



Frequently Asked Questions about Mobile Check Deposit

Austin Bank is proud to include Mobile Deposits via your smart phone or tablet in our Austin Mobile™ applications. Mobile Check Deposit is convenient, easy and secure. Using an iPhone® or Android™ device, customers can deposit checks into their eligible Austin Bank account(s) with a few simple steps. Save a trip to the bank and deposit checks anywhere, anytime.

Q: What are the system requirements for using Mobile Deposit?

A: System Requirements are as follows:

- iPhone 5 and higher models
 - Apple iOS 10 or newer
 - Only default installed browser support (Safari)
- Google Android models
 - Android (Lollipop) 5.0 or newer
 - Cameras with 2.0+ Megapixel resolution and autofocus
 - Either touch screen or keyboard phones
 - Only default installed browser support

Q: What carrier networks are supported?

A: The Mobiliti product supports the Tier 1 carriers in the U.S., including:

- AT & T®
- Verizon®
- Sprint®
- T-Mobile®

Mobiliti's support for non-Tier 1 carriers depends on the contractual agreement between the SM gateway provider and the individual carrier.

Q: How do I get Austin Bank Mobile Deposit?

A: Download the Austin Bank app to your phone/device if not already downloaded. If you have previously downloaded the app to your iPhone®, update your app to the most current version by visiting the App Store. Android™ devices will have the most current version automatically updated.

Q: How do I make a Mobile Deposit?

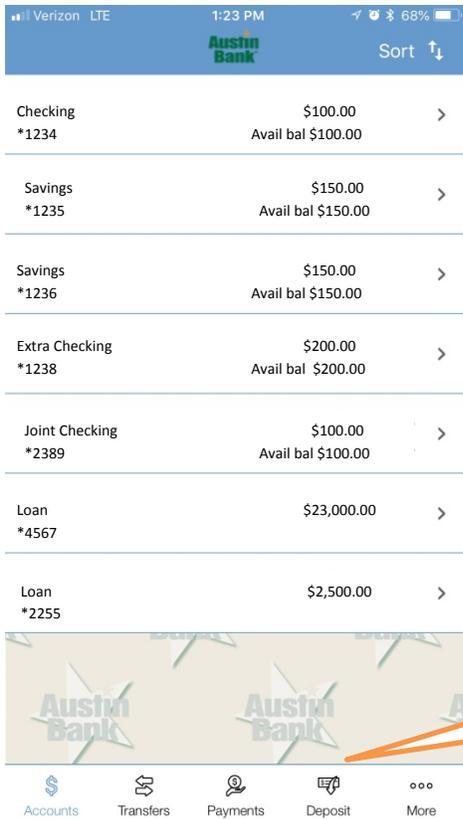
A: To make a deposit please follow the steps below:



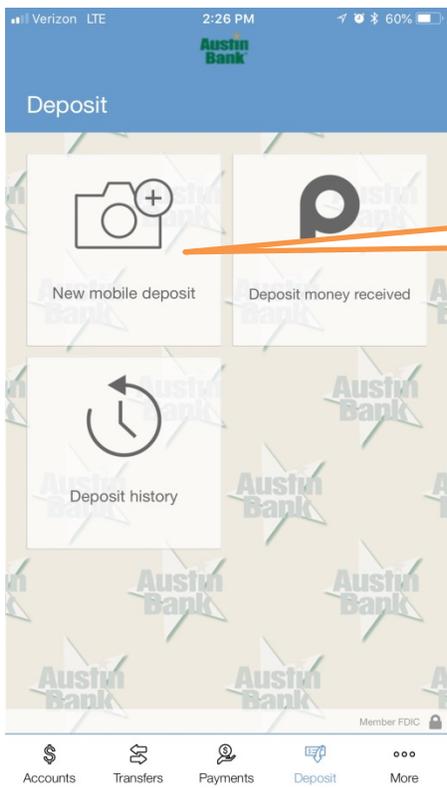
Enter your USER ID and password.

