



SFC Mobile – FAQ

Mobile Deposit

- How does SFC Mobile Deposit work?
 - SFC Mobile allows you to remotely deposit checks to your account via the use of a camera enabled smartphone. Simply point, snap, and deposit! It's that easy!
- Can anyone use SFC Mobile Deposit?
 - SFC Mobile Deposit is generally reserved for consumer use only. Companies wishing to utilize remote deposit services should consider Remote Deposit Complete, a service built specifically for businesses. To learn more, contact Whitney Morrow @ 417.882.8111 today!
- What should I do with the check, after I have deposited it?
 - Store it in a secure place (safe from theft or damage), where it should be retained for a minimum of 30-60 days. This retention period is important, in the event that we should need to provide proof of the original item's authenticity.
- Will I receive confirmation that the deposit has been made?
 - Yes. You will receive one of the following emails:
 - Deposit has been approved for processing. Please note that this email confirmation is only an acknowledgement that the deposit has been received. All items are subject to review prior to crediting your account.
 - Deposit has been adjusted – if you receive this, additional information will be provided to inform you of the new deposit total.
- Is it safe?
 - Absolutely. We use the latest data encryption technology, combined with multi-layered security, to give you peace of mind.
- How much does it cost to use the service?
 - We are happy to offer this service to our customers, free of charge.
- When can I access the money?
 - In most cases, funds will be available on the business day following the day of deposit.
- Is there a limit to how many checks I can deposit?
 - One check may be deposited at a time.

- How late can I make deposits?
 - Deposits made prior to 6 PM CST will be credited the same day. Deposits received after this time will be credited on the next business day. Please note that the system may be unavailable during routine maintenance from 1:00 – 7:00 AM CST.
- How should I endorse items that I deposit using my mobile device?
 - Please endorse items exactly as the payee field states. In addition to signing, you should include the restrictive endorsement, “FOR MOBILE DEPOSIT ONLY, SFC BANK”, *even if the endorsement area includes an option to indicate that the check was electronically deposited*. Check features such as this are to serve as a reminder to help prevent duplicate deposits and are not considered part of a valid endorsement.
- I received notice that my deposit was not accepted. What now?
 - Contact us at operations@SFCbank.com or 417.882.8111; we will be happy to provide assistance to you.

Initial Setup:

- How do I get started?
 - Complete and sign a mobile deposit enrollment form (available online or in-branch);
 - Download the SFC Mobile App from the Apple App Store or Google Play Store;
 - Log in to the app using the same credentials you use to access SFC Online Banking.
- My wireless provider is listed more than once. Which one should I pick?
 - This is often due to the provider offering services for different types of devices. For example, some phones only offer the option of text banking. For these types of phones, select the option that contains “txt” in the description. For smart phones, select the “mms” option.
- My wireless provider is not listed.
 - Your provider is most likely utilizing a larger company’s network. Contact your wireless provider for additional information.

Tips for Successful Deposits:

- Ensure the item has been properly endorsed;
- Make sure there is sufficient lighting;
- Place the check in front of a dark background;
- Ensure that all edges of the check are visible in the picture;
- Inspect the image to make sure it is legible and not blurry.

Items Ineligible for Mobile Deposit

Some items are by nature, not eligible for this service. They include, but are not limited to the following:

- Checks payable to any person or entity other than you;
- Checks which have not been signed or are otherwise incomplete;

- Checks containing any alteration of which you know or believe to be fraudulent or not otherwise authorized by the owner of the account on which the check is drawn;
- Checks that are not in original form, such as substitute checks or remotely created checks;
- Checks drawn on a financial institution located outside the United States;
- Checks payable in a foreign currency;
- Checks or drafts that are “payable through” a financial institution, and not directly drawn on said financial institution, such as some insurance claim checks;
- Checks which were issued 180 days or more prior to the current date (stale dated checks);
- Checks with an issue date in the future (postdated checks);
- Checks which do not include pre-printed information, such as name, address, and check number (commonly referred to as counter checks or starter checks);
- Checks previously deposited to any account at any financial institution;
- Savings bonds;
- Traveler’s Checks.

If you are unsure whether an item is eligible for mobile deposit, please call us at 417.882.8111 or email our Operations Department – operations@SFCbank.com. Thank you for banking with SFC!

Mobile App Support

- I need to add a new payee to my Bill Pay. How do I do this?
 - To add a new payee, tap the “Pay Bills” option in the main menu, then tap “Payees”, and finally tap the icon to add a new payee in the upper right corner of your device.
- How can I view a longer transaction history on my mobile device?
 - From a computer browser, access your Online Banking, click on the “Options” tab, and select “Display”. From there, you may make changes to your default transaction display – anywhere from 7 days to all transaction history.
- Can I modify the list of accounts that show on the app?
 - Yes. Tap “My Accounts”, then tap the pencil icon in the upper right corner of the screen. Tap the eye symbol to the left of each account to view or hide each individual account and be sure to save your changes when done. Alternatively, you may also login to Online Banking through the full website, select the “Options” tab, and then select “Mobile Settings”. You may customize the account list by checking or unchecking individual accounts.
- Can I view images of checks on my mobile device?
 - Images to confirm the date and amount of deposits may be viewed from a mobile device, however images of deposited items are not available.
- How do I update my password?
 - Choose “Preferences” from the main menu, then tap “Change your login Password”. Password changes may also be completed via the “Options” tab via the full website.