

# Mobile Deposit FAQs

- **Who is eligible to use Mobile Deposit?**  
Mobile Banking users that have qualified Checking, Savings, or Money Market accounts are eligible for Mobile Deposit.
  - **What types of checks can I deposit with Mobile Deposit?**  
Only checks drawn on institutions located in the United States can be processed through Mobile Deposit. This includes personal checks, business checks, Government/Treasury checks and Cashier's checks. We **cannot** accept Money Orders, Travelers Checks or third party checks.
  - **Can I deposit a check made payable to myself and a non-owner into my account?**  
All individuals listed on the check must be owners of the account and endorse/sign the check to be accepted through Mobile Deposit.
  - **Are there any types of accounts that Security Savings Bank offers that I am not authorized to make mobile deposits to?**  
You are not permitted to make mobile deposits to Health Savings Accounts or IRA Money Market Accounts.
  - **What are the dollar amount limits on deposits made through Mobile Deposits?**  
You may not deposit more than \$2,500 per check and not more than \$10,000 per day. Adjustments to these limits can be made by contacting your local branch.
  - **Are there fees associated with using Mobile Deposit Capture?**  
No, not at this time.
  - **How do I begin using Mobile Deposit Capture?**  
Contact a Security Savings Bank branch and request access to Mobile Deposit Capture.
  - **Do I photograph both the front and back of my check?**  
Yes. You will be required to capture an image of the front and back of your check.
  - **How do I endorse my check for Mobile Deposit?**
    - For an individual – make sure your endorsement includes the following:**
      - Payee's Signature (Your name)
      - For Mobile Deposit only at SSB
    - For a Business – make sure your endorsement includes the following:**
      - Business Name
      - Signature of Authorized signer and title
      - For Mobile Deposit only at SSB
    - For a Trust – make sure your endorsement includes the following:**
      - Trust Name
      - Trustee's Signature followed by "Trustee"
      - For Mobile Deposit only at SSB
- \*\*If the check is not endorsed properly, it will be declined by SSB and you will need to resubmit the deposit with the proper endorsement.**
- **Do I need to fill out a deposit slip and take a photo of it to submit with the Mobile Deposit?**  
No. Mobile Deposit creates an electronic deposit slip.



- **Can I photograph more than one check at a time?**  
You may only photograph one check per deposit. You may submit multiple deposits.
- **What is the cut-off time to make a Mobile Deposit?**  
If you make a deposit with Mobile Deposit before 2:30 p.m. (CST) on a business day (Monday through Friday), Security Savings Bank will use that day as the date of your deposit. If a deposit is made with Mobile Deposit **after** 2:30 p.m. (CST) on a business day, on a *weekend* or a *Federal holiday*, the deposit will be considered deposited on the next business day.
- **When will a Mobile Deposit post to my account?**  
Deposits made prior to 2:30 p.m. (CST) will normally be posted by 5:00 p.m. when daily processing has occurred.
- **How will I know if Security Savings Bank received my deposits?**  
A message is displayed within the Mobile Banking app when your deposit has been successfully submitted. Please note, this does not mean the deposit has been approved. To see the status of a deposit, go to the SSB app and click on "View Mobile Deposit history". The status of your deposit will show as Accepted, Pending or Failed.
- **How will I know when Security Savings Bank processes my deposit?**  
The deposit will post to your account as "Mobile Deposit".
- **What do I do with my check after I photograph it for the deposit?**  
Security Savings Bank suggests to securely retain all mobile deposited checks for at least 60 days and then securely destroy. Do not "VOID" the check after submittal in the event the deposit is not approved and would need to be re-submitted.
- **Will the image of the deposit appear on my statement?**  
Yes. The image of the electronic credit (deposit slip) will appear on the statement listing the date, online user ID, account number and the amount of the deposit.
- **A check I submitted was returned. Can I resubmit it?**  
No. If a check is returned, you may not re-deposit the check through Mobile Deposit. Please visit one of our branches to deposit your check.
- **What if I submit the same deposit twice in error?**  
If the same deposit is submitted twice, it will be identified and stopped by SSB. Should this occur, it will show as a declined deposit for the 2<sup>nd</sup> deposit received through the Mobile Capture service.
- **If I need additional information on a Mobile Deposit, who can I call?**  
Please call your local SSB branch or watch our online demo at [www.bankwithssb.com](http://www.bankwithssb.com).
- **Do I need a certain type of mobile phone to use Mobile Deposit Capture?**  
Most Apple and Android smart phones are compatible with our SSB Mobile App.
- **The processing time to upload a check is very slow. What may cause this?**  
The processing from your device to SSB and back is not controlled by the bank. This is dependent upon your device, mobile carrier, memory on the device, and current connection. Please try to improve one or more of these elements before uploading another deposit.



- **What if the check image I photographed is bad?**

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please deposit your check at a Security Savings Bank location or mail your deposit to SSB for processing.

- **What steps have been taken for security with the SSB Mobile App?**

In addition to your login password, we use multiple security layers, including advanced encryption. For added security, passwords and actual check deposit records or images are not stored on the mobile device.

Additional ways to ensure your security:

- ❖ Protect your password
- ❖ Don't keep your password in a location accessible to others
- ❖ Don't allow others to perform transactions for you
- ❖ Periodically change your password by logging into [www.bankwithssb.com](http://www.bankwithssb.com).
- ❖ Notify SSB if your password has been breached

