



Border State Bank **Mobile Check Deposit FAQ**

1. **How can I sign-up for Mobile Check Deposit?**
 - a. To sign up for Mobile Check Deposit, you must be an Online Banking user. Visit www.borderstatebank.com to enroll if you are not already an Online Banking user.
 - b. As of 6/5/15, "**On-Device Enrollment**" allows the user to Download the app from iTunes or Google, and enroll for Mobile Banking directly from your phone by answering your Security Questions for verification. *(This replaces the previous process that required getting an Activation Code from Online Banking.)*
 - c. *Your login credentials for Mobile Banking are the same as you have setup for Online Banking.*
2. **What are the steps to deposit a check?**
 - a. Log-in to the Mobile Banking app, click "Check Deposit", take a picture of the front & bank of the check, enter the amount and select the account #, and submit the deposit. You will receive email notifications of approval or denial of the deposit.
3. **What is the cutoff time to deposit?**
 - a. The cutoff time is 3:30pm CST Mon-Friday, excluding Federal Holidays.
4. **How soon will I have access to the money?**
 - a. After BSB reviews and approves the deposit, it will typically be available at 4:00pm CST on the date of approval. If there are issues with the deposit, availability could be delayed, and you would be notified.
5. **How will I know if my deposit has been approved or denied?**
 - a. After BSB reviews the deposit, you will receive a second email indicating if the deposit has been approved or denied. If denied, there will be a reason listed, and in some cases the check can be re-deposited once the reason is resolved. *(I.E. Missing Signature, Poor Image Quality of check, etc.)*
 - b. Denied Deposits will be reflected in your Check Deposit History on the app, as a \$0.00 amount.
6. **Do I need to endorse the check? What happens if I forget?**
 - a. Yes. Endorse the check with "Mobile Deposit Only" and sign your name. ALL Payees on the check need to endorse the check. If a signature is missing or appears irregular, the bank may deny the deposit.
 - b. You may also get a warning that an "Endorsement is not detected", and you have the opportunity to delete that image, endorse the check, and re-take the photo.
7. **What if I accidentally deposit a check for a second time?**
 - a. We do have technology to detect these errors. However, we strongly encourage you to develop a system to remember which checks you have already deposited. *(i.e. You may wish to write the date of deposit on the back after you received approval of the item.)*
8. **How long should I keep the check after I deposit it?**
 - a. We request you retain the actual check for 14 days after deposit, and once you have confirmed it has posted to your account. After that time, you are required to securely destroy it (i.e. shredding).
9. **Are there any limits to the checks I can deposit?**
 - a. Yes, there is a \$5,000 daily limit.
10. **Can I deposit a Canadian check?**
 - a. No. Any checks drawn on a Canadian Bank need to be deposited at the teller line, or please mail directly to your local bank.
11. **Can I redeposit an NSF Check that was returned to me?**
 - a. No. Those 'Substitute Checks' need to be presented physically at the bank. If attempted to deposit electronically, they will be denied.
12. **Can a business enroll for Mobile Check Deposit?**
 - a. Yes, a business enrolled in Online Banking can also activate a Mobile Device. However keep in mind that each check is deposited separately, so this service is not intended for businesses with large check volume*. However a sole proprietor, farmer, contractor, etc. may find value in this service.
 - i. **Remote Deposit Capture is often a better alternative, especially for larger businesses.*
13. **Who do I contact with questions?**
 - a. You can contact you're a Personal Banker at your local Border State Bank. If they are not available, you may call our Customer Service Department at 218-528-4255 or customerservice@borderstatebank.com, Monday - Friday between 8am and 5pm.