



## Frequently Asked Questions about Business Mobile Deposit

Capital Bank is proud to add Business Mobile Deposit access via your smart phone to our mobile application. Business Mobile Deposit is convenient, easy and secure. Using an iPhone®, iPad® or Android™ device, customers can deposit checks into their Capital Bank business account(s) with a few simple steps. Save a trip to the bank and deposit checks anywhere, anytime.

**Q: Are there any eligibility requirements?**

A: Business Mobile Deposit requires valid Cash Management credentials, a Capital Bank account, and the Capital Bank Cash Management Services app for iPhone®, iPad® or Android™ devices.

**Q: What are the system requirements for using Business Mobile Deposit?**

A: System Requirements are as follows:

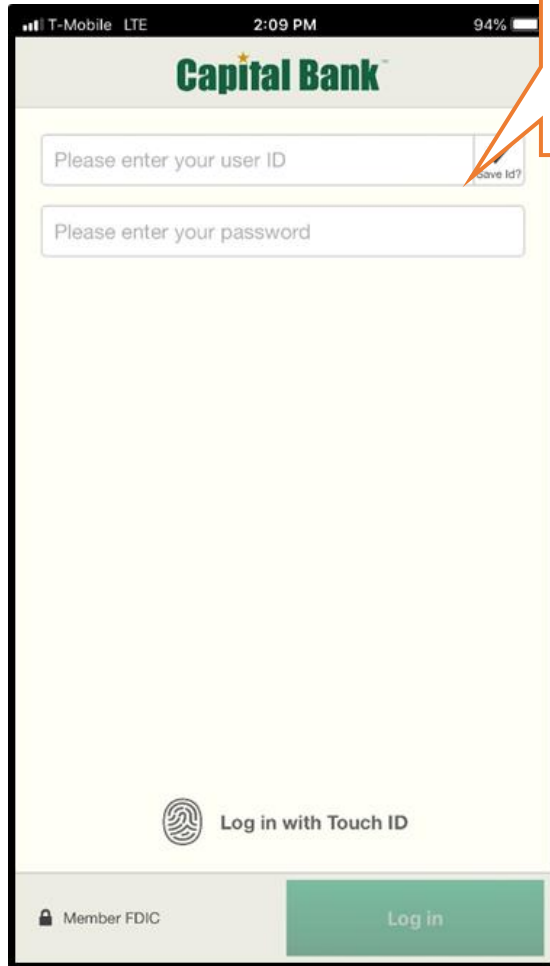
- iPhone®
  - Apple iOS 9.0 or later
  
- Google Android™
  - Android OS version 5.0 or later

**Q: How do I get Capital Bank Business Mobile Deposit?**

A: Download the Capital Bank Cash Management Services app to your phone/device by visiting the Apple App Store or Google Play store. Users must be enrolled in Capital Bank's Cash Management program.

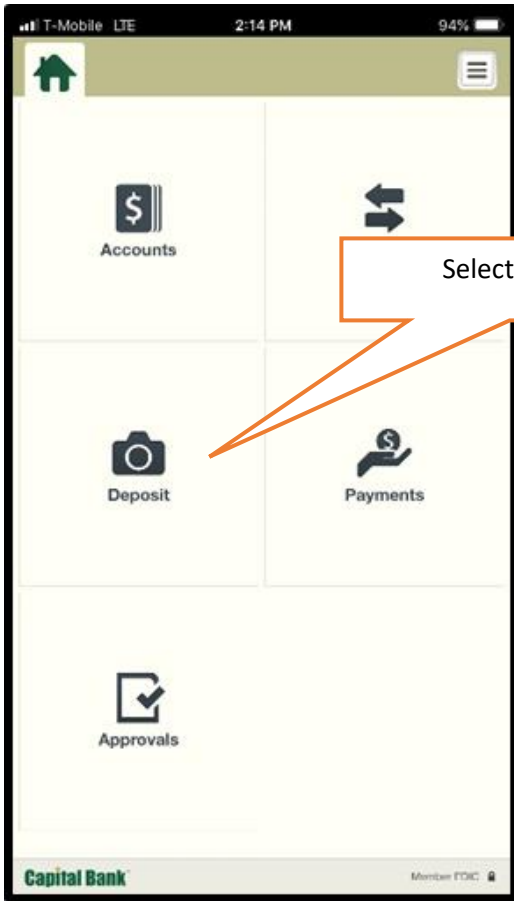
## How do I make a Business Mobile Deposit?

