

# Deposit in a Snap! FAQ

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## **How do I begin using the Deposit in a Snap! service?**

You must first have an online banking profile. If you do not, click here to enroll - <https://online.southwestnb.com/southwestnationalbankautoenrollment/autoenrollment.html>.

If you have an online banking profile, log into our MyBankNow app and select the Deposit in a Snap! Enrollment link located under the Transactions section. Once the Terms & Conditions have been reviewed, you may check the box next to "Please check this box if you accept the Terms & Conditions." You will receive a confirmation message stating your enrollment is under review. Once approved, you will receive an email to the address on file. You may begin using the Deposit in a Snap! service.

## **Who is eligible for the Deposit in a Snap! service?**

Mobile Banking users who have a qualified online banking profile are eligible for the Deposit in a Snap! service. Qualified customers are determined at Southwest National Bank's discretion and may be amended at any time.

## **What if an account is not listed as available in Deposit in a Snap!?**

Accounts available in your online banking profile are also available for Deposit in a Snap!. If you are missing an account for Deposit in a Snap!, please contact our Online Banking Department at 316-291-5201 for assistance.

## **What types of checks can I deposit with Deposit in a Snap!?**

Only checks drawn on institutions located in the United States can be processed through Deposit in a Snap!. We are unable to accept checks made payable to any person or entity other than you, Money Orders or Travelers Checks through Deposit in a Snap!. If you have questions about a check, please contact our Online Banking Department at 316-291-5201.

## **Are there any limits on the dollar amount and the number of deposits I can submit?**

Yes. There is a daily limit of \$2,500. Additionally, you may not use the service to deposit more than 10 checks in a given day or more than 50 checks totaling more than \$10,000.00 in calendar month. Any items presented in excess of the limits may be returned at our discretion.

## **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 Deposit in a Snap!?**

You should sign your check with the following endorsement:

- "For Mobile Deposit Only, SWNB"
- Account number

Any checks that do not contain "For Mobile Deposit Only, SWNB" may not be processed.

## **How will I know if Southwest National Bank received my deposit?**

You will receive an email notification (at the e-mail address you provided) when your deposit has been received by Southwest National Bank. You will only be contacted by the bank again only if there is an issue with the deposit.

## **How will I know when Southwest National Bank processes my deposit?**

After the 'deposit received' notification, if you are not contacted by Southwest National Bank, your deposit will process on the same business day you submitted it. The funds will be available the following business day.

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

If you make a deposit with Deposit in a Snap! before 6:00 p.m. (CST) on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit with Deposit in a Snap! after 6:00 p.m. (CST), on a weekend or federally observed holiday, we will consider that the deposit was made on the next business day.

#### [When will my deposit post to my account and the funds be available?](#)

The deposit will post and be available to you on the following business day, if the deposit was made before 6:00 p.m. CST the previous business day. (Subject to Southwest National Bank's standard hold policies.)

#### [When will a deposit made through Deposit in a Snap! show in my balance?](#)

On the next business day after the deposit is approved, if submitted by 6:00 p.m. CST the previous business day.

#### [Can I photograph more than one check at a time?](#)

You may only photograph one check per deposit; however you may photograph multiple checks in the same mobile banking session. Please note the daily and monthly limits.

#### [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 one of our branches, ATMs or mail your deposit to Southwest National Bank for processing.

#### [Do I destroy my check after I photographed the deposit?](#)

No. Once the deposit has been approved by Southwest National Bank, mark on the back of the check "submitted for deposit on xx/xx/xxxx" and keep the check for 30 calendar days to ensure it posts to your account. After 30 calendar days, securely destroy the check. **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 Deposit in a Snap!?](#)

No, at this time Deposit in a Snap! 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?](#)

No, you do not need to resubmit your deposit. If you entered the wrong amount for the deposit, Southwest National Bank will correct the deposit amount and send an email notification of the adjustment.

#### [What if I submit the same deposit twice in error?](#)

If the same deposit is submitted twice, it will be identified and stopped by Southwest National Bank. Should this occur, you will receive a declined deposit notification for the second deposit received through the Deposit in a Snap! 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 Deposit in a Snap!.

#### [If I need additional information on Deposit in a Snap!, who can I call?](#)

For additional assistance, please contact our Online Banking Department at 316-291-5201. Hours of support are Monday through Friday, 8:00 am to 5:00 pm/CST.

#### [Are there fees associated with using Deposit in a Snap!?](#)

There is no fee from Southwest National Bank for use of this service. Connectivity and usage rates may apply. Contact your wireless service provider for more details.

### **Technical Support for Mobile Deposit**

#### [Do I need a certain type of mobile phone to use Deposit in a Snap!?](#)

Current supported mobile phones:

- Apple® iOS7 or higher
- Android™ Lollipop, KitKat, and Jelly Bean
- Phone for Windows® 7

#### [What type of internet connectivity do I need?](#)

Mobile devices must have an appropriate data plan that allows the transmission of data over the internet.

### **What steps have been taken for security?**

In addition to login ID and password, we use multiple security layers, including advanced encryption. For added security, passwords and actual check deposit records or images are not permanently 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 to Online Banking
- Notify us if password security has been breached.

### **What should I do if I'm not receiving any e-mail notifications?**

Contact our Online Banking Department at 316-291-5201 to verify the email address on file. If you have entered a valid e-mail, please check your SPAM folder for the e-mail notification and add mobiledeposit@southwestnb.com to your Safe Senders list. If after completing these steps, you are still not receiving e-mail notifications, please contact our Online Banking Department for further assistance.

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

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

### **I keep receiving a blurry image error message when attempting to submit the deposit. What might the issue be?**

Taking high-quality photos of the check is the best way to make Deposit in a Snap! quick and easy. Here are some hints to keep in mind:

- Good Lighting
- Dark background
- Only check visible, no other objects or edges
- Check needs to be entirely in the frame
- Focus is important! Being too close can make the image blurry

For all questions or issues regarding the Deposit in a Snap! service, please contact our Online Banking Department at 316-291-5201.

Hours of support are Monday through Friday, 8:00 am to 5:00 pm/CST.