Click "LOG in"

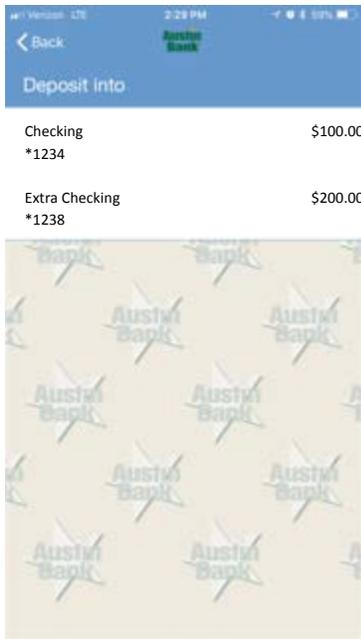
If Touch ID has been enabled, it may be used in place of the USER ID and Password.



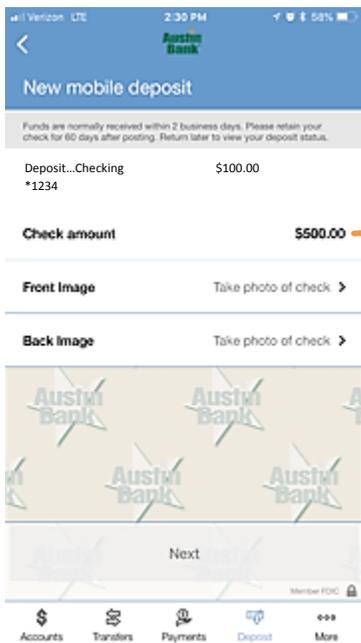
Click on "Deposits"



Select "New Mobile Deposit"



Select the account the item is to be deposited into.



Enter the amount of the check.



Capture the front of the check.

1 Make sure your image is clear and contains all four corners of your check. If not, select Retake.



Preview the image and click "Use" if an acceptable image.

1 Take a picture of the back of your endorsed check.
Make sure to include all four corners of your check.

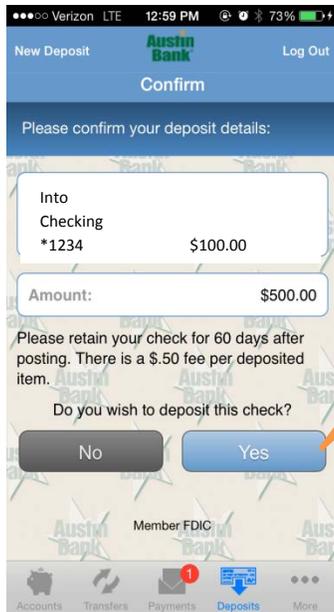


Capture the back of the check – endorsement should include "For Mobile Deposit Only at Austin Bank", account number, and signature.

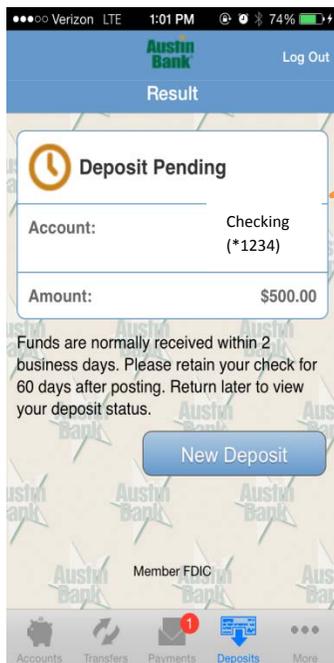
1 Make sure your image is clear and contains all four corners of your check. If not, select Retake.



Preview the image and click "Use" if an acceptable image.



Confirm your deposit details. Click "Yes" if you wish to deposit the check.



Your deposit will show as pending until processing later in the day.

Q: Are there any eligibility requirements?

A: Mobile Deposit requires valid Online Banking credentials, an eligible account, and the Austin Bank Mobile app for iPhone® or Android™ devices.

Q: What accounts are eligible for Mobile Deposit?

