

Mobile Deposit FAQ

What is **Mobile Deposit**?

- It is a **free** service that provides the convenience to make a deposit safely and securely using an IOS or Android smartphone by taking pictures of the front and back of a check to be deposited. The phone needs to have an auto focus camera (most smartphones do). **Mobile Deposit will not work on Windows platform smart phones.**

Will the pictures of the check deposited via **Mobile Deposit** be stored on the phone?

- No. They are, however, stored in the Mobile Banking app.

Who can use **Mobile Deposit**?

- FCBCA customers with an Internet Banking Access ID and access to Mobile Banking.

How does a customer get set up for **Mobile Deposit**?

- No set up required. Mobile Deposit is available to all who have the above mentioned account, access, device, and app.
- Mobile Deposit is accessible by going in to the drop down menu in the upper left corner and selecting Check Deposit once logged in to Mobile Banking.

What account types can receive a **Mobile Deposit**?

- Checking and Savings accounts to which the customer has Internet Banking access.

What can be deposited via **Mobile Deposit**?

- Checks made payable to the customer.

How should checks be endorsed to be eligible for **Mobile Deposit**?

- On the lines provided, with blue or black ink, please endorse checks with the following:
For Mobile Deposit Only & Last four digits of the depositing account number & Customer signature

How much can be deposited through **Mobile Deposit**?

- \$5,000 per business day. For purposes of Mobile Deposit the business day is 4pm – 4pm.
- Allowing a higher Mobile Deposit limit can be discussed with a bank officer on a case-by-case basis.

Is there a cut off time to submit a **Mobile Deposit**?

- Yes. For a Mobile Deposit to be considered same day's business it must be received by 4pm on a business day. **Mobile Deposits submitted on Saturday, Sunday, and holidays will be reviewed the next business day.**

When will a **Mobile Deposit** be made available in BancPac?

- A Mobile Deposit will be made available, by memo-post in BancPac, as soon as the deposit can be *reviewed and approved* by the Mobile Deposit Teller. **Holds will be applied in BancPac when deemed necessary according to our Funds Availability Policy.**

What notifications are triggered by a **Mobile Deposit**?

- An e-mail notification will be sent to advise the deposit was received.
- An e-mail notification will be sent to advise the deposit has been approved if and when the deposit is approved.
- An e-mail notification will be sent to advise if the deposit cannot be accepted. The e-mail will include the reject reason.
- An e-mail notification will be sent to advise if the deposit has been approved but adjusted. The e-mail will include the original deposit amount as well as the adjusted amount.

How many checks can be deposited via **Mobile Deposit**?

- At one time? One check. Per day? An unlimited number of checks can be deposited to one account provided the aggregate total of the deposits does not exceed the \$5,000 business day limit.

Can a deposit via **Mobile Deposit** be rejected?

- Yes. For various reasons the bank can reject a deposit. If a Mobile Deposit is rejected, someone will call the depositor to provide the reason.

Can a **Mobile Deposit** be adjusted?

- Yes. The bank will adjust deposits where the deposit amount is different than the amount on the legal amount line of the check being deposited.

What should be done with a check that has been deposited via **Mobile Deposit**?

- The check should be retained for 60 days and then destroyed.

Can a mobile banking user be denied access to **Mobile Deposit**?

- Yes. If a customer abuses the Mobile Deposit service access will be revoked.

*** Throughout the process of making a deposit via *Mobile Deposit*, there are instructions to help a customer use the service ***