

# DIGITAL BANKING GUIDE: MOBILE DEPOSITS

## ABOUT MOBILE DEPOSIT

In addition to all the great banking functions you already use, the Kennebec Savings Bank mobile app also offers convenient mobile deposits.

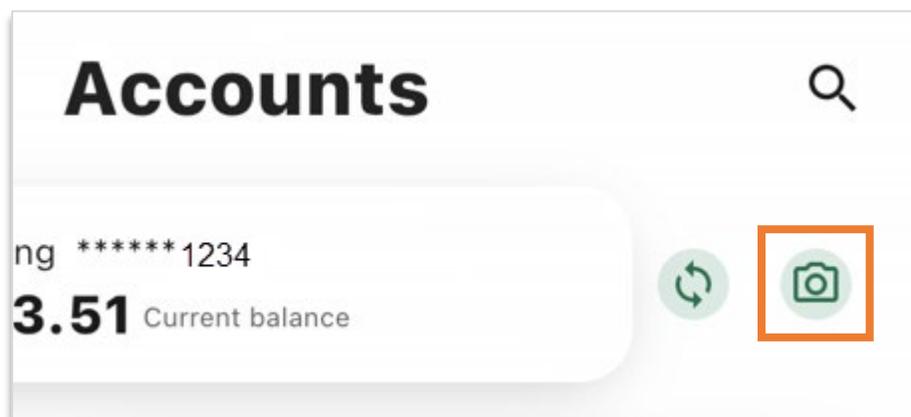
- Deposit multiple items of any amount in a single transaction.
- Review your mobile deposit history and status.
- Get helpful email notifications when deposits are reviewed and accepted.

This guide will walk you through using the mobile deposit feature to quickly deposit checks into the desired accounts.

## STARTING A MOBILE DEPOSIT

*From the Accounts Screen:*

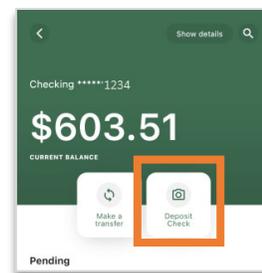
To deposit into Account \*1234 shown in the screenshot below, swipe from right to left on the account number to reveal the camera icon. Tap the camera icon to begin a mobile deposit into the selected account.



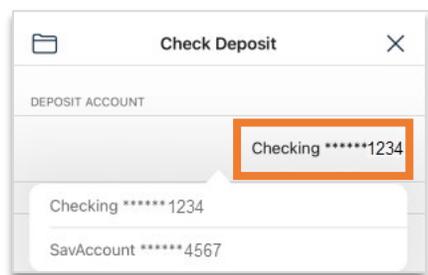
From the Account Details View:

If you are already in the Account Details view (shown at right), you can start a deposit directly into that account.

Tap the **Deposit Check** button at the top of the screen, then follow the prompts to complete your mobile deposit.



From the Bottom Menu of the App:



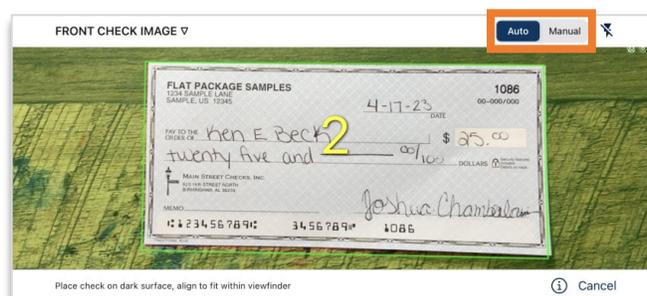
You may also start a mobile deposit using the Deposit screen, accessed via the **Deposit** button at the bottom of the app.

After tapping the **Deposit** button, review the Deposit Account field to make sure you are on the correct account. If you need to switch the account, tap the selected account (shown at left) to reveal a dropdown of eligible accounts. Then, tap the desired account.

## CAPTURING CHECK IMAGES

If you are having trouble capturing a check image, use the **Auto** feature (shown at right). The mobile app will do the work for you and help capture a clear image.

Endorse the check before capturing an image of the back. Please include the words **For Mobile Deposit Only** or the acronym **FMDO** under your endorsement (shown below).

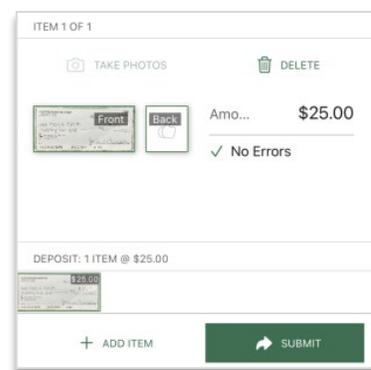


As shown at right, the successfully captured front image will show the check image captured. A successfully captured back image will show a thumbs up in the app.

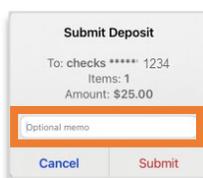
The program will automatically fill in the check amount; however, please note that this may be corrected as needed.

If you wish to deposit another check, tap the **+ Add Item** option and repeat the image capture process.

When you are done, tap **Submit**.



## CONFIRM MOBILE DEPOSIT



On the confirmation screen, tap **Submit** to proceed.

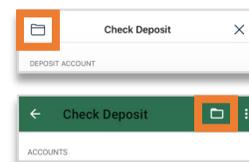
Please note: information entered in the **Optional Memo** field will not appear on your account transaction screen. This information is only attached to the check images in the Check Deposit History screen.

## VIEW DEPOSIT HISTORY

To view check deposit history, tap the file folder icon at the top of the screen. This is located on the header at the left side on iOS devices; it is located on the right side of the header in Android devices.

Kennebec Savings Bank reviews deposits regularly during business hours. Generally, deposits are accepted and funds are available immediately.

If a deposit is held for review, the Bank will ensure it is reviewed in a timely manner. You will receive an email confirmation of the approval or rejection reason.



Deposit History		
	Held for Review #189010 Submitted 3/21/2023, 4:38 PM	\$674.40 > 20 Items
	Accepted #189009 Submitted 1/31/2023, 2:58 PM	\$100.01 > 1 Item