Mobile Deposit

What is Mobile Deposit?

Mobile Deposit is a convenient, easy way to deposit checks from your mobile phone into one of your accounts. With the FOCUS Bank Mobile Banking app, using your mobile device, you can take a photo of your check, enter the check information and securely submit your deposit for processing.

Is there a bank fee to deposit my check with my mobile phone?

Mobile Deposit is FREE to eligible customers. There may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

How do I know if I'm eligible to use Mobile Deposit?

All FOCUS Bank Mobile Banking app consumer customers will receive mobile deposit access upon enrollment in the app.

What checking accounts are required to be eligible for use with Mobile Deposit?

Most Personal checking accounts are eligible for Mobile Deposit. Business users need to contact customer service at 800-464-3150 for details or complete the request form online.

Where can I find the Deposit tab within my downloaded app?

All users should first download the latest version of the app from Google Play or iTunes Store. You should select the Deposit option to begin your Mobile Deposit.

Can I use Mobile Deposit with any mobile device?

Eligible phones include:

- iPhone (3G or higher) with iOS 4.0 or higher. Older iPhones and devices without a camera, such as the first version of iPad are not supported. The iPod touch® is not supported at this time.

- Android (2.1 or higher) with a camera that supports auto focus.

You must also download and install the latest version of the FOCUS Bank Mobile Banking app from iTunes® or the Google Play Market™.

Are there transaction limits with Mobile Deposit?

Currently, deposits are limited to $500 per day and $500 per item.

Are my checks deposited immediately?

Successfully submitting your check image with your mobile device will begin the deposit process. However, the processing time to complete the deposit may vary. Funds deposited before 4 p.m. CST on a banking business day (every day except Saturdays, Sundays and federal holidays) are normally available for withdrawal on the first business day after the day of the deposit. If you transmit an item

after 2 p.m. CST, or on a day we are not open, we may consider that the deposit was made on the next business day we are open. Check your "Deposit History" to see your deposit status.

How do I view my deposit history?

1. Sign in to FOCUS Bank Mobile Banking and select the "Deposit" tab.

2. Select the " Deposit History" button and navigate to your Check

3. Click on a single deposit to view the available transaction detail.

What should I do with the hard copies of my checks?

After successfully submitting a deposit with FOCUS Bank Mobile Deposit, you should retain the original check for 60 days. Please check On-Line banking or your monthly statement to ensure successful deposit. Upon successful deposit we recommend you shred your check.

What types of checks are not eligible for Mobile Deposit?

1. Checks must be made payable to only you. Joint checks or checks made payable to "Cash" are not allowed.

2. Checks must not be drawn on a foreign bank or payable in a foreign currency.

3. Checks must not be altered on the front of the check in any way.

4. Checks must have an authorized signature. Demand drafts or remotely created checks are not allowed.

5. Checks must not be dated more than six months prior to the date of deposit.

6. Checks must not have previously been returned stop payment or account closed.

7. Checks must not credit card checks, income tax checks, or insurance checks via mobile deposit service. See a branch for details.
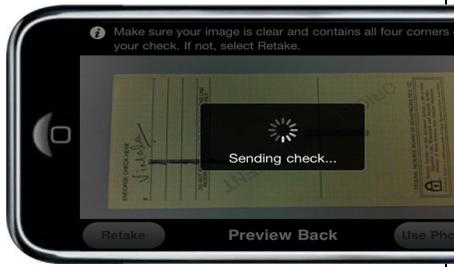
Important Tips

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For Mobile Deposit Only at Focus Bank."
- 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.
- Place the check on solid dark background before taking the photo of it.
- 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.

The user accesses mobile banking via their FOCUS Bank downloaded application using their iPhone or Android device.

	• User logs onto Mobile Banking with their online banking credentials. o Mobile Banking leverages the OLB login authentication rules (password, challenge questions, picture).
	• Select **Deposits** from the menu • Select **New Deposit** The **Deposits** menu becomes available to the user, *based on user eligibility*.

|	
	• Select the account to deposit funds • Enter the deposit amount of the check • Select **Continue**
 	• The user is prompted to take the front and back of the check After each image is taken, user selects **Use Photo** to send the image or **Retake** • The images are then uploaded to the server The images are validated to ensure image quality and to validate that the back of the check has been endorsed
	Real time tests are performed to: • Verify it has not been deposited before via phone • Read hand or machine printed amount from image • Compare amount read from image to amount entered • Verify the check amount doesn't exceed defined limits

Submit a deposit

Once user sends the image, they are prompted to confirm deposit amount.

Deposit pending

If the deposit passes all the real time tests, it is passed downstream for additional processing. Some deposits may be manually reviewed; for this reason, the deposit shows as **Pending** upon submission.
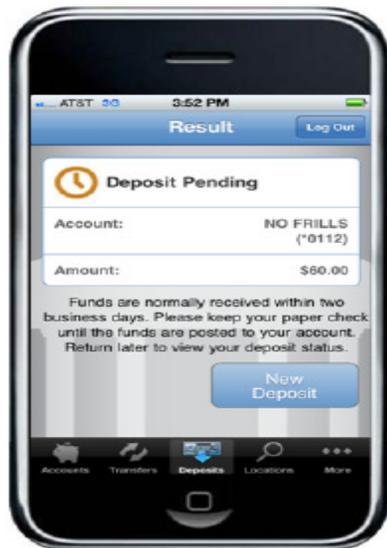
View Deposit History

You will be able to view 90 days of deposit history captured from your mobile device. Check images captured on your mobile device are available for 45 days.

Note. If users try to access check images from their deposit history after more than 45 days, they will receive an error. Users should be instructed to view their account history instead.

• Click deposit to view more details 	• The user can also click **View Check** to view the image
	The user can: view **Details** **Logout** view **Front** view **Back**

Note. A check could be rejected by the bank *after being "**Accepted**" by the Mobile Deposit system*. Users must check their account history to confirm the check was posted.

Error processing

Deposits can fail real time as the deposit is submitted or they can fail during downstream processing.

If an error is encountered that causes the item to fail during submission, the user is notified of the error immediately and may be given the option to retake the image.

This image is an example of a failed deposit during submission.

Errors

This table lists errors a user may encounter. The table lists the condition (what), the error the users receives and the users 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