

#### HOME DEPOSIT FREQUENTLY ASKED QUESTIONS

# Q: Do I have to be set up with MoneyView Online Banking in order to use MoneyView Home Deposit?

A: Yes. You log into MoneyView Online to access MoneyView Home Deposit. From within MoneyView Online, click on "Remote Deposit."

## Q: What are the steps required to set up MoneyView Home Deposit?

A: First, make sure your TWAIN-compatible scanner is connected to your computer. Next, log into MoneyView Online Banking. Click on "Remote Deposit," read and accept the agreement and disclosure, and follow instructions to deposit a check.

#### Q: How do I make a deposit?

A: Follow these steps:

- Log into MoneyView Online Banking
- Click on Remote Deposit and wait for the Java applet to load on your screen
- Select your scanner
- Select the account into which you want to deposit the check from the Select Account drop-down list
- Enter the amount of the first check you plan to scan in the Deposit Amount field and confirm the amount.
- Place the check in the scanner, face down in a horizontal position, and scan.
- Review the image, and click Scan Approved or make corrections.
- Turn the check over and scan the back of the endorsed check.
- Review the image and click Scan Approved or make corrections.
- After you approve the scan, confirm the amount and the account into which it will be placed.
- View the receipt and print if you wish.
- Click Finish

## Q: What do I do if MoneyView Home Deposit won't submit my deposit?

A: Check the following:

 Make sure that your check amount is less than the maximum allowed. If you have questions, please call us for assistance.

- Make sure that there is enough contrast in your photos of the check:
  - o If the check is a light color, photograph it on a dark background.
  - o If the check is a dark color, photograph it on a light background.
- Make sure all four corners of the check are visible in the photo.
- Make sure the photo is in focus.
- Last resort Cancel, logout, and then log back in and start over.

#### Q: How long does it take for funds to be available when MoneyView Home Deposit is used?

A: Generally, MoneyView Home Deposit funds are available by the same time on the next business day (24 hours). **Saturdays are not counted as a business day**.

 Example: A check deposited (using MoneyView Home Deposit) on Friday at noon will be available by noon on Monday. Normal Deposit Holds Procedures do apply to MoneyView Home Deposit items. See the next question.

## Q: Do deposit holds apply to MoneyView Home Deposit items?

A: Yes. Our normal deposit holds do apply to MoneyView Home Deposit items.

- The \$250 initial funds available will be accessible 24 hours from the time of the Home Deposit.
- Up to \$5,000 will be available in 2 business days.
- Any funds over \$5,000 will be available in 4 business days.

## Q: Can businesses use MoneyView Home Deposit?

A: Yes, business accounts may use MoneyView Home Deposit. Mobile deposits (iPhone, etc.) are also available.

## Q: Can I make MoneyView Home Deposits into savings and or club accounts?

A: MoneyView Home Deposits may only be made to checking accounts. After the deposit is made, you may transfer funds from the S9 checking to whatever suffix you wish.