

DepositPoint™ Questions and Answers

Overview

DepositPoint allows eligible Consumer and Small Business customers to make check deposits electronically using their iPhone, iPad, or Android devices with the U.S. Bank Mobile Banking app or their personal computer with a desktop scanner or all-in-one printer. When using DepositPoint, it is important to know the following information:

- A fee of \$0.50 will be charged per item deposited via DepositPoint. This fee is waived for Private Client Reserve customers, Private Client Group customers, and both Consumer Platinum checking accounts and Small Business Platinum checking accounts.
- **Deposits are subject to approval.** Until you have received a confirmation message that the deposit has been approved, you will not receive credit for funds deposited

Eligibility

Who is eligible to use DepositPoint?

- U.S. Bank Internet Banking customers with direct ownership in a U.S. Bank Checking or Savings account
- Customers in good standing with no more than two Returned Deposited Items within a three statement cycle period
- Additional requirements may be imposed at the sole discretion of U.S. Bank

Which of my accounts are eligible for DepositPoint deposits?

Checking and savings accounts that are eligible will be viewable in DepositPoint for deposits.

- Once you enroll in DepositPoint, all eligible accounts opened afterwards are automatically added to the service
- Only eligible accounts are viewable in DepositPoint for deposits
- Customers who are overdrawn on any account by \$100 or more are not eligible for DepositPoint until the balance of the account is below this threshold
- Accounts with more than two Returned Deposited Items within a three month period are not eligible
- Accounts with holds on the account are not eligible
- Accounts undergoing fraud investigations may be removed from DepositPoint
- You will maintain access to your other eligible accounts via DepositPoint if one of your accounts becomes ineligible; for example, if one account has more than two Return Deposited Items the other accounts will still remain eligible
- U.S. Bank reserves the right to remove an account from DepositPoint at its sole discretion

How do I enroll in DepositPoint?

You can enroll in DepositPoint through either the U.S. Bank Mobile Banking app or through Online Banking. To enroll, you can tap *Deposits* then *Deposit Check* once logged into the U.S. Bank Mobile app or select the *Make a Deposit* link on the left sidebar of U.S. Bank Internet Banking. You will be prompted to verify your email address and respond to three questions regarding expected usage.

How do I enroll in DepositPoint Mobile?

You must enroll in DepositPoint Mobile through the U.S. Bank Mobile Banking app or through Internet Banking. After enrollment in DepositPoint is complete, you must download the U.S. Bank Mobile Banking app to begin using DepositPoint Mobile. If the U.S. Bank Mobile Banking app has previously been downloaded, no update is necessary.

Can I de-enroll from DepositPoint?

Yes, you may call 24-Hour Banking to have your access to DepositPoint turned off. Your deposit history, as stored in *Find an Online Deposit*, will no longer be available. You may re-enroll in the future, but the deposit history from your prior enrollment will not be accessible.

System Requirements

What are the system requirements for using U.S. Bank DepositPoint?

Personal computer and scanner

- **Workstation**
 - 1GB RAM with 32-bit OS or 2 GB minimum RAM for 64-bit OS MB RAM
 - USB 2.0 Port
 - Keyboard
 - Mouse
 - Monitor
- **Operating Systems**
 - Microsoft Windows XP SP3 (32-bit), Windows Vista (32- and 64-bit), Windows 7 (32- and 64-bit), and MAC OSX 10.6 and above.
 - Java release 8.0 or higher (Windows users can find out if they have Java by visiting java.com and clicking the “Do I have Java?” link).
It is recommended that users continue to update your java installations to the latest version when possible, since many security and performance enhancements are gained by remaining current with the latest versions of the JRE.
 - Mac users can install/update Java by using the “Software Update” feature.
- **Internet Browser**
 - Microsoft Internet Explorer 8.0 or higher
 - Mozilla Firefox 4.0 or higher
 - Apple Safari 3.0.4 or higher
 - Google Chrome 2.0.172.39 or higher
The stated version numbers are the supported minimums for each browser type. However, it is recommended that you continue to update your browsers to the latest production versions, using the appropriate mechanisms, to take advantage of security and performance enhancements issued by the browser vendor.

