

Mobile Deposit

Frequently Asked Questions

Welcome to UMB Mobile Deposit. Here's everything you need to know to get started.

UMB's Mobile Deposit makes depositing checks – simpler and more convenient. All you need is our free* Mobile Banking app. Once you've downloaded the latest version for your device, launch it, select **Deposits** and get ready for even more convenient banking.

The **Frequently Asked Questions** below provide answers to the "Hows" and "Whys" of Mobile Deposit.

What is Mobile Deposit and how does it work?

The Mobile Deposit feature of the UMB Mobile app allows you to deposit checks to your personal checking, savings and money market accounts by simply taking a picture of the front and back of each check with a camera-enabled mobile device or smartphone.

What kind of smartphone or mobile device will work for Mobile Deposit and what are the device requirements?

UMB's Mobile app will work on the iPhone®, iPad®, the iPod touch® and mobile devices using the Android™ operating system. To make mobile deposits, the camera on the phone or tablet must have a resolution of 2 megapixels or higher and you must have a wireless data plan with your mobile device carrier.

Can I use Mobile Deposit on multiple smartphones or devices?

Yes, you just need to download the Mobile app to each device.

How do I get the Mobile Banking app?

Simply visit the Apple App Store (for iPhone®, iPad® or iPod touch® devices) or Google Play (for Android™ devices) and search for **United Mississippi Bank**. Then, simply download the appropriate app for your device, log in using your Online Banking user ID and password, and follow the prompts. It's fast and easy!

Are there any restrictions on the type of check items I can deposit using Mobile Deposit?

Yes. Do not use Mobile Deposit to deposit any of the following items:

- Items payable to any person or entity other than you
- Items drawn on a financial institution located outside the United States or items not payable in US Currency
- Items containing alteration to any of the fields on the front of the item, or which you know or suspect, or should know or suspect, are stolen, fraudulent, or otherwise improper
- Items which are not acceptable under the terms of your applicable checking, savings, or money market account and related agreement with us
- Items that exceed applicable dollar limits of the service
- US Treasury Checks
- Cashier's checks, Money Orders, or Travelers Checks
- Savings Bonds
- Insurance Claim Checks
- Third Party Checks
- Returned or Re-deposited checks
- Site drafts or payable through drafts
- Checks requiring multiple signatures/endorsements

How do I start making Mobile Deposits?

Mobile Deposit is a built-in feature of the UMB Mobile app. There is no separate enrollment process, and there is no charge for making mobile deposits. Simply tap "**Deposits**" on the Mobile app Home screen and you're ready to go! *Note: Mobile access must be activated for your device and your accounts within your Online Banking under the Options Tab.*

Do I need to endorse checks that I deposit through Mobile Deposit?

Yes, you are required to endorse the back of the check you are depositing with "For UMB Mobile Deposit Only" on the first line and then an authorized signature(s) before submitting.

Is there a dollar limit to Mobile Deposit amounts?

All items deposited via Mobile Deposit are subject to Bank review and/or approval. The standard deposit limits are \$2,000 per business day and \$5,000 per calendar month, and may be modified from time to time at the Bank's sole discretion. A business day is Monday through Friday, excluding holidays and any day we're not actually open for business.

How do I take pictures to ensure the best results with Mobile Deposit?

To take accurate pictures of checks for Mobile Deposit, follow these easy steps:

- After you have endorsed the check, place it on a flat, dark surface in even light.
- From the UMB Mobile app Home screen, tap **Deposits**, and then **Deposit a Check**.
- Tap **Check Front**. Your device's camera application will open. Take a picture of the front of the check, *being sure to capture all four corners of the check*.
- A preview of your photo will appear for your review. If the image is not clear, tap **Retake**. When you are satisfied with the photo, tap **Use**.
- Follow the same steps for **Check Back**.
- Enter the amount of the check under **Check Amount**.
- Choose the account into which you want to deposit the check.
- Tap **Deposit**.
- You will see **Deposit Successful** when your deposit is complete. If you receive an error message before "Deposit Successful," follow the prompts given.

What do I do with my checks after I have submitted them for deposit using Mobile Deposit?

Once you have deposited checks into your account using Mobile Deposit, mark them as "Deposited," then keep them in a secure place for fifteen (15) business days, pending final verification. After (15) business days following the deposit, once you have verified that the funds have been credited to your account, mark the check as "Void" and dispose of it in a secure manner, such as shredding, to ensure it is not presented for deposit again.

Will I receive a confirmation of my deposit?

When you submit your Mobile Deposit, you will receive an email notification regarding the status of your Mobile Deposit. Please be advised that if you receive an approved email notification regarding your deposit, the deposit is still subject to rejection during processing if the item is determined to be ineligible for processing for any reason. You will receive an additional email notification should this occur. You must maintain a valid email address in online banking to ensure you receive your email notifications.

How quickly will Mobile Deposits be credited to my account?

All Mobile Deposits that are submitted and accepted prior to 6 p.m. CST on any business day will be credited to your account the same business day. You will receive a confirmation email after every Mobile Deposit you make, noting receipt of your transaction and whether it has been accepted for deposit.

How can I view the checks I have deposited, and how long do they remain viewable?

Images of checks deposited through Mobile Banking are encrypted and remain viewable for (90) days via the Mobile Banking app. *The images are not stored on your mobile device.*

** UMB does not charge fees to download or use United Mississippi Bank Mobile Banking. Carrier fees may apply. Check with your carrier for information about any fees that might be imposed.*