A: To make a deposit please follow the steps below:

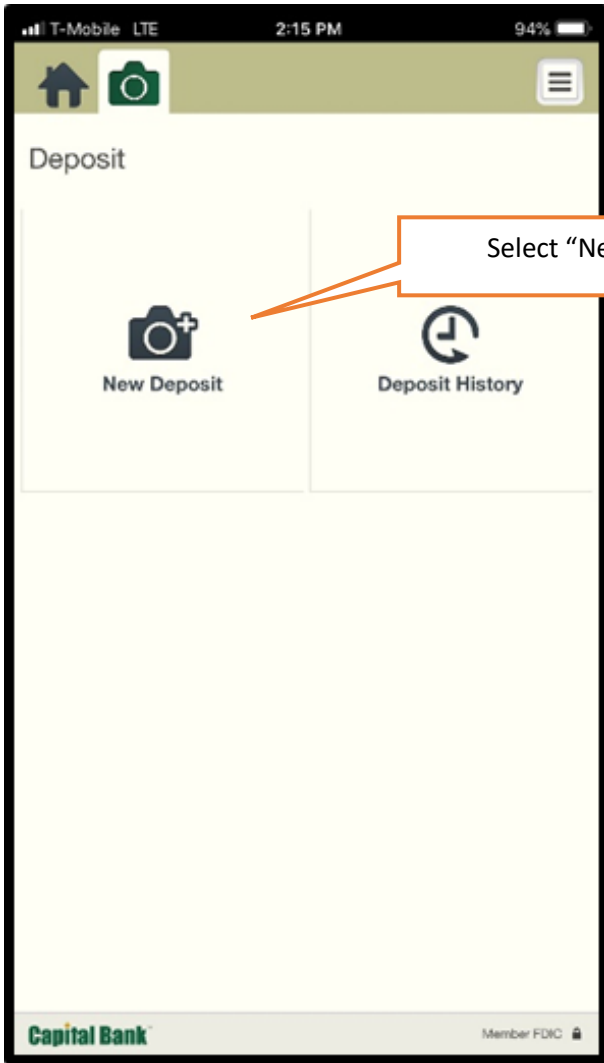


The screenshot shows the Capital Bank mobile app login interface. At the top, the status bar displays 'T-Mobile LTE', '2:09 PM', and '94%' battery. The Capital Bank logo is centered at the top. Below it are two input fields: 'Please enter your user ID' and 'Please enter your password'. A 'Save ID?' checkbox is located to the right of the user ID field. At the bottom, there is a 'Log in with Touch ID' option with a fingerprint icon, a 'Member FDIC' notice, and a green 'Log in' button.

Enter your username and password and tap "LOG IN". Remember your password will be either be a hard token provided by the bank or a soft token which is an additional app on your mobile device.



Select "Deposit"



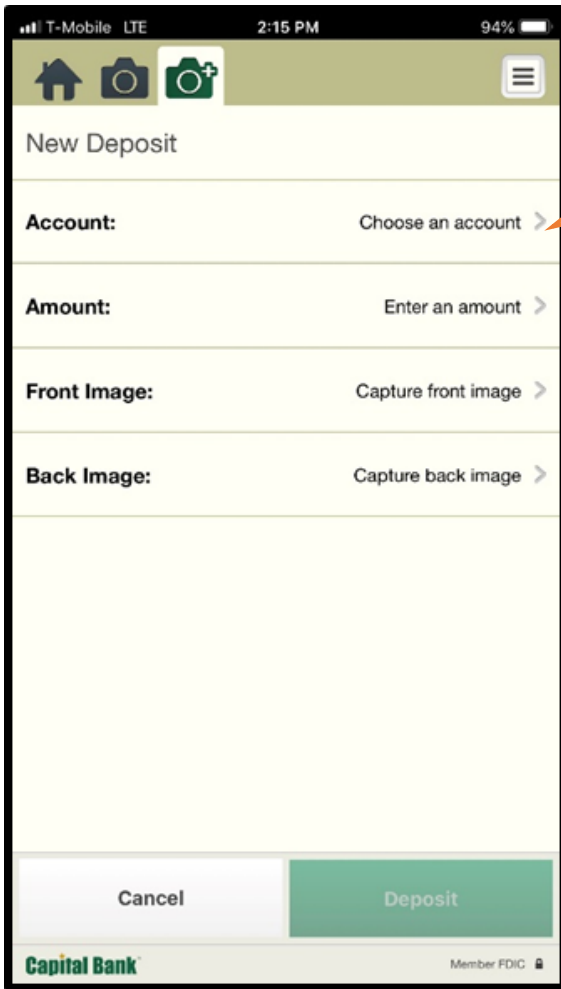
Select "New Deposit"

