



Mobile Deposit – Frequently Asked Questions

What is Mobile Deposit?

Mobile Deposit allows you to use our Mobile Banking App together with the camera on your supported iPhone, iPad or Android mobile device to capture check images and electronically transmit them to us for deposit into your eligible checking, savings or money market account.

Who is eligible to use Mobile Deposit?

To access Mobile Deposit, you must be an active online banking customer and be enrolled in Mobile Banking. You'll need the most recent version of our Mobile Banking App installed on your supported mobile device, and a checking, savings or money market account that is in good standing.

How do I enroll in Mobile Deposit?

If you have the most recent version of our Mobile Banking App installed on your supported mobile device, when you login, "Mobile Deposit" will be an option listed on the left-screen menu. Simply select this option and you'll be lead through the self-enrollment process.

How do I access Mobile Deposit?

Everything you need to be able to use Mobile Deposit is conveniently located within our Mobile Banking App.

- Login to the MCBF Mobile Banking App.
- From the left-screen menu, select the "Mobile Deposit" option.
- Choose the "Deposit a Check" option.
- Following the instructions you receive when tapping the camera icons on the screen, take a picture of the front and back of the check. Verify that the images are clear, well-lit and legible.
- Fill in the "Check Amount" field and select the deposit account.
- Verify the information.
- Select "Deposit." If the deposit is successful, a confirmation will be displayed on the screen. You will also receive a confirmation via email at the email address the bank has on file for your online banking account.

Are there limits to how much I can deposit?

There is a default daily limit of 5 items totaling no more than \$3,500. There is also a default monthly limit of 20 items totaling no more than \$15,000. (Limits may vary and are subject to change.)

What items can be deposited?

Mobile Deposit can be used to deposit most checks payable in U.S. dollars and drawn on a U.S. bank, including but not limited to personal, business and government checks. Mobile Deposit may only be used to deposit original items (checks) that are made payable to the name of the account holder or trust.

The following items are prohibited:

- Checks payable to any person or entity other than the person or entity that owns the account into which the check is being deposited (even if endorsed over to you)
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks payable jointly, unless deposited into an account in the name of all payees
- Substitute checks (i.e., paper checks created from an electronic image) as defined by Reg. CC
- Checks payable through Drafts, as defined by Reg. CC
- Checks drawn on a foreign bank or payable in a foreign currency
- Remotely created checks (i.e., checks lacking the original signature of the person authorizing the check) as defined by Reg. CC
- Checks that are irregular in any way (e.g., where the numerical and written amounts are not the same)
- Checks that have previously been presented for payment, either in person or electronically
- Checks that are not dated, are postdated, are not signed, or are more than 6 months old
- Money Orders, Savings Bonds, and Traveler's Checks
- Checks that exceed the deposit limits that we establish for the Mobile Deposit Service
- Voided checks
- Checks that are otherwise not acceptable to MCBF under the terms of your designated MCBF deposit account

For additional details, please refer to our [Mobile Deposit Terms & Conditions](#).

Do I need to endorse the back of my check before I scan it?

In order to make a deposit, you must sign the back of the check. You must also add "For Mobile Deposit Only" beneath your signature endorsement.

Do you have suggestions for taking good photos?

Photograph the check in a well-lit area. Lay the check on a flat surface and remove all other objects from view. Position your camera directly above the check, and make sure all four corners of the check are visible within the frame. You have the option to retake photographs before they are submitted. If you are unable to get a clear image of the check, please bring it to your nearest location for processing.

How do I know when MCBF has received my deposit?

You will receive an e-mail notification when your deposit has been received for processing.

When will I see the deposit in my account?

Mobile Deposit can be utilized 24 hours a day, seven days a week, except when our system is unavailable due to needed maintenance or system outages. Deposit information captured, submitted and accepted on a business day prior to 7:00 pm EST will be considered for deposit on the same day. Deposit information

captured, submitted and accepted after 7:00 pm EST, or on a Saturday, Sunday, or federal holiday, may be considered for deposit on the next business day. We will make funds available for checks and items received, accepted and successfully processed through Mobile Deposit according to our standard funds availability policy. Provisional credit (memo post credit) will not be given for deposits made through Mobile Deposit. This means you will not be able to draw funds from deposits made through the Mobile Deposit Service until the deposit has been posted to your account. Deposits made through the Mobile Deposit Service are posted during our nightly processing.

What do I do if I've endorsed the item with "For Mobile Deposit Only" and the deposit will not process?

If your deposit can not be successfully completed, please take the check to your local branch office and let them know you were not able to deposit the item through Mobile Deposit. They will be happy to assist you.

What do I do with the check after it has been deposited?

MCBF recommends that you securely store the original check for at least 14 days after you've made the image transmission. Do not bring the check into the bank after you have successfully submitted the deposit, unless it has been requested by the bank for verification purposes. By using Mobile Deposit, you agree that you will never re-present the original check.

How will I know if there is a problem with my mobile deposit?

There are several ways you may be notified if there is a problem with your mobile deposit. You may be alerted on your device after you hit submit. The message you receive will describe the problem. You may also be alerted via email or phone if an issue has been detected prior to the deposit being credited to your account.

If you have additional questions, please contact your local branch office for assistance.