

Mobile Deposit FAQ

How do I get the **RG BANK** Mobile App?

The **RG BANK** Mobile App is now available for download in the Google Play™ and the Apple™ App stores.

How do I submit Mobile Deposits?

Login to the **RG BANK** app and navigate to Mobile Deposit & take the following steps with your check:

- Your Check must be physically endorsed "**Mobile Deposited to RG BANK** " or item will not be accepted.
- You must retain each check until we notify you of credit or the item has posted to your account.
- All deposited and accepted checks should be VOIDED on the front and destroyed using a CROSS CUT SHREDDER.

How quickly will the funds be in my account?

In normal processing the funds from your deposited check will be in your account same business day if the check is approved. To ensure proper processing, please make sure that the images of the front and back of your check are clear and include all four corners of each side. See your mobile capture agreement for timeframes and changes. We may delay credit until we receive credit for your item, which will extend the availability far beyond the business day deposited.

How does my institution use the pictures I take to make a deposit into my account?

On October 28th, 2004, the Check Clearing for the 21st Century Act or Check 21 went into effect. This law was designed to enable banks to handle more checks electronically and make check processing faster and more efficient. Because of Check 21 your institution is able to use the images captured on your phone to

convert your check into a Check 21 image and process it electronically as a replacement of your paper check.

Can the funds come back out of my account once they show deposited?

Yes. As a service to our customers, we give next day funds availability to the checks you deposit. As with paper checks deposited in person, there is still the opportunity for the institution that holds the account the check is drawn off of to return the check because of insufficient funds or other reasons. The process for recovering the funds from these checks is the same as if you deposited a paper check.

If I receive an error when trying to deposit my check, what should I do?

The most frequent error is caused by an invalid image. Make sure that your check is against a solid background such as a table, that the image is focused, and that all four corners of the check are visible. If the image is good you may be getting an error that tells you the check cannot be deposited at this time. Wait several minutes and try submitting the check again. If errors persist, please contact your institution.

What kind of security is included with Mobile?

Mobile Web includes the following security features:

- **256-bit encryption.**
- **Password protection.**
- **Automatic session expiration.** The application will time out if the customer has not used the application for several minutes.
- **Privacy protection.** No private data is stored on the mobile device.
- **Masked account numbers.** It masks account numbers with X's whenever practical within the application.
- **Multi-factor authentication.** Mobile provides a multi-factor authentication feature that appears whenever the user attempts something unusual, such as using a different mobile device or accessing the site from a new IP address.

This feature asks the customer personal questions, and in order to continue, the answers must match the ones they entered when they signed up for the service.