New Deposit

Deposit History

Capital Bank

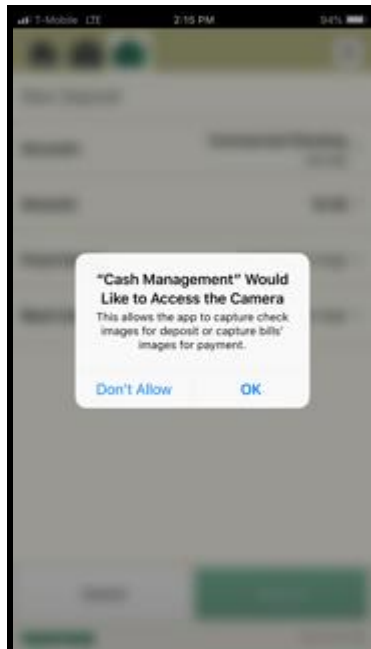
Member FDIC

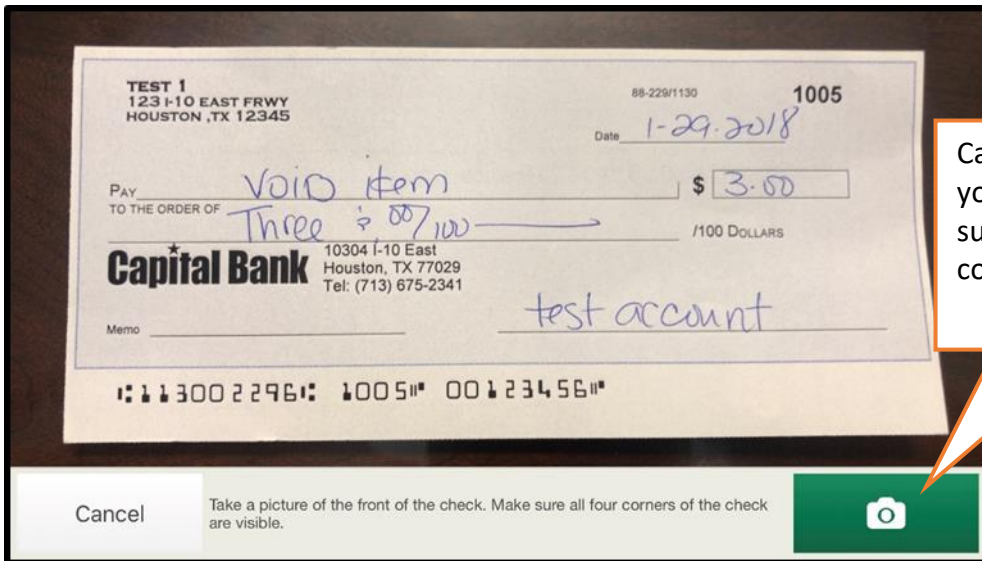


Select "Choose an account" to choose the account you want to deposit into

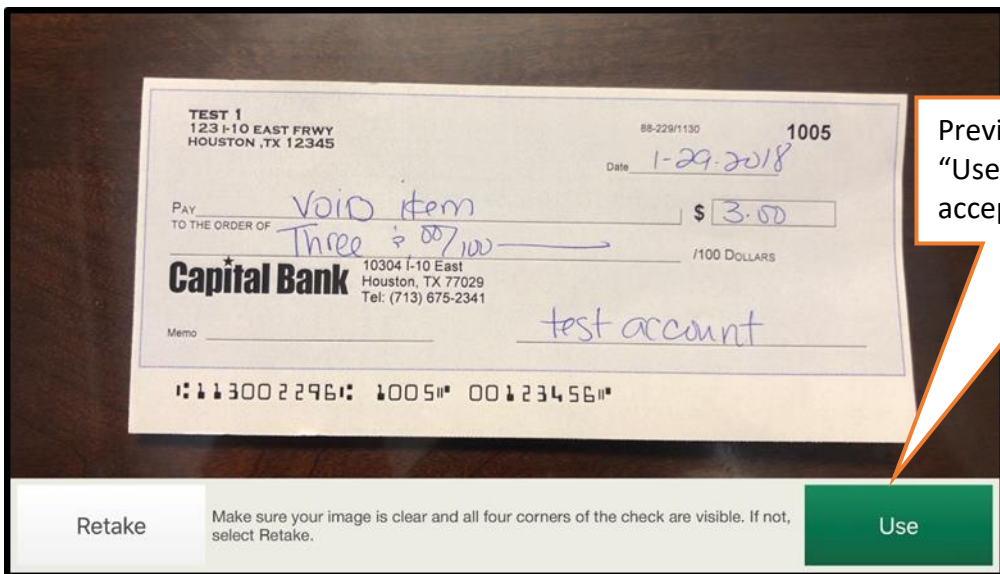
Select "Enter Amount" to enter the amount of the check

