

# 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 as soon as the deposit can be *reviewed and approved* by the Mobile Deposit Teller. **Holds will be applied 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.