



Mobile Deposit Q&A

Am I eligible for mobile deposit?

Any customer who has a checking or savings account and is using the mobile banking app is eligible.

What type of checks can I deposit?

Most domestic checks can be processed through mobile deposit. We are unable to accept Money Orders, Foreign Items, Savings Bond or Third party Checks.

Are there any limits on the dollar amount of deposits that I can submit?

Yes, you may not use the service to deposit items totaling more than \$2500 in any day or more than \$5000 in any 5 business day period.

Do I photograph the front and back of the check?

Yes, you will be required to photograph both the front and the back of the check being deposited.

How do I endorse my check for mobile deposit?

The back of the checks should be signed with the following endorsement

Customer Signature

“For Mobile Deposit Only”

Account Number

How will I know if my deposit was received by the bank?

You will receive a notification by email when the deposit has been received.

How will I know when the bank has processed the deposit?

When the deposit is processed, you will receive a second email notification showing the status of the deposit. The email will indicate if the deposit was approved or declined.

When will the deposit post to my account?

Deposits can be made at any time. If a deposit is approved before the 3pm CST daily cutoff time, the deposit will post that day. All deposits approved after the 3pm CST cutoff time, will post the next business day. Availability may be limited for two days on deposits over \$500.

When will a deposit made show in my balance?

Deposits will not show up immediately they must go through processing.

Can I photograph more than one check at a time?

No, you can only photograph one check per deposit. Another deposit needs to be made for the second check.

Do I destroy the check after I make a deposit?

No, keep the check for 15 days to ensure it posts to your account. After 15 days, you should securely destroy the check. Failure to do so may result in restricted access or possible termination of the mobile deposit feature.



Can I make an opening account deposit through mobile banking?

No, at this time the mobile deposit feature cannot be used to initially fund a new account.

What if I submit a deposit for the wrong amount? Do I need to resubmit the deposit?

No, do not resubmit the deposit. The deposit will reject when the bank receives the deposit and will be corrected by the bank.

What if I submit the deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped during processing. Should this happen, you will receive a declined notification. Duplicate submission that occurs on a regular basis may result in restricted access or possible termination of the mobile deposit feature.

What if a check I submitted was returned, can I resubmit it?

If a deposit is returned, you should not redeposit check in mobile banking. You will need to wait until you receive a chargeback letter in the mail.

What type of internet connectivity do I need?

You must have an appropriate data plan that will allow transmission of data over the internet.

Why is the processing time to upload a check slow?

The processing from device to the bank and back is not controlled by the bank. This is depending upon your device, carrier, memory of the device and current connection that user has. You should try to improve one or more of these elements and retry uploading your check again.

If I need additional information on mobile deposit, who can I call?

For additional assistance, please call First National Bank at 931.363.2585 or toll free at 866.363.2585.