

**Kansas State Bank**  
**MOBILE DEPOSIT**  
**FREQUENTLY ASKED QUESTIONS**

**What is Mobile Deposit?**

Mobile Deposit allows you to deposit checks using the camera on your mobile phone or tablet.

**Who is eligible to use KSB's Mobile Deposit service?**

Mobile Deposit is available to consumers and businesses that meet the following criteria:

- Online banking customer
- Enrolled in Mobile Banking
- Maintained a KSB account relationship for at least 90 days, and the account must be in good standing
- No overdrafts within the last 90 days

**What do I need in order to use Mobile Deposit?**

To use KSB's Mobile Deposit service you must have the following:

- An open checking, savings, or money market account at KSB
- An active KSB online banking setup with Mobile Banking enabled
- The most recent version of the KSB mobile app for iPhone or Android

(\*\*There is no charge to download the KSB app on your mobile device.)

**How do I request KSB Mobile Deposit?**

If you are a consumer customer of KSB, you may enroll for Mobile Deposit on the KSB Mobile App under the Deposits Tab. Enroll for RDA and check back in a couple days to start using RDA.

**What types of checks can I deposit with KSB Mobile Deposit?**

Checks made payable to you and drawn on a bank within the United States are eligible for deposit. Some business size checks (long) do not work with KSB Mobile Deposit.

The following types of checks cannot be deposited using Mobile Deposit:

- Checks drawn on a financial institution located outside the United States
- Checks not payable in United States currency
- Savings Bonds
- Third Party Checks
- Returned or Re-deposited items
- Checks requiring two endorsements
- Please refer to the Mobile Deposit User Agreement for a complete list of ineligible items.

### **Should I endorse my check before taking a picture?**

Endorse your check before taking a picture as follows:

“For KSB Mobile Deposit Only”

Your signature

Account Number for deposit

Checks that do not reflect an endorsement will be rejected when attempting to make the deposit.

### **Do I need to use a deposit slip to make a deposit through KSB Mobile Deposit?**

No deposit slip is required. You only need to endorse the back of your check, then take a picture of the front and back of the check being deposited.

### **How do I make a deposit with the KSB Mobile Deposit App?**

To make a deposit using the Kansas State Bank (KSB) Mobile App for the iPhone or Android, follow these steps:

1. Log into online banking on the KSB Mobile App on your mobile device
2. Click on **Deposit**
3. Using your mobile device, click **Check Front** – take a picture of the front of your check with your phone
4. Click **Check Back** – take a picture of the back of your check with your phone
5. Check Amount – fill in the check amount
6. Account – Choose the account for deposit
7. Click on **Make Deposit**.
8. You will receive a message on your mobile device that the deposit was made successfully
9. You will receive an email confirmation of your deposit
10. Be sure to verify the deposit to your account the following business day.

## **When will my funds be available to me from deposits made by KSB Mobile Deposit?**

Deposits made prior to 5:00 p.m. Central Time (1700) Monday through Friday will be available to you the following business day\*. Deposits made on Saturdays, Sundays, or banking holidays will be available to you the following business day\*.

## **Are there limits for deposits made through KSB Mobile Deposit?**

Mobile Deposit limits are:

Consumers:

- 5 items per day up to \$1,500 per day
- 60 items per month up to \$6,000 per month

Businesses:

- 10 items per day up to \$5,000 per day
- 100 items per month up to \$15,000 per month

## **What do I do with a check after I deposit it through KSB Mobile Deposit?**

Write "Electronically Deposited" on the face of the check. Verify that the deposit shows on your bank statement. Keep the deposited checks in a secure area for 30 days and then destroy. **You may be asked to produce the original check if a problem occurs during the mobile deposit process, so it is important to retain deposited checks for 30 days before they are destroyed.**

## **What is the cost for KSB Mobile Deposit?**

- Consumers – FREE
- *Business Customers – A per check charge of \$.25 will apply. An Advice of Charges will be mailed to you shortly after each month-end.*

**\*Some checks are subject to hold. Please refer to KSB's Funds Availability Policy.**

**\*\*Your wireless provider may assess you fees for data services.**

*iPhone is a trademark of Apple, Inc.*