



Mobile Deposit – Support Documentation

[Mobile Banking Terms and Conditions](#)

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Overview

Mobile Deposit allows customers using an iPhone, iPad, or Android Wayne County Bank mobile application to deposit a check using the phone's camera to capture the front and back image of the check. Mobile Deposit is being offered on a limited basis to customers meeting the following criteria:

- Consumer checking account open for at least 90 days
- Current positive account balance
- No returned deposited items within the last 6 months

Eligibility

Customers may be enabled for Mobile Deposit if they fall under one of the following categories:

- If the customer is a full time student
- If the customer has a lending relationship (in good standing) with WCB
- If an officer assigned to one of the customers' accounts, verbally approves the Mobile Deposit feature





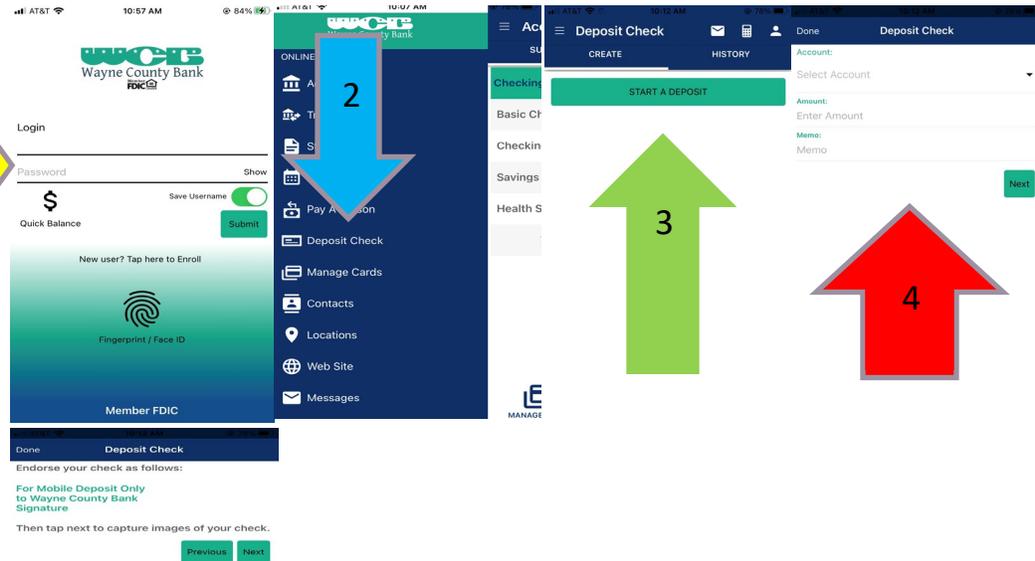
All users will be reviewed upon their first deposit to determine if they are eligible for Mobile Deposit.

How it works:

Before you start, make sure the check is made out to you. Endorse the check and write "For Deposit Only" on the back.

1. Open the Wayne County Bank Mobile App and sign in.
2. Click the menu button in the top left corner and click "Deposit Check."
3. Click "Start A Deposit"
4. Enter the amount of money on the check.
5. Tap next to capture pictures of your check.

For any additional questions or assistance contact the IT Dept. at Wayne County Bank at 931-722-5438 or email support@waynecountybank.com.





Appendix A – Mobile Deposit Error Messages

1. Please retake photo. Have steady hands, good lighting, and four check corners visible
2. Could not find endorsement on back of check: make sure check is endorsed and marked "DEPOSIT ONLY"
3. This check has already been submitted. We cannot accept it again
4. Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
5. Cannot find check in the image. Please retake. Ensure focus and four corners visible
6. Check picture is too small. Please retake. Move closer; ensure focus and four corners visible
7. Shadow detected. Please retake photo with good lighting. Ensure focus and four corners visible
8. Low contrast detected. Please retake with darker background. Ensure focus and four corners visible
9. Cannot read acct. data on bottom of check. Please retake. Ensure focus and all four corners visible
10. Significant rotation detected. Please retake photo. Keep check upright and four corners visible
11. Large angle detected. Please retake photo. Hold phone flat above check and four corners visible
12. It appears you submitted 2 images of front of check. Please retake both front and rear photos
13. The amount you entered did not match the amount detected. Please re-enter amount and retake photo
14. One or more Check 21 tests failed. Please retake photo: focused, well lit, all 4 corners visible
15. Unknown Error





Cut Off Times and Funds Availability

Funds deposited between 8am and 4pm on business days are generally available for use the same day after processing.

Funds deposited after hours on weekends will generally be available on the following business day.

Deposits may be subject to review to ensure validity of deposit, and this could delay processing by up to one business day.

Wayne County Bank will attempt to contact the user by the phone number they provided when registering for the mobile banking to notify them of any rejected deposits.

Wayne County Bank policy advises all customers to keep the paper check deposited for at least 90 days before destroying it.

The cut off time to deposit a check is 30 minutes prior to the processing time. Mobile deposits are processed at 8:30am, 12:30pm, and 4:30pm Monday-Friday.