NOTE: If this is your first time using mobile deposit the app will require you to give access to your camera before allowing you to take a picture

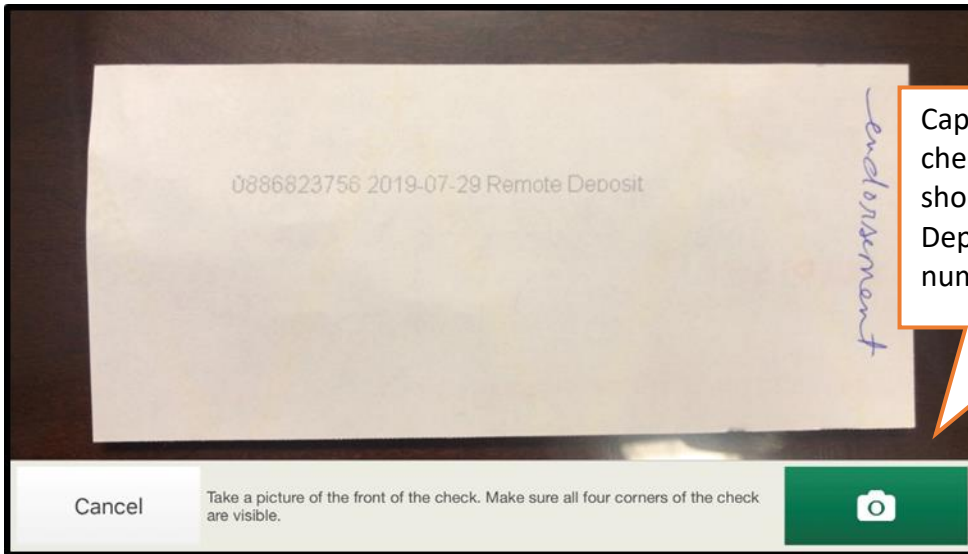




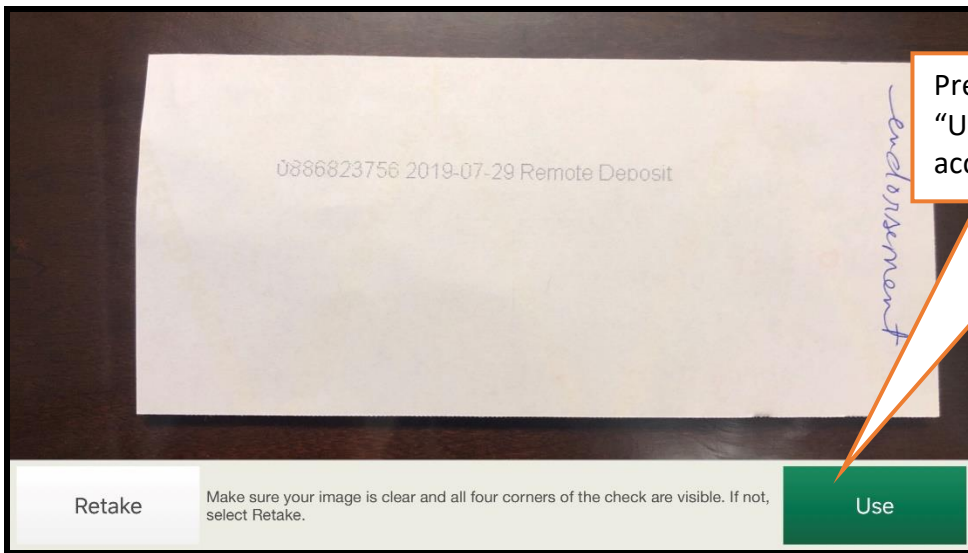
Capture the front of your check – making sure that all four corners are imaged.



