

Mobile Deposit FAQ's

What is Mobile Deposit?

Mobile Deposit is a secure and convenient product which allows deposits of paper checks to your deposit accounts using your camera-enabled mobile device to capture images of your check and electronically transmit them to Skowhegan Savings for deposit.

When can I access Mobile Deposit?

You can access Mobile Deposit 7 days a week, 24 hours a day

What do I need to use Mobile Deposit?

You will need to be enrolled in Skowhegan Savings' Online Banking and utilize Mobile Banking via our Mobile App and obtain approval.

What equipment do I need?

Internet and camera enabled mobile device.

Is there a cost for Mobile Deposit?

No, Skowhegan Savings provides this service free of charge.

What type of checks can I deposit?

Checks payable in US funds written (to you) from US financial institutions can be deposited. International checks, Savings Bonds, Postal Money orders, treasures checks, post dated checks, stale date checks, travelers checks, and items payable to someone other than the account holder or business, **may not be deposited.** (see Mobile Deposit Agreement for complete listing)

How do I enroll?

Contact us by visiting your local branch or calling us at 800.303.9511. (*Approval is required.*)

You will also need to be a current Online Banking user and be enrolled for Mobile Banking.

Are there deposit limits?

Consumer & Small Business

• Daily Cumulative Deposit Amount: \$2,500 • Deposits per day: 10 • Monthly Cumulative Amount: \$10,000 • Deposits per month: 30

Accounts less than 90 days old:

• Daily Cumulative Deposit Amount: \$500 • Deposits per day: 5 • Monthly Cumulative Amount: \$1,500 • Deposits per month: 10

Can I deposit into all of my accounts?

Up to three eligible checking or savings accounts may be activated per customer.

Do I need to endorse the check?

Yes, All checks are required to have your signature in the endorsement section on back of check and 'Mobile Deposit' printed under your signature.

Will I need a deposit slip?

No. A virtual deposit ticket will automatically be created.

What do I do with my check after I scan it?

Please keep your deposited checks securely stored for 14 days and then properly destroy them.

When does my deposit appear on my account?

Mobile deposits will be posted during our end of day processing.

When will funds be available?

Funds will generally be available the first business day after the date of deposit, as long as the deposit was made before the daily cutoff time of 3:00pm EST. Holds may apply, in which you will be notified.

Can I view check images?

Yes, if you select the desired deposit under the Review Deposits option, on your mobile device and then select "View Image". You may view images up to 5 days after your deposit.

Will I see the check image in my online banking?

You will see the virtual deposit ticket in online banking, not the check image.

How long can I view my deposits on my mobile device?

Mobile deposit history is available for five days after the deposit date, however the deposit transaction will be available through Mobile Banking's transaction history for 15 days.

How do I know if my Deposit was entered and accepted successfully?

Each time you process a deposit, a confirmation message will display on your screen and a SMS Text Message will be sent to your mobile device. If you do not receive a confirmation, click "Review Deposits" from your mobile app to confirm it was sent. If a deposit is rejected after it is accepted, you will receive an email with details.

Why would a deposit be denied?

- Scanned check is a duplicate item
- Poor check image quality
- Mismatched totals
- Dollar limit exceeded
- Check is written from a foreign financial institution
- Invalid check (ie. deposit slip, image replacement document)
- Invalid MICR line (encoded printed line at bottom of checks)

What happens if a deposit is denied?

You will receive an email with specific details of why the deposit was denied.

How do I delete or modify a deposit that I processed through my mobile device?

Contact Skowhegan Savings at 800.303.9511 before the 3pm cutoff on the day the deposit was processed.

How can I search for a deposit?

Select "Review Deposits" from your Mobile App or you can log into your Online Banking and select account transactions to view deposits.

What happens if I forget to logout of Mobile Deposit or Mobile Web?

After ten minutes of inactivity your mobile session will expire.

Will I have to change my password?

Yes. Your Online Banking password is used to access Mobile Banking and it must be changed every 180 days. When your password has expired, you must login to Online Banking via our website to change it. (Passwords cannot be changed or updated via Skowhegan Savings' App.) Mobile Banking will not permit access until this action is taken and will display a "Pwd Expired" message.

What do I need to do if I get a new phone?

If you get a new phone, but are using the same phone number and provider, no action is needed. If you switch providers and/or phone numbers, login to Online Banking and update your information on the Mobile Banking > Mobile Web Settings page and update with new information. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

What happens if I lose my mobile device?

Since your account data is not stored on your mobile device, your information is not at risk. When you find or replace your device, simply login to your Online Banking account via the Internet and make any changes to the Wireless Provider and/or Phone Number on the Mobile Settings page.

What happens if I stop using Mobile Banking?

If you fail to login to Mobile Banking or Online Banking for a period of 6 months, your Online Banking ID will be deactivated and mobile access will not be permitted. You will have 45 days to contact Customer Service to reactivate your Online Banking ID before it is deleted.

What if I no longer want to be a Remote Deposit user?

You may cancel your Mobile Deposit service at any time by contacting Customer Service at 800.303.9511.