

How to Make a Mobile Deposit

Deposit checks anytime, anywhere to save time and keep money moving faster.

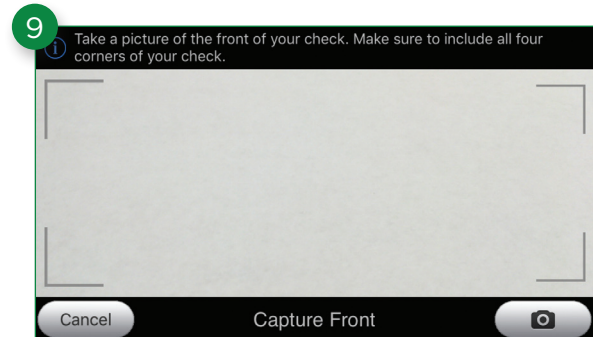
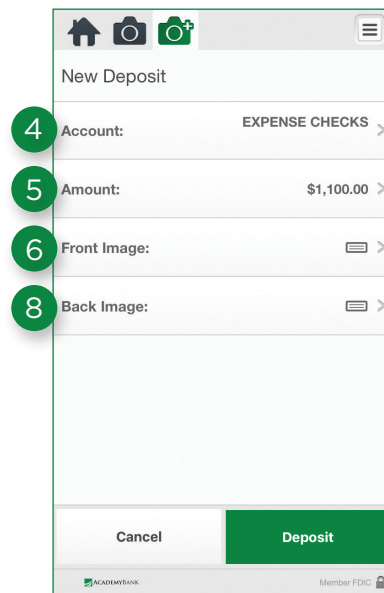
Use this procedure to deposit a check into a business account by using Academy Bank Business Mobile Banking. After submitting your check deposit, keep the paper check until the system successfully posts the funds to the account. You can only include one check in each deposit.

To make a check deposit

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **New Deposit**.
4. Tap **Account** and select the account into which you want to deposit funds.
5. Tap **Amount** and enter the amount of the check.
6. Tap **Front Image**.
7. Take a picture of the front of the check and then tap **Use Photo** to submit the image or **Retake** to take a new picture.
8. Tap **Back Image**.
9. Take a picture of the back of the check and then tap **Use Photo** to submit the image or **Retake** to take a new picture.
10. Tap **Deposit**.
11. Verify deposit details and tap **Confirm**.
12. If the system presents you with a security question, enter the answer to the question and tap **Continue**. The Deposit Pending screen appears.

Note:

It can take up to two business days for the check to clear and your financial institution to post the funds to the account. Your financial institution may or may not contact you regarding rejected deposits.






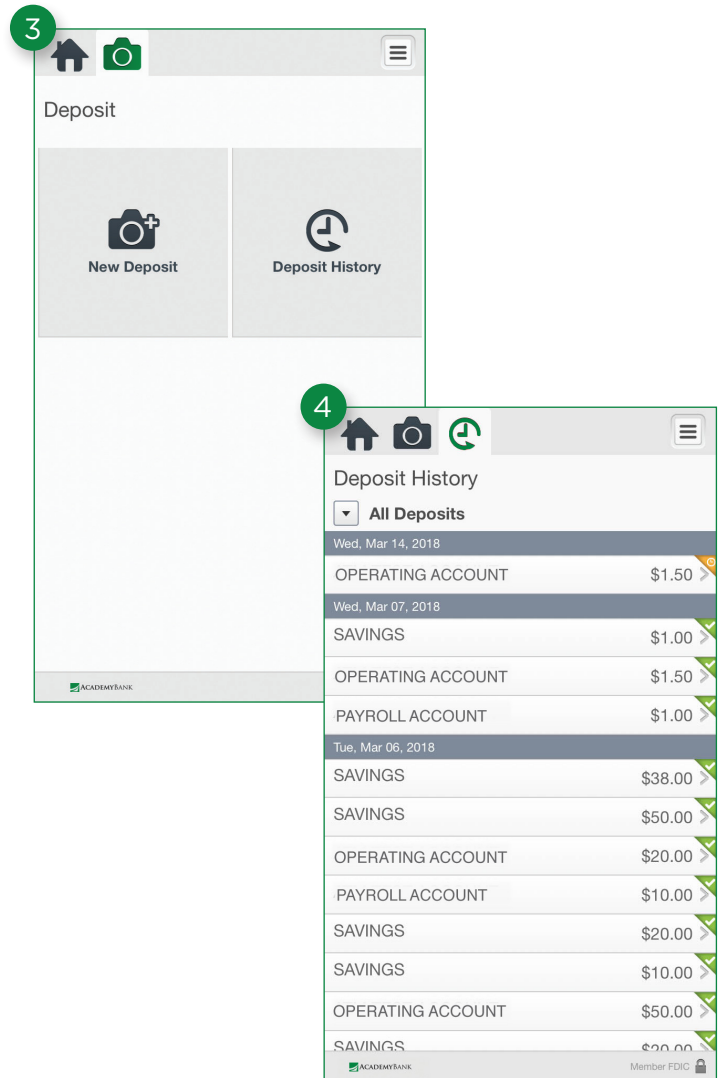
TIP

For best results, take the photo from above while standing up. Make sure all four corners of the check can be easily seen within the window.

View Mobile Deposit History

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **Deposit History**.
4. Tap a deposit to view its details in addition to the front and back images of the check.

	<p>A check mark highlighted in green in the upper-right corner indicates that your financial institution has accepted the deposit and has posted, or is in the process of posting it to your account.</p>
	<p>A clock highlighted in orange in the upper-right corner indicates that the deposit is pending; check images have passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits that your financial institution established. The financial institution is currently reviewing the deposit.</p>
	<p>An X highlighted in red in the upper-right corner indicates that the deposit failed and your financial institution did not post the funds to the account. The financial institution rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. You should take the physical check to the bank and deposit it in person. Your financial institution may or may not contact you regarding rejected deposits.</p>



Note:

The system indicates the status of the check image you submitted on the Deposit History and Details screens. It does not indicate the posting status of the check to your account. To confirm that your financial institution successfully posted the deposit to your account, you must check the account transaction history.