

# Mobile Check Deposit

## Frequently Asked Questions



Mobile Check Deposit is a safe, convenient and easy way to deposit checks into your eligible First International Bank & Trust checking or savings accounts using your smart phone and the FIB&T Mobile or Tablet Apps for iPhone and Android devices. With Mobile Check Deposit, you can skip the trip to the Bank and make your deposits on-the-go!

### How do I Enroll in Mobile Check Deposit?

Once you enroll in Online Banking, download one of our Mobile Banking Apps from Google Play or the App Store. Log into the app with your Online Banking credentials and you will see the “Deposit” icon.

- Deposits are processed daily until 8:00 PM CT
- Standard limits are \$2,500 daily/per check limits
- Increase your limit by contacting your local branch or contacting our Customer Care Center at 1-800-359-8092
- Notifications are sent by text or email regarding your deposit

### How do I use Mobile Check Deposit?

1. Click on the “Deposits” tab. If you don’t see this in the app, call the Customer Care Center at 1-800-359-8092 so they can turn this feature on for you.
2. Select your account the deposit should go into and enter the amount of the check being deposited.
3. Endorse the back of your check and write “For Mobile Deposit Only” underneath.
4. Take a picture of the check (front and back).
5. Submit your deposit.
6. Keep your check in a safe place for one week after you’ve deposited the check – just to be sure there are no issues.

### After reviewed and approved, deposited funds will be made available according to the following:

- Deposits submitted before 8:00 PM CT on a business day will generally be posted same-day
- Deposits made after 8:00 PM CT on a non-business day, will be processed on the next business day

Funds will be available according to our normal [Funds Availability Policy](#).

### Is Mobile Check Deposit safe?

Yes, making a deposit via Mobile Check Deposit is as safe as using Online Banking.

- Our multiple layers of encryption and security features ensures your account and personal information is safe and secure

- Images of your checks are never stored on your device and can only be viewed from within the mobile app or Online Banking
- If you are interested in further security details, please call our Customer Care Center at 1-800-359-8092 or visit us at your local branch.

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

All checks drawn at any U.S. bank and made payable in U.S. dollars including personal, business and government checks may be deposited. Checks must be:

- Made payable to the account holder
- Endorsed on the back by an account holder and list “for mobile deposit only”

Checks **not accepted** for mobile deposit include:

- Counter checks
- Third-party checks (a check signed over to another person who is not the original payee on the check)
- Foreign checks
- T-checks

### **What happens if I have an issue?**

Sometimes your check image may not be clear enough to be accepted. If you receive a “Deposit Failed” message, simply retake your check images and make sure:

- All four corners of the check are in the photo
- The photo of the check is not taken at an angle
- The surface the check is laid on is a different color than the color of the check. We recommend using a dark surface for light checks
- You can see the routing and account numbers at the bottom of the check
- The amount you entered is the same as what is on the check

If your deposit is not accepted, but an error is detected, you will be notified by the Customer Care Center by phone, text or email.

**For additional questions or help with Mobile Check Deposit, call us at 1-800-359-8092 or visit us at your local branch.**