A: Any Austin Bank personal checking, savings, or money market account.

Q: When can I use Mobile Deposit?

A: You can use Mobile Deposit 24 hours a day, 7 days a week, including weekends and holidays.

Q: How much does Mobile Deposit cost?

A: The fee is \$0.50 per deposit. Other fees may be assessed by your mobile carrier.

Q: When are fees assessed?

A: Fees will accrue at the time of deposit and will reflect on your monthly statement as a Service Charge.

Q: When will funds from Mobile Deposits be available?

A. If your deposit was accepted before 4:00 p.m. CST, funds will generally be available to you the next day. The funds will post to your account after the evening update (usually by midnight).

Deposits made after 4:00 p.m. CST, or on weekends or holidays, will be processed the with the next business day transactions.

Q: Are there limits to how much I can deposit?

A: Yes, the daily per check limit is \$2,500.00 and the total daily deposit limit is \$5,000.00.

Q: Is there a limit to the number of checks that I can process per deposit?

A: Yes, each deposit is limited to a single item. Multiple deposits may be made up to the daily dollar deposit limit.

Q: If I can only process one check per deposit, will I have to pay a fee for each separate deposit?

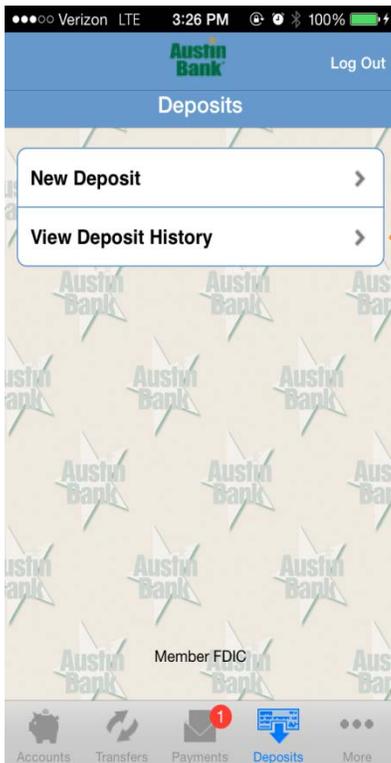
A: Yes

Q: Do I need to scan and submit a deposit slip with my check?

A: No, that is why it is especially important that you include your account number as part of your endorsement.

Q: How do I know that Austin Bank has received my deposit?

A: This information will appear in the “Deposit History” section of the application. When the deposit is first sent it will show as “pending”. Once the check has been processed, the message will change to “accepted”.



Click on “View Deposit History”



Pending

Accepted Deposits

Q: What do I do with my check after it has been deposited?

A: After you have received confirmation that your check has been accepted, store the check in a safe place. After 60 days, and verification the funds have been deposited into your account, write "VOID" on the check and destroy it using a secure means such as shredding.

Q: Do you have any suggestions for taking good photos?

A: All images are reviewed for clarity and completeness. If an error is detected, the app will prompt you to retake the photo. The following tips will ensure a good photo:

- Find a well-lit area
- Place the check on a dark surface
- Remove other items from view
- Make sure all four corners of the check are visible. Use the guides built into the app to help you align the picture.
- Flatten folded or crumpled checks before taking your photo
- Position the camera directly above the check (not at an angle)

Q: What part of the check should be photographed?

A: The front and back of the check will need to be photographed for acceptance. You should take a picture of the entire check.

Q: Am I required to endorse the check before submitting for deposit through Mobile Deposit?

A: Yes, all items should contain the following:

- Restrictive endorsement on it "For Mobile Deposit Only at Austin Bank"
- Your signature
- Your account number

Q: Can I deposit any type of check with Austin Bank Mobile Deposit?

A: Mobile Deposit can accept most check types, including two party (personal), payroll, and government checks. However, the following check types may not be processed using Mobile Deposit:

- Money Orders, including Postal Money Orders
- Traveler's Checks
- Not on-us Official/Cashier's Checks
- Foreign Items
- Savings Bonds