



# Mobile Banking

Simplify your life with **Mobile Banking** and **Mobile Remote Deposit Anywhere (RDA)**! Bring banking to your mobile device. Save a trip to the Bank!

- Check balances and view transactions
- Transfer funds between your accounts and pay bills
- Deposit checks

## Frequently Asked Questions

### How can I start using Mobile Banking and RDA?

You must be enrolled for our Online Banking service. Launch the App Store<sup>SM</sup> or Google Play<sup>TM</sup> on your mobile device, then search for DNB National Bank and look for our logo. Or to be taken directly to the app, click one of the links on our Mobile Banking page\*. You will use the same user ID and password as your Online Banking to set up your Mobile Banking service. You will be asked to establish a “Passcode”, which is a four-digit PIN number. This will be used to log into the application going forward.

### I’m not enrolled in Online Banking. How do I enroll?

Simply go to the home page of DNB’s website. You’ll find the link in the upper right hand corner. Click “enroll” to begin the process. The process generally takes one business day. You will receive a confirmation email from us.

### What mobile devices can I use for Mobile Banking and RDA?

Any Android<sup>TM</sup> Smartphone, iPhone®, or iPad®, can be used with Mobile Banking and RDA.\*\*

### When can I begin using RDA service?

You must have an established account relationship with us of at least 90 days.

### How do I use RDA?

Simply log in to our Mobile Banking App then choose ‘Deposit.’ You will be prompted to take a picture of the front and back of the check, type the dollar amount to deposit and choose the account where you want it deposited.

**Is there a fee to use Mobile Banking and RDA?**

No. There are no fees for Mobile Banking and there are no fees for depositing checks utilizing RDA. However, standard text messaging and data rates from your cell phone provider may apply.

**Should I endorse the check before depositing?**

Yes, the check must be endorsed in order for the deposit to be accepted.

**How will I know if there was a problem with my RDA mobile deposit?**

You will receive a notification confirming whether the deposit was successful or denying due to failure.

**What kind of accounts can I deposit into?**

Deposit into any checking, savings or money market account tied to your Online Banking.

**What kind of checks CANNOT be deposited using RDA?**

You cannot deposit foreign items, money orders, savings bonds, third party checks, returned or re-deposited items, or rebate checks.

**Is there a limit to the number of checks I can deposit?**

Yes, 3 checks per day, or 10 checks per 14 calendar day period, whichever happens first.

**Is there a maximum dollar amount for RDA?**

Yes, \$2,000.00 per day, or \$5000 per 14 calendar day period, whichever happens first.

**What should I do with the paper check after depositing?**

After you have successfully deposited your check, write on the *front* of the check *mobile deposited* and securely store the paper check for 30 days. After 30 days, please shred the check.

**When will I have access to the funds deposited?**

If the deposit is submitted before 2:00 pm, generally you will have access to use those funds the next business day.

**Is Mobile Banking and RDA secure?**

Yes. Security features are used to help maintain safety. You can do your part by never sharing your Online Banking User ID, password, or Mobile Banking Passcode.

**Help! My phone has been lost or stolen!**

Contact Bookkeeping right away at 605.874.2191 or 800.222.2191. We have security measures in place for such an occurrence; however, contacting us will further ensure safety and security of your information.

**Can I un-enroll from Mobile Banking and RDA?**

Yes! Simply contact Bookkeeping at 605.874.2191 or 800.222.2191.

**Can I add or remove an account from RDA?**

Yes! Simply contact Bookkeeping at 605.874-2191 or 800.222.2191.

*\*The links will take you to the application store for your phone, which has its own privacy and information security policies.*

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