



Making an ATM Deposit Just Got Easier!

Our full-service ATMs have the ability to accept non-envelope deposits by scanning your cash or checks – saving you time when making a deposit. These ATMs enhance the deposit process in several ways:

- No envelope or deposit slip needed;
- Receive images of deposited checks on receipt;
- Receive itemized list of cash deposited on receipt;
- Receive summary total of amount deposited on receipt.

Using a full-service ATM is easy and on-screen instructions are provided. For a quick demonstration, please [click here](#) to visit our product page. For more information, below are a few of the most commonly asked questions about full-service ATMs.

What is a full-service ATM?

Unlike a traditional ATM, our full-service ATMs scan your deposited cash and check items as they are inserted – there is no envelope or deposit slip required. After completing the transaction, your deposit total and images of deposited checks appear on your receipt.

How does it work?

A full-service ATM accepts cash and check deposits in a different manner than a traditional ATM. Instead of utilizing an envelope and entering the deposit amount on the keypad, cash is inserted into a slot labeled “Cash” and checks are inserted into another slot labeled “Checks”. The ATM then counts the items and totals the deposit, providing an image of each check and an itemized list of bills deposited by denomination. No deposit slip or envelope is required.

What are the differences between a full-service ATM and a traditional ATM? How will I know the difference?

A full-service ATM resembles a traditional ATM with some differences. The machine will be labeled as a full-service ATM and there are two slots on the right side of the machine, one for inserting cash and one for inserting checks.

Can I get cash from a full-service ATM?

Yes, full-service ATMs still dispense cash.

Can I deposit my checks and cash at the same time?

While our machines can accept both cash and check deposits, they must be completed as separate transactions. You will need to choose “Check Deposit” to deposit checks and “Cash Deposit” to deposit cash.

Can I deposit coins?

Full-service ATMs are not equipped to accept coins.

How soon will the money reach my account?

Cash deposits are available for use immediately and check deposits made on weekdays by 6 p.m. are considered received on the same day. The availability of check deposit funds is governed by your account agreement.

Is this faster than a traditional -deposit ATM?

Full-service ATMs require only the checks and cash you wish to deposit; saving you time and avoiding the hassle of filling out a deposit slip and obtaining an envelope.

Is there a limit to the amount of cash I can deposit?

Up to 50 bills can be accepted per each deposit transaction. If you need to deposit more than 50 bills, the transaction will need to be completed and a new transaction started for the additional bills. For business customers who regularly deposit a large amount of cash, other deposit options are available to you. Please contact your local WestStar Bank location for more information.

How many checks can I deposit at one time?

Up to 30 checks can be accepted per each deposit transaction. If you need to deposit more than 30 checks, the transaction will need to be completed and a new transaction started for the additional checks. For business customers who regularly deposit a large number of checks, other deposit options are available to you. Please contact your local WestStar Bank location for more information.

What if the ATM won't accept some of my cash?

The ATM reads the images of the bills and compares them to images provided by the U.S. Treasury Department. If a bill is worn, folded or has extraneous marks on it, its image will not match the images provided by the U.S. Treasury Department and it will be rejected.

What if the ATM won't accept some of my checks?

The most common reason is that the account and routing number has not been encoded with magnetic ink. The ATM is not able to read checks printed on machines that do not use magnetic ink, such as home printers.

Do I still need to sign the back of a check to deposit it?

Yes. Proper endorsement is required of any check deposited. If an endorsement is not made on the back of the check, there may be a delay in processing of that check which could result in a delay in the funds being deposited to your account.

Can I deposit foreign checks or foreign currency into the deposit taking ATM?

WestStar Bank does not accept foreign currency for deposit in the branches or at the ATM. Please allow us to personally handle your foreign checks by visiting any of our branch locations.

What if the ATM calculates my deposit wrong?

If the ATM calculates your deposit wrong please call Customer Service at (915) 532-1000 for further assistance.