

MOBILE DEPOSIT FAQ

Do I have to have Mobile Money to use Mobile Deposit?

Yes. You must have Mobile Money with the VCNB Mobile Banking App.

Is there a charge?

No. There is no charge to use Mobile Deposit.

How does it work?

You simply endorse the check. Once logged in to the app, you will notice a deposit icon on your screen. Click on the icon. It will prompt you to enter the amount of the deposit. Select the account you want to deposit the check into, and then take a picture of the front and back of the check following the directions on your screen.

How do I endorse the check?

You must endorse the check "Mobile Deposit Only", with your signature. Checks without this endorsement will not be deposited.

Will I receive immediate credit?

You will receive credit on the next business day after you deposit the check, provided that the deposit is made prior to 4:00 p.m. which is the Mobile Deposit cutoff time.

What if my deposit is rejected?

If for some reason your deposit is rejected, we will notify you by email with instructions on how to process your deposit.

Will this work with a Droid or an iPhone?

Mobile Deposit works with Android and iPhone operating systems. Currently the Blackberry operating system is not compatible. The customer must use the downloadable app.

How much can I deposit?

Total Mobile Deposits cannot exceed \$2,500 per business day.

What do I do with the actual check once I make the deposit?

You will need to keep the check for 60 days, after that the check should be shredded or otherwise destroyed.

How does a customer enroll?

If the customer has the Mobile Money App they are automatically enrolled. They just have to use the service 😊

January, 2017