

# Mobile Deposit Capture FAQs

## QUESTION:

## ANSWER:

### What is National Bank of Commerce mobile deposit?

National Bank of Commerce mobile deposit allows you to deposit checks into any of your National Bank of Commerce checking or savings accounts using the camera on your mobile phone or tablet.

### What do I need in order to use National Bank of Commerce mobile deposit?

To use National Bank of Commerce's mobile deposit service you must have the following:

- > An active National Bank of Commerce online banking account with mobile banking enabled
- > The most recent version of National Bank of Commerce's app for your iPhone or Android
- > An active checking or savings account with a positive balance

### How do I request mobile deposit?

You can sign into the app and then click the three lines in the left hand corner. Then select deposit check and enroll your accounts.

### Can I enroll more than one account?

Yes. You can enroll as many accounts as you like for mobile deposit as long as the accounts qualify.

### Do I need to use a deposit slip?

No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will simply need to take a picture of the front and back of the check being deposited.

### Should I endorse my check before taking a picture?

No. We will add a standard endorsement to your check as we process it.

### What type of checks can I deposit?

Checks made payable to you and drawn on a bank within the United States can be deposited through mobile deposit. Some business size checks (the long ones) do not work with mobile deposit. The following examples are types of payments/checks which **cannot** be deposited:

- > Federal Government Checks
- > Money Orders
- > Traveler's Checks
- > Savings Bonds
- > Foreign Checks (not drawn on a US bank)
- > Insurance Drafts

For a complete list of payment/check types which cannot be deposited please see National Bank of Commerce's mobile deposit terms & conditions.

## QUESTION:

**When will funds be available to me?**

Mobile deposits will generally be made available to you on the business day following the deposit date. Provisional credit is not granted for mobile deposits.

**Are there mobile deposit limits?**

Limits are:

- > 20 checks per month
- > \$3,000 per day
- > \$7,500 per month

**What should I do with the check after?**

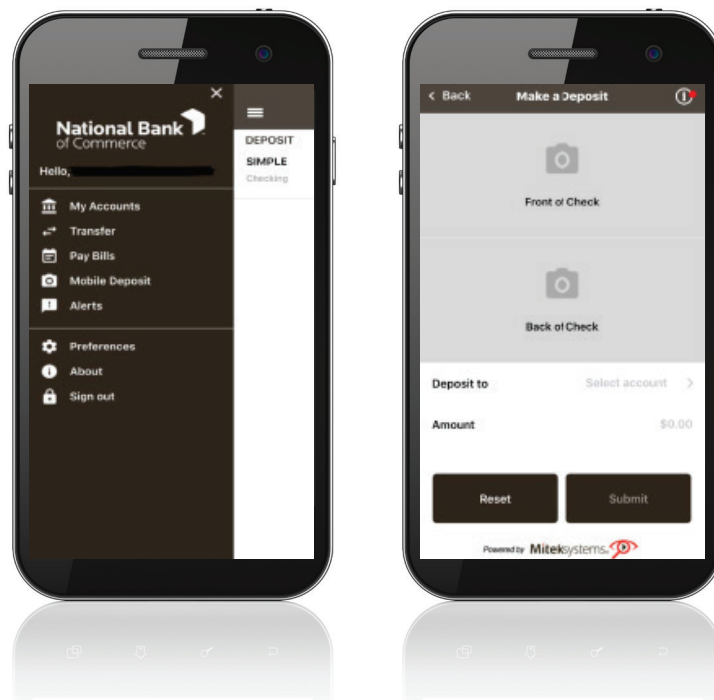
Once you verify that the funds have been applied to your account correctly, please shred the check.

**Is there a fee for mobile deposit?**

No, it's a complimentary service.

**Where do I find the mobile deposit option in National Bank of Commerce's app?**

Using National Bank of Commerce's app for your iPhone or Android, log into your account. Open the menu by clicking the three lined icon in the top left of the screen. Select the mobile deposit option. Take a picture of the front and back of the check, select the account where the deposit should credit and enter the amount of the check.



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