

## Mobile Deposits

### What are BankExpress Mobile Deposits?

BankExpress Mobile Deposits are an easy way to use a mobile phone to deposit checks into your checking, savings, or money market account. Other commonly used terms for Mobile Deposits are "mobile capture" and "remote deposit capture."

### Who is eligible for BankExpress Mobile Deposits?

Eligible customers...

- have an active Checking, Savings, or Money Market account
- have been CBBC client for longer than 30 days

### Which Mobile Devices Support Mobile Deposits?

Mobile Deposits require a camera with 2.0+ megapixel resolution and autofocus.

#### Google Android models

- Android (Froyo) 2.2 or newer
- Cameras with 2.0+ Megapixel resolution and autofocus

#### Google Android Tablets

- Android (Ice Cream Sandwich) 4.0.3 or newer
- Cameras with 2.0+ Megapixel resolution and autofocus

#### iPhone 4S, 5, 5S, 5C, 6, 6Plus, 6S and 6S Plus models

- Apple iOS 6.0 or newer

#### iPad 3, 4 and Mini

- Apple iOS 5.0.1 or newer
- Cameras with 2.0+ Megapixel resolution and autofocus

### Are BankExpress Mobile Deposits Free?

Yes! Mobile Deposits are a complimentary service we provide to our customers. However, **message and data rates from your carrier may apply.**

### When do funds become available?

If you deposit your check before 5 pm on a business day, it will be posted that day, and funds will be available in 2 to 3 business days.

If you deposit a check after 5 pm, on a weekend, or on a holiday, it will be posted the following business day, and funds will be available after an additional 2 to 3 business days.

### When I take a picture of the check, do I need to capture the whole check in my picture, or is it okay to just capture the amount?

Customers should take a picture of the whole check. Please be sure to capture all four corners.

### Is there a limit to how much money I can deposit?

You may deposit up to \$5,000 per check, and up to \$5,000 per day.

### Is there a limit to the number of checks I can deposit?

There is no set limit on the number of checks you can deposit.

### What do I do with my paper checks after I've made a Mobile Deposit?

Once you have deposited the check successfully, you should keep the check in a safe place for 60 days. After 60 days, and after you have confirmed the deposited funds have been applied to your account correctly, destroy the check or mark it "VOID."

### Why wasn't my check accepted?

The following tips will address most problems with Mobile Deposits:

- Before logging in to the BankExpress Mobile App, close all other apps running in the background on your mobile phone
- Flatten folded or crumpled checks before taking your photos
- Keep the check within the view finder on the camera screen when capturing your photos
- Try not to get too much of the areas surrounding the check
- Take the photos of your check in a well-lit area
- Place the check on solid dark background before taking the photo of it
- Keep your phone flat and steady above the check when taking your photos
- Hold the camera as square to the check as possible to reduce corner-to-corner skew
- Make sure that the entire check image is visible and in focus before submitting your deposit
- Avoid shadows across the check
- Ensure that all four corners are visible
- Ensure that the check is not blurry
- Ensure that the MICR line (numbers on the bottom of the check) is readable

### How do I make a deposit?

- Log in to the BankExpress Mobile App
- Click "Deposits" in the footer (iPhone) or header (Android)
- Click "New Deposit"

### How do I review the status of my deposit?

- Log in to the BankExpress e Mobile App
- Click "Deposits" in the footer (iPhone) or header (Android)
- Click "View Deposit History"

### What types of checks can I deposit?

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and government checks. They must also be payable to, and endorsed by, the account holder.

International checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), and cash are not eligible for Mobile Deposits.

## Technical

### What type of mobile device is required for Mobile Banking?

- The CNBanywhere Mobile App requires a smartphone, such as an iPhone, Android, or Amazon. The BankExpress Mobile Banking App is not compatible with touchscreen Blackberry devices. **Message and data rates from your carrier may apply.**

## **Which networks will work for Mobile Banking?**

Mobile Banking is compatible with AT&T®, Verizon®, Sprint®, and T-Mobile®. Compatibility with other carriers may vary.

## **If I get a new mobile device and keep the same phone number, what do I need to do?**

Please delete the Mobile Banking App from your old device and download the application to your new device.

## **Can I access the BankExpress Mobile App using an iPad or tablet device?**

Yes, the App is available for iPad 2, 3 and Mini, Google Android Tablets and Amazon Fire Tablets.

## **Mobile Banking Security**

### **Is Mobile Banking safe?**

Community Bank is very concerned with the safety and privacy of your personal information. To ensure the security of your account information, a number of security features have been incorporated into our Mobile Banking products.

Authentication: To log in to the Mobile App or Mobile Site, customers must provide a password. Customers logging in from a device for the first time will enter their Access Id and answer “challenge questions” as well.

Privacy: The BankExpress Mobile App does not store any personal information on your mobile device.

Encryption: 128-bit encryption is used for all transactions within the Mobile App, and between the BankExpress Mobile App and other hosts.

Lost/Stolen Phone Management: Community Bank’s customer support can suspend mobile banking services on a phone that is lost or stolen. To suspend service on a lost or stolen phone, please contact Community Bank Customer Support at (201) 587-1333.

Text Banking Privacy: Community Bank does not send usernames, passwords, or personally identifiable information via text message.

### **Can I reset my password, or obtain a forgotten password, using my Mobile Device?**

As part of the security for Mobile Banking, customers who lose or forget their password must contact Community Bank Customer Support at (201) 587-1333.

### **Will my account information reside on my phone?**

Information is not retained as long as you log out after each mobile banking session (the log out function is found at the top of each page).

### **Can someone intercept my Mobile Banking transactions?**

No. 128-bit SSL encryption protects your information as it travels from your mobile device to Community Bank of Bergen County. The 128-bit SSL encryption technology is the same encryption that safeguards Internet traffic for secure Web applications.

### **Can I safely recycle or dispose of my device if it has Mobile Banking on it?**

Although your information is not stored on your mobile device, we recommend that you delete any text messages, delete the Mobile Banking application, and clear any browser history from the device before recycling or disposing.

### What else can I do to protect my security and privacy?

- Protect your Online Banking password. Do not reveal your password to anyone.
- Memorize your Online Banking password. Never store it on your mobile device, or write it on paper that you keep near your phone or carry with you.
- Do not choose passwords that incorporate your name, telephone number, address or birthday, or those of any close friend or relative.
- Never leave your mobile device unattended while using the BankExpress Mobile App.
- Use your phone's built-in lock function – set up password protection for start-up or time-out.