

Video transcript: Deposit Checks with Mobile Deposit in the Regions App

Note: Cheerful music plays.

[Voice-over] With Regions Mobile Deposit, it's easy to deposit checks into your checking, savings or money market account or load funds directly to your Now Card.

On screen: A woman uses her mobile phone to take a picture of a check. A man looks at his phone while holding a credit card.

[Voice-over] Save a trip to the branch – deposit checks at your convenience by snapping a picture and following a few simple steps.

On screen: A man in a coffee shop takes a picture of a check using his mobile phone.

[Voice-over] Getting started is easy. Download the Regions Mobile App. Log in securely using your username and password or with quick fingerprint or facial recognition.

On screen: A mobile phone shows the Regions App login screen. Fingerprint and facial recognition icons are highlighted onscreen.

[Voice-over] To make deposits, you'll be asked to enable:

- Access to your location while using the app, and
- Access to your camera in order to capture check images.

From the Accounts screen, navigate to the main menu. You can swipe right, or select the menu icon.

On screen: A mobile phone shows the Accounts screen in the Regions Mobile App. The menu icon is selected, and the main menu appears.

[Voice-over] Select Deposits, then Make a Deposit, from the mobile menu. Learn More offers tips and information on the mobile deposit process.

On screen: Deposits and Make a Deposit are selected from the menu displayed on the mobile phone. The Make a Deposit screen appears. Learn More is selected from the upper right corner of the screen, which opens an overlay window with information about the mobile deposit process.

[Voice-over] To start a deposit, choose the account where you want to deposit the check.

On screen: The Make a Deposit screen is displayed on the mobile phone. The right pointing icon on the Deposit To field is selected. A list of available accounts appears. A LifeGreen checking account is selected, populating the Deposit To field with the appropriate account information.

[Voice-over] Enter the check amount.

On screen: The Amount field is selected, and a number pad is revealed. The numbers 2-5-0 are typed into the number pad. The Amount field now reads \$250.

[Voice-over] And choose how soon you want to access your funds. We offer two availability options:

- Available for Processing Tonight at no charge, and
- Available Immediately for a fee of 1-4% of the check amount, with a \$5 minimum.

On screen: The Funds Availability field is selected, revealing the options “Available for Processing Tonight” or “Available Immediately.”

[Voice-over] Sign the back of your check and write, “For Regions Mobile Deposit Only.” And, if available, check the box that reads, “Check Here if Mobile Deposit.”

On screen: There is a close up of the back of a check. A signature animates onto the check, and then the words, “For Regions Mobile Deposit Only” are written underneath the signature. A checkmark is added to a box to the left of the words, “Check Here if Mobile Deposit.”

[Voice-over] Next, take a picture of your check front and back. The app will guide you through the process.

On screen: The mobile phone rotates 90° and takes a photo of a check. The message “Success!” appears on the phone.

[Voice-over] Review the deposit for accuracy. To continue, select Deposit. If the check deposit completed successfully, you will receive confirmation. It’s a good idea to keep your check until you are sure that the full amount has posted to your account.

On screen: The mobile phone rotates back 90° and shows the Review Deposit screen. The Deposit button is selected, and the Deposit Acknowledgement screen appears.

[Voice-over] From here, you can make another deposit or return to the main menu. You can always check your deposit activity within the menu under Deposits. And if you chose to have funds available immediately, the deposit may show as pending until the check is validated and you approve the fees.

On screen: The menu icon in the top left corner of the mobile app is selected and the main menu appears. From the menu, Deposit and then Deposit Activity are selected. The Deposit Activity screen appears. There is a pending transaction link at the top of the Deposit Activity list. That link is selected and the Deposit Detail for the pending transaction appears. The Accept Fee and Deposit button is selected.

[Voice-over] You can also check the status of your mobile deposit from your account page under recent transactions. It will display as pending until posted.

On screen: Accounts is selected on the main menu. The LifeGreen Preferred Checking account is selected on the Accounts page, and the list of recent transactions in that account appears. The line item with the pending transaction is highlighted for emphasis.

[Voice-over] Regions Mobile Deposit. Simple. Convenient. Secure.

On screen: Scene fades to white and the Regions logo animates in.

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