

Mobile Deposit FAQs

What are Mobile Deposits?

Mobile Deposit is a service that allows you to use the camera on your Apple iOS or Android smartphone or tablet to take a picture of a check and deposit it to your South Georgia Banking Company account.

Who is eligible for Mobile Deposits?

Customers who have a Checking, Savings, or Money Market account are eligible for the Mobile Deposit service.

I'm not enrolled in Digital Banking. Can I still use Mobile Deposit?

No. To access Mobile Deposit you must first be enrolled in Digital Banking.

Is there a fee for the service?

No. This service is free of charge.

What if an account is not listed in Mobile Deposit?

In most cases, eligible accounts will automatically be signed up for Mobile Deposits. If you have a commercial account or an eligible account that has not been enabled, please call us at (888) 782-4211 for assistance. Please note that personal accounts are pre-qualified prior to being authorized for use with the service.

Can I deposit any types of check?

No. Not all checks are eligible to be deposited through this service. These items are not eligible for deposits:

- Checks that have been altered.
- Checks previously converted to a substitute check, as defined in Federal Reserve Board Regulation CC.
- Foreign checks (not drawn on a U.S. bank) or checks not payable in U.S. currency.
- Money orders, Cashier's checks, Travelers Checks, Savings bonds.
- Federal government checks.
- Checks dated more than six months prior to the date of deposit.
- Checks made payable to any person or business other than yourself.
- Checks made jointly payable unless being deposited to an account in the name of all payees.
- Checks that have been previously deposited by any means.
- Checks not endorsed as required by the Bank.

Is there a Mobile Deposit daily limit on the dollar amount for the deposits I submit?

There is a daily limit of \$5,000.00 per qualified account. Deposits for larger amounts can be deposited at your local SGBC branch.

Does the check have to be made payable to the account holder?

Yes. Checks being deposited must be made payable to the account holder.

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For additional assistance, please call 888.782.4211

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Mobile Deposit?

You should sign your check with the following endorsement:

Your signature or business name and the statement "FOR MOBILE DEPOSIT ONLY"

How will I know if my deposit was received by the Bank?

You will receive a notification by e-mail when your deposit has been received.

What is the deposit cut-off time?

If checks have been received by us and approved for deposit before 4 PM EST on any business day (Monday – Friday excluding Federal holidays); your deposit will be considered made on that day. Deposits made after 4 PM or on a nonbusiness day will be considered a deposit made on the next business day. Deposits may not be available for immediate withdrawal.

What if the check image I photographed is bad?

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please deliver your deposit to the Bank for processing.

Do I destroy my check after I photographed the deposit?

No, keep the check for 60 days to ensure it posts to your statement. After 60 days, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No, you do not need to resubmit your deposit. If you entered the wrong amount for the deposit, our operations center will correct the deposit amount.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it may be identified and stopped by our processing. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile Deposit service. If the duplicate deposit is not caught by processing, any checks deposited more than one time will be returned by the paying bank and will be debited from your account.

A check I submitted was returned, can I resubmit it?

If a deposit is returned, please do not re-deposit the check with the Mobile Deposit functionality. You will receive written communication from the bank if a deposit is returned.

What type of internet connectivity do I need?

Your mobile phone must have an appropriate data plan that allows the transmission of data over the internet.

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