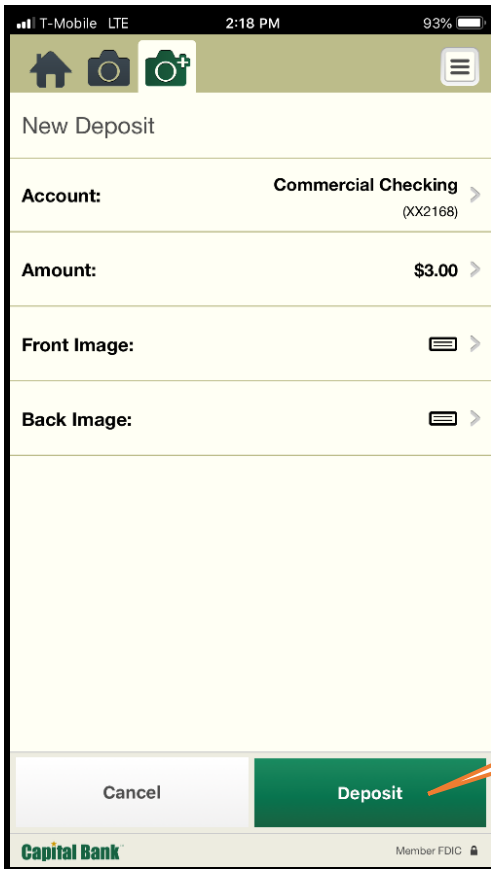
Preview the image and tap "Use" if the image is acceptable.



Capture the back of the check, the endorsement should include "For Deposit Only", account number and signature.



Preview the image and tap "Use" if the image is acceptable.

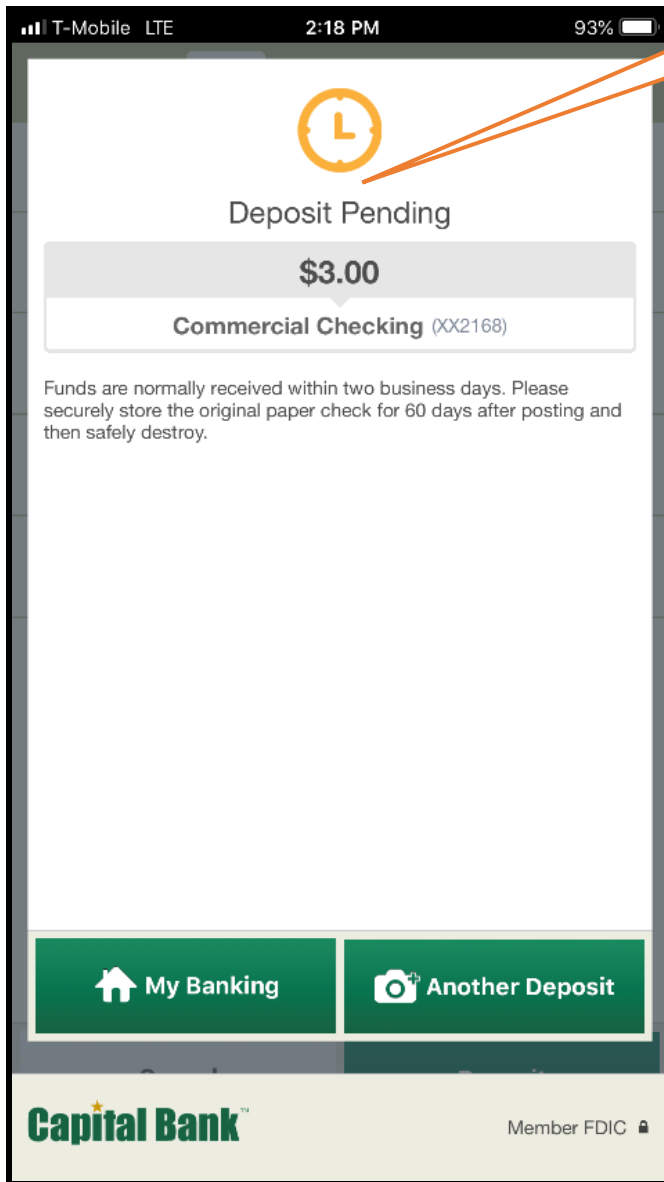


Tap "Deposit" if you wish to deposit the check.



