

# Mobile Deposit FAQ's

- **What is Mobile Deposit?**
  - Mobile Deposit is a free, secure, mobile service allowing you to deposit checks into eligible Cyprus accounts from your smartphone. A check can be deposited into your Cyprus account by using your iPhone or Android smartphone camera. The image and associated deposit information are delivered to Cyprus electronically through our Online Banking. This convenient, 24/7 service helps save time by eliminating the wait you might encounter at an ATM or branch.
- **Who can use Mobile Deposit?**
  - Anyone who is over the age of 18 and is a member in good standing for at least 6 months, can use Mobile Deposit to deposit into eligible Cyprus accounts.
- **How do I use Mobile Deposit?**
  - Download to your iPhone or Android smartphone the Cyprus Mobile Banking app from either iTunes or the Google Play store. Once the app has been downloaded, log in using your Cyprus Home Banking login and password.
  - Tap on the "Mobile Deposit" button located on the main screen.
  - Select the account you wish to deposit to.
  - Input the deposit amount.
  - Snap a picture of the front and the back of your check.
  - Submit your deposit to Cyprus for approval.
  - For more detailed instructions see the "How to make a Mobile Deposit" instructions.
- **Does it cost to use Mobile Deposit?**
  - No. The Mobile Deposit service is FREE to Cyprus members making deposits to their eligible personal account(s).
- **Is the Mobile Deposit feature available for my business checking account?**
  - No, this feature is currently only available for personal accounts.
- **Is my financial information safe with Mobile Deposit?**
  - YES! The Mobile Deposit service is offered through our Home Banking system, which requires you to provide a unique user name and password each time you log in. To prevent unauthorized access to your account, be sure to log out of Home Banking once your online account activities have been completed.
- **What are the deposit limits?**
  - Personal accounts are limited to a \$3,000 per business day deposit limit, a \$4,000 weekly 7-day rolling limit, and a \$6,000 30 day rolling limit.
- **How quickly will I get credit in my account for the deposit?**
  - Any check for less than \$500 will be available next day. Items \$501 and over will be subject to a minimum of a two-business day hold, for the amount over \$500.
- **How long does the system retain my Mobile Deposit history?**
  - Mobile Deposit keeps a history of your deposits and scanned check images for up to 90 days. It is available for viewing through Home Banking under the "Accounts>History" tab by clicking "Mobile Deposit History." It is also available in the app by clicking "Mobile Deposit" and scrolling down.
- **How long should I retain my original check?**
  - For your protection, retain the original check for at least 30 days AFTER receiving confirmation that it has posted to your account. When you are ready to discard it, mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again. If an issue should arise and the original check is no longer available, please contact the issuer of the check to obtain a new copy that can be re-submitted for deposit.
- **I have questions. Who can I contact?**
  - Our Call Center Representatives are available to answer your questions and can be reached at 801-260-7600 option 0, or toll-free at 1-800-9CYPRUS (1-800-929-7787)
- **What accounts can I deposit into when using the Mobile Deposit feature in the mobile banking app?**
  - At this time, the only accounts available for deposit with the mobile banking apps are savings and checking accounts.
  - You may only deposit to the account that you logged in with. (You cannot make deposits to joint accounts at this time.)

- **Do I photograph both the front and back of my check?**
  - Yes. During the deposit process, you will be prompted to photograph the front and back of your endorsed check.
- **How should I endorse my check for Mobile Deposit?**
  - Payees Signature (Your name)
  - Write "For Mobile Deposit" under your signature
- **How can I make sure the picture of my check is good enough to submit for deposit?**
  - Taking high-quality photos of the check is the best way to make sure the Mobile Deposit is quick and easy. Here are some helpful hints:
    - Use good lighting and make sure there are no shadows on the check.
    - Place the check on a dark background.
    - Place the check within the box on your phone's screen with no other objects or edges visible.
    - Focus is important! Being too close can make the image blurry.
    - Use the phone's camera button within the app to take the picture, not the shutter button on the side of the phone.
- **How will I know if Cyprus received my deposit?**
  - You will receive a notification within the mobile banking app and you can check your history in Home Banking or within the mobile banking app.
- **Do I need a certain type of device to use Mobile Deposit?**
  - Yes, current supported phones include the Apple iPhone (iOS5 or higher) and Android-powered smartphones (Minimum Android 2.3.3/API 10 or higher with cameras that support autofocus).
- **How secure is my information?**
  - 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 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 do transactions for you
    - Notify Cyprus if password security has been breached
- **The processing time to upload my check is very slow. What can I do to change this?**
  - Cyprus does not control the processing from your device to Cyprus and back. This is dependent upon your device, carrier, memory on the device and your current connection. If your processing time is slow, please try to improve one or more of these components before uploading another deposit.
- **Can I photograph more than one check at a time?**
  - No, you may only photograph one check per deposit. But you can photograph multiple checks in the same banking session.
- **The picture of my check is blurry. Now what should I do?**
  - You have the option to retake the picture of your check before submitting or you may cancel the deposit. If you are unable to get a clear image of your check please deposit it at one of our branches.
- **Can I open a new account using the Mobile Deposit?**
  - No, Mobile Deposit cannot be used to fund a new account at this time.
- **A check I deposited was returned. Can I re-deposit it using Mobile Deposit?**
  - No, if a check has been returned, it cannot be re-deposited through Mobile Deposit. Please bring the check into a branch location for assistance.