Morrill & Janes Bank
Mobile Deposit FAQ's

What is Mobile Deposit?

Mobile Deposit is a free service for our eligible retail customers that allows you to make a deposit via a compatible mobile device. With Mobile Deposit you can deposit checks to your MJB Checking or Savings account without going to the bank! (data charges may apply)

What Mobile Devices are compatible with Mobile Deposit?

- Apple iPhone and iPad's with an IOS operating system 4.2 or greater and a 3 megapixel or greater camera
- Android phones or tablets with Android 2.1.1 or greater and a 2 megapixel or greater camera

Who is eligible to use Mobile Deposit?

The eligibility requirements are:

- Consumer account has been open and active for 35 days
- Enrollee is over age 18 and is an account owner/signer
- Account is in good standing
- Commercial accounts are not currently eligible

Is Mobile Deposit secure?

Yes, Mobile Deposit is secure because we take your financial security very seriously.

- Each session requires username, password, and phone-specific identification
- Only data needed to process the check is transmitted
- Accounts are identified by nickname only
- No information related to account number, balance, or transactions is shared

How do I enroll for Mobile Deposit?

- Search for Morrill and Janes Mobile Deposit in the iTunes® or Google Play Store™ and download the application.
- Read and agree to the Terms and Conditions
- Enter the requested information and submit the enrollment request

You will receive an email response within 1 business day with a status update on your request. After your request has been approved, you will receive an acceptance email to notify you that you may start depositing checks.

How do I use Mobile Deposit?

Depositing a check with MJB Mobile Deposit is easy – just follow these steps:

- Endorse the back of the check with "For deposit only, Morrill & Janes Bank account #_____" or "This check deposited as an image, Morrill & Janes Bank account #_____" and then sign your name as it appears on the front of the check
- Login to the MJB Mobile Deposit app on your mobile device
- Enter the deposit amount
- Select the account you want to deposit the check into
- Take a picture of the front and back of item
- Submit the deposit
- You will receive a response letting you know if the deposit has uploaded successfully.

- Retain the physical check for 30 days from the date the check was deposited. After 30 days you may destroy the check in a secure manner.

When will I see the funds in my account?

Deposits received prior to 4:00 P.M. Central Time are processed on the business day of receipt and will be available on the next business day. Any check deposited after this time or on non-business days will be processed on our next business day. If the bank is not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time we accept your deposit. We will also tell you when the funds will be available.

How do I know if my deposit has been processed?

You may check the status of your deposit with the Mobile Deposit app. Just login and go to the "review" section. The status will show as:

- In Progress: Deposit has not yet been approved or denied
- Accepted: Deposit has been accepted and will be available to use on the next business day
- Denied: Deposit was rejected and you will receive notification as to why

Can I deposit any check?

You may deposit checks payable to you as the owner of the account, drawn on a financial institution in the United States, and in U.S. dollars.

Checks that would be ineligible for deposit through Mobile Deposit include:

- Foreign Items
- Checks payable to anyone other than the person that owns the account
- Remotely created checks
- Checks dated more than 6 months prior to the date of deposit
- Checks that are missing a MICR line

What do I do if I have a problem with a deposited check?

If you notice or suspect an error on a deposit, you should notify us immediately by calling 913-384-8290, emailing mobiledeposits@mjbtrc.com or contacting your local branch. You must notify us no later than 30 days from the statement date on which the transaction is shown.

Can I use more than one device to make deposits?

Yes, once you have enrolled and received an acceptance email you can use any capable device including tablets and smartphones.

Can I deposit checks to more than one of my MJB accounts?

Yes, once you have enrolled and received an acceptance email you can use any compatible device to checking or savings accounts.

Are their limits on the dollar amount or frequency for depositing checks with Mobile Deposit?

There are limits on the amount that can be deposited with Mobile Deposit. Deposit limits are detailed in the acceptance email you receive after you have successfully enrolled. If these limits change we will notify you via email.

Who can I contact with questions?

Contact your local branch office, call us at 913-384-8290 or email mobiledeposits@mjbtrc.com.