WNB Remote Deposit Anywhere

User Guide
Mobile Banking Remote Deposit Anywhere

Mobile Remote Deposit Anywhere (RDA) allows approved users to use a mobile device to capture images for deposits anywhere, at any time. Once the user has requested and been set up for the service, they will access this service through their Winona National Bank Mobile Banking Application. Users simply use the app to take pictures of the front and back of the check for deposit.

Application for RDA

RDA users must be current clients of Winona National Bank and have the WNB Mobile app on their mobile device. The WNB Mobile app can be accessed through the App Store (iPhone, iPads, etc.) or Google Play (Androids) and searching for WNB Mobile.

1. Complete the RDA online form at
2. Assign a nickname to display for each account. Full account numbers will not be allowed for display for security reasons.
3. Please be sure to read the full Remote Deposit Anywhere Agreement prior to agreeing to it.

RDA Notes

- **Endorsements**: Checks must be signed by the depositor and additionally endorsed with “FOR MOBILE DEPOSIT ONLY, Winona National Bank Account # ___________“.
- **Cut-off Times for Deposits**: Deposits made via Remote Deposit Anywhere must be made by 6:00 p.m. Central Time on a business day in order to be processed that same day. Deposits made after 6:00 p.m. Central Time on a business day will be considered deposited the next
business day. A business day is Monday through Friday, excluding Federal holidays and as otherwise posted in our branches or at WinonaNationalBank.com.

- **Disposal of Transmitted checks:** After you receive confirmation that we have received an image that you transmitted (deposited using RDA), you agree to retain the check for at least 14 business days from the date of the image transmission. After 14 days, you agree to destroy the check that you transmitted as an image, mark is “VOID”, or otherwise render it incapable of further transmission, deposit or presentment.

- **Deposit Limits:**
  - $1,000 per check
  - $1,000 per day
  - 3 checks per day
  - $2,500 per month
  - 10 checks per month

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**Remote Deposit Anywhere (RDA) Depositing a Check**

**RDA is only accessible through the WNB Mobile app.** Signing into Internet Banking through your web browser, even if on a mobile device, will not give you access to RDA.

**Step 1:** Log in to the Mobile Banking App using your Internet Banking ID and PIN (password).
Step 2: Once logged in and RDA access has been granted, the Deposits icon will appear on the mobile banking home menu. Select “Deposits” to begin the process.

Step 3: Once in the Deposit Application you will have the option to make a deposit or review a deposit. To make a deposit, click on ‘Deposit a Check’.
**Step 4:** The following screen will appear. You will need to take pictures of both the front and the back of the check by selecting the options on the screen.

![Check Deposit Screen](image)

**Step 5:** By selecting either the “Check Front” or “Check Back,” that screen will appear. Take a picture of the appropriate side of the check. Complete these steps for **both** the front and the back of the item that you wish to deposit following the instructions on the screen.

![Check Screens](image)
**Step 6:** Once the images of the front and back of the check have been taken, enter the amount of the check and select the account to deposit the check into. Then select the Deposit option.

![Check Images and Deposit Screen](image)

**Step 7:** Once the Deposit option has been selected, the following screen will appear, showing the deposit that was made.

![Deposit Confirmation Screen](image)
You will also receive an email confirming the deposit.

*Note: Approved RDA Deposits will not show in your account transactions until the next business day. If your deposit is not approved, you will receive an email noting that, and you will be able to deposit the check in person at the bank.

Step 8: From the Review Deposits screen you can:
- Select the check to review the deposit
- Select “Back” to go into the Deposits menu and deposit more checks
- Select “Home” to do other mobile banking functions
- Select “Log out”