

Mobile Deposit FAQs

Who is eligible for Mobile Deposit Capture?

Mobile Banking users who have qualified Personal Checking, Savings, or Money Market account are eligible for the Mobile Deposit Capture service, excluding Health Savings Accounts and IRA's.

What if an eligible account is not listed in Mobile Deposit Capture?

The user can determine which of your eligible accounts will be enrolled in Mobile Deposit Capture. We are unable to accept checks made payable to any person or entity other than you, Money Orders or Travelers Checks through Mobile Deposit Capture.

What types of checks can I deposit with Mobile Deposit Capture?

Only checks drawn on institutions located in the United States can be processed through Mobile Deposit Capture. We are unable to accept checks made payable to any person or entity other than you Money Orders or Travelers Checks through Mobile Deposit Capture.

Are there any types of deposit accounts that Iowa Trust & Savings Bank offers that I am not authorized to make mobile deposits?

You are not permitted to make mobile deposits to Health Savings Accounts or IRA Money Market Accounts.

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

Yes. You may not deposit more than \$2,000 per check and not more than \$2,500 per day. Any items presented in excess of the set limits will be prompted on mobile your mobile device that limits have been exceeded.

What if my deposit(s) will exceed my check and/or daily limits?

If your deposit will exceed ITSB limits please contact an Iowa Trust online representative or your relationship officer for further information.

Are there fee associated with using Mobile Deposit Capture?

No, not at this time.

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Mobile Deposit Capture?

You should sign your check with the following endorsement:

- Payee's signature (Your Name)
- For Mobile Deposit



How will I know if ITSB received my deposit?

A message is displayed within the Mobile Banking app when your deposit has been successfully submitted. Please note, this does not mean the deposit has been approved.

Is there a cut-off time to make my deposit?

If you make a deposit with Mobile Deposit before 3:00p.m. (CST) on a business day, ITSB will consider that day to be the day of your deposit. However, if you make a deposit with Mobile Deposit Capture after 3:00p.m. (CST), on a weekend or federally observed holiday, we will consider that the deposit was made on the next business day and will normally post to your account within 2 business days.

When will my deposit post to my account?

Deposits made prior to 3:00p.m. (CST) most often will be posted by 6:00 p.m. when nightly processing has occurred.

When will a deposit made through Mobile Deposit Capture show in my balance?

On the day the deposit is approved.

Can I photograph more than one check at a time?

You can photograph multiple checks in the same mobile banking session; however you may only photograph one check per deposit.

What if the check image I photographed is bad?

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please deposit your check at the Iowa Trust & Savings Bank location, ATMs, or mail your deposit to ITSB for processing.

Do I need to fill out a deposit ticket and take a photo of it and submit?

No the software creates an electronic image for the deposit ticket

Do I destroy my check after I photograph the deposit?

No. Once the deposit has been approved by ITSB, keep the check for at least 14 business days to ensure it posts to your account and mark on the face of the check "electronically deposited on xx/xx/xxxx". Iowa Trust & Savings Bank suggests securely retaining mobile deposited checks for at least 90 days and then securely destroying. **Do not "VOID"** the check after submittal in the event the deposit is not approved and needs to be re-submitted.

Can I make my opening account deposit through Mobile Deposit Capture?

No, at this time Mobile Deposit Capture cannot be used to initially fund a new account.



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

Yes if you enter the wrong amount the deposit will fail and you will need to do a new deposit with the correct amount indicated.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped by ITSB. Should this occur, you will receive a declined deposit notification for the 2nd deposit received through the Mobile Deposit Capture service.

A check I submitted was returned, can I resubmit it?

No if a check is returned, you may not re-deposit the check through Mobile Deposit Capture. Please visit our Iowa Trust & Savings Bank location to deposit your check.

If I need additional assistance and/or information on Mobile Deposit Capture, who can I call?

For additional assistance, please call ITSB at 712-852-3451 or visit our Online Education Center at www.iowatrustbank.com and view the Mobile Deposit Capture Tutorial.

Do I need a certain type of mobile phone to use Mobile Deposit Capture?

Most Apple and Android smart phones are compatible with our ITSB mobile app. Please contact ITSB if you have questions on compatibility at 712-852-3451.

What type of internet connectivity do I need?

Your mobile device must have the appropriate data that supports and allows the transmission of data over the internet.

What steps have been taken for security?

In addition to login password, we use multiple security layers and for added security, passwords and actual check deposit records or images are not stored on the mobile device.

Additional ways to ensure security:

- Protect your password
- Don't keep your password in a location accessible to others
- Don't allow others to perform transactions for you
- Periodically change your password by logging in Iowa Trust & Savings Bank online
- Notify ITSB if password security has been breached.



The processing time to upload a check is very slow. What may cause this?

The processing from your device to ITSB and back is not controlled by the bank. This is dependent upon your device, mobile carrier, memory on the device, and current connection. Please try to improve one or more of these elements before uploading another deposit.

Will the image of the deposit appear on my statement?

Yes, the image of the electronic credit will appear on the statement, listing the date, online user ID, account number, and amount of the deposit.

Can I take a picture of my check and apply it to my loan?

No, you will need to contact you loan officer.

For further assistance please contact Iowa Trust & Savings Bank 712-852-3451 or visit our Online Education Center at www.iowatrustbank.com and view the Mobile Deposit Capture tutorial.

