

Mobile Deposit Frequently Asked Questions (FAQ)

What is Mobile Deposit?

- Mobile Deposit allows customers to deposit checks to their designated checking or savings accounts using their Rivers Edge Bank Mobile App.

How do I enroll in Mobile Deposit?

- Mobile Deposit is already enabled in your mobile app. Look for the deposit option on the accounts screen.

How do I get the app on my Apple® or Android™ smartphone?

- It is available through your app store under "My Rivers Edge Bank"

Who is eligible for Mobile Deposit?

- All Rivers Edge Bank retail customers.

Is there a fee to use Mobile Deposit?

- Rivers Edge Bank currently offers the benefits and convenience of Mobile Deposit to customers at no charge.

What type of accounts am I able to deposit into?

- Deposit into your checking, savings or money market accounts which you have access to through online banking.

Are there limits on how much I can deposit?

- Yes. You may deposit up to \$2,500 per day using mobile deposit.

What if I need to deposit a check over the limit?

- Please contact your local Rivers Edge Bank location. An alternative may be available.

How should I sign the back of the check?

- "For mobile deposit only at Rivers Edge Bank" with proper signature(s) and date.
- You can utilize the mobile deposit check box if that is provided on the endorsement line.

How do I make a Mobile Deposit?

- Log into Mobile Banking on your mobile device
- Tap Deposit
- Select Deposit a check
- Follow all instructions on the screen
- Confirm your deposit details and tap Make Deposit
- You will receive a Deposit Successful message if your deposit was submitted successfully

How do I review my deposit to make sure it is posted to my account?

- You can either view your deposit online or through your mobile app. Go to Deposits>View mobile deposit history. This will tell you the status of your deposit.

What should I do if my deposit is declined?

- Deposits may be declined for a number of reasons. We will send you an email stating the deposit was declined and what you should do next. The email may have been diverted to your spam/junk folder. If you do not receive an email, please contact us to update your contact information or if you need additional help.

When will funds be available from the Mobile Deposit?

- We process mobile deposits each business day by 4pm CST. Any deposits made prior to the 4pm cut-off will be processed that same business day. Any deposit made after 4pm CST will be processed the next business day.

What should I do with the check after the deposit?

- You should verify that funds have properly been posted to your correct account and then wait five business days to shred the check.

Are all checks eligible for Mobile Deposit?

- Mobile Deposit allows you to deposit most U.S. consumer and business checks. The image of a check transmitted to the bank using Mobile Deposit must be legible and contain images of both the front and back of the check. Certain checks are not supported through the remote deposit function. These items include but are not limited to:
 - Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into
 - Checks payable to more than one person, unless deposited into an account in the name of all payees
 - Checks that are not properly endorsed as stated in this agreement
 - Checks that are altered in any way
 - Checks drawn on a financial institution outside the United States
 - Checks dated more than 6 months prior to the date of deposit or future-dated checks
 - Checks that are in any way incomplete
 - Checks that have previously been returned
 - Cashier's Checks or Money orders
 - Credit card cash advance checks
 - Checks previously converted to a substitute check, as defined in Reg CC
 - Checks that have previously been submitted through Mobile Deposit or through a Mobile Deposit service offered at any other financial institution
 - Checks on which the numerical and written amounts do not match

What should I do if I no longer wish to use Mobile Deposit?

- Please contact your local Rivers Edge Bank location.