

Stock Yards

Bank & Trust®

A TRUSTED PARTNER
since 1904



Made For Mobile

FREQUENTLY ASKED QUESTIONS FOR OUR MOBILE DEPOSIT CUSTOMERS

Deposit Anywhere...



Mobile Deposit

- FOR IPHONE AND ANDROID
- Fast!** ➤ DEPOSIT A CHECK WITH YOUR PHONE OR TABLET!
- VIEW BALANCES AND TRANSACTIONS
- TRANSFER MONEY
- MOBILE BILL PAY

Note: Fees may apply, see Online Banking 'Mobile Deposit Enrollment' screen for details.

How do I enroll?

- LOG IN TO ONLINE BANKING. CLICK ON THE MOBILE DEPOSIT ENROLLMENT LINK UNDER THE SERVICES MENU ON THE LEFT SIDE OF THE SCREEN. FOLLOW THE INSTRUCTIONS ON THE ENROLLMENT PAGE.
- YOUR ACCOUNT WILL BE REVIEWED TO DETERMINE IF IT QUALIFIES FOR MOBILE DEPOSIT AND YOU WILL BE NOTIFIED VIA EMAIL WITHIN 3-5 BUSINESS DAYS

How does it work?

- LOG IN TO OUR MOBILE APP ONCE ENROLLED
- SELECT **"TRANSACTIONS » DEPOSIT CHECK"** FROM THE MENU
- SELECT THE ACCOUNT IN WHICH TO MAKE THE DEPOSIT
 - » Deposits can be made into your checking or savings account
- ENTER THE DOLLAR AMOUNT OF THE CHECK & CLICK SAVE
 - » Make sure to double check that the amount on the check matches the amount entered
- SELECT **"CAPTURE IMAGE"**
 - » Ensure the check is properly endorsed
 - » Hold camera steady and make sure the image of the check is within the "frame" provided by the camera
 - » Capture front and back of the check
- SELECT **'SUBMIT DEPOSIT'**
- YOU WILL IMMEDIATELY RECEIVE A MESSAGE BACK THAT STATES THE DEPOSIT HAS BEEN **SUCCESSFULLY SUBMITTED** OR **RDC UNAVAILABLE** WITH A CORRESPONDING ERROR MESSAGE.



If you receive an error message and are unable to deposit your check after several attempts, **please visit a branch to make the deposit.**

- AFTER SUCCESSFUL SUBMISSION OF YOUR CHECK, IT WILL BE EVALUATED AND EITHER **"ACCEPTED"** OR **"REJECTED."** YOU CAN SEE THE STATUS OF YOUR SUBMITTED CHECK IN TWO PLACES:
 - (1) MOBILE APP » DEPOSIT CHECK » ACTIVITY
 - (2) ONLINE BANKING » TRANSACTIONS » ACTIVITY CENTER » DEPOSITED CHECKS
 - » **Submitted:** Is the initial status and indicates that the check has been submitted, but not accepted or rejected
 - » **Accepted:** The check has been "accepted" for deposit and will post to your account in the next business day unless we applied a hold period to the deposited funds. If a hold period is applied, you will be notified.
 - » **Rejected:** The check has been "rejected" for deposit. You will receive an email explaining the reason as to why the check was rejected.

What should I do with my deposited check?

- AFTER DEPOSITING YOUR CHECK THROUGH THE MOBILE DEPOSIT IN OUR MOBILE APP, WAIT FOR IT TO CLEAR YOUR ACCOUNT AND THEN DESTROY YOUR CHECK. THE MOBILE DEPOSIT SERVICE TERMS AND CONDITIONS REQUIRE THAT YOU DESTROY YOUR CHECK WITHIN 14 DAYS AFTER THE DEPOSIT.