Tap "Confirm" if you wish to deposit the check.





Your deposit will show as pending until processing later in the day.

**Q: What accounts are eligible for Mobile Deposit?**

A: Any Capital Bank business checking, business savings, or business money market account.

**Q. When can I use Business Mobile Deposit?**

A: You can use Business Mobile Deposit 24 hours a day, 7 days a week, including weekends and holidays.

**Q: How much does Business Mobile Deposit cost?**

A: Users must be enrolled with Capital Bank's Cash Management program; therefore, Cash Management fees are applicable. You agree to pay the fee for Cash Management services as set forth in our fee schedule and fees may change from time to time. Internet data usage rates may apply from your Internet service provider or mobile carrier.

**Q: When will funds from Business Mobile Deposits be available?**

A. If your deposit was accepted before 6:00 p.m. CST, funds will generally be available to you the next day. The funds will post to your account after the evening update (usually after midnight).

Deposits made after 6:00 p.m. CST, or on weekends or holidays, will be processed the next business day.

Items received through Business Mobile Deposit will be subject to the Bank's Funds Availability Policy as defined by the Federal Reserve Board's Regulation CC (12 CFR 229). The availability policy can be obtained at all Banking Centers or by visiting the Disclosure section on our website.

**Q: Are there limits to how much I can deposit?**

A: Yes, the daily per check limit is \$50,000.00 and the total daily deposit limit is \$50,000.00.

**Q: Is there a limit to the number of checks that I can process per deposit?**

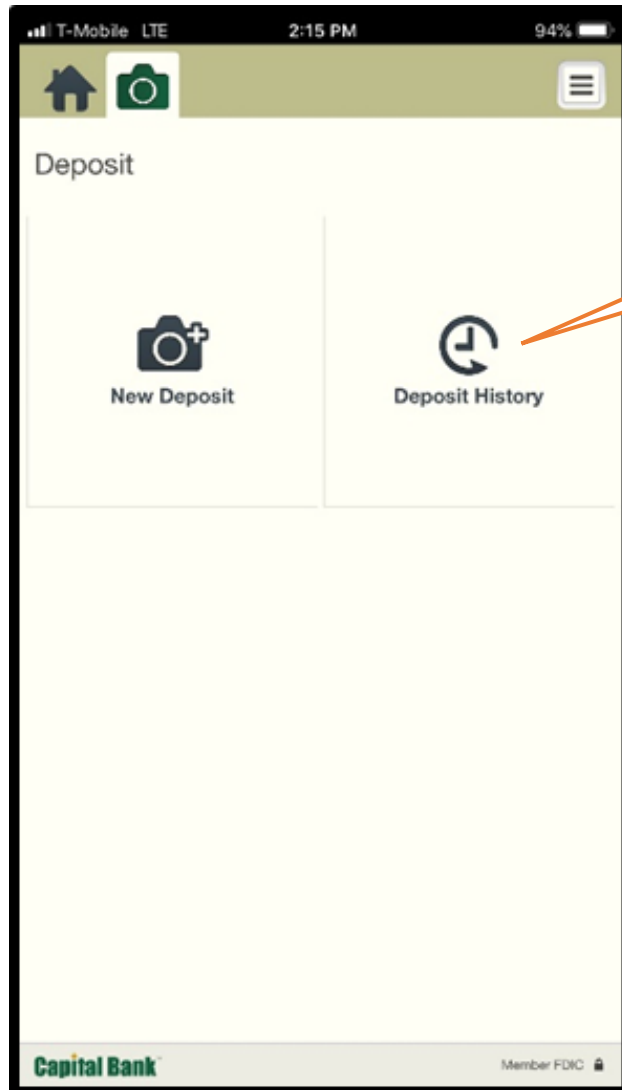
A: Yes, each deposit is limited to a single item. Multiple deposits may be made up to the daily dollar deposit limit.