Also, for all supported browsers, Scripting and Cookies should be enabled (they are enabled by default on most modern browsers).
- **Internet Connectivity** – Internet access with a minimum 128 kbps transfer rate.
- **Scanner**
 - Any scanner or all-in-one printer with TWAIN-compliant drivers should work. Most scanners have TWAIN-compliant drivers which are installed on your computer when you install the scanner using the manufacturer’s installation disc
 - If unsure whether TWAIN-compliant drivers are available or have been installed for your scanner, refer to the device documentation or contact the scanner manufacturer

Mobile Devices

- **U.S. Bank Mobile Banking Application** – Deposits made through smartphones require U.S. Bank Mobile Banking application on the phone. Search “U.S. Bank Mobile Banking” within the “App Store” to download the most recent application.
- **Mobile Smartphone**
 - All iPhone models, including the 3, 3GS, 4, 4S and 5
 - Android versions 1.6 and above
- **Tablet**
 - iPad model 3 and above

Can I deposit a check with a Blackberry smartphone?

No, the Blackberry smartphone is not available with DepositPoint.

Can I deposit a check with a Windows smartphone?

No, the Windows smartphone is not available with DepositPoint.

Can I deposit a check through U.S. Bank mobile web?

No, you cannot make deposits with DepositPoint through U.S. Bank mobile web. Mobile web does not interface with scanners or the device's camera. Mobile banking customers are required to use the U.S. Bank Mobile Banking app to make deposits.

How do I verify my system's compatibility with DepositPoint™?

After you log in to U.S. Bank Internet Banking and select the *Make a Deposit* link, please do the following:

- Put your cursor over your log in name at the top left of the screen.
- When you see the message "Update User Profile," left-click.
- Wait for the system to check your configuration and report whether all components are compatible.

What is a scanner driver?

The scanner driver allows DepositPoint to interact with your particular scanner make and model. It is important that you have the most recent version of your scanner driver installed on your computer to be sure it is compatible with DepositPoint.

Making a Deposit**Do I scan/photograph both the front and back of my check?**

Yes.

Do I need to sign the back of my check?

Yes. Please sign the back of your check, include your account number and write "For Deposit Only".

What is the deposit cut-off time for DepositPoint?

The deposit cut-off time is 9:00 p.m. Central, Monday through Friday. If you submit after 9:00 p.m. — or on a non-business day or holiday — your deposit will be processed the next business day.

When will my deposited funds be available for use?

Deposits made using DepositPoint are subject to U.S. Bank's "Online and Mobile Financial Services Agreement" and may not be available for immediate withdrawal. No deposit is complete until we process it and collect the funds. Under normal circumstances, the first \$200 is usually available after the deposit is approved for processing.

What types of checks can I deposit using DepositPoint™?

Only domestic checks payable in US dollars can be deposited using DepositPoint. Checks eligible for deposit through DepositPoint include all types of checks eligible for Check 21 conversion: consumer checks, business checks, corporate checks, government warrants, money orders, controlled disbursement checks, payable through draft or travelers checks.

What types of checks are not eligible for deposit with DepositPoint?

Items not eligible for deposit through DepositPoint include: U.S. Treasury Checks, U.S. savings bonds and other non-check items, items drawn on banks outside the U.S., items drawn off of your own U.S. Bank account, third party checks, items drawn on foreign currency, paper drafts without MICR printing, and substitute checks (image replacement documents).

Do I need to review every item before submitting for deposit?

Yes. Before you submit an item for deposit, review and verify the amount of the check matches the amount you entered, you have a clear image of the check, and the check is properly endorsed.

Why doesn't my current balance reflect my recent deposit?

If you do not receive confirmation that the deposit was received, the DepositPoint deposit was not successful. Re-scan/photograph the check and complete the deposit process again.

If you received confirmation that the deposit was submitted, but did not receive confirmation that the deposit was approved or declined, the deposit is in the review process. You should receive an approval or decline confirmation message within 24 hours.

If you received confirmation that the deposit was submitted and approved for processing, but your current account balance has not been updated with the deposit amount within an hour, contact 24-Hour Banking (800-USBANKS, option 1, than 3).

Can I make as many deposits each day as I would like?

