

SMW Remote Deposit Capture FAQ

Rejected items will not be able to be re-submitted using Remote Deposit Capture, you will need to do the deposit at one of our branches. Please review the following FAQ's to ensure your deposits do not get rejected.

What is Remote Deposit Capture?

Remote Deposit Capture (RDC) is a free service that allows you to make convenient and secure deposits into your checking account by simply by taking a picture of both the front and back of your checks with your smartphone camera and our mobile app. Your account will be credited with the deposit and the image is then processed to clear electronically. We currently support Android and iPhone devices.

What types of accounts are eligible for RDC?

Personal and business checking accounts are eligible for Remote Deposit. You must have a valid and current email address on file with us to use the RDC service. You will see a camera icon on your checking account screen in the mobile app. Tap that icon to begin the process. You must be enrolled in online banking in order to use the mobile app and RDC.

What mobile devices can be used?

RDC is designed to work with our free iPhone and Android app's.

How should I endorse my check?

- Checks must be properly endorsed by all payees
- You must note **"RDC"** on the front of the check and **"For SMW Mobile Deposit Only"** on the back
- Checks made to multiple payees will only be accepted if all payees are joint on the deposit account. If the check is payable to both you and a joint owner, either party can endorse.

Please note: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit, which will require the check to be presented at one of our branches for deposit.

What happens if my check is rejected?

We will reverse the deposit on your account and notify you via email if we reject your deposit for any reason, and you will need to present the item for deposit at one of our branch locations. Please ensure we have a current email on file for you so you get the proper notice if a check is rejected.

Once my check is endorsed how do I make my deposit?

Once your check is properly endorsed you will need to log into your account using the mobile app.

- Tap the camera icon on your checking account
- Enter the amount of the check and click "Next"
- Confirm the amount and click "OK"
- Click on "capture front of check" and either "save" or "discard" and try again if the picture isn't clear. Ensure the top, bottom and side edges of the check are all visible.
- Click on "capture back of check" and either "save" or "discard"
- After you have saved a clear image of the front and the back of the check click on "Finish"

When will the funds be in my account?

Generally, the funds will show up in your account immediately, but the deposit is subject to a 2 day hold. We will make the first \$100 available immediately. We reserve the right to place an extended hold on the deposit.

How long should I hold on to my check after submitting via Remote Deposit Capture?

We recommend you store your check in a safe place for 60 days and then discard (we recommend shredding). We also recommend that you put a note on the front corner of the check that you deposited the check via RDC and the date you did the deposit, so you know when 60 days has passed and so you do not accidentally try to re-submit the check.

Is there a cost for using RDC?

No, the service is free!

Are there deposit items that cannot be submitted using RDC?

- Any item drawn on the same account in which you are making the deposit
- Third party checks- Checks payable to someone else and then endorsed and signed over to you.
- Incomplete items- missing the date, payee, signature of the maker or other required information
- Non-Negotiable items- items that are stamped with the “non-negotiable” watermark
- Altered checks- contains evidence of a change to the information on the face of a check
- Foreign checks- any check that is drawn on a financial institution in another country
- Stale Dated checks- checks may contain instructions such as “Void 90 days after issue date”. If no instructions are contained then the check is stale 6 months after the issue date.
- Checks dated later than the date of deposit
- Returned checks- any check that had been previously returned due to insufficient funds, stop payments or other reasons.
- Money orders and Travelers Checks

What are the deposit limits?

Limit per deposit is \$7,500.

How can I view my Remote Deposit history?

Click on the camera icon in the mobile app and then click the “Previous Deposits” button to view your history.

What issues may prevent a check from being accepted once the photo is taken:

There are a number of factors that could cause your check to be rejected during the mobile capture process. The following are some of the errors that could occur:

- The MICR line (line on the bottom of the check containing the account information) may not be clear or may have been cropped in the picture taking.
- The check amount could not be read
- The check number could not be read
- The Front signature was not detected or is missing.

- The endorsement on the back of the check is missing
- The picture is not clear
- The check amount entered does not match the actual check amount

If any of these errors occur you can retake the pictures. Make sure that you place the check on a flat, dark colored, well-lit, non-reflective surface. Ensure the top, bottom and side edges of the check are visible in your camera preview window prior to taking the picture.