

Mobile Deposits

Frequently Asked Questions

What is the Bank of Ripley/ Bank of Tipton Mobile Deposit service?

Bank of Ripley/ Bank of Tipton Mobile Deposit lets you make deposits with your mobile device by taking a picture of the front and back of a check.

Who is eligible to use the Mobile Deposit service?

Customers who wish to utilize Mobile Deposit will need to enroll in the service. Criteria used for approval is dependent upon current account standing, NSF history and other critical factors.

How do I get Mobile Deposit?

Download our app, log in using your online banking user id and password, then submit your application through the Mobile Deposit tab within the menu.

How does Mobile Deposit work?

Mobile Deposit will prompt for the amount of the check, and will use the camera function on your phone to have you take a picture of the front and back of the check you wish to deposit. The check is then reviewed for deposit.

**Please note: ALL checks must be endorsed "For Mobile Deposit Only" along with a signature to be approved.*

How do I add another account to the Mobile Deposit Service?

If you would like to deposit into additional accounts, using your Bank of Ripley mobile banking app, choose the "Request Changes" option in the Mobile Deposit Menu.

What is my limit when using the Mobile Deposit Service?

Typically, \$500 per day, no more than \$2,000 in a rolling 30 day period. ****Exceptions do apply ****

What are the cut-off times for deposits made with Mobile Deposit?

4 P.M. is the cut-off time for deposits made on a business day, any checks submitted after 4 P.M. or on a non-business day will be made on the following business day.

When will my mobile deposit be available?

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit.

**Further review may be required on certain items, and will follow our Funds Availability Policy.*

How will I know if there's a problem with my mobile deposit after I submit it?

You will receive a text message stating that your check has been accepted or rejected for deposit before 4 P.M. on the business day it was received.

What should I do with my paper check after using mobile deposit?

We recommend you hold on to the deposited check for at least 10 business days.

Are there fees for using Mobile Deposit?

Yes, after you have been accepted as a Mobile Deposit user, there will be a charge for each check/deposit in the amount of \$.50.