You can make as many deposits per day that you would like, however, the total deposit amount cannot exceed the per item limit, daily limit, or weekly limit.

What are my deposit limits?

Deposit limits vary by customer type, tenure and an internal risk score. Your individual deposit limits appear next to your eligible accounts on the Select an Account screen in DepositPoint within Online Banking. Within the mobile app, customers can view their deposit limits by tapping "Deposit Limits" on the Enter Amount screen.

Your deposit amount cannot exceed your individual deposit limit for based on the following:

- Per Item Limits: Limits the value of each item deposited and applies to each separate item that is deposited
- Daily Limits: Limits the total combined value of all items deposited in a single Business Day. Deposits made after the daily cutoff time or on a non-business day will apply to the daily limit of the next business day.
- Weekly Limits: Limits the total combined value of all items deposited in a single week. For the purposes of deposit limits a "week" is defined as the current business day plus the four previous business days.

Is there a fee for using DepositPoint?

Yes, there is a \$0.50 fee for each item deposited into your account. The fee is assessed by charging your checking account in a separate transaction during evening processing. If the deposit is denied, you will not be assessed a fee. This fee is waived for Private Client Reserve customers, Private Client Group customers, and both Consumer Platinum checking accounts and Small Business Platinum checking accounts.

Why is the DepositPoint fee an estimate?

Fees may be calculated based on factors such as the size or number of deposits made. Fees can also change based on the order in which the deposits were approved.

For example, if your first deposit is estimated at \$.30, your second is estimated at \$.20, and the initial deposit fails to process, you may be charged \$.30 for the second deposit.

The range of fees per deposit, and the estimated fee, will be displayed before you confirm the deposit. The actual fee will be applied at the end of the business day that the deposit is posted.

Will I have to pay the \$0.50 fee per deposit on a non-Platinum checking account if I have a Platinum checking account on my profile?

The fee is only waived on Platinum checking accounts. Consumer and Small Business customers will be charged the \$0.50 fee for deposits into additional non-Platinum checking accounts or savings accounts, even if you also have a Platinum checking account. The fee is displayed to you in both the mobile app and in Online Banking prior to making a deposit.

Is the \$0.50 fee waived for all eligible checking and savings accounts for Private Client Reserve and Private Client Group customers?

Yes, the fee is waived on all eligible checking and savings accounts for Private Client Reserve and Private Client Group customers. The fee waiver is based on the customer type of the user who logs into Mobile Banking or Online Banking.

Can I use DepositPoint to add funds to accounts other than eligible U.S. Bank Checking or Savings accounts?

No, not at this time.

I selected the wrong account for deposit. What should I do?

If the deposit has already been completed, once the funds are collected and available, you can use the on-line funds transfer option to perform a funds transfer between linked checking and savings accounts that you own.

Can I e-mail or fax the scanned/photographed check image to U.S. Bank to complete my deposit?

No. We only accept check images scanned/photographed and electronically deposited using DepositPoint.

If DepositPoint does not accept a check, can a U.S. Bank representative manually override the system to accept the check through DepositPoint?

No, there is no manual override that allows U.S. Bank representatives to accept a check that could not be deposited using DepositPoint.

What should I do with my check after depositing it using DepositPoint™?

Once you receive deposit confirmation, retain the check in a secure location for at least seven days in the case a check is returned and you need to collect on the check by re-depositing the original item. All items must thereafter be destroyed as soon as reasonably possible (no more than 30 days after deposit). Cross-shredding is recommended.

What is the check storage and destruction process for checks deposited through DepositPoint?

Check storage and destruction is your responsibility (see Check Handling Procedures Document for details) as the physical checks are never received by the bank. To help ensure that checks are not electronically processed more than once or physically deposited at the bank, you should clearly mark the front of the item as deposited electronically.

The check I deposited was returned. Can I re-deposit the check through DepositPoint?

No, you cannot re-deposit the returned check using DepositPoint. When an item is returned, regardless of deposit method, your account will be assessed a returned item fee (refer to the Consumer or Small Business Pricing Information brochure) and you will receive a copy of the Returned Deposited Item. If you wish to re-deposit the returned check, take the returned item to a branch for re-deposit.

