



Harmony Bank

Better Happens Together®

Mobile Remote Deposit FAQs

Save time and trips to the bank by using our Mobile Remote Deposit Capture to make deposits by taking a picture of your check with our Mobile App on your iPhone or Android smartphone.

You may refer to the following frequently asked questions and answers for specific information about one of Harmony Bank's convenient services. If you have additional questions, please contact us at 1-800-HARMONY.

Q. What is Mobile Remote Deposit Capture (mRDC)?

A. Mobile Remote Deposit Capture is a service that allows you to deposit checks directly into your account from anywhere at any time.

Q. How do I sign up for Mobile Remote Deposit Capture?

A. Just complete the form on the Harmony Bank app after signing in (Menu/Messages/Choose a Form/Mobile Deposit Enrollment). You will be able to begin making deposits as soon as your application is approved.

Q. What if I don't have the Harmony Bank App?

A. You may download the app by going to the iPhone App Store or Google Play for Android and search Harmony Bank.

Q. How do I qualify for Mobile Remote Deposit Capture?

A. To qualify for Mobile Deposit, the following criteria apply:

- Have an account at Harmony Bank
- Activity on your account must not include 3 or more Returned Deposit items within the last year
- Activity on your account must not include insufficient items or overdraft status within the past 6 months
- You will need to download and use the Harmony Bank App
- mRDC is free for consumers and business clients

Q. What types of checks can I deposit with Mobile Remote Deposit?

A. Most U.S. consumer and business checks are eligible for mRDC; however, certain checks are not supported through the remote deposit channel. These items include but are not limited to: third party checks, foreign checks, substitute checks, government bonds, checks payable in a medium other than U.S. dollars, U.S., state, or other savings bonds. You may be able to present this item for deposit at one of our locations or mail to Harmony Bank, 1919 S. Shiloh, Suite 100, Garland, TX 75042.

Q. Is there a limit to how much I can deposit?

A. Our limit is \$5,000 for each transaction and you may have a total of 30 transactions per business day. Harmony Bank reserves the right to change these limits at any time.

Q. How should I endorse my check?

A. *Checks must be payable to the account holder and must be endorsed exactly the way the checks are payable on the front of the check.* We require that you also include your account number and write the words "For Mobile Deposit Only at Harmony Bank" beneath your signature on the back of the check or check the box preprinted indicating for mobile deposit.

Q. What happens with my check after I have submitted it through mRDC?

A. The check is electronically transmitted to Harmony Bank and you retain the original. Please keep the deposited items until the deposited items are confirmed.

Q. What do I do with my check after I deposit it?

A. Please retain the original of all imaged checks you deposit with mRDC for a reasonable period of time in order to verify settlement and to verify credit to statements, but in no case beyond 60 days from the date of deposit. It is your responsibility to properly destroy and dispose of original checks after that time.

Q. Can loan payments be made with mRDC?

A. Access for mRDC is for making deposits to checking and savings accounts only. You can then transfer to make your loan payment.

Q. When will my deposit be available?

A. Our standard practice is to make funds from your remote deposit available to you on the first business day after the day we receive your deposit. However, funds availability rules will apply, based on the type of the check, check amount, and your account history. Once the funds are available, you may withdraw them in cash or we will use the funds to pay debits to your account. All Deposits are subject to review prior to availability. The cutoff time for deposits made via mRDC is 3:00 P.M., Monday through Friday, except Federal Holidays. If you transmit your item(s) to us after the cutoff time, we will review and process your deposit on the next business day.

Q. How will I know when my deposit has been received by the Bank?

A. Your deposit is deemed to have been received by the Bank when the service generates a received confirmation email message followed by an approved email message.

Q. When will I be able to see the deposit in my account?

A. You will be able to see the deposit in your account when it is made available to you, generally the first business day after the date of your deposit.

Q. My check was written more than six months ago. Can I still deposit it?

A. In most cases, checks written more than six months ago are considered “stale-dated” and you will need to request the originator to issue a replacement. Exceptions to this are usually printed somewhere on the check and vary, depending on the type of check.

Q. What if my check does not have legible handwriting?

A. After check images are approved for proper quality and successfully sent to Harmony Bank, mobile deposit checks are analyzed by the same standards as checks presented in person or by mail. Checks will need to be readable and clear.

A. Open your Harmony Bank App, sign in, and follow the directions below:

Q. How do I deposit a check using Mobile Remote Deposit?

1. Click on the Menu in the lower left corner of the main dashboard.
2. Select “Deposit Checks” from the main menu section.
3. Select “Check Front,” this will enable the camera on your phone. (Your device may prompt you to allow the app to access your camera function, you must accept in order for this function to work).
4. Center the check and align it with the four corners that appear on the screen.
5. When the image is in focus, the app will take the picture for you. You will see a red image with the word “Snap!” when the app brings the image into focus.
6. Once you have successfully taken a picture of the check front, select “Check Back” and repeat the steps you followed to take a picture of the check front.
7. Under the “Enter deposit amount” field, enter the amount of the check being deposited.
8. Under the “Choose deposit account” field select the account you would like the deposit to be credited.
9. Click “Review” to verify the information you have entered.
10. Select “Submit.”
11. You will receive an email confirmation that the Bank has received your deposit, another email when the Bank has approved your deposit. Transaction complete.