted.
- Retain the original Paper Item in a secure location for fourteen (14) calendar days after the deposit is credited to your account. After you have verified this, you are required to shred the check.

What types of checks can I deposit?

Mobile Deposit allows you to deposit most checks drawn on U. S. financial institutions. Checks must always be made payable to an account owner, endorsed properly and may not be made payable to a business. Certain items are not supported through the Mobile Deposit and must be deposited at a bank location (see below for a list of checks that cannot be deposited through Mobile Deposit).

What happens if I receive a message that my Deposit Failed?

If you receive an error message that the deposit failed, you may be given an option to retake the photo depending on the reason the deposit failed (see below for Guidelines for Resolving Error Message or Exception Message).

What does a status of pending mean under View Deposit History?

The bank is in the process of reviewing your deposit to ensure it is in compliance with the Mobile Deposit Terms and Conditions. The deposit will either be accepted or rejected.

What does a status of failed mean under View Deposit History?

The bank reviewed your mobile deposit and rejected the deposit. Please contact the bank at 800.492.4955 to determine the reason it was rejected.

What are the daily cut-off times for deposits made through Mobile Deposit?

If you transmit your mobile deposit before 3:00 pm CST on any Business Day, we shall review and process your mobile deposit on that Business Day. If your deposit is in compliance with the mobile deposit terms and conditions and displays “accepted”, it will be credited to your account the same business day. If you transmit your mobile deposit after 3:00 pm CST on any Business Day, we shall review and process your mobile deposit on the next Business Day. If your deposit is in compliance with the mobile deposit terms and conditions and displays “accepted”, it will be credited to your account the next business day.

What happens if I receive an Exception or Error Message?

There are certain conditions in the process of making a mobile deposit that may result in an error message. You may be given the option to resolve the error (see below for Guidelines for Resolving Exception or Error Messages).

When are the funds available?

If you transmit your mobile deposit before 3:00 pm CST on any Business Day, we shall review and process your mobile deposit on that Business Day. If your deposit is in compliance with the mobile deposit terms and conditions and we accept the deposit, it will be credited to your account the same business day. If you transmit your mobile deposit after 3:00 pm CST on any Business Day, we shall review and process your mobile deposit on the next Business Day. If your deposit is in compliance with the mobile deposit terms and conditions and we accept the deposit, it will be credited to your account the next business day. Funds from items deposited through the Service will be made available to you pursuant to our Funds Availability Policy. See the section entitled “YOUR ABILITY TO WITHDRAW FUNDS” in your Deposit Agreement.

Are there limits for deposits made through Mobile Deposit?

Yes. Currently, the daily mobile deposit aggregate limit is \$3,000.00 with no single deposit to exceed \$1,500.00. Each check is considered a separate deposit. There is no limit to the number of checks you can deposit in a day.

What should I do with my paper check after using mobile deposit?

Securely store your check for 14 days after the deposit has been credited to your account. After you have verified this, you are required to shred the check.

Are there fees for using Mobile Deposit?

No. Kirkwood Bank & Trust Mobile Deposit feature is free. Internet data usage rates may apply from your Internet service provider or mobile carrier.

Do I need to use a deposit slip to make a deposit through Mobile Deposit?

No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account.

Can I set up an alert message so that I am notified each time a mobile deposit is made?

Yes. A mobile deposit alert can be set up through online banking. After logging into online banking, click on alerts, click on either checking or savings, click on set up new alert and choose the category and type of alert, then choose which account you would like to receive an alert for and then how you would like to be notified of the alert. You will receive an alert message the day after the mobile deposit posts to your account.

Should I endorse my check before taking a picture?

Yes. Endorse the back of your check, and include the words “KB&T Mobile Deposit.”

How will I know if there is a problem with my mobile deposit after I submit it?

Your deposit will go through a data validation process after you confirm your deposit information. If the deposit fails during the data validation process, you will receive a message that the “Deposit Failed” and the reason the deposit failed. If the deposit fails, you may be given

an option to retake the photo (see below for Guidelines to Resolve Error or Exception Message). We encourage you to check the status of your deposit within 2 hours of submitting your deposit by selecting Deposits and View Deposit History to make certain the status indicates accepted.

How will I know when the check has been posted to my account?

You can inquire on your account through Mobile Banking.

How do I view my Mobile Deposit History?

You can view the deposit history and the status of a deposit by selecting Deposits and View Deposit History section. You will be able to view 30 days of deposit history and view a check image.

Why am I unable to deposit my check?

There are a few reasons that checks may not be able to be deposited:

- Folded or torn corners
- Front image is not legible
- Amount entered does not match the amount read by the scanning software
- Courtesy amount is not legible
- Routing and account numbers are unclear
- No camera on the device
- Image is too dark or too light
- Check is not drawn on a U. S. financial institution
- Check already deposited
- Missing endorsement

Who can I call if I have questions about Mobile Deposit?

If you have questions about Mobile Deposit, please call 800.492.4955.

Guidelines for taking photos

- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Take the photo against a background that gives a strong contrast. Place the check on solid dark background before taking the photo of it. A light colored check against a light colored background may not work.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
 - No shadows across the check
 - All four corners are visible
 - Check is not blurry
 - The MICR line (numbers on the bottom of your check) is readable.

Checks that cannot be deposited through Mobile Deposit

- Checks payable to any person other than you, or to you and another party that is not an account owner.
- Third party checks or checks payable to any person other than the person that owns the account that the check is being deposited into
- Checks drawn on a financial institution located outside the United States
- Checks not payable in United States currency
- Some check formats will not take. An example of this may be personal checks with busy backgrounds
- Promissory Notes, checks drawn against a line of credit.
- Checks that the image quality does not pass validation
- Duplicate Detection if the check has already been submitted for deposit
- Traveler's checks, US Treasury Checks, cashier checks, savings bonds and money orders.

- Cash
- Checks or items containing alteration to any of the fields on the front of the check or item (including the MICR line), 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 that the courtesy amount is not legible
- Checks dated more than six (6) months prior to the date of deposit
- Checks or items on which a stop payment order has been issued or for which there are insufficient funds
- Checks that are not in original form with an original signature, such as substitute checks or remotely created checks.

Guidelines for Resolving Exception Messages

The following exception messages provide certain conditions that may result in an error message and how to resolve the exception.

Condition	Error Message	Support Solution
The user selects Continue when an amount has not been entered	Please enter the check amount.	User
The user selects Continue when an invalid amount has been entered	Enter only numbers (dollars and cents) for the deposit amount.	User
The deposit amount exceeds the user's daily threshold amount for deposits	You have exceeded the maximum cumulative deposit amount allowed in a day.	User/Bank
The deposit amount exceeds the user's threshold amount for a single item	You have exceeded the maximum amount allowed for a single deposit.	User/Bank
The image upload for either the front or back image fails.	Your image upload has failed. Please retake the photo or try again later.	User

Guidelines to Resolve Error Message

This table lists errors you may encounter. The table lists the condition (what), the error you will receive and the option in the App to resolve the error.

Error Message Text	Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	Retake
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	Retake
This check has already been submitted. We cannot accept it again.	New Deposit
Poor lighting or contrast detected. Please retake the photo with good lighting.	Retake
Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.	Retake
Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners visible	Retake
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	Retake
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	New Deposit