What are my responsibilities regarding duplicate items?

The scanning of check images introduces a risk of duplicate item submission (either the submission of two images or of submission of both the image and the physical check). You should clearly mark the front of the item as deposited electronically (see Check Handling Procedures Document) to help guard against duplicate deposit of items. If DepositPoint detects a potential duplicate item, the system will prevent the item from processing through the product. If you think that the check is **not** a duplicate, you will have to deposit the item at a branch. Although the system has features that may detect duplicate items, you are responsible for any duplicate items that you introduce into the check clearing stream.

Reviewing Deposits

How do I know if I already deposited a check via DepositPoint?

Review deposits made through DepositPoint by selecting *Find an Online Deposit* on the left-hand navigation on the *Make a Deposit* screen. Recent deposits appear in a table at the bottom of the screen. Information available includes:

- Deposit ID number
- Depositor name
- Deposit account
- Cut-off time for the deposit

Information about the check deposited includes:

- Bank Number
- Account Number
- Check Number
- Check amount
- Deposit Date
- Status

You are also able to view details about the check by clicking *View* in the table.

How do I know the status of my deposit?

There are two ways to tell the status of a deposit made through DepositPoint™. You may either check your email or use the *Find an Online Deposit* option online.

- **Email** – You will receive two confirmation emails with every DepositPoint deposit. The first email is an acknowledgement that the deposit information was received. The second email is a notification that the deposit was either approved for processing or declined.
- **Review Deposits** – Go to *Find an Online Deposit* in the left-hand navigation box on the *Make a Deposit* screen. Recent deposits will appear in a table at the bottom of the screen. The deposit status is indicated in the “Status” column. The status may be Submitted, meaning submitted to the bank; Approved, meaning approved for processing; or Declined, meaning there was a problem with the deposit and it was not processed. You can see the reason for the decline by clicking on *View* in the table. Declined deposits that did not go through should be brought to the branch and re-deposited.

How soon will I receive notification of my DepositPoint approval or decline?

Within 5 to 10 minutes after you submit your deposit you will receive a confirmation email that your deposit was approved for processing or declined.

- Deposits made prior to 9:00 p.m. Central (Monday through Friday) should receive a same-day notification of the deposit status (approved/declined)
- Deposits made after the 9:00 p.m. Central (Monday through Friday) will generally receive a notification email on the next business day of the deposit status (approved/declined). For deposits made on Friday after 9:00 p.m. Central, a notification email will not be received until the next business day.

How long does it take to review/approve a deposit?

Deposits are generally reviewed and approved/declined within four hours of submission. Deposits submitted after 9:00 p.m. Central, on a weekend, or holiday may not be reviewed until the next business day.

Why was the deposit denied?

There are a number of reasons that the deposit may have been declined, including:

- No endorsement
- Endorsement does not include “For Deposit Only”
- Poor image quality
- Duplicate deposit (item was already deposited)
- Deposit exceeds daily or weekly deposit limit for DepositPoint
- Missing information
- Deposit is stale dated or post dated
- Ineligible item (see What types of checks can I deposit using DepositPoint.)

The specific reason can be found by going to *Find an Online Deposit* in the left-hand navigation on the *Make a Deposit* screen. Recent deposits will be in a table at the bottom of the screen. Select *View* in the far right column for a denied transaction and additional details will be provided regarding why the deposit was denied.

When reviewing my account details or statement, how can I tell which deposits are from DepositPoint?

DepositPoint transactions originated via Retail Internet Banking will have a deposit description of “DepositPoint Deposit” in transaction history through Retail Internet Banking and on the account statement. DepositPoint transactions originated via Mobile Banking will have a deposit description of “Mobile RDC Deposit” in transaction history through Retail Internet Banking and on the account statement.

Deposit Plus

What is Deposit Plus?

Deposit Plus is a DepositPoint feature that allows customers to access their full weekly deposit limit on a daily or per deposit basis for a fee. Deposit Plus has the same cut-off times, processing rules, funds availability policy, eligible check types, decline reasons and customer notifications rules as standard DepositPoint.

Who is eligible to use Deposit Plus?