**Q: Do I need to scan and submit a deposit slip with my check?**

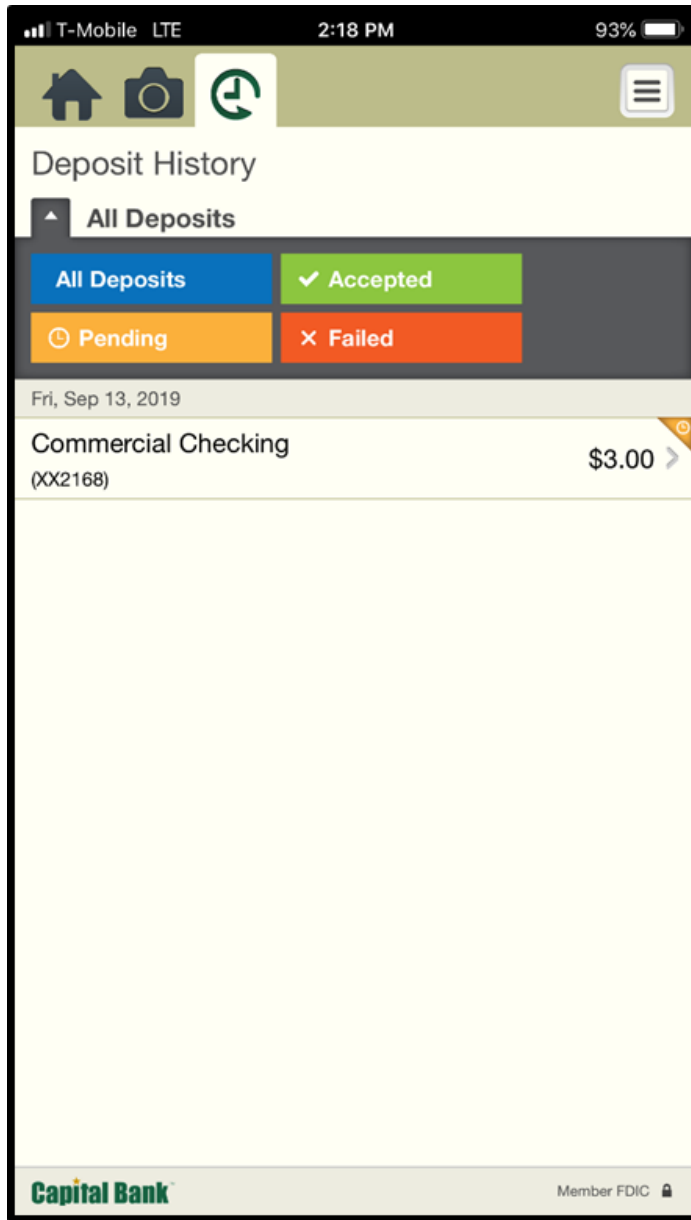
A: No, that is why it is especially important that you include your account number as part of your endorsement.

**Q: How do I know that Capital Bank has received my deposit?**

**A:** This information will appear in the “Deposit History” section of the application. When the deposit is first sent it will show as “pending”. Once the check has been processed, the message will change to “accepted”.



Select "Deposit History"



**Q: What do I do with my check after it has been deposited?**

A: Upon confirming that you received credit for the check deposited, you must destroy the check by shredding or other means, or clearly mark “VOID” or “Electronically Deposited” on the front and back of the check.

**Q: Do you have any suggestions for taking good photos?**

A: All images are reviewed for clarity and completeness. If an error is detected, the app will prompt you to retake the photo. The following tips will ensure a good photo:

- Find a well-lit area
- Place the check on a dark surface
- Remove other items from view
- Make sure all four corners of the check are visible. Use the guides built into the app to help you align the picture.
- Flatten folded or crumpled checks before taking your photo
- Position the camera directly above the check (not at an angle)

**Q: What part of the check should be photographed?**

A: The front and back of the check will need to be photographed for acceptance. You should take a picture of the entire check.

**Q: Am I required to endorse the check before submitting for deposit through Business Mobile Deposit?**

A: Yes, all items should contain the following:

- Restrictive endorsement of “For Deposit Only”
- Your Business Name or utilize your Business Stamp endorsement
- Your Account Number

**Q: Can I deposit any type of check with Capital Bank Business Mobile Deposit?**

A: Business Mobile Deposit can accept most check types made payable to your business. However, the following check types may not be processed using Mobile Deposit:

- Traveler’s Checks
- Foreign Checks
- Savings Bonds
- Credit Card Advance Checks
- Gift Checks