



Video transcript: "How To Deposit Checks With Mobile Deposit | Regions Bank"

Video source: [<https://youtu.be/rIPcTtHV5NM>]

[Fun, upbeat music begins to play. The Regions logo appears with text below: "Deposit checks with mobile deposit in the Regions Mobile app." The logo turns into a play button and is clicked.]

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.

[A woman is taking a picture of a check with her mobile phone. Another woman is looking at her mobile phone with a coffee mug on the table next to her. She holds up her card next to her phone.]

VOICE-OVER: Save a trip to the branch – deposit checks at your convenience by taking a picture and following a few simple steps.

[A man is holding up a mobile phone and taking a picture of a check to deposit into an online account.]

VOICE-OVER: Getting started is easy.

[The words, "Getting started is easy." appear on screen within a light green circle.]

VOICE-OVER: Download the Regions Mobile app. Log in securely using your username and password, or with quick fingerprint or facial recognition.

[The top of a mobile phone slides up from the bottom of the screen with the Regions Mobile app in the upper left corner. The phone shifts to the right and the words, "Download the Regions Mobile app" appear within a light green circle. A turquoise circle taps the app. The phone slides to the center of the screen, and the username is already input into the correct field. The correct password is typed in to the **Password** field, and a turquoise circle taps the Log in button. A face icon appears in the middle of the screen then a white checkmark with a white circle around it.]

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.

[The phone slides to the right and shows an "Attention" modal with the words, "To

use mobile deposit, please enable Location Services access in System Settings.” “Enable access to your location,” appears in a light green circle to the left of the phone. Then the phone switches screens to another modal that says, “Regions” would like to access the camera.” “This is required for Mobile deposits and scanning Zelle QR codes.” The words, “Enable your camera” appear in a light green circle.]

VOICE-OVER: When you’re ready to make a deposit, tap the **Deposits** shortcut on the home screen.

[A man holding a mobile phone is logged into the Regions Mobile app and can view his three accounts. The **Deposits** shortcut is highlighted in the top navigation. A turquoise circle taps the **Deposits** shortcut.]

VOICE-OVER: Then tap the **Make a deposit** button.

[The **Make a deposit** page is shown on a mobile phone. A turquoise circle taps the **Make a deposit** green button in the middle of the screen.]

VOICE-OVER: Select the account you want to deposit into.

[The **Make a deposit** screen slides up. A turquoise circle taps the **Deposit to** dropdown menu and then the account to make a deposit into.]

VOICE-OVER: Type in the amount.

[The amount of the deposit, \$100, is typed into the **Amount** field.]

VOICE-OVER: Then select the **Funds availability**—either **Available for processing tonight**, at no charge, or **Available immediately**, for a fee of one to four percent of the check amount, with a five-dollar minimum.

[The turquoise circle moves down and selects the **Funds availability** dropdown, then taps the **Available for processing tonight** selection. The **Available for processing tonight** screen comes up and the phone shifts to the right. The words, “Available for processing tonight,” appear in a light green circle. The turquoise circle taps the dropdown menu and selects **Available immediately**. A section of the screen is highlighted, and it reads, “Fee 1-4% of check amount (\$5.00 minimum fee applies) A good option if you need funds immediately (e.g., at an ATM).” The words, “Available immediately,” appear in a light green circle.]

VOICE-OVER: The deposit may show as pending until the check is validated, and



you approve the fees for immediate availability.

[The words shift and now show, "The deposit may show as pending." A turquoise circle floats up and taps the **Funds availability** dropdown menu again.]

VOICE-OVER: Once everything looks correct, tap **Continue**.

[The turquoise circle taps **Available for processing tonight** and the user is shown information about the deposit. The turquoise circle taps the **Continue** button.]

VOICE-OVER: Be sure to sign the back of your check and write "For Regions Mobile Deposit Only." And, if available, mark the box on your check that reads "**Check here if mobile deposit.**"

[The back of a check floats up from the bottom of the screen. Someone signs the back of the check and writes, "For Regions Mobile Deposit only" below the signature. The user checks the "Check Here If Mobile Deposit" box.]

VOICE-OVER: Take a clear picture of the front and the back of the check.

[The **Capture check image** page is shown on the mobile phone screen. The turquoise circle taps the **Front of check** section. The phone turns horizontally and the user snaps a picture of the front and back of the check. A "Success!" message appears after each successful picture.]

VOICE-OVER: Review your deposit and tap **Continue**.

[The page to review the images of the front and back of the check appears. The turquoise circle taps the **Continue** button.]

VOICE-OVER: Once everything looks correct, tap **Deposit**.

[The **Review deposit** screen shifts over. The **Deposit** button is tapped.]

VOICE-OVER: If the check deposit is completed successfully, you will receive confirmation.

[The **Deposit confirmed** screen slides in and then scrolls up.]

VOICE-OVER: It's a good idea to keep your check until you are sure that the full amount has posted to your account.

[The words, "It's a good idea to keep your check," appear in a light green circle to the right of the phone.]

VOICE-OVER: From here, you can go **Back to deposits** or return to the home screen.

[The words disappear, and the turquoise circle taps the **Back to deposits** button.]

VOICE-OVER: You can always check your deposit activity on the **Make a deposit** page.

[The **Make a deposit** screen slides in from the right and then scrolls up so the account activity is shown.]

VOICE-OVER: You can also check the status of your mobile deposit on the **Account details** page, under **Recent transactions**. It will display as "Pending" until posted.

[The turquoise circle taps the chevron in the upper left corner and the LifeGreen Checking account page slides in with an Available balance of \$1,060.00. The **Recent transactions** section is shown, and the \$100 deposit is highlighted.]

VOICE-OVER: There are a few other ways to make deposits into your checking or savings accounts within our new mobile app.

[A man is holding a mobile phone with the home page of an authenticated Regions Mobile app shown.]

VOICE-OVER: On the home screen, expand the account tile by tapping on the chevron and selecting the **Deposit** option here.

[The LifeGreen Checking account balance is highlighted. The turquoise circle taps the chevron, and four new options are shown: **Deposits, Transfers, LockIt** and **More**. The turquoise circle taps the **Deposits** option.]

VOICE-OVER: You can also tap in to the account, navigate to the account details page, and select the **Deposits** option.

[The home page of an authenticated Regions Mobile app is shown with three accounts. The turquoise circle taps the top LifeGreen Checking account. The account details are shown on the account details screen, and the **Deposits** quick link is highlighted.]



VOICE-OVER: Or at the bottom of the screen, select the **Pay & transfer** option and tap **Make a deposit** here.

[The turquoise circle floats down to the bottom navigation and taps on the **Pay & transfer** navigation tab. The **Pay & transfer** page slides in from the right. The **Make a deposit** section is highlighted.]

VOICE-OVER: Regions Mobile Deposit - Simple. Convenient. Secure.

[A man is holding a mobile phone focused on taking a picture of the front of a check. The words, "Simple Convenient Secure" appear in white on a green background.]

[The Regions logo animates in, and the following disclosures appear on screen: The information presented may be changed without notice, is not an offer or contract, and does not amend any applicable customer agreement, the terms of which govern and control. Please refer to the pricing schedule, the Regions Deposit Agreement or other applicable disclosures for additional details or pricing. All products/services are subject to terms and conditions and may be subject to qualification requirements, credit approval, fees and change.

View the pricing schedule at regions.com/personalpricing and the Regions Deposit Agreement at regions.com/agreements.

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