Customers must meet the following eligibility requirements:

- Customers who meet all the eligibility requirements for DepositPoint
- Customers must have a relationship with the bank for greater than 90 days
- Customers with no returned deposited items in the past three statement cycles
- Customers with no overdrafts or non-sufficient funds in the past three statement cycles
- Customers must not have a negative balance on any account

How do I access Deposit Plus?

Deposit Plus is accessed when you exceed or enter a check amount greater than your daily deposit limit. If you are eligible, you will be notified of the option to use Deposit Plus and are required to agree to using Deposit Plus to continue.

Is there a fee for using Deposit Plus?

Yes, there is a fee for each item deposited into an account using Deposit Plus. The fee is assessed by charging the account in a separate transaction during evening processing. If the deposit is declined, a fee will not be assessed. The fee is not waived for Private Client Reserve customers, Private Client Group customers, and both Consumer Platinum checking accounts and Small Business Platinum checking accounts. Below is a table of the fees.

Deposit Plus Pricing - Consumer	
Deposit Amount	Price
Checks up to \$1,500	\$2.00
Checks \$1,500.01 - \$3,000	\$3.00
Checks \$3,000.01 - \$5,000	\$4.00

Deposit Plus Pricing - Small Business	
Deposit Amount	Price
Checks up to \$15,000	\$4.00
Checks \$15,000.01 - \$25,000	\$6.00
Checks \$25,000.01 - \$30,000	\$8.00

Is Deposit Plus available in both mobile banking and online banking?

No, Deposit Plus is only available through the mobile banking app.

What is my deposit limit for Deposit Plus?

Your deposit limit is viewed within the mobile app by tapping "Deposit Limits" on the Enter Amount screen.

Can a Deposit Plus deposit convert to a standard deposit if a previous standard deposit is declined thus allowing the Deposit Plus deposit eligible for standard deposit?

No, a deposit that begins as a Deposit Plus deposit will always remain a Deposit Plus deposit.

Troubleshooting/Support**Why can I not see all my accounts?**

DepositPoint™ functionality is limited to eligible checking and savings accounts only (see Eligibility section).

Why does DepositPoint not recognize my scanner?

DepositPoint should recognize all TWAIN compatible scanners and all-in-one printer devices that are installed and connected to your PC. If it does not recognize your scanner or all-in-one printer device, please follow these troubleshooting steps until the scanner is recognized:

- Ensure your scanner is powered
- Verify the scanner is properly connected to your PC by checking the cable connections
- Use the "safely remove hardware" feature of your PC to disconnect your scanner, then reconnect it
- Reboot your PC

When I try to use DepositPoint with my Mac, I get an error that I'm running a 64-bit operating system, which is not supported. What can I do in order to use DepositPoint?

The 32-bit version of Java is required to communicate with your scanner and scan the check for processing. Mac computers can specify which version of Java (32-bit or 64-bit) should be used. Simply go to the Java Preferences area on the Mac and move the 32-bit version of Java up the list, so it's the preferred version.

How do I resize a check image that is too large to fit into the image box?

Select the "Resize" button to resize the image. The check image may only take up a portion of the image box, but as long as the entire check appears in the image box, it can still be submitted for processing.

Why can't I make a deposit from their iPad, iPhone, or Android?

To use DepositPoint Mobile, you first need to enroll through U.S. Bank Mobile Banking or Internet Banking. Once you are determined to be eligible and are enrolled, ensure the U.S. Bank Mobile Banking application is downloaded to your iPad, iPhone, or Android smartphone.

Why does my iPad, iPhone, or Android keep giving me a poor image quality error message?

To produce the highest quality image, the following are recommended:

- Take the image from directly above the deposit item, not at an angle
- Make sure the item is laying completely flat without wrinkles or folds
- Have ample lighting
- Have a dark background
- Please see System Requirements section. Early models of certain devices have lower camera resolution.

Why does the U.S. Bank Mobile App crash when I attempt to take a picture of the check?

The app crashes due to lack of device available memory or another app not properly releasing the device's camera function. You should restart the device or close unused apps and release the camera from other apps.



All of **us** serving you™

Who can I contact if I have questions using DepositPoint?

Support is provided through 24-Hour Banking (800-USBANKS, option 1, then 3)