

## TrustTexas Bank Business Mobile Deposit FAQs

### What is Business Mobile Deposit?

Business Mobile Deposit allows you to make secure deposits anytime, anywhere, quick as a snap, using supported Apple and Android devices. With Business Mobile Deposit you are able to electronically deposit checks using our TTB Mobile Business Banking app.

### How does Business Mobile Deposit work?

Business Mobile Deposit is secure and easy to use. Sign in to your TTB Mobile Business app and then follow these steps:

- Select the Deposits button/tab
- Select Deposit Check
- Select the account you would like the check deposited to
- Enter the check amount.
- Check must be endorsed (“For Mobile Deposit Only at TrustTexas Bank”). Please read endorsement question below.
- Take a picture of the front and back of your endorsed check with your mobile device. For images that work best, follow these suggestions.
  - Place your check on a dark-colored, plain surface that is well lit
  - Position your camera directly on the check, not at an angle
  - Fit all four corners of the check in the guides of your mobile device's camera screen
- After successfully submitting the check image, you will receive a confirmation screen letting you know the deposit is pending.

### How should I endorse the check?

If the back of the check is not properly endorsed we reserve the right to reject the check for deposit. Endorsement should include the business stamp or signed with the business name, the words "For Mobile Deposit Only at TrustTexas Bank", and the last four digits of your account number.

### When will deposits be posted into my account?

Deposits received electronically are processed similar to traditional paper deposits during the business day. The financial institution's window for processing electronic deposits may be extended. Contact us for details.

### Is there a limit on how much I can submit in Business Mobile Deposit?

Yes, there is a check limit/daily limit of \$10,000.

### How many checks can I include in one deposit? Can multiple deposits be submitted the same day?

One check equals one deposit. Business Mobile Deposit does not limit the number of checks that can be submitted in one day. However a daily deposit limit of \$10,000 does apply.

## **What types of checks can be processed through Business Mobile Deposit?**

All personal and business U.S. checks can be processed through Business Mobile Deposit. Checks from Canada and other foreign countries, savings bonds and poor image quality checks must be deposited traditionally.

## **How secure is Business Mobile Deposit?**

Business Mobile Deposit is very secure. It features multiple layers of security, giving your account and check data the highest level of safety available.

## **When can I send a Business Mobile Deposit?**

You can transmit mobile deposits to us 24-hours a day, 7-days a week including weekends and holidays, with the exception of the financial institution's routine maintenance downtime.

## **What should I do with the original paper checks after deposits are made?**

Keep original paper checks that were sent via Business Mobile Deposit in a secure place for 7 days. After the 7 day retention period, destroy the check by marking VOID on the check and then cross-cut shredding.

## **How do I prevent checks from being scanned and deposited twice?**

The software has built-in duplicate detection tools that detect items already captured. If the software detects potential duplicate checks, an alert prompts you to make a decision about the items in question. Also endorse the back of the check with "For Mobile Deposit Only at TrustTexas Bank" as a precaution.

## **Why am I unable to deposit my check?**

Here are a few common errors that may cause your check to be rejected for Business Mobile Deposit:

- Folded or torn corners
- Front image is not legible
- Back of check is not endorsed properly
- Amounts not matching
- Routing and account numbers are unclear
- No camera on the device
- Image is too dark or blurry
- Amount is over daily limit (\$10,000)

Try using Business Mobile Deposit in a well-lit area to prevent shadows and poor image quality. Keep your hands clear of the check while taking the picture.

## **I do not see the check deposit feature on my Android tablet. What do I do?**

Check if the camera on your Android device is front facing or rear facing. If your camera is front facing, our app does not support mobile deposits. If your camera is rear facing, verify if camera access is enabled to the TrustTexas Bank Mobile Business app.

## **Can I view past mobile deposits?**

Yes, within the TTB Mobile Business app, in the Deposit section, you are able to view the Business Mobile Deposit history for the previous 45 days, including the check images.

## **How do I know the image quality is acceptable?**

The software has an Image Quality Assessment (IQA) tool that automatically identifies problems with the check image. If a problem is detected, you'll be asked to retake the photo.

For additional help, watch our TTB Mobile Business Banking and Business Mobile Deposit Video Tutorials on our website. You can also call us at (800) 342-0679 or